Detail Continued

				Amount
02/27/20	CHICK-FIL-A 6015799119	HATTIESBURG	MS	$26.38
02/27/20	PINE BELT OIL/MAK'S 601-794-2036	MOSELLE	MS	$35.32
02/28/20	BAYOU VIEW QUICK STOP 228-822-9755	GULFPORT	MS	$7.81
02/28/20	CVS PHARMACY 8007467287 PHARMACIES	GULFPORT	MS	$24.41
02/28/20	LAKE SERENE GROCERY 98 000000000205259 9999999999	HATTIESBURG	MS	$6.06
03/02/20	MARATHON PETRO168302 00000168302 228-875-1020	OCEAN SPRINGS	MS	$51.58
03/05/20	KENT & SUES QUICKSTOP squareup.com/receipts	Bay St. Louis	MS	$41.81
03/06/20	UNIVERSITY TIRE & SERVICE 6012643436	HATTIESBURG	MS	$21.09
03/07/20	THE HOME DEPOT 800-654-0688	BILOXI	MS	$71.20
03/07/20	SHELL OIL 57540720604 GAS STATION	BILOXI	MS	$52.54
03/07/20	CHICK-FIL-A #01626 000000000404880 2288319599	GULFPORT	MS	$105.44
03/09/20	STORE 20 00000245845 601-583-4438	HATTIESBURG	MS	$39.58
03/09/20	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS	$21.22
03/09/20	CHICK-FIL-A #02463 000000000404908 2283921892	D'IBERVILLE	MS	$140.88
03/09/20	COUNTRYSIDE DINER 0446 601-916-8390	PICAYUNE	MS	$24.95
03/10/20	COUNTRYSIDE DINER 0446 601-916-8390	PICAYUNE	MS	$18.93
03/10/20	TOP NOTCH EMBROIDERY & PRINTING LLC squareup.com/receipts	Hattiesburg	MS	$642.00
03/10/20	CHEVRON 0304692/CHEVRON SERVICE STN	GULFPORT	MS	$37.53
03/11/20	WAFFLE HOUSE 228-435-5005	BILOXI	MS	$14.70
03/11/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$7.99
03/11/20	CHICK-FIL-A #01626 000000000006095 2288319599	GULFPORT	MS	$7.12

JILL DUCKWORTH
Card Ending [redacted] Monthly Spending Limit: $25,000

				Amount
02/18/20	FORMSTACK 3175423125	(317)542-3125	IN	$19.00
02/20/20	EAGLE BROADCASTING LLC squareup.com/receipts	Hattiesburg	MS	$2,660.00
02/20/20	WBBN WXRR WKZW WXHB 000000001 6016490049	LAUREL	MS	$2,571.25
02/21/20	IHEART MEDIA 4301 999 78258 ADVERTISING AGENCY/SVSS	SAN ANTONIO	TX	$7,179.10

Continued on next page

Detail Continued

				Amount
02/21/20	IHEART MEDIA 4301 999 78258 ADVERTISING AGENCY/SVSS	SAN ANTONIO	TX	$2,762.50
02/21/20	TELESOUTH MEDIA 436845559029474 TTAYLOR@TELESOUTH.COM	JACKSON	MS	$4,225.00
02/21/20	TELESOUTH MEDIA 436845559029474 TTAYLOR@TELESOUTH.COM	JACKSON	MS	$3,420.00
02/29/20	MAILCHIMP *MISC EMAIL MKTG	MAILCHIMP.COM	GA	$80.24
02/29/20	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	$171.57
03/02/20	COAST RADIO GROUP 00-08034395601 228-8965500	GULFPORT	MS	$1,650.00
03/04/20	FACEBK*ELJQHSNXJ2 ADVERTISING SERVICE	MENLO PARK		$15.00
03/04/20	FACEBK*S8TY3SEYJ2 ADVERTISING SERVICE	MENLO PARK		$25.00
03/05/20	FACEBK*R5MA8SAYJ2 ADVERTISING SERVICE	MENLO PARK		$25.00
03/05/20	FACEBK*VR4NMSEXJ2 ADVERTISING SERVICE	MENLO PARK		$75.00
03/05/20	FACEBK*2VJ44SEYJ2 ADVERTISING SERVICE	MENLO PARK		$35.00
03/05/20	FACEBK*M25ZASJYJ2 ADVERTISING SERVICE	MENLO PARK		$50.00
03/07/20	FACEBK*75WQZRJXJ2 ADVERTISING SERVICE	MENLO PARK		$128.83
03/08/20	FACEBK*JCNEYR6YJ2 ADVERTISING SERVICE	MENLO PARK		$175.00
03/09/20	CHEF KATIE DIXON squareup.com/receipts	Hattiesburg	MS	$13.92
03/09/20	FACEBK*2TXDDSJYJ2 ADVERTISING SERVICE	MENLO PARK		$400.00
03/11/20	FACEBK*J62CDSAYJ2 ADVERTISING SERVICE	MENLO PARK		$762.45
03/11/20	FACEBK*3YUTWRSXJ2 ADVERTISING SERVICE	MENLO PARK		$900.00

PATRICK M LARGE
Card Ending [redacted] Monthly Spending Limit: $1,000

				Amount
02/26/20	DROPBOX*CDKKT4175PB5 4159867057	SAN FRANCISCO	CA	$11.99

MICHELE GARGIULO
Card Ending [redacted] Monthly Spending Limit: $4,000

				Amount
02/10/20	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	$2,200.30
02/28/20	EB *78TH ATLANTIC SEAB 8014137200	SAN FRANCISCO	CA	$65.00

Continued on reverse

Detail Continued

				Amount
02/28/20	EB *78TH ATLANTIC SEAB 8014137200	SAN FRANCISCO	CA	$65.00
03/02/20	JOHN FAYARD SELF STORA JOHN FAYARD SEL 69542 39503	GULFPORT	MS	$160.00
03/04/20	GREAT SOUTHERN CLUB 228-865-0200	GULFPORT	MS	$433.62
03/04/20	RAY BRANDT CHEVROLET 124360910011081 SHANTELL.BARROIS@RAYBRAND	BILOXI	MS	$140.34
03/07/20	IP BILOXI CHILL BAR 5006 39530 RESTAURANT	BILOXI	MS	$16.00
03/07/20	CAPITOL HILL CLUB MEMBER 00-0807948633 202-4844590	WASHINGTON	DC	$1,056.97
03/09/20	PARTY CITY 1050 00030044 39503	GULFPORT	MS	$420.25
03/09/20	CHICK-FIL-A #01626 000000000006095 2288319599	GULFPORT	MS	$17.58
03/10/20	PATIO 44 - GULFPORT 650000010673112 2282657101	GULFPORT	MS	$2,849.93
03/10/20	ROUSE S MARKET #77 000000077 9854475998	GULFPORT	MS	$85.95
03/10/20	PARTY CITY 1050 00040056 39503	GULFPORT	MS	$319.05
03/11/20	COURTYARD 21Y Arrival Date 03/10/20 Departure Date 03/11/20 00000000	GULFPORT	MS	$110.02
03/11/20	COURTYARD 21Y Arrival Date 03/10/20 Departure Date 03/11/20 00000000	GULFPORT	MS	$107.52
03/11/20	COURTYARD 21Y Arrival Date 03/10/20 Departure Date 03/11/20 00000000	GULFPORT	MS	$117.90

HUNTER LIPSCOMB
Card Ending [redacted] Monthly Spending Limit: $2,000

				Amount
02/10/20	AT&T MOBILITY II 578232574034GLF 39402 TELEPHONE SERVICE/EQUIP	HATTIESBURG	MS	$225.69
02/14/20	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	$73.00
03/06/20	SOUTHERN PROHIBITION BREWING squareup.com/receipts	Hattiesburg	MS	$66.00
03/08/20	A *MISSISSIPPI GOP 225-250-1301	JACKSON	MS	$20.00
03/09/20	CHEF KATIE DIXON squareup.com/receipts	Hattiesburg	MS	$31.68
03/09/20	CIRCLE K # 23462/CIRCLE K CONVENIENCE	GULFPORT	MS	$43.47
03/10/20	FACEBK*M8ZD3SJXJ2 ADVERTISING SERVICE	MENLO PARK		$900.00
03/10/20	FACEBK*EV2HNSNXJ2 ADVERTISING SERVICE	MENLO PARK		$900.00

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	$0.00
Total Interest in 2020	$0.00

IMPORTANT NOTICES

Notice of Important Changes to Your Account Terms

We are making changes to your account terms contained in your Cardmember Agreement referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to the account terms of your Cardmember Agreement can be found following the below summary chart.

Summary of Changes	
Late Payment Fee Assessment Date	Effective for billing periods having payment due dates on or after **June 1, 2020**, if you do not pay the required payment by the Payment Due Date shown at the top of your billing statement, we will charge a late fee. Previously, you had to make the required payment by the next Closing Date to avoid the late fee.
When We Charge Interest	Effective for billing periods having payment due dates on or after **June 1, 2020**, if you do not pay the Account Total Previous Balance for each of the previous two billing periods in full by the Payment Due Date shown at the top of your billing statement, we will charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after **June 1, 2020**, we are changing the Membership Rewards Terms and Conditions to provide that, for Small Business Card, Business Gold Rewards Card, Business Platinum Card, Business Gold Card, Business Purchase Account, Business Green Rewards Card, Business Green Card, Classic Business Gold Card, and Executive Business Card, we must receive your payment of the Amount Due on your Linked Account by the Payment Due Date for a billing period, instead of by the Closing Date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.

ID 12959

If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act please be advised that you will continue to receive relief under the act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled.

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

Important Notices continued on next page.

IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fee Assessment Date

Effective **June 1, 2020**, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* sub-section in its entirety and replacing it with the following:

Late Payment	If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) by its Payment Due Date, the fee is up to $39. For each following Payment Due Date that an amount past due remains unpaid, we may charge a fee of the greater of $39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due. Paying late may also result in a penalty APR. See *When the penalty APR will apply* above.

Interest Assessment Date

Effective **June 1, 2020**, the *About your Minimum Payment Due* section of Part 2 of the Cardmember Agreement is amended by deleting the *When We Charge Interest* sub-section in its entirety and replacing it with the following:

When we charge interest	We charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid. However, we will not charge interest on these transactions during a billing period if: your Pay Over Time Previous Balance for the billing period is zero; or you paid the Account Total Previous Balance for each of the previous two billing periods in full by the Payment Due Date shown on their respective statements.

Detail of Changes to the Membership Rewards® Program Terms & Conditions

Effective June 1, 2020, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

If your Linked Account is a consumer Card account or a Business Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Payment Due Date shown on that statement. If your Linked Account is a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Closing Date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

Important Notices continued on next page.

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective May 1, 2020	
Words we use in the Agreement	We are updating this sub-section under *Introduction* in Part 2 of the Cardmember Agreement to define what we mean by "person-to-person transaction" when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a "purchase" includes a person-to-person transaction.
Using the card	We are updating this sub-section under *About using your card* in Part 2 of the Cardmember Agreement to reflect that we may permit you to make person-to-person transactions at our discretion.
Limits on person-to-person transactions	We are adding a new row called *Limits on person-to-person transactions* under *About using your card in* Part 2 of the Cardmember Agreement to explain the limit on person-to-person transactions based on the Card you have.

ID 12954

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

Important Notices continued on next page.

IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective May 1, 2020, your Cardmember Agreement will be amended as follows:

How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

> ***Card*** means any card or other device that we issue to access your Account. A ***charge*** is any amount added to your Account, such as purchases and fees. A ***purchase*** is a charge for goods, services, or person-to-person transactions. A ***person-to-person transaction*** is a charge for funds sent to another person.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the third paragraph of the *Using the card* sub-section and replacing it with the following:

> We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* and person-to-person transactions subject to *Limits on person-to-person transactions* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on person-to-person transactions*:

Limits on person-to-person transactions	Your person-to-person transactions may not exceed the following limits within any 30-day period: **Plum Card® $2,000** **Green Card $2,000** **Gold Card $2,000** **Exec. Bus. Card $2,000** **Platinum Card® $4,000** **Centurion® Card $5,000**	You agree to manage your Account so that the total of your person-to-person transactions in any 30-day period do not exceed the limit on person-to-person transactions. We may not approve a person-to-person transaction if it would cause your Account to exceed the applicable person-to-person transaction limit.

Important Notices continued on next page.

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.

American Express® Cards Warmly Welcomed

LEAF SOLUTION
Manufactures and distributes high quality micromesh gutter guard since 2001. Our primary customers are roofing suppliers, roofers and gutter contractors.
LeafSolutionUSA.com, 888-231-2202

RELIABLE PAPER
Family owned and operated wholesale supply company of business consumables. Restaurant, Janitorial, Office & Breakroom, Packaging & Shipping and Safety Supplies!
ReliablePaper.com

Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 04/10/20 Next Closing Date 05/12/20

Account Ending [redacted]

New Balance	**$3,781.38**
Please Pay By	**04/26/20 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 7 - 8.**

Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit **www.AmericanExpress.com/enrollAM** to enroll an Account Manager now.

AMEX

Membership Rewards® Points

Available and Pending as of 02/29/20
99,698

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$41,096.88
Payments/Credits	-$41,629.70
New Charges	+$4,314.20
Fees	+$0.00
New Balance	**$3,781.38**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
04/27/20

Amount Due
$3,891.39

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

[redacted]

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. f we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. f within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:
- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at **www.americanexpress.com/updatecontactinfo**
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 04/10/20

Account Ending [redacted]

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

Payments and Credits

Summary

	Total
Payments	-$40,976.73
Credits	
STEVEN M PALAZZO [redacted]	-$652.97
Total Payments and Credits	**-$41,629.70**

Detail

*Indicates posting date

Payments			**Amount**
03/19/20*	STEVEN M PALAZZO	ONLINE PAYMENT - THANK YOU	-$40,976.73
Credits			**Amount**
03/17/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$14.96
03/17/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$105.19
03/26/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$137.97
03/26/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$90.00
03/26/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$152.79
03/29/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$108.39
03/30/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$27.65
03/30/20*	STEVEN M PALAZZO	AMAZON SHOP WITH POINTS CREDIT	-$16.02

New Charges

Summary

	Total
STEVEN M PALAZZO [redacted]	$1,903.36
JILL DUCKWORTH [redacted]	$270.81
PATRICK M LARGE [redacted]	$11.99
MICHELE GARGIULO [redacted]	$1,623.39
HUNTER LIPSCOMB [redacted]	$504.65
Total New Charges	**$4,314.20**

Detail

STEVEN M PALAZZO
Card Ending [redacted]

				Amount
03/12/20	LANGS WINE CELLAR & SPIRI 650000010333 2283883255	BILOXI	MS	$44.93

Continued on reverse

Detail Continued

				Amount
03/13/20	GULFPORT DONUTS DBA ANA?S DONUTS squareup.com/receipts	Gulfport	MS	$15.79
03/13/20	KEESLER SHE TROOP STORE 0000 800-582-3289	HATTIESBURG	MS	$30.00
03/13/20	EXXONMOBIL CAT OUTSIDE 601-544-7527	(800) 243-9966	TX	$32.61
03/13/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$5.97
03/14/20	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	$36.63
03/15/20	O'LANUBIK DBA DJ'S EXPRES 2282653773	GULFPORT	MS	$17.00
03/15/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	$18.00
03/15/20	BAYOU VIEW QUICK STOP 228-822-9755	GULFPORT	MS	$3.41
03/16/20	POPEYES #7256 0000 601-928-5551	WIGGINS	MS	$13.72
03/16/20	KEESLER SHE TROOP STORE 0000 800-582-3289	HATTIESBURG	MS	$27.96
03/16/20	EXXONMOBIL CAT OUTSIDE 601-544-7527	(800) 243-9966	TX	$22.16
03/16/20	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	$13.90
03/16/20	KEESLER SHE TROOP STORE 0000 800-582-3289	HATTIESBURG	MS	$42.05
03/17/20	AMAZON MKTPLACE PMTS GENERAL MERCHANDISE	SEATTLE	WA	$14.96
03/17/20	AMAZON MKTPLACE PMTS GENERAL MERCHANDISE	SEATTLE	WA	$105.19
03/17/20	KEESLER GUL ANG RTL STR 0000 800-582-3289	GULFPORT	MS	$20.14
03/18/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$31.15
03/20/20	WENDYS #24300 000024300 10030019004 39507 FAST FOOD REST.	GULFPORT	MS	$6.94
03/20/20	KEESLER GUL ANG RTL STR 0000 800-582-3289	GULFPORT	MS	$38.46
03/21/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$25.81
03/21/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$26.82
03/21/20	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	$151.97
03/23/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$39.73
03/25/20	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	$137.97
03/25/20	AMAZON.COM*A06590CX3 MERCHANDISE	AMZN.COM/BILL	WA	$47.70
03/26/20	AMAZON MKTPLACE PMTS GENERAL MERCHANDISE	SEATTLE	WA	$90.00
03/26/20	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	$152.79
03/27/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	$18.00

Continued on next page

Detail Continued

				Amount
03/28/20	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	$108.39
03/28/20	AMAZON.COM*AD30X2XN3 MERCHANDISE	AMZN.COM/BILL	WA	$97.92
03/29/20	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	$16.02
03/29/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$29.05
03/30/20	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	$27.65
03/30/20	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	$25.00
04/03/20	BT*WAITR INC. 3375343662	LAFAYETTE	LA	$89.42
04/05/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$21.59
04/05/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	$12.00
04/06/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$64.19
04/07/20	BT*WAITR INC. 3375343662	LAFAYETTE	LA	$62.69
04/08/20	BT*WAITR INC. 3375343662	LAFAYETTE	LA	$74.90
04/08/20	AMAZON.COM*TO3M98IK3 MERCHANDISE	AMZN.COM/BILL	WA	$42.78

JILL DUCKWORTH
Card Ending [redacted] Monthly Spending Limit: $35,000

				Amount
03/19/20	FORMSTACK 3175423125	(317)542-3125	IN	$19.00
03/30/20	MAILCHIMP *MISC EMAIL MKTG	MAILCHIMP.COM	GA	$80.24
03/31/20	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	$171.57

PATRICK M LARGE
Card Ending [redacted] Monthly Spending Limit: $1,000

				Amount
03/23/20	DROPBOX*DF5T4ZNH5Q8X 4159867057	SAN FRANCISCO	CA	$11.99

MICHELE GARGIULO
Card Ending [redacted] Monthly Spending Limit: $6,000

				Amount
03/18/20	L & M PACKAGE STORE 650000011065334 2288631848	GULFPORT	MS	$220.18
03/18/20	TARANTOS CRAWFISH 650000008684808 2283920990	BILOXI	MS	$64.50

Continued on reverse

Detail Continued

				Amount
03/18/20	BROOKLYN PIZZERIA 177000017884141 AOB@TITANIUMPAYMENTS.COM	GULFPORT	MS	$21.89
03/19/20	CAPT AL'S STEAK & SEAFOO 0000 228-831-5751	GULFPORT	MS	$85.23
03/20/20	TST* QUAVE BROTHERS POBOY 300526823 2283928683	DIBERVILLE	MS	$44.54
03/25/20	TAILGATERS SPORTS PUB & G 021770020518 0000044274 39532	BILOXI	MS	$94.16
03/26/20	NEZATYS CAFE 924718324927216 LOKEEFE0116@GMAIL.COM	GULFPORT	MS	$42.69
03/28/20	TST* QUAVE BROTHERS POBOY 300526823 2283928683	DIBERVILLE	MS	$92.39
03/31/20	CHICKEN SALAD CHICK - 011 100000111 2516545466	DIBERVILLE	MS	$45.41
04/01/20	BIN 605 924718467298136 TODDLAFFERTY@HANCOCKWHITN	GULFPORT	MS	$235.23
04/01/20	JOHN FAYARD SELF STORA JOHN FAYARD SEL 70170 39503	GULFPORT	MS	$160.00
04/06/20	BT*WAITR INC. 3375343662	LAFAYETTE	LA	$78.81
04/07/20	CAPITOL HILL CLUB MEMBER 00-0807948633 202-4844590	WASHINGTON	DC	$345.66
04/09/20	GREAT SOUTHERN CLUB 228-865-0200	GULFPORT	MS	$92.70

HUNTER LIPSCOMB
Card Ending [redacted] Monthly Spending Limit: $2,000

				Amount
03/16/20	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	$442.38
04/04/20	FACEBK*B286GS6YJ2 ADVERTISING SERVICE	MENLO PARK		$42.27
04/08/20	A *MISSISSIPPI GOP 225-250-1301	JACKSON	MS	$20.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	$0.00
Total Interest in 2020	$0.00

IMPORTANT NOTICES

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com**.

Important Notices continued on next page.

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.

American Express® Cards Warmly Welcomed

TILE OUTLETS OF AMERICA
Huge in-stock selection of tile and LVT at incredibly low prices. Visit our 3 Florida stores or go online for your next remodel project. We can ship!
TileOutlets.com, 844-862-8453

LE CREUSET
Save on all your cookware and dining needs at **lecreuset.com/buildaset** or visit the link below to begin a one-on-one, personalized experience for your business.
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877-273-8738

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Supplies & equipment for kitchens, breakrooms, coffee service, janitorial & more. A trusted company, serving businesses for over 115 years.
Wasserstrom.com

Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 05/12/20 Next Closing Date 06/11/20

Account Ending [redacted]

New Balance	**$4,352.23**
Please Pay By	**05/27/20 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 7.**

Claims Resolution Clause Update
The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

Membership Rewards® Points
Available and Pending as of 03/31/20
41,652
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,781.38
Payments/Credits	-$3,781.38
New Charges	+$3,757.23
Fees	+$595.00
New Balance	**$4,352.23**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
05/27/20
Amount Due
$4,352.23

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

[redacted]

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. f we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. f within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:
- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at **www.americanexpress.com/updatecontactinfo**
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 05/12/20

Account Ending [redacted]

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

Payments and Credits

Summary

	Total
Payments	-$3,781.38
Credits	$0.00
Total Payments and Credits	**-$3,781.38**

Detail

*Indicates posting date

Payments			**Amount**
04/24/20*	STEVEN M PALAZZO	ONLINE PAYMENT - THANK YOU	-$3,781.38

New Charges

Summary

	Total
STEVEN M PALAZZO [redacted]	$1,763.78
STEPHEN MOORE [redacted]	$128.26
JILL DUCKWORTH [redacted]	$270.81
PATRICK M LARGE [redacted]	$11.99
MICHELE GARGIULO [redacted]	$1,489.39
HUNTER LIPSCOMB [redacted]	$93.00
Total New Charges	**$3,757.23**

Detail

STEVEN M PALAZZO
Card Ending [redacted]

				Amount
04/12/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$0.06
04/12/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$32.00
04/14/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	$12.00
04/14/20	KEESLER GUL ANG RTL STR 0000 800-582-3289	GULFPORT	MS	$46.99
04/17/20	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	$13.90
04/18/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$33.36
04/21/20	KEESLER GUL ANG RTL STR 0000 800-582-3289	GULFPORT	MS	$26.77

Continued on reverse

Detail Continued

				Amount
04/22/20	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	$26.24
04/23/20	BONCHON CHICKEN 650000008215280 7034750849	WASHINGTON	DC	$40.04
04/24/20	RESIDENCE INN 705 Arrival Date 04/22/20 Departure Date 04/24/20 00000000	WASHINGTON	DC	$616.86
04/24/20	ATLANTA AIRPORT 1429015 30320 RESTAURANT	ATLANTA	GA	$9.72
04/24/20	KEESLER GUL ANG RTL STR 0000 800-582-3289	GULFPORT	MS	$62.59
04/24/20	MCDONALD'S 4047662736	ATLANTA	GA	$7.12
04/27/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$11.76
04/27/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	$10.00
04/28/20	AMZN MKTP US*JG3SY4JE3 BOOK STORES	AMZN.COM/BILL	WA	$23.15
04/28/20	AMZN MKTP US*NY7914LQ3 BOOK STORES	AMZN.COM/BILL	WA	$79.42
04/28/20	INTUIT *QUICKBOOKS IGS_110614073375 94043	800-446-8848	CA	$21.00
04/28/20	AMAZON.COM*026Y191M3 MERCHANDISE	AMZN.COM/BILL	WA	$147.78
04/29/20	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	$25.00
04/29/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$0.99
05/01/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	$37.86
05/03/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	$18.00
05/06/20	TURAN FOLEY CASHIER 2 132864010010511 MIKEP@TURNAFOLEY.COM	GULFPORT	MS	$318.95
05/07/20	CBVSS LLC 0605 228-868-6367	GULFPORT	MS	$44.79
05/08/20	EDD'S DRIVE-IN squareup.com/receipts	Pascagoula	MS	$21.70
05/08/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	$18.00
05/09/20	EL AGAVE M* EL AGAVE M +18887072469	GULFPORT	MS	$57.73

STEPHEN MOORE
Card Ending [redacted] Monthly Spending Limit: $2,000

				Amount
04/14/20	CLARK OIL CO STORE 50 0000 601-735-4847	HATTIESBURG	MS	$10.03
04/16/20	ROSES BBQ 436845556779857 ROSESBBQINC@BELLSOUTH.NET	HATTIESBURG	MS	$75.44
04/20/20	CIRCLE K # 23395/CIRCLE K CONVENIENCE	HATTIESBURG	MS	$42.79

Continued on next page

Detail Continued

JILL DUCKWORTH
Card Ending [redacted] Monthly Spending Limit: $35,000

				Amount
04/19/20	FORMSTACK 3175423125	(317)542-3125	IN	$19.00
04/30/20	MAILCHIMP *MISC EMAIL MKTG	MAILCHIMP.COM	GA	$80.24
04/30/20	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	$171.57

PATRICK M LARGE
Card Ending [redacted] Monthly Spending Limit: $1,000

				Amount
04/23/20	DROPBOX*QHH8PXLMGQWY 4159867057	SAN FRANCISCO	CA	$11.99

MICHELE GARGIULO
Card Ending [redacted] Monthly Spending Limit: $6,000

				Amount
04/10/20	TARANTOS CRAWFISH 650000008684808 2283920990	BILOXI	MS	$176.23
04/13/20	TONY'S BRICK OVEN PIZZER 0000 228-326-0573	GULFPORT	MS	$52.74
04/14/20	ROUSES 8882467822	SAN FRANCISCO	CA	$119.08
04/16/20	ROUSES 8882467822	SAN FRANCISCO	CA	$41.96
04/17/20	TAILGATERS SPORTS PUB & G 021770020518 0000045421 39532	BILOXI	MS	$137.38
04/21/20	BIN 605 924718467298136 TODDLAFFERTY@HANCOCKWHITN	GULFPORT	MS	$222.38
04/21/20	BT*WAITR INC. 3375343662	LAFAYETTE	LA	$107.26
04/22/20	TONY'S BRICK OVEN PIZZER 0000 228-326-0573	GULFPORT	MS	$28.53
04/29/20	AMZN MKTP US*2X3LQ4EP3 BOOK STORES	AMZN.COM/BILL	WA	$30.85
04/30/20	JIMMY JOHNS - 3784 000000001 2518958488	GULFPORT	MS	$19.72
05/01/20	TAILGATERS SPORTS PUB & G 021770020518 0000046070 39532	BILOXI	MS	$116.78
05/01/20	JOHN FAYARD SELF STORA JOHN FAYARD SEL 70812 39503	GULFPORT	MS	$160.00
05/04/20	WOODYS ROADSIDE BILOXI 650000009493449 2282072789	BILOXI	MS	$105.71
05/06/20	EL AGAVE MEXICAN REST 0000 228-822-1415	GULFPORT	MS	$34.70
05/06/20	SNAPFISH 8005588224	BELTSVILLE	MD	$29.51

Continued on reverse

Detail Continued

				Amount
05/07/20	MURKY WATERS BBQ - GULFPORT squareup.com/receipts	Gulfport	MS	$106.56

HUNTER LIPSCOMB
Card Ending [redacted] Monthly Spending Limit: $2,000

				Amount
04/15/20	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	$73.00
05/08/20	A *MISSISSIPPI GOP 225-250-1301	JACKSON	MS	$20.00

Fees

			Amount
05/12/20	STEVEN M PALAZZO	ANNUAL MEMBERSHIP FEE	$595.00
Total Fees for this Period			**$595.00**

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	$595.00
Total Interest in 2020	$0.00

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.

IMPORTANT NOTICES continued

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EXHIBIT 20

The Honorable Steven Palazzo
Member, U.S. House of Representatives

OFFICE OF CONGRESSIONAL ETHICS
WASHINGTON, DC 20515

Re: REQUEST FOR INFORMATION
Review No. 20-2124

(7) The following documents and communication:

a. All client engagement letters or agreements between Palazzo for Congress (or anyone acting on its behalf) and Palazzo & Company, LLC or Breazeale, Saunders & O'Neil, Ltd.
b. All invoices for services to Palazzo for Congress, between January 1, 2017 and December 31, 2019, from both Palazzo & Company, LLC and Breazeale, Saunders & O'Neil, Ltd.
c. All documents and communications related to services provided by Palazzo & Company, LLC and Breazeale, Saunders, O'Neil, Ltd. To Palazzo for Congress between January 1, 2017 and December 31, 2019.
d. Efforts made to establish the fair market value of Palazzo & Company, LLC's services.

Response with Documents Attached:

Payments to Palazzo & Company, LLC were for professional services rendered, such as general ledger, bill paying, correspondence, financial management, and data management. Payments to Breazeale, Saunders, O'Neil are also for professional services rendered, such as FEC reporting, consulting and compliance.

In July of 2019, the primary staff accountant from Palazzo & Company performing the work for Palazzo for Congress resigned. At or around that time, Palazzo for Congress transferred all accounting functions to Breazeale, Saunders, O'Neil.

Steven Palazzo does not have any ownership in either of the above accounting firms. Since he was divorced in 2016, he does not have any current knowledge of the ownership of Palazzo & Company, LLC.

EXHIBIT 21

Palazzo For Congress
Transaction List by Vendor
All Transactions

12:19 PM
06/24/2020

	Type	Date	Num	Memo	Account	Clr	Split	Debit	Credit
Greene Acres, LLC									
	Bill	05/14/2018		February thru April 2018 Rent	Accounts Payable		Rent		9,000.00
	Bill	06/05/2018		May Rent	Accounts Payable		Rent		3,000.00
	Bill	07/02/2018			Accounts Payable		Rent		3,000.00
	Bill	08/02/2018			Accounts Payable		Rent		3,000.00
	Bill	09/10/2018			Accounts Payable		Rent		3,000.00
	Bill	10/01/2018			Accounts Payable		Rent		3,000.00
	Bill	11/01/2018			Accounts Payable		Rent		3,000.00
	Bill	12/01/2018			Accounts Payable		Rent		3,000.00
	Bill	12/31/2018	December Rent	December Rent	Accounts Payable		Rent		3,000.00
	Bill	02/01/2019	JAN19	January Rent - 2019	Accounts Payable		Rent		3,000.00
	Bill	02/19/2019	FEB 19	February Rent - 2019	Accounts Payable		Rent		3,000.00
	Bill	03/01/2019	MAR 19	March Rent - 2019	Accounts Payable		Rent		3,000.00
	Bill	04/01/2019	APR 19	April Rent - 2019	Accounts Payable		Rent		3,000.00
	Bill	05/01/2019	MAY 19	May Rent - 2019	Accounts Payable		Rent		3,000.00
	Bill	06/01/2019	JUN 19	June Rent - 2019	Accounts Payable		Rent		3,000.00
	Bill	06/28/2019	JUL 19	July Rent - 2019	Accounts Payable		Rent		3,000.00
	Bill	07/29/2019	AUG 19	August Rent - 2019	Accounts Payable		Rent		3,000.00
									57,000.00
	Bill Pmt -Check	05/15/2018	[redacted]	February thru April 2018 Rent	Bancorp South	√	Accounts Payable		9,000.00
	Bill Pmt -Check	06/18/2018		May Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	07/02/2018		June Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	08/02/2018		July Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	09/10/2018		August Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	10/01/2018		September Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	11/01/2018		October Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	12/01/2018		November Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	12/31/2018		December Rent	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	02/01/2019		January Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	02/19/2019		February Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	03/01/2019		March Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	04/01/2019		April Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	05/01/2019		May Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	06/01/2019		June Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	06/28/2019		July Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Bill Pmt -Check	07/29/2019		August Rent - 2019	Bancorp South	√	Accounts Payable		3,000.00
	Check	08/27/2019			Bancorp South	√	Rent		3,000.00
									60,000.00
	Check	05/19/2014	2945		Bancorp South	√	Mileage		1,400.00
									1,400.00

20-2124_1234
PFC_0008

EXHIBIT 22

Greene Acres of Ms, LLC
c/o The Honorable Steven Palazzo

OFFICE OF CONGRESSIONAL ETHICS
WASHINGTON, DC 20515

Re: REQUEST FOR INFORMATION
Review No. 20-2124

(1) Please provide (a) a summary of the business objective or mission of Greene Acres of Ms, LLC, (b) the exact address of the business and (c) the names, contact information, and title of all current and former employees of the business.

Response and Documents Attached:

Since June 24, 2009, Steven Palazzo has maintained Greene Acres, LLC as a standard business practice to own and operate fixed assets. Greene Acres, LLC, is a single owner, investment property management company. The principal address is 11530 Treelawn Drive, Gulfport, MS 39503. Steven Palazzo is the managing member and only member of Greene Acres, LLC. Greene Acres, LLC has no employees.

EXHIBIT 23

330608	11072 Old Highway 67, D'Iberville, MS 39540 Single Family Withdrawn	Agent Copy

	Name	Office	Primary	Office	E-mail
Listing Member:	Cameron C Bell	LO: Cameron Bell Properties, Inc. 19108	[redacted]	228-861-5939	cameronbell[redacted]

List Price:	**$525,000**	Sub-Type:	Single Family Residence
List Date:	02/22/2018		
Listing Type:	Exclusive Right To Sell	Days On Market:	54
Bedrooms:	4	CDOM:	54
Full Baths:	~~2~~ 3	Parcel #:	1308h-03-021.000
Half Baths:	1	Additional Parcel Numbers:	1308H-03-021.015 (.63acres) Adjacent parcel included.
Apx H/C SqFt:	3,856 (per appraisal)	Lot Dimensions:	206x338x196x384
List Price Sqft:	$136.15	Subdivision:	Magnolia Bluff Pla
Acreage:	2.03	County:	Harrison
Year Built:	1920 (tax rolls)	Zoning:	Hwy Commercial District
Manuf./Mobile:	No		
Modular:	No	N or S of CSX RR:	N
		N or S of I-10:	North
		Comm. to Other Broker:	3%
		Sub Agency:	No

3856 X 137.63 = 530,701

Legal: BEG AT INTER OF N MAR OF A 30 FT R/W & SW COR OF LOT 3 OF MAGNOLIA BLUFF PLANTATION SUBD N 81.6 FT N 3 DG E 235.6 FT TO

Homestead Y/N:	No	Potential Short Sale:	No	Annual Home Ins:	
Condo/HO Fees:		Short Sale Info:		Flood Insurance Required?:	Yes
Other Condo/HO Fees:		3rd Party/Bank Owned:	No	Annual Flood Ins:	$535
				Estimated Annual Taxes:	$3,184

School District:	D'Iberville	Junior/Middle School:		Owner Name:	Palazzo
Elementary School:		Senior High School:		Owner/Agent:	No

Agent Remarks: Seller requests that all agents/buyers remove their shoes before entering main home. 24hr notice requested before showing.

Public Remarks: This majestic, one-of-a-kind waterfront home was built in 1920 with the character, charm and craftsmanship you won't find elsewhere! Perched on 1.4 acres atop one of the highest points along the Tchoutacabouffa River, it features stained glass windows, tiling and beautiful hard wood flooring. It is private with a garage apartment, dock, large second floor deck, courtyard (ideal for entertaining) and water views all around. Adjacent .63 acres also included. Listed under appraised value of both parcels at $1.175 million. Zoned C-3D (Interstate Commercial District).

Showing: Call LA for Appt.
Type: House
Levels: Two
Walls: Sheet Rock
Flooring: Natural Wood; Ceramic Tile
Cooling System: Central Electric
Heat System: Cent/Elec Heat Pump
Heat Fuel: Electric

Exterior: Stucco
Parking: Driveway; Garage Double
Foundation: Other - See Remarks
Waterfront: River; Water View
Recreation/Amenities: Boating; Near Entertainment; Swimming
Miscellaneous: 1-3 Acres; Guest Cottage
Handicap:

Water Heater: Electric
Water: Well
Sewer: Septic Tank

Approx Age Code: Older Home 25+ Years
Occupancy: Vacant
Possession: Covered in Contract
Acceptable Financing: Conventional; Other - See Remarks

Interior Features: Ceiling Fan; Fireplace; High Ceilings; Other - See Remarks
Exterior Features: Other - See Remarks; Patio
Equipment/Appliances: Cooktop; Dishwasher; Disposal; Single Oven

Information is deemed to be reliable, but is not guaranteed. © 2018 MLS and FBS. Prepared by Tiffany J Dymond, ABR,SFR on Friday, July 13, 2018 10:55 AM. The information on this sheet has been made available by the MLS and may not be the listing of the provider.

EXHIBIT 24

From:	Cameron Bell
To:	Brown, Jeffrey
Subject:	FW: Questions
Date:	Monday, July 6, 2020 8:36:29 PM
Attachments:	image001.png Appraisal 2016.pdf

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Cameron Bell <[redacted]>
Sent: Wednesday, March 29, 2017 1:14 PM
To: 'Jared Wabel' <[redacted]>
Subject: RE: Questions

Ever lived in? Yes, mainly used a weekend home by current owners to my knowledge.
How long vacant? Probably 6 months or so.
Can you send property map that shows property lines? See below for the two parcels.
Age of HVAC? Emailed disclosure via separate email. Also have inquired specifically with owner.
What does it mean leveled after Katrina? I assume it was just adjusted due to settling, but have inquired with owner.
Age of well and pump? Have inquired with owner.
Both city and well water are ran to home? Attached appraisal shows public for both, but I'm not sure… have inquired with owner.

Cameron C. Bell
Realtor l Broker l Attorney
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

-----Original Message-----
From: Jared Wabel [redacted]]
Sent: Wednesday, March 29, 2017 12:59 PM
To: Cameronbel[redacted]
Subject: Questions

I'm driving so I'm keeping it short. Ha.

Ever lived in?
How long vacant?
Can you send property map that shows property lines?
Age of HVAC?
What does it mean leveled after Katrina?
Age of well and pump?
Both city and well water are ran to home?

Thanks

Jared

Sent from my iPhone

Virus-free. www.avg.com

EXHIBIT 25

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: Questions from potential buyer:
Date: Monday, July 6, 2020 8:33:00 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Steven Palazzo <[redacted]>
Sent: Tuesday, October 18, 2016 2:01 PM
To: Cameron Bell <[redacted]>
Subject: Re: Questions from potential buyer:

Built by the first mayor of ocean springs (Rumor) has it.

Corso family (pete) owned it after and they own Corso vending. Liz Joachim may know more.

No recollection of electrical or plumbing and Frank has owned since I believe around 2000-2002 time frame.

Owned since 2000-2002 estimated but we are trying to find settlement papers etc…

Wish I had more and I'll share as I come across.

Memo of Option to Purchase was executed ion August 27, 1998 but I don't see any HUD settlement forms.

SP

From: Cameron Bell <[redacted]>
Date: Tuesday, October 18, 2016 at 11:44 AM
To: "Rep. Steven Palazzo" <[redacted]>
Subject: Questions from potential buyer:

Do we have any clue who built the home originally?

When was the last time the electrical or plumbing was updated?

How long has your family owned the home?

Thank you,
Cameron

Cameron C. Bell
Realtor l Broker l Attorney
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2016.0.7797 / Virus Database: 4664/13232 - Release Date: 10/18/16

EXHIBIT 26

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: 11072 Old Hwy 67
Date: Monday, July 6, 2020 8:32:40 PM

Cameron C Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
https://urldefense proofpoint com/v2/url?u=http-3A__www cameronbellproperties com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=28RRRUjKr-AfkvbMnTcTH5MVSLeBD08En9meXJAXeEk&s=aUMH67uKhJ_7s1Fh-voLo9VPM5vs3oxq2AGfMKNKExQ&e=

*Not actively practicing law

-----Original Message-----
From: Steven Palazzo <[redacted]>
Sent: Tuesday, May 10, 2016 10 04 AM
To: cameronbel[redacted]
Subject: 11072 Old Hwy 67

Cameron,

Call Frank at[redacted] I'd like to have the property listed ASAP

I've asked him to be realistic on the price

Muriel will need to be there to sign the paperwork

I'll have them straighten up as much as possible

But they need to sell and sell soon hopefully

I'll call when I get to Atlanta

Sent from my iPad

No virus found in this message
Checked by AVG - https://urldefense proofpoint com/v2/url?u=http-3A__www avg com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=28RRRUjKr-AfkvbMnTcTH5MVSLeBD08En9meXJAXeEk&s=IbCU7b2bggKFOBx8-eGsqQ0lg_qJSVXfOitzYagaA8w&e=
Version: 2016 0 7690 / Virus Database: 4627/12712 - Release Date: 07/30/16

EXHIBIT 27

From: Steven Palazzo [redacted]
Sent: Thursday, May 11, 2017 8:01 PM
To: Cameron Bell <redacted>
Cc: Rep. Steven Palazzo <redacted>
Subject: River House and Commercial Properties

Cameron,

River House -

Please tell me what you recommend on selling this house. Ignore our conversations in the past and tell me what we can sell this property for based on your experience.

WE ARE APPARENTLY NOW PRICED APPROPRIATELY, AS THE SHOWINGS HAVE PICKED UP DRAMATICALLY. IT'S ALWAYS PRICE, TO SOME EXTENT, BUT WITH THE NUMBER OF SHOWINGS WE ARE GETTING, IT HAS BECOME SIMPLY A MATTER OF GETTING SOMEONE TO BUY INTO DOING THE UPDATES, ETC.

In addition what else are you doing to sell this property? Are you buying advertising, sending out emails to list along the coast and surrounding states? Or is it just a sign and MLS?

WE ARE ACTIVE ON OVER 70 WEBSITES, MLS, SIGNAGE, EMAILS TO ANYONE POTENTIALLY INTERESTED, WORD OF MOUTH, ETC.

Commercial Properties -

Talk with Jodi and let me know if we have the properties listed. And In addition what are you doing to sell these properties? Same questions above but with the addition are you sponsoring this on Loop net or any other commercial listing service.

I HAVE COPIED JODE' ON THIS EMAIL FOR AN UPDATED RESPONSE, BUT YES, THE PROPERTIES ARE ACTIVELY LISTED.

As you know time is of the essence for my parents to move their properties and as a realtor I expect you to be doing everything you can to sell these properties. So I look forward to reading your response.

WE ABSOLUTELY ARE, AND HAVE HAD 4-5 SHOWINGS IN THE PAST WEEK ALONE, LARGELY DUE TO THE PRICE REDUCTION.

If we need to adjust some things we will. River House being top priority. Ultimately if I'm asking too much of you then let me know and we can figure out where we go from there.

AGAIN, I BELIEVE THE LOWER THE PRICE THE MORE LIKELY IT IS TO SELL, OBVIOUSLY… HOWEVER, WITH THE NUMBER OF SHOWNGS WE'RE GETTING, IT SHOULD JUST BE A

MATTER OF TIME. THE LARGEST ISSUES/FEEDBACK PROBLEM WE ARE GETTING IS THE UNKNOWN WITH THE 12+/- ACRE SURROUNDING THE HOME.

Lastly, do you know someone that may be interested in buying the farm? I've added a $35K tractor so that would have to be calculated into the sell price. At this time I don't want to list it but if you have any buyers in mind I will allow you to show it for in the range we discussed earlier.

YES, I HAVE SEVERAL POTENTIAL BUYERS I CAN REACH OUT TO... WHAT PRICE, INCLUDING THE 8% COMMISSION, WOULD YOU BE WILLING TO SELL IT FOR, AND ARE YOU REALLY SURE YOU WANT TO LET IT GO THIS TIME? I KNOW HOW MUCH YOU LOVE BEING OUT THERE.

Regards,

Steven

Virus-free. www.avg.com

<image001.png>
<image002.png>
<image003.png>

EXHIBIT 28

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: River house
Date: Monday, July 6, 2020 1:52:03 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Steven Palazzo <[redacted]>
Sent: Friday, September 8, 2017 11:52 PM
To: Cameron Bell <[redacted]>
Subject: River house

So based on what you sent me this guy seems to really want the house. Do agree?

What would he pay in rent? Personally not sure I want him in the house unless we have a contract that puts up cash and is nonrefundable like a $10K-20K. Just in case he gets in and decides it's not for him. Or perhaps we can continue to show or get him to agree to a higher sell price.

Would he pay a nonrefundable fee to hold the house for 6 months?

I'm going to assume my parent's debt on the house hopefully in the next week or so. So we can get the bank out of the way. But if you think we can do something for more that's even better.

This is your area of expertise so advise. Call or email.

IU]`^&R]QQ'bb'MaS'O[Y

EXHIBIT 29

DocuSign Envelope ID: 3CCD6610-EF4E-47B8-B25E-31FB2C33C5F6

10/10/2017

To whom it may concern:

Please be advised that I took $50,000 out of my TSP retirement on 9/25/17. There was a $50 fee as it was wired into my checking account at The First on 9/25/17 in the amount of $49,950.00. Please see the attached documentation showing $50,000 out of TSP and the ACH credit from TSP into my checking account for $49,950.

Thank you,

X DocuSigned by: SMP B6627572904C426... Date 10/10/2017

Steven M Palazzo

1010 OF TITLE 18 U.S.C. FEDERAL HOUSING ADMINISTRATION TRANSACTIONS PROVIDES: "WHOEVER FOR THE PURPOSE OF THE INFLUENCING IN ANY WAY THE ACTION OF SUCH ADMINISTRATION MAKES, PASSES, UTTERS OR PUBLISHES ANY STATEMENT, KNOWING THE SAME TO BE FALSE, SHALL BE FINED NOT MORE THAN $5,000 OR IMPRISONED NOT MORE THAN TWO (2) YEARS OR BOTH."

EXHIBIT 30

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: follow up...
Date: Monday, July 6, 2020 1:49:27 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Cameron Bell <[redacted]>
Sent: Monday, October 16, 2017 5:35 PM
To: 'Shari Mckee' <[redacted]>
Subject: follow up...

He is closing on the house (purchase from parents) this Friday… allegedly his plan it to make the currently required repairs and then put it back on the market and get it off his hands. He said he is having that decking taken up and resealing that roof area to stop/prevent any future moisture intrusion. He was going by the house this afternoon/evening to check on that moisture area you located in the half bath. I will keep y'all posted of course, but for now it sounds like a hurry-up-and-wait type scenario. The search continues!

Thank you,
Cameron

Cameron C. Bell
Realtor l Broker l Attorney
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

Virus-free. www.avg.com

EXHIBIT 31

APPRAISAL REPORT

of

Single Family Residence at

11072 Old Highway 67

D berville, MS 39540-8000

As Of:

09/06/2016

Prepared For:

Trustmark National Bank
P.O. Box 291
Jackson, MS 39205

Prepared By:

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

Chelle McKinney
164 Beachview Ave
Biloxi, MS 39531

09/15/2016

Trustmark National Bank
P.O. Box 291
Jackson, MS 39205

RE: ~
11072 Old Highway 67
D berville, MS 39540-8000
File No. 10421
Case No.

Dear

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

11072 Old Highway 67, Diberville, MS 39540-8000

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

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

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 09/06/2016 is:

$ 1,175,000

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

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

Respectfully submitted,

Signature: Ann Michelle McKinney

Ann Michelle McKinney
RA 840

APPRAISAL COMPLIANCE ADDENDUM

File No. 10421

Borrower/Client ~
Address 11072 Old Highway 67 Unit No.
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

[X] Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

[ ] Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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

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

PRIOR SERVICES

- [X] I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I [X] **HAVE** made a personal inspection of the property that is the subject of this report.
- I [ ] have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: The income approach was considered, however the data available was not sufficient to formulate market value.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

[X] A reasonable marketing time for the subject property is 160-323 day(s) utilizing market conditions pertinent to the appraisal assignment.

[X] A reasonable exposure time for the subject property is 204-259 day(s).

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Ann Michelle McKinney	Signature
Name Ann Michelle McKinney	Name
Date of Signature 09/15/2016	Date of Signature
State Certification # RA-840	State Certification #
or State License #	or State License #
State MS	State
Expiration Date of Certification or License 12/31/2017	Expiration Date of Certification or License
	Supervisory Appraiser Inspection of Subject Property:
Effective Date of Appraisal 09/06/2016	[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

20-2124_1262

Exterior-Only Inspection Residential Appraisal Report

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

SUBJECT

Property Address 11072 Old Highway 67 City Diberville State MS Zip Code 39540-8000

Borrower ~ Owner of Public Record Palazzo, Muriel M./Eagles Nest Holdings LPCounty Harrison

Legal Description See comment addendum

Assessor's Parcel # 1308H-03-021.000 & 1308H-03-021.015 Tax Year 2015 R E. Taxes $ 4,528

Neighborhood Name Magnolia Bluff Plantation Subdivision Map Reference MGCMLS Census Tract 0033.01

Occupant [X] Owner [ ] Tenant [ ] Vacant Special Assessments $ 0 [ ] PUD HOA $ 0 [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Portfolio Management

Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

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 [X] No

Report data source(s) used, offerings price(s), and date(s). MGCMLS

CONTRACT

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

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

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

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

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends					One-Unit Housing			Present Land Use %	
Location	[X] Urban	[ ] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining		PRICE	AGE		One-Unit	60 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply		$ (000)	(yrs)		2-4 Unit	5 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[ ] 3-6 mths	[X] Over 6 mths		74	Low	2	Multi-Family	5 %
Neighborhood Boundaries North by Old Highway 67, south by Interstate 10, east by Highway 67, and west by Cedar Lake Road.									1,875	High	96	Commercial	5 %
									534	Pred.	10	Other Vacant	25 %

Neighborhood Description The subject neighborhood has paved streets with open culverts. I am not aware of a homeowner's associa ion, amenities, or dues for the subject neighborhood. There is commercial, restaurants, entertainment, shopping, medical, etc. in the subject marketing area. The subject is waterfront property. See comment addendum.

Market Conditions (including support for the above conclusions) According to the Fannie Mae 1004 MC Sta istics Report, the Average Sales Price is $534,950.. The Average Days on Market are 229 days. The Median Sales to List Price Ratio for he current 0-3 months is 90%. After adjusting the differences my opinion of value for the subject property at the time of this appraisal report is $1,175,000..

SITE

Dimensions See comment Addendum Area 1.50 ac Shape Irregular/Adequate View B;Wtr;Commercial

Specific Zoning Classification C3 Zoning Description Commercial Interstate District Single Family Allowed

Zoning Compliance [X] 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? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[ ]	[ ] None	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone X500 FEMA Map # 28047C0283G FEMA Map Date 06/16/2009

Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.

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

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [X] Appraisal Files [X] MLS [X] Assessment and Tax Records [ ] Prior Inspection [ ] Property Owner [X] Other (describe) Client Data Data Source(s) for Gross Living Area Client Data

General Description	General Description	Heating / Cooling	Amenities	Car Storage
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	[X] FWA [ ] HWBB	[X] Fireplace(s) # 1	[ ] None
# of Stories 2.00	[ ] Full Basement [ ] Finished	[ ] Radiant	[ ] Woodstove(s) # 0	[X] Driveway # of Cars 4
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	[X] Partial Basement [ ] Finished	[ ] Other	[X] Patio/Deck CRear	Driveway Surface Grav/Conc
[X] Existing [ ] Proposed [ ] Under Const.	Exterior Walls Siding/Good	Fuel Elec.	[X] Porch CFront	[X] Garage # of Cars 1
Design (Style) Contemp	Roof Surface Metal/Good	[X] Central Air Conditioning	[ ] Pool None	[ ] Carport # of Cars 0
Year Built 1920	Gutters & Downspouts None	[ ] Individual	[X] Fence Con/Iron	[ ] Attached [X] Detached
Effective Age (Yrs) 10	Window Type Insulated/Good	[ ] Other	[X] Other UCDck/CGaz	[ ] Built-in

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

Finished area **above** grade contains: 14 Rooms 4 Bedrooms 2.1 Bath(s) 3,856 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) I assume the subject property has energy efficient HVAC unit. According to the client previous appraisal, the garage has an apartment with one bedroom and one bathroom. See comment addendum.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C2;See comments - SUBJECT CONDITION

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No

If Yes, describe

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

Exterior-Only Inspection Residential Appraisal Report

There are 82 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 225,000 to $ 6,000,000

There are 34 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 74,900 to $ 2,480,000

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	11072 Old Highway 67 Diberville, MS 39540-8000	485 Jordan Drive Biloxi, MS 39531		6 Povenir Pl Gulfport, MS 39507		11560 Hillcrest Rd Gulfport, MS 39503	
Proximity to Subject		4.77 miles SW		8.67 miles SW		8.15 miles W	
Sale Price	$		$ 1,175,000		$ 1,250,000		$ 1,460,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 235.14 sq. ft.		$ 224.74 sq. ft.		$ 263.59 sq. ft.	
Data Source(s)		MGCMLS#281340;DOM 247		MGCMLS#288900;DOM 393		MGCMLS#288023;DOM 308	
Verification Source(s)		Observation/Public Data		Observation/Public Data		Observation/Public Data	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCR PTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		Ukn;557	0	Conv;0	0	Conv;0	0
Date of Sale/Time		s09/16;c09/16	0	s07/16;c05/16	0	s05/16;c02/16	0
Location	B;Res;WtrFr	B;Res;WtrFr		B;Res;WtrFr		B;Res;WtrFr	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1.50 ac	21045 sf	0	40824 sf	0	4.10 ac	-190,000
View	B;Wtr;Commercial	B;Res;Wtr	0	B;Res;Wtr	0	B;Res;Wtr	0
Design (Style)	DT2.00;Contemp	DT2.00;Contemp		DT2.00;Colonial	0	DT1.00;Acadian	0
Quality of Construction	Q1	Q1		Q1		Q1	
Actual Age	96	10	0	42	0	10	0
Condition	C2	C2		C2		C2	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	0	Total Bdrms Baths	0	Total Bdrms Baths	0
Room Count	14 4 2.1	9 5 4.1	-6,000	10 4 4.1	-6,000	12 5 4.1	-6,000
Gross Living Area	3,856 sq. ft	4,997 sq. ft	-57,100	5,562 sq. ft	-85,300	5,539 sq. ft	-84,200
Basement & Finished	285sf228sfwo	0sf	0	0sf	0	0sf	0
Rooms Below Grade	0rr0br0.0ba0o		0		0		0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central	
Energy Efficient tems	HVAC	HVAC		HVAC		HVAC	
Garage/Carport	1gd4dw	4ga4dw	-6,000	2cp4dw	0	3ga3dw	-4,000
Porch/Patio/Deck	CPor/CPat/UCDeck	CPorch/Deck/Bal	0	CPorch/CPat/CBal	0	CPorch/CPatio	0
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Amenities	Apartment/Gazebo	BtHse/Lift/Pier/Elev	0	BtHse/Pool/GQtrs	0	Pool/HotTub/ODK	0
List/Sale Price	0						
Net Adjustment (Total)		[ ] + [X] -	$ -69,100	[ ] + [X] -	$ -91,300	[ ] + [X] -	$ -284,200
Adjusted Sale Price of Comparables		Net Adj: -6% Gross Adj : 6%	$ 1,105,900	Net Adj: -7% Gross Adj: 7%	$ 1,158,700	Net Adj: -19% Gross Adj: 19%	$ 1,175,800

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

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

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

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

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Land Records/MGCMLS	Land Records/MGCMLS	Land Records/MGCMLS	Land Records/MGCMLS
Effective Date of Data Source(s)	09/12/2016	09/12/2016	09/12/2016	09/12/2016

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

Summary of Sales Comparison Approach The comparables used are closed transactions from the subject area. The comparable sales reflect sales activity of homes similar to the subject property. The comparables used as elements of comparison were the most recent and similar sales available to the appraiser at the time of his appraisal report. After adjus ing for the differences the comparable sales value range is from $1,105,900. to $1,396,000... My opinion of a reasonable exposure time is 204-259 days for the purpose of this report. A reasonable exposure time for the subject property developed independen ly from the stated marketing time is 160-323 days for he purpose of this report. The adjustments were determined using he matched paired analysis for he comparables within the report. All adjustments are rounded to the whole dollar amount per UAD guidelines.

RECONCILIATION

Indicated Value by Sales Comparison Approach $ 1,175,000

Indicated Value by: Sales Comparison Approach $ 1,175,000 Cost Approach (if developed) $ 1,171,102 Income Approach (if developed) $

My opinion of value is bracketed by the original sale price and the adjusted sales price for the comparables used as elements of comparison for the purpose of this appraisal report. My opinion of value is supported by the buyer's and seller's actions as of the effective date of this appraisal.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: This appraisal is made "as is" as per an exterior inspection from the street.

Based on a visual inspection of the exterior areas of the subject property from at least the street, 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 $ 1,175,000 , as of 09/06/2016 , which is the date of inspection and the effective date of this appraisal.

20-2124_1264

Exterior-Only Inspection Residential Appraisal Report

ADDITIONAL COMMENTS

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

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

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

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

The subject property and subject neighborhood did not sustain any flooding and/or windstorm damages from Hurricane Isaac.

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

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

COST APPROACH

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

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Mississippi Gulf Coast Multi Listing Service and County Tax Records.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW	OP NION OF SITE VALUE			=$	250,000
Source of cost data MGCMLS/Local Contractors and Builders	Dwelling	3,856	Sq. Ft. @ $ 255.00	=$	983,280
Quality rating from cost service 1.0 Effective date of cost data 09/06/2016			Sq. Ft. @ $	=$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
Site value is based on review of recent land sales and site-to-value	Garage/Carport	200	Sq. Ft. @ $ 30.00	=$	6,000
ratios. The subject has an estimated economic life expectancy of 60	Total Estimate of Cost-new			=$	989,280
years. Local contractors, builders, and Marshall and Swift were used to	Less Physical 17	Functional 0	External 0		
formulate the cost approach to value.	Depreciation	168,178	0 0	=$ (	168,178)
	Depreciated Cost of Improvements			=$	821,102
	"As-is" Value of Site Improvements			=$	100,000
Estimated Remaining Economic Life (HUD and VA only) 50 Years	Indicated Value By Cost Approach			=$	1,171,102

INCOME

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

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

Total number of units rented Total number of units for sale Data source

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

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

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

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

Describe common elements and recreational facilities.

20-2124_1265

Chelle McKinney
EXTRA COMPARABLES 4-5-6

File No. 10421

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6			
Address	11072 Old Highway 67 Diberville, MS 39540-8000			10800 Waterside Dr Gulfport, MS 39507				31 Sauvolle Ct Ocean Springs, MS 39564				10907 Waterside Dr Gulfport, MS 39507			
Proximity to Subject				7 24 miles SW				9.30 miles SE				7.35 miles SW			
Sale Price	$					$ 1,875,000				$ 1,250,000				$ 1,789,900	
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.			$ 360.92 sq. ft.				$ 251.51 sq. ft.				$ 427.08 sq. ft.			
Data Source(s)				MGCMLS#292059;DOM 217				MGCMLS#305942;DOM 36				MGCMLS#303509;DOM 98			
Verification Source(s)				Observation/Public Data				Observation/Public Data				Observation/Public Data			
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) $ Adjustment	DESCR PTION			+(-) $ Adjustment	DESCRIPTION			+(-) $ Adjustment
Sale or Financing				ArmLth			0	Listing			0	Listing			0
Concessions				Conv;0			0	ALT;0			0	ALT;0			0
Date of Sale/Time				s04/16;c02/16			0	Active			0	Active			0
Location	B;Res;WtrFr			B;Res;WtrFr				B;Res;WtrFr				B;Res;WtrFr			
Leasehold/Fee Simple	Fee Simple			Fee Simple				Fee Simple				Fee Simple			
Site	1.50 ac			2.10 ac			0	41818 sf			0	1.90 ac			0
View	B;Wtr;Commercial			B;Res;Wtr			0	B;Res;Wtr			0	B;Res;Wtr			0
Design (Style)	DT2.00;Contemp			DT2.00;Mediter			0	DT1.50;Acadian			0	DT2.00;Mediter			0
Quality of Construction	Q1			Q1				Q1				Q1			
Actual Age	96			4			-400,000	18			0	2			-400,000
Condition	C2			C2				C2				C2			
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths	0	Total	Bdrms	Baths	0	Total	Bdrms	Baths	0
Room Count	14	4	2.1	11	4	4.2	-8,000	12	4	4.2	-8,000	10	4	4.1	-6,000
Gross Living Area	3,856 sq. ft.			5,195 sq. ft.			-67,000	4,970 sq. ft.			-55,700	4,191 sq. ft.			-16,800
Basement & Finished	285sf228sfwo			0sf			0	0sf			0	0sf			0
Rooms Below Grade	0rr0br0.0ba0o						0				0				0
Functional Utility	Average			Average				Average				Average			
Heating/Cooling	FWA/Central			FWA/Central				FWA/Central				FWA/Central			
Energy Efficient tems	HVAC			HVAC				HVAC				HVAC			
Garage/Carport	1gd4dw			2ga2cp4dw			-4,000	3ga3dw			-4,000	2ga2cp4dw			-2,000
Porch/Patio/Deck	CPor/CPat/UCDeck			CPorch/CSPatio			0	CPorch/CPatio			0	CPorch/CSPatio			0
Fireplaces	1 Fireplace			1 Fireplace				1 Fireplace				1 Fireplace			
Amenities	Apartment/Gazebo			Pier/HotTub/Pool			0	None			+120,000	Pier/Pool			0
List/Sale Price	0			0				10%			-125,000	10%			-179,000
Net Adjustment (Total)				☐ + ☒ -			$ -479,000	☐ + ☒ -			$ -72,700	☐ + ☒ -			$ -603,800
Adjusted Sale Price of Comparables				Net Adj: -26% Gross Adj : 26%			$ 1,396,000	Net Adj: -6% Gross Adj: 25%			$ 1,177,300	Net Adj: -34% Gross Adj: 34%			$ 1,186,100

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Land Records/MGCMLS	Land Records/MGCMLS	Land Records/MGCMLS	Land Records/MGCMLS
Effective Date of Data Source(s)	09/12/2016	09/12/2016	09/12/2016	09/12/2016

Analysis of prior sale or transfer history of the subject property and comparable sales The appraiser has been requested by most clients to use comparable sales within the last hree mon hs as elements of comparison. If sales within three months were not available the appraiser has been instructed to include Active, Pending, Expired, and Withdrawn Listings from our local multi listing service. Therefore the appraiser has included two Active Listings to support the market value of the subject property. Based on the information used for this appraisal report, the subject Sales to List price is 90% at the ime of this report. Therefore the appraiser has adjusted the Date/Time for the Active Listings used in this report as elements of comparison to support the estimated market value of the subject property.

Summary of Sales Comparison Approach See comment addendum.

File No. 10421

Market Conditions Addendum to the Appraisal Report

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

Property Address 11072 Old Highway 67 City Diberville State MS ZIP Code 39540-8000

Borrower ~

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	15	10	9	Increasing [ ] Stable [X] Declining [ ]
Absorption Rate (Total Sales/Months)	2.5	3.33	3.00	Increasing [ ] Stable [X] Declining [ ]
Total # of Comparable Active Listings	43	60	83	Declining [ ] Stable [ ] Increasing [X]
Months of Housing Supply (Total Listings/Ab. Rate)	17.2	18.02	27.67	Declining [ ] Stable [ ] Increasing [X]

Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Median Comparable Sales Price	316,000	635,000	480,000	Increasing [ ] Stable [X] Declining [ ]
Median Comparable Sales Days on Market	257	204	259	Declining [ ] Stable [X] Increasing [ ]
Median Comparable List Price	599,999	584,000	550,000	Increasing [ ] Stable [X] Declining [ ]
Median Comparable Listings Days on Market	323	251	160	Declining [X] Stable [ ] Increasing [ ]
Median Sale Price as % of List Price	93	94	90	Increasing [ ] Stable [X] Declining [ ]
Seller-(developer, builder, etc,) paid financial assistance prevalent?		Yes [ ]	No [X]	Declining [ ] Stable [X] Increasing [ ]

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

Based on the data available at he ime of his report I did not find the seller's concessions to be prevalent. Therefore he seller's concessions have not been adjusted for this report.

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

Cite data sources for above information.

MGCMLS

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

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

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

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

APPRAISER

Signature	Ann Michelle McKinney	Signature	
Appraiser Name	Ann Michelle McKinney	Supervisor Name	
Company Name	Chelle McKinney	Company Name	
Company Address	164 Beachview Ave, Biloxi, MS 39531	Company Address	
State License/Certification #	RA-840 State MS	State License/Certification #	State
Email Address	biloxigir[redacted]	Email Address	

20-2124_1267

COMMENT ADDENDUM

File No. 10421

Borrower	~				
Property Address	11072 Old Highway 67				
City	Diberville	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank	Address	P.O. Box 291, Jackson, MS 39205		

SUBJECT CONDITION

The appraiser made an exterior observation of the subject property from the street only. The subject could not be seen from the street. The client previous appraisal has been used to determine the quality, condition, and features of the subject property for this report.

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

I assume the subject property was owner occupied as of the effective date of this appraisal. I assume the utili ies were on and the mechanical systems function properly as of the effective date of this appraisal.

I am not aware of any repairs needed for the subject property. This was an exterior from the street observation only.

COMMENT ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank	Address	P.O. Box 291, Jackson, MS 39205				

The intended use of this appraisal is to ascertain market value of the subject property. The intended user is Trustmark National Bank. No other intended user or use is allowed by the appraiser.

Additional Certifications: 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.

The Intended user of this appraisal report is the Lender/Client.

The Intended Use is to evaluate the property that is the subject of his appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional intended users are identified by the appraiser.

The subject property was inspected from the street only. I have verified the subject information with the County Tax Data.

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

I assume the subject property is owner occupied and the utili ies are on and function properly as of the effective date of this appraisal. The subject property was inspected from the street only. Should he subject property be in inferior condition then reported my opinion of value would most likely change.

The subject neighborhood has paved streets with open culverts. I am not aware of a homeowner's association, amenities, or dues for the subject neighborhood. There is commercial, restaurants, entertainment, shopping, medical, etc. in the subject marketing area. The subject is waterfront property. The subject property is convenient to area employers in the public and private sector, to area schools, shopping facilities, transportation arteries, medical and recreational facilities. The immediate area features homes of mostly different size, age, and architecture with some commercial u ilization along the main highways/roads. Most typical residential amenities are available to the area.

The subject is zoned C3 Commercial Interstate District with single family allowed. As of the effective date of this report the subject property highest and best use is considered single family. However, this area is growing and there is potential for the subject property highest and best use to change.

The location is considered urban for this report do to the commercial growth within very close proximity to the subject property.

To my knowledge, the comparable sales used in his report are the most recent and most similar sales available to the appraiser at the time of this report. All comparable sales were obtained from the Mississippi Gulf Coast MLS service. I have researched MGCMLS for comparables in he subjects subdivision and found limited sales or lis ings similar to the subject property. Therefore I felt justified in expanding the search to other neighborhoods with similar market and economic influences within a 9.3 mile radius of the subject property. It was necessary to cross major roads due to the limited market activity in the subject marketing area over the past year. I have used the most similar and most recent comparables available to the appraiser as of the effective date of this appraisal. The boundaries do not pose any sort of market division or barrier in the market as of the effective date of this appraisal. I have considered comparables from MGCMLS between 3000 to 6000 living square footage due to the limited comparables similar to the subject property. I have used approximately 20% of the cost approach for the living square footage adjustment for the purpose of this appraisal report. The square footage has been verified by the County Tax Data and/or MGCMLS for the purpose of this appraisal report. Comparables between 2 years to 96 years have been used as elements of comparison for the purpose of this appraisal report. Comparables between 21.045 sq. ft. to 4.1 acres were used for this appraisal report. It is my opinion that the comparables used in this report are from similar marketing areas and the differences have been adjusted. The comparables used in this report are the most similar in location, condition, design and appeal, living square footage and other amenities. Any differences have been adjusted for in this report. If other comparables had been used the adjustments would likely have been higher.

The garage square footage has been estimated for this report.

Due to the limited resale's of homes similar to the subject property as of the effective date of this report the room count, parking, living square footage, age, and bathroom count could not be bracketed for this report.

Homes similar to the subject property age are not common in the subject area due to hurricane's over he past 100 years. Therefore the age could not be bracketed for this report. No adjustments could be warranted for this report.

Basements are not typical for the subject area due to the flat topography. No adjustment could be extracted from the market for the basement area for this report.

According to MGCMLS, comparable number one was on the market for 247 days. According to MGCMLS, comparable number one was listed for $1,300,000., listing date 09/15/2014, reduced to $1,250,000., pending date 09/15/2015, and closed on 09/15/2015 for $1,175,000.. The superior bathroom, superior living square footage, and superior parking have been adjusted. According to On Line Land Records a Warranty Deed was filed on 09/17/2015, document number 2015-2441-D-J2.. According to On Line Land Records a Release of Mortgage was filed on 10/19/2015, document number 2015-3299-T-J2..

According to MGCMLS, comparable number two was on the market for 393 days. According to MGCMLS, comparable number two was listed for $1,750,000., listing date 05/05/2015, reduced to $1,595,000., pending date 05/31/2016, and closed on 07/08/2016 for $1,250,000.. The superior bathroom and superior living square footage has been adjusted.
According to On Line Land Records a Warranty Deed was filed on 07/08/2016, document number 2016-4738-D-J1..
According to On Line Land Records an Agreement was filed on 07/08/2016, document number 2016-4740-D-J1..

COMMENT ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank	Address	P.O. Box 291, Jackson, MS 39205				

According to MGCMLS, comparable number three was on the market for 308 days. According to MGCMLS, comparable number three was listed for $1,575,000., listing date 04/14/2015, pending date 02/15/2016, and closed on 0506/2016 for $1,460,000.. The superior lot size and lot value line adjustment is greater then the desired 10%. The superior bathroom, superior living square footage, and superior parking have been adjusted. The guideline for net and gross adjustments is 15% net and 25% gross. Due to the high adjustments it was necessary to exceed guidelines. The net is 19% and the gross is 19% for the purpose of this report. According to On Line Land Records a Warranty Deed was filed on 05/09/2016, document number 2016-2910-D-J1.. According to On Line Land Records a Deed of Trust was filed on 05/09/2016, document number 2016-3787-T-J1.. According to On Line Land Records a Warranty Deed was filed on 05/09/2016, document number 2016-2909-D-J1.. According to On Line Land Records a Release of Mortgage was filed on 06/10/2016, document number 2016-4789-T-J1.. According to On Line Land Records a Release of Mortgage was filed on 04/30/2015, document number 2015-3635-T-J1.. According to On Line Land Records a Release of Mortgage was filed on 04/29/2015, document number 2015-3549-T-J1.. According to On Line Land Records a Deed of Trust was filed on 03/30/2015, document number 2015-2654-T-J1..

According to MGCMLS, comparable number four was on the market for 217 days. According to MGCMLS, comparable number four was listed for $2,480,000., listing date 07/28/2015, reduced to $1,875,000., pending date 02/29/2016, and closed on 04/20/2016 for $1,875,000.. The superior age line adjustment is greater then the desired 10%.. The superior bathroom, superior living square footage, and superior parking have been adjusted. The guideline for net and gross adjustments is 15% net and 25% gross. Due to the high adjustments it was necessary to exceed guidelines. The net is 26% and he gross is 26% for the purpose of this report. According to On Line Land Records a Warranty Deed was filed on 04/27/2016, document number 2016-2594-D-J1.. According to On Line Land Records a Deed of Trust was filed on 04/27/2016, document number 2016-3360-T-J1..

According to MGCMLS, comparable number five is an active listing and was listed for $1,250,000. on 08/08/2016, 36 days. The superior bathroom, superior living square footage, superior parking, inferior amenities, and the list/sales price have been adjusted.

According to MGCMLS, comparable number six is an active listing and was listed for $1,795,000., on 06/07/2016, 98 days. The list price was reduced to $1,789,900.. The superior age line adjustment is greater then the desired 10%.. The superior bathroom, superior living square footage, superior parking, and the list/sales price have been adjusted. The guideline for net and gross adjustments is 15% net and 25% gross. Due to the high adjustments it was necessary to exceed guidelines. The net is 34% and the gross is 34% for the purpose of this report.

Aerial map One has the subject area and all boundary names visible.

Location Map One has the subject property and all comparables visible.

COMMENT ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank	Address	P.O. Box 291, Jackson, MS 39205				

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

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

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

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

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

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

At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support their opinion of the property's market value. Because there is insufficient market evidence to credibly support the site value/derivation of total appreciation, the cost approach is not given any consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set for h in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

I am not able to determine if the Gulf Oil Spill has a negative affect on he subject marketing area at this time. I am not able to determine if the Gulf Oil Spill will have an impact on the subject property in the future. I am not aware of property values declining due to the Gulf Oil Spill at the time of this appraisal report.

The subject property and subject neighborhood did not sustain any flooding and/or windstorm damages from Hurricane Isaac.

The informa ion in the report has been verified by MGCMLS, Realist, Delta Computer Data, County and/or City Tax Assessor, Zoning Department data, and website data.

Chelle McKinney

SUBJECT PHOTO ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank		Address	P.O. Box 291, Jackson, MS 39205			

FRONT OF SUBJECT PROPERTY
11072 Old Highway 67
Diberville, MS 39540-8000

REAR OF SUBJECT PROPERTY

STREET SCENE

Chelle McKinney

SUBJECT PHOTO ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank		Address	P.O. Box 291, Jackson, MS 39205			

Street
View From Subject Front/Side

Subject Lot For Sale By Owner

Front/Side

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank		Address	P.O. Box 291, Jackson, MS 39205			

COMPARABLE SALE # 1
485 Jordan Drive
Biloxi, MS 39531

COMPARABLE SALE # 2
6 Povenir Pl
Gulfport, MS 39507

COMPARABLE SALE # 3
11560 Hillcrest Rd
Gulfport, MS 39503

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank	Address	P.O. Box 291, Jackson, MS 39205				

COMPARABLE SALE # 4
10800 Waterside Dr
Gulfport, MS 39507

COMPARABLE SALE # 5
31 Sauvolle Ct
Ocean Springs, MS 39564

COMPARABLE SALE # 6
10907 Waterside Dr
Gulfport, MS 39507

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank		Address	P.O. Box 291, Jackson, MS 39205			

Comparable Number Two
6 Povenir Pl

Comparable Number Three
11560 Hillcrest Rd

Comparable Number Four
10800 Waterside Dr

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank	Address	P.O. Box 291, Jackson, MS 39205				

Comparable Number Five
31 Sauvolle Ct

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

Uniform Residential Appraisal Report

File No. 40 00644095

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 11072 OLD HWY 67 City BILOXI State MS Zip Code 39532
Borrower FRANK PALAZZO Owner of Public Record FRANK PALAZZO County HARRISON
Legal Description SEE ATTACHED
Assessor's Parcel # 1308H 03 021 000 Tax Year 2007 R.E. Taxes $ 1,664.53
Neighborhood Name NORTH BILOXI Map Reference 1308H Census Tract 0034.02
Occupant [X] Owner [ ] Tenant [ ] Vacant Special Assessments $ N/A [ ] PUD HOA $ N/A [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client TRUSTMARK Address P O BOX 291, JACKSON, MS 39205
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 [X] No
Report data source(s) used, offering price(s), and date(s) THE SUBJECT HAS NOT BEEN LISTED IN THE PAST 12 MONTHS ACCORDING TO THE LOCAL MLS

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

Contract Price $ N/A Date of Contract N/A Is the property seller the owner of public record? [ ] Yes [ ] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $

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 [X] Suburban [ ] Rural	Property Values [ ] Increasing [X] Stable [ ] Declining	PRICE AGE	One Unit 100 %
Built Up [X] Over 75% [ ] 25-75% [ ] Under 25%	Demand/Supply [ ] Shortage [X] In Balance [ ] Over Supply	(000's) (yrs)	2-4 Unit %
Growth [ ] Rapid [X] Stable [ ] Slow	Marketing Time [ ] Under 3 mths [ ] 3-6 mths [X] Over 6 mths	150 Low NEW	Multi-Family %
Neighborhood Boundaries		1,600 High 100	Commercial %
		300 Pred. 20	Other %

Neighborhood Description HOUSING IN THE AREA RANGES FROM SMALL WOOD FRAME HOUSE TO LARGE PALATIAL ESTATES ON THE RIVER SITES RANGE FROM SINGLE FAMILY LOTS TO SMALL TRACTS OF LAND RANGING FROM 1 3 ACRES ALONG THE RIVER HOUSES RANGE FROM 1000 RETREAT STYLE HOMES TO LARGE HOUSE UP TO 10000 SQ FT

Market Conditions (including support for the above conclusions) INTEREST RATES ARE FAVORABLE BUT UNDERWRITING REQUIREMENTS ARE VERY CONSERVATIVE BY LENDERS EMPLOYMENT IS MOSTLY MANUFACTURING WITH CYCLES OF LAYOFFS DURING YEAR FOR SHUTDOWNS, WEATHER, ETC

Dimensions IRREGULAR Area 44,478 ST Shape IRREGULAR View RIVERFRONT
Specific Zoning Classification RESIDENTIAL Zoning Description RESIDENTIAL
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	X		Water	X		Street ASPHALT	X	
Gas			Sanitary Sewer	X		Alley		

FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone C FEMA Map # 285255 0205E FEMA Map Date 08/04/1985
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe THE SUBJECT IS ON A PRIVATE DRIVE AND HAS A RECORDED EASEMENT ON THIS DRIVE

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [ ] One [X] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	Foundation Walls CONC FOOTING/AVG	Floors TILE/WOOD/EXCELLENT
# of Stories 2	[ ] Full Basement [X] Partial Basement	Exterior Walls MASONRY/AVG	Walls DW/PTD/GOOD
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 285 0000 sq. ft.	Roof Surface CLAY TILE/EXCELLENT	Trim/Finish WOOD/STND/GOOD
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 80 %	Gutters & Downspouts METAL/AVG	Bath Floor CER TILE/GOOD
Design (Style) ADOBE	[ ] Outside Entry/Exit [X] Sump Pump	Window Type WD DBL HG/GOOD	Bath Wainscot CER TILE/GOOD
Year Built 1900+	Evidence of [ ] Infestation	Storm Sash/Insulated THERMAL WINDS	Car Storage [ ] None
Effective Age (Yrs) 10	[ ] Dampness [ ] Settlement	Screens YES	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] Woodstove(s) #	Driveway Surface GRAVEL/CONC
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel ELEC	[X] Fireplace(s) # 1 [X] Fence	[X] Garage # of Cars 1
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck [X] Porch	[ ] Carport # of Cars
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool [X] Other UPPER DECK	[ ] Att. [X] Det. [ ] Built-in
Appliances [X] Refrigerator [X] Range/Oven	[X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)		

Finished area above grade contains 14 Rooms 4 Bedrooms 2F1T1H Bath(s) 3,856 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) GARAGE APARTMENT WITH ONE BEDROOM AND ON BATH, 18' X 17 , GAZEBO,COVERED PATIO ,PATIO, BASEMENT WITH TRAP DOOR FROM FLOOR OF KITCHEN
Describe the condition of the property (including needed repairs, deferred maintenance, renovations, remodeling, etc.) THERE IS NO REPAIR NOTED UPON INSPECTION THE DEPRECIATION WAS CONSIDERED PHYSICAL DUE TO THE AGE OF THE SUBJECT NO OTHER FORM OF DEPRECIATION WAS NOTED

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

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

Uniform Appraisal Dataset Version 1.0 Page 1 of 3 Fannie Mae Form 1004 March 2005

20-2124_1278

CB_0025

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

Uniform Residential Appraisal Report

File No. 40 00644095

There are 8 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 990,000 to $ 2,400,000
There are 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 885,000 to $ 1,600,000

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
11072 OLD HWY 67 Address BILOXI		112 SWEETBAY DR PASS CHRISTIAN, MS 39571		113 FAIRWAY PASS CHRISTIAN, MS 39571		1109 HICKORY HILL GULFPORT, MS 39553	
Proximity to Subject		23 38 miles WSW		24 39 miles WSW		17 33 miles E	
Sale Price	$ N/A		$ 1,000,000		$ 1,100,000		$ 1,150,000
Sale Price/Gross Liv. Area	$ 0 00 sq. ft.	$ 200 00 sq. ft.		$ 305 56 sq. ft.		$ 230 00 sq. ft.	
Data Source(s)		MLS		MLS		MLS	
Verification Source(s)		LISTING BROKER		LISTING BROKER		LISTING BROKER	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	(+) $ Adjustment	DESCRIPTION	(+) $ Adjustment	DESCRIPTION	(+) $ Adjustment
Sale or Financing Concessions		CONV CUST CLSG C		OWNER FIN NO REPORT		CONV CUST CLSG C	
Date of Sale/Time	N/A	06/16/2008		08/31/2008		02/08/2008	
Location	Suburban	Suburban		Suburban		Suburban	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1 02 ACRES	1/3 acre	250,000	1 18 AC	61,000	76 AC	112,500
View	RIVERFRONT	RIVERFRONT		RIVERFRONT		RIVERFRONT	
Design (Style)	ADOBE	RAISED CONTEMP		RAISED CONTEMP		COLONIAL	
Quality of Construction	EXCELLENT	EXCELLENT		EXCELLENT		EXCELLENT	
Actual Age	108 YR/10 EFF YR	10+/ Years		10+/ Years		10+/ Years	
Condition	GOOD	GOOD		GOOD		GOOD	
Above Grade Room Count	Total 14 Bdrms 4 Baths 2F1T1H	Total 11 Bdrms 6 Baths 6 5	11,000	Total 9 Bdrms 3 Baths 3F2H		Total 10 Bdrms 4 Baths 3 5	2,000
Gross Living Area 100 00	3,856 sq. ft.	5,000 sq. ft.	114,400	3,600 sq. ft.	25,600	5,000 sq. ft.	-114,400
Basement & Finished Rooms Below Grade	Part /285 Sq Ft. 80% Finished	NONE	12,000	NONE	12,000	FULL	-15,000
Functional Utility	GOOD	GOOD		GOOD		GOOD	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	WDS/DOORS	WDS/DOORS		WDS/DOORS		WDS/DOORS	
Garage/Carport	1 Car Garage	PARKING UNDER		SGL CP	1,500	DBL GAR	2,500
Porch/Patio/Deck	PORCHES/PATIO	PORCHES/PATIO		PORCHES/PATIO		PORCHES/SCR P	
AMENITIES	1 F/P	1 F/P		1 F/P		1 F/P	
AMENITIES	FEN/DECK/GAZ/BLKHD	NONE	9,500	FEN/POOL/BLKHD	15,000	BLKHD/BOAT HSE	
AMENITIES	APARTMENT	NONE	33,500	NONE	33,500	NONE	33,500
Net Adjustments (Total)		[X] + [ ] -	$ 179,800	[ ] + [X] -	$ 23,400	[X] + [ ] -	$ 16,100
Adjusted Sale Price of Comparables		Net Adj. 18 0% Gross Adj. 43 0%	$ 1,179,600	Net Adj. 2 1% Gross Adj. 15 3%	$ 1,076,600	Net Adj. 1 4% Gross Adj. 24 3%	$ 1,166,100

SALES COMPARISON APPROACH

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data source(s) MLS/PUBLIC RECORDS
My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data source(s) MLS/PUBLIC RECORDS
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3)

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Price of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Data Source(s)	MLS/PUBLIC RECORDS	MLS/PUBLIC RECORDS	MLS/PUBLIC RECORDS	MLS/PUBLIC RECORDS
Effective Date of Data Source(s)	07/2008	07/2008	07/2008	07/2008

Analysis of prior sale or transfer history of the subject property and comparable sales MISSISSIPPI IS NOT A FULL DISCLOSURE STATE SO CONFIRMING SALES NOT PART OF THE LOCAL MLS IS DIFFICULT TO CONFIRM UNLESS THIS APPRAISER IS PART OF THE SALE OR CAN FIND A PARTY OF THE SALE TO DISCLOSE, THEN THIS APPRAISER CAN ONLY REPORT THE DATE OF TRANSFER THERE ARE NO SALES NOR LISTINGS FOUND FOR THE SUBJECT IN THE PAST 36 MONTHS THERE ARE NO PRIOR SALES NOR LISTINGS FOUND FOR THE COMPARABLES OTHER THAN THE INFORMATION IN THIS REPORT IN THE PRIOR 12 MONTHS

Summary of Sales Comparison Approach See Attached Addendum

Indicated Value by Sales Comparison Approach $ 1,175,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 1,175,000 Cost Approach (if developed) $ 1,182,800 Income Approach (if developed) $ 0
THE SALES COMPARISON APPROACH COMMANDS THE MOST WEIGHT FOR THIS REPORT AS IT IS DEEMED THE MOST RELIABLE WITH THE COST APPROACH WELL SUPPORTING ITS FINAL ADJUSTED ESTIMATION OF VALUE THE INCOME APPROACH WAS INCONCLUSIVE AT THIS TIME

This appraisal is made [X] 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

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 $ 1,175,000 as of 07/08/2008 which is the date of inspection and the effective date of this appraisal.

The Appraisal Shop

20-2124_1279

CB_0026

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

9/6/2016

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2015 Official Landroll Information

PALAZZO MURIEL M
P O BOX 7002 GULFPORT, MS 39506

Physical Street Address:
11072 OLD HWY 67

Parcel #:	PPIN	Tax District	Homestead Exp.	Judicial Dist.
1308H-03-021.000	15279	1DW		2

Supervisor District: 1

Subdivision:

Exemption Code
Non-Exempt

Section	Township	Range
05	07	09

Instrument Number(s)
2005-0001350-D-J2, 2008-0002802-D-J2, 2008-0000692-D-J2, 0382/0285, 0370/0122, 0370/0120, 0370/0118

Acres	Land Value	Improvements	Total Value	Assessed Value
0	57500	131191	188691	28304

Legal Description
BEG AT INTER OF N MAR OF A 30 FT R/W & SW COR OF LOT 3 OF MAGNOLIA BLUFF PLANTATION SUBD N 61.6 FT N 3 DG E 235.6 FT TO SLY BANKS OF TCHOUTACABOUFFA RIVER NWLY ALONG RIVER 109.2 FT S 19 DG W 245 FT S 3 DG W 87.6 FT TO R/W SELY ALONG R/W TO POB A/K/A BEING PART OF OUT PARCEL B MAGNOLIA BLUFF PLANTATION SUBD ALSO PRIVATE DRIVE THRU SUBD SEC 5-7-9

There are 5 building description records attached to this parcel.

Improvement 1 (Primary)
Year Built: 1920
Base Square Feet: 2310
Second Floor Area: 1141

Improvement 2
Year Built: 0
Base Square Feet: 380
Second Floor Area: 0

Improvement 3
Year Built: 0
Base Square Feet: 412
Second Floor Area: 0

Improvement 4
Year Built: 0
Base Square Feet: 80
Second Floor Area: 0

Improvement 5
Year Built: 0
Base Square Feet: 480
Second Floor Area: 192

C3
Commercial
Interstate District
SF Allowed

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http://co.harrison.ms.us/elected/taxassessor/landroll/taxrolls/results.asp?ppin=15279&year=2015&status=Official 1/2

20-2124_1280

CB_0027

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

20-2124_1281

CB_0028

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

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HARRISON COUNTY, MS

Current Date 9/ 6/2016

Tax Year 2015
Records Last Updated 9/ 5/2016

PROPERTY DETAIL

OWNER PALAZZO MURIEL M
P O BOX 7002

GULFPORT MS 39506

ACRES : **NA**
LAND VALUE : 57500
IMPROVEMENTS : 131191
TOTAL VALUE: 188691
ASSESSED : 28304

PARCEL 1308H-03-021.000
ADDRESS 11072 OLD HWY 67

TAX INFORMATION

YEAR 2015	TAX DUE	PAID	BALANCE
COUNTY	1030.83	1030.83	0.00
CITY	810.34	810.34	0.00
SCHOOL	1641.92	1641.92	0.00
PENALTY & OTHER	246.81	246.81	0.00
TOTAL	3729.90	3729.90	0.00

Mail Payments To:

David V. Larosa, Sr., Tax Collector
P.O. Box 1270
Gulfport, MS 39502

Postmark will be used to determine penalty
A Print Fee May Apply, Contact County For Total.

LAST PAYMENT DATE 8 / 8 / 2016

MISCELLANEOUS INFORMATION

EXEMPT CODE		LEGAL	DR: 2008-0001350-D-J2 04/21/20
HOMESTEAD CODE	None		08-SW
TAX DISTRICT	1DW		BEG AT INTER OF N MAR OF A 30
PPIN	015279		FT
SECTION	05		R/W & SW COR OF LOT 3 OF MAGNO
TOWNSHIP	07		LIA
RANGE	09		BLUFF PLANTATION SUBD N 81.6 F
			T N

Deed Book/Page References

Book	Page	Date	Type

http://www.deltacomputersystems.com/cgi-lrm5/LRMCGI02?HTMCNTY=MS24&HTMB... 9/6/2016

20-2124_1282

CB_0029

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

2008-0001350-D-J2	4/21/2008	SW
2008-0002802-D-J2	8/18/2008	QC
2006-0000692-D-J2	3/ 3/2006	QC
0382/0285	2/19/2002	WD
0370/0122	5/22/2001	WD
0370/0120	5/22/2001	WD
0370/0118	5/22/2001	WD

TAX PAID HISTORY

Year	Owner	Total Tax	Paid(Y/N)
2015	PALAZZO MURIEL M	3483.09	Y LAST PAYMENT DATE 8/ 8/2016
2014	PALAZZO MURIEL M	3408.93	Y LAST PAYMENT DATE 5/20/2015
2013	PALAZZO MURIEL M	3363.93	Y LAST PAYMENT DATE 8/13/2014
2012	PALAZZO MURIEL M	3254.39	Y LAST PAYMENT DATE 3/14/2013
2011	PALAZZO MURIEL M	3528.18	Y LAST PAYMENT DATE 1/ 3/2012
2010	PALAZZO MURIEL M	3414.76	Y LAST PAYMENT DATE 12/29/2010
2009	PALAZZO MURIEL M	3299.15	Y LAST PAYMENT DATE 1/27/2010

TAX SALES HISTORY, FOR UNPAID TAXES

Year	Sold To	Redeemed Date/By
	NO TAX SALES FOUND	

Back

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

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2015 Official Landroll Information

EAGLES NEST HOLDINGS L P
P O BOX 7002 GULFPORT, MS 39506

Physical Street Address:
0

Parcel #:	PPIN	Tax District	Homestead Exp.	Judicial Dist.
1308H-03-021.015	125905	1DW		2

Supervisor District: 1 **Subdivision:**

Exemption Code
Non-Exempt

Section	Township	Range
05	07	09

Instrument Number(s)
2008-0002802-D-J2, 2008-0001349-D-J2, 2004-0002143-D-J2

Acres	Land Value	Improvements	Total Value	Assessed Value
0	40250	0	40250	6038

Legal Description
COM AT SW COR OF SE 1/4 OF SEC 5 N N 34 DG E 666.3 FT TO POB ON SLY BANKS OF TCHOUTACABOUFFA RIVER S 3 DG W 337 FT S 23.8 FT TO N MAR OF 30 FT R/W ELY ALONG R/W 50 FT N 3 DG E 87.6 FT N 19 DG E 245 FT TO RIVER NWLY ALONG RIVER 120.9 FT TO POB AKA BEING PART OF OUT PARCEL B MAGNOLIA BLUFF PLANTATION SUBD ALSOPRIVATE DRIVE THRU SUBD SEC 5-7-9

There are 0 building description records attached to this parcel.

Please be advised that map data and imagery provided is data from 2014 and NOT year specific..
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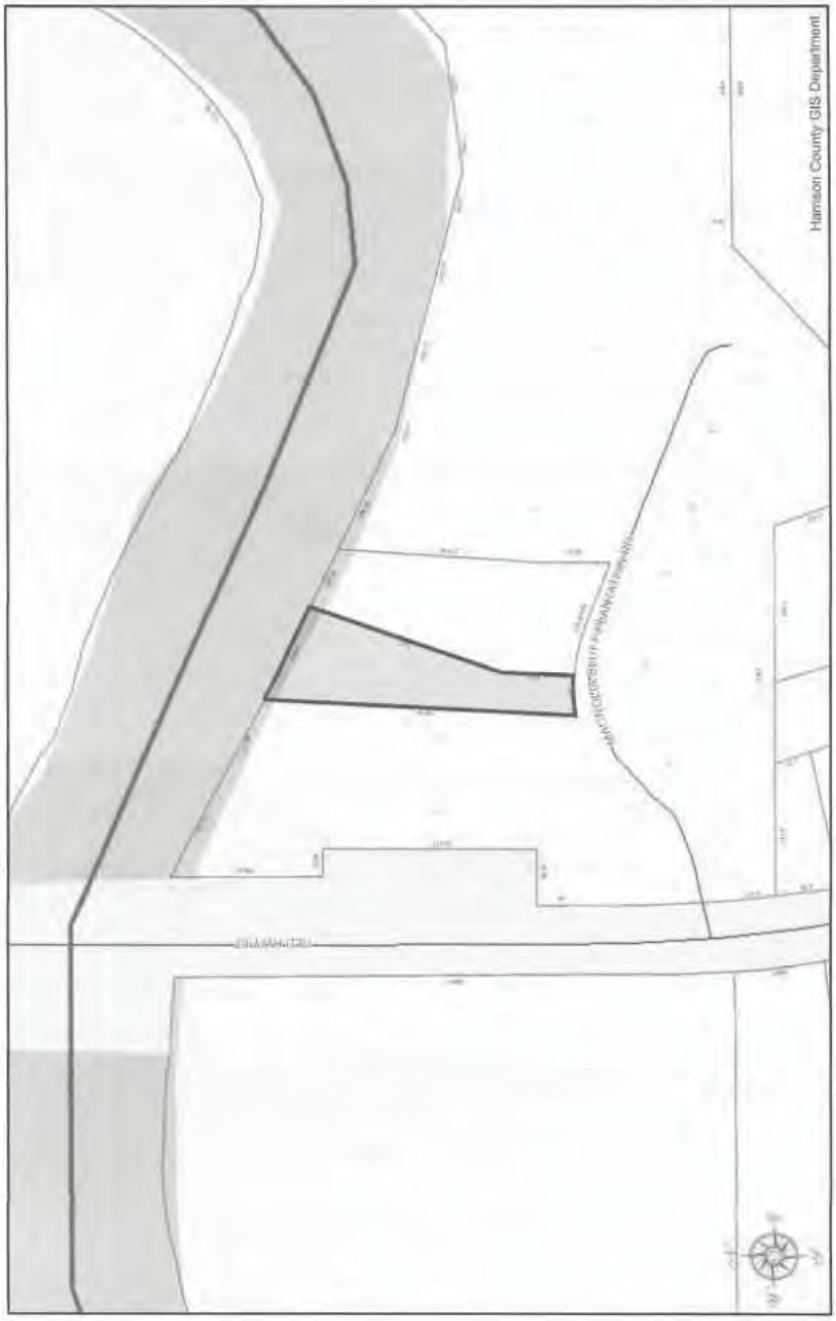
http://co.harrison.ms.us/elected/taxassessor/landroll/taxrolls/results.asp?ppin=125905&year=2015&status=Official 1/1

20-2124_1284

CB_0031

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

My Map



HARRISON COUNTY, MISSISSIPPI

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

MAP DATE: September 15, 2016

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

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HARRISON COUNTY, MS

Current Date **9/15/2016**

Tax Year 2015
Records Last Updated **9/14/2016**

PROPERTY DETAIL

OWNER EAGLES NEST HOLDINGS L P
P O BOX 7002

GULFPORT MS 39506

ACRES : **NA**
LAND VALUE : 40250
IMPROVEMENTS : **NA**
TOTAL VALUE: 40250
ASSESSED : 6038

PARCEL 1308H-03-021.015
ADDRESS **NA**

TAX INFORMATION

YEAR 2015	TAX DUE	PAID	BALANCE
COUNTY	219.90	219.90	0.00
CITY	172.87	172.87	0.00
SCHOOL	350.26	350.26	0.00
PENALTY & OTHER	55.01	55.01	0.00
TOTAL	798.04	798.04	0.00

Mail Payments To:

David V. Larosa, Sr., Tax Collector
P.O. Box 1270
Gulfport, MS 39502

Postmark will be used to determine penalty
A Print Fee May Apply, Contact County For Total.

LAST PAYMENT DATE 8 / 8 / 2016

MISCELLANEOUS INFORMATION

EXEMPT CODE		**LEGAL**	DR: 2008-0002802-D-J2 08/18/20
HOMESTEAD CODE	None		08-QC
TAX DISTRICT	1DW		COM AT SW COR OF SE 1/4 OF SEC
PPIN	125905		5 N
SECTION	05		N 34 DG E 666.3 FT TO POB ON S
TOWNSHIP	07		LY
RANGE	09		BANKS OF TCHOUTACABOUFFA RIVER
			S 3

Deed Book/Page References

Book	Page	Date	Type
2008-0002802-D-J2		8/18/2008	QC

20-2124_1286

CB_0033

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

2008-0001349-D-J2 4/21/2008 SW
2004-0002143-D-J2 8/ 3/2004 WD

TAX PAID HISTORY

Year	Owner	Total Tax	Paid(Y/N)
2015	EAGLES NEST HOLDINGS L P	743.03	Y LAST PAYMENT DATE 8/ 8/2016
2014	EAGLES NEST HOLDINGS L P	727.22	Y LAST PAYMENT DATE 5/20/2015
2013	EAGLES NEST HOLDINGS L P	717.62	Y LAST PAYMENT DATE 8/13/2014
2012	EAGLES NEST HOLDINGS L P	694.26	Y LAST PAYMENT DATE 8/13/2013
2011	EAGLES NEST HOLDINGS L P	681.82	Y LAST PAYMENT DATE 1/ 3/2012
2010	EAGLES NEST HOLDINGS L P	659.90	Y LAST PAYMENT DATE 12/29/2010
2009	EAGLES NEST HOLDINGS L P	637.55	Y LAST PAYMENT DATE 1/27/2010

TAX SALES HISTORY, FOR UNPAID TAXES

Year	Sold To	Redeemed Date/Bs
	NO TAX SALES FOUND	

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

9/12/2016

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Statistical Market Analysis

Status	# Listings	List Volume	Sold Volume		List Price	Sold Price	Sale/List Price	Apx H/C SqFt	List Price Per Apx H/C SqFt	Sold Price Per Apx H/C SqFt	Days On Market	Cumulative Days On Market
Active	82	58,491,735	0	Low	225,000	0	0.00	3,000	62.50	0.00	4	4
				Avg	713,314	0	0.00	3,956	177.91	0.00	210	286
				High	6,000,000	0	0.00	6,000	1,540.83	0.00	764	1,476
Pending	1	878,000	0	Low	878,000	0	0.00	4,350	201.84	0.00	245	545
				Avg	878,000	0	0.00	4,350	201.84	0.00	245	545
				High	878,000	0	0.00	4,350	201.84	0.00	245	545
Pending Continue to Show	3	1,278,000	0	Low	379,000	0	0.00	3,162	105.04	0.00	17	17
				Avg	426,000	0	0.00	3,428	125.17	0.00	238	238
				High	499,000	0	0.00	3,808	150.62	0.00	380	380
Closed	34	20,532,507	18,188,300	Low	74,900	70,000	0.72	3,000	17.54	16.39	1	1
				Avg	603,897	534,950	0.91	3,815	149.46	133.01	229	249
				High	2,480,000	1,875,000	1.00	5,622	477.38	360.92	712	712
Overall	**120**	**81,180,242**	**18,188,300**	**Low**	**74,900**	**70,000**	**0.72**	**3,000**	**17.54**	**16.39**	**1**	**1**
				Avg	**676,502**	**534,950**	**0.91**	**3,906**	**168.73**	**133.01**	**217**	**276**
				High	**6,000,000**	**1,875,000**	**1.00**	**6,000**	**1,540.83**	**360.92**	**764**	**1,476**

Selection Criteria for Comparable Properties

Specified listings from the following search: Property type Single Family; Status of 'Active', 'Closed', 'Pending','Pending Continue to Show'; Sub-Type of 'Single Family Residence'; #Bedrooms between 3 and 99; Apx H/C SqFt between 3000 and 6000; Pending Date relative 367 days back; Closing Date between '09/06/2015' and '09/6/2026'; or Waterfront of Bay, Bayou or River.

Fannie Mae 1004MC Statistics

Inventory Analysis	Prior 7-12 Months 09/06/2015 - 03/05/2016	Prior 4-6 Months 03/06/2016 - 06/05/2016	Current - 3 Months 06/06/2016 - 09/06/2016
Total # of Comparable Sales (Settled)	15	10	9
Absorption Rate (Total Sales/Months)	2.50	3.33	3.00
Total # of Active Listings	43 (Active on 03/05/2016)	60 (Active on 06/05/2016)	83 (Active on 09/06/2016)
Months of Housing Supply (Total Listings / Ab. Rate)	17.2	18.02	27.67
Median Sale & list Price, Dom, Sale/List %	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**
Median Comparable Sale Price	316,000	635,000	480,000
Median Comparable Sales DOM	257	204	259
Median Comparable List Price	599,999	584,000	550,000
Median Comparable Listings DOM	323	251	160
Median Sale Price as % of List Price	93 %	94 %	90 %

Information is deemed to be reliable, but is not guaranteed. © 2016 MLS and FBS. Prepared by Chelle M McKinney on Monday, September 12, 2016 4:44 PM.

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

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Single Family 19 Properties

	Price / Status / MLS #	Sub-Type	BR	FB	HB	Apx H/C SqFt	Subdivision	Acreage	List Date	LP/SqFt	Listing Member
1	$1,175,000 485 Jordan Dr Biloxi, MS 39531 Closed / 281340	SF	5	4	1	4,997	Magnolia Bay		09/15/2014	250.15	Sherry L Owen [redacted] OwenSherryL[redacted] http://www.owenandco.com Owen & Co., LLC (mgc.ofc569)
2	$1,460,000 11560 Hillcrest Rd Gulfport, MS 39507 Closed / 288023	SF	5	4	1	5,539	Non-Subdivision	4.1	04/14/2015	284.35	Sandy B Webb [redacted] sandy.webl[redacted] http://www.sandy.webb@coldwellbanke Coldwell Banker Alfonso Realty-Lorrain (mgc.ofc104)
3	$1,250,000 6 Povenir Pl Gulfport, MS 39507 Closed / 288900	SF	4	4	1	4,744	Bayou View		05/05/2015	336.21	Sandy B Webb [redacted] sandy.webl[redacted] http://www.sandy.webb@coldwellbanke Coldwell Banker Alfonso Realty-Lorrain (mgc.ofc104)
4	$1,875,000 10800 Waterside Dr Gulfport, MS 39507 Closed / 292059	SF	4	4	2	5,195	Waterside	2.1	07/28/2015	477.38	Sandy B Webb [redacted] sandy.webb[redacted] http://www.sandy.webb@coldwellbanke Coldwell Banker Alfonso Realty-Lorrain (mgc.ofc104)
5	$1,350,000 241 Lovers Ln Ocean Springs, MS 39564 Active / 284846	SF	3	3	1	4,570	Seapointe		01/12/2015	295.4	Sherry L Owen [redacted] OwenSherryL[redacted] http://www.owenandco.com Owen & Co., LLC (mgc.ofc569)
6	$1,395,000 113 Wisteria St Ocean Springs, MS 39564 Active / 286362	SF	5	4	2	5,114	Cherokee Glen	0.98	03/01/2015	272.78	Billie Myrick [redacted] billie[redacted] Moran (mgc.ofc175)
7	$1,735,000 997 Wildwood Ln Biloxi, MS 39532 Active / 293483	SF	5	3	2	5,757	Country Club Estates	2.7	09/04/2015	301.37	Sherry L Owen [redacted] OwenSherryL[redacted] http://www.owenandco.com Owen & Co., LLC (mgc.ofc569)
8	$1,200,000 11857 Lorraine Rd Gulfport, MS 39503 Active / 297238	SF	3	2		3,895	Ashton Oaks	6.41	01/07/2016	308.09	Leslie C Williams [redacted] leslie.williams[redacted] http://lesliewilliams.net Coldwell Banker Alfonso Realty-Lorrain (mgc.ofc104)
9	$1,789,900 10907 Waterside Dr Gulfport, MS 39507 Active / 303509	SF	4	4	1	4,191	Waterside	1.9	06/07/2016	427.08	Roxy Condray [redacted] rainresidentia[redacted] http://www.RainDev.com Rain Residential (mgc.ofc907)
10	$1,595,000 735 Destiny Plantation	SF	4	3	2	6,000	Destiny Plantation		02/20/2015	265.83	Sherry L Owen [redacted] OwenSherryL[redacted] http://www.owenandco.com

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20-2124_1289

CB_0036

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
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	Biloxi, MS 39532 Active / 286301										Owen & Co., LLC (mgc.ofc569)
11	**$1,250,000** 31 Sauvolle Ct Ocean Springs, MS 39564 Active / 305942	SF	4	4	2	4,970	Bayou Sauvolle	0.96	08/08/2016	251.51	Charlotte Fraisse [redacted] fraisse[redacted] Ellis Branch, REALTOR (mgc.ofc115) Ellis Branch
12	**$999,000** 3628 Perryman Rd Ocean Springs, MS 39564 Active / 303467	SF	5	4	1	4,237	Bayou Sauvolle	1.38	06/03/2016	235.78	Lynn Y Wade [redacted] lynnwaderealtor[redacted] Coldwell Banker Smith Home Rltrs-OS (mgc.ofc352)
13	**$965,000** 988 Wildwood Ln Biloxi, MS 39532 Active / 300649	SF	4	2		3,832	Wildwood	1.05	03/29/2016	251.83	Roxy Condrey [redacted] rainresidential[redacted] http://www.RainDev.com Rain Residential (mgc.ofc907)
14	**$950,000** 11572 Holly Bluff Cir Biloxi, MS 39532 Active / 302311	SF	3	2	1	3,800	Holly Bluff Ests	2.4	05/06/2016	250	Judy Abide [redacted] judyhabide[redacted] http://www.gollottlyons.com Gollott Lyons Real Estate (mgc.ofc124)
15	**$935,000** 2526 S Shore Dr Biloxi, MS 39532 Active / 295652	SF	4	3	2	5,300	Ancient Oaks		11/05/2015	176.42	Shannon W Cavanaugh [redacted] shannonw[redacted] Shannon White Cavanaugh Real Estate (mgc.ofc685)
16	**$900,000** 2736 Channel Biloxi, MS 39531 Active / 303689	SF	4	3	1	4,836	Channel Mark		06/10/2016	186.1	Sherry L Owen [redacted] OwenSherryL[redacted] http://www.owenandco.com Owen & Co., LLC (mgc.ofc569)
17	**$899,711** 15621 Rue Dauphine Cir Biloxi, MS 39532 Active / 294006	SF	4	4		4,500	Langley Point		09/17/2015	199.94	Lisa Drew-Authement [redacted] lisaau[redacted] http://www.surfsongms.com Surf Song Realty (mgc.ofc973)
18	**$899,000** 11571 Oak Pointe Dr Gulfport, MS 39507 Active / 303524	SF	4	3	2	4,900	Oak Pointe	0.48	06/07/2016	183.47	Jonathan D Griffin [redacted] jgriffin.kellerwilliams[redacted] http://www.jgriffinproperties.com Keller Williams (mgc.ofc557)
19	**$880,000** 9153 Ridge Rd Gulfport, MS 39503 Active / 297175	SF	5	4		3,839	Stonebridge		01/05/2016	229.23	Mary F McCabe [redacted] bidbr[redacted] Mary McCabe Realty (mgc.ofc410)

Information is deemed to be reliable, but is not guaranteed. © 2016 [illegible] Prepared by Chelle M McKinney on Monday, September 12, 2016 4:36 PM

about:blank 2/2

20-2124_1290

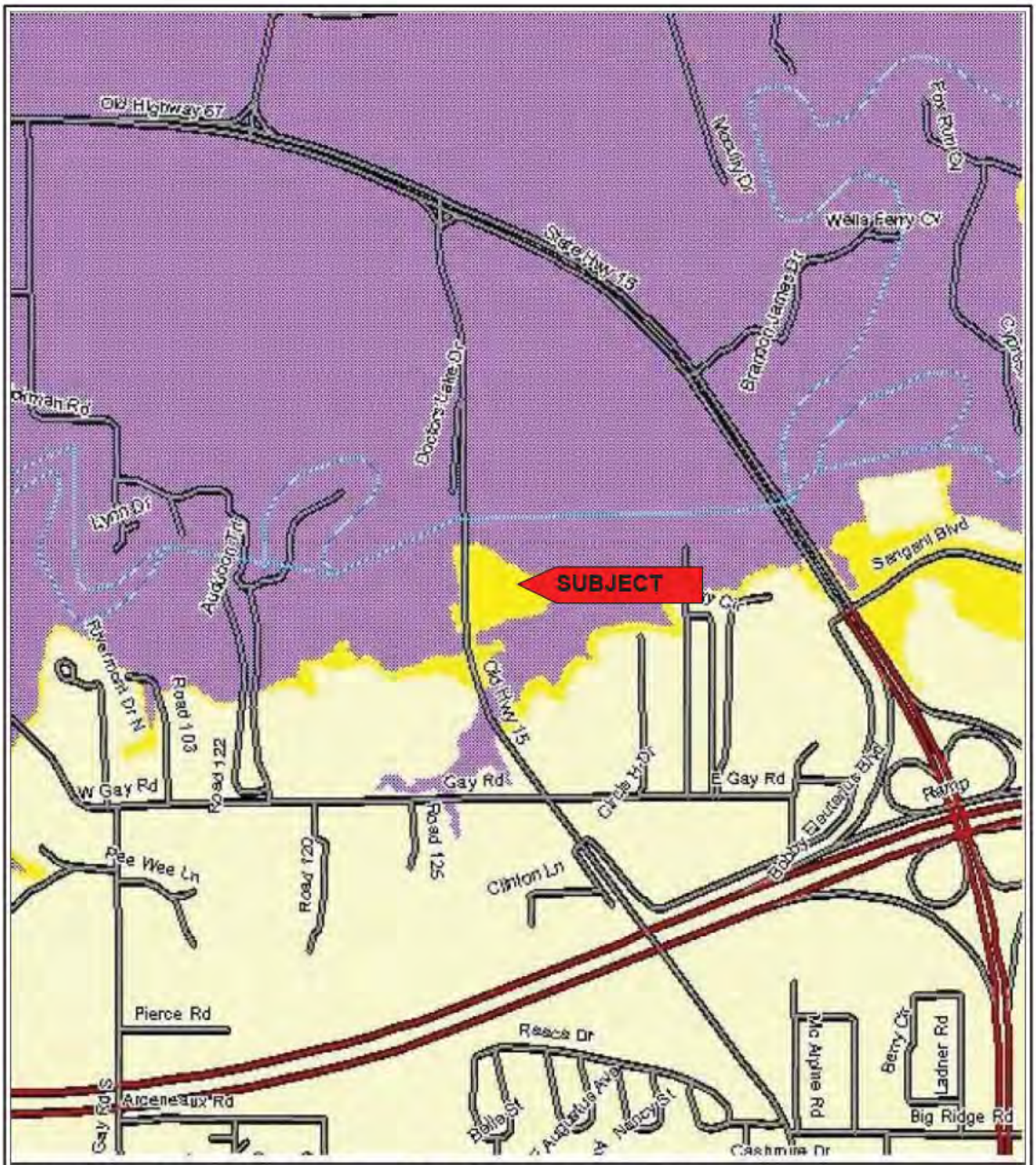
CB_0037

Chelle McKinney

FLOOD MAP ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank		Address	P.O. Box 291, Jackson, MS 39205			



Flood Map Legends	Flood Zone Determination
Flood Zones Areas inundated by 500-year flooding Areas outside of the 100 and 500 year plains Areas inundated by 100-year flooding Areas inundated by 100-year flooding with velocity hazard Floodway areas Floodway areas with velocity hazard Areas of undetermined but possible flood hazard Areas not mapped on any published	SFHA (Flood Zone) **Out** Within 250 ft. of multiple flood zones **Yes** Community **280336** Community Name: Zone **X5** Panel **28047C 0283G** Panel Date **06/16/2009** FIPS Code **28047** Census Tract **0033.01** This Report is for the sole benefit of the Customer that orde Report and is based on the property information provided by That Customer's use of this Report is subject to the terms a Customer when accessing this product. No third party is auth rely on this Report for any purpose. THE SELLER OF THIS RE NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS THIS REPORT INCLUDING ANY WARRANTY OF MERCHANTA FITNESS FOR A PARTICULAR PURPOSE. The seller of this Re not have any liability to any third party for any use or misuse

20-2124_1291

CB_0038

Chelle McKinney

AERIAL MAP ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank		Address	P.O. Box 291, Jackson, MS 39205			

20-2124_1292

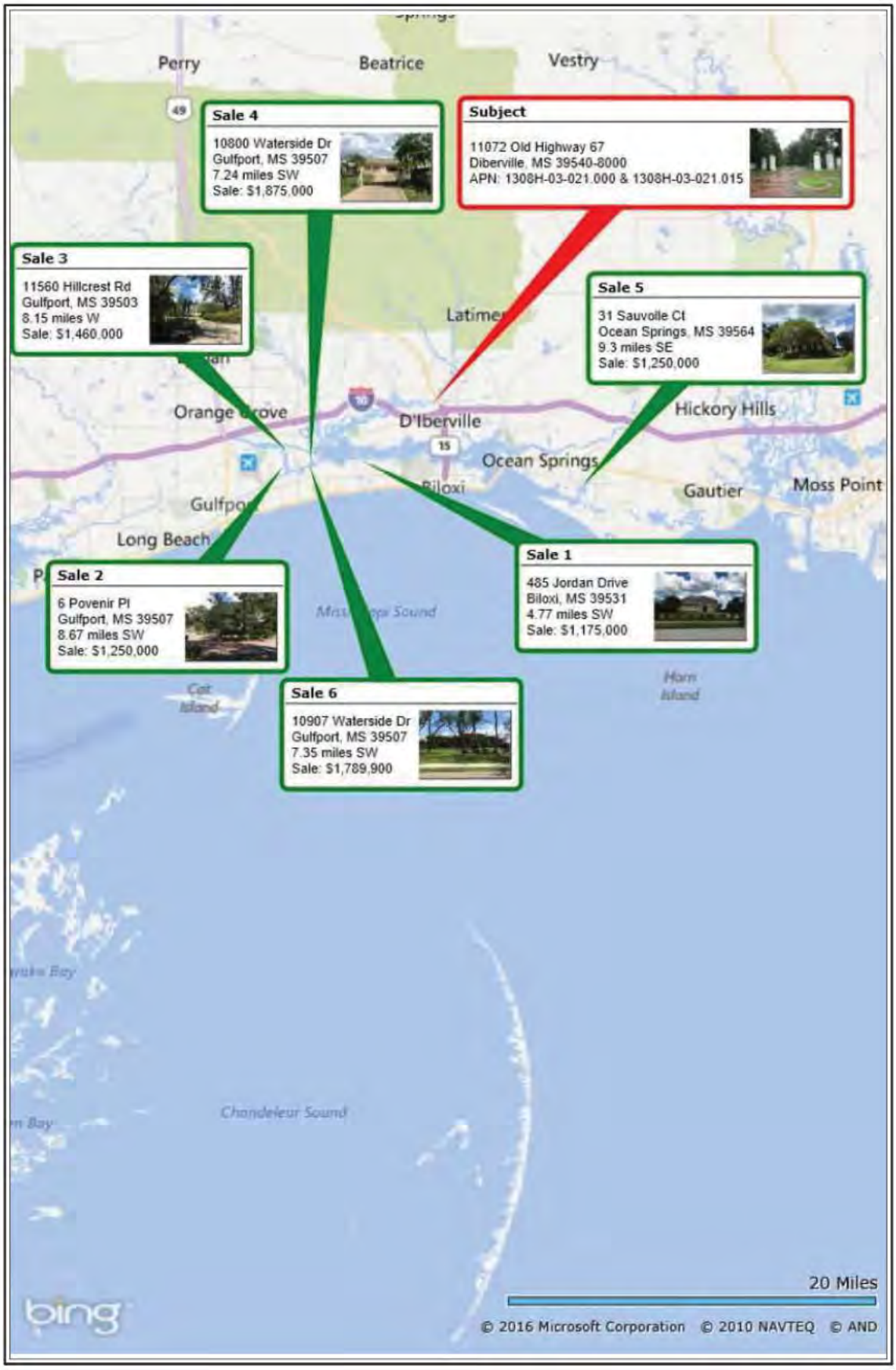
CB_0039

Chelle McKinney

LOCATION MAP ADDENDUM

File No. 10421

Borrower	~						
Property Address	11072 Old Highway 67						
City	Diberville	County	Harrison	State	MS	Zip Code	39540-8000
Lender/Client	Trustmark National Bank	Address	P.O. Box 291, Jackson, MS 39205				



20-2124_1293

CB_0040

Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

C1
The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

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

C2
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3
The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4
The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5
The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6
The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3
Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4
Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:
3 2 indicates three full baths and two half baths.

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

File No. 10421

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

Exterior-Only Inspection Residential Appraisal Report

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to his 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 he 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 visual inspection of the exterior areas of the subject property from at least the street, (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.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 MARKET VALUE: The most probable price which a property should bring in a compe itive 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 he 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 ins itutional 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 his 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 needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. 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.

Exterior-Only Inspection Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. 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 he 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 his 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 he 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 he 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 his 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 na ional 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.

Exterior-Only Inspection Residential Appraisal Report

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.

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 he 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 Ann Michelle McKinney
Name Ann Michelle McKinney
Company Name Chelle McKinney
Company Address 164 Beachview Ave
Biloxi, MS 39531
Telephone Number [redacted]
Email Address biloxigir[redacted]
Date of Signature and Report 09/15/2016
Effective Date of Appraisal 09/06/2016
State Certification # RA-840
or State License #
or Other (describe) State #
State MS
Expiration Date of Certification or License 12/31/2017

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 Certifica ion or License

ADDRESS OF PROPERTY APPRAISED
11072 Old Highway 67
Diberville, MS 39540-8000

APPRAISED VALUE OF SUBJECT PROPERTY $ 1,175,000

LENDER/CLIENT
Name Trustmark National Bank
Company Name Trustmark National Bank
Company Address P.O. Box 291
Jackson, MS 39205
Email Address cbyrd[redacted]

SUBJECT PROPERTY

☐ Did not inspect exterior of subject property
☐ Did inspect exterior of subject property from street
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

20-2124_1299

Appraiser License Certificate

File No. 10421

State of Mississippi

Mississippi Real Estate Appraiser Licensing and Certification Board

This is to certify that ANN MICHELLE MCKINNEY

License Number RA-840

Whose place of business is located at 164 BEACHVIEW AVE
BILOXI, MS 39531

ORIGINALLY LICENSED
12/18/2007

is duly licensed as a **State Certified Residential Real Estate Appraiser** *in the State of Mississippi from the date of issuance. The license will remain in force when properly supported by a current pocket identification card. In witness thereof, the MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD has caused this license to be issued by virtue of the authority vested in it by Section 73-74 of the Mississippi Code of 1972 annotated.*

In witness thereof, we have caused the Official Seal to be affixed, this the 15th day of June, 2015.

Mississippi Real Estate Appraisal Board

ADMINISTRATOR

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

STATE OF MISSISSIPPI
MISSISSIPPI REAL ESTATE APPRAISER
LICENSE AND CERTIFICATION BOARD
THIS IS TO CERTIFY THAT LICENSE NO.
RA-840
Ann Michelle McKinney
HAS BEEN GRANTED A LICENSE AS A
STATE CERTIFIED RESIDENTIAL
REAL ESTATE APPRAISER
FOR THE PERIOD 12/31/2015 - 12/31/2017
Ann Michelle McKinney
VOID UNLESS SIGNED BY LICENSEE

20-2124_1301

CB_0048

Borrower ~
Property Address 11072 Old Highway 67
City Diberville County Harrison State MS Zip Code 39540-8000
Lender/Client Trustmark National Bank Address P.O. Box 291, Jackson, MS 39205

GREAT AMERICAN INSURANCE GROUP
301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

☒ Great American Assurance Company

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

Policy Number: **RAP4116701-16** Renewal of: **RAP4116701-15**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
75 Second Ave Suite 410 Needham, MA 02494-2876

Item 1. **Named Insured**: **Ann Michelle McKinney**

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

Item 3. **Policy Period**: From **04/22/2016** (Month, Day, Year) To **04/22/2017** (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **500,000** **Damages** Limit of Liability – Each **Claim**

B. $ **500,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **1,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **1,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**):

A. $ **500** Each **Claim**

B. $ **1,000** Aggregate

Item 6. **Premium**: $ **710.00**

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

Item 8. **Forms, Notices and Endorsements attached**:
D42100 (03/15) D42300 MS (05/13)
IL7324 (08/12)

Authorized Representative

D42101 (03/15) Page 1 of 1

20-2124_1302

CB_0049

EXHIBIT 32

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: update
Date: Monday, July 6, 2020 8:32:57 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Steven Palazzo <[redacted]>
Sent: Tuesday, October 11, 2016 10:25 PM
To: Cameron Bell <[redacted]>
Subject: Re: update

The main thing is get people to make offers. Every offer will be considered. I guess our target audience is $700K with the people wanting an exclusive waterfront property that has a house with the bones just needs a face lift. Again encourage them to bring all offers.

As for Texas and the other properties the sooner the better. I don't even know what he has so once you make sense of it please provide me with a list of properties and the estimated sales price for each. I'm not at the point of giving stuff away but I do want to have reasonable asking prices and get them listed as soon as possible.

Thanks again for sticking with us on this. Let's sell some properties.

Regards,

Steven

From: Cameron Bell <[redacted]>
Date: Tuesday, October 11, 2016 at 4:51 PM
To: "Rep. Steven Palazzo" <[redacted]>
Subject: update

Will Jacobs, the mover/cleanout guy is going to get me a number likely tomorrow. He spent about an hour going over everything this afternoon.

The potential buyers were Bobby Mahoney's daughter and her husband… I think they like the idea of what it could be, but estimated it would cost $250-$300K to get it where they wanted it, so I doubt they are our buyers.

Your dad left me a VM today, if you want me to keep dealing with him I will, but I prefer to just have one contact on deals, and you and I work well together, so I'll keep it at that for now if ok with you. It just gets complicated with multiple "cooks in the kitchen" so to speak.

We will get the listing together on Texas tomorrow.

Thank you,
Cameron

Cameron C. Bell
Realtor l Broker l Attorney
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2016.0.7797 / Virus Database: 4664/13192 - Release Date: 10/11/16

EXHIBIT 33

DocuSign Envelope ID: A7292352-C3E5-4BE1-8B05-DB1C8AEA52E8

MISSISSIPPI REALTORS

CONTRACT FOR THE SALE AND PURCHASE OF REAL ESTATE

This form is provided as a courtesy to the parties only. It is not required to be used in this transaction and may not fit the needs, goals and purposes of the parties. The Mississippi Association of REALTORS® makes no statement or warranty as to this form, its contents or use, and the parties, by their use of this form, acknowledge said facts and agree that neither the Mississippi Association of REALTORS® nor any member thereof shall be liable to any party or person for its contents or use. If any party to this transaction does not fully understand it, or has any questions, the party should seek advice from a competent legal professional before signing.

1. PARTIES. Buyer Greg J. Bosarge, Charlotte A. Lugan

Seller Steven Patterso

Buyer agrees to buy and Seller agrees to sell the herein described property on the terms and conditions set forth herein.

2. PROPERTY. Description:

11072 Old Highway 67, Diberville, 39540 in Harrison County, MS.
(street address, if available) (city) (zip code) (county)

The Property is further described as tax parcel # 1308H-03-021.000, 1308H-03-021.015 together with any of the following presently located therein: all built-in appliances, ceiling fans, all plumbing and heating and air conditioning equipment including any window units, stationary laundry tubs, water heaters, doors, windows, storm doors and windows, window treatments (e.g., shutters, blinds, shades) and associated hardware, awnings, carpet, bathroom fixtures and mirrors, lighting fixtures and their shades, gas logs, fireplace doors and screens, security system components, smoke detectors, garage door openers, antennae and satellite dishes (including rotor equipment but excluding proprietary components), central vacuum systems/attachments, landscaping, fences, permanently installed pet fences and equipment (including collars), gates, outdoor lighting, swimming pools and equipment, mailboxes, water pump(s) and pressure tanks, permanently installed playgroup equipment, and permanently installed cooking grills, and keys to all doors with keyed locks or deadbolts.

3. PURCHASE PRICE. Buyer agrees to pay a purchase price of $ 485,000.00 ("Purchase Price") by Federal Reserve wire transfer, Cashier's Check issued by a financial institution as defined in 12 CFR § 229.2(i), or such form as is approved in writing by Seller.

4. EARNEST MONEY. A sum of $ 1,000.00 (cash ☐ check ☑) is to be deposited with Owen & Co. LLC [Broker/Trustee], who shall hold it in trust, presuming clearance of check. Upon acceptance of the Contract, earnest money deposit and down payment received by above named Broker/Trustee shall be deposited in a federally insured escrow account and shall remain in that account until the transaction has been consummated or terminated. In any event of failure to close, Broker/Trustee has authority to provide the earnest money to the rightfully entitled party based upon the terms of the Contract. In the event the Broker/Trustee cannot determine by the terms of the Contract which party is rightfully entitled to the earnest money, the Broker/Trustee shall interplead the funds. In the event interpleader is required, Buyer and Seller consent to the filing of same; jurisdiction in the county where the property, or any part of it, lies; entry of an order discharging Broker/Trustee or the interpleading party upon deposit of the funds into court; and deduction against the money interplead of all costs necessitated by the filing of the interpleader action, including filing and attorney's fees.

5. CONTINGENCIES.

(A) Loan. ☑ Applicable ☐ Not Applicable (Check One):

☐ New Loan (check appropriate boxes): ☐ FHA ☐ VA ☑ CONV ☐ USDA Direct ☐ USDA Guaranteed

☑ Other: Acceptable Home Inspection

☐ To Be Determined

If applicable, Contract is contingent upon Buyer being approved for a new loan sufficient to close, provided that Buyer makes timely application and good faith efforts to secure loan prior to Closing. Within five (5) business days after the Effective Date of the Contract, Buyer will make application in proper form for the loan(s), shall cooperate with parties to obtain approval(s), diligently and timely pursue the same in good faith, execute all documents and furnish all information and documents required, and make timely payment of any costs of obtaining such loan approval. Failure of the Buyer to make timely application for loan and exercise good faith efforts to facilitate its approval shall entitle the Seller at its option to (A) excuse the failure and proceed with the transaction on such terms as the parties may agree to in writing in the form of an amendment to the Contract; OR (B) declare the Contract void and refund to Buyer the earnest money deposit; OR (C) treat the failure as a Breach by Buyer under paragraph 10 hereof. Buyer may apply for a loan with different terms and conditions and also close the transaction with a different type of loan provided all other terms and conditions of this Agreement are fulfilled and Seller's costs are not increased.

(B) No Waste. This Contract is conditioned upon delivery of the Property and any and all improvements in their present condition, reasonable wear and tear excepted. Seller shall preserve the Property in its present general condition, normal wear and tear excepted, and shall not permit the Property to suffer waste avoidable by the reasonable exercise of due care. Any material change to the Property shall be disclosed in accordance with the Real Estate Brokers License Law of 1954, as amended, allowing for termination of the offer as prescribed by law (see Miss. Code Ann., Sec. 89-1-503).

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FI - Contract for the Sale and Purchase of Real Estate
Owen & Co., LLC, 2208 13th Street, Ste D Gulfport, MS 39501
Tiffany Dymond
Rev. Date 06/2018
Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com
Phone: (228)669-1767 Fax
309 E Railroad St

Closing; or (C) if the defects are of such character that they can be remedied by legal action within a reasonable time, permit Seller such reasonable time to perform this curative work at Seller's expense. In the event curative work is performed by Seller, the time specified herein for Closing shall be extended for a reasonable period necessary for such cure, said period not to exceed thirty (30) calendar days unless agreed to in writing by the parties.

(C) **Proration.** All taxes, rents, utility and other assessments and appropriate condominium or Property Owner's Association fees are to be prorated as of the Closing Date for the year of the sale.

(D) **Costs of Sale.** At Closing, Seller agrees to pay up to $ 10,000.00 toward total costs of sale not including home warranty, wood destroying insect report (WDIR), inspection cost, compensation to Brokers, Seller's repair costs (if any), cure of title defects under paragraph 6(B), or prorated items under paragraph 6(C) (subject to applicable law). Includes Buyers Closing costs and prepaids

(E) **Possession.** Possession shall be delivered to Buyer (Check One):

☑ Upon completion of Closing and full funding

☐ By separate *Possession Addendum* attached and made a part of this Contract

7. DISCLOSURES.

(A) **Multiple Listing Service ("MLS").** The Selling Broker is a participant of the MGCMLS Multiple Listing Service and the sales information will be provided to the MLS to be published and disseminated to its Participants.

(B) **Property Condition Disclosure.** Buyer acknowledges receipt of the Informational Statement for Mississippi Property Condition Disclosure Statement AND (Select One):

☐ A fully completed Property Condition Disclosure Statement is not required in accordance with Sections 89-1-501 et seq. of the Mississippi Code of 1972 and a Seller's Statement of Exclusion From Completing the Property Condition Disclosure Statement (PCDS) has been completed and delivered to Buyer, and Buyer acknowledges receipt thereof.

OR

☑ Buyer acknowledges receipt of a Property Condition Disclosure Statement.

OR

☐ The Property Condition Disclosure Statement is to be delivered after the Buyer has made an offer. Per 89-1-503 of the Mississippi Code of 1972, Buyer shall have three (3) days after delivery in person or five (5) days after delivery by deposit in the mail, to terminate his or her offer by delivery of a written notice of termination to the transferor (seller) or the transferor's agent (listing broker or salesperson), and have their earnest money refunded.

<u>NOTE</u>: Per 89-1-503 of the Mississippi Code of 1972, if any disclosure, or any material amendment of any disclosure, required to be made by Section 89-1-501 through 89-1-523, is delivered after the execution of an offer to purchase, the transferee (buyer) shall have three (3) days after delivery in person or five (5) days after delivery by deposit in the mail, to terminate his or her offer by delivery of a written notice of termination to the transferor (seller) or the transferor's agent (listing broker or salesperson).

(C) **Equal Housing Opportunity.** In accordance with the federal Fair Housing Act, it is illegal to block bust or to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin in the sale or rental of housing or residential lots, in advertising the sale or rental of housing, in the financing of housing or in the providing of real estate brokerage services.

(D) **Lead-Based Paint Disclosure.** Every Buyer of any interest in residential property on which a residential dwelling was built prior to 1978 is notified that such subject property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any unknown lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

(E) **Wire Fraud Warning; Release.** Buyers and Sellers of real property are targets in scams regarding electronic transfers of money (i.e., wire transfers, direct deposits, electronic checks, etc.). NEVER transfer funds associated with this transaction based upon electronic communications (such as email) that have not been verbally confirmed by you to be valid (from a person you know and trust) and accurate. Email scammers can disguise emails, text messages and social media messages to appear to be from your real estate agent, title companies, your bank or other parties. Do not trust any communication you receive concerning transfer of funds without taking steps to verify that these funds are, in fact, going to the proper recipient. Do not use telephone numbers or email addresses in electronic communications you receive; they may be fraudulent and part of a scam. VERIFY telephone numbers, contact people and wiring instructions BEFORE you respond. Fraudulent communications or acts should be reported immediately to the FBI and law enforcement authorities, and should be done so <u>immediately</u> if funds are lost. By signing this Contract, you acknowledge receipt of this notice and agree to hold the brokerages, their agents and the designated title company or closing attorney harmless from all claims arising out of inaccurate transfer instructions, fraudulent taking of such funds, and any and all other damages relating to conduct of third parties influencing implementation of wire transfers.

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(Check One):

If applicable. Property must appraise at or above Purchase Price or Buyer shall not be obligated to complete the purchase of the Property and all Earnest Money shall be refunded to Buyer, except when Buyer has failed to secure a timely appraisal in good faith. Failure of Buyer to make good faith efforts to secure a timely appraisal shall constitute a Breach of this Contract.

(D) Warranty And Inspections. (Select One):

☐ Sale Without Warranty; No Home Inspection. Buyer has inspected the Property and finds same to be in satisfactory condition and DOES NOT wish to secure a home inspection. Buyer accepts the Property in its condition as of the Effective Date of this Contract, and acknowledges that neither Seller nor Listing Broker nor Selling Broker or salespersons associated with this transaction have made any warranty, express, implied, or otherwise, as to the Property, except such express warranties as the parties agree to in writing attached hereto, which shall survive Closing.

OR

☑ Inspections. Contract is contingent upon satisfactory inspections to be conducted by Buyer, at Buyer's expense. Buyer shall have ten (10) business days from the Effective Date to conduct inspections using Mississippi licensed and bonded inspectors. Buyer's inspector(s) shall have the right to enter the Property at reasonable hours with twenty-four (24) hour prior notice. On designated inspection date(s), Seller shall provide unlimited access to the Property, and shall see that all utilities are on. Should Seller fail to have utilities on, Seller shall be responsible to Buyer for foreseeable loss or expense resulting from failed inspections. Within said ten (10) business day inspection period, Buyer shall submit a list of repairs to Seller accompanied by relevant portions of any inspection report(s) from a Mississippi licensed and bonded inspector or waive this inspection contingency and proceed to Closing. If Buyer timely submits a list of repairs accompanied by relevant portions of any inspection report(s), Buyer and Seller shall have 5 business days to resolve how listed items shall be handled or this Contract shall terminate and Buyer's earnest money shall be returned.

(E) Final Walk-Through Inspection. Irrespective of the election made above, Buyer retains the right to perform a final walk-through Inspection of the Property prior to Closing to verify the terms of the Contract have been fulfilled.

(F) Wood Destroying Insect Report; Release. (Check One): ☐ Buyer ☑ Seller shall, at their expense, furnish within thirty (30) calendar days before Closing approved FHA/VA Wood Destroying Insect Report ("WDIR") from a licensed, bonded termite company indicating that Property shows no evidence of termite or other wood-destroying insect infestation. If infestation or damage is discovered, Seller shall amend the Property Condition Disclosure Statement as appropriate and, per 89-1-503 of the Mississippi Code of 1972, Buyer shall have three (3) days after delivery in person or five (5) days after delivery by deposit in the mail, of any amendment to PCDS to terminate his or her offer by delivery of a written notice of termination to the transferor (seller) or the transferor's agent (listing broker or salesperson), and have their earnest money refunded. Irrespective of whether a WDIR is received or not, Buyer and Seller acknowledge that Listing and Selling Broker make no representations concerning wood destroying insects or the condition of the Property, and any damage found, either before or after Closing or after termination of this Contract shall not be the responsibility of said Broker(s). By signing this Contract, Buyer and Seller acknowledge receipt of this notice and agree to hold the brokerages, their agents and the designated title company or closing attorney harmless from all claims arising out of or relating to wood destroying insects or the WDIR.

(G) Pre-Closing Loss. In the event of damage to the Property or improvements before Closing by virtue of causes beyond the parties' control, such as fire, flood, war, acts of God or other causes, Seller(s) shall, within three (3) calendar days of a loss or as soon thereafter as reasonably possible, notify Buyer(s) in writing of said damage, at which time Buyer(s) may, at Buyer's option:

(1) cancel this contract and be entitled to the return of earnest money deposits; OR

(2) waive any objection and proceed to Closing on the terms set forth in this Contract; OR

(3) seek to reach suitable agreement with Seller(s) as to repair(s), extension of the Closing date and/or other adjustments to the Contract as may be agreed upon by the parties. Failure of the parties to reach a suitable agreement within five (5) calendar days after election by Buyer(s) to proceed under this option (3) shall automatically and without further notice cancel this Contract and entitle Buyer(s) to the return of earnest money deposits.

6. CLOSING.

✓ (A) Deadline to Close. Closing (evidenced by delivery of deed and payment of Purchase Price) shall take place no later than 11:59 p.m. (CST) on the 29 day of August, 2019 (the "Closing Date") or on such earlier date as agreed to by the parties in writing.

(B) Title And Conveyance. At Closing, Seller shall deliver to Buyer a(n): ☑ General Warranty Deed ☐ Special Warranty Deed ☐ Assignment of Lease ☐ Quitclaim Deed vesting title to the Property in (write names clearly):

✓ Greg J. Bosnye Charlotte A. Logan;

Seller shall, prior to or at Closing, satisfy and pay all outstanding mortgages, deeds of trust, special liens, taxes or special assessments, escrow amount of Property Owner's Association or Condominium fees affecting the subject property which are not specifically assumed by Buyer herein. Title shall be good, marketable and insurable, subject only to the following items recorded in the Chancery Clerk's Office of said county: easements without encroachments, applicable zoning ordinances, protective covenants and prior mineral reservations; otherwise Buyer, at its option, may either (A) if defects cannot be cured by designated Closing Date, cancel this Contract, in which case any earnest money deposit shall be refunded to Buyer; (B) accept title as is and proceed to

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(A) The Brokers and Salespersons involved in the transaction associated with this Contract are as follows:

Selling Brokerage: Owentco LLC Selling Agent: Tiffany Dymond

Selling Brokerage Address: Selling Broker License No.: Selling Agent License No.: [redacted]

Business Phone: Business Phone: [redacted]

Email: Facsimile:

Listing Brokerage: Owentco LLC Listing Agent: Tiffany Dymond

Listing Brokerage Address: Listing Broker License No.: Listing Agent License No.: [redacted]

Business Phone: Business Phone: [redacted]

Email: Facsimile:

(B) **Agency Relationship. (Check One):**

☐ The Listing Firm, the Selling Firm, and their salespersons represent the Seller as their Client. The Buyer is the customer.

☐ The Listing Firm and its salespersons represent the Seller. The Selling Firm and its salespersons represent the Buyer(s).

☑ The Listing Firm and its salespersons represent both Seller and the Buyer as dual agents by mutual agreement and all parties have signed and understand the Dual Agency Confirmation form provided to them by the Listing Firm.

☐ The Selling Firm and its salespersons represent the Buyer. The Seller is not represented and is a customer.

(C) **Compensation.** The parties under this Contract or through any other negotiated agreement agree to pay as per listing agreement or prior offer of cooperation and compensation. If Broker collects this compensation or any part thereof through legal action, the defaulting party agrees to pay court costs, including reasonable attorney fees. Compensation due hereunder is deemed earned, due and payable upon presentation of a buyer ready, willing and able to purchase on terms acceptable to Seller, though Broker agrees to accept payment at Closing as an accomodation to the parties.

(D) **No Reliance; Release.** Seller and Buyer acknowledge that neither them, nor their agents, have relied upon any statement, representation or omission made or documentation provided by the Broker, salesperson(s), or their representatives, relating to any aspect of this transaction, the Property or otherwise including, but not limited to, terms or conditions of sale, tax or legal considerations, liability, size, square footage or condition of the Property, presence or lack thereof of urea formaldehyde foam insulation (UFFI), presence or lack thereof of exterior insulation finish systems (EIFS), previous or present flooding, flood zones, flood insurance, history of title or use, effect of or location within Mississippi State Tidelands or Federal wetlands, presence or absence of mold or other toxic substances, presence or lack of expansive soils, presence or absence or enforceability of acceleration clauses or tax or balloon notes, names or recommendations concerning vendors of any sort whatsoever or validity or accuracy of any reports rendered thereby. **By signing this Contract, Buyer and Seller acknowledge receipt of this disclosure and agree to hold the brokerages, their agents and the designated title company or closing attorney harmless from all claims arising out of or pertaining in any way to any representations in this section.**

(E) **Liability.** Broker's liability to Buyer and Seller in this transaction shall not exceed the amount it has received as compensation.

9. GENERAL.

(A) **Agreement Complete.** This Contract incorporates all prior agreements between the parties, contains the entire and final agreement of the parties and cannot be changed except by their written mutual consent. Neither party shall be bound by any terms, conditions, oral statements, warranties or representations not herein contained.

(B) **Read And Understood.** Each party acknowledges and hereby affirms that it has read and understands this Contract.

(C) **Assignment.** This Contract shall not be assignable by either party without consent of the other party.

(D) **Effective Date.** For purposes of this Contract the Effective Date is the date the last necessary party signs.

(E) **Notices.** Any notices required or permitted to be given under this Contract shall be delivered by hand or mailed by certified or registered mail, return receipt requested, in a postage prepaid envelope or by nationally recognized overnight carrier service; by facsimile with receipt acknowledgment (if the fax number is listed below); or by email (if the email address is listed below), at Sender's option, and addressed as follows:

If to Seller:

Address:

Facsimile:

Email:

If to Buyer:

Address:

Facsimile:

Email:

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(F) Survival Of Contract. All express representations, warranties and covenants shall survive termination of the Contract or Closing unless specified to the contrary. All other contractual obligations shall terminate at Closing.

(G) Time Is Of The Essence. Time is of the essence as to all time periods and deadlines stated in this Contract, and delay in performance is not excused unless expressly excused in writing signed by all parties. The foregoing or any other provision in this Contract notwithstanding, any unavoidable delay necessitated by applicable law or regulations shall extend any affected deadline by no more than the actual number of days of delay necessitated by such law or regulation.

10. BREACH. In the event of a default by either party under this Contract, the non-breaching party shall have the right to receive from Broker/Trustee the Earnest Money paid under Section 4 of this Contract, to be a credit against any other damages, in addition to such other remedies as it may have under applicable law including, but not limited to, specific performance.

11. SPECIAL PROVISIONS. (If None, Write "NONE" Below):

12. EXPIRATION OF OFFER. This offer expires at 7:00 o'clock ☑ AM ☐ PM, Central Standard Time (CST) on August 29, 2019 [date] if not accepted, countered or rejected by Seller by that time.

13. ATTACHMENTS. (Check All That Apply):

- ✓ Dual Agency Confirmation
- ___ Pre-Closing Repair/Improvement Addendum
- ___ First Right of Refusal Addendum
- ___ Pre-Closing Possession Addendum
- ___ Post-Closing Possession Addendum
- ✓ Lead-Based Paint Disclosure
- ___ Option Agreement
- ___ Back-Up Agreement Contingency
- ___ VA/FHA Disclosures (as required)
- ___ Other ___

14. HEADINGS; SINGULAR AND PLURAL SAME: Headings are inserted for the convenience of the Parties only and are not to be considered when interpreting this document. Words in the singular mean and include the plural and vice versa. Words in the masculine gender include the feminine gender and vice versa. Words in the neutral gender include the masculine gender and the feminine gender and vice versa.

15. SIGNATURE BLOCKS.

Signed this the 31 day of July, 2019, at 7:00 ☑ a.m. ☐ p.m., and a copy hereof received:

BUYER [signature] BUYER [signature]

Phone: [redacted] Phone: [redacted]

The foregoing offer is accepted this the ___ day of 7/31/2019, ___, at ___ ☐ a.m. ☐ p.m., and a copy hereof received:

SELLER DocuSigned by: Steven Palazzo 32CE562524B44D8... SELLER ___

Phone: ___ Phone: ___

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F1 - Contract for the Sale and Purchase of Real Estate

Rev. Date 06/2018

Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com

809 E Railroad St

255. The Seller has countered this offer subject to the terms of the attached Counter Offer No. _____ this the _____
256 day of _____, _____, at _____ ☐ a.m. ☐ p.m., and a copy hereof received:
257. SELLER _____ SELLER _____

258. The Seller has received a copy of this offer and rejected same and make no counter offer this the _____ day of
259. _____, _____, at _____ ☐ a.m. ☐ p.m., and a copy of this rejection has been delivered
260. to Buyer.
261. SELLER _____ SELLER _____

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EXHIBIT 34

From:	Cameron Bell
To:	Brown, Jeffrey
Subject:	FW: Document Set is Complete: McKee 11072 Old HWY 67
Date:	Monday, July 6, 2020 8:39:31 PM
Attachments:	Contract for the Sale and Purchase of Real Estate - 9_16.pdf Untitled attachment 00005.htm Lead Based Paint Brochure.pdf Untitled attachment 00008.htm MLS SHEET.pdf Untitled attachment 00011.htm 11072 OLD 67 PCDS.pdf Untitled attachment 00014.htm

---

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Jared Wabel <[redacted]>
Sent: Monday, April 3, 2017 6:01 PM
To: Cameron Bell <[redacted]>
Subject: Fwd: Document Set is Complete: McKee 11072 Old HWY 67

Cameron,

See attached. The reason for the low offer is the prospective buyers having to put so much in to update and renovate. In the front of the home (by the road) window seals were rotted. The Carriage house needs a lot of work to fix up. The front door (facing the river) needs to be fixed among other items that need to be fixed and or replaced. Hopefully this will at least get the negotiations started. Let me know if you need anything.

Jared

Sent from my iPhone

Begin forwarded message:

> **From:** zipLogix Digital Ink Online Signatures [redacted]
> **Date:** April 3, 2017 at 5:52:20 PM CDT
> **To:** jaredwabe[redacted]
> **Subject: Document Set is Complete: McKee 11072 Old HWY 67**

Hello from zipLogix Digital Ink!

Attached are the fully executed documents of the following transaction:

Document Set Name: McKee 11072 Old HWY 67

NOTE: If you are viewing this email on an iPad or iPhone, tapping on the files below may not provide you with an accurate representation of the final signed documents. Please download the free Adobe Reader app on the App Store at https://itunes.apple.com/app/adobe-reader/id469337564?mt=8 or view this email on a PC or Mac. For more information, please visit http://www.signix.com/viewing .

Tx: 15b35ae07ed:71af:c679ed:-na8usi

EXHIBIT 35

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: Properties
Date: Monday, July 6, 2020 1:35:17 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
https //urldefense.proofpoint.com/v2/url?u=http-3A__www.cameronbellproperties.com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rl_iz_RDN2Y&m=g3KEEjSMJBT8CdrG7hlEkUhZ94nJiPXaxBbMEuv-KUw&s=M_D3Aa51NwCtNPR5ZOWpgqtWZMO7-224l8K2Iuz280w&e=

*Not actively practicing law.

-----Original Message-----
From Steven Palazzo <[redacted]>
Sent Thursday, April 19, 2018 12 45 PM
To Cameron Bell <[redacted]>
Subject Re Properties

Thanks.

Sent from my iPhone

> On Apr 19, 2018, at 11 49 AM, Cameron Bell <[redacted]>
wrote
>
> As usual, we have had a serious of random interested parties in the
> River House, but they all say it's too much for the work needed, or
> they want to lease it, or lease purchase it, or something semi-unorthodox.
>
> I have taken it off MLS for now, and will retrieve lockbox today or
> tomorrow.
>
> The farm hasn't generated any showings yet, but I've had some
> mild-interest... as we know, it will just take the right buyer. I
> don't think it's unreasonably priced.
>
> Cameron C. Bell
> Realtor l Broker l Attorney
> Cameron Bell Properties, Inc.
> 14335 Dedeaux Road
> Gulfport, MS 39503
> Cell [redacted]
> Fax (800) 520-3445
> https //urldefense.proofpoint.com/v2/url?u=http-3A__www.cameronbellproperties.com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rl_iz_RDN2Y&m=g3KEEjSMJBT8CdrG7hlEkUhZ94nJiPXaxBbMEuv-KUw&s=M_D3Aa51NwCtNPR5ZOWpgqtWZMO7-224l8K2Iuz280w&e=
>
> -----Original Message-----
> From Steven Palazzo <[redacted]>
> Sent Wednesday, April 18, 2018 8 20 PM
> To cameronbel[redacted]
> Subject Properties
>
> Recap on any interest or feedback on properties. When your time permits.
>
> Sent from my iPhone
>
>
> ---
> This email has been checked for viruses by AVG.
> https //urldefense.proofpoint.com/v2/url?u=http-3A__www.avg.com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rl_iz_RDN2Y&m=g3KEEjSMJBT8CdrG7hlEkUhZ94nJiPXaxBbMEuv-KUw&s=nv63MBWsoTJwt9CIKxB30FcuH4eDL4ArUsrjOkfoKUI&e=
>

--
This email has been checked for viruses by AVG.
https //urldefense.proofpoint.com/v2/url?u=https-3A__www.avg.com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rl_iz_RDN2Y&m=g3KEEjSMJBT8CdrG7hlEkUhZ94nJiPXaxBbMEuv-KUw&s=abdwrPMwT5_hwBERZN5_wGcUO167YdX8EB1fT4glbYU&e=

EXHIBIT 36

From: Cameron Bell
To: Bro_n_le frey
Subject: FW: Ki chen still looks like this as of today... I have no clue where leaks are or were as only contractor I have seen at house was the Sheetrock guy (today).
Date: Monday July 6 2020 9:36:48 PM
Attachments: image1.jpeg

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-5445
https://urldefense proofpoint.com/v2/url?u http-
3A__www.cameronbellproperties.com&d DwIFAw&c L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rl_iz_RDN2Y&m jqixhno1BouuK8KX96CxmNs0iremBxAHAkw0mcz6BNM&s XkFDX6N6K4u9UQSgtiLOFZpci94hwZnHqSE07sTBv7A&e

*Not actively practicing law.

-----Original Message-----
From: Cameron Bell [redacted] >
Sent: Friday, August 11, 2017 4:36 PM
To: Steven Palazzo [redacted] >
Cc: Cameron Bell [redacted] >
Subject: Kitchen still looks like this as of today... I have no clue where
leaks are or were as only contractor I have seen at house was the Sheetrock
guy (today).

Thank you,
Cameron

--
This email has been checked for viruses by AVG.
https://urldefense proofpoint.com/v2/url?u https-
3A__www.avg.com&d DwIFAw&c L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rl_iz_RDN2Y&m jqixhno1BouuK8KX96CxmNs0iremBxAHAkw0mcz6BNM&s kJmt7sSo4LMwLhTB77VzaSJ75h0ztCin8bF0ub42vCM&e

EXHIBIT 37

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: Old Highway 67
Date: Monday, July 6, 2020 9:35:59 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Steven Palazzo <[redacted]>
Sent: Monday, July 31, 2017 4:51 PM
To: Cameron Bell <[redacted]>
Subject: Re: Old Highway 67

I told contractor you will be coming by. The others need to stay out of the way and let them do there work. If you want to document it that's fine.

They were hired to find the leak, clean up the damage and repair the damage and restore it.

If they need to extend the date that's fine.

Any swelling off the basement door should be fine once it dries out.

I

Sent from my iPad

On Jul 31, 2017, at 9:54 PM, Cameron Bell [redacted] wrote:

> FYI – I will go by the house and check on the contractor.
>
> **Cameron C. Bell**
> Realtor l Broker l Attorney
> **Cameron Bell Properties, Inc.**
> 14335 Dedeaux Road
> Gulfport, MS 39503
> Cell [redacted]

Fax (800) 520-3445
www.cameronbellproperties.com

From: Stephanie Schmitt [[redacted]]
Sent: Monday, July 31, 2017 2:01 PM
To: Cameron Bell <[redacted]>
Subject: Old Highway 67

I met my client and family at the house yesterday afternoon. I know you said contractor was starting today, but there was some concern that this had been left to continue leaking all this time with all of the rain we have had. It seems that the moisture has affected the flooring there and now the cellar door won't open. Have they determined the cause? It appeared from just looking that it might extend into the hallway. I am sure that the contractor will be extra certain that all damaged areas are fixed. My client just wants to make certain that the cause of the leak is found and fixed so that this won't happen again. Do you know the scope of work the contractor plans to perform? Would it be possible to have the contractor take pictures of the work as he goes along? Do you have any idea when the contractor would expect to be finished? The bank will be appraising the house and I was hoping the repairs could be made beforehand. I guess when you told me that the contractor was going out the next day after I told you about the damage, I kind of thought it was going to be addressed a lot quicker. (This is what I get for assuming. HA!) I am thinking we might have to extend the closing date just a bit in order to get the work finished and the house appraised. If we run over on our end, my client will put up additional earnest money and provide a letter from the bank. He is working with Billy Gilduff at Community Bank.

My client is excited about the house and understands that these things happen. Thank goodness!

Stephanie

--
Stephanie Schmitt
Century 21 Bay South Realty
sschmit[redacted]

Virus-free. www.avg.com

EXHIBIT 38

PROPERTY CONDITION DISCLOSURE STATEMENT (PCDS)

THIS FORM MAY BE DUPLICATED BUT IT MAY NOT BE ALTERED OR PERSONALIZED BY THE SELLER(S), ANY BROKERAGE FIRM OR LICENSEE.

The following is a Property Condition Disclosure Statement (PCDS) required by §89-1-507 through §89-1-527 of the Mississippi Real Estate Brokers Act of 1954, as Amended, and made by the SELLER(S) concerning the condition of the RESIDENTIAL PROPERTY (1 TO 4 UNITS) located at: 11072 Old Hwy 67, D'Iberville, MS

SELLER(S): Steven Pelaro Approximate Age of the Residence 98

This document is a disclosure of the condition of real property known by the SELLER on the date that this statement is signed and it is based on their actual knowledge of the property. It is NOT a warranty of any kind by the Seller or any Real Estate Licensee representing a principal in this transaction and this PCDS is not a substitute for any home inspection(s) or warranties the purchaser(s) may wish to obtain. However, the purchaser(s) may rely on the information contained herein when deciding to negotiate the terms for the purchase of the residential real property. This statement may be made available to other parties and is to be attached to the Listing Agreement and signed by the SELLER(S). This statement is NOT intended to be part of any contract between the seller and the purchaser.

IF THE RESIDENCE IS NEW (NEVER OCCUPIED) OR PROPOSED RESIDENTIAL CONSTRUCTION and a real estate licensee is involved in the transaction, the BUILDER/OWNER/SELLER must complete the PCDS in its entirety and should reference specific plans/specifications, building material lists and/or change orders.

DO NOT LEAVE ANY QUESTIONS UNANSWERED AND DO NOT LEAVE BLANK SPACES. THE SELLER(S) MAY ATTACH ADDITIONAL PAGES IF NECESSARY TO FULLY EXPLAIN A PROPERTY'S CONDITION. THE ACRONYM "N/A" MAY BE USED FOR "NOT APPLICABLE" AND "UNK" MAY BE USED FOR "UNKNOWN".

A. GENERAL INFORMATION:

1. Does the Transferor/Seller currently have a deeded title to the residence? Yes ✓ No ____. If "YES", when did the current Seller receive the title to the property? Bencorp South, 2017
2. Does the Transferor/Seller currently occupy the residence? Yes ____ No ✓. If "NO", has the current seller ever occupied the residence? Yes ____ No ✓. If "YES", what were the dates of Occupancy? ____
3. Is the site improved with a Factory Built (Manufactured Housing Unit) or a Modular Home constructed on a permanent foundation? Yes ____ No ✓. If "YES", indicate the Home Identification number on the Data Plate ____
4. Was the residence built in conformity with an approved building code? Yes ____ No ____ Unknown ✓ If "YES", was a PERMIT secured from the City/County Building Authority? Yes ____ No ____ Unknown ✓
5. Do you have a Home Inspection Report which was completed for you? Yes ____ No ✓. If "YES", is the report available for review by a prospective purchaser? Yes ____ No ____.

B. STRUCTURAL ITEMS & SOILS:

1. Are you aware of any settlement/heaving of soils, any collapsible or expansive soils or poorly compacted fill on the Property? Yes ____ No ____ Unknown ✓. If "YES", please describe, to your knowledge, the nature and location of any settlement or heaving —
2. Are you aware of any past or present movement, shifting, deterioration or other problems with the walls (interior or exterior) or the foundation of the Property? Yes ____ No ✓ Unknown ____. If "YES", please describe, to your knowledge, the nature and location of any such problems ____
3. Are you aware of any tests to determine the composition/compaction of the soil or the presence of any "expandable soils" being present on the Property? Yes ____ No ✓. If "YES", please provide copies of the results if they are available.
4. Are you aware of any foundation repairs made in the past? Yes ____ No ✓. If "Yes", is there a written report which will indicate the foundation repairs? Explain —
5. If foundation repairs were completed is there a Warranty which can be transferred to a new owner? Yes ____ No ✓.
6. To your knowledge, are any foundation repairs currently needed? Yes ____ No ____ Unknown ✓. If "YES", please explain in detail —
7. Except for "Cosmetic Upgrades" (carpet, paint, wallpaper, etc) have you remodeled, made any room additions, made structural modifications or other alterations or improvements to the Property? If "YES", please describe, to your knowledge, the nature of all such remodels/alterations —
8. To your knowledge, were all necessary work PERMITS and approvals secured in compliance with local/city/county building codes? Yes ____ No ____ Unknown ✓. If "YES", please indicate the name of the Licensed Contractor who completed the work and the dates of the work —

C. ROOF:

1. Has all or any portion of the roof been repaired or replaced during your ownership? Yes ____ No ✓. If "YES", please indicate the dates of the roof work (if known) and describe, to the best of your knowledge, the nature of any roof repairs or replacements. —
2. To your knowledge, are there any written warranties presently in place for the roof? Yes ____ No ✓. If "YES", please attach copies of any warranties in your possession.
3. Are you aware of any current leaks or defects with the roof such as structural issues, dry rot, water backups, moisture issues, wind damage or hail damage? Yes ✓ No ____. If "YES", please describe, to your knowledge, the nature of the defects and their location Patio Roof has leak.
4. How long have you known about the current problems with the roof? 12 months
5. The roof is 2 years old.

D. HISTORY OF INFESTATION: TERMITES, CARPENTER ANTS, ETC:

1. Are you aware of any ongoing, recurring or habitual problems with termites, dry rot, mildew, vermin, rodents or other pests which affect the Property? Yes ✓ No ____. If "YES", please describe, to your knowledge, the nature of the problem and the location of the problem Patio Roof & walls Beneath.
2. Are you aware of any DAMAGE to the Property which was caused by termites, dry rot, mildew, vermin, rodents or other pests? Yes ✓ No ____. If "YES", please describe, to your knowledge, the location of such damage and what efforts were taken to mitigate and/or repair the damage Patio Roof & walls Beneath.
3. If a Wood Destroying Insect Treatment was required for the residence, which Pest Control Company treated the Property for the problem? Starks
4. If DAMAGE to the residence was actually mitigated/repaired, who was the contractor who repaired the DAMAGE to the Property? Starks
5. To your knowledge, are there any written warranties or other termite or pest control coverage(s) presently in place for the Property? Yes ✓ No ____. If "YES", please attach copies of such warranties in your possession. Starks

E. STRUCTURE/FLOOR/WALLS/CEILINGS/WINDOWS/FEATURES:

1. During your ownership, has there been DAMAGE to any portion of the physical structure resulting from fire, windstorm, hail, tornados, hurricane or any other natural disaster? Yes ____ No ✓ If "YES", please describe, to your best knowledge, the cause of the damage, in detail, and supply the dates of the losses ____

2. Are you aware of any past or present problems, malfunctions or defects with the windows (including storm windows and screens), the flooring (hardwood, marble, stone, tile or carpeting), fireplace/chimneys, ceilings, walls (interior), jetted bathtub, hot tub, sauna, skylights, shower or wet bar; including any modifications to them? Yes _____ No ✓. If "YES", please describe, to your knowledge, the nature of any such problem; for example, the skylight leaked or the motor which operates the jetted bathtub had to be replaced, etc. _____.

3. Are you aware of any past or present problems, malfunctions or defects with the lawn sprinkler system, swimming pool, hot tub, rain gutters, tile drains (French drains), driveway, patio, storage building, gazebo, outdoor fireplace, or outdoor kitchen appliances (which are remaining with the property)? Yes _____ No ✓. If "YES", please describe, to your knowledge, the nature of such problems; for example, the French drains are clogged and do not remove rain water or the timer for the sprinkler system is not functioning properly, etc. _____.

4. During your ownership, have there been any notices concerning safety issues with a swimming pool or other improvements to the property? Yes _____ No ✓. If "YES", Please describe, to the best of your knowledge, those safety issue in detail. _____.

5. Except for regular maintenance of the exterior surfaces of the Property (painting, staining, etc) are you aware of any past or present problems, malfunctions or defects with any portion of the exterior walls, fascias, soffits, stucco, windows, doors or trim? Yes ✓ No _____. If "YES", please describe, to your knowledge, the nature of the problems. (for example, there is moisture damage behind the stucco) Fallen Roof and walls Beneath. _____.

F. LAND AND SITE DATA:

1. Is there an engineer's survey or a recorded plat of the Property available? Yes _____ No ✓. If "YES", please attach a copy of the survey (if available). If "YES", please indicate by whom the survey was completed _____ and the Date the survey was completed _____.

2. Are you aware of the existence of any of the following, to wit:

Encroachments:	Yes _____	No ✓	Unknown _____	Boundary Dispute:	Yes _____	No ✓	Unknown _____
Easements:	Yes _____	No ✓	Unknown _____	Soil/Erosion:	Yes _____	No ✓	Unknown _____
Soil Problems:	Yes _____	No ✓	Unknown _____	Standing Water:	Yes _____	No ✓	Unknown _____
Land Fill:	Yes _____	No ✓	Unknown _____	Drainage Problems:	Yes _____	No ✓	Unknown _____

3. Are you aware of any current pending litigation, foreclosure, zoning regulations, restrictive covenants, building code violations, mechanics liens, judgments, special assessments or any other type of restriction which could negatively affect your Property? Yes _____ No ✓ If "YES", please explain _____.

4. Other than the utility easements, are you aware of any easement which impacts the residence? Yes _____ No ✓.

5. Are there any rights-of-way, easements, eminent domain proceedings or similar matters which may negatively impact your ownership interest in the Property? Yes _____ No ✓ If "YES", please explain _____.

6. Are you aware if any portion of the Property (including a part of the site) is currently located in or near a FEMA Designated Flood Hazard Zone? Yes ✓ No _____ Unknown _____. If "YES", please indicate the source of your information and the current Map Number used to determine the Flood Zone unk _____.

7. Is Flood Insurance currently required on the Property? Yes ✓ No _____ If "YES", please indicate the amount of the premium currently being paid and when the premium was last adjusted $535 _____.

8. Are you aware if any portion of the Property (Site) is currently designated as being located within a WETLANDS area and is subject to specific restrictive uses? Yes _____ No ✓. If "YES", please explain in detail _____.

9. Are you aware if the Property has ever had standing water in the front, rear or side yards for more than forty-eight (48) hours following a heavy rain? Yes _____ No ✓. If "YES", please describe, to your knowledge, any unusual circumstances causing the problem _____.

10. Are you aware, FOR ANY REASON, in the past or present of water penetration problems in the walls, windows, doors, crawl space, basement or attic? Yes ✓ No _____. If "YES", please describe, to your knowledge, the nature of the problem and what steps were taken to remedy the problem Fallen Roof & walls Beneath - Contractor _____.

11. FOR ANY REASON, past or present, has any portion of the interior of the Property ever suffered water damage or moisture related damage which was caused by flooding, lot drainage, moisture seepage, condensation, sewer overflow, sewer backup, leaking or broken water pipes (during or after construction) pipe fittings, plumbing fixtures, leaking appliances, fixtures or equipment? Yes ✓ No _____. If "YES", please describe, to your knowledge, the nature of the problems and what steps were taken to remedy the problems Fallen Roof & walls Beneath _____.

12. Are you aware, FOR ANY REASON, of any leaks, back-ups, or other problems relating to any of the plumbing, water, sewage, or related items during your ownership? Yes _____ No ✓. If "YES", please describe, to your best knowledge, the problem you experienced and how it as mitigated _____.

G. APPLIANCES/MECHANICAL EQUIPMENT:

Following is a list of appliances and mechanical systems which may or may not be present in the residence. Please complete the information to the best of your knowledge. You may use the "Item Blanks" at the bottom of the page for additional items.

APPLIANCES/ITEMS/SYSTEMS REMAINING WITH THE PROPERTY:

ITEMS	YES/ #ITEMS	NO N/A	GAS/ ELECTRIC	REPAIRS COMPLETED IN LAST TWO YEARS	AGE
BUILT-IN COOKTOP	✓		E		
BUILT-IN OVEN(S)	✓		E		
BUILT-IN DISHWASHER	✓		E		
GARBAGE DISPOSAL	✓		E		
ICE-MAKER (STAND ALONE)					
MICROWAVE OVEN					
TRASH COMPACTOR					
KITCHEN VENT FAN(S)					
CENTRAL AIR SYSTEM(S)	✓		E		
CENTRAL HEATING SYSTEM(S)	✓		E		
HUMIDIFIERS OR EVAPORATORS					
AIR PURIFIERS					
WATER HEATER(S)	✓		E		
TANKLESS WATER HEATER(S)					
CEILING FAN(S)					
ATTIC FANS					
BATHROOM VENT FAN(S)					
GARAGE DOOR OPENER(S)					
SMOKE/MONOXIDE DETECTORS	✓		E		
SECURITY SYSTEM	✓		E		
INTERCOM/SOUND SYSTEM					
REFRIGERATOR					
FREE STANDING STOVE					

H. OTHER:

1. Are you aware of any past or present hazardous conditions, substances or materials on the Property such as asbestos or asbestos components, lead-based paint, urea-formaldehyde insulation, the presence of Chinese dry-wall, methane gas, radon gas, underground storage tanks and lines or any past industrial uses occurring on the premises? Yes _____ No ✓ If "YES", please describe, to your best knowledge, the nature of any such hazardous conditions and any attempts to mitigate any such hazardous condition(s) _____.
2. Are you aware of any past or present contaminations which have resulted from the storing or the manufacturing of methamphetamines? Yes _____ No ✓. If "YES", please describe _____.
3. Are you aware if there are currently, or have previously been, any inspections by qualified experts or orders issued on the property by any governmental authority requiring the remediation of MOLD or any other public health nuisance on the Property? Yes _____ No ✓. If "YES", please describe, to your best knowledge, any attempts to mitigate such condition(s) _____.
4. Are you aware of any problems or conditions that affect the desirability or functionality of the Heating, Cooling, Electrical, Plumbing, or Mechanical Systems? Yes _____ No ✓. If "YES", please described, to your best knowledge, all known problems in complete detail _____.
5. The water supply is: Public _____ Private _____ On-site Well ✓ Neighbor's Well _____ Community _____
6. If your drinking water is from a well, when was the water quality last checked for safety, what were the results of the test and who was the qualified entity who conducted the test? unk.
7. Is the water supply equipped with a water softener? Yes _____ No _____ Unknown ✓.
8. The Sewage System is: Public ✓ Private _____ Septic _____ Cesspool _____ Treatment Plant _____ Other _____
9. If the sewer service is by an individual system, has it been inspected by the proper state/county Health Department officials? Yes _____ No _____. If "YES", please give complete details _____.
10. How many bedrooms are allowed by the Individual Waste Water Permit? _____.
11. Is there a sewage pump installed? Yes _____ No ✓ Date of the last Septic Inspection _____.

I. MISCELLANEOUS:

1. Is the residence situated on Leasehold or Sixteenth Section land? Yes _____ No ✓ Unknown _____. If "YES", please indicate the terms of the lease including payments and expiration date _____.
2. Are you aware of any hidden defects or needed repairs about which the purchaser should be informed PRIOR to their purchase? Yes _____ No ✓. If "YES", please describe, to your best knowledge, the problem(s) which need to be disclosed _____.
3. What is the APPROXIMATE SQUARE FOOTAGE of the Heated and Cooled Living Area? SR ~~384~~ 3856
4. How was the approximation of the Gross Living Area (square footage) determined? 9/6/16 Appraisal.
5. Are there any finished hardwood floors beneath the floor coverings? Yes _____ No ✓ Unknown _____. If "YES", please indicate, to your best knowledge, the condition and the location of the hardwood floors 9/6/16 App.
6. Are there Homeowner's Association Fees associated with ownership? Yes _____ No ✓ Amount _____ (Yr/Mth/Quarter)
7. Does the HOA levy dues or assessments for maintenance of common areas and/or other common expenses? no.
8. Are you aware of any HOA, Public (municipal) special improvement district (PID) or other assessments that are presently owing or that have been approved but not yet levied against the Property? Yes _____ No ✓. If "YES", please indicate the tax (assessing) entity and the amount of the taxes/assessments _____.
9. Please indicate the contact information for the HOA N/A
10. What is the YEARLY Real Estate Tax Bill? County Taxes _____ City Taxes _____ Special District Taxes _____ $518.97
11. Has Homestead Exemption been filed for the current year? Yes _____ No ✓ Unknown _____.
12. Are you aware of any additional tax exemptions which accrue to the Property? Yes _____ No ✓ Unknown _____. If "YES", please describe the exemptions and the amount of the tax _____.
13. What is the average YEARLY Electric Bill? $ 2600. What is the average YEARLY Gas Bill? $ _____.
14. Is the residence serviced by Propane (LP) Gas? If "YES", what is the average YEARLY Propane Bill? $ _____.
15. The Propane Tank is: Owned _____ Leased _____ If Leased, how much is the lease payment? $ _____.
16. Is Cable Television Service available at the site? Yes ✓ No _____ Service Provider _____.
17. Is Fiber Optic Cable (Internet) available at the site? Yes ✓ No _____ Service Provider _____.
18. List any item remaining with the Property which is financed separately from the mortgages N/A.

EXHIBIT 39

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW:
Date: Monday, July 6, 2020 1:37:37 PM

Cameron C Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
https://urldefense proofpoint com/v2/url?u=http-3A__www cameronbellproperties com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=6gJ9384Q-XbPyG4-ooU3ln_fEwGe0F5scbe0QaUgRS0&s=Y5BLH8NBSmEwQFJF4ATOrNbZcGCQZ3pqXBfJpMI7c-A&e=

*Not actively practicing law

-----Original Message-----
From: Z112 Palazzo, Steven [redacted] >
Sent: Monday, July 31, 2017 4 57 PM
To: Cameron Bell [redacted] >
Subject: Re:

We can hold off if you think the River House will sell If the RH doesn't sell then I will have to sell farm to borrow to cover debt on RH

Sent from my iPad

> On Jul 31, 2017, at 2:29 PM, Cameron Bell < [redacted] > wrote:
>
> Are you 100% sure? This guy is going to think we are crazy if we back out again
>
> Thank you,
> Cameron
>
>> On Jul 31, 2017, at 12:10 AM, Z112 Palazzo, Steven [redacted] > wrote:
>>
>> Not sure if your receiving texts Overseas Sell the farm if you can
>>
>> It's cleaned up and ready
>>
>> Sent from my iPhone
>

--
This email has been checked for viruses by AVG
https://urldefense proofpoint com/v2/url?u=https-3A__www avg com&d=DwIFAw&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=6gJ9384Q-XbPyG4-ooU3ln_fEwGe0F5scbe0QaUgRS0&s=obwcSIsJKHF57rk3r7hwmnw0TjKXXUinNc9FIpQcmDk&e=

EXHIBIT 40

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: McHenry Land and River House
Date: Monday, July 6, 2020 1:36:56 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Z112 Palazzo, Steven <[redacted]>
Sent: Monday, January 22, 2018 4:15 PM
To: 'Cameron Bell' <[redacted]>
Subject: RE: McHenry Land and River House

Have you had a chance to digest this? Also if you can send me the text of the post you will use when you list it. Put a buy option in there. Thanks.

From: Z112 Palazzo, Steven
Sent: Saturday, January 20, 2018 10:02 PM
To: 'Cameron Bell'
Subject: RE: McHenry Land and River House

River House $4,000 per month.

Farm $3,000 per month.

Thoughts.

From: Cameron Bell [[redacted]]
Sent: Friday, January 19, 2018 6:22 PM
To: Z112 Palazzo, Steven
Subject: RE: McHenry Land and River House

I figured it out I believe, and walked the majority of it. The good is better than I thought, and the "bad" is pretty low with cutover areas…

I still think $300K is a good number, given some of it is high dollar and some of it is $2,000 an acre land.

Just let me know on the river house.

The farm should be desirable to number of qualified tenants for a get-a-way, which if not used as a primary residence, would mean less wear-and-tear as well.

Yes, Jode' fields calls regularly on your listings, I hear her as she is the next office over.

Thank you,
Cameron

Cameron C. Bell
Realtor l Broker l Attorney
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

From: Z112 Palazzo, Steven [[redacted]]
Sent: Thursday, January 18, 2018 9:44 PM
To: 'Cameron Bell' <[redacted]>
Subject: McHenry Land and River House

I hope you had a good walk around and was able to make sense of it. I think they are like 5 separate tax parcels.

Let me know what you come up with.

Also I'd like to get the house listed again for sale or lease and try and combo residential and commercial approach to it.

I'll try and have a monthly lease amount to you soon.

Also for the farm I'll do the numbers and we can try a lease option. My goal is to keep it but would entertain a sale offer at the right price. But currently it would be nice to get income coming in to cover the expenses.

I know Joni is working hard on the other but it would really help if we could sell some of these properties.

Night.

Steven

Virus-free. www.avg.com

EXHIBIT 41

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: River House
Date: Monday, July 6, 2020 1:47:33 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
https://urldefense.proofpoint.com/v2/url?u=http-3A__www.cameronbellproperties.com&d=DwIFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=qNBod6f4mKK3Ome0TgnDwh7kPaS3Sv3VZcd4M1JW3qk&s=YjHDK_2mwFLDt-NvI-AuBUphM4LxR1ixncIKFZ22rpA&e=

*Not actively practicing law.

-----Original Message-----
From: Steven Palazzo <[redacted]>
Sent: Tuesday, January 2, 2018 8:04 PM
To: Cameron Bell <[redacted]>
Subject: Re: River House

I just want to sell it or find some contractors to fix it without costing an arm and a leg and sell it for a little more. I can't afford to take a huge loss. But if I wanted it sold within 6 months what would you recommend then? Response tomorrow is fine.

Sent from my iPhone

> On Jan 2, 2018, at 5:24 PM, Cameron Bell <[redacted]> wrote:
>
> My thoughts depend largely on your goals... if you want to try to maintain the house for your eventual use, then I would obviously lease it for the time being. The same would hold true if you want to hold on to it until commercial development potentially moves that way from the Promenade spillover, but that will be several years down the road in my opinion... it's not going to do you any good sitting there deteriorating in the interim... so a tenant would provide some much needed upkeep that comes with an occupied home, as well as an income stream so it's not such a liability to you every month.
>
> The house is virtually impossible to value via comparable rentals, due to its uniqueness, but I'd guess in the $2,500-$3,000 per month range. The apartment would likely bring $500-$600, depending heavily on the amount of updating you did to get it leased. I'd suggest leasing them together, as you'd likely net about the same amount, and that way you avoid the virtually inevitable problems posed by two different tenants trying to share parking, electric bills, etc. Further on that point would be that a large part of the draw for the main home is the privacy it currently offers .. that is seriously diminished if you have a $500 a month tenant literally right outside your entrance.
>
> As far as selling the home, I think the last number of $445K is still accurate. We were getting a number of looks towards the end of that cycle at that asking price. Even with you fully disclosing any and all issues you are aware of, I think we can get close to the $400K number on a sale. The problem with trying to sell something like this for the commercial value is you really can't ask a commercial buyer to pay for the value of a house and a garage apartment when they just want the dirt. With that said, a lot of the value is in the improvements, so it's kind of a conundrum when you have a commercial property, or potential commercial property, as we do here, with some valuable structures on it... I run into this more than you'd think... Say for example John Doe has 5 acres of commercial land worth $50K per acre, and a 50 year old ranch home worth $250K on it... you can either sell it for the value of the home sitting on a large residential parcel, or you can sell it for the value of the commercial land (often minus the demolition costs of the structures)... but you can't really have your cake and eat it too by selling the land for the commercial value and then stacking the residential value of the home on top of it.
>
> The one exception I envision is if someone wanted to pursue a commercial venture which would include utilizing the home... i.e. some bed-and-breakfast or restaurant type deal... perhaps a really outside-the-box law office or something... But even then, I doubt the returns would justify a $1M price tag, or anything anywhere near that range.... and you'd like be on the market for years waiting on that one special buyer to come along.
>
> I hope this helps answer some questions, or at least give you some food for thought.
>
> Cameron
>
> Cameron C. Bell
> Realtor l Broker l Attorney
> Cameron Bell Properties, Inc.
> 14335 Dedeaux Road
> Gulfport, MS 39503
> Cell [redacted]
> Fax (800) 520-3445
> https://urldefense.proofpoint.com/v2/url?u=http-3A__www.cameronbellproperties.com&d=DwIFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=qNBod6f4mKK3Ome0TgnDwh7kPaS3Sv3VZcd4M1JW3qk&s=YjHDK_2mwFLDt-NvI-AuBUphM4LxR1ixncIKFZ22rpA&e=
>
> -----Original Message-----
> From: Steven Palazzo [[redacted]]
> Sent: Tuesday, January 2, 2018 12:27 PM
> To: cameronbe[redacted]
> Subject: River House
>
> Cameron,
>
> Give me your thoughts on selling the River House. I'm not going to be able to get any repairs done for a few months. Also if we re-list it what about residential and/or commercial. I'm open to leasing property as well.
>
> Also can you give me a market rental rate on the house and one for the garage apartment. I need them separate as I may lease separately from one another.
>
> Send me your thoughts or give me a call when you can.
>
> Sent from my iPad
>
>
> ---
> This email has been checked for viruses by AVG.
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EXHIBIT 42

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: River House
Date: Monday, July 6, 2020 1:47:10 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
https://urldefense.proofpoint.com/v2/url?u=http-3A__www.cameronbellproperties.com&d=DwIFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=yHZDJjKoPgwLfh_XNRCf1DrO5f5Yw6xvVjUQauXncM4&s=Bzt9fAdCQ-n-13otnbIT9tjvwgiPdGqTmY40tlZEtEI&e=

*Not actively practicing law.

-----Original Message-----
From: Steven Palazzo <[redacted]>
Sent: Wednesday, January 3, 2018 2:44 PM
To: Cameron Bell <[redacted]>
Subject: Re: River House

The problem is finding someone to bird dog that project. If you know of anyone let me know.

Sent from my iPad

> On Jan 3, 2018, at 1:24 PM, Cameron Bell [redacted] > wrote:
>
> I would spend a few thousand to rectify the deck and any additional major concerns, like the sheetrock and window(s) in the "dog" room... then put it up for $470K or so and test the market.
>
> Cameron C. Bell
> Realtor l Broker l Attorney
> Cameron Bell Properties, Inc.
> 14335 Dedeaux Road
> Gulfport, MS 39503
> Cell [redacted]
> Fax (800) 520-3445
> https://urldefense.proofpoint.com/v2/url?u=http-3A__www.cameronbellproperties.com&d=DwIFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=yHZDJjKoPgwLfh_XNRCf1DrO5f5Yw6xvVjUQauXncM4&s=Bzt9fAdCQ-n-13otnbIT9tjvwgiPdGqTmY40tlZEtEI&e=
>
> -----Original Message-----
> From: Steven Palazzo [redacted]]
> Sent: Tuesday, January 2, 2018 8:04 PM
> To: Cameron Bell [redacted] >
> Subject: Re: River House
>
> I just want to sell it or find some contractors to fix it without costing an arm and a leg and sell it for a little more. I can't afford to take a huge loss. But if I wanted it sold within 6 months what would you recommend then? Response tomorrow is fine.
>
> Sent from my iPhone
>
>> On Jan 2, 2018, at 5:24 PM, Cameron Bell <[redacted]> wrote:
>>
>> My thoughts depend largely on your goals... if you want to try to maintain the house for your eventual use, then I would obviously lease it for the time being. The same would hold true if you want to hold on to it until commercial development potentially moves that way from the Promenade spillover, but that will be several years down the road in my opinion... it's not going to do you any good sitting there deteriorating in the interim... so a tenant would provide some much needed upkeep that comes with an occupied home, as well as an income stream so it's not such a liability to you every month.
>>
>> The house is virtually impossible to value via comparable rentals, due to its uniqueness, but I'd guess in the $2,500-$3,000 per month range. The apartment would likely bring $500-$600, depending heavily on the amount of updating you did to get it leased. I'd suggest leasing them together, as you'd likely net about the same amount, and that way you avoid the virtually inevitable problems posed by two different tenants trying to share parking, electric bills, etc. Further on that point would be that a large part of the draw for the main home is the privacy it currently offers... that is seriously diminished if you have a $500 a month tenant literally right outside your entrance.
>>
>> As far as selling the home, I think the last number of $445K is still accurate. We were getting a number of looks towards the end of that cycle at that asking price. Even with you fully disclosing any and all issues you are aware of, I think we can get close to the $400K number on a sale. The problem with trying to sell something like this for the commercial value is you really can't ask a commercial buyer to pay for the value of a house and a garage apartment when they just want the dirt. With that said, a lot of the value is in the improvements, so it's kind of a conundrum when you have a commercial property, or potential commercial property, as we do here, with some valuable structures on it... I run into this more than you'd think... Say for example John Doe has 5 acres of commercial land worth $50K per acre, and a 50 year old ranch home worth $250K on it... you can either sell it for the value of the home sitting on a large residential parcel, or you can sell it for the value of the commercial land (often minus the demolition costs of the structures)... but you can't really have your cake and eat it too by selling the land for the commercial value and then stacking the residential value of the home on top of it.
>>
>> The one exception I envision is if someone wanted to pursue a commercial venture which would include utilizing the home... i.e. some bed-and-breakfast or restaurant type deal... perhaps a really outside-the-box law office or something... But even then, I doubt the returns would justify a $1M price tag, or anything anywhere near that range ... and you'd like be on the market for years waiting on that one special buyer to come along.
>>
>> I hope this helps answer some questions, or at least give you some food for thought.
>>
>> Cameron
>>
>> Cameron C. Bell
>> Realtor l Broker l Attorney
>> Cameron Bell Properties, Inc.
>> 14335 Dedeaux Road
>> Gulfport, MS 39503
>> Cell [redacted]
>> Fax (800) 520-3445
>> https://urldefense.proofpoint.com/v2/url?u=http-3A__www.cameronbellproperties.com&d=DwIFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=yHZDJjKoPgwLfh_XNRCf1DrO5f5Yw6xvVjUQauXncM4&s=Bzt9fAdCQ-n-13otnbIT9tjvwgiPdGqTmY40tlZEtEI&e=
>>
>> -----Original Message-----
>> From: Steven Palazzo [redacted]]
>> Sent: Tuesday, January 2, 2018 12:27 PM
>> To: cameronbel[redacted]
>> Subject: River House
>>
>> Cameron,
>>
>> Give me your thoughts on selling the River House. I'm not going to be able to get any repairs done for a few months. Also if we re-list it what about residential and/or commercial. I'm open to leasing property as well.
>>
>> Also can you give me a market rental rate on the house and one for the garage apartment. I need them separate as I may lease separately from one another.
>>
>> Send me your thoughts or give me a call when you can.
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>> Sent from my iPad
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>> https://urldefense.proofpoint.com/v2/url?u=http-3A__www.avg.com&d=DwIFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=yHZDJjKoPgwLfh_XNRCf1DrO5f5Yw6xvVjUQauXncM4&s=kGPrlSF4EtZBBPnQq2LTcO0Aeo9qZxIU0oXpAWbMqjw&e=
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>

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This email has been checked for viruses by AVG.
https://urldefense.proofpoint.com/v2/url?u=https-3A__www.avg.com&d=DwIFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXllH0&r=YVZxpS6BS7cXGBCP7bKmUbj2uw9fdJ00rI_iz_RDN2Y&m=yHZDJjKoPgwLfh_XNRCf1DrO5f5Yw6xvVjUQauXncM4&s=BOdAInJe6IeNN1PF_UAxHxLjq7qG8gGgHYpjz71HGUc&e=

EXHIBIT 43

LEASE AGREEMENT BY AND BETWEEN

STEVEN PALAZZO, AS LANDLORD
AND
PALAZZO FOR CONGRESS, AS TENANT

FOR THE BUILDING COMMONLY KNOWN AS
11072 Old Hwy 67, D'Iberville, MS 39540

20-2124_1341

THSP_0030

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

LEASE

This lease agreement is made and entered into on the date signed between Steven Palazzo, hereinafter referred to as "Landlord" and Palazzo for Congress, hereinafter referred to as "Tenant."

LEASED PREMISES

For and in consideration of the mutual covenants, considerations and promises contained herein the Landlord hereby leases to Tenant and Tenant hereby leases from Landlord the premises commonly known as 11072 Old Hwy 67, D'Iberville, MS 39540 (the "Leased Premises").

TERM OF LEASE

The term of the lease shall be for one (1) year commending on February 1, 2018. The lease shall be automatically renewed in one year increments and may be cancellable at any time after the initial year by either party with a 90-day written notice.

LEASE PAYMENT AMOUNTS

During the initial year of the lease the Tenant shall pay the Landlord $3,000 per month, payable in advance. Monthly lease payments after the initial year shall be increased no more than 5% per month.

DEPOSTS

At the outset of the initial year of the lease, Tenant shall pay the Landlord a security deposit of one months' rent. Subject to any damage and/or breakage, such security deposit shall be refunded at the termination of the lease.

OPERATIONS

During the period of occupancy, Tenant anticipates using the property as a campaign headquarters and/or for any other purposes that are consistent with the character of the neighborhood.

With Landlord approval, Tenant is permitted, at Tenant's expense, to make changes and/or enhancements to the property.

During the period of occupancy, Landlord reserves the right to sell such property and thereby, with a notice of at least 90 days, cancel this lease.

PAYMENT OBLIGATIONS

At Tenant expense, the property shall be maintained in a state of repair that is consistent with the its condition at the outset of this lease.

Tenant shall pay for insurance, including casualty and liability insurance, on the property and the contents therein. Evidence of such insurance shall be provided to Landlord.

Tenant shall pay for all utilities, including deposits related thereto.

Landlord shall initially pay all real estate taxes and subsequently send the Tenant a bill for the same.

ATTORNEY FEES

In the event that it becomes necessary for either party to employ an attorney for the enforcement of this lease and/or defend any matters arising from this lease, the prevailing party shall recover reasonable attorney's fees and related costs from the non-prevailing party.

ADDITIONAL OBLIGATIONS

This lease may not be transferred and/or assigned without the advance approval, in writing, of both parties. Landlord may use the property for collateral for existing and/or additional mortgage indebtedness

MISCELLANEOUS

Both parties agree that this lease shall be governed by the laws of the State of Mississippi.

Applicable notices under that lease shall be in writing and delivered to addresses provided.

Signed (Tenant) TREASURER Date 2/1/2018

Signed (Landlord) Date 2/1/18

EXHIBIT 44

From: Steven Palazzo
To: Paul Breazeale
Subject: Fwd: your lease
Date: Monday, January 29, 2018 11:45:31 AM
Attachments: donotreply@sojlaw.net_20180125_115401.pdf
ATT00001.htm

Please see the attached lease. I've been storing campaign equipment in the building since over the christmas holidays.

If you have any recommendations please let me know.

Mortgage plus insurance and tax are right at $3,000.

We can discuss.

Sent from my iPad

Begin forwarded message:

> **From:** Steven Palazzo <[redacted]>
> **Date:** January 28, 2018 at 4:02:24 PM CST
> **To:** Congressman Steven Palazzo <[redacted]>
> **Subject: Fwd: your lease**

> Sent from my iPhone
>
> Begin forwarded message:

> > **From:** Mark Orgler <[redacted]>
> > **Date:** January 25, 2018 at 10:34:32 AM CST
> > **To:** 'Steven Palazzo' <[redacted]>
> > **Subject: your lease**
>
> > Here you go bro
> >
> > Mark C. Orgler
> > Schwartz, Orgler & Jordan, PLLC
> > 12206 Highway 49
> > Gulfport, MS 39503
> > [redacted]

LEASE AGREEMENT BY AND BETWEEN

STEVEN PALAZZO
AS LANDLORD

AND

PALAZZO FOR CONGRESS
AS TENANT

FOR THE BUILDING COMMONLY KNOWN AS
11072 Old Hwy 67, D'Iberville, MS 39540

STATE OF MISSISSIPPI

COUNTY OF HARRISON

FIRST JUDICIAL DISTRICT

LEASE

THIS AGREEMENT made and entered into this day between STEVEN PALAZZO, hereinafter referred to as "Landlord"; and PALAZZO FOR CONGRESS, hereinafter referred to as "Tenant".

WITNESSETH

For and in consideration of the mutual covenants, considerations and promises contained herein the Landlord hereby leases to Tenant and Tenant hereby leases from Landlord the premises commonly known as 11072 Old Hwy 67, D'Iberville, MS 39540 (the "Leased Premises"), said Leased Premises being further described herein on the attached Exhibit "A".

1. TERM OF LEASE. The primary term of this lease agreement shall be for one (1) year commencing on the date the tenant takes possession of the property as described herein. The parties shall execute and amendment to this lease to verify the possession date.

2. RENTAL PAYMENTS AND DEPOSIT: Tenant agrees to pay Landlord

three thousand dollars ($3,000.00) per month for twelve (12) months.

Said rent shall be paid to the Landlord in monthly installments on the first day of each calendar month following the rent commencement date (as hereinafter defined), together with such additional rent as described herein for the use of the leased premises without any right of deduction or set off whatsoever. The first rental payment shall be due to the Landlord on the day the Tenants takes possession of the subject property, being no later than January 1, 2018. Said payments shall be made to the Landlord at

_____,

or at such other address as the Landlord may designate in writing to the Tenant. Tenant further agrees to pay a late payment penalty of Two Hundred and Fifty Dollars ($250.00) per month should the base rental payment not be received by Landlord within fifteen (15) days after the aforesaid due date of each calendar month.

In addition the Tenant shall pay to the Landlord a security deposit of $_____ upon execution of this lease agreement which shall be retained by the Landlord until the Tenant has fulfilled all of its obligations under this lease agreement.

3. RENEWAL OF LEASE: Provided that the Tenant is not in default under the terms of this Lease Agreement upon the expiration of the primary term as set forth in the preamble of this Agreement the Tenant shall have the option to renew this Lease for up to two (2) consecutive renewal terms which renewal periods will consist of one (1) year each. In order for the Tenant to exercise this option to renew, the Tenant must provide written

notice of its intent to renew to the Landlord at the address contained in this Agreement or at such other address as the Landlord may designate from time to time at least six (6) months prior to the termination of the primary term of this Lease Agreement (or the first renewal term, as the case may be). Should the Tenant fail to provide the Landlord with such notice the Tenant's right to renew this Lease Agreement shall expire and be of no further force or affect.

Provided that the Tenant exercises its initial option to renew this Lease Agreement for the first one (1) year renewal period, the Tenant shall be required to provide the Landlord with a second written notice as set forth above in order to exercise the option for the second renewal period. It is the intent of the parties that the Landlord must receive a separate written notice for each renewal period. Should the Tenant exercise its option to renew this Lease Agreement all terms and conditions of the original Lease Agreement shall remain in full force and effect during the renewal periods except that the base rental amount shall be increased as follows:

Years	Annual Rent	Monthly Rent
2	$42,000.00	$3,500.00
3	$48,000.00	$4,000.00

4. RIGHT OF SALE OR TRANSFER: The Landlord retains the full and complete

authority to sell or transfer the leased premises at any time during the term of this lease. Should the Landlord receive a bonafide offer to purchase the leased premises during the term of the lease, the Landlord may complete the sale or transfer of the leased premises at any time during the term of this agreement and any such sale shall be made subject to the terms and conditions of this agreement. Should Landlord sell the subject property during the term of this lease, a short form lease memorandum will be executed by both parties and recorded in the land records in order to place the purchaser or transferee and the general public on notice of the parties' rights under this agreement. The Landlord may assign its rights under this lease to any purchaser or transferee without the consent of the Tenant or may reserve the right to receive the rental payments as a condition of any sale or transfer of the leased property. Said determination shall be at the sole discretion of the Landlord. The Tenant shall not assign Tenant's interest under this lease agreement, or any part of this Lease Agreement, without the prior written consent of the Landlord, which shall not be unreasonably withheld. Any assignment by Tenant without Landlord's consent shall be voidable at the option of the Lessor, who may, on the breach, immediately re-enter and take possession of the leased premises, or any part of the leased premises, without giving any notice.

5. During the term of this lease, Tenant shall use and operate the leased premises as a campaign headquarter. The Tenant shall not allow the lease premises to be used for any other purpose without the prior written consent of the landlord, which will not be unreasonably withheld.

6. COMMERCIAL USE: During the period of this lease, the Tenant will not allow any illegal activity, or any activity which may be construed as a nuisance, to be conducted in, on or about the leased premises. Should the Tenant conduct any activity which constitutes a nuisance it shall constitute a non-monetary default under the terms of this agreement and will allow the Landlord the remedies described herein below.

7. UTILITIES: The Tenant agrees and covenants to pay or cause to be paid all bills, charges, and sur-charges for all utilities on the leased premises during the term of this lease, including but not limited to water, sewer, gas, cable and electricity. Tenant shall further indemnify, defend and hold Landlord harmless for all such payments and shall discharge the same in a timely manner.

8. REPAIRS: The Landlord and Tenant agree that the leased premises are accepted in "AS IS" condition without warranty or representation as to the current condition.

Notwithstanding the foregoing, the Landlord shall keep the foundation, roof, floor slab, and structural portions of the outer walls of the Premises in good repair, except for repairs required thereto by reason of the acts of Tenant, Tenant's employees, agents, licensees, or contractors. Tenant shall give Landlord written notice of the necessity for repairs coming to the attention of Tenant following which Landlord shall commence such repairs within thirty (30) days of receipt of notice and shall have a reasonable time to complete such repairs; provided however, Tenant is not in default of this lease agreement.

The provisions of this subsection shall not apply in the case of damage or

destruction by fire or other casualty or by Eminent Domain which are controlled by other provisions of this lease.

Except as described above, the Tenant shall fully maintain and keep the subject property in good commercial condition and state of repair during the term of this lease. Tenant covenants that it will not cause or allow any waste to occur on the leased premises at any time during the term of this lease. The Tenant shall fully maintain the interior and exterior (not required to be maintained by the Landlord) of the improvements, including the repair and/or replacement of the heating, air conditioning, electrical, plumbing, lawn maintenance, and any signs which are located on the leased premises. It is the intent of the parties that the Landlord shall have no obligation to conduct any repairs during the term of this lease except as set forth above. Notwithstanding the above, the Landlord reserves the right to make any repairs to the leased premises, which it feels in its sole and absolute discretion are necessary to maintain the property in good condition, after first giving the Tenant notice that repairs are needed and giving the Tenant a reasonable opportunity to make the repairs. Should such repairs be completed by the Landlord, the cost of said repairs shall be considered additional rent and shall become immediately due and payable by the Tenant. Should the Tenant fail or refuse to pay any such repairs made by the Landlord within 10 days of written notice by Landlord of said obligation, the delinquent amount due shall earn interest from the date of notice at the rate of (a) eighteen percent (18%) per annum or (b) the maximum amount allowed by law (whichever is less).

9. IMPROVEMENTS: In addition to the Tenant's work, the Tenant may at its sole cost and expense make additions, improvements, alterations or changes necessary for the business of the Tenant, provided that the Tenant has obtained the Landlords prior written consent and provided that such work shall be completed in a good and workmanlike manner. Any such improvements or alterations must be completed by a licensed and bonded contractor who has been approved in writing by the Landlord. Further, all improvements to the structure by the Tenant shall become the property of the Landlord at the termination of this lease. During any construction or modification to the leased premises the Tenant agrees and covenants that it will not allow any liens to be placed against the subject property as a result of said construction. This includes but is not limited to contractor's liens, materialman's/mechanics liens, lis pendens notices or security interests in any property which may become fixed to the realty. Tenant shall further be solely responsible for obtaining and paying for all necessary permits, applications and approvals for any contemplated repairs and/or modifications to the premises.

The Tenant further covenants and agrees that upon expiration or earlier termination of this lease, the Landlord shall have the option to require the Tenant to restore the leased premises to its original condition. This restoration includes but is not limited to the removal of any additional structures or modifications to the leased premises and also includes all repairs necessary to place the premises in a clean and orderly fashion after the removal of the aforesaid items.

10. INSURANCE AND TAXES:

The Tenant shall maintain casualty insurance insuring the leased premises in such sums as the Landlord shall deem appropriate, which will insure at least ninety percent (90%) of the replacement value of the property.

Additionally, the Tenant shall, at its sole expense, maintain casualty insurance on the personal property, fixtures and equipment located within the leased premises in the amount equal to the full replacement cost of said items, which policy shall name the Landlord and any mortgagee or lien holder of the Landlord as co-insured/loss payees.

Tenant hereby agrees and covenants that any of said policies shall be issued by an insurer licensed to issue casualty policies in the State of Mississippi with a minimum Best's rating of "A+" or better. Said policies shall contain an endorsement that requires 30 days prior written notice be given to the Landlord before cancellation, modification or reduction of said policy. The Tenant shall provide the Landlord with a copy of the aforesaid policies and paid receipts prior to taking possession of the leased property, on each anniversary date of the lease agreement, and at any other time upon reasonable request of the Landlord.

Tenant shall maintain, at Tenant's sole expense, general public liability insurance for the protection of the Landlord in the minimum sum of $1,000,000.00, per single occurrence and $2,000,000.00, in aggregated coverage, which policy shall name the Landlord and any of Landlord's mortgagees or lien holders as co-insured/loss payees. Tenant hereby agrees and covenants that such policy shall be issued by an insurer licensed to issue general public

liability insurance in the State of Mississippi with a Best's rating of "A+" or better. Said policy shall contain an endorsement that requires 30 days prior written notice be given to the Landlord before cancellation, modification or reduction of said policy. The Tenant shall provide the Landlord with a copy of the aforesaid policy and paid receipt for said policy prior to taking possession of the leased property, on the anniversary date, and at any other time upon reasonable request of the Landlord.

Should the Tenant fail to acquire or maintain any of the aforesaid insurance polices, the Landlord shall have the right (but not the obligation) to obtain such coverage on Tenant's behalf and at Tenant's sole expense. Should Landlord make payment on such insurance premiums, Tenant shall immediately reimburse the Landlord upon receipt of said invoice for payment. All such amounts owed shall be considered additional rent which shall be immediately due and payable and shall accrue interest at the per annum rate of eighteen percent (18%) from the date of invoice until paid in full.

Tenant shall pay the ad valorem personal property taxes as the same shall become due and payable. Tenant shall provide the Landlord with receipts for said payment of real and personal taxes on or before February 15th of each calendar year.

If Tenant fails to pay any taxes which it is required to pay within 10 days of notice by Landlord of said tax obligation, the Landlord may at its option pay said taxes together with any penalties and said amount shall become immediately due and payable as additional rent, together with interest at the per annum rate of eighteen percent (18%).

11. "TRIPLE NET" LEASE: It is agreed between the parties that this is a "triple net" lease. It is further agreed that the Landlord shall receive the base and additional rents herein free from all charges and expenses imposed upon or by reason of the Property. Tenant may not for any reason withhold or reduce Tenant's required rental payments by right of set-off or otherwise.

12. INDEMNIFICATION: Tenant shall indemnify, defend, and hold harmless the Landlord from and against any and all losses, liabilities, costs and expenses, including reasonable attorney fees, judgments and other claims arising from injury, death or damage to any person or property which involves the leased premises which was (a) occasioned by any act, failure to act or omission of the Tenant, its agents, contractors, employees, or customers, and/or (b) caused by the use and/or occupancy of the leased premises or the condition of the Tenant's intended use including any liability as a result of the Tenant's breach of any provision of this lease.

13. FURNITURE AND EQUIPMENT: All furniture, equipment, and other items of personal property purchased by Tenant which are not permanently affixed to the leased premises shall remain the sole property of the Tenant who shall, provided that the Tenant is not in default under this lease or that an event of default does not occur prior to the termination of the agreement, have the right to remove same upon the termination of this agreement.

14. DEFAULT: Upon the occurrence of any one or more of the events described

below which shall constitute a default, the Landlord shall have the absolute right, but not the obligation to (a) cancel and terminate this lease agreement, and thereupon re-enter and take possession of the leased premises; and/or (b) re-enter and re-lease said Premises from time to time, as an agent of the Tenant, but such re-entry and re-leasing shall not operate as a release or discharge of the Tenant from liability or obligations hereunder, except that the net rents collected as a result of such re-leasing shall be a credit against the Tenant's liability for rents under the lease. However, if the landlord should re-enter and/or release the leased premises, such action shall in no way affect or postpone the landlord's right to sue for rents, whether currently due or due by acceleration. However, the landlord is under a duty to attempt to mitigate its damages and the tenant will be given credit for any rent collected on the property for the remainder of the lease term.

Default Events:

(a) In the event that Tenant should fail to pay one or more of said base rental installments when the same become due and payable.

(b) In the event an execution, pending execution or other legal proceeding is commenced against the goods, furniture , or other property of the Tenant or against said leased premises or upon the interest of the Tenant in this Lease.

(c) In the event of a petition in bankruptcy (voluntary or involuntary) by or against the Tenant, or any guarantor of the lease.

(d) In the event of an appointment of a Receiver of Tenant's property, or in the case of an assignment for the benefit of creditor's by the Tenant.

(e) In the event the leased premises is used for any unlawful activity, or any other activity which in the sole discretion of the Landlord constitutes a nuisance.

(f) In the event that the Tenant establishes or allows to be established any lien against the leased premises, including but not limited to Materialman's Mechanic's and Contractor's Liens.

(g) In the event that the Tenant fails to pay any additional rent items including but not limited to assessments for taxes; insurance, repairs, etc.

Notwithstanding the above default events, no default hereunder shall be deemed to have occurred on the part of the Tenant until ten (10) days after the first written notice of a monetary default or thirty (30) days after the first written notice of a non-monetary default shall have been given to Tenant, and within such time, Tenant has failed to cured said default. If any non-monetary default by Tenant cannot reasonably be cured with thirty (30) days after notice, then Tenant shall have an additional thirty (30) days to effect such cure; provided however, the Tenant commences immediate action to cure said default within the original thirty (30) day notice period and works diligently, prudently and with reasonable commercial dispatch to complete the necessary actions to cure such default. The reasonableness (or lack thereof) of any such curative action shall be judged by the sole discretion of the Landlord. It is agreed and understood that the should the Tenant commit any default event in breach of this agreement (whether monetary or non-monetary) after

having previously received one written notice of default the Landlord may immediately terminate this agreement by providing written notice as described herein and the Tenant shall immediately surrender the leased premises.

It is expressly agreed by the parties that upon Tenant's default under the terms of this agreement and failure to cure said default within the time period allowed, all rents due hereunder for the entire lease term and any other monies owed shall be and become immediately due and payable without regard as to whether the premises shall have been surrendered to or taken by the Landlord.

15. ATTORNEY FEES: In the event it becomes necessary for either party to employ an attorney for the enforcement of this lease or to defend any matters arising from the lease, the prevailing or non-breaching party shall recover reasonable attorney's fee and all related costs associated with the action or defense from the non-prevailing or breaching party.

16. DAMAGE OR DESTRUCTION OF PREMISES. In the event of a partial destruction of the premises during the term of this lease agreement from any cause, Landlord shall promptly repair such damage, provided the repairs can be made within One Hundred Eighty (180) days under the laws and regulations of the applicable governmental authorities. Any partial destruction shall neither annul nor void this Lease Agreement except the Tenant shall be entitled to a reduction of rent while the repairs are being made, any apportionment reduction being based upon the extent to which the making of repairs shall

interfere with the business carried on by the Tenant on the premises. If the Landlord does not elect to make repairs that can be made within the time specified or, in the alternative, those repairs can not be made within the time specified herein, this Lease Agreement may be terminated at the option of either party.

17. CONDEMNATION: If there is a partial taking of the leased premises by condemnation or eminent domain or some other taking by any governmental authority for any purpose, then this lease shall be voidable by the tenant as of the date possession shall be taken by such authority and the rent shall be due and payable only for the period prior to the date of the taking. Any and all compensation paid to the Landlord as a result of condemnation or eminent domain is solely and exclusively due to the Landlord. The Tenant has no right to receive any of the aforementioned compensation.

18. PROHIBITION OF SUBLEASE & ASSIGNMENT: Tenant shall not sublease the subject premises or any portion thereof during the term of this lease and shall not assign their interest in this lease to any third party unless prior written approval for such assignment has first been obtained from the Landlord, which approval will not be unreasonably withheld. Any assignment will not relieve the original Tenant or Guarantor of their obligations hereunder.

19. BROKERAGE: The parties acknowledge that they have not dealt with any real estate brokers or agents and no commissions are due under this lease agreement. The parties agree to indemnify and hold each other harmless from and against any claims by other brokers or agencies relating to the subject lease.

20. FORCE MAJEURE: Landlord shall be excused for the period of any delay and shall not be in default with respect to the performance of any of the terms or conditions of this Lease, when prevented from so doing by cause or causes beyond the Landlord's control, which shall include, without limitation, all labor disputes, governmental regulations or controls, city and municipal regulation or controls, fire, hurricane or other casualty, inability to obtain any material, services, acts of God, or any other cause, whether similar or dissimilar to the foregoing, not within the control of the Landlord.

21. HAZARDOUS SUBSTANCES:

(a) "Hazardous Substances" shall mean chemical substances or pollutants (above acceptable levels as determined by governmental authorities) known to be hazardous wastes, hazardous substances, hazardous constituents, toxic substances or related materials, whether solid, liquid or gaseous, including but not limited to asbestos, radioactive materials, oil, gasoline, diesel fuel and other hydrocarbons, and any other substances defined as "hazardous wastes", "hazardous substances", "toxic substances", "pollutants", "contaminants", or other similar designations, or any other material, the removal, storage or presence of which is regulated or required and/or the maintenance of which is penalized by the Resources Conservation Recovery Act, 42 U.S.C. §6901, et seq., the Comprehensive Environmental Response, Compensation and Liability Act, 42 U.S.C. §9601, et seq., the Toxic Substances Control Act, 15 U.S.C. §2601, et seq., the Clean Water Act, 33 U.S.C. §1251, et seq., the Safe Drinking Water Act, 42 U.S.C. §300(f)-300(j) - 10, the Clean Air Act, 42 U.S.C. §7401, et seq., or any other local, state or federal agency, authority or

governmental unit.

(b) Tenant shall at all times comply, at its sole cost and expense, with Governmental Requirements relating to any Hazardous Substances. Tenant shall at its sole cost and expense maintain in effect any permits, licenses or other governmental approvals, if any, required for Tenant's use of the Property. Tenant shall make all disclosures required of Tenant by any Governmental Requirements relating to Hazardous Substances and affecting the Property. Tenant shall comply with all orders issued by any governmental authority having jurisdiction over the Property and take all action required of such governmental authorities to bring the Property into compliance with all Governmental Requirements relating to Hazardous Substances and affecting the Property.

(c) If at any time Tenant or Landlord shall become aware, or have reasonable cause to believe, that any Hazardous Substances have been released or have otherwise come to be located on or beneath the Property, such party shall immediately upon discovering the release or the presence or suspected presence of the Hazardous Substances, give written notice of the condition to the other party. In addition, the party first learning of the release or presence of Hazardous Substances on or beneath the Property, shall immediately notify the other party in writing of (I) any enforcement, cleanup, removal, or other governmental or regulatory action instituted, completed, or threatened pursuant to any Hazardous Substances laws (ii) any claim made or threatened by any person against Landlord, Tenant, the Property and Improvements arising out of or resulting from any Hazardous Substances,

and (iii) any reports made to any local, state, or federal environmental agency arising out of or in connection with any Hazardous Substances.

(d) TENANT **SHALL** INDEMNIFY, **DEFEND (BY COUNSEL ACCEPTABLE** TO LANDLORD), PROTECT, AND HOLD HARMLESS LANDLORD, AND EACH OF LANDLORD'S PARTNERS, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, ATTORNEYS, SUCCESSORS, AND ASSIGNS, FROM AND AGAINST ANY AND ALL CLAIMS, LIABILITIES, PENALTIES, FINES, JUDGMENTS, FORFEITURES, LOSSES, COSTS, OR EXPENSES (INCLUDING ATTORNEYS' FEES, CONSULTANTS' FEES, AND EXPERT FEES) FOR THE DEATH OR OF INJURY TO ANY PERSON OR DAMAGE TO ANY PROPERTY WHATSOEVER, ARISING FROM OR CAUSED IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY BY (I) THE PRESENCE IN, ON, UNDER, OR ABOUT THE PROPERTY, THE IMPROVEMENTS OR ANY DISCHARGE OR RELEASE IN OR FROM THE PROPERTY OR THE IMPROVEMENTS OF ANY HAZARDOUS SUBSTANCES, BUT ONLY TO THE EXTENT THAT ANY SUCH PRESENCE, DISCHARGE, OR RELEASE IS CAUSED BY TENANT'S ACTIVITIES ON THE PROPERTY, OR (ii) TENANT'S FAILURE TO COMPLY WITH ANY HAZARDOUS SUBSTANCES LAW, TO THE EXTENT THAT COMPLIANCE IS REQUIRED ON ACCOUNT OF TENANT'S ACTIVITIES ON THE PROPERTY AND NOT TO THE EXTENT THAT COMPLIANCE IS REQUIRED SOLELY BECAUSE TENANT, AS THE OCCUPANT OF THE PROPERTY, IS HELD ACCOUNTABLE FOR

HAZARDOUS SUBSTANCES IN, ON, UNDER, OR ABOUT THE PROPERTY, OR RELEASED FROM THE PROPERTY WHICH ARE NOT CAUSED BY OR RELEASED BY TENANT. THE OBLIGATIONS OF THE TENANT HEREUNDER SHALL SURVIVE THE EXPIRATION OR EARLIER TERMINATION

OF THIS SUBLEASE, AND ANY **EXTENSIONS THEREOF.**

22. NOTICES: Any notice which is required or desired to be given in accordance with the terms of this lease shall be deemed to have been properly give when such notice(s) shall be sent by registered or certified mail, postage prepaid and addressed as follows:

To Landlord at : STEVEN PALAZZO

and a copy to: Mark C. Orgler, Esq.

To Tenant at: PALAZZO FORCONGRESS

23. APPLICABLE LAW: This lease agreement shall be governed according to the laws of the State of Mississippi, regardless of the residency of the parties or the place of execution of this agreement.

24. SECURITY INTEREST IN IMPROVEMENTS TO THE STRUCTURE: The Tenant hereby covenants and agrees to execute any and all documents reasonably necessary in order to grant the Landlord a collateral security interest in the Tenant's improvements to the landlord's premises.

25. RIGHT OF ENTRY: The Landlord hereby expressly reserves the right to enter on and inspect the leased premises at all times during the term of this Lease agreement. The Landlord shall only enter the premises during normal business hours and shall do so in a manner which will not interfere with the Tenant's operation of business.

26. MODIFICATION: No modification, alteration or amendment of this Lease shall be binding unless in writing and executed by the parties.

27. BINDING EFFECT: This lease agreement shall be binding upon the parties and their respective heirs, assigns, and successors in interest.

28. HEADINGS: The headings and captions contained herein are included for convenience and reference only, and shall not be considered as any indication of priority or construction of the lease.

29. ENTIRE AGREEMENT: This lease agreement contains the entire agreement between the parties. Neither the Lessee nor Lessor has relied upon any statements, promises, or agreements in conflict with the terms of this document.

30. SIGNAGE. The Tenant may erect, install and maintain a sign of a kind and size in a location, all in accordance with the Landlord's design criteria for the Building and as first approved in writing by the Landlord and the City of Gulfport. All other signs, as well as the advertising practices of the Tenant, will comply with all applicable rules and regulations of the Landlord. The Tenant will not erect, install or maintain any sign other than in accordance with this section.

31. MISCELLANEOUS:

Upon the reasonable request of the other party, each party shall join in the execution of a short form lease memorandum setting forth the basic terms and conditions of this agreement and such short form memorandum may be recorded in the office of the Chancery Clerk of Harrison County, Mississippi.

If any term, condition, or covenant of this agreement shall be held to be invalid by a court of competent jurisdiction, the remaining terms of the lease shall remain in full force and effect.

This lease agreement may be executed in any number of counterparts, each of which when signed by both parties will be deemed an original.

SIGNATURE PAGE TO FOLLOW

IN WITNESS WHEREOF, the parties have made and signed this Lease Agreement in duplicate in the City of Gulfport, State of Mississippi, this the _____day of January, 2018.

LANDLORD:

_____

STEVEN PALAZZO

TENANT:

_____

PALAZZO FOR CONGRESS

By:

Its:

EXHIBIT 45

From: Cameron Bell <[redacted]>
Sent: Wednesday, February 14, 2018 12:06 PM
To: Steven Palazzo <[redacted]>
Subject: 11072 Old Highway 67 - commercial lease discussion

The closest I can come to a "comparable" lease property is $12 per square foot. Which at 3,856 SF, would put this property in the range of $46,272 per year, or $3,856 per month... so very closely in line with the proposed asking residential lease rate of $4,000 per month. The biggest issue to keep on your radar for a potential commercial lease would be the renovations or "TI," which stands for tenant improvement. I.e., a tenant comes along and says yes, I'd like to rent this for X dollars per month for a commercial location, but I need you as the landlord/owner, to put $50K, or whatever, into renovating the property to make it more suitable for my intended commercial use, as it is only functional as a residence at this time.

Thank you,
Cameron

Cameron C. Bell
Realtor | Broker | Attorney
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

EXHIBIT 46

From: Cameron Bell
To: Brown, Jeffrey
Subject: FW: 11072 Old Highway 67 - commercial lease discussion
Date: Monday, July 6, 2020 1:46:27 PM

Cameron C. Bell
Realtor l Broker l Attorney*
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

*Not actively practicing law.

From: Steven Palazzo <[redacted]>
Sent: Wednesday, February 14, 2018 12:21 PM
To: Cameron Bell <[redacted]>
Subject: Re: 11072 Old Highway 67 - commercial lease discussion

Hey can you put that in writing just your description of the lease and how you calculated value thank you. And send just that

Sent from my iPhone

On Feb 14, 2018, at 12:06 PM, Cameron Bell <[redacted]> wrote:

> The closest I can come to a "comparable" lease property is $12 per square foot. Which at 3,856 SF, would put this property in the range of $46,272 per year, or $3,856 per month… so very closely in line with the proposed asking residential lease rate of $4,000 per month. The biggest issue to keep on your radar for a potential commercial lease would be the renovations or "TI," which stands for tenant improvement. I.e., a tenant comes along and says yes, I'd like to rent this for X dollars per month for a commercial location, but I need you as the landlord/owner, to put $50K, or whatever, into renovating the property to make it more suitable for my intended commercial use, as it is only functional as a residence at this time.
>
> Thank you,
> Cameron
>
> **Cameron C. Bell**
> Realtor l Broker l Attorney
> **Cameron Bell Properties, Inc.**

14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

This email has been checked for viruses by AVG antivirus software.
www.avg.com

EXHIBIT 47

From: Steven Palazzo
To: Paul Breazeale
Subject: Fwd: 11072 Old Highway 67 - commercial lease discussion
Date: Thursday, February 15, 2018 7:58:46 AM

FYI!

Sent from my iPad

Begin forwarded message:

From: Cameron Bell <[redacted]>
Date: February 14, 2018 at 12:06:29 PM EST
To: 'Steven Palazzo' <[redacted]>
Subject: 11072 Old Highway 67 - commercial lease discussion

The closest I can come to a "comparable" lease property is $12 per square foot. Which at 3,856 SF, would put this property in the range of $46,272 per year, or $3,856 per month... so very closely in line with the proposed asking residential lease rate of $4,000 per month. The biggest issue to keep on your radar for a potential commercial lease would be the renovations or "TI," which stands for tenant improvement. I.e., a tenant comes along and says yes, I'd like to rent this for X dollars per month for a commercial location, but I need you as the landlord/owner, to put $50K, or whatever, into renovating the property to make it more suitable for my intended commercial use, as it is only functional as a residence at this time.
Thank you,
Cameron

Cameron C. Bell
Realtor I Broker I Attorney
Cameron Bell Properties, Inc.
14335 Dedeaux Road
Gulfport, MS 39503
Cell [redacted]
Fax (800) 520-3445
www.cameronbellproperties.com

This email has been checked for viruses by AVG antivirus software.
www.avg.com

EXHIBIT 48

From:	Steven Palazzo
To:	Paul Breazeale
Subject:	Signed Contract PFC
Date:	Thursday, February 15, 2018 11:17:50 AM
Attachments:	2018_02_09_10_55_15.pdf ATT00001.htm

LEASE AGREEMENT BY AND BETWEEN

STEVEN PALAZZO, AS LANDLORD
AND
PALAZZO FOR CONGRESS, AS TENANT

FOR THE BUILDING COMMONLY KNOWN AS
11072 Old Hwy 67, D'Iberville, MS 39540

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

LEASE

This lease agreement is made and entered into on the date signed between Steven Palazzo, hereinafter referred to as "Landlord" and Palazzo for Congress, hereinafter referred to as "Tenant."

LEASED PREMISES

For and in consideration of the mutual covenants, considerations and promises contained herein the Landlord hereby leases to Tenant and Tenant hereby leases from Landlord the premises commonly known as 11072 Old Hwy 67, D'Iberville, MS 39540 (the "Leased Premises").

TERM OF LEASE

The term of the lease shall be for one (1) year commending on February 1, 2018. The lease shall be automatically renewed in one year increments and may be cancellable at any time after the initial year by either party with a 90-day written notice.

LEASE PAYMENT AMOUNTS

During the initial year of the lease the Tenant shall pay the Landlord $3,000 per month, payable in advance. Monthly lease payments after the initial year shall be increased no more than 5% per month.

DEPOSTS

At the outset of the initial year of the lease, Tenant shall pay the Landlord a security deposit of one months' rent. Subject to any damage and/or breakage, such security deposit shall be refunded at the termination of the lease.

OPERATIONS

During the period of occupancy, Tenant anticipates using the property as a campaign headquarters and/or for any other purposes that are consistent with the character of the neighborhood.

With Landlord approval, Tenant is permitted, at Tenant's expense, to make changes and/or enhancements to the property.

During the period of occupancy, Landlord reserves the right to sell such property and thereby, with a notice of at least 90 days, cancel this lease.

PAYMENT OBLIGATIONS

At Tenant expense, the property shall be maintained in a state of repair that is consistent with the its condition at the outset of this lease.

Tenant shall pay for insurance, including casualty and liability insurance, on the property and the contents therein. Evidence of such insurance shall be provided to Landlord.

Tenant shall pay for all utilities, including deposits related thereto.

Landlord shall initially pay all real estate taxes and subsequently send the Tenant a bill for the same.

ATTORNEY FEES

In the event that it becomes necessary for either party to employ an attorney for the enforcement of this lease and/or defend any matters arising from this lease, the prevailing party shall recover reasonable attorney's fees and related costs from the non-prevailing party.

ADDITIONAL OBLIGATIONS

This lease may not be transferred and/or assigned without the advance approval, in writing, of both parties. Landlord may use the property for collateral for existing and/or additional mortgage indebtedness

MISCELLANEOUS

Both parties agree that this lease shall be governed by the laws of the State of Mississippi.

Applicable notices under that lease shall be in writing and delivered to addresses provided.

Signed
(Tenant)_____Date_____

Signed
(Landlord)_____Date_____

EXHIBIT 49

From:	Steven Palazzo
To:	Paul Breazeale
Subject:	Re: Mississippi Secretary of State
Date:	Friday, March 30, 2018 11:15:08 PM
Attachments:	2018_03_13_15_11_12.pdf ATT00001.htm

LEASE AGREEMENT BY AND BETWEEN

GREENE ACRES OF MS, LLC, AS LANDLORD
AND
PALAZZO FOR CONGRESS, AS TENANT

FOR THE BUILDING COMMONLY KNOWN AS
11072 Old Hwy 67, D'Iberville, MS 39540

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

LEASE

This lease agreement is made and entered into on the date signed between Greene Acres of Ms, LLC, hereinafter referred to as "Landlord" and Palazzo for Congress, hereinafter referred to as "Tenant."

LEASED PREMISES

For and in consideration of the mutual covenants, considerations and promises contained herein the Landlord hereby leases to Tenant and Tenant hereby leases from Landlord the premises commonly known as 11072 Old Hwy 67, D'Iberville, MS 39540 (the "Leased Premises").

TERM OF LEASE

The term of the lease shall be for one (1) year commending on February 1, 2018. The lease shall be automatically renewed in one year increments and may be cancellable at any time after the initial year by either party with a 90-day written notice.

LEASE PAYMENT AMOUNTS

During the initial year of the lease the Tenant shall pay the Landlord $3,000 per month, payable in advance. Monthly lease payments after the initial year shall be increased no more than 5% per month.

DEPOSTS

At the outset of the initial year of the lease, Tenant shall pay the Landlord a security deposit of one months' rent. Subject to any damage and/or breakage, such security deposit shall be refunded at the termination of the lease.

OPERATIONS

During the period of occupancy, Tenant anticipates using the property as a campaign headquarters and/or for any other purposes that are consistent with the character of the neighborhood.

With Landlord approval, Tenant is permitted, at Tenant's expense, to make changes and/or enhancements to the property.

During the period of occupancy, Landlord reserves the right to sell such property and thereby, with a notice of at least 90 days, cancel this lease.

PAYMENT OBLIGATIONS

At Tenant expense, the property shall be maintained in a state of repair that is consistent with the its condition at the outset of this lease.

Tenant shall pay for insurance, including casualty and liability insurance, on the property and the contents therein. Evidence of such insurance shall be provided to Landlord.

Tenant shall pay for all utilities, including deposits related thereto.

Landlord shall initially pay all real estate taxes and subsequently send the Tenant a bill for the same.

ATTORNEY FEES

In the event that it becomes necessary for either party to employ an attorney for the enforcement of this lease and/or defend any matters arising from this lease, the prevailing party shall recover reasonable attorney's fees and related costs from the non-prevailing party.

ADDITIONAL OBLIGATIONS

This lease may not be transferred and/or assigned without the advance approval, in writing, of both parties. Landlord may use the property for collateral for existing and/or additional mortgage indebtedness

MISCELLANEOUS

Both parties agree that this lease shall be governed by the laws of the State of Mississippi.

Applicable notices under that lease shall be in writing and delivered to addresses provided.

Signed
(Tenant) [signature] Treasurer Date 2/1/2018

Signed
(Landlord)_____ Date_____

EXHIBIT 50

The Honorable Steven Palazzo
Member, U.S. House of Representatives

OFFICE OF CONGRESSIONAL ETHICS
WASHINGTON, DC 20515

Re: REQUEST FOR INFORMATION
Review No. 20-2124

(4) All documents and communications related to Palazzo for Congress's rental and use of property from Greene Acres, LLC, including but not limited to, all rental agreements, documents establishing Palazzo for Congress's need for and use of the rental property, efforts made to establish the fair market value of the rental space, billing invoices, and payments made to Greene Acres, LLC for the rental.

Response with Documents Attached:

To support routine campaign activity and establish a permanent campaign presence, Palazzo for Congress leased a campaign office to prepare for the 2018 election cycle and maintain preparedness for future elections. By November 2017, it was widely covered in media reports that Steven Palazzo would likely be opposed by up to three well known elected officials from the Mississippi Gulf Coast in the June 2018 Republican Primary and November 2018 General Election. Additionally, a lesser known Republican primary opponent had been aggressively campaigning against Steven Palazzo since mid-November 2016. The 2018 election cycle appeared to be one of the most competitive election cycles for incumbent Steven Palazzo.

Also, media reports indicated there would be a competitive Republican Primary for the U.S. Senate in a race between Senator Roger Wicker and Chris McDaniel. Palazzo for Congress had experienced in 2014 the risks of being challenged during a midterm Republican Primary while concurrently an incumbent senator is in a competitive primary election. In 2014, Steven Palazzo narrowly avoided a runoff election in the Republican Primary. Senator Thad Cochran was challenged by Chris McDaniel in one of the most closely watched primaries in the country. This race went to a runoff where Senator Cochran won.

With two-year election cycles and the normalization of primary challenges, a member of the House of Representatives never stops campaigning and requires a year round campaign presence. In preparation for what was proving to be a competitive re-election and a realistic replay scenario of the bitter 2014 midterm Mississippi Republican Primaries, it was necessary to identify and secure a campaign office.

Palazzo for Congress rented an investment property owned by Steven Palazzo and managed by Greene Acres, LLC, located at 11072 Old Hwy 67, Diberville, MS 39540 from February 2018 until September 2019. The campaign office offered a centralized, convenient location in a major commercial district with east to west interstate access and direct access to high traffic areas along Highway 90. The location has convenient access to major corridors leading to densely populated areas of the northern part of the 4th Congressional District.

EXHIBIT 51

The Honorable Steven Palazzo
Member, U.S. House of Representatives

OFFICE OF CONGRESSIONAL ETHICS
WASHINGTON, DC 20515

Re: REQUEST FOR INFORMATION
Review No. 20-2124

(1) A list of all campaign offices (or locations where the campaign has rented office space) since January 1, 2014. The list should include the address of the rental space and the dates during which the campaign utilized the space

Response with Documents Attached:

Campaign Offices since January 1, 2014:

1. April 2014 – July 2014, 2210 Pass Road, Unit C, Gulfport, MS 39501
2. April 2014 – July 2014, 4700 Hardy Street, Suite R, Hattiesburg, MS 39402
3. February 2018 – September 2019, 11072 Old Hwy 67, Diberville, MS 39540
4. February 1 – March 21, 2020, 1711 Hardy Street (2nd Floor), Hattiesburg, MS 39401

EXHIBIT 52

From: Hunter Lipscomb
To: Paul Breazeale
Cc: Jill Comfort
Subject: Fw: FOR APPROVAL: Office Space
Date: Thursday, February 6, 2020 4:56:47 PM
Attachments: Palzzo For Congress 1711 Hardy St.doc

Paul:

Just forwarding to you for approval.

Thanks!

Hunter

From: Steven Palazzo [redacted]
Sent: Monday, February 3, 2020 12:32 PM
To: Jill Comfort [redacted]
Cc: Hunter Lipscomb [redacted]
Subject: Re: FOR APPROVAL: Office Space

Please forward to Paul B my treasurer.

Sent from my iPhone

On Feb 3, 2020, at 12:06 PM, Jill Comfort [redacted] wrote:

Andy Stetelman has agreed to "rent" us a property on Hardy Street to use as the campaign headquarters for sign storage and meetings -- We will only pay for partial utilities which he estimated to be about $150 a month. The arrangement is only until March 21st.

I've attached the lease agreement. Let me know if you have any questions about this.

Thanks,
Jill
<Palzzo For Congress 1711 Hardy St.doc>

EXHIBIT 53

LONDON AND STETELMAN REALTORS

3906 Hardy Street, Hattiesburg, MS 39402
Phone (601) 268-8770 Fax (601) 268-8871
http://www.londonandstetelman.com

SHORT-FORM COMMERCIAL LEASE

1. PARTIES AND LEASED PREMISES

ARL,LLC (hereinafter referred to, whether one or more, as "Lessor"), hereby leases to: ***Palazzo For Congress*** (hereinafter referred to, whether one or more, as "Lessee"), the following described property identified as municipal number:1711 Hardy St (2nd floor), Hattiesburg, ***MS*** and consisting of approximately ***1,200*** +/- square feet of leased area.

2. PERSONAL AND INDIVIDUAL LIABILITY

If the above described property is leased to more than one party, this Lease Contract shall be a personal and individual obligation of all parties hereunder as Lessees.

3. TERMS

This Lease is for a term commencing on ***Feb 1, 2020***, and ending on ***March 21, 2020***, unless terminated sooner as herein provided. **If no extension is exercised at the end of the lease term a thirty (30) days reciprocal notice to vacate in writing will automatically become effective.**

4. RENTAL AND PLACE OF PAYMENT

The rental under this Lease shall be ***see utility clause***, payable in advance on day of occupancy. All payments of rent shall be made to London & Stetelman, Realtors, at 3906 Hardy Street, Hattiesburg, Mississippi 39402.

NOTE: All monies for payment received by London & Stetelman shall be applied first to non-rent obligations of Lessee, then to rent, regardless of notations on checks.

5. INSURANCE REQUIREMENTS

a) Lessee will provide Lessor with a ***Certificate reflecting acceptable liability insurance coverage*** not less than the amount of **$ NA Lessee to self-insure listing Lessor as an additional insured**. (See sample Certificate attached). Lessee will indemnify and hold Lessor harmless from any injury at the leased premises pertaining to the lessees occupancy.

b) In the event the Lessor's property insurance premium increases due to Lessee's tenancy (use), the Lessor will have the right to pass the amount of increase on a pro rata share to Lessee.

6. UTILITIES

Lessor shall promptly pay all charges for gas, electricity, water and other utilities consumed on or furnished to the leased premises. Therefore all gas, water and electric is included in the space and Lessee will reimburse all cost of utilities upon demand.

7. USE OF PREMISES

The leased premises shall be used only for the following purposes**: Campaign Offices .** Lessee will use and occupy leased premises in a lawful manner, and comply with all existing and future governmental regulations. The leased premises shall not be used in any manner that might damage or depreciate the leased premises. The Lessee shall not use or permit or suffer the use of the leased premises for any other business or purpose without the written consent and approval of Lessor**.**

8. REPAIRS

The leased premises and all appurtenances contained therein including, but not limited to, fixtures, locks, keys, glass, elevators (if any), plumbing, automatic sprinkler system (if any), heating equipment and air conditioning equipment (if any), ceiling and/or ceiling tile, are accepted by Lessee in their present condition, including any vices or defects that may now exist or hereafter arise in the leased premises, except as to such repairs or improvements as this Lease requires Lessor to make. Lessor shall maintain the roof, exterior sidewalls, gutters and downspouts of the leased premises in good order and repair, but shall not be required to make any other repairs or replacements whatsoever to the leased premises, except those rendered necessary by fire or other perils which would be covered by fire and extended coverage insurance. Lessor guarantees that all heating, air conditioning systems, plumbing, electrical systems, and plumbing fixtures are in good repair and working condition on the date of the commencement of this Lease Agreement and Lessor has five (5) working days from date utilities are connected to make necessary repairs, unless circumstances beyond Lessor=s control. Lessee shall, at Lessee's expense and within a reasonable period of time, make any and all repairs and replacements of whatsoever nature or character that may become necessary to the leased premises during the term of this Lease other than those hereinabove required to be made by Lessor. **Lessees obligation shall be limited to $ 250 .00 per occurrence. However, if repair quote exceeds the stated limit Lessee shall obtain Landlords approval prior to work being started. If said approval is not obtained Lessee may be obligated to the entire expense.)**

At the termination of this Lease, Lessee shall return the leased premises to Lessor in like order and condition as received, broom clean and free from trash, ordinary decay, wear and tear excepted, and shall deliver the keys to the leased premises to Lessor or its Agent.

9. SUBLEASE

Premises may not be subleased without written Lessor consent, said consent not to be unreasonably withheld.

10. FIRE OR CASUALTY DAMAGE

In the event of fire or other casualty to the leased premises of less than 50%, Lessor may elect to restore and may give Lessee written notice of intent within 15 days after casualty and shall have 4 months to complete, during which time rent shall abate proportionate to percentage of leased premises that are unusable. If Lessor does not give above written notice of intent, Lessee may cancel this lease on written notice to Lessor. In case of 50% or more damage, either party may cancel this lease by giving the other written notice within 15 days after said casualty.

11. CONTINGENCY DEPOSIT

Concurrent with signing of the lease, Lessee has deposited with Agent a contingency deposit of $ NA, to guarantee faithful performance of the terms of this lease by Lessee. At the termination of this Lease, Lessee shall return the leased premises to Lessor in like order and condition as received, broom clean and free from trash, ordinary decay, wear and tear excepted, and shall deliver the keys to the leased premises to Lessor or its Agent. **If after an inspection by Lessor or Lessor's representative the premises are found to be in proper condition, any deposit held by landlord shall be returned. Should cleanup or repairs be necessary, said expense shall be held out of deposit. Any remaining deposit after said cleanup shall be returned to Lessee. In the event that repairs or cleanup exceeds the deposit Lessee may be billed for the additional expense.**

12. DEFAULT PROVISIONS

If Lessee fails to pay any installment of rent and/or additional rent due under this Lease or fails to comply with any other provisions of this Lease, within ten (10) days after notice by Lessor to Lessee demanding same, provided that said notice need not be given with regard to nonpayment of rent after such notice has been given twice during the period of this Lease, or if Lessee abandons the leased premises, or discontinues the use of the leased premises for the purposes for which leased, or removes from the leased premises any property against which Lessor is entitled to a Lessor's lien, or makes an assignment for the benefit of creditors, or is adjudged a bankrupt in an involuntary bankruptcy proceeding, or files any type of proceeding or applies for any relief under the laws of the United States relating to bankruptcy or State laws relating to insolvency, or if a receiver or other custodian is appointed for Lessee or any of Lessee's property by any court, then, in any such event, Lessor shall have the right, at Lessor's option, without putting Lessee in default and without notice of default, (1) to cancel this Lease effective immediately or effective as of any date Lessor may select, (2) to proceed one or more times for past due installments of rent only, without prejudicing the right to proceed later for additional installments or exercise any other remedy, (3) to declare the unpaid rent for the entire unexpired term of this Lease immediately due and payable and at once demand and receive payment thereof, or (4) to have recourse to any other remedy or mode of redress to which Lessor may be entitled by law. In the event Lessor exercises the right to cancel this Lease, then

(1) Lessor shall have the right, as soon as said cancellation is effective, to reenter the leased premises and relet the same for such price and on such terms as may be immediately available without notice or court proceedings, Lessee hereby assenting thereto and expressly waiving any notice to vacate, and (2) Lessee shall be and remain liable not only for all rents payable to the date such cancellation becomes effective as provided above, but Lessor, upon Lessee's default as defined hereinabove, may accelerate the unaccrued rents for the remaining term of this Lease. Upon acceleration of the unaccrued future rents for the remainder of the term of this Lease, Lessee shall be liable for the total amount of such unaccrued future rents and shall further be responsible for any and all damages and other loss suffered by Lessor resulting from such cancellation. (Acceleration refers to contracts for payment of money for future rents or otherwise by which time for payment is hastened or advanced because of breach of

some condition such as failure to pay rents owed when due or upon demand therefore as provided herein.)

In addition to the above provisions, the Lessee shall also be liable for the following penalties and late fees if lease payment is not received by the tenth (10th) day of the month as previously set herein; i: A late fee of $100.00 dollars will be charged, plus; ii: An additional $20.00 daily for each day thereafter that the rental is not paid. iii: If a rental is paid by check, and it is returned by the Bank on which it is drawn, uncleared, then a penalty of $50.00 will be charged plus $5.00 daily for each day thereafter that check is not redeemed in legal U.S. tender. Where applicable, the fee for late payment and uncleared checks will both be incurred.

13. COMMISSIONS

(I) Owner agrees to pay to London & Stetelman, Realtors, for negotiating and managing this Lease, a commission of ***NA %)*** of the gross rents due under this Lease, including any percentage rents payable hereunder; such commission to be paid as and when rents are actually collected, in which case such rents shall be collected by London & Stetelman, Realtors. Owner further agrees to pay to London & Stetelman, Realtors, in the manner prescribed above, a commission of ***NA%)*** on the gross rents, including any percentage rents, due under any and all renewals, extensions or holdovers of this Lease, and any and all new leases hereinafter made with Lessee or any affiliate, nominee or representative of Lessee, covering the leased premises (including any newly constructed or repaired premises resulting from fire or other casualty) or any part thereof.
(II) If this Lease is canceled or terminated by mutual agreements of Owner and Lessee or the property is sold without written consent of London & Stetelman Realtors, Owner, upon such cancellation, termination or sale shall pay to London & Stetelman, Realtors, a commission of ***NA%)*** of all rents due from the time of cancellation or termination to the ending date of this Lease.

(III) In the event this property sells to a tenant procured by Agent, Agent will be paid by Owner __NA(***%)*** of sales price at closing

14. ATTORNEY'S FEES

Should an attorney be engaged by Lessor to enforce payment of the rent due under this Lease or to protect any of the interests of Lessor hereunder, with or without judicial proceedings, Lessee agrees to pay Lessor the reasonable fee of such attorney, which fee is hereby fixed, if the collection of money is involved, at a minimum of twenty-five percent (25%) of the amount of such money owed, such fee in no event to be less than $100.00, and Lessee also agrees to pay all Court costs and other expenses incurred by Lessor.

15. BROKER DISCLOSURE TO LESSEE

The undersigned Broker and all agents affiliated with the undersigned Broker are the agents of the Lessor and have fiduciary duty to represent loyally and faithfully the interests of the Lessor. While the Broker and his agents will deal with the Lessee fairly and honestly, they are not the agents of the Lessee and do not represent the interests of the Lessee. If the Lessee considers it necessary, the Lessee can obtain agency representation of a lawyer or real estate broker, or both.

16. INDEMNITY CLAUSE

Notwithstanding anything contained herein to the contrary Lessee holds Lessor harmless from any and all loss, cost injury, damage, it may sustain as a result of leasing said premises. Lessee shall provide its own insurance coverage for liability, fire, theft and extended coverage protection for any and all personal property, furniture, inventory, equipment, supplies, etc. that may be brought onto, used or stored on the site and shall be solely responsible for same.

17. ENVIRONMENTAL STATEMENT

Lessee shall, at Lessee's sole cost and expense, take all such actions as may be required to cause the demised premises to be free of Hazardous Materials brought onto the demised premises in violation of applicable environmental laws or regulations; and Lessee shall, at Lessor's request and at no expense to Lessor, cause any such Hazardous Materials brought onto the demised premises by Lessee, its agents, servants, employees or business invitees to be removed in compliance with applicable environmental laws or regulations. Lessee hereby agrees to fully indemnify, protect, defend and hold harmless Lessor from and against any and all costs, damages, claims, liabilities or losses of any kind or nature, including, but not limited to, reasonable attorney's fees, arising out of or in any way in connection with the presence, removal or remediation of Hazardous Materials in, on, under or about the demised premises brought thereon by Lessee, its agents, servants, employees or business invitees. For the purposes of this lease agreement "Hazardous Materials" means any and all chemicals, materials, gases or other substances the exposure to which is prohibited, limited or regulated by any applicable environmental law or governmental authority including, but not limited to, any federal, state or local statute, law, rule, regulation, ordinance, code, policy or rule of common law now in effect or hereafter adopted, and in each case as amended, and any judicial or administrative interpretations thereof, including any judicial or administrative order, consent decree or judgment, relating to the environment, health, safety or materials.

18. FOR SALE, FOR LEASE SIGNS; INSPECTIONS BY PROSPECTS

Lessor shall have the right to place the usual "For Sale" signs on the leased premises at any time during the entire term of this Lease and the usual "For Lease" signs on the leased premises during the last Three (3) months of the term of this Lease. Lessee agrees to allow persons authorized by Lessor to inspect the leased premises during the entire term of this Lease with the view of purchasing the same, and during the last Three (3) months of the term of this Lease with the view of renting or leasing the same, such inspections to be at reasonable hours.

19. NOTICES

Any notice to be given under this Lease by Lessor to Lessee shall be considered as duly given, whether received or not, if made in writing, addressed to Lessee and mailed by registered or certified mail to Lessee at the leased premises. Any notice to be given under this Lease by Lessee to Lessor shall be considered as duly given, whether received or not, if made in writing, addressed to Lessor and mailed by registered or certified mail to Lessor at the place where the rent is required to be paid under this Lease as provided within **paragraph 4 above.** Either Lessor or Lessee may change the designated place to which written notice is to be sent, by so advising the other, in writing, by registered or certified mail, at the place designated in this Lease or such place as may have been subsequently designated in accordance with this paragraph. Lessee's designated mailing address is:

LESSEE:

CONTACT: _____ **PHONE:** _____

COMPANY: _____ **FAX** _____

_____Lessee

_____Lessor

ADDRESS: _____ **CELL:** _____
ADDRESS: _____ **EMAIL:** _____
_____

20. SIGNS

Lessee may install no exterior signs without written Lessor approval of size, design, location and color, said Lessor approval not to be unreasonably withheld.

21. SMOKE FREE WORKPLACE

The property identified within this lease has a smoke free environment. Please refrain from smoking within the building unless a designated place has been provided.

22. SPECIAL PROVISIONS

23. SIGNATURES

Special note: This document is only a proposal until it is fully executed by the Lessor, only then does it become a binding Lease Contract.

_____ _____ _____ _____
COMPANY – Palazzo For Congress S.S.# or Fed.ID# Phone #
Date

_____ _____ _____ _____
LESSEE - S.S.# Phone # Date

_____ _____ _____
LESSOR - ARL,LLC Phone #
Date

_____ _____ _____
LESSOR - Phone # Date

_____Lessee
_____Lessor

LONDON & STETELMAN, REALTORS Leasing Agency:

BY: _____

Andy Stetelman, SIOR, GRI, LMAR

_____Lessee
_____Lessor

EXHIBIT 54

8:20

Inbox **Invitation: Palazzo Cam...**

Begin forwarded message:

From: bridgette.jonesbiloxi[redacted]
Date: May 15, 2018 at 9:03:23 AM CDT
To: movesnomore[redacted]
lesliedchurchwell[redacted]
Subject: Invitation: Palazzo Campaign Meeting @ Wed May 16, 2018 5:15pm - 6:15pm (CDT)
(movesnomore[redacted])
Reply-To:
bridgette.jonesbiloxi[redacted]

Palazzo Campaign Meeting **more details »**

When	Wed May 16, 2018 5:15pm – 6:15pm Central Time
Where	11075 Old Hwy 67, D'Iberville, MS 39540, USA (map)
Calendar	movesnomore[redacted]
Who	• bridgette.jonesbilox[redacted] - organizer • movesnomore[redacted] • lesliedchurchwel[redacted]

Yes - Maybe - No more options »

IMG_2608.JPG