



City of Clarksville

Neighborhood and Community Services Committee

October 13, 2025 at 4:30 PM
City Hall in the 4th Floor conference room

Please silence all cell phones.

AGENDA

- 1. Call to Order**
- 2. Attendance**
- 3. Approval of Minutes**
 - A. September 8, 2025
- 4. Department Report**
 - A. 10-25 CNCS Report - Committee
 - B. CNCS Home Rehabilitation Update
 - C. CNCS Rental Assistance Program
 - D. FY26 Entitlement Agreements
 - E. FY26 Emergency Services Grant Agreements
 - F. Winter Warming Shelter
- 5. Committee Action Required**
 - A. Three ordinances authorizing the mayor, or his designee, to conduct negotiations and to enter into an agreement for the purchase of real property for the purpose of constructing affordable housing in partnership with Montgomery County Habitat for Humanity.
 - i. Ordinance 000-2025-26 | 209 Plum Street, Clarksville, TN 37042
 - ii. Ordinance 000-2025-26 | 105 Brooks Alley, Clarksville, TN 37040
 - iii. Ordinance 000-2025-26 | 121 Sampson Street, Clarksville, TN 37040
- 6. New Business (none)**
- 7. Public Comment**

(allows 3 persons; 5 minutes each)

8. Adjournment



NEIGHBORHOOD AND COMMUNITY SERVICES COMMITTEE

September 8, 2025

MINUTES

CALL TO ORDER

The meeting of the Clarksville Neighborhood and Community Services Committee was called to order by Chairman Shakeenab on Monday, September 8, 2025, at 4:30 p.m. in the City Hall 4th Floor Conference Room, 1 Public Square, Clarksville, Tennessee

ATTENDANCE

PRESENT: Councilmen Shakeenab, McLaughlin, Streetman, and Peters

ABSENT: Councilman Haywood

ADOPTION OF MINUTES

Chairman Shakeenab entertained a motion and second to adopt the August 11, 2025 minutes. Councilman Peters made a motion. The motion was seconded by Councilman McLaughlin. A voice vote was taken: the motion passed without objection.

DEPARTMENT REPORT

Michell Austin presented the [department report](#).

COMMITTEE ACTION

There were no items for committee action.

NEW BUSINESS

There was no new business.

PUBLIC COMMENTS *(five minutes each)*

There were no public comments.

ADJOURNMENT

Chairman Shakeenab entertained a motion to adjourn the meeting. A motion was made by Councilman Peters. The motion was seconded by Councilman McLaughlin. The meeting was adjourned without objection at 4:40 p.m.



CNCS
Clarksville Neighborhood & Community Services

Department Report - Committee October 2025

- A. **CNCS Home Rehabilitation Update** (Strategy: Preserve Affordable Housing)
The CNCS Home Rehabilitation is currently working with 26 clients in various stages of intake, site review, and construction. In an effort to preserve our affordable housing stock, **we are actively seeking low-income residents who need critical home repairs.** This included failed HVAC, electrical, and plumbing components, as well as roof repairs.
- B. **CNCS Rental Assistance Program** (Strategy: Create Affordable Housing & Support Services)
The CNCS Rental Assistance Program applications will reopen next month. We plan to prioritize referrals from partner agencies such as the CMCSS Families in Transition Program, Children's Services, Urban Ministries, and others.
- C. The City has executed our **FY26 Entitlement Agreements**, which were received last week. The Action Plan for these funds is on our website. Below is a summary.
- a. Public Services: Expand public services for LMI residents & Prevent and reduce homelessness
 - i. CDBG: \$162,325.00, Public service activities other than Low/Mod Income Housing Benefit: 455 Persons Assisted
 - b. Affordable Housing Preservation: Preserve the supply of affordable housing
 - i. CDBG: \$740,400.00, Homeowner housing rehabilitated: 34 Households / Housing Units
 - ii. HOME: \$600,000.00, Tenant-Based Rental Assistance: 115 Households Assisted
 - c. Affordable Housing Development: Increase the supply of affordable housing
 - i. CDBG: \$261,013.00, HOME: \$1,669,065.87, Homeowner housing added: 6 Households / Housing Units

- ii. HOME: \$614,527.93, Transitional/Rental units constructed: 4 Households / Housing Units
 - iii. HOME: \$150,000.00, Direct financial assistance to homebuyers: 5 Households Assisted
 - d. Program Administration: Professional Services & Business Applications
 - i. CDBG (Cap at 20%): \$219,684.00
 - ii. HOME (Cap at 10%): \$50,496.00
- D. The City has executed our **FY26 ESG Agreements**. These funds will be used to offer emergency housing and shelter assistance for households with children under 18 and seniors over 62.
- E. Irene Center for Hope's Operation Homework: \$72,000
 - a. Urban Ministries' Safehouse and Grace Assistance: \$53,000
- F. Clarksville Area Urban Ministries, Irene Center for Hope, Clarksville-Montgomery County Action Agency, and Salvation Army are collaborating to better serve our unhoused residents this winter. Working together, they can ensure their limited funding and resources can stretch further this winter season. A full schedule for shelter and a communication plan will be available on our website.
- G. Follow Clarksville Neighborhood and Community Services on Facebook for more information on these topics, cooling shelters, and other programs.

AN ORDINANCE AUTHORIZING THE MAYOR, OR HIS DESIGNEE, TO CONDUCT NEGOTIATIONS AND TO ENTER INTO AN AGREEMENT FOR THE PURCHASE OF REAL PROPERTY FOR THE PURPOSE OF CONSTRUCTING AFFORDABLE HOUSING IN PARTNERSHIP WITH MONTGOMERY COUNTY HABITAT FOR HUMANITY

WHEREAS, the City of Clarksville is committed to increasing access to safe, affordable housing for its residents; and

WHEREAS, the City of Clarksville aims to retain long-term affordability, stabilize vulnerable neighborhoods, prevent displacement of existing residents, and ensure that affordable housing stock remains accessible to lower-income households

WHEREAS, the City of Clarksville prioritizes developing affordable housing as a high priority due to limited inventory, rising demand, and increasing construction costs, all of which contribute to affordability challenges.

WHEREAS, the City of Clarksville is a recipient of federal HOME Investment Partnerships Program (HOME) entitlement funds and Community Block Grant Funds, which may be used for the acquisition of property to develop affordable housing; and

WHEREAS, the City of Clarksville recognizes the importance of public-private partnerships in addressing community housing needs; and

WHEREAS, Montgomery County Habitat for Humanity has demonstrated a strong record of success in constructing affordable homes for qualified low- to moderate-income families in Clarksville and Montgomery County; and

WHEREAS, the City of Clarksville desires to partner with Montgomery County Habitat for Humanity in the construction of affordable housing units by facilitating the purchase of real property for such development;

WHEREAS, the City proposes to procure and donate the property located at 209 Plum Street (Map, Group and Parcel 055I B 01000 00007055I) to the Habitat for Humanity of Montgomery County, Tennessee, Inc.; and

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF CLARKSVILLE, TENNESSEE:

That the Mayor of the City of Clarksville, or his designee, is hereby authorized to conduct negotiations and to enter into an agreement, subject to legal review and approval, for the purchase of real property for the purpose of developing affordable housing in partnership with Montgomery County Habitat for Humanity.

The City Council authorizes the expenditure of funds for said purchase from such sources as may be lawfully available and designated for affordable housing development.

That the Mayor, or his designee, is further authorized to execute any and all necessary documents to complete the acquisition of the property and to carry out the intent of this ordinance.

That this Ordinance shall become effective immediately upon its passage, the public welfare requiring it.

This Instrument Prepared By:
BERRY S. HEDRICK, Attorney
129 South Third Street
P.O. Box 373
Clarkeville, TN 37041-0373
(615) 552-3633

WILLIAM H. CLARDY

TO: DEED

WARREN KEESEE, and wife, BETTY KEESEE

FOR A VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, WILLIAM H. CLARDY, as Grantor, has this day bargained and sold and does hereby transfer and convey unto the Grantees, WARREN KEESEE and wife BETTY KEESE, their heirs and assigns forever, the following described real estate situated in the Seventh (7th) Civil District of Montgomery County, Tennessee, and being designated as Parcel 10 on Tax Map 551^B, to wit:

Bounded on the north and west by streets, on the east by Frank Hogan and South by Yates.

This being the same real estate conveyed by Charles Lowe, and wife, Cinda Lowe, to Tennell Cheatham by deed of record in Deed Book 100, page 615, in the Register's Office for Montgomery County, Tennessee. The aforesaid Tennell Cheatham is now deceased, survived by Robert Cheatham, her husband, and WILLIAM H. CLARDY, her sole next of kin.

TO HAVE AND TO HOLD said real estate unto the said WARREN KEESEE and wife, BETTY KEESEE, in fee simple absolute, their heirs and assigns forever.

THE GRANTOR COVENANTS that he is lawfully seized and possessed of said real estate; that he has a good and lawful right to convey the same; and it is unencumbered; and, that he will forever warrant and defend the title thereto against the lawful claims of all persons whomsoever.

POSSESSION will be given upon execution and delivery of this deed.

TAXES for the current year are to be prorated between the parties.

IN WITNESS WHEREOF, the Grantor has hereunto affixed his signature on this the 27th day of November, 1991.

William H. Clardy
WILLIAM H. CLARDY, GRANTOR

STATE OF TENNESSEE)
COUNTY OF MONTGOMERY)

BEFORE ME, the undersigned, a Notary Public in and for the state and county aforesaid, personally appeared WILLIAM H. CLARDY, the within named bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND AND SEAL, of office, this the 27th day of December, 1991.

Sharon Joiner
NOTARY PUBLIC

STATE OF TENNESSEE)
COUNTY OF MONTGOMERY)

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is \$ 1,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Sharon L. Keefer
AFFIRANT

SEND TAX STATEMENTS TO:

23 Barber Street
Clarksville, TN 37040

Dec. 16, 1992

Sharon Joiner, Deputy

Map & Parcel: Tax Map 55I, Parcel 10



JOYCE P. MONTGOMERY REG.
MONTGOMERY, TN

'92 DEC 16 AM 9 12
NL 126 PAGE 286
SAT 370 1.00
SBTX
REC FU 8.00 REC 11427

APPRAISAL OF REAL PROPERTY



LOCATED AT

209 Plum St
Clarksville, TN 37042
V.495 P.1107 ROMCT

FOR

Habitat for Humanity of Montgomery County, Tennessee
N/A

OPINION OF VALUE

45,000

AS OF

BY

Jessica D. Bishop
Jessica D. Bishop Appraisals
800 Honey Fork Rd.
Indian Mound, TN 37079
(931) 896-3182
jdbishopappraisals@gmail.com

Jessica D Bishop Appraisals
LAND APPRAISAL REPORT

File No. JB250926474

SUBJECT	Borrower Habitat for Humanity of Montgomery Co, TN		Census Tract 1009.00	Map Reference 0551 B 01000	
	Property Address 209 Plum St				
	City Clarksville	County Montgomery	State TN	Zip Code 37042	
	Legal Description V.495 P.1107 ROMCT				
NEIGHBORHOOD	Sale Price \$ Unknown		Date of Sale Unknown	Loan Term N/A yrs.	
	Property Rights Appraised ☒ Fee ☐ Leasehold ☐ De Minimis PUD				
	Actual Real Estate Taxes \$ 180 (yr)		Loan charges to be paid by seller \$ None		
	Other sales concessions None				
	Lender/Client Habitat for Humanity of Montgomery County, Tennessee		Address N/A		
	Occupant Vacant		Appraiser Jessica D. Bishop		
	Instructions to Appraiser Determine Land Value				
	Location ☐ Urban ☐ Suburban ☒ Rural		Good Avg. Fair Poor		
	Built Up ☐ Over 75% ☒ 25% to 75% ☐ Under 25%		Employment Stability ☒ ☐ ☐ ☐		
	Growth Rate ☐ Fully Dev. ☐ Rapid ☒ Steady ☐ Slow		Convenience to Employment ☒ ☐ ☐ ☐		
Property Values ☐ Increasing ☒ Stable ☐ Declining		Convenience to Shopping ☒ ☐ ☐ ☐			
Demand/Supply ☐ Shortage ☒ In Balance ☐ Oversupply		Convenience to Schools ☒ ☐ ☐ ☐			
Marketing Time ☒ Under 3 Mos. ☐ 4-6 Mos. ☐ Over 6 Mos.		Adequacy of Public Transportation ☒ ☐ ☐ ☐			
Present 80 % One-Unit 5 % 2-4 Unit 1 % Apts. 1 % Condo 5 % Commercial		Recreational Facilities ☒ ☐ ☐ ☐			
Land Use 5 % Industrial 3 % Vacant 0 %		Adequacy of Utilities ☒ ☐ ☐ ☐			
Change in Present Land Use ☒ Not Likely ☐ Likely (*) ☐ Taking Place (*)		Property Compatibility ☒ ☐ ☐ ☐			
Predominant Occupancy ☐ Owner ☒ Tenant 1 % Vacant		Protection from Detrimental Conditions ☒ ☐ ☐ ☐			
One-Unit Price Range \$ 62 to \$ 1,450		Police and Fire Protection ☒ ☐ ☐ ☐			
One-Unit Age Range 235 yrs. to 0 yrs.		General Appearance of Properties ☒ ☐ ☐ ☐			
Predominant Age 60 yrs.		Appeal to Market ☒ ☐ ☐ ☐			
Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) The neighborhood is composed of single family residences, commercial businesses and educational institutions. The subject's market appeal is affected by the neighborhood's proximity to the central business district. The neighborhood is also has access to employment, shopping, and medical care. "Other" Land Use represents vacant land and local school properties.					
SITE	Dimensions 66X155X61X164		= .23 Ac ☐ Corner Lot		
	Zoning Classification R-4		Present Improvements ☒ Do ☐ Do Not Conform to Zoning Regulations		
	Highest and Best Use ☒ Present Use ☐ Other (specify)				
	Public ☒ Other (Describe)				
	Elec. ☒		Topo Level		
	Gas ☒		Size .23 Ac		
	Water ☒		Shape Rectangular		
	San. Sewer ☒		View N;Res		
	☐ Underground Elect. & Tel.		Drainage Appears Adequate		
	Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) No adverse site condition or external factors were noted on inspection. An easement from the City of Clarksville for a sidewalk installation was noted. This easement does not impact the subject's estimated value or marketing time.				
MARKET DATA ANALYSIS	The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.				
	ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
	Address	209 Plum St Clarksville, TN 37042	1018 Main St Clarksville, TN 37040	197 Cave St Clarksville, TN 37042	1924 Evans Rd Clarksville, TN 37042
	Proximity to Subject	0.20 miles NW	2.95 miles NW	6.51 miles NW	
	Sales Price	\$ Unknown	\$ 45,000	\$ 45,000	\$ 59,999
	Price \$/Sq. Ft.	\$ Unknown	\$ 7.65	\$ 2.87	\$ 3.62
	Data Source(s)	Inspection	MTRMLS#2659066; DOM:118	MTRMLS#2704813; DOM:0	MTRMLS#2757109; DOM:0
	ITEM	DESCRIPTION	+(-) \$ Adjust.	+(-) \$ Adjust.	DESCRIPTION +(-) \$ Adjust.
	Date of Sale/Time Adj.	Unknown	s10/24;c09/24	s09/24;c09/24	s11/24;c11/24
	Location	N;Res	N;Res	N;Res	N;Res
	Site/View	10,019 sf	6,534 sf	0 15,682	0 16,553
	Topography	Level/Rolling	Level	Level/Rolling	Level
	Frontage	Typical	Typical	Typical	Typical
	Zoning	R-4	R-3	R-3	R-3
	Other	None	None	None	Utilities -15,000
Sales or Financing	None	Armlth;Cash	Armlth;Cash	Armlth;Cash	
Concessions	None	0	0	0	
Net Adj. (Total)		☐ + ☐ - \$	☐ + ☐ - \$	☐ + ☒ - \$ -15,000	
Indicated Value of Subject		Net 0.0 %	Net 0.0 %	Net 25.0 %	
		Gross 0.0 % \$ 45,000	Gross 0.0 % \$ 45,000	Gross 25.0 % \$ 44,999	
Comments on Market Data Few Comparable Sales were available. The most similar sales available were used. Time adjustments were not considered applicable. Most weight was placed on Sale #1, as its location is most similar to the subject's.					
Comments and Conditions of Appraisal "As Is" Vacant Land					
RECONCILIATION	Final Reconciliation Final reconciliation of value is based solely on the sales approach. The cost and income approaches are not developed; nor are they necessary in order to develop a credible opinion of value.				
	I (WE) ESTIMATE THE MARKET VALUE, AS DETERMINED BY THE SUBJECT PROPERTY AS OF 10/07/2025 TO BE \$ 45,000				
	Appraiser Jessica D. Bishop Supervisory Appraiser (if applicable) _____				
	Date of Signature and Report 10/07/2025 Date of Signature _____				
	Title Certified Residential Real Estate Appraiser Title _____				
State Certification # 4782 ST TN State Certification # _____ ST					
Or State License # _____ ST Or State License # _____ ST					
Expiration Date of State Certification or License 07/31/2027 Expiration Date of State Certification or License _____					
Date of Inspection (if applicable) _____ ☐ Did ☐ Did Not Inspect Property Date of Inspection _____					

Subject Photo Page

Borrower	Habitat for Humanity of Montgomery Co, TN					
Property Address	209 Plum St					
City	Clarksville	County	Montgomery	State	TN	Zip Code 37042
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee					



Subject Front

209 Plum St
Sales Price Unknown
G.L.A.
Tot. Rooms
Tot. Bedrms.
Tot. Bathrms.
Location N;Res
View 10,019 sf
Site
Quality
Age



Subject Rear



Subject Street

Comparable Photo Page

Borrower	Habitat for Humanity of Montgomery Co, TN					
Property Address	209 Plum St					
City	Clarksville	County	Montgomery	State	TN	Zip Code 37042
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee					



Comparable 1

1018 Main St
 Prox. to Subject 0.20 miles NW
 Sale Price 45,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 6,534 sf
 Site
 Quality
 Age



Comparable 2

197 Cave St
 Prox. to Subject 2.95 miles NW
 Sale Price 45,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 15,682
 Site
 Quality
 Age



Comparable 3

1924 Evans Rd
 Prox. to Subject 6.51 miles NW
 Sale Price 59,999
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 16,553
 Site
 Quality
 Age

Assumptions and Limiting Conditions

File # JB250926474

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. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 assignment, 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 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 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.
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. The appraiser has noted in this appraisal report any adverse conditions (such as the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent deficiencies or adverse conditions of the property (such as, but not limited to, 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.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

Certifications

File # JB250926474

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 subject property. I reported the site characteristics in factual, specific terms.
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.
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 reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. 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.
10. I have knowledge and experience in appraising this type of property in this market area.
11. 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.
12. 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.
13. 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, 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.
14. 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.
15. 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.
16. 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.
17. 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).
18. 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.
19. 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.
20. 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).

Certifications

File # JB250926474

21. 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.

22. 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.

23. 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.

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

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

APPRAISER

Signature Jessica D. Bishop
 Name Jessica D. Bishop
 Company Name Jessica D. Bishop Appraisals
 Company Address 800 Honey Fork Rd.
Indian Mound, TN 37079
 Telephone Number (931) 896-3182
 Email Address jdbishopappraisals@gmail.com
 Date of Signature and Report 10/07/2025
 Effective Date of Appraisal _____
 State Certification # 4782
 or State License # _____
 or Other (describe) _____ State # _____
 State TN
 Expiration Date of Certification or License 07/31/2027

ADDRESS OF PROPERTY APPRAISED

209 Plum St
Clarksville, TN 37042
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 45,000

LENDER/CLIENT

Name Lavon Bracey
 Company Name Habitat for Humanity of Montgomery County, Tenne
 Company Address _____
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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 _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

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

Assumptions, Limiting Conditions & Scope of Work

File No.: JB250926474

Property Address: 209 Plum St

City: Clarksville

State: TN

Zip Code: 37042

Client: Habitat for Humanity of Montgomery County, TN

Address:

Appraiser: Jessica D. Bishop

Address: 800 Honey Fork Rd., Indian Mound, TN 37079

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- 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 appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, 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. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 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.
- 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.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this report or any copy thereof does not carry with it the right of publication.
- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

File No.: JB250926474

GP LAND

Supplemental Addendum

File No. JB250926474

Borrower	Habitat for Humanity of Montgomery Co, TN				
Property Address	209 Plum St				
City	Clarksville	County	Montgomery	State	TN Zip Code 37042
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee				

Highest and Best Use

The subject site is zoned R-4, which typically permits duplex and multifamily use; however, because the lot was established prior to 2010, single family detached dwellings are also permitted per confirmation from the City of Clarksville. While both uses are legally permissible, the immediate market area reflects limited duplex sales activity and stronger demand for single family homes. Accordingly, the highest and best use of the site, as vacant, is concluded to be single family residential development.

As improved, the subject is a single family residence, which is legally permissible under the R-4 zoning exception for pre 2010 lots. The improvement is physically adequate, financially supported by stronger single family demand in the market area, and consistent with the site's maximally productive use. Therefore, the property's use as improved is concluded to be consistent with its highest and best use.

Prior Sales

No transfers of the subject were noted within the three years preceding the effective date of this appraisal.

A review of public records indicates that none of the comparable sales utilized in this analysis have transferred within the twelve months preceding the effective date of this appraisal.

Intended Use and Intended User

The intended user of this appraisal report is the client. No other party is intended to rely on this report. The intended use of this appraisal is to assist the client in analyzing the subject property for the purpose of determining an appropriate purchase amount.

The report is not intended for any other use.

Additional Comments

Although there are vacant land sales located closer to the subject, all comparables selected are zoned R-3 to ensure consistency in permitted uses and development potential, providing the most reliable indication of value.

Inspection method: The comparable sales included in this analysis were not inspected in person. Exterior and neighborhood characteristics for each comparable were examined using Google Maps street level imagery and aerial views to verify general location, site orientation, street frontage, visible physical condition, and surrounding land use. The appraiser has personally inspected each of these neighborhoods prior to the effective date of this report.

Limitation and reliance: Reliance on virtual imagery is limited to observable exterior features and may not reveal recent site changes or nonpublic encumbrances; where material to value or highest and best use conclusions, the appraiser relied on public records, MLS data, topography maps and seller disclosures.

Comparable selection rationale: Comparable sales were selected predominantly from the R-3 district because the subject parcel's size, frontage, and recorded easements materially reduce the effective buildable envelope and make conventional quadplex or other higher-density R-4 forms impractical without rezoning, lot assemblage, or variances. No recently sold R-4 lots of similar size and configuration representing quadplex development were available for reliable comparison; therefore R-3 sales that reflect the most probable and market-supported use were used as the primary market evidence.

This Instrument Prepared By:
BERRY S. HEDRICK, Attorney
129 South Third Street
P.O. Box 373
Clarksville, TN 37041-0373
(615) 552-3633

WILLIAM H. CLARDY

TO: DEED

WARREN KEESEE, and wife, BETTY KEESEE

FOR A VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, WILLIAM H. CLARDY, as Grantor, has this day bargained and sold and does hereby transfer and convey unto the Grantees, WARREN KEESEE and wife BETTY KEESEE, their heirs and assigns forever, the following described real estate situated in the Seventh (7th) Civil District of Montgomery County, Tennessee, and being designated as Parcel 10 on Tax Map 551^B, to wit:

Bounded on the north and west by streets, on the east by Frank Hogan and South by Yates.

This being the same real estate conveyed by Charles Lowe, and wife, Cinda Lowe, to Tennell Cheatham by deed of record in Deed Book 100, page 615, in the Register's Office for Montgomery County, Tennessee. The aforesaid Tennell Cheatham is now deceased, survived by Robert Cheatham, her husband, and WILLIAM H. CLARDY, her sole next of kin.

TO HAVE AND TO HOLD said real estate unto the said WARREN KEESEE and wife, BETTY KEESEE, in fee simple absolute, their heirs and assigns forever.

THE GRANTOR COVENANTS that he is lawfully seized and possessed of said real estate; that he has a good and lawful right to convey the same; and it is unencumbered; and, that he will forever warrant and defend the title thereto against the lawful claims of all persons whomsoever.

POSSESSION will be given upon execution and delivery of this deed.

TAXES for the current year are to be prorated between the parties.

IN WITNESS WHEREOF, the Grantor has hereunto affixed his signature on this the 27th day of November, 1991.

VOL. 495 PAGE 1107

William H. Clardy
WILLIAM H. CLARDY, GRANTOR

STATE OF TENNESSEE)
COUNTY OF MONTGOMERY)

BEFORE ME, the undersigned, a Notary Public in and for the state and county aforesaid, personally appeared WILLIAM H. CLARDY, the within named bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND AND SEAL, of office, this the 27th day of December, 1991.



Sharon Joiner
NOTARY PUBLIC

STATE OF TENNESSEE)
COUNTY OF MONTGOMERY)

I, or we, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is \$1,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Sharon Joiner
AFFIANT

SEND TAX STATEMENTS TO:

23 Barker Street
Clarksville, TN 37040

Dec. 16, 1992

Sharon Joiner, Deputy

Map & Parcel: Tax Map 55I, Parcel 10



JOYCE P. HODGKIN, REG.
MONTGOMERY, TN
92 DEC 16 AM 9 12
REV 186 PAGE 286
SATX 3.70
SBTX 1.00
REC FU 3.00
11427

VOL. 495 PAGE 1108



Map for Parcel Address: 209 Plum St Clarksville, TN 37042 Parcel ID: 0551 B 01000 000



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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

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.

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

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

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower	Habitat for Humanity of Montgomery Co, TN	File No. JB250926474
Property Address	209 Plum St	
City	Clarksville	County Montgomery State TN Zip Code 37042
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)

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

Comments on Standards Rule 2-3

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

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

Reasonable Exposure Time

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

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 0-3 months

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

The appraiser has not performed any 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.

APPRAISER:

Signature: Jessica D. Bishop

Name: Jessica D. Bishop

Certified Residential Real Estate Appraiser

State Certification #: 4782

or State License #: _____

State: TN Expiration Date of Certification or License: 07/31/2027

Date of Signature and Report: 10/07/2025

Effective Date of Appraisal: _____

Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only

Date of Inspection (if applicable): _____

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): _____

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL104173-02

Renewal of: NAX40PL104173-01

1. Named Insured: Jessica D Bishop

2. Address: 800 Honey Fork Rd
Indian Mound, TN 37079

3. Policy Period: From: August 7, 2025 To: August 7, 2026
12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.

4. Limit of Liability:	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):	Each Claim	Aggregate
	5A. \$500	5B. \$1,000

6. Policy Premium: \$ 515

7. Retroactive Date: August 7, 2015

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: July 29, 2025

By:


Authorized Representative

License



STATE OF TENNESSEE
DEPARTMENT OF
COMMERCE AND INSURANCE



JESSICA DALE BISHOP

ID NUMBER: 4782
LIC STATUS: ACTIVE
EXPIRATION DATE: July 31, 2027

38594

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
THIS IS TO CERTIFY THAT ALL REQUIREMENTS
OF THE STATE OF TENNESSEE HAVE BEEN MET

JESSICA DALE BISHOP
800 HONEY FORK RD.
INDIAN MOUND TN 37079

State of Tennessee

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
JESSICA DALE BISHOP

This is to certify that all requirements of the State of Tennessee have been met.



ID NUMBER: 4782
LIC STATUS: ACTIVE
EXPIRATION DATE: July 31, 2027

IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE

AN ORDINANCE AUTHORIZING THE MAYOR, OR HIS DESIGNEE, TO CONDUCT NEGOTIATIONS AND TO ENTER INTO AN AGREEMENT FOR THE PURCHASE OF REAL PROPERTY FOR THE PURPOSE OF CONSTRUCTING AFFORDABLE HOUSING IN PARTNERSHIP WITH MONTGOMERY COUNTY HABITAT FOR HUMANITY

WHEREAS, the City of Clarksville is committed to increasing access to safe, affordable housing for its residents; and

WHEREAS, the City of Clarksville aims to retain long-term affordability, stabilize vulnerable neighborhoods, prevent displacement of existing residents, and ensure that affordable housing stock remains accessible to lower-income households

WHEREAS, the City of Clarksville prioritizes developing affordable housing as a high priority due to limited inventory, rising demand, and increasing construction costs, all of which contribute to affordability challenges.

WHEREAS, the City of Clarksville is a recipient of federal HOME Investment Partnerships Program (HOME) entitlement funds and Community Block Grant Funds, which may be used for the acquisition of property to develop affordable housing; and

WHEREAS, the City of Clarksville recognizes the importance of public-private partnerships in addressing community housing needs; and

WHEREAS, Montgomery County Habitat for Humanity has demonstrated a strong record of success in constructing affordable homes for qualified low- to moderate-income families in Clarksville and Montgomery County; and

WHEREAS, the City of Clarksville desires to partner with Montgomery County Habitat for Humanity in the construction of affordable housing units by facilitating the purchase of real property for such development;

WHEREAS, the City proposes to procure and donate the property located at 105 Brooks Alley (Map, Group and Parcel 066E G 01000 00012066E, BEGINNING at an iron pin in the north right of way of Brooks alley, said point being 85.50 feet east of the right of way of the L & N Railroad; thence north 20 degrees 41 minutes east 75 feet to an iron pin; thence south 87 degrees 55 minutes east 41.46 feet to an iron pin; thence south 16 degrees 14 minutes west 75 feet to an iron pin in the north right of way of Brooks Alley; thence with Brooks Alley north 86 degrees 04

minutes west 46.50 feet to an iron pin and being a portion of the realty conveyed to James R. Wills as recorded in Official Record Book Volume No. 79, page 627, Register's Office of Montgomery County, Tennessee), to the Habitat for Humanity of Montgomery County, Tennessee, Inc.; and

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF CLARKSVILLE, TENNESSEE:

That the Mayor of the City of Clarksville, or his designee, is hereby authorized to conduct negotiations and to enter into an agreement, subject to legal review and approval, for the purchase of real property for the purpose of developing affordable housing in partnership with Montgomery County Habitat for Humanity.

The City Council authorizes the expenditure of funds for said purchase from such sources as may be lawfully available and designated for affordable housing development.

That the Mayor, or his designee, is further authorized to execute any and all necessary documents to complete the acquisition of the property and to carry out the intent of this ordinance.

That this Ordinance shall become effective immediately upon its passage, the public welfare requiring it.

THIS INSTRUMENT WAS PREPARED BY RAYMOND F. RUNYON, ATTORNEY, RUNYON & RUNYON, 301 MAIN STREET, CLARKSVILLE, TENNESSEE 37040.

THIS INSTRUMENT WAS PREPARED BY COUNSEL WITHOUT THE BENEFIT OF A TITLE EXAMINATION AND BASED UPON INFORMATION PROVIDED BY THE PARTIES HERETO AND NO LIABILITY IS ASSUMED FOR THE ACCURACY THEREOF.

NEW OWNER & MAIL TAX STATEMENTS TO:

Betty J. Keesee, et al
23 Barker Street
Clarksville, Tennessee 37040

Julie C. Runyon, Register	
Montgomery County Tennessee	
Rec #: 632860	Instrument #: 1486921
Rec'd: 25.00	Recorded
State: 0.00	1/15/2025 at 11:33 AM
Clerk: 0.00	in Volume
Other: 2.00	2423
Total: 27.00	PGS 1257-1261

Betty J. Keesee, Individually and as
Executrix of the Estate of Warren L. Keesee, et al

TO: EXECUTRIX'S DEED

Betty J. Keesee, et al

Betty J. Keesee, Individually and as Executrix of the Estate of Warren L. Keesee; William Byles, II, individually and as the Co-Administrator of the Estate of Verita B. Keesee Smith; Verrissa Byles, individually and as Co-Administratrix of the Estate of Verita B. Keesee Smith; and, Warren Lamar Keesee, as Grantors and in this deed called the "Grantors", and in connection with the distribution and closing of the Estate of Warren L. Keesee, the decedent's will having been admitted to probate in Montgomery County, Tennessee, and in connection with the closing of the Estate of Verita B. Keesee Smith, do this day transfer by quitclaim unto Betty J. Keesee, unmarried, a one-third (1/3) interest; William Byles, II a one-sixth (1/6) interest; Verrissa Byles a one-sixth (1/6) interest; and, Warren Lamar Keesee a one-third (1/3) interest, Grantees and in this deed called the "Grantees", Grantees' heirs and assigns forever, all of Grantors' right, title and interest, in and to the following described real estate situated in Montgomery County, Tennessee, to-wit:

PROPERTY 1:

Being Lots Nos. 7 and 8 of the Greenfield Subdivision (Plat Book 3, page 46, and as corrected by Plat #55 in said Plat Book), and more particularly described as follows: Beginning at the intersection of Paradise Lane and Greenfield Drive, and margin of Greenfield Drive, 135 feet, more or less, to the northwest corner of the lot conveyed to the Trustees of the Church of God; thence with the north boundary of said church lot, eastwardly 135 feet, more or less, to the south margin of Paradise Lane; thence with same westwardly 135 feet, to the beginning.

Included in the above description, but excluded from this conveyance, are three underground gasoline tanks, on island light, one flood light, and one large round Gulf Oil Company sign.

This property description was taken from deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keesee by deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee. Warren L. Keesee died testate on November 16, 2016, and Betty J. Keesee and Verita B. Keesee Smith were appointed Co-Executrices of the Estate of Warren L. Keesee by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keesee Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 079D D 001.00.

PROPERTY 2:

TRACT 1:

BEGINNING at an iron pin in the north right of way of Brooks alley, said point being 85.50 feet east of the right of way of the L & N Railroad; thence north 20 degrees 41 minutes east 75 feet to an iron pin; thence south 87 degrees 55 minutes east 41.46 feet to an iron pin; thence south 16 degrees 14 minutes west 75 feet to an iron pin in the north right of way of Brooks Alley; thence with Brooks Alley north 86 degrees 04 minutes west 46.50 feet to an iron pin and being a portion of the realty conveyed to James R. Wills as recorded in Official Record Book Volume No. 79, page 627, Register's Office of Montgomery County, Tennessee.

TRACT II:

BEGINNING at a stake on the east side of the Rossvie Road, at the northwest corner of a tract conveyed by Melvin Dunbar to James Bosley et us, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee, and running thence along the north line of said tract north 86 east 570 feet, more or less, to a stake in Hillman's west line; thence with said line north 2 west 97 feet, more or less, to a stake; thence south 86 west 597 feet to a stake on the east side of said Rossvie Road; thence along the east side of said road south 17 east 103 feet, more or less to the beginning, containing 1 ½ acres, more or less, and being the same property conveyed to Thomas Roosevelt Trotter and wife, Sally Marie Trotter, by deed of record in Deed Book 139, Page 347 of the Register's Office for Montgomery County, Tennessee. Thomas Roosevelt Trotter is now deceased and Sally Marie Trotter is the surviving tenant by the entirety.

THERE IS included in the above description but expressly exclude from this conveyance the following described land: Beginning at a stake on the east side of Rossvie Road; at the northwest corner of a tract conveyed to Melvin Dunbar to James Bosley et ux, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee and running thence along the north line of said line tract north 86 east 150 feet, more or less, thence south 17 east 103 feet, more or less, to a point, thence south 86 west 150 feet, more or less, to a point in the east right of way margin of Rossvie Road; thence north 17 west 103 feet, more or less, to the point of beginning, and being the same property heretofore conveyed by Thomas Roosevelt Trotter and wife, Sally Marie Trotter, to Thomas Roosevelt Trotter, Jr., and wife, Teresa Ann Trotter, by deed of record in Official Record Book Volume 177, Page 508, of the Register's Office for Montgomery County, Tennessee.

This property description was taken from deed of record in Official Record Book Volume 362, Page 318, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066E G 010.00.

PROPERTY 3:

PARCEL 1: BEGINNING at a stake in the Southwest corner of the storehouse lot of W.B. West's estate, which point is 32 feet from the South margin of College Street, in the East margin of the inside of the sidewalk of Ninth Street, and running thence with the East margin of Ninth Street South 20 degrees East 56 feet to a stake on the East side of said sidewalk in the North line of the American Legion Post lot; thence Eastwardly with same, North 70 degrees East 130 feet to a stake, the Southwest corner of the Vance property; thence North 20 degrees West 57 feet to a stake, the Southeast corner of lot conveyed by W.B. West and wife; thence along the south line of same, South 70 degrees West 130 feet to the beginning.

PARCEL 2: BEGINNING at a stake in the intersection of College Street on the East side of Ninth Street, and running thence with said College Street North 70 degrees East 92 feet, more or less, to a stake the Northeast corner of a lot conveyed by W.B. West; running thence with the West line of said lot Southwardly 32 feet to the North boundary line of a lot sold by Albert Roberts to the F. & A. M. Lodge No. 51; thence with the North line of same South 70 degrees West 92 feet to the West edge of the sidewalk on the East side of Ninth Street, in front of storehouse; thence with said sidewalk, North 20 degrees West 32 feet, more or less, to the beginning.

This property description was taken from deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066F C 006.00.

PROPERTY 4:

Beginning at an existing iron pin, this iron pin being NORTH 84 DEGREES 57 MINUTES 00 SECONDS WEST, 713.00 feet of the west right of way of Cumberland Heights Road, and also being approximately NORTH 20 DEGREES EAST, 1268 feet of the north right of way of Tennessee Highway 149 and this existing iron pin being the northeast corner of the Dora Brown 0.99 acre tract; thence NORTH 84 DEGREES 57 MINUTES 25 SECONDS WEST, a distance of 123.17 feet to an existing iron pin; thence NORTH 84 DEGREES 59 MINUTES 19 SECONDS WEST, a distance of 217.16 feet to an existing iron pin; thence SOUTH 05 DEGREES 48 MINUTES 04 SECONDS WEST, a distance of 79.83 feet with an old fence line to an existing iron pin; thence SOUTH 03 DEGREES 08 MINUTES 51 SECONDS WEST, a distance of 143.42 feet with an old fence line to an existing iron pin; thence SOUTH 07 DEGREES 28 MINUTES 21 SECONDS WEST, a distance of 80.72 feet with an old fence line to an existing iron pin; thence SOUTH 84 DEGREES 58 MINUTES 33 SECONDS EAST, a distance of 313.67 feet to an existing iron pin; thence SOUTH 05 DEGREES 01 MINUTES 27 SECONDS WEST, a distance of 273.81 feet to an existing iron pin; thence SOUTH 86 DEGREES 39 MINUTES 57 SECONDS EAST, a distance of 118.80 feet to a new pin; thence NORTH 05 DEGREES 02 MINUTES 00 SECONDS EAST, a distance of 371.72 feet with TRACT 1 to a new iron pin; thence NORTH 69 DEGREES 01 MINUTES 41 SECONDS WEST, a distance of 98.14 feet with the Dora Brown 0.99 acre tract to an existing iron pin; thence NORTH 05 DEGREES 41 MINUTES 41 SECONDS EAST, a distance of 175.46 feet with the Dora Brown 0.99 acre tract to the existing iron pin at the existing iron pin at the Point of Beginning 3.35 acres more or less as surveyed by Joseph A. Gannon, LS Tenn. No. 616 and shown on drawing number 09.01, dated July 5, 2001.

This property description was taken from deed of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map and Parcel NO.: 100 036.03.

PROPERTY 5:

Said land is described and bounded as follows: Commencing at a stake in the northwest of Frank Baker's home lot, thence west with Odd Fellow's line 834 ft. to stake in the northeast corner of lot own- by Frank West heirs, thence south with west line 474 ft. to a stake in Major Maniels line, thence east with Maniels line 827 ft. to a stake in southwest corner of Steward Collier's lot, thence north with Steward Collier line 445 ft. to the beginning and contains about 83/4 acres more or less, to have and to hold the same unto said Frank Baker, his heirs and assigns forever with a covenant of a warranty deed.

This property description was taken from deed of record in Deed 73, Page 16, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 762, Page 1849, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 011J B 003.00.

PROPERTY 6:

Beginning at an iron pin in the northeast margin of a 30 foot drive, said point begin 140 feet southeast of the southwest corner of Block "B" in the S. O. Richardson lots Plat Book #2, page 67, Register's Office of Montgomery County, Tennessee, said point also being the southeast corner of Lot #20, of said sub-division, and runs along the southeast line of said Lot 20, north 36 east 155 feet, more or less, to a point in the south line of the T. C. Railroad property; thence along the said line south 64 east 50 feet to a point, the northwest corner of Lot # 18 in said sub-division, thence along the northwest line of said Lot 18, south 36 west 158 feet, more or less, to an iron pin in the northeast line of said 30 foot drive; thence along said drive north 54 west 50 feet to the beginning,

and being Lot # 19 in Block "B" in the Subdivision of the Furnace property of S. O. Richardson, being a part of the property conveyed by H.D. Pettus to S.O. Richardson by deeds of record in Deed Book #95, page 113, and Deed Book #96, page 165; the same conveyed by S. O. Richardson to Dallas London and wife, Dolie London, by deed dated July 22, 1946, of record in Deed Book #104, page 32, the same conveyed by Dolie London, a widow, to Jerry Roach by deed dated May 11, 1951, of record in Deed Book #108, page 299 and he same conveyed by Jerry Roache and wife, Mary Roache to Howard Landers by deed dated May 18, 1951, of record in Deed Book #108, page 326, of the Register's Office of Montgomery County, Tennessee, to which reference is made.

This property description was taken from deed of record in Official Record Book Volume 397, Page 2019, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Reference is also made to Official Record Book Volume 549, Page 1441; and, Official Record Book Volume 930, page 2551, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 055N D 079.00.

PROPERTY 7:

BEGINNING at the intersection of the north line of Sampson Street with the southwest line of Red River Street; thence along said southwest line north 35 degrees 30 minutes west 50 feet to its intersection with the east line of other property now owned by said Grantee; thence along that east line south 8 degrees east 35 feet to the north line of Sampson Street; thence along that line south 80 degrees east 33 feet to the beginning.

This property description was taken from deed of record in Official Deed Book Volume 92, Page 408, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 487, Page 464, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066D C 006.00.

Such property is quitclaimed subject to such limitations, restrictions and encumbrances as may affect the premises.

THE PREPARER IS THE DRAFTSMAN ONLY OF THIS DOCUMENT AND IS NOT THE PERSON RESPONSIBLE FOR CLOSING THIS TRANSACTION AND THE PARTIES AGREE THAT THE DRAFTSMAN WILL NOT BE CONSTRUED AS A PERSON REQUIRED TO REPORT THIS TRANSACTION UNDER ANY APPLICABLE LAW.

IN WITNESS WHEREOF, Grantors have hereunto affixed Grantors signature on this 9th day of

January, 2024 (506)

GRANTOR:

Betty J. Keese
Betty J. Keese, Individually and as
Executrix of the Estate of Warren L.
Keese

**STATE OF TENNESSEE
COUNTY OF MONTGOMERY**

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Betty J. Keese, Individually and as Executrix of the Estate of Warren L. Keese, with whom I am personally acquainted, and proved herself to be the Executrix of the Estate of Warren L. Keese, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024 (506)

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

William Byles
William Byles, II, Individually and as
Co-Administrator of the Estate of
Verita B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, William Byles, II, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved himself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

Verrissa Byles
Verrissa Byles, Individually and as Co-
Administrator of the Estate of Verita
B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Verrissa Byles, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved herself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of November, 2024.

Commission expires: 4-18-2026

Sandra L. Browning
Notary Public

GRANTOR:

Warren Lamar Keesee
Warren Lamar Keesee

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Warren Lamar Keesee, with whom I am personally acquainted and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026

Sandra L. Browning
Notary Public

NOTE TO REGISTER'S OFFICE: Tennessee Code Annotated §67-4-409(a)(1)(C)(iv) exempts this instrument from tax and Tennessee Code Annotated §67-4-409(a)(1)(E) further provides the valuation path is unnecessary.



APPRAISAL OF REAL PROPERTY



LOCATED AT

105 Brooks Aly
Clarksville, TN 37040
APO V.2423 P.1257 ROMCT Property 2 Tract 1

FOR

Habitat for Humanity of Montgomery County, Tennessee
N/A

OPINION OF VALUE

45,000

AS OF

10/01/2025

BY

Jessica D. Bishop
Jessica D. Bishop Appraisals
800 Honey Fork Rd.
Indian Mound, TN 37079
(931) 896-3182
jdbishopappraisals@gmail.com

Jessica D Bishop Appraisals
LAND APPRAISAL REPORT

File No. **JB250930475**

SUBJECT	Borrower Habitat for Humanity of Montgomery Co, TN		Census Tract 1021.00	Map Reference 066E
	Property Address 105 Brooks Aly		County Montgomery	State TN Zip Code 37040
	City Clarksville			
	Legal Description APO V.2423 P.1257 ROMCT Property 2 Tract 1			
NEIGHBORHOOD	Sale Price \$ Unknown		Date of Sale Unknown	Loan Term N/A yrs.
	Actual Real Estate Taxes \$ 99.09		(yr) None Other sales concessions None	
	Lender/Client Habitat for Humanity of Montgomery County, Tennessee		Address N/A	
	Occupant Vacant		Appraiser Jessica D. Bishop Instructions to Appraiser Determine Land Value	
SITE	Location ☐ Urban ☐ Suburban ☒ Rural		Employment Stability ☒ Good ☐ Avg. ☐ Fair ☐ Poor	
	Built Up ☐ Over 75% ☒ 25% to 75% ☐ Under 25%		Convenience to Employment ☒ ☐ ☐ ☐	
	Growth Rate ☐ Fully Dev. ☐ Rapid ☒ Steady ☐ Slow		Convenience to Shopping ☒ ☐ ☐ ☐	
	Property Values ☐ Increasing ☒ Stable ☐ Declining		Convenience to Schools ☒ ☐ ☐ ☐	
	Demand/Supply ☐ Shortage ☒ In Balance ☐ Oversupply		Adequacy of Public Transportation ☒ ☐ ☐ ☐	
	Marketing Time ☒ Under 3 Mos. ☐ 4-6 Mos. ☐ Over 6 Mos.		Recreational Facilities ☒ ☐ ☐ ☐	
	Present 80 % One-Unit 5 % 2-4 Unit 1 % Apts. 1 % Condo 5 % Commercial		Adequacy of Utilities ☒ ☐ ☐ ☐	
	Land Use 5 % Industrial 3 % Vacant 0 %		Property Compatibility ☒ ☐ ☐ ☐	
	Change in Present Land Use ☒ Not Likely ☐ Likely (*) ☐ Taking Place (*)		Protection from Detrimental Conditions ☒ ☐ ☐ ☐	
	Predominant Occupancy ☐ Owner ☒ Tenant 1 % Vacant		Police and Fire Protection ☒ ☐ ☐ ☐	
	One-Unit Price Range \$ 62 to \$ 1,450		Predominant Value \$ 360	
	One-Unit Age Range 235 yrs. to 0 yrs.		Predominant Age 60 yrs.	
	Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)			
	The neighborhood is composed of single family residences, commercial businesses and educational institutions. The subject's market appeal is affected by the neighborhood's proximity to the central business district. The neighborhood is also has access to employment, shopping, and medical care. "Other" Land Use represents vacant land and local school properties.			
	MARKET DATA ANALYSIS	Dimensions 56' X 75'		4,200 SF ☐ Corner Lot
Zoning Classification R-3		Present Improvements ☒ Do ☐ Do Not Conform to Zoning Regulations		
Highest and Best Use ☒ Present Use ☐ Other (specify)				
Public ☒ Other (Describe)		OFF SITE IMPROVEMENTS		
Elec. ☒		Street Access ☒ Public ☐ Private		
Gas ☒		Surface Asphalt		
Water ☒		Maintenance ☒ Public ☐ Private		
San. Sewer ☒		☐ Storm Sewer ☒ Curb/Gutter		
☐ Underground Elect. & Tel.		☐ Sidewalk ☒ Street Lights		
Topo Level/Rolling		Size 0.09 ac		
Shape Rectangular		View N;Res		
Drainage Appears Adequate		Is the property located in a FEMA Special Flood Hazard Area? ☐ Yes ☒ No		
Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions)				
The subject property is near an active railway -R.J. Corman Railroad/Memphis Line. No other adverse site condition or external factors were noted on inspection.				
RECONCILIATION		The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.		
	ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2
	Address	105 Brooks Aly Clarksville, TN 37040	1018 Main St Clarksville, TN 37040	197 Cave St Clarksville, TN 37042
	Proximity to Subject		0.20 miles NW	2.95 miles NW
	Sales Price	\$ Unknown	\$ 45,000	\$ 45,000
	Price \$/Sq. Ft.	\$ Unknown	\$ 7.65	\$ 2.87
	Data Source(s)	Inspection	MTRMLS#2659066; DOM:118	MTRMLS#2704813; DOM:0
	ITEM	DESCRIPTION	DESCRIPTION	DESCRIPTION
	Date of Sale/Time Adj.		s10/24;c09/24	s09/24;c09/24
	Location	N;Res	N;Res	N;Res
	Site/View	4,200 SF	6,534 sf	0 15,682
	Topography	Level/Rolling	Level	0 Level/Rolling
	Frontage	Typical	Typical	Typical
	Zoning	R-3	R-3	R-3
	Other	None	None	Utilities -15,000
Sales or Financing Concessions	None	Armlth;Cash 0	Armlth;Cash 0	
Net Adj. (Total)		☐ + ☐ - \$	☐ + ☒ - \$ -15,000	
Indicated Value of Subject		Net 0.0 %	Net 25.0 %	
		Gross 0.0 %	Gross 25.0 %	
Comments on Market Data Few Comparable Sales were available. The most similar sales available were used. Time adjustments were not considered applicable. Most weight was placed on Sale #1, as its location is most similar to the subject's.				
Comments and Conditions of Appraisal "As Is" Vacant Land				
Final Reconciliation Final reconciliation of value is based solely on the sales approach. The cost and income approaches are not developed; nor are they necessary in order to develop a credible opinion of value.				
I (WE) ESTIMATE THE MARKET VALUE AS DEFINED BY THE SUBJECT PROPERTY AS OF 10/01/2025 TO BE \$ 45,000				
Appraiser Jessica D. Bishop Supervisory Appraiser (if applicable)				
Date of Signature and Report 10/01/2025 Date of Signature				
Title Certified Residential Real Estate Appraiser Title				
State Certification # 4782 ST TN State Certification # ST				
Or State License # ST Or State License # ST				
Expiration Date of State Certification or License 07/31/2027 Expiration Date of State Certification or License				
Date of Inspection (if applicable) ☐ Did ☐ Did Not Inspect Property Date of Inspection				

Assumptions and Limiting Conditions

File # JB250930475

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. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 assignment, 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 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 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.
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. The appraiser has noted in this appraisal report any adverse conditions (such as the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent deficiencies or adverse conditions of the property (such as, but not limited to, 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.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

Certifications

File # JB250930475

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 subject property. I reported the site characteristics in factual, specific terms.
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.
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 reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. 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.
10. I have knowledge and experience in appraising this type of property in this market area.
11. 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.
12. 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.
13. 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, 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.
14. 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.
15. 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.
16. 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.
17. 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).
18. 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.
19. 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.
20. 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).

Certifications

File # JB250930475

21. 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.

22. 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.

23. 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.

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

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

APPRAISER

Signature Jessica D Bishop
 Name Jessica D Bishop
 Company Name Jessica D. Bishop Appraisals
 Company Address 800 Honey Fork Rd.
Indian Mound, TN 37079
 Telephone Number (931) 896-3182
 Email Address jdbishopappraisals@gmail.com
 Date of Signature and Report 10/01/2025
 Effective Date of Appraisal 10/01/2025
 State Certification # 4782
 or State License # _____
 or Other (describe) _____ State # _____
 State TN
 Expiration Date of Certification or License 07/31/2027

ADDRESS OF PROPERTY APPRAISED

105 Brooks Aly
Clarksville, TN 37040
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 45,000

LENDER/CLIENT

Name Lavon Bracey
 Company Name Habitat for Humanity of Montgomery County, Tennessee
 Company Address _____
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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 _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

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

Assumptions, Limiting Conditions & Scope of Work

File No.: JB250930475

Property Address:	105 Brooks Aly	City:	Clarksville	State:	TN	Zip Code:	37040
Client:	Habitat for Humanity of Montgomery County, Te	Address:					
Appraiser:	Jessica D. Bishop	Address:	800 Honey Fork Rd., Indian Mound, TN 37079				

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- 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 appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, 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. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 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.
- 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.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this report or any copy thereof does not carry with it the right of publication.
- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications & Definitions

File No.: JB250930475

Property Address: 105 Brooks Aly	City: Clarksville	State: TN	Zip Code: 37040
Client: Habitat for Humanity of Montgomery County, Te		Address:	
Appraiser: Jessica D. Bishop	Address: 800 Honey Fork Rd., Indian Mound, TN 37079		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- 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.

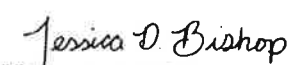
Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: Lavon Bracey	Client Name: Habitat for Humanity of Montgomery County, Tennessee
E-Mail:	Address:
APPRAISER	
 Appraiser Name: Jessica D. Bishop Company: Jessica D. Bishop Appraisals Phone: (931) 896-3182 Fax: _____ E-Mail: jdbishopappraisals@gmail.com Date Report Signed: 10/01/2025 License or Certification #: 4782 State: TN Designation: Certified Residential Real Estate Appraiser Expiration Date of License or Certification: 07/31/2027 Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect (Desktop) Date of Inspection:	
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect Date of Inspection:	



Supplemental Addendum

File No. JB250930475

Borrower	Habitat for Humanity of Montgomery Co, TN					
Property Address	105 Brooks Aly					
City	Clarksville	County	Montgomery	State	TN	Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee					

Highest and Best Use

The subject is a 4,200 square-foot lot zoned R-3. After analysis of legal permissibility, physical characteristics, and market data, the highest and best use of the property, as vacant, is single-family detached residential development. The R-3 zoning permits single-family use; the lot area and dimensions can accommodate a typical single-family footprint within the required setbacks with-t variances; and market evidence for comparable new single-family homes and absorption rates supports financial feasibility for a modest infill SFR.

The highest and best use, as improved, is continued single-family detached residential use. An existing or newly constructed single-family dwelling is legally permissible, physically functional within the parcel's build able envelope, and represents the maximally productive use given site geometry, setback constraints, and market support. This conclusion is contingent on verification of utility easements, sight-triangle or plat restrictions, and final site plan confirmation that the dwelling can be sited to meet all applicable codes and ordinances.

Prior Sales

Public records indicate the most recent transfer of the subject property occurred on January 9, 2025, by Warranty Deed 7, recorded in Book 2423, Page 1257, from Byles William II & Keesee Betty J and Keesee Warren L Estate to Byles William II. No other transfers of the subject were noted within the three years preceding the effective date of this appraisal.

A review of public records indicates that none of the comparable sales utilized in this analysis have transferred within the twelve months preceding the effective date of this appraisal.

Intended Use and Intended User

The intended user of this appraisal report is the client. No other party is intended to rely on this report. The intended use of this appraisal is to assist the client in analyzing the subject property for the purpose of determining an appropriate purchase amount. The report is not intended for any other use.

Additional Comments

Although there are vacant land sales located closer to the subject, all comparables selected are zoned R-3 to ensure consistency in permitted uses and development potential, providing the most reliable indication of value.

Inspection method: The comparable sales included in this analysis were not inspected in person. Exterior and neighborhood characteristics for each comparable were examined using Google Maps street level imagery and aerial views to verify general location, site orientation, street frontage, visible physical condition, and surrounding land use. The appraiser has personally inspected each of these neighborhoods prior to the effective date of this report.

Limitation and reliance: Reliance on virtual imagery is limited to observable exterior features and may not reveal recent site changes or nonpublic encumbrances; where material to value or highest and best use conclusions, the appraiser relied on public records, MLS data, topography maps and seller disclosures.

Subject Photo Page

Borrower	Habitat for Humanity of Montgomery Co, TN				
Property Address	105 Brooks Aly				
City	Clarksville	County	Montgomery	State	TN Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee				



Subject

105 Brooks Aly
Sales Price Unknown
G.L.A.
Tot. Rooms
Tot. Bedrms.
Tot. Bathrms.
Location N;Res
View 4,200 SF
Site
Quality
Age



Subject



Subject Street

Comparable Photo Page

Borrower	Habitat for Humanity of Montgomery Co, TN					
Property Address	105 Brooks Aly					
City	Clarksville	County	Montgomery	State	TN	Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee					



Comparable 1

1018 Main St
 Prox. to Subject 0.20 miles NW
 Sale Price 45,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 6,534 sf
 Site
 Quality
 Age



Comparable 2

197 Cave St
 Prox. to Subject 2.95 miles NW
 Sale Price 45,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 15,682
 Site
 Quality
 Age

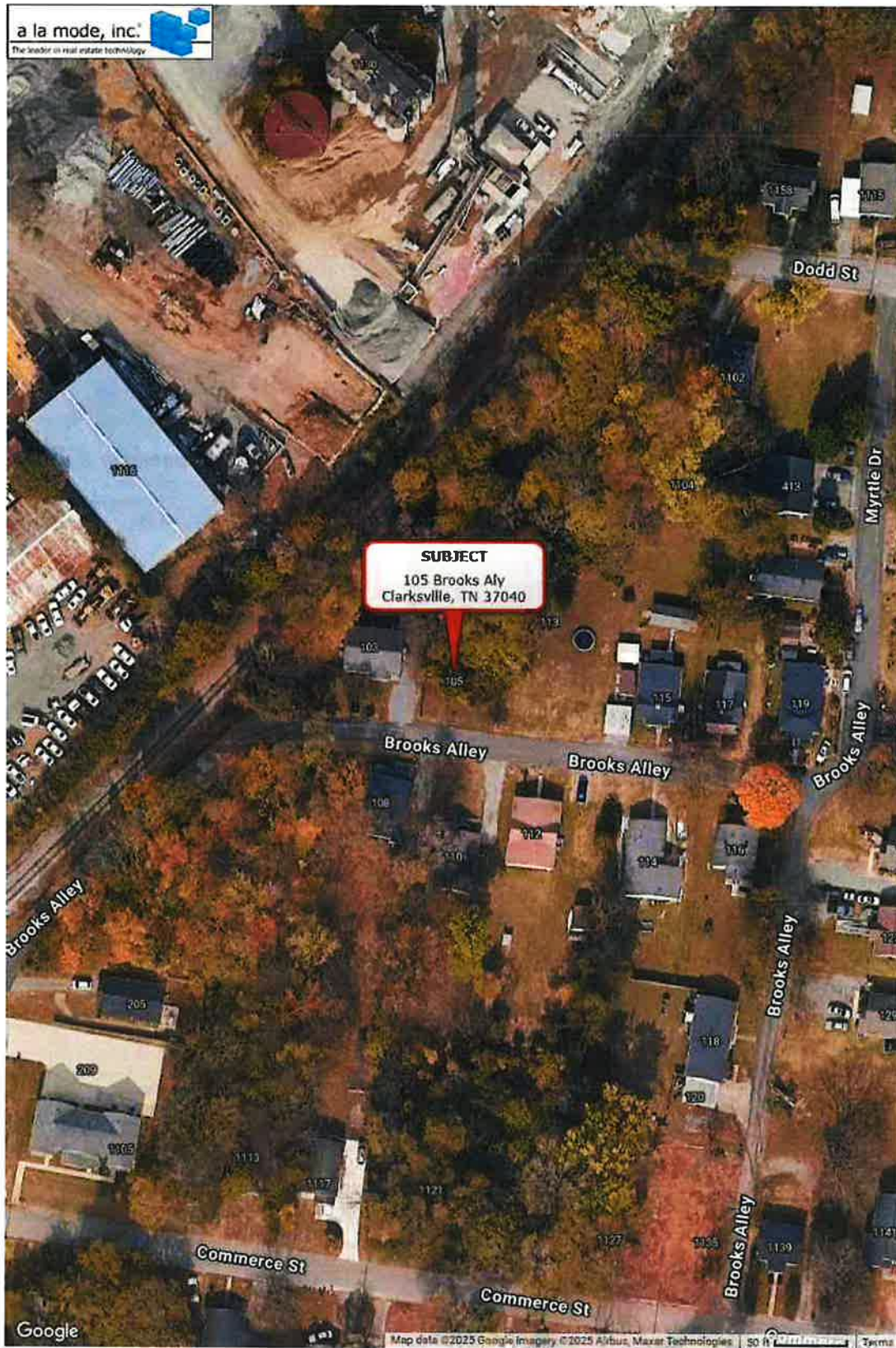


Comparable 3

1924 Evans Rd
 Prox. to Subject 6.51 miles NW
 Sale Price 59,999
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 16,553
 Site
 Quality
 Age

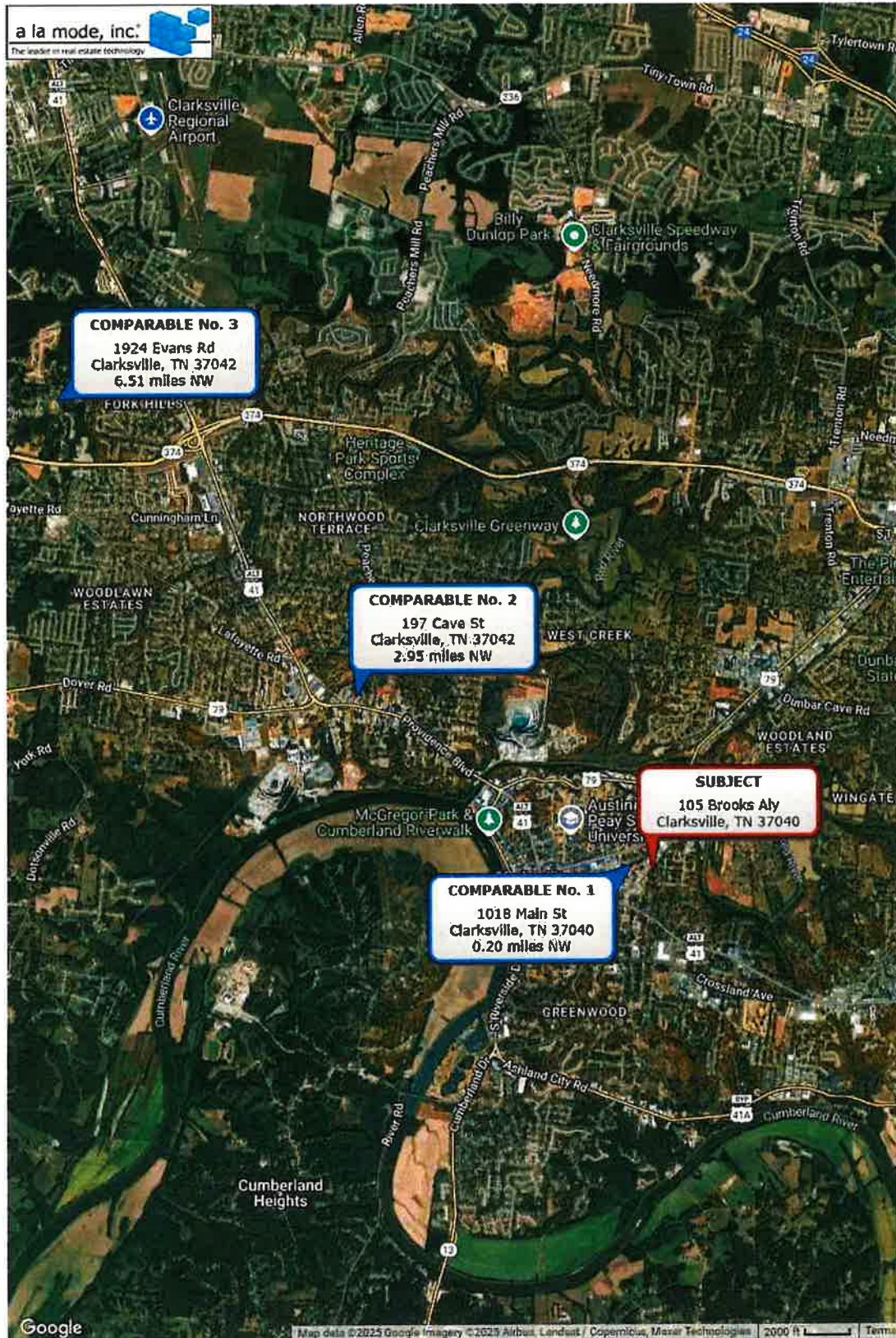
Aerial Map

Borrower	Habitat for Humanity of Montgomery Co, TN					
Property Address	105 Brooks Aly					
City	Clarksville	County	Montgomery	State	TN	Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee					



Aerial Map

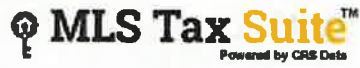
Borrower	Habitat for Humanity of Montgomery Co, TN				
Property Address	105 Brooks Aly				
City	Clarksville	County	Montgomery	State	TN
				Zip Code	37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee				



Plat

9/30/25, 4:24 PM

CRS Data - Property Map for 105 Brooks Aly



Map for Parcel Address: 105 Brooks Aly Clarksville, TN 37040 Parcel ID: 066E G 01000 000



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Information Deemed Reliable But Not Guaranteed.

<https://realtracs.crsdata.com/mis/Map?gtpb3DQ3mn3UcCsG12PWYFSXhKz9dfTARyZpMJRhugVWyuFv9C0f3ScuWjzQ6lbpTNE75ZIGPpxx71GS...>

1/1

Deed - Page 1

THIS INSTRUMENT WAS PREPARED BY, RAYMOND F. RUNYON, ATTORNEY, RUNYON & RUNYON, 301 MAIN STREET, CLARKSVILLE, TENNESSEE 37040.

THIS INSTRUMENT WAS PREPARED BY COUNSEL WITHOUT THE BENEFIT OF A TITLE EXAMINATION AND BASED UPON INFORMATION PROVIDED BY THE PARTIES HERETO AND NO LIABILITY IS ASSUMED FOR THE ACCURACY THEREOF.

NEW OWNER & MAIL TAX STATEMENTS TO:

Betty J. Keese, et al
23 Barker Street
Clarksville, Tennessee 37040

Julie C. Runyon, Registrar	
Montgomery County Tennessee	
Rec #: 632860	Instrument #: 1486921
Rec'd: 25.00	Recorded
State: 0.00	1/15/2025 at 11:33 AM
Clerk: 0.00	in Volume
Other: 2.00	2423
Total: 27.00	PGS 1257-1261

Betty J. Keese, Individually and as
Executrix of the Estate of Warren L. Keese, et al

TO: EXECUTRIX'S DEED

Betty J. Keese, et al

Betty J. Keese, Individually and as Executrix of the Estate of Warren L. Keese; William Byles, II, individually and as the Co-Administrator of the Estate of Verita B. Keese Smith; Verrissa Byles, individually and as Co-Administratrix of the Estate of Verita B. Keese Smith; and, Warren Lamar Keese, as Grantors and in this deed called the "Grantors", and in connection with the distribution and closing of the Estate of Warren L. Keese, the decedent's will having been admitted to probate in Montgomery County, Tennessee, and in connection with the closing of the Estate of Verita B. Keese Smith, do this day transfer by quitclaim unto Betty J. Keese, unmarried, a one-third (1/3) interest; William Byles, II a one-sixth (1/6) interest; Verrissa Byles a one-sixth (1/6) interest; and, Warren Lamar Keese a one-third (1/3) interest, Grantees and in this deed called the "Grantees", Grantees' heirs and assigns forever, all of Grantors' right, title and interest, in and to the following described real estate situated in Montgomery County, Tennessee, to-wit:

PROPERTY 1:

Being Lots Nos. 7 and 8 of the Greenfield Subdivision (Plat Book 3, page 46, and as corrected by Plat #55 in said Plat Book), and more particularly described as follows: Beginning at the intersection of Paradise Lane and Greenfield Drive. and margin of Greenfield Drive, 135 feet, more or less, to the northwest corner of the lot conveyed to the Trustees of the Church of God; thence with the north boundary of said church lot, eastwardly 135 feet, more or less, to the south margin of Paradise Lane; thence with same westwardly 135 feet, to the beginning.

Included in the above description, but excluded from this conveyance, are three underground gasoline tanks, on island light, one flood light, and one large round Gulf Oil Company sign.

This property description was taken from deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrices of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 079D D 001.00.

PROPERTY 2:

TRACT 1:

BEGINNING at an iron pin in the north right of way of Brooks alley, said point being 85.50 feet east of the right of way of the L & N Railroad; thence north 20 degrees 41 minutes east 75 feet to an iron pin; thence south 87 degrees 55 minutes east 41.46 feet to an iron pin; thence south 16 degrees 14 minutes west 75 feet to an iron pin in the north right of way of Brooks Alley; thence with Brooks Alley north 86 degrees 04 minutes west 46.50 feet to an iron pin and being a portion of the realty conveyed to James R. Wills as recorded in Official Record Book Volume No. 79, page 627, Register's Office of Montgomery County, Tennessee.

TRACT II:

BEGINNING at a stake on the east side of the Rossview Road, at the northwest corner of a tract conveyed by Melvin Dunbar to James Bosley et us, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee, and running thence along the north line of said tract north 86 east 570 feet, more or Tennessee, and running then along the north line of said tract north 86 east 570 feet, more or less, to a stake in Hillman's west line; thence with said line north 2 west 97 feet, more or less, to a stake; thence south 86 west 597 feet to a stake on the east side of said Rossview Road; thence along the east side of said road south 17 east 103 feet, more or less to the beginning, containing 1 ½ acres, more or less, and being the same property conveyed to Thomas Roosevelt Trotter and wife, Sally Marie Trotter, by deed of record in Deed Book 139, Page 347 of the Register's Office for Montgomery County, Tennessee. Thomas Roosevelt Trotter is now deceased and Sally Marie Trotter is the surviving tenant by the entirety.

THERE IS included in the above description but expressly exclude from this conveyance the following described land: Beginning at a stake on the east side of Rossview Road; at the northwest corner of a tract conveyed to Melvin Dunbar to James Bosley et ux, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee and running thence along the north line of said line tract north 86 east 150 feet, more or less, thence south 17 east 103 feet, more or less, to a point, thence south 86 west 150 feet, more or less, to a point in the east right of way margin of Rossview Road; thence north 17 west 103 feet, more or less, to the point of beginning, and being the same property heretofore conveyed by Thomas Roosevelt Trotter and wife, Sally Marie Trotter, to Thomas Roosevelt Trotter, Jr., and wife, Teresa Ann Trotter, by deed of record in Official Record Book Volume 177, Page 508, of the Register's Office for Montgomery County, Tennessee.

This property description was taken from deed of record in Official Record Book Volume 362, Page 318, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066E G 010.00.

PROPERTY 3:

PARCEL 1: BEGINNING at a stake in the Southwest corner of the storehouse lot of W.B. West's estate, which point is 32 feet from the South margin of College Street, in the East margin of the inside of the sidewalk of Ninth Street, and running thence with the East margin of Ninth Street South 20 degrees East 56 feet to a stake on the East side of said sidewalk in the North line of the American Legion Post lot; thence Eastwardly with same, North 70 degrees East 130 feet to a stake, the Southwest corner of the Vance property; thence North 20 degrees West 57 feet to a stake, the Southeast corner of lot conveyed by W.B. West and wife; thence along the south line of same, South 70 degrees West 130 feet to the beginning.

PARCEL 2: BEGINNING at a stake in the intersection of College Street on the East side of Ninth Street, and running thence with said College Street North 70 degrees East 92 feet, more or less, to a stake the Northeast corner of a lot conveyed by W.B. West; running thence with the West line of said lot Southwardly 32 feet to the North boundary line of a lot sold by Albert Roberts to the F. & A. M. Lodge No. 51; thence with the North line of same South 70 degrees West 92 feet to the West edge of the sidewalk on the East side of Ninth Street, in front of storehouse; thence with said sidewalk, North 20 degrees West 32 feet, more or less, to the beginning.

This property description was taken from deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066F C 006.00.

PROPERTY 4:

Beginning at an existing iron pin, this iron pin being NORTH 84 DEGREES 57 MINUTES 00 SECONDS WEST, 713.00 feet of the west right of way of Cumberland Heights Road, and also being approximately NORTH 20 DEGREES EAST, 1268 feet of the north right of way of Tennessee Highway 149 and this existing iron pin being the northeast corner of the Dora Brown 0.99 acre tract; thence NORTH 84 DEGREES 57 MINUTES 25 SECONDS WEST, a distance of 123.17 feet to an existing iron pin; thence NORTH 84 DEGREES 59 MINUTES 19 SECONDS WEST, a distance of 217.16 feet to an existing iron pin; thence SOUTH 05 DEGREES 48 MINUTES 04 SECONDS WEST, a distance of 79.83 feet with an old fence line to an existing iron pin; thence SOUTH 03 DEGREES 08 MINUTES 51 SECONDS WEST, a distance of 143.42 feet with an old fence line to an existing iron pin; thence SOUTH 07 DEGREES 28 MINUTES 21 SECONDS WEST, a distance of 80.72 feet with an old fence line to an existing iron pin; thence SOUTH 84 DEGREES 58 MINUTES 33 SECONDS EAST, a distance of 313.67 feet to an existing iron pin; thence SOUTH 05 DEGREES 01 MINUTES 27 SECONDS WEST, a distance of 273.81 feet to an existing iron pin; thence SOUTH 86 DEGREES 39 MINUTES 57 SECONDS EAST, a distance of 118.80 feet to a new pin; thence NORTH 05 DEGREES 02 MINUTES 00 SECONDS EAST, a distance of 371.72 feet with TRACT 1 to a new iron pin; thence NORTH 69 DEGREES 01 MINUTES 41 SECONDS WEST, a distance of 98.14 feet with the Dora Brown 0.99 acre tract to an existing iron pin; thence NORTH 05 DEGREES 41 MINUTES 41 SECONDS EAST, a distance of 175.46 feet with the Dora Brown 0.99 acre tract to the existing iron pin at the existing iron pin at the Point of Beginning 3.35 acres more or less as surveyed by Joseph A. Gannon, L.S. Tenn. No. 616 and shown on drawing number 09.01, dated July 5, 2001.

This property description was taken from deed of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map and Parcel NO.: 100 036.03.

PROPERTY 5:

Said land is described and bounded as follows: Commencing at a stake in the northwest of Frank Baker's home lot, thence west with Odd Fellow's line 834 ft. to stake in the northeast corner of lot own- by Frank West heirs, thence south with west line 474 ft. to a stake in Major Maniels line, thence east with Maniels line 827 ft. to a stake in southwest corner of Steward Collier's lot, thence north with Steward Collier line 445 ft. to the beginning and contains about 83/4 acres more or less, to have and to hold the same unto said Frank Baker, his heirs and assigns forever with a covenant of a warranty deed.

This property description was taken from deed of record in Deed 73, Page 16, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 762, Page 1849, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 011J B 003.00.

PROPERTY 6:

Beginning at an iron pin in the northeast margin of a 30 foot drive, said point begin 140 feet southeast of the southwest corner of Block "B" in the S. O. Richardson lots Plat Book #2, page 67, Register's Office of Montgomery County, Tennessee, said point also being the southeast corner of Lot #20, of said sub-division, and runs along the southeast line of said Lot 20, north 36 east 155 feet, more or less, to a point in the south line of the T. C. Railroad property; thence along the said line south 64 east 50 feet to a point, the northwest corner of Lot # 18 in said sub-division, thence along the northwest line of said Lot 18, south 36 west 158 feet, more or less, to an iron pin in the northeast line of said 30 foot drive; thence along said drive north 54 west 50 feet to the beginning,

and being Lot # 19 in Block "B" in the Subdivision of the Furnace property of S. O. Richardson, being a part of the property conveyed by H.D. Pettus to S.O. Richardson by deeds of record in Deed Book #95, page 113, and Deed Book #96, page 165; the same conveyed by S. O. Richardson to Dallas London and wife, Dolie London, by deed dated July 22, 1946, of record in Deed Book #104, page 32, the same conveyed by Dolie London, a widow, to Jerry Roach by deed dated May 11, 1951, of record in Deed Book #108, page 299 and he same conveyed by Jerry Roache and wife, Mary Roache to Howard Landers by deed dated May 18, 1951, of record in Deed Book #108, page 326, of the Register's Office of Montgomery County, Tennessee, to which reference is made.

This property description was taken from deed of record in Official Record Book Volume 397, Page 2019, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Reference is also made to Official Record Book Volume 549, Page 1441; and, Official Record Book Volume 930, page 2551, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 055N D 079.00.

PROPERTY 7:

BEGINNING at the intersection of the north line of Sampson Street with the southwest line of Red River Street; thence along said southwest line north 35 degrees 30 minutes west 50 feet to its intersection with the east line of other property now owned by said Grantee; thence along that east line south 8 degrees east 35 feet to the north line of Sampson Street; thence along that line south 80 degrees east 33 feet to the beginning.

This property description was taken from deed of record in Official Deed Book Volume 92, Page 408, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 487, Page 464, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066D C 006.00.

Such property is quitclaimed subject to such limitations, restrictions and encumbrances as may affect the premises.

THE PREPARER IS THE DRAFTSMAN ONLY OF THIS DOCUMENT AND IS NOT THE PERSON RESPONSIBLE FOR CLOSING THIS TRANSACTION AND THE PARTIES AGREE THAT THE DRAFTSMAN WILL NOT BE CONSTRUED AS A PERSON REQUIRED TO REPORT THIS TRANSACTION UNDER ANY APPLICABLE LAW.

IN WITNESS WHEREOF, Grantors have hereunto affixed Grantors signature on this the 9th day of

January, 2024 (506)

GRANTOR:

Betty J. Keese
Betty J. Keese, Individually and as
Executrix of the Estate of Warren L.
Keese

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Betty J. Keese, Individually and as Executrix of the Estate of Warren L. Keese, with whom I am personally acquainted, and proved herself to be the Executrix of the Estate of Warren L. Keese, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024 (506)

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

William Byles, II
William Byles, II, Individually and as
Co-Administrator of the Estate of
Verita B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, William Byles, II, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved himself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

Verrissa Byles
Verrissa Byles, Individually and as Co-
Administrator of the Estate of Verita
B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Verrissa Byles, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved herself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of November, 2024.

Commission expires: 4-18-2026

Sandra L. Browning
Notary Public

GRANTOR:

Warren Lamar Keesee
Warren Lamar Keesee

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Warren Lamar Keesee, with whom I am personally acquainted and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026

Sandra L. Browning
Notary Public

NOTE TO REGISTER'S OFFICE: Tennessee Code Annotated §67-4-409(a)(1)(C)(iv) exempts this instrument from tax and Tennessee Code Annotated §67-4-409(a)(1)(E) further provides the valuation certificate is unnecessary.



Borrower	Habitat for Humanity of Montgomery Co, TN	File No. JB250930475
Property Address	105 Brooks Aly	
City	County	State
Clarksville	Montgomery	TN
Zip Code	37040	
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

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

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

Reasonable Exposure Time

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

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

0-3 months

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

The appraiser has not performed any 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.

APPRAISER:

Signature: Jessica D Bishop

Name: Jessica D. Bishop

Certified Residential Real Estate Appraiser

State Certification #: 4782

or State License #: _____

State: TN Expiration Date of Certification or License: 07/31/2027

Date of Signature and Report: 10/01/2025

Effective Date of Appraisal: 10/01/2025

Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only

Date of Inspection (if applicable): _____

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): _____

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

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.

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

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

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

License



STATE OF TENNESSEE
DEPARTMENT OF
COMMERCE AND INSURANCE



JESSICA DALE BISHOP

ID NUMBER: 4782
LIC STATUS: ACTIVE
EXPIRATION DATE: July 31, 2027

38194

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
THIS IS TO CERTIFY THAT ALL REQUIREMENTS
OF THE STATE OF TENNESSEE HAVE BEEN MET

JESSICA DALE BISHOP
800 HONEY FORK RD.
INDIAN MOUND TN 37079

State of Tennessee

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
JESSICA DALE BISHOP

This is to certify that all requirements of the State of Tennessee have been met.



ID NUMBER: 4782
LIC STATUS: ACTIVE
EXPIRATION DATE: July 31, 2027

IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE

Accelerant National Insurance Company
 (A Stock Company)
 400 Northridge Road, Suite 800
 Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
 ERRORS AND OMISSIONS INSURANCE POLICY
 DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL104173-02

Renewal of: NAX40PL104173-01

1. Named Insured: Jessica D Bishop

2. Address: 800 Honey Fork Rd
 Indian Mound, TN 37079

3. Policy Period: **From: August 7, 2025** **To: August 7, 2026**
 12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.

4. Limit of Liability:	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):		
	Each Claim	Aggregate
	5A. \$500	5B. \$1,000

6. Policy Premium: \$ 515

7. Retroactive Date: August 7, 2015

8. Notice to Company: Notice of a **Claim** or Potential **Claim** should be sent to:
 OREP Insurance Services: info@orep.org
 6353 El Cajon Blvd, Suite 124-605
 San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: July 29, 2025

By: _____

Isaac Peck

Authorized Representative

AN ORDINANCE AUTHORIZING THE MAYOR, OR HIS DESIGNEE, TO CONDUCT NEGOTIATIONS AND TO ENTER INTO AN AGREEMENT FOR THE PURCHASE OF REAL PROPERTY FOR THE PURPOSE OF CONSTRUCTING AFFORDABLE HOUSING IN PARTNERSHIP WITH MONTGOMERY COUNTY HABITAT FOR HUMANITY

WHEREAS, the City of Clarksville is committed to increasing access to safe, affordable housing for its residents; and

WHEREAS, the City of Clarksville aims to retain long-term affordability, stabilize vulnerable neighborhoods, prevent displacement of existing residents, and ensure that affordable housing stock remains accessible to lower-income households

WHEREAS, the City of Clarksville prioritizes developing affordable housing as a high priority due to limited inventory, rising demand, and increasing construction costs, all of which contribute to affordability challenges.

WHEREAS, the City of Clarksville is a recipient of federal HOME Investment Partnerships Program (HOME) entitlement funds and Community Block Grant Funds, which may be used for the acquisition of property to develop affordable housing; and

WHEREAS, the City of Clarksville recognizes the importance of public-private partnerships in addressing community housing needs; and

WHEREAS, Montgomery County Habitat for Humanity has demonstrated a strong record of success in constructing affordable homes for qualified low- to moderate-income families in Clarksville and Montgomery County; and

WHEREAS, the City of Clarksville desires to partner with Montgomery County Habitat for Humanity in the construction of affordable housing units by facilitating the purchase of real property for such development;

WHEREAS, the City proposes to procure and donate the property located at 121 Sampson (Map, Group and Parcel 066D C 00600 00012066D, BEGINNING at the intersection of the north line of Sampson Street with the southwest line of Red River Street; thence along said southwest line north 35 degrees 30 minutes west 50 feet to its intersection with the east line of other property now owned by said Grantee; thence along that east line south 8 degrees east 35 feet to the north line of Sampson Street; thence along that line south 80 degrees east 33 feet to the

beginning) to the Habitat for Humanity of Montgomery County, Tennessee, Inc.;
and

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF
CLARKSVILLE, TENNESSEE:

That the Mayor of the City of Clarksville, or his designee, is hereby authorized to conduct negotiations and to enter into an agreement, subject to legal review and approval, for the purchase of real property for the purpose of developing affordable housing in partnership with Montgomery County Habitat for Humanity.

The City Council authorizes the expenditure of funds for said purchase from such sources as may be lawfully available and designated for affordable housing development.

That the Mayor, or his designee, is further authorized to execute any and all necessary documents to complete the acquisition of the property and to carry out the intent of this ordinance.

That this Ordinance shall become effective immediately upon its passage, the public welfare requiring it.

THIS INSTRUMENT WAS PREPARED BY RAYMOND F. RUNYON, ATTORNEY, RUNYON & RUNYON, 301 MAIN STREET, CLARKSVILLE, TENNESSEE 37040.

THIS INSTRUMENT WAS PREPARED BY COUNSEL WITHOUT THE BENEFIT OF A TITLE EXAMINATION AND BASED UPON INFORMATION PROVIDED BY THE PARTIES HERETO AND NO LIABILITY IS ASSUMED FOR THE ACCURACY THEREOF.

NEW OWNER & MAIL TAX STATEMENTS TO:

Betty J. Keese, et al
23 Barker Street
Clarksville, Tennessee 37040

Julie C. Runyon, Register	
Montgomery County Tennessee	
Rec #: 632860	Instrument #: 1486921
Rec'd: 25.00	Recorded
State: 0.00	1/15/2025 at 11:33 AM
Clerk: 0.00	in Volume
Other: 2.00	2423
Total: 27.00	PGS 1257-1261

Betty J. Keese, Individually and as
Executrix of the Estate of Warren L. Keese, et al

TO: EXECUTRIX'S DEED

Betty J. Keese, et al

Betty J. Keese, Individually and as Executrix of the Estate of Warren L. Keese; William Byles, II, individually and as the Co-Administrator of the Estate of Verita B. Keese Smith; Verrissa Byles, individually and as Co-Administratrix of the Estate of Verita B. Keese Smith; and, Warren Lamar Keese, as Grantors and in this deed called the "Grantors", and in connection with the distribution and closing of the Estate of Warren L. Keese, the decedent's will having been admitted to probate in Montgomery County, Tennessee, and in connection with the closing of the Estate of Verita B. Keese Smith, do this day transfer by quitclaim unto **Betty J. Keese, unmarried, a one-third (1/3) interest; William Byles, II a one-sixth (1/6) interest; Verrissa Byles a one-sixth (1/6) interest; and, Warren Lamar Keese a one-third (1/3) interest, Grantees and in this deed called the "Grantees", Grantees' heirs and assigns forever, all of Grantors' right, title and interest, in and to the following described real estate situated in Montgomery County, Tennessee, to-wit:**

PROPERTY 1:

Being Lots Nos. 7 and 8 of the Greenfield Subdivision (Plat Book 3, page 46, and as corrected by Plat #55 in said Plat Book), and more particularly described as follows: Beginning at the intersection of Paradise Lane and Greenfield Drive. and margin of Greenfield Drive, 135 feet, more or less, to the northwest corner of the lot conveyed to the Trustees of the Church of God; thence with the north boundary of said church lot, eastwardly 135 feet, more or less, to the south margin of Paradise Lane; thence with same westwardly 135 feet, to the beginning.

Included in the above description, but excluded from this conveyance, are three underground gasoline tanks, on island light, one flood light, and one large round Gulf Oil Company sign.

This property description was taken from deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrices of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 079D D 001.00.

PROPERTY 2:

TRACT 1:

BEGINNING at an iron pin in the north right of way of Brooks alley, said point being 85.50 feet east of the right of way of the L & N Railroad; thence north 20 degrees 41 minutes east 75 feet to an iron pin; thence south 87 degrees 55 minutes east 41.46 feet to an iron pin; thence south 16 degrees 14 minutes west 75 feet to an iron pin in the north right of way of Brooks Alley; thence with Brooks Alley north 86 degrees 04 minutes west 46.50 feet to an iron pin and being a portion of the realty conveyed to James R. Wills as recorded in Official Record Book Volume No. 79, page 627, Register's Office of Montgomery County, Tennessee.

TRACT II:

BEGINNING at a stake on the east side of the Rossvie Road, at the northwest corner of a tract conveyed by Melvin Dunbar to James Bosley et us, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee, and running thence along the north line of said tract north 86 east 570 feet, more or less, to a stake in Hillman's west line; thence with said line north 2 west 97 feet, more or less, to a stake; thence south 86 west 597 feet to a stake on the east side of said Rossvie Road; thence along the east side of said road south 17 east 103 feet, more or less to the beginning, containing 1 ½ acres, more or less, and being the same property conveyed to Thomas Roosevelt Trotter and wife, Sally Marie Trotter, by deed of record in Deed Book 139, Page 347 of the Register's Office for Montgomery County, Tennessee. Thomas Roosevelt Trotter is now deceased and Sally Marie Trotter is the surviving tenant by the entirety.

THERE IS included in the above description but expressly exclude from this conveyance the following described land: Beginning at a stake on the east side of Rossvie Road; at the northwest corner of a tract conveyed to Melvin Dunbar to James Bosley et ux, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee and running thence along the north line of said line tract north 86 east 150 feet, more or less, thence south 17 east 103 feet, more or less, to a point, thence south 86 west 150 feet, more or less, to a point in the east right of way margin of Rossvie Road; thence north 17 west 103 feet, more or less, to the point of beginning, and being the same property heretofore conveyed by Thomas Roosevelt Trotter and wife, Sally Marie Trotter, to Thomas Roosevelt Trotter, Jr., and wife, Teresa Ann Trotter, by deed of record in Official Record Book Volume 177, Page 508, of the Register's Office for Montgomery County, Tennessee.

This property description was taken from deed of record in Official Record Book Volume 362, Page 318, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066E G 010.00.

PROPERTY 3:

PARCEL 1: BEGINNING at a stake in the Southwest corner of the storehouse lot of W.B. West's estate, which point is 32 feet from the South margin of College Street, in the East margin of the inside of the sidewalk of Ninth Street, and running thence with the East margin of Ninth Street South 20 degrees East 56 feet to a stake on the East side of said sidewalk in the North line of the American Legion Post lot; thence Eastwardly with same, North 70 degrees East 130 feet to a stake, the Southwest corner of the Vance property; thence North 20 degrees West 57 feet to a stake, the Southeast corner of lot conveyed by W.B. West and wife; thence along the south line of same, South 70 degrees West 130 feet to the beginning.

PARCEL 2: BEGINNING at a stake in the intersection of College Street on the East side of Ninth Street, and running thence with said College Street North 70 degrees East 92 feet, more or less, to a stake the Northeast corner of a lot conveyed by W.B. West; running thence with the West line of said lot Southwardly 32 feet to the North boundary line of a lot sold by Albert Roberts to the F. & A. M. Lodge No. 51; thence with the North line of same South 70 degrees West 92 feet to the West edge of the sidewalk on the East side of Ninth Street, in front of storehouse; thence with said sidewalk, North 20 degrees West 32 feet, more or less, to the beginning.

This property description was taken from deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066F C 006.00.

PROPERTY 4:

Beginning at an existing iron pin, this iron pin being NORTH 84 DEGREES 57 MINUTES 00 SECONDS WEST, 713.00 feet of the west right of way of Cumberland Heights Road, and also being approximately NORTH 20 DEGREES EAST, 1268 feet of the north right of way of Tennessee Highway 149 and this existing iron pin being the northeast corner of the Dora Brown 0.99 acre tract; thence NORTH 84 DEGREES 57 MINUTES 25 SECONDS WEST, a distance of 123.17 feet to an existing iron pin; thence NORTH 84 DEGREES 59 MINUTES 19 SECONDS WEST, a distance of 217.16 feet to an existing iron pin; thence SOUTH 05 DEGREES 48 MINUTES 04 SECONDS WEST, a distance of 79.83 feet with an old fence line to an existing iron pin; thence SOUTH 03 DEGREES 08 MINUTES 51 SECONDS WEST, a distance of 143.42 feet with an old fence line to an existing iron pin; thence SOUTH 07 DEGREES 28 MINUTES 21 SECONDS WEST, a distance of 80.72 feet with an old fence line to an existing iron pin; thence SOUTH 84 DEGREES 58 MINUTES 33 SECONDS EAST, a distance of 313.67 feet to an existing iron pin; thence SOUTH 05 DEGREES 01 MINUTES 27 SECONDS WEST, a distance of 273.81 feet to an existing iron pin; thence SOUTH 86 DEGREES 39 MINUTES 57 SECONDS EAST, a distance of 118.80 feet to a new pin; thence NORTH 05 DEGREES 02 MINUTES 00 SECONDS EAST, a distance of 371.72 feet with TRACT 1 to a new iron pin; thence NORTH 69 DEGREES 01 MINUTES 41 SECONDS WEST, a distance of 98.14 feet with the Dora Brown 0.99 acre tract to an existing iron pin; thence NORTH 05 DEGREES 41 MINUTES 41 SECONDS EAST, a distance of 175.46 feet with the Dora Brown 0.99 acre tract to the existing iron pin at the existing iron pin at the Point of Beginning 3.35 acres more or less as surveyed by Joseph A. Gannon, LS Tenn. No. 616 and shown on drawing number 09.01, dated July 5, 2001.

This property description was taken from deed of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map and Parcel NO.: 100 036.03.

PROPERTY 5:

Said land is described and bounded as follows: Commencing at a stake in the northwest of Frank Baker's home lot, thence west with Odd Fellow's line 834 ft. to stake in the northeast corner of lot own- by Frank West heirs, thence south with west line 474 ft. to a stake in Major Maniels line, thence east with Maniels line 827 ft. to a stake in southwest corner of Steward Collier's lot, thence north with Steward Collier line 445 ft. to the beginning and contains about 83/4 acres more or less, to have and to hold the same unto said Frank Baker, his heirs and assigns forever with a covenant of a warranty deed.

This property description was taken from deed of record in Deed 73, Page 16, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 762, Page 1849, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 011J B 003.00.

PROPERTY 6:

Beginning at an iron pin in the northeast margin of a 30 foot drive, said point begin 140 feet southeast of the southwest corner of Block "B" in the S. O. Richardson lots Plat Book #2, page 67, Register's Office of Montgomery County, Tennessee, said point also being the southeast corner of Lot #20, of said sub-division, and runs along the southeast line of said Lot 20, north 36 east 155 feet, more or less, to a point in the south line of the T. C. Railroad property; thence along the said line south 64 east 50 feet to a point, the northwest corner of Lot # 18 in said sub-division, thence along the northwest line of said Lot 18, south 36 west 158 feet, more or less, to an iron pin in the northeast line of said 30 foot drive; thence along said drive north 54 west 50 feet to the beginning,

and being Lot # 19 in Block "B" in the Subdivision of the Furnace property of S. O. Richardson, being a part of the property conveyed by H.D. Pettus to S.O. Richardson by deeds of record in Deed Book #95, page 113, and Deed Book #96, page 165; the same conveyed by S. O. Richardson to Dallas London and wife, Dolie London, by deed dated July 22, 1946, of record in Deed Book #104, page 32, the same conveyed by Dolie London, a widow, to Jerry Roach by deed dated May 11, 1951, of record in Deed Book #108, page 299 and he same conveyed by Jerry Roache and wife, Mary Roache to Howard Landers by deed dated May 18, 1951, of record in Deed Book #108, page 326, of the Register's Office of Montgomery County, Tennessee, to which reference is made.

This property description was taken from deed of record in Official Record Book Volume 397, Page 2019, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Reference is also made to Official Record Book Volume 549, Page 1441; and, Official Record Book Volume 930, page 2551, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 055N D 079.00.

PROPERTY 7:

BEGINNING at the intersection of the north line of Sampson Street with the southwest line of Red River Street; thence along said southwest line north 35 degrees 30 minutes west 50 feet to its intersection with the east line of other property now owned by said Grantee; thence along that east line south 8 degrees east 35 feet to the north line of Sampson Street; thence along that line south 80 degrees east 33 feet to the beginning.

This property description was taken from deed of record in Official Deed Book Volume 92, Page 408, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 487, Page 464, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066D C 006.00.

Such property is quitclaimed subject to such limitations, restrictions and encumbrances as may affect the premises.

THE PREPARER IS THE DRAFTSMAN ONLY OF THIS DOCUMENT AND IS NOT THE PERSON RESPONSIBLE FOR CLOSING THIS TRANSACTION AND THE PARTIES AGREE THAT THE DRAFTSMAN WILL NOT BE CONSTRUED AS A PERSON REQUIRED TO REPORT THIS TRANSACTION UNDER ANY APPLICABLE LAW.

IN WITNESS WHEREOF, Grantors have hereunto affixed Grantors signature on this 9th day of

January, 2024 (5th)

GRANTOR:

Betty J. Keese
Betty J. Keese, Individually and as
Executrix of the Estate of Warren L.
Keese

**STATE OF TENNESSEE
COUNTY OF MONTGOMERY**

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Betty J. Keese, Individually and as Executrix of the Estate of Warren L. Keese, with whom I am personally acquainted, and proved herself to be the Executrix of the Estate of Warren L. Keese, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024 (5th)

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

William Byles
William Byles, II, Individually and as
Co-Administrator of the Estate of
Verita B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, William Byles, II, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved himself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

Verrissa Byles
Verrissa Byles, Individually and as Co-
Administrator of the Estate of Verita
B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Verrissa Byles, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved herself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of November, 2024.

Commission expires: 4 - 18 - 2026

Sandra L. Browning
Notary Public

GRANTOR:

Warren Lamar Keesee
Warren Lamar Keesee

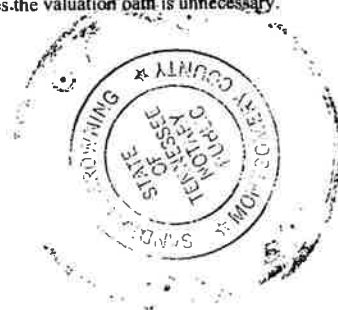
STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Warren Lamar Keesee, with whom I am personally acquainted and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026

Sandra L. Browning
Notary Public

NOTE TO REGISTER'S OFFICE: Tennessee Code Annotated §67-4-409(a)(1)(C)(iv) exempts this instrument from tax and Tennessee Code Annotated §67-4-409(a)(1)(E) further provides the valuation path is unnecessary.



APPRAISAL OF REAL PROPERTY



LOCATED AT

121 Sampson St
Clarksville, TN 37040
APO V.2423 P.1257 ROMCT Property 7

FOR

Habitat for Humanity of Montgomery County, Tennessee
N/A

OPINION OF VALUE

45,000

AS OF

10/01/2025

BY

Jessica D. Bishop
Jessica D. Bishop Appraisals
800 Honey Fork Rd.
Indian Mound, TN 37079
(931) 896-3182
jdbishopappraisals@gmail.com

Jessica D Bishop Appraisals
LAND APPRAISAL REPORT

File No. **JB250930476**

SUBJECT	Borrower Habitat for Humanity of Montgomery Co, TN		Census Tract 1008.00	Map Reference 17300																																																																																										
	Property Address 121 Sampson St		County Montgomery	State TN Zip Code 37040																																																																																										
	City Clarksville																																																																																													
	Legal Description APO V.2423 P.1257 ROMCT Property 7																																																																																													
NEIGHBORHOOD	Sale Price \$ Unknown		Date of Sale Unknown	Loan Term N/A yrs.																																																																																										
	Actual Real Estate Taxes \$ \$264		(yr) Loan charges to be paid by seller \$																																																																																											
	Lender/Client Habitat for Humanity of Montgomery County, Tennessee		Address N/A																																																																																											
	Occupant Vacant		Appraiser Jessica D. Bishop																																																																																											
			Instructions to Appraiser Determine Land Value																																																																																											
	Location ☐ Urban ☐ Suburban ☒ Rural Built Up ☐ Over 75% ☒ 25% to 75% ☐ Under 25% Growth Rate ☐ Fully Dev. ☐ Rapid ☒ Steady ☐ Slow Property Values ☐ Increasing ☒ Stable ☐ Declining Demand/Supply ☐ Shortage ☒ In Balance ☐ Oversupply Marketing Time ☒ Under 3 Mos. ☐ 4-6 Mos. ☐ Over 6 Mos.		Employment Stability ☒ Good ☐ Avg ☐ Fair ☐ Poor Convenience to Employment ☒ Convenience to Shopping ☒ Convenience to Schools <input "="" checked="" type="checkbox"/> Recreational Facilities ☒ Adequacy of Utilities ☒ Property Compatibility ☒ Protection from Deirimental Conditions ☒ Police and Fire Protection ☒ General Appearance of Properties ☒ Appeal to Market ☒																																																																																											
	Present 80 % One-Unit 5 % 2-4 Unit 1 % Apts. 1 % Condo 5 % Commercial Land Use 5 % Industrial 3 % Vacant 0 % Change in Present Land Use ☒ Not Likely ☐ Likely (*) ☐ Taking Place (*) Predominant Occupancy ☐ Owner ☒ Tenant % Vacant One-Unit Price Range \$ 62 to \$ 1,450 Predominant Value \$ 360 One-Unit Age Range 235 yrs. to 0 yrs. Predominant Age 60 yrs.																																																																																													
	Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) The neighborhood is composed of single family residences, commercial businesses and educational institutions. The subject's market appeal is affected by the neighborhood's proximity to the central business district. The neighborhood is also has access to employment, shopping, and medical care. "Other" Land Use represents vacant land and local school properties.																																																																																													
	Dimensions 207X133X158 = 11,761 Sf ☐ Corner Lot Zoning Classification R-3 Present Improvements ☒ Do ☐ Do Not Conform to Zoning Regulations Highest and Best Use ☒ Present Use ☐ Other (specify) Elec. ☒ Gas ☒ Water ☒ San. Sewer ☐ Underground Elect. & Tel. OFF SITE IMPROVEMENTS Street Access ☒ Public ☐ Private Surface Asphalt Maintenance ☒ Public ☐ Private Storm Sewer ☐ Curb/Gutter ☐ Street Lights ☐ Sidewalk ☐																																																																																													
	Topo Level Size 0.09 ac Shape Rectangular View N:Res Drainage Appears Adequate Is the property located in a FEMA Special Flood Hazard Area? ☐ Yes ☒ No Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) The subject property is near an active railway -R.J. Corman Railroad/Memphis Line. No other adverse site condition or external factors were noted on inspection.																																																																																													
The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.																																																																																														
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>ITEM</th> <th>SUBJECT PROPERTY</th> <th>COMPARABLE NO. 1</th> <th>COMPARABLE NO. 2</th> <th>COMPARABLE NO. 3</th> </tr> </thead> <tbody> <tr> <td>Address</td> <td>121 Sampson St Clarksville, TN 37040</td> <td>1018 Main St Clarksville, TN 37040</td> <td>197 Cave St Clarksville, TN 37042</td> <td>1924 Evans Rd Clarksville, TN 37042</td> </tr> <tr> <td>Proximity to Subject</td> <td></td> <td>0.24 miles S</td> <td>2.67 miles NW</td> <td>6.20 miles NW</td> </tr> <tr> <td>Sales Price</td> <td>\$ Unknown</td> <td>\$ 45,000</td> <td>\$ 45,000</td> <td>\$ 59,999</td> </tr> <tr> <td>Price \$/Sq. Ft.</td> <td>\$ Unknown</td> <td>\$ 7.65</td> <td>\$ 2.87</td> <td>\$ 3.62</td> </tr> <tr> <td>Data Source(s)</td> <td>Inspection</td> <td>MTRMLS#2659066; DOM:118</td> <td>MTRMLS#2704813; DOM:0</td> <td>MTRMLS#2757109; DOM:0</td> </tr> <tr> <td>ITEM</td> <td>DESCRIPTION</td> <td>DESCRIPTION</td> <td>DESCRIPTION</td> <td>DESCRIPTION</td> </tr> <tr> <td>Date of Sale/Time Adj.</td> <td></td> <td>s10/24;c09/24</td> <td>s09/24;c09/24</td> <td>s11/24;c11/24</td> </tr> <tr> <td>Location</td> <td>N:Res</td> <td>N:Res</td> <td>N:Res</td> <td>N:Res</td> </tr> <tr> <td>Site/View</td> <td>11,761 Sf</td> <td>6,534 sf</td> <td>0 15,682</td> <td>0 16,553</td> </tr> <tr> <td>Topography</td> <td>Level</td> <td>Level</td> <td>Level</td> <td>Level</td> </tr> <tr> <td>Frontage</td> <td>Typical</td> <td>Typical</td> <td>Typical</td> <td>Typical</td> </tr> <tr> <td>Zoning</td> <td>R-3</td> <td>R-3</td> <td>R-3</td> <td>R-3</td> </tr> <tr> <td>Other</td> <td>None</td> <td>None</td> <td>None</td> <td>Utilities</td> </tr> <tr> <td>Sales or Financing Concessions</td> <td></td> <td>ArmLth;Cash</td> <td>ArmLth;Cash</td> <td>ArmLth;Cash</td> </tr> <tr> <td>Net Adj. (Total)</td> <td></td> <td>☐ + ☐ - \$</td> <td>☐ + ☐ - \$</td> <td>☐ + ☒ - \$ -15,000</td> </tr> <tr> <td>Indicated Value of Subject</td> <td></td> <td>Net 0.0 % Gross 0.0 %</td> <td>Net 0.0 % Gross 0.0 %</td> <td>Net 25.0 % Gross 25.0 %</td> </tr> <tr> <td colspan="2"></td> <td>45,000</td> <td>45,000</td> <td>44,999</td> </tr> </tbody> </table>					ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3	Address	121 Sampson St Clarksville, TN 37040	1018 Main St Clarksville, TN 37040	197 Cave St Clarksville, TN 37042	1924 Evans Rd Clarksville, TN 37042	Proximity to Subject		0.24 miles S	2.67 miles NW	6.20 miles NW	Sales Price	\$ Unknown	\$ 45,000	\$ 45,000	\$ 59,999	Price \$/Sq. Ft.	\$ Unknown	\$ 7.65	\$ 2.87	\$ 3.62	Data Source(s)	Inspection	MTRMLS#2659066; DOM:118	MTRMLS#2704813; DOM:0	MTRMLS#2757109; DOM:0	ITEM	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION	Date of Sale/Time Adj.		s10/24;c09/24	s09/24;c09/24	s11/24;c11/24	Location	N:Res	N:Res	N:Res	N:Res	Site/View	11,761 Sf	6,534 sf	0 15,682	0 16,553	Topography	Level	Level	Level	Level	Frontage	Typical	Typical	Typical	Typical	Zoning	R-3	R-3	R-3	R-3	Other	None	None	None	Utilities	Sales or Financing Concessions		ArmLth;Cash	ArmLth;Cash	ArmLth;Cash	Net Adj. (Total)		☐ + ☐ - \$	☐ + ☐ - \$	☐ + ☒ - \$ -15,000	Indicated Value of Subject		Net 0.0 % Gross 0.0 %	Net 0.0 % Gross 0.0 %	Net 25.0 % Gross 25.0 %			45,000	45,000	44,999
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Comments on Market Data Few Comparable Sales were available. The most similar sales available were used. Time adjustments were not considered applicable. Most weight was placed on Sale #1, as its location is most similar to the subject's.																																																																																														
Comments and Conditions of Appraisal "As Is" Vacant Land																																																																																														
Final Reconciliation Final reconciliation of value is based solely on the sales approach. The cost and income approaches are not developed; nor are they necessary in order to develop a credible opinion of value.																																																																																														
I (WE) ESTIMATE THE MARKET VALUE AS DEFINED BY THE SUBJECT PROPERTY AS OF 10/01/2025 TO BE \$ 45,000																																																																																														
Appraiser Jessica D. Bishop Supervisory Appraiser (if applicable) Date of Signature and Report 10/01/2025 Date of Signature Title Certified Residential Real Estate Appraiser Title State Certification # 4782 ST TN State Certification # ST Or State License # ST Expiration Date of State Certification or License 07/31/2027 Expiration Date of State Certification or License Date of Inspection (if applicable) ☐ Did ☐ Did Not Inspect Property Date of Inspection																																																																																														

Assumptions and Limiting Conditions

File # JB250930476

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. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 assignment, 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 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 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.
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. The appraiser has noted in this appraisal report any adverse conditions (such as the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent deficiencies or adverse conditions of the property (such as, but not limited to, 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.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

Certifications

File # JB250930476

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 subject property. I reported the site characteristics in factual, specific terms.
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.
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 reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. 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.
10. I have knowledge and experience in appraising this type of property in this market area.
11. 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.
12. 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.
13. 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, 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.
14. 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.
15. 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.
16. 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.
17. 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).
18. 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.
19. 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.
20. 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).

Certifications

File # JB250930476

21. 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.

22. 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.

23. 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.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

APPRAISER

Signature Jessica D Bishop
 Name Jessica D Bishop
 Company Name Jessica D. Bishop Appraisals
 Company Address 800 Honey Fork Rd.
Indian Mound, TN 37079
 Telephone Number (931) 896-3182
 Email Address jdbishopappraisals@gmail.com
 Date of Signature and Report 10/01/2025
 Effective Date of Appraisal 10/01/2025
 State Certification # 4782
 or State License # _____
 or Other (describe) _____ State # _____
 State TN
 Expiration Date of Certification or License 07/31/2027

ADDRESS OF PROPERTY APPRAISED

121 Sampson St
Clarksville, TN 37040
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 45,000

LENDER/CLIENT

Name _____
 Company Name Habitat for Humanity of Montgomery County, Tenne
 Company Address _____
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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 _____

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

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

Assumptions, Limiting Conditions & Scope of Work

File No.: JB250930476

Property Address:	121 Sampson St	City:	Clarksville	State:	TN	Zip Code:	37040
Client:	Habitat for Humanity of Montgomery County, Te		Address:				
Appraiser:	Jessica D. Bishop	Address:		800 Honey Fork Rd., Indian Mound, TN 37079			

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- 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 appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, 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. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 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.
- 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.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this report or any copy thereof does not carry with it the right of publication.
- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications & Definitions

File No.: JB250930476
State: TN Zip Code: 37040

Property Address: 121 Sampson St City: Clarksville
Client: Habitat for Humanity of Montgomery County, Te Address:
Appraiser: Jessica D. Bishop Address: 800 Honey Fork Rd., Indian Mound, TN 37079

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- 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.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: _____ Client Name: Habitat for Humanity of Montgomery County, Tennessee
E-Mail: _____ Address: _____

APPRAISER

Appraiser Name: Jessica D. Bishop
Company: Jessica D. Bishop Appraisals

Phone: (931) 896-3182 Fax: _____

E-Mail: jdbishopappraisals@gmail.com

Date Report Signed: 10/01/2025

License or Certification #: 4782 State: TN

Designation: Certified Residential Real Estate Appraiser

Expiration Date of License or Certification: 07/31/2027

Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect (Desktop)

Date of Inspection: _____

SUPERVISORY APPRAISER (if required)
or CO-APPRAISER (if applicable)

Supervisory or
Co-Appraiser Name: _____

Company: _____

Phone: _____

Fax: _____

E-Mail: _____

Date Report Signed: _____

License or Certification #: _____

State: _____

Designation: _____

Expiration Date of License or Certification: _____

Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect

Date of Inspection: _____

SIGNATURES



Supplemental Addendum

File No. JB250930476

Borrower	Habitat for Humanity of Montgomery Co, TN				
Property Address	121 Sampson St				
City	Clarksville	County	Montgomery	State	TN Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee				

Highest and Best Use**As Vacant**

The highest and best use of the subject property is development with a two-family dwelling. The site satisfies R-3 area and width requirements for a duplex and, assuming a conforming duplex footprint can be sited, duplex development is legally permissible, physically possible, and financially supported by market evidence for new duplex product in the area. The maximally productive vacant use is therefore construction of a conforming duplex that maximizes the site's permitted density and income potential while respecting setback and other ordinance requirements.

As Improved

The highest and best use of the property as improved is continued use as a two-family dwelling or the construction of a conforming duplex improvement. A duplex that is sited to meet the R-3 setback requirements and any applicable easements will be functional and marketable in the current market. New construction as a duplex is the maximally productive use provided the improvement remains code compliant, structurally sound, and market acceptable.

Conditions and Qualifications

This conclusion is contingent on confirmation that a code compliant duplex footprint can be accommodated within the 20-foot offsets from both street lot lines and the 20-foot rear yard without requiring variances, and on verification of utility easements, sight triangle requirements, recorded plat notes, and any other encumbrances that could reduce the effective buildable area. If site plan review, engineering, or planning authority determines a duplex cannot be built without relief, the highest and best use would revert to single family detached residential.

Prior Sales

Public records indicate the most recent transfer of the subject property occurred on January 9, 2025, by Warranty Deed 7, recorded in Book 2423, Page 1257, Instrument #1486921, from Byles William II & Keesee Betty J and Keesee Warren L Estate to Byles William II. No other transfers of the subject were noted within the three years preceding the effective date of this appraisal.

A review of public records indicates that none of the comparable sales utilized in this analysis have transferred within the twelve months preceding the effective date of this appraisal.

Intended Use and Intended User

The intended user of this appraisal report is the client. No other party is intended to rely on this report. The intended use of this appraisal is to assist the client in analyzing the subject property for the purpose of determining an appropriate purchase amount. The report is not intended for any other use.

Additional Comments

Although there are vacant land sales located closer to the subject, all comparables selected are zoned R-3 to ensure consistency in permitted uses and development potential, providing the most reliable indication of value.

Inspection method: The comparable sales included in this analysis were not inspected in person. Exterior and neighborhood characteristics for each comparable were examined using Google Maps street level imagery and aerial views to verify general location, site orientation, street frontage, visible physical condition, and surrounding land use. The appraiser has personally inspected each of these neighborhoods prior to the effective date of this report.

Limitation and reliance: Reliance on virtual imagery is limited to observable exterior features and may not reveal recent site changes or nonpublic encumbrances; where material to value or highest and best use conclusions, the appraiser relied on public records, MLS data, topography maps and seller disclosures.

Subject Photo Page

Borrower	Habitat for Humanity of Montgomery Co, TN					
Property Address	121 Sampson St					
City	Clarksville	County	Montgomery	State	TN	Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee					



Subject

121 Sampson St
Sales Price Unknown
G.L.A.
Tot. Rooms
Tot. Bedrms.
Tot. Bathrms.
Location N;Res
View 11,761 Sf
Site
Quality
Age



Subject



Subject Street

Comparable Photo Page

Borrower	Habitat for Humanity of Montgomery Co, TN					
Property Address	121 Sampson St					
City	Clarksville	County	Montgomery	State	TN	Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee					



Comparable 1

1018 Main St
 Prox. to Subject 0.24 miles S
 Sale Price 45,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 6,534 sf
 Site
 Quality
 Age



Comparable 2

197 Cave St
 Prox. to Subject 2.67 miles NW
 Sale Price 45,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 15,682
 Site
 Quality
 Age



Comparable 3

1924 Evans Rd
 Prox. to Subject 6.20 miles NW
 Sale Price 59,999
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location N;Res
 View 16,553
 Site
 Quality
 Age

Plat

9/30/25, 4:38 PM

CRS Data - Property Map for 121 Sampson St



Map for Parcel Address: 121 Sampson St Clarksville, TN 37040 Parcel ID: 06BD C 00600 000



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<https://realtracs.crsdata.com/mis/Map/-gtpb3DQ3mn3UcCsG12PWYFSXhKz9dTKg5J8Jp3V6TRGls1ORAI7EBqW-huY14LqV16RaT2syFuZg-jLdZPek...> 1/1

Deed - Page 1

THIS INSTRUMENT WAS PREPARED BY RAYMOND F. RUNYON, ATTORNEY, RUNYON & RUNYON, 301 MAIN STREET, CLARKSVILLE, TENNESSEE 37040.

THIS INSTRUMENT WAS PREPARED BY COUNSEL WITHOUT THE BENEFIT OF A TITLE EXAMINATION AND BASED UPON INFORMATION PROVIDED BY THE PARTIES HERETO AND NO LIABILITY IS ASSUMED FOR THE ACCURACY THEREOF.

NEW OWNER & MAIL TAX STATEMENTS TO:

Betty J. Keese, et al
23 Barker Street
Clarksville, Tennessee 37040

Julie C. Runyon, Registrar	
Montgomery County Tennessee	
Rec #: 632860	Instrument #: 1486921
Rec'd: 25.00	Recorded
State: 0.00	1/15/2025 at 11:33 AM
Clerk: 0.00	in Volume
Other: 2.00	2423
Total: 27.00	PGS 1257-1261

Betty J. Keese, Individually and as
Executrix of the Estate of Warren L. Keese, et al

TO: EXECUTRIX'S DEED

Betty J. Keese, et al

Betty J. Keese, Individually and as Executrix of the Estate of Warren L. Keese; William Byles, II, individually and as the Co-Administrator of the Estate of Verita B. Keese Smith; Verrissa Byles, individually and as Co-Administratrix of the Estate of Verita B. Keese Smith; and, Warren Lamar Keese, as Grantors and in this deed called the "Grantors", and in connection with the distribution and closing of the Estate of Warren L. Keese, the decedent's will having been admitted to probate in Montgomery County, Tennessee, and in connection with the closing of the Estate of Verita B. Keese Smith, do this day transfer by quitclaim unto **Betty J. Keese, unmarried, a one-third (1/3) interest; William Byles, II a one-sixth (1/6) interest; Verrissa Byles a one-sixth (1/6) interest; and, Warren Lamar Keese a one-third (1/3) interest, Grantees** and in this deed called the "Grantees", Grantees' heirs and assigns forever, all of Grantors' right, title and interest, in and to the following described real estate situated in Montgomery County, Tennessee, to-wit:

PROPERTY 1:

Being Lots Nos. 7 and 8 of the Greenfield Subdivision (Plat Book 3, page 46, and as corrected by Plat #55 in said Plat Book), and more particularly described as follows: Beginning at the intersection of Paradise Lane and Greenfield Drive. and margin of Greenfield Drive, 135 feet, more or less, to the northwest corner of the lot conveyed to the Trustees of the Church of God; thence with the north boundary of said church lot, eastwardly 135 feet, more or less, to the south margin of Paradise Lane; thence with same westwardly 135 feet, to the beginning.

Included in the above description, but excluded from this conveyance, are three underground gasoline tanks, on island light, one flood light, and one large round Gulf Oil Company sign.

This property description was taken from deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 950, Page 424, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrices of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 079D D 001.00.

PROPERTY 2:

TRACT 1:

BEGINNING at an iron pin in the north right of way of Brooks alley, said point being 85.50 feet east of the right of way of the L & N Railroad; thence north 20 degrees 41 minutes east 75 feet to an iron pin; thence south 87 degrees 55 minutes east 41.46 feet to an iron pin; thence south 16 degrees 14 minutes west 75 feet to an iron pin in the north right of way of Brooks Alley; thence with Brooks Alley north 86 degrees 04 minutes west 46.50 feet to an iron pin and being a portion of the realty conveyed to James R. Wills as recorded in Official Record Book Volume No. 79, page 627, Register's Office of Montgomery County, Tennessee.

Deed - Page 2

TRACT II:

BEGINNING at a stake on the east side of the Rossvie Road, at the northwest corner of a tract conveyed by Melvin Dunbar to James Bosley et ux, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee, and running thence along the north line of said tract north 86 east 570 feet, more or Tennessee, and running then along the north line of said tract north 86 east 570 feet, more or less, to a stake in Hillman's west line; thence with said line north 2 west 97 feet, more or less, to a stake; thence south 86 west 597 feet to a stake on the east side of said Rossvie Road; thence along the east side of said road south 17 east 103 feet, more or less to the beginning, containing 1 ½ acres, more or less, and being the same property conveyed to Thomas Roosevelt Trotter and wife, Sally Marie Trotter, by deed of record in Deed Book 139, Page 347 of the Register's Office for Montgomery County, Tennessee. Thomas Roosevelt Trotter is now deceased and Sally Marie Trotter is the surviving tenant by the entirety.

THERE IS included in the above description but expressly exclude from this conveyance the following described land: Beginning at a stake on the east side of Rossvie Road; at the northwest corner of a tract conveyed to Melvin Dunbar to James Bosley et ux, by deed recorded in Deed Book 128, Page 565, Register's Office for Montgomery County, Tennessee and running thence along the north line of said line tract north 86 east 150 feet, more or less, thence south 17 east 103 feet, more or less, to a point, thence south 86 west 150 feet, more or less, to a point in the east right of way margin of Rossvie Road; thence north 17 west 103 feet, more or less, to the point of beginning, and being the same property heretofore conveyed by Thomas Roosevelt Trotter and wife, Sally Marie Trotter, to Thomas Roosevelt Trotter, Jr., and wife, Teresa Ann Trotter, by deed of record in Official Record Book Volume 177, Page 508, of the Register's Office for Montgomery County, Tennessee.

This property description was taken from deed of record in Official Record Book Volume 362, Page 318, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066E G 010.00.

PROPERTY 3:

PARCEL 1: BEGINNING at a stake in the Southwest corner of the storehouse lot of W.B. West's estate, which point is 32 feet from the South margin of College Street, in the East margin of the inside of the sidewalk of Ninth Street, and running thence with the East margin of Ninth Street South 20 degrees East 56 feet to a stake on the East side of said sidewalk in the North line of the American Legion Post lot; thence Eastwardly with same, North 70 degrees East 130 feet to a stake, the Southwest corner of the Vance property; thence North 20 degrees West 57 feet to a stake, the Southeast corner of lot conveyed by W.B. West and wife; thence along the south line of same, South 70 degrees West 130 feet to the beginning.

PARCEL 2: BEGINNING at a stake in the intersection of College Street on the East side of Ninth Street, and running thence with said College Street North 70 degrees East 92 feet, more or less, to a stake the Northeast corner of a lot conveyed by W.B. West; running thence with the West line of said lot Southwardly 32 feet to the North boundary line of a lot sold by Albert Roberts to the F. & A. M. Lodge No. 51; thence with the North line of same South 70 degrees West 92 feet to the West edge of the sidewalk on the East side of Ninth Street, in front of storehouse; thence with said sidewalk, North 20 degrees West 32 feet, more or less, to the beginning.

This property description was taken from deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 403, Page 1789, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066F C 006.00.

PROPERTY 4:

Beginning at an existing iron pin, this iron pin being NORTH 84 DEGREES 57 MINUTES 00 SECONDS WEST, 713.00 feet of the west right of way of Cumberland Heights Road, and also being approximately NORTH 20 DEGREES EAST, 1268 feet of the north right of way of Tennessee Highway 149 and this existing iron pin being the northeast corner of the Dora Brown 0.99 acre tract; thence NORTH 84 DEGREES 57 MINUTES 25 SECONDS WEST, a distance of 123.17 feet to an existing iron pin; thence NORTH 84 DEGREES 59 MINUTES 19 SECONDS WEST, a distance of 217.16 feet to an existing iron pin; thence SOUTH 05 DEGREES 48 MINUTES 04 SECONDS WEST, a distance of 79.83 feet with an old fence line to an existing iron pin; thence SOUTH 03 DEGREES 08 MINUTES 51 SECONDS WEST, a distance of 143.42 feet with an old fence line to an existing iron pin; thence SOUTH 07 DEGREES 28 MINUTES 21 SECONDS WEST, a distance of 80.72 feet with an old fence line to an existing iron pin; thence SOUTH 84 DEGREES 58 MINUTES 33 SECONDS EAST, a distance of 313.67 feet to an existing iron pin; thence SOUTH 05 DEGREES 01 MINUTES 27 SECONDS WEST, a distance of 273.81 feet to an existing iron pin; thence SOUTH 86 DEGREES 39 MINUTES 57 SECONDS EAST, a distance of 118.80 feet to a new pin; thence NORTH 05 DEGREES 02 MINUTES 00 SECONDS EAST, a distance of 371.72 feet with TRACT 1 to a new iron pin; thence NORTH 69 DEGREES 01 MINUTES 41 SECONDS WEST, a distance of 98.14 feet with the Dora Brown 0.99 acre tract to an existing iron pin; thence NORTH 05 DEGREES 41 MINUTES 41 SECONDS EAST, a distance of 175.46 feet with the Dora Brown 0.99 acre tract to the existing iron pin at the existing iron pin at the Point of Beginning 3.35 acres more or less as surveyed by Joseph A. Gannon, LS Tenn. No. 616 and shown on drawing number 09.01, dated July 5, 2001.

This property description was taken from deed of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 998, Page 1247, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map and Parcel NO.: 100 036.03.

PROPERTY 5:

Said land is described and bounded as follows: Commencing at a stake in the northwest of Frank Baker's home lot, thence west with Odd Fellow's line 834 ft. to stake in the northeast corner of lot own- by Frank West heirs, thence south with west line 474 ft. to a stake in Major Maniels line, thence east with Maniels line 827 ft. to a stake in southwest corner of Steward Collier's lot, thence north with Steward Collier line 445 ft. to the beginning and contains about 83/4 acres more or less, to have and to hold the same unto said Frank Baker, his heirs and assigns forever with a covenant of a warranty deed.

This property description was taken from deed of record in Deed 73, Page 16, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 762, Page 1849, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 011J B 003.00.

PROPERTY 6:

Beginning at an iron pin in the northeast margin of a 30 foot drive, said point begin 140 feet southeast of the southwest corner of Block "B" in the S. O. Richardson lots Plat Book #2, page 67, Register's Office of Montgomery County, Tennessee, said point also being the southeast corner of Lot #20, of said sub-division, and runs along the southeast line of said Lot 20, north 36 east 155 feet, more or less, to a point in the south line of the T. C. Railroad property; thence along the said line south 64 east 50 feet to a point, the northwest corner of Lot # 18 in said sub-division, thence along the northwest line of said Lot 18, south 36 west 158 feet, more or less, to an iron pin in the northeast line of said 30 foot drive; thence along said drive north 54 west 50 feet to the beginning,

and being Lot # 19 in Block "B" in the Subdivision of the Furnace property of S. O. Richardson, being a part of the property conveyed by H.D. Pettus to S.O. Richardson by deeds of record in Deed Book #95, page 113, and Deed Book #96, page 165; the same conveyed by S. O. Richardson to Dallas London and wife, Dolie London, by deed dated July 22, 1946, of record in Deed Book #104, page 32, the same conveyed by Dolie London, a widow, to Jerry Roach by deed dated May 11, 1951, of record in Deed Book #108, page 299 and he same conveyed by Jerry Roache and wife, Mary Roache to Howard Landers by deed dated May 18, 1951, of record in Deed Book #108, page 326, of the Register's Office of Montgomery County, Tennessee, to which reference is made.

This property description was taken from deed of record in Official Record Book Volume 397, Page 2019, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by Decree Confirming Sale, Divesting and Vesting Title of record in Official Record Book Volume 1065, Page 822, Register's Office for Montgomery County, Tennessee. Reference is also made to Official Record Book Volume 549, Page 1441; and, Official Record Book Volume 930, page 2551, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 055N D 079.00.

PROPERTY 7:

BEGINNING at the intersection of the north line of Sampson Street with the southwest line of Red River Street; thence along said southwest line north 35 degrees 30 minutes west 50 feet to its intersection with the east line of other property now owned by said Grantee; thence along that east line south 8 degrees east 35 feet to the north line of Sampson Street; thence along that line south 80 degrees east 33 feet to the beginning.

This property description was taken from deed of record in Official Deed Book Volume 92, Page 408, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Warren L. Keese by deed of record in Official Record Book Volume 487, Page 464, Register's Office for Montgomery County, Tennessee. Warren L. Keese died testate on November 16, 2016, and Betty J. Keese and Verita B. Keese Smith were appointed Co-Executrixes of the Estate of Warren L. Keese by the Chancery/Probate Court for Montgomery County, Tennessee, in docket number: MC-CH-CV-PB-15-57. Verita B. Keese Smith died during the administration of this estate and her intestate estate is probated in the Chancery/Probate Court for Montgomery County Tennessee, in docket number: MC-CH-CV-PB-21-45. William Byles, II and Verrissa Byles are Co-Administrators of said estate and the only heirs of said estate. Reference is hereby made to *Affidavit of Heirship* of record in Volume 2230, Page 1486, Register's Office for Montgomery County, Tennessee.

Map, Group and Parcel NO.: 066D C 006.00.

Such property is quitclaimed subject to such limitations, restrictions and encumbrances as may affect the premises.

THE PREPARER IS THE DRAFTSMAN ONLY OF THIS DOCUMENT AND IS NOT THE PERSON RESPONSIBLE FOR CLOSING THIS TRANSACTION AND THE PARTIES AGREE THAT THE DRAFTSMAN WILL NOT BE CONSTRUED AS A PERSON REQUIRED TO REPORT THIS TRANSACTION UNDER ANY APPLICABLE LAW.

IN WITNESS WHEREOF, Grantors have hereunto affixed Grantors signature on this 9th day of

January, 2024 (Sb)

GRANTOR:

Betty J. Keese
Betty J. Keese, Individually and as
Executrix of the Estate of Warren L.
Keese

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Betty J. Keese, Individually and as Executrix of the Estate of Warren L. Keese, with whom I am personally acquainted, and proved herself to be the Executrix of the Estate of Warren L. Keese, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024 (Sb)

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

William Byles, II
William Byles, II, Individually and as
Co-Administrator of the Estate of
Verita B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, William Byles, II, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved himself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026



Sandra L. Browning
Notary Public

GRANTOR:

Verrissa Byles
Verrissa Byles, Individually and as Co-
Administrator of the Estate of Verita
B. Keesee Smith

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Verrissa Byles, individually and as Co-Administrator of the Estate of Verita B. Keesee Smith, with whom I am personally acquainted, and proved herself to be the Co-Administrator of the Estate of Verita B. Keesee Smith, and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of November, 2024.

Commission expires: 4 - 18 2026

Sandra L. Browning
Notary Public

GRANTOR:

Warren Lamar Keesee
Warren Lamar Keesee

STATE OF TENNESSEE
COUNTY OF MONTGOMERY

Personally appeared before me, the undersigned Notary Public in and for the State and County aforesaid, Warren Lamar Keesee, with whom I am personally acquainted and who acknowledged the execution of the within instrument for the purpose therein contained on this 9th day of January, 2024.

Commission expires: 4/18/2026

Sandra L. Browning
Notary Public

NOTE TO REGISTER'S OFFICE: Tennessee Code Annotated §67-4-409(a)(1)(C)(iv) exempts this instrument from tax and Tennessee Code Annotated §67-4-409(a)(1)(E) further provides the valuation oath is unnecessary.



Borrower	Habitat for Humanity of Montgomery Co, TN	File No. JB250930476
Property Address	121 Sampson St	
City	Clarksville	County Montgomery State TN Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

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

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

Reasonable Exposure Time

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

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

0-3 months

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

The appraiser has not performed any 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.

APPRAISER:

Signature: Jessica D Bishop
 Name: Jessica D. Bishop
Certified Residential Real Estate Appraiser
 State Certification #: 4782
 or State License #: _____
 State: TN Expiration Date of Certification or License: 07/31/2027
 Date of Signature and Report: 10/01/2025
 Effective Date of Appraisal: 10/01/2025
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only
 Date of Inspection (if applicable): _____

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only
 Date of Inspection (if applicable): _____

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

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.

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

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

Aerial Map

Borrower	Habitat for Humanity of Montgomery Co, TN				
Property Address	121 Sampson St				
City	Clarksville	County	Montgomery	State	TN Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee				



Aerial Map

Borrower	Habitat for Humanity of Montgomery Co, TN				
Property Address	121 Sampson St				
City	Clarksville	County	Montgomery	State	TN Zip Code 37040
Lender/Client	Habitat for Humanity of Montgomery County, Tennessee				



License



STATE OF TENNESSEE
DEPARTMENT OF
COMMERCE AND INSURANCE



JESSICA DALE BISHOP

ID NUMBER: 4782
LIC STATUS: ACTIVE
EXPIRATION DATE: July 31, 2027

38594

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
THIS IS TO CERTIFY THAT ALL REQUIREMENTS
OF THE STATE OF TENNESSEE HAVE BEEN MET

JESSICA DALE BISHOP
800 HONEY FORK RD.
INDIAN MOUND TN 37079

State of Tennessee

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
JESSICA DALE BISHOP

This is to certify that all requirements of the State of Tennessee have been met.



ID NUMBER: 4782
LIC STATUS: ACTIVE
EXPIRATION DATE: July 31, 2027

IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL104173-02

Renewal of: NAX40PL104173-01

1. Named Insured: Jessica D Bishop

2. Address: 800 Honey Fork Rd
Indian Mound, TN 37079

3. Policy Period: From: August 7, 2025 To: August 7, 2026
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.

4. Limit of Liability:	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):	Each Claim	Aggregate
	5A. \$500	5B. \$1,000

6. Policy Premium: \$ 515

7. Retroactive Date: August 7, 2015

8. Notice to Company: Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: July 29, 2025

By: _____

Isaac Peck

Authorized Representative