

APPRAISAL OF REAL PROPERTY



LOCATED AT

1940 SE 7th St
Newcastle, OK 73065

FOR

Jeffrey & Laura Lamb
1940 SE 7th Street
Newcastle, OK 73065

AS OF

07/09/2026

BY

Joshua Woodson
JRP Appraisals LLC
3028 NW 206th Street
Edmond, OK 73012-2802
(405) 821-5410
joshuawoodson@hotmail.com

Joshua Woodson

Borrower				
Property Address	1940 SE 7th St			
City	Newcastle	County	State	OK Zip Code 73065
Lender/Client				

The property is measured and reported in tenths of a foot using outside dimensions of the living area as per ANSI Standards for Calculating Gross Living Area. It should be noted that the exterior measurements are approximate and are used to approximate the applicable square footage. Garages and other areas classified as non-gross living area (GLA) are shown separately. An interior walk-through is performed to observe the room arrangement (floor plan), observe condition of the building and observed amenities (see comments on Home Inspections) as well as physical arrangements of the improvements and the site.

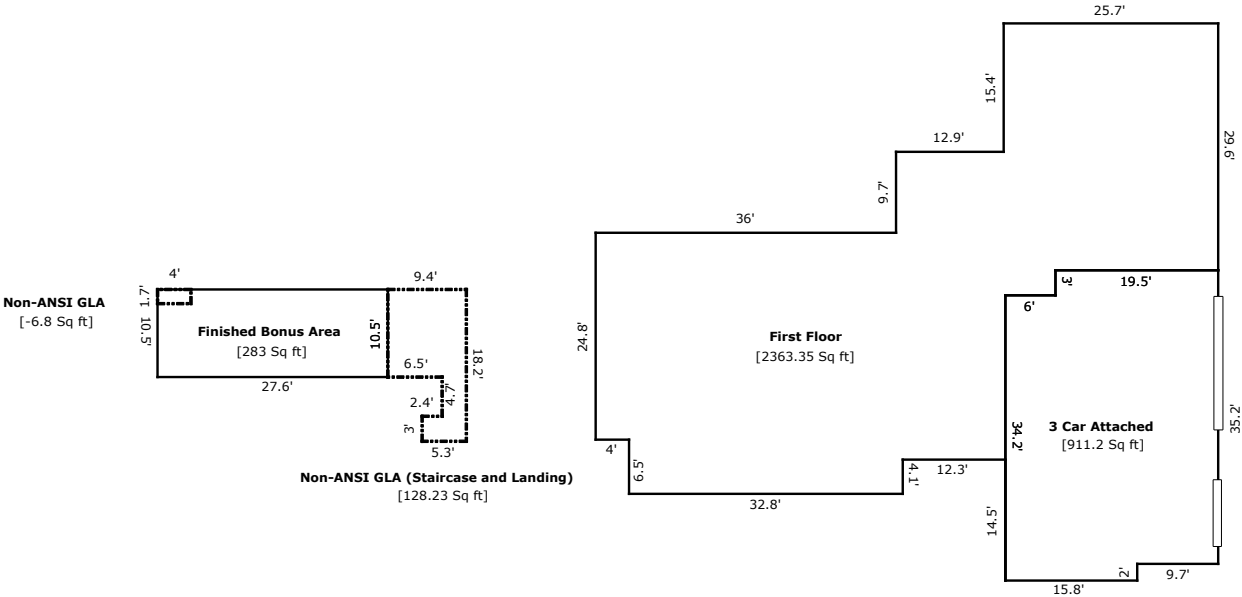
Only finished above-grade areas can be used in calculating and reporting of above-grade room count and square footage for the gross living area. The above-grade finished square footage of a house is the sum of finished areas on levels that are entirely above grade. The below-grade finished areas on levels that are wholly or partly below grade. Fannie Mae considers a level to be below-grade if any portion of it is below-grade, regardless of the quality of its finish or the window area of any room. Therefore, a walk-out basement with finished rooms would not be included in the above-grade room count. Rooms that are not included in the above-grade room count may add substantially to the value of a property, particularly when the quality of the finish is high.

To be included in finished square footage calculations, finished areas must have a ceiling height of at least 7 ft. except under beams, ducts, and other obstructions where the height may be 6 ft. 4 in. under stairs where there is no specified height requirement; or where the ceiling is sloped. If a room's ceiling is sloped, at least one-half of the finished square footage in that room must have a vertical ceiling height of at least 7 ft. No portion of the finished area that has a height of less than 5 ft may be included in the finished square footage.

Detached structures with finished square footage are not to be included in the Gross Living Area of the subject.

Building Sketch

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TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		Calculation Details
First Floor	2363.35 Sq ft	29.6 × 19.5 = 577.2 6.2 × 15.4 = 95.48 19.1 × 9.7 = 185.27 7.5 × 6 = 45 49.1 × 24.8 = 1217.68 6.5 × 32.8 = 213.2 2.4 × 12.3 = 29.52
Finished Bonus Area	289.8 Sq ft	27.6 × 10.5 = 289.8
Non-ANSI GLA	-6.8 Sq ft	1.7 × 4 = 6.8
Total Living Area (Rounded):		2646 Sq ft
Non-living Area		
3 Car Attached	911.2 Sq ft	35.2 × 9.7 = 341.44 15.8 × 34.2 = 540.36 3 × 9.8 = 29.4
Non-ANSI GLA (Staircase and Landing)	128.23 Sq ft	9.4 × 10.5 = 98.7 3 × 2.4 = 7.2 2.9 × 7.7 = 22.33

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Location Map

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Subject Photo Page

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Subject Front

1940 SE 7th St
Sales Price
G.L.A. 2,646
Tot. Rooms
Tot. Bedrms.
Tot. Bathrms.
Location
View
Site
Quality
Age



Bonus Room w/GLA



No HVAC in Stairway

Oklahoma State Certification

State of Oklahoma



Glen Mulready, Insurance Commissioner

Oklahoma Real Estate Appraiser Board

This is to certify that:

Joshua A Woodson

has complied with the provisions of the Oklahoma Real Estate Appraisers Act to transact business as a State Certified Residential Real Estate Appraiser in the State of Oklahoma.

In Witness Whereof, I have hereunto set my hand and caused the seal of my office to be affixed at the City of Oklahoma City, State of Oklahoma, this 20th day of June, 2024.

Glen Mulready, Insurance Commissioner
Chairperson, Oklahoma Real Estate Appraiser Board

Members, Oklahoma Real Estate Appraiser Board



Brandon Witt

Lavonna M. Milam

Expires:

07/31/2027

Oklahoma Appraiser Number:

13341CRA

Joshua Woodson