

RECONSIDERATION OF VALUE APPRAISAL DELIVERY DISCLOSURE

Date: 4/15/2026

Loan No: 7801014940-4

Borrower(s): Samantha Beeson
Michael Talbot

Property Address: 1301 Belmeade Dr Champaign, IL 61821

Lender: HICKORY POINT BANK & TRUST

You have completed an application for a loan with Lender and in connection with such loan, Lender required an appraisal report on the above described property. You may appeal the valuation by requesting a Reconsideration of Value if you believe the value determined by the appraisal:

- Is unsupported;
- May be deficient due to unacceptable appraisal practices; or
- Reflects prohibited discriminatory practices.

In order to request a Reconsideration of Value, you will be required to provide the following information:

- Your name;
- Property address;
- Effective date of the appraisal;
- Appraiser name;
- Date of the request;
- Identification and description of unsupported, inaccurate, or deficient areas in the appraisal report;
- Additional data, information, and comparable properties (not to exceed five), and the related data sources (for example, the MLS listing number); and
- An explanation of why the new data supports the Reconsideration of Value.

How To Request a Reconsideration of Value

A request for a Reconsideration of Value must be submitted as follows: In writing to Hickory Point Bank & Trust, Mortgage Loan Operations, P. O. Box 2548, Decatur, IL 62525

The request must be submitted prior to loan closing. Only one Reconsideration of Value request is permitted per property appraisal.

Please note while we will make every effort to review your request and provide a decision within 10 business days of receiving a complete Reconsideration of Value request, the final decision timing will involve the original appraiser and must be completed prior to loan closing.

If you have any questions about the Reconsideration of Value process, you may contact: Mortgage Loan Operations by phone at 800-872-0081 or by email at mortproc@hickorypointbank.com.

I HEREBY ACKNOWLEDGE RECEIPT OF THIS NOTICE.

Borrower

Date

DocuSigned by:

Michael Talbot

Apr 15, 2026 | 8:09 AM PDT

003014940-4AA...

Date

APPRAISAL OF REAL PROPERTY



LOCATED AT

1301 Belmeade Dr
Champaign, IL 61821
Lot 5 Mayfair 4th Sub

FOR

Hickory Point Bank & Trust
225 N Water St
Decatur, IL 62523

OPINION OF VALUE

330,000

AS OF

04/07/2026

BY

Megan R Shortz, IL Certified Residential RE Appraiser
Linne & Associates LLC
202 S Sandusky St, PO Box 50
Catlin, IL 61817
(217) 552-4794
meg@linneappraisal.com
www.linneappraisal.com

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	1301 Belmeade Dr
	Legal Description	Lot 5 Mayfair 4th Sub
	City	Champaign
	County	Champaign
	State	IL
	Zip Code	61821
	Census Tract	0011.00
	Map Reference	16580
PRICE & DATE	Contract Price	\$ 330,000
	Date of Contract	02/19/2026
PARTIES	Borrower	Samantha Beeson & Michael Talbot
	Lender/Client	Hickory Point Bank & Trust
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,386
	Price per Square Foot	\$ 138.31
	Location	N;Res;
	Age	67
	Condition	C4
	Total Rooms	8
	Bedrooms	3
	Baths	2.1
APPRAISER	Appraiser	Megan R Shortz, IL Certified Residential RE Appraiser
	Effective Date of Appraisal	04/07/2026
VALUE	Opinion of Value	\$ 330,000

Uniform Residential Appraisal Report

File # 266211

SUBJECT	The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.										
	Property Address 1301 Belmeade Dr			City Champaign			State IL		Zip Code 61821		
	Borrower Samantha Beeson & Michael Talbot			Owner of Public Record Jeremy & Renee Hunt			County Champaign				
	Legal Description Lot 5 Mayfair 4th Sub										
	Assessor's Parcel # 44-20-14-377-016			Tax Year 2024			R.E. Taxes \$ 7,023				
	Neighborhood Name Mayfair			Map Reference 16580			Census Tract 0011.00				
	Occupant ☐ Owner ☐ Tenant ☒ Vacant			Special Assessments \$ 0			☐ PUD HOA \$ 0		☐ per year ☐ per month		
	Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)										
	Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)										
	Lender/Client Hickory Point Bank & Trust Address 225 N Water St, Decatur, IL 62523										
CONTRACT	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No										
	Report data source(s) used, offering price(s), and date(s). DOM 22;Per local MLS, MRED #12546115 was listed as a private network listing on 01/12/2026, was active to full system on 01/29/2026 in the amount of \$345,000, and was reported sale pending/CTG status on 02/19/2026 with an approximate 22 days on market. P3 URAR										
	I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;Contract provided to appraiser by client appears to be market typical and arms length. No contributory value is given to personal property items included in the agreement.										
	Contract Price \$ 330,000 Date of Contract 02/19/2026 Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s) Assessor's Record										
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☒ Yes ☐ No										
	If Yes, report the total dollar amount and describe the items to be paid. \$9,900;;Per contract provided to appraiser, seller will contribute \$9,900 towards buyer's closing costs. A repair amendment is attached to the provided contract. **See Supplemental Addendum**										
NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.										
	Neighborhood Characteristics			One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
	Location ☒ Urban ☐ Suburban ☐ Rural			Property Values ☐ Increasing ☒ Stable ☐ Declining		PRICE AGE		One-Unit 65 %			
	Built-Up ☒ Over 75% ☐ 25-75% ☐ Under 25%			Demand/Supply ☒ Shortage ☐ In Balance ☐ Over Supply		\$ (000) (yrs)		2-4 Unit 5 %			
	Growth ☐ Rapid ☒ Stable ☐ Slow			Marketing Time ☒ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths		10 Low 5		Multi-Family 5 %			
	Neighborhood Boundaries The subject is bounded by W Springfield Ave to the north, S Prospect Ave to the east, W Kirby Ave to the south, and S Mattis Ave to the west.					1,800 High 170		Commercial 20 %			
						250 Pred. 45		Other 5 %			
	Neighborhood Description The subject is located in an established residential neighborhood in the central Champaign market area, known as Mayfair. Homes within the subject's immediate neighborhood are moderate to older in age, and typically well maintained. The predominant architectural designs within the subject's defined neighborhood area are one and two-story, with some split-level, attached-unit dwellings, and multi-family dwellings, well blended. All supporting amenities are accessible in Champaign. "Other" land use is vacant land reserved for future development.										
	Market Conditions (including support for the above conclusions) A year over year trend analysis (36 months) of the general Champaign, IL market area, which includes competing neighborhoods, indicates property values have increased in recent years, with overall median values relatively stable, at this time. Properly priced homes experience a typical marketing time of fewer than 90 days, with a shortage of supply/inventory available at this time. One Unit Housing Trends, price range, and land use are indicative of all of the City of Champaign, IL, based on MLS data.										
	SITE	Dimensions 75 x 121.68 x 80 x 120.19 Area 9,057 sf Shape Rectangular View N;Res;									
Specific Zoning Classification SF1 Zoning Description Single Family Residential											
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)											
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe											
UTILITIES	Utilities Public Other (describe)		Public Other (describe)		Off-site Improvements - Type			Public Private			
	Electricity ☒ ☐		Water ☒ ☐		Street Concrete			☒ ☐			
	Gas ☒ ☐		Sanitary Sewer ☒ ☐		Alley None			☐ ☐			
	FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 17019C0407D FEMA Map Date 10/02/2013										
	Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe										
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe										
	The subject property is located on the west side of Belmeade Dr, an interior residential street, with no adverse site conditions observed. The site is typical for the neighborhood area and appears to be adequate for the existing improvements.										
IMPROVEMENTS	General Description		Foundation		Exterior Description materials/condition		Interior materials/condition				
	Units ☒ One ☐ One with Accessory Unit		☐ Concrete Slab ☒ Crawl Space		Foundation Walls ConcBlock/Average		Floors Lam/Tile/Vin/Avg				
	# of Stories 2		☐ Full Basement ☐ Partial Basement		Exterior Walls Brick/Wood/Average		Walls DW/Average				
	Type ☒ Det. ☐ Att. ☐ S-Det./End Unit		Basement Area 0 sq.ft.		Roof Surface AsphShngl/Average		Trim/Finish Wood/Average				
	☒ Existing ☐ Proposed ☐ Under Const.		Basement Finish 0 %		Gutters & Downspouts Alum/Average		Bath Floor Tile/Good				
	Design (Style) Ranch		☐ Outside Entry/Exit ☐ Sump Pump		Window Type Vin/Wood/Average		Bath Wainscot FglsSurr/Tile/Good				
	Year Built 1959		Evidence of ☐ Infestation		Storm Sash/Insulated DbIPn/Average		Car Storage ☐ None				
	Effective Age (Yrs) 20		☐ Dampness ☐ Settlement		Screens Yes/Average		☒ Driveway # of Cars 1				
	Attic ☐ None		Heating ☒ FWA ☐ HWBB ☐ Radiant		Amenities ☒ Woodstove(s) # 1		Driveway Surface Concrete				
	☒ Drop Stair ☐ Stairs		☒ Other MiniSplit Fuel N Gas		☐ Fireplace(s) # 0 ☒ Fence Rear-Priv		☒ Garage # of Cars 1				
	☐ Floor ☐ Scuttle		Cooling ☒ Central Air Conditioning		☒ Patio/Deck Patio ☒ Porch Front		☐ Carport # of Cars 0				
	☐ Finished ☐ Heated		☐ Individual ☐ Other		☐ Pool None ☐ Other None		☒ Att. ☐ Det. ☐ Built-in				
	Appliances ☐ Refrigerator ☐ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☐ Washer/Dryer ☒ Other (describe) Fan/Hood										
	Finished area above grade contains: 8 Rooms 3 Bedrooms 2.1 Bath(s) 2,386 Square Feet of Gross Living Area Above Grade										
	Additional features (special energy efficient items, etc.). Additional features of the subject property include a woodstove in the family room, and an attached one-car garage. There is a porch to the front, patio and wood privacy fence to the rear.										
	Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;In recent years, the subject property has experienced a new HVAC system. The subject is a ranch dwelling with a two-story addition to the rear, which includes a family room, loft area, and full bathroom. Please see Photo and Sketch Addenda. At the time of observation, the subject was vacant, with all utilities on and of normal working condition. No external or functional obsolescence affects the subject property at this time. Physical depreciation is based upon typical obsolescence from age and normal wear and tear.										
	Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe										
	As of the date of inspection, no physical deficiencies or adverse conditions were observed. The soundness and structural integrity of the subject property are beyond the scope of the appraiser's expertise.										
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe											
The highest and best use of the subject is its current use; single family residence. The subject conforms well to the neighborhood in style, age, and condition.											

Uniform Residential Appraisal Report

File # 266211

SALES COMPARISON APPROACH

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0 .

There are 42 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 275,000 to \$ 399,900 .

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	1301 Belmeade Dr Champaign, IL 61821	1208 W William St Champaign, IL 61821			1203 Mayfair Rd Champaign, IL 61821			2006 Galen Dr Champaign, IL 61821		
Proximity to Subject		0.44 miles NE			0.15 miles NW			0.87 miles SE		
Sale Price	\$ 330,000		\$ 320,000		\$ 330,000		\$ 386,000			
Sale Price/Gross Liv. Area	\$ 138.31 sq.ft.	\$ 157.02 sq.ft.		\$ 219.41 sq.ft.		\$ 157.23 sq.ft.				
Data Source(s)		MRED #12485129;DOM 89			MRED #12569978;DOM 3			MRED #12449230;DOM 2		
Verification Source(s)		Assessor's Record/Exterior Obs.			Assessor's Record/Exterior Obs.			Assessor's Record/Exterior Obs.		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment			
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Cash;0		ArmLth Cash;0				
Date of Sale/Time		s02/26;c01/26		s03/26;c02/26		s11/25;c08/25				
Location	N;Res;	N;Res;		N;Res;		N;Res;				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	9,057 sf	6,952 sf	0	13,917 sf	0	11,837 sf	0			
View	N;Res;	N;Res;		N;Res;		N;Res;				
Design (Style)	DT2;Ranch	DT2;Traditional	0	DT1;Ranch	0	DT2;Cape Cod	0			
Quality of Construction	Q4	Q4		Q4		Q3				
Actual Age	67	83	0	69	0	57				
Condition	C4	C4		C4		C4				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths				
Room Count	8 3 2.1	7 4 2.0	+2,500	6 3 2.0	+2,500	7 3 2.1	0			
Gross Living Area	2,386 sq.ft.	2,038 sq.ft.	+12,200	1,504 sq.ft.	+30,900	2,455 sq.ft.	0			
Basement & Finished Rooms Below Grade	0sf	1358sf1162sfin1rr0br1.0ba1o	-6,800-16,600	1497sf975sfin2rr0br1.0ba0o	-7,500-14,800	961sf0sfin	-4,800			
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	FA/MiniSplit/Central	FA/BBE/Central	0	FA/Central	0	FA/Central	0			
Energy Efficient Items	None	None		None		None				
Garage/Carport	1ga1dw	2gd2dw	-5,000	2ga2dw	-5,000	2ga2dw	-5,000			
Porch/Patio/Deck	Porch Patio	Porch Patio		Porch Deck	0	Porch Patio Deck	-2,500			
Amenities	WdStv Fence	Fence	+2,500	2-FP Fence	-2,500	FP FN RecRm	-6,500			
Net Adjustment (Total)		+ -	\$ -11,200	+ -	\$ 3,600	+ -	\$ -18,800			
Adjusted Sale Price of Comparables		Net Adj. 3.5 % Gross Adj. 14.3 %	\$ 308,800	Net Adj. 1.1 % Gross Adj. 19.2 %	\$ 333,600	Net Adj. 4.9 % Gross Adj. 4.9 %	\$ 367,200			
I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain										
My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.										
Data Source(s) Assessor's Record/MLS										
My research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.										
Data Source(s) Assessor's Record/MLS										
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT		COMPARABLE SALE #1		COMPARABLE SALE #2		COMPARABLE SALE #3			
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Assessor's Record/MLS		Assessor's Record/MLS		Assessor's Record/MLS		Assessor's Record/MLS			
Effective Date of Data Source(s)	04/10/2026		04/10/2026		04/10/2026		04/10/2026			
Analysis of prior sale or transfer history of the subject property and comparable sales No transfers of the subject property were reported within the prior 36 months, according to the research conducted. Sale four transferred on 07/30/2025 in the amount of \$195,000. This was a private sale transaction, with subsequent renovations. No other transfers of any of the presented comparable sales were reported within the 12 months prior to each sale's above listed sale date, according to the research conducted. There is sometimes a delay in recording of any new deeds at the Assessor's office. The information provided above is based on the information available as of the effective date of data source reported above.										
Summary of Sales Comparison Approach Sales one and two are recent sales, within the prior three months, located blocks from the subject property. Sale one is a two-story dwelling, of similar condition and quality of refinement to the subject property. Sale two is a one-story dwelling, located in the subject's immediate Mayfair Subdivision, indicative of the subject's location, condition, quality of refinement, and age. Sales three, four, and five are recent sales, within the prior six months, while sale six is an older sale, within the prior twelve, located in competing subdivisions within the central Champaign market area. These sales further demonstrate the subject's value range, indicative of the subject's condition, quality of refinement, and bracketing the subject's GLA, utility, age, and site size. No adjustments have been made regarding design (style of dwelling), view differentials, or bedroom count differentials, based on market data from within the segment. Taken collectively, the six sales presented provide sufficient data from which to derive a reliable indicator of value, and would be considered by a similar buyer. The subject is reconciled towards the mid-range of the adjusted value range, with all sales considered equally to arrive at value. The subject's reconciled value is greater than the predominant value for Champaign; however, is within the overall range for the market segment, and is not considered to be over-improved. P3 URAR										
Indicated Value by Sales Comparison Approach \$ 330,000										

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 330,000

Cost Approach (if developed) \$

Income Approach (if developed) \$

The Sales Comparison Approach reflects actual buyer/seller reaction to open market situations and is the best indicator of value. The Cost Approach is not applicable/not necessary due to the difficulty of duplicating construction methods, material costs and estimating accurate physical depreciation of a house of this age. The Income Approach is not applicable/not necessary due to insufficient rental data.

This appraisal is made ☐ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☒ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: ****See Supplemental Addendum****

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 330,000 , as of 04/07/2026 , which is the date of inspection and the effective date of this appraisal.

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 2 of 6

Fannie Mae Form 1004 March 2005

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Uniform Residential Appraisal Report

File # 266211

ADDITIONAL COMMENTS

Continued from Subject Listing History (P1 URAR): Per local MLS, no other listings of the subject property were reported within the prior thirty-six months of effective date, herein.

Continued from Sales Analysis (P2 URAR): The subject and comparable sales are given UAD quality and condition ratings are based upon their individual merit. Adjustments are made to reflect the differences of the comparable to the subject. This can result in adjustment with or without differences in ratings. A search of Multiple Listing files, as well as Appraiser's files, reveals that the sales presented above are the best available and most accurately reflect the subject's value. Adjustments are based upon the value contribution of the various categories of adjustment and not cost factors. The value indication herein appears to be adequately supported.

This assignment is a Summary Appraisal Report, and is intended to conform with the Uniform Standards of Professional Appraisal Practice (USPAP).

This report is intended for the sole use of the client listed on Page 1 of this report, to assist in underwriting a mortgage loan application. It is not intended to be used by any other party for any other reason.

The scope of this appraisal includes an interior and exterior observation of the subject, located at 1301 Belmeade Dr, Champaign, IL. Research and analysis conducted utilized: Multiple Listing Service data, appraisal files, assessor records as well as FEMA maps, Department of HUD, Sidwell maps, and local zoning maps (where available). It also includes other sources deemed reliable by the appraiser such as grantors/grantees, property managers, and governmental sources.

Highest and Best Use Analysis: There are four factors in determining the highest and best use; legally permissible, financially feasible, physically possible and maximally productive. In applying the four criteria to the subject, the current use of the subject is deemed to be the highest and best use. The subject's current use is legally permissible, per local zoning regulation and is physically possible, as it currently exists and conforms well to the neighborhood in style, age, size and condition. Financial feasibility, in this instance, is not as relevant, as there is an existing dwelling on the site. However, the maximum productivity of the subject site is as an improved single family homesite; which, results in the highest rate of return of the real estate. The subject is considered financially feasible, since the current use of the subject is the most productive use, coupled with the remaining economic life of the improvements.

Zoning Analysis: The primary purpose for the SF1 District is to provide for detached single-family dwellings with related uses for recreational, religious, or cultural activities. Some accessory uses are also allowed. This district should be protected from encroachment of uses that create significant negative impacts upon the residential area. The subject's improvements and current use conform.

The appraiser is not a home inspector and no warranty is given or implied regarding the condition of the property or any component thereof. The appraised value is based on the extraordinary assumption that the property condition, including the roof, framing, mechanicals, and other structural elements are adequate, unless otherwise noted; alterations could impact assignment results. A professional home inspection is always recommended. The comments contained within this appraisal report pertaining to the condition of the subject property do not address "standards of practice" as defined in the Home Inspector License Act [225 ILCS 441] and 68 Ill. Adm. Code 1410 and are not to be considered a home inspection or home inspection report.

Please See Supplemental Addendum

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)N/A

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEWOPINION OF SITE VALUE _____=\$

Source of cost dataDWELLING Sq.Ft. @ \$ _____=\$

Quality rating from cost serviceEffective date of cost dataSq.Ft. @ \$ _____=\$

Comments on Cost Approach (gross living area calculations, depreciation, etc.)_____=\$

The Cost Approach to value was considered but is not applicable/not necessary due to the difficulty of duplicating construction methods and materials, as well as determining accurate physical depreciation of a house of this age.Garage/Carport Sq.Ft. @ \$ _____=\$

Total Estimate of Cost-New _____=\$

LessPhysicalFunctionalExternal

Depreciation _____=\$()

Depreciated Cost of Improvements _____=\$

"As-is" Value of Site Improvements _____=\$

Estimated Remaining Economic Life (HUD and VA only) YearsINDICATED VALUE BY COST APPROACH _____=\$

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM)The income approach was considered not applicable/not necessary to due to insufficient rental data available.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

Total number of phasesTotal number of unitsTotal number of units sold

Total number of units rentedTotal number of units for saleData source(s)

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

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

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

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

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File # 266211

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

File # 266211

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

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

Uniform Residential Appraisal Report

File # 266211

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

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

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

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

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

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

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

APPRAISER

Signature 

Name Megan R Shortz, IL Certified Residential RE Appraiser

Company Name Linne & Associates LLC

Company Address 202 S Sandusky St, PO Box 50
Catlin, IL 61817

Telephone Number (217) 552-4794

Email Address meg@linneappraisal.com

Date of Signature and Report 04/14/2026

Effective Date of Appraisal 04/07/2026

State Certification # 556.005116

or State License #

or Other (describe) State #

State IL

Expiration Date of Certification or License 09/30/2027

ADDRESS OF PROPERTY APPRAISED

1301 Belmeade Dr

Champaign, IL 61821

APPRAISED VALUE OF SUBJECT PROPERTY \$ 330,000

LENDER/CLIENT

Name No AMC

Company Name Hickory Point Bank & Trust

Company Address 225 N Water St, Decatur, IL 62523

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

Supplemental Addendum

File No. 266211

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					

URAR: Additional Comments:

I certify and agree that neither the employment to perform this appraisal, nor the compensation for it is contingent upon: a requested minimum value, a specific valuation or range of value, or the approval of the loan.

This appraisal may contain an electronic signature. Electronic signatures applied to any report require a password and are applied in accordance to Federal standards.

Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property that would make the property more or less valuable, and makes no guarantee or warranty, express or implied, regarding the condition of the property, including the existence or non-existence of mold, radon, or other potentially hazardous materials.

This report was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C 331 Es seq.) and any implementing regulations.

ANSI: The subject sketch is for illustration purposes, only. Dimensions provided, herein, were taken by the appraiser, at the time of inspection, to the nearest inch, and displayed in this sketch to the nearest tenth of a foot due to software function. Measurements taken at the time of observation are exterior dimensions of the home, employing the Square Footage Method for Calculating ANSI Z765-2021. The sketch is not to scale and does not represent the configuration of the improvements on the subject site. Dimensions are approximate.

The subject is of two-story design with 2,033 sf gross living area and 353 sf of gross living area on the second floor. Additionally, there is a 347 sf garage.

**Comparable sales utilized in this appraisal report may or may not have been measured utilizing the same standard.

Signature 

Name Megan R Shortz, IL Certified Residential RE Appraiser

Date Signed 04/14/2026

State Certification # 556.005116 State IL

Or State License # State

Signature _____

Name _____

Date Signed _____

State Certification # _____ State _____

Or State License # _____ State _____

Supplemental Addendum

File No. 266211

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					

Continued from Contract Section (Page 1): Contract provided to appraiser, by client, includes a repair amendment. See Below.

Champaign County Association of REALTORS®
Multiple Listing Service
Residential Sales Contract
Amendment: Repair

The Residential Sales Contract between the undersigned parties for the sale of the property located at

1301 Belmeade Dr., Champaign IL 61821

is hereby amended by adding the following provisions to said contract:

The Sellers shall make the following repairs or improvements to the premises in a reasonable and workmanlike manner on or before the date of possession:

From the property inspection summary report, please repair the following items:

Page 29 Item 7(Install a cover plate); Page 34 Item 2.2; Page 35 Item 2.2;

~~Page 35 Item 5.1 and 5.2; Page 45 Item 2.2; Page 50 Item 6.1;~~

Page 55 Item 8.1; Page 56 Item 9.3; Page 57 Item 10.2; Page 59 Item 9.1;

Page 65 Item 2.1; Page 66 Item 3.1(Please explain why the wood trusses were moved.

~~Page 68 Item 8.1, 8.2, 8.3~~

Upon request, Sellers shall furnish affidavit and lien waivers to comply with the provisions of the Illinois Mechanic's Lien Act.

If this Amendment is inconsistent with the terms of the contract between the undersigned, the provisions of this Amendment shall control.

Date: 02/16/2026

Signed by: 

Seller

Signed by: 

Buyer

Signed by: 

Seller

Signed by: 

Buyer

Incomplete Items-

Page 29- Item 7- Lighting fixture has been removed and the wires have not been terminated properly. A new light fixture should be installed or the wires properly terminated inside a covered junction box to prevent electrical shock or a potential fire. A qualified electrician is recommended to perform such repairs

Page 34- Item 2.2- Missing 3 panel cover screws noted. Any missing screws should be replaced with blunt end screws to ensure that the panel is held securely in place.

Page 35- Item 2.2- Missing wire clamp noted on the panel box. All cables entering the panel are supposed to enter through a clamp, known as a connector, to secure the wiring and protect the sheathing from damage.

Page 35- Item 5.1- Double taps present in the panel. This means that 2 wires are improperly attached to a breaker that is not "U.L. Approved" for such a connection. Repairs are recommended.

Page 35- Item 5.2- Improper shared neutral condition noted in the electrical panel. Two circuit breakers in an electrical panel can share one neutral wire as long as the breakers are not on the same "leg" of power. Evaluation and/or repairs by a qualified electrician is recommended.

Page 55- Item 8.1- Entry door will not latch. Minor adjustments/repairs are recommended to restore the door to an operational condition.

Page 56 - Item 9.3- Leaking drain lines noted under the sink. Repairs are needed to correct this condition.

Page 57 - Item 10.2- The toilet is loose at the floor. Repairs are needed to ensure leakage does not occur.

Page 59- Item 9.1- Loose faucet observed. Securing the unit is recommended to prevent any connections from coming loose.

Page 65 – Item 2.1- Recommend cleaning/sweeping the flue. I recommend having this cleaning performed by a qualified chimney sweep prior to burning any fires in this fireplace.

Page 68- Item 8.1.- Uncovered junction boxes observed which leaves the wiring susceptible to damage. Install a proper cover on each box to correct this deficiency. Not all of the boxes may be pictured.

Page 68 – Item 8.2- Improper wire terminations observed. All wire terminations should be contained in a properly sized, securely mounted, covered junction box. Repairs are recommended as a safety precaution.

Page 68 – Item 8.3. Missing cover plate noted. All switches and outlet boxes should have covers installed on them at all times as a safety precaution. If not repaired, a person can come into contact with energized electrical components.

This report is based upon the hypothetical condition all repair items from the sales contract repair amendment have been completed in a workmanlike manner, and the plumbing, electrical, and mechanical systems are of normal working condition. Alterations from proposed improvements could impact assignment results. Appraiser reserves the right to review and amend this report.

Signature 
Name Megan R Shortz, IL Certified Residential RE Appraiser
Date Signed 04/14/2026
State Certification # 556.005116 State IL
Or State License # _____ State _____

Signature _____
Name _____
Date Signed _____
State Certification # _____ State _____
Or State License # _____ State _____

Market Conditions Addendum to the Appraisal Report

File No. 266211

MARKET RESEARCH & ANALYSIS

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

Property Address	1301 Belmeade Dr	City	Champaign	State	IL	ZIP Code	61821
Borrower	Samantha Beeson & Michael Talbot						

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

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend				
Total # of Comparable Sales (Settled)	23	13	6	☐ Increasing	☒ Stable	☐ Declining		
Absorption Rate (Total Sales/Months)	3.83	4.33	2.00	☐ Increasing	☒ Stable	☐ Declining		
Total # of Comparable Active Listings	N/A	N/A	5	☐ Declining	☐ Stable	☐ Increasing		
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	2.5	☐ Declining	☐ Stable	☐ Increasing		
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend				
Median Comparable Sale Price	325,000	310,000	335,000	☐ Increasing	☒ Stable	☐ Declining		
Median Comparable Sales Days on Market	9	6	6	☐ Declining	☒ Stable	☐ Increasing		
Median Comparable List Price	325,000	310,000	339,950	☐ Increasing	☒ Stable	☐ Declining		
Median Comparable Listings Days on Market	N/A	N/A	25	☐ Declining	☐ Stable	☐ Increasing		
Median Sale Price as % of List Price	100.0%	100.0%	99.4%	☐ Increasing	☒ Stable	☐ Declining		
Seller-(developer, builder, etc.)paid financial assistance prevalent?				☐ Yes	☒ No	☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Sales activity is moderate at this time due to a limited supply of inventory. Seller assisted financing is not necessary at this time for this area. It is noted seller concessions are typically approximately 3%-6% or approximately \$1,500-\$3,000; however, seller concessions occur occasionally.

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

Foreclosure sales do occasionally occur within the market segment. Often times these types of homes exhibit deferred maintenance and excessive physical depreciation, and/or sell for below market value. As the number of foreclosure sales increases in a given market segment or period of time, it will have a negative effect on median/average values.

Cite data sources for above information. The Market Conditions Addenda was completed with data from Midwest Real Estate Data, LLC MLS with an effective date of 04/07/2026.

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

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject's market segment. Data collected and analyzed indicates a typical exposure period of fewer than three months for competing homes within the subject's market area. As demonstrated, sale data encountered is limited. The statistical data, herein provides minimal information due to very few sales/listings available for analysis. Reliable trends could not be established. Appraiser reserves the right to review and amend this report upon receipt and review of any further information in this regard. The data contained, herein is reflective of competing dwellings within the subject's market segment, which includes the subject's defined neighborhood. Trends reported on P1 URAR are reflective of the subject's entire market segment, including competing sales contained in the 1004MC. The data presented is reflective of competing dwellings, selling between \$275,000 and \$400,000 within the subject's market segment, which includes the subject's defined neighborhood.

CONDO/CO-OP PROJECTS

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

			Project Name:			
Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining	☐ Stable	☐ Increasing

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

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

APPRAISER

Signature		Signature	
Appraiser Name	Megan R Shortz, IL Certified Residential RE Appraiser	Supervisory Appraiser Name	
Company Name	Linne & Associates LLC	Company Name	
Company Address	202 S Sandusky St, PO Box 50, Catlin, IL 61817	Company Address	
State License/Certification #	556.005116	State License/Certification #	
	State IL		State
Email Address	meg@linneappraisal.com	Email Address	

Analytics Addendum

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



This graph illustrates the median list price and sale price of competing properties, within the prior 12 month period, based upon data contained in the 1004MC.



This graph illustrates the average sale price for competing properties, by month, as of the effective date of this appraisal report. The secondary axis demonstrates the number of properties per group. This is indicative of the prior 12 months, of competing properties, with 42 data points analyzed.



This graph illustrates the median list price and sale price of all dwellings within the general City of Champaign market area, based upon the prior 36 months, with 2,318 data points analyzed.



This graph illustrates the average sale price for competing properties, by month, for the prior 36 months. The secondary axis demonstrates the number of properties per group. This graph is indicative of all sales within the general City of Champaign market area for the prior 36 months, with 2,318 data points analyzed.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
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
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
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

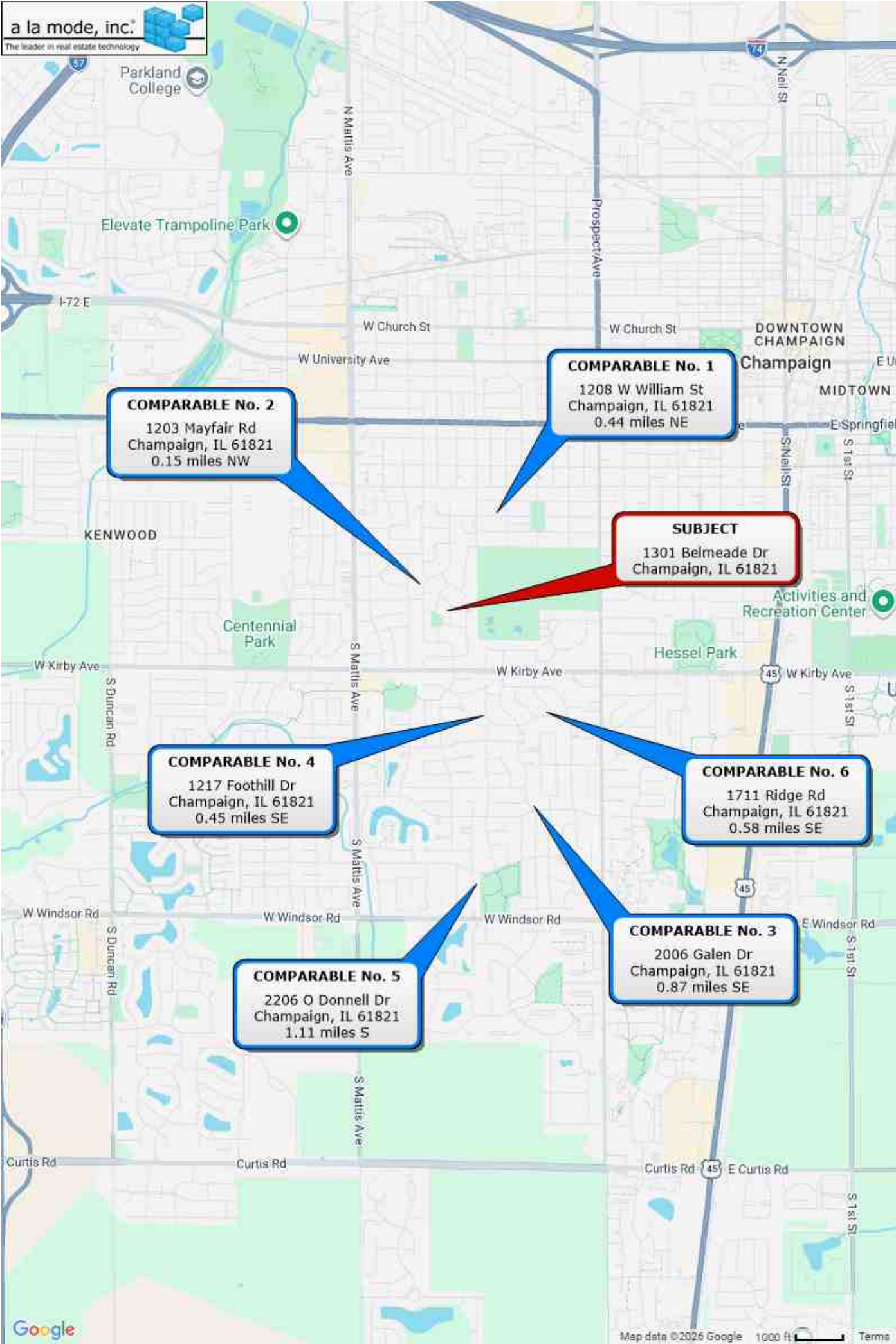
Plat Map

Borrower	Samantha Beeson & Michael Talbot				
Property Address	1301 Belmeade Dr				
City	Champaign	County	Champaign	State	IL
Lender/Client	Hickory Point Bank & Trust	Zip Code	61821		



Location Map

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



Subject Photo Page

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



Subject Front

1301 Belmeade Dr	
Sales Price	330,000
Gross Living Area	2,386
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	9,057 sf
Quality	Q4
Age	67



Subject Rear



Subject Street

Interior Photos

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



Living Room



Dining Room



Family Room



Family Room-Additional View



Loft



Kitchen

Interior Photos

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



Kitchen-Additional View



Bedroom



Bedroom



Bedroom



Hall Bathroom



Second Floor Full Bathroom

Interior Photos

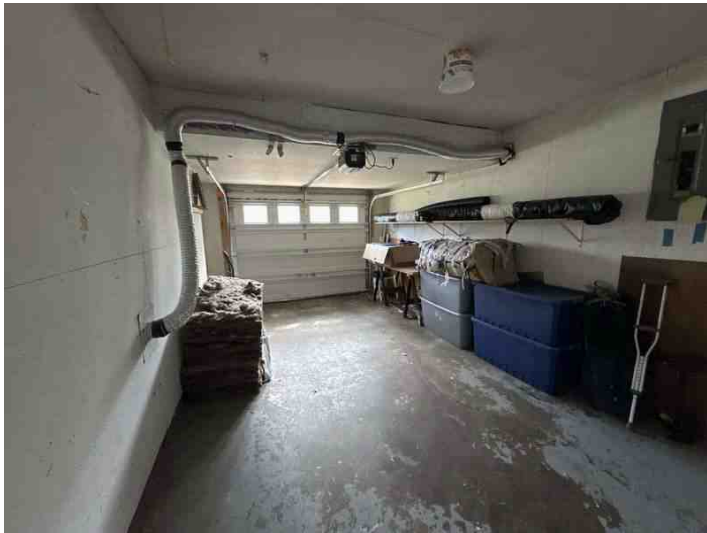
Borrower	Samantha Beeson & Michael Talbot				
Property Address	1301 Belmeade Dr				
City	Champaign	County	Champaign	State	IL Zip Code 61821
Lender/Client	Hickory Point Bank & Trust				



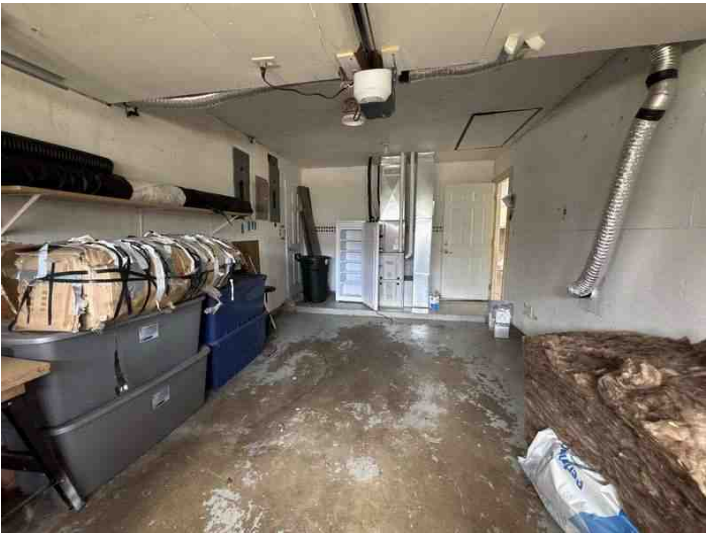
Second Floor Full Bathroom-Additional View



Half Bathroom



Garage Interior



Garage Interior-Additional View



Mechanicals



Additional Exterior View

Interior Photos

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



Additional Exterior View

N/A



Additional Exterior View

N/A

N/A

N/A

Comparable Photo Page

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



Comparable 1

1208 W William St	
Prox. to Subject	0.44 miles NE
Sale Price	320,000
Gross Living Area	2,038
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6,952 sf
Quality	Q4
Age	83



Comparable 2

1203 Mayfair Rd	
Prox. to Subject	0.15 miles NW
Sale Price	330,000
Gross Living Area	1,504
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	13,917 sf
Quality	Q4
Age	69



Comparable 3

2006 Galen Dr	
Prox. to Subject	0.87 miles SE
Sale Price	386,000
Gross Living Area	2,455
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	11,837 sf
Quality	Q3
Age	57

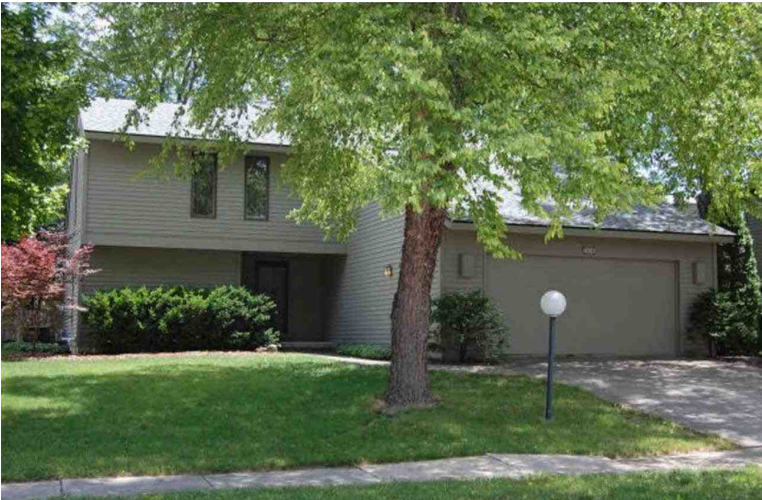
Comparable Photo Page

Borrower	Samantha Beeson & Michael Talbot					
Property Address	1301 Belmeade Dr					
City	Champaign	County	Champaign	State	IL	Zip Code 61821
Lender/Client	Hickory Point Bank & Trust					



Comparable 4

1217 Foothill Dr	
Prox. to Subject	0.45 miles SE
Sale Price	282,500
Gross Living Area	2,082
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;School
Site	13,029 sf
Quality	Q4
Age	~70



Comparable 5

2206 O Donnell Dr	
Prox. to Subject	1.11 miles S
Sale Price	350,000
Gross Living Area	2,379
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;Prk
Site	10,140 sf
Quality	Q3
Age	~38



Comparable 6

1711 Ridge Rd	
Prox. to Subject	0.58 miles SE
Sale Price	345,000
Gross Living Area	2,379
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	14,023 sf
Quality	Q4
Age	66

License



E & O

Appraisal, Valuation and Property
Services Professional Liability Insurance Policy

Named Insured:	LINNE & ASSOCIATES, LLC Rikki J. Linne	Policy Number:	AAI009820-07
		Effective Date:	07/12/2025
		Customer ID:	170259

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED PROFESSIONALS ENDORSEMENT

This endorsement modifies insurance provided under the following:

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

In consideration of the premium charged, it is agreed that Section **IV. DEFINITIONS (I) "Insured"** is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named **Insured**:

Name	Coverage Effective Date
Rikki Linne	07/12/2025
Megan R. Shortz	07/12/2025
Dustin B. Campbell	07/12/2025

All other terms, conditions, and exclusions of this Policy remain unchanged.

Certificate Of Completion

Envelope Id: 933DC1DD-CEBB-47C3-AF33-070CEE4EA57

Status: Sent

Subject: Appraisal from Hickory Point Bank and Trust

Department: Mortgage

Source Envelope:

Document Pages: 30

Signatures: 1

Certificate Pages: 5

Initials: 0

AutoNav: Enabled

Envelope Origination: Dana Taylor

Envelope Stamping: Enabled

225 North Water Street

Decatur, IL 62523

Time Zone: (UTC-06:00) Central Time (US & Canada)

dana.taylor@hickorypointbank.com

IP Address: 40.128.66.89

Record Tracking

Status: Original

Holder: Dana Taylor

Location: DocuSign

4/15/2026 | 09:04 AM

dana.taylor@hickorypointbank.com

Signer Events

Signature

Timestamp

Michael Talbot

talbot.michael.t@gmail.com

Security Level: Email, Account Authentication (None), Authentication

DocuSigned by:
Michael Talbot
0DE8A1A0AC024AA...

Sent: 4/15/2026 | 09:07 AM

Viewed: 4/15/2026 | 10:06 AM

Signed: 4/15/2026 | 10:09 AM

Signature Adoption: Pre-selected Style

Using IP Address: 129.82.94.1

Authentication Details

ID Check:

Transaction: 31044720495025

Result: passed

Vendor ID: LexisNexis

Type: iAuth

Recipient Name Provided by: Recipient

Information Provided for ID Check: Address, SSN4, DOB

Performed: 4/15/2026 | 10:06 AM

Question Details:

passed property.county.real

passed property.association.single.real

passed corporate.association.fake

passed vehicle.historical.color.real

passed vehicle.historical.association.real

passed person.city.real

Electronic Record and Signature Disclosure:

Accepted: 4/15/2026 | 10:06 AM

ID: d003447c-9a21-4d54-9ff8-eebe189f85bc

Samantha Beeson

samantha.k.beeson@gmail.com

Security Level: Email, Account Authentication (None), Authentication

Sent: 4/15/2026 | 09:07 AM

Electronic Record and Signature Disclosure:

Not Offered via Docusign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Carbon Copy Events	Status	Timestamp
Josh Johnson joshua.johnson@hickorypointbank.com Customer Service Associate Hickory Point Bank & Trust Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Not Offered via DocuSign	COPIED	Sent: 4/15/2026 09:07 AM

Witness Events	Signature	Timestamp
----------------	-----------	-----------

Notary Events	Signature	Timestamp
---------------	-----------	-----------

Envelope Summary Events	Status	Timestamps
-------------------------	--------	------------

Envelope Sent	Hashed/Encrypted	4/15/2026 09:07 AM
---------------	------------------	----------------------

Payment Events	Status	Timestamps
----------------	--------	------------

Electronic Record and Signature Disclosure		
--	--	--

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Hickory Point Bank & Trust (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Hickory Point Bank & Trust:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: client.services@hickorypointbank.com

To advise Hickory Point Bank & Trust of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at client.services@hickorypointbank.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Hickory Point Bank & Trust

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to client.services@hickorypointbank.com and in the body of such request you must state your email address, full name, mailing address, and telephone number.

To withdraw your consent with Hickory Point Bank & Trust

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to client.services@hickorypointbank.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Hickory Point Bank & Trust as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Hickory Point Bank & Trust during the course of your relationship with Hickory Point Bank & Trust.