

Breeding Realty Company of Slidell, Inc.
P.O. Box 396
Slidell, LA 70459
504-643-1466

INVOICE	06/21/2010 DATE	6524 NUMBER
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Client: Central Progressive Bank
4001 Pontchartrain Dr.
Slidell, La. 70458

Attention: Mr. Craig Gilbreath

Item	Total
APPRAISAL FEE FOR SERVICES RENDERED	\$ 300.00

Borrower: Charles Dammon
124 Eden Isles Blvd
Slidell, La 70458
Lot 12, Unit 3, Eden Isles S/D

Total: \$ 300.00

Thank you

**SUMMARY APPRAISAL REPORT OF
THE PROPERTY LOCATED AT**

124 Eden Isles Blvd

Slidell, La 70458

as of

June 18, 2010

for

Central Progressive Bank
4001 Pontchartrain Dr.
Slidell, La. 70458

by

Breeding Realty Company of Slidell, Inc.

P.O. Box 396
Slidell, LA 70459

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June 21, 2010

Central Progressive Bank
4001 Pontchartrain Dr.
Slidell, La. 70458

Property - 124 Eden Isles Blvd
Slidell, La 70458
Borrower - Charles Dammon
File No. - 6524
Case No. -

Dear Mr. Gilbreath:

In accordance with your request, I have prepared an appraisal of the real property located at 124 Eden Isles Blvd, Slidell, La.

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

Enclosed, please find the Summary 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 June 18, 2010 is :

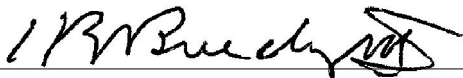
\$225,000

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,

Breeding Realty Company of Slidell, Inc.



H.B. "Biff" Breeding III
LA Certification #R0083

THIS SUMMARY APPRAISAL IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY.

SUBJECT
 Property Address 124 Eden Isles Blvd City Slidell State La Zip Code 70458
 Legal Description Lot 12, Unit 3, Eden Isles S/D County St. Tammany
 Assessor's Parcel No. 137-106-0600 Tax Year 2009 R.E. Taxes \$ 930.00 Special Assessments \$
 Borrower Charles Dammon Current Owner Charles Dammon Occupant Owner Tenant Vacant
 Neighborhood or Project Name Eden Isles/Oak Harbor Project Type PUD Condominium HOA\$ /Mo.
 Sales Price \$ _____ Date of Sale _____ Description / \$ amount of loan charges/concessions to be paid by seller _____
 Property rights appraised Fee Simple Leasehold _____ Map Reference _____ Census Tract 408.02

NEIGHBORHOOD
Note: Race and the racial composition of the neighborhood are not appraisal factors.
 Location Urban Suburban Rural _____ Property Values Increasing Stable Declining _____
 Built up Over 75% 25-75% Under 25% _____ Demand/supply Shortage In balance Over supply _____
 Growth rate Rapid Stable Slow _____ Marketing time Under 3 mos. 3-6 mos. Over 6 mos. _____
 Neighborhood boundaries Subject is bounded to the east by I-10, to the west by Hwy #11, south by Lake Pontchartrain and north by the Slidell corporate limits.
 Single family housing PRICE \$(000) AGE (yrs) Condominium housing PRICE \$(000) (if applic.) AGE (yrs)
80 Low New 55 Low New
 Neighborhood boundaries 500 High 35 120 High 15
 Lake Pontchartrain and north by the Slidell corporate limits. _____
 Predominant _____ Predominant _____
200 580 10

SITE
 Dimensions 60x120 Site area 7200 sq. ft. Shape Rectangle
 Specific zoning classification and description Single Family
 Zoning compliance Legal Legal nonconforming (Grandfathered use) Illegal, attach description No zoning
 Highest and best use of subject property as improved (or as proposed per plans and specifications): Present use Other use, attach description.
Utilities Public _____ Other _____ Public _____ Other _____ **Off-site improvements** Type _____ Public _____ Private _____
 Electricity _____ Water Community _____ Street Concrete
 Gas None _____ Sanitary sewer Community _____ Alley No
 Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? Yes No If Yes, attach description.

IMPROVEMENTS
 Source(s) used for physical characteristics of property: Interior and exterior inspection Exterior inspection from street Previous appraisal files
 MLS Assessment and tax records Prior inspection Property owner Other (Describe): _____
 No. of Stories Two Type (Det./Att.) Detached Exterior Walls Brick/Vinyl Roof Surface Fiberglass Manufactured Housing Yes No
 Does the property generally conform to the neighborhood in terms of style, condition, and construction materials? Yes No If No, attach description.
 Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property?
 Yes No If Yes, attach description.
 Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property? Yes No If Yes, attach description.

I researched the subject market area for comparable listings and sales that are the most similar and proximate to the subject property.
 My research revealed a total of 22 sales ranging in sales price from \$ 125,000 to \$ 230,000.
 My research revealed a total of 58 listings ranging in list price from \$ 179,000 to \$ 585,000.
 The analysis of the comparable sales below reflects market reaction to significant variations between the sales and the subject property.

FEATURE	SUBJECT	SALE 1			SALE 2			SALE 3		
124 Eden Isles Blvd		411 Windward Passage			318 Eden Isles			111 Clipper		
Address	Slidell	Slidell, LA 70458			Slidell, LA 70458			Slidell, LA 70458		
Proximity to Subject		0.97 miles SE			0.39 miles SE			0.23 miles SE		
Sales Price	\$ _____	\$ 225,000			\$ 224,000			\$ 225,000		
Price/Gross Liv. Area	\$ 0.00 <input checked="" type="checkbox"/>	\$ 142.41 <input checked="" type="checkbox"/>			\$ 114.87 <input checked="" type="checkbox"/>			\$ 121.36 <input checked="" type="checkbox"/>		
Data & Verification Sources		MLS			MLS			MLS		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sales or Financing		FHA			Conventional			VA		
Concessions										
Date of Sale/Time		05/21/10			04/13/10			09/19/09		
Location	Typical	Typical			Typical			Typical		
Site	60 x 120	120/50 x 120			60 x 120			60 x 120		
View	Waterfront	Waterfront			Waterfront			Waterfront		
Design (Style)	Average	Average			Average			Average		
Actual Age (Yrs.)	23 Years	29 Years			29 Years			19 Years		
Condition	Good	Good			Good			Good		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
Room Count	6 3 2.00	6 3 2.00		6 3 2.50	-1,000	6 3 2.00		6 3 2.00		
Gross Living Area	1,581 Sq. Ft.	1,580 Sq. Ft.		1,950 Sq. Ft.	-9,200	1,854 Sq. Ft.		1,854 Sq. Ft.	-6,800	
Basement & Finished	Boathouse, Dock	Dock	7,500	Boathouse, Dock		Dock	7,500	Dock	7,500	
Rooms Below Grade	Storage Room	None	1,000	None	1,000	None	1,000	None	1,000	
Garage/Carport	1 Car Garage	2 Car Garage	-4,000	2 Car Garage	-4,000	2 Car Garage	-4,000	2 Car Garage	-4,000	
	Fireplace, SecSym	Fireplace	1,500	Fireplace, SecSym		Fireplace	1,500	Fireplace	1,500	
	Porch, Deck	Porch, Deck, Fenc	-2,000	Deck	2,500	Porch	2,500	Porch	2,500	
Net Adj. (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 4,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -10,700	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,700	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sales Price of Comparables		Gross 7.1% Net 1.8% \$ 229,000			Gross 7.9% Net -4.8% \$ 213,300			Gross 10.4% Net 0.8% \$ 226,700		
Date of Prior Sale	None	November 2008			None			None		
Price of Prior Sale	\$ n/a	\$ 265,000			\$ n/a			\$ n/a		

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of the prior sales of subject and comparables: None.

Summary of sales comparison and value conclusion: All comparables are located in Eden Isles/Clipper Estates. The subject is typical in design/appeal and quality of construction for the area. Each comparable is considered a reliable indication of value and was given equal weight in arriving at the final value.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, or subject to the following repairs, alterations or conditions:
BASED ON AN EXTERIOR INSPECTION FROM THE STREET OR AN INTERIOR AND EXTERIOR INSPECTION, I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT TO BE \$ 225,000, AS OF June 18, 2010.

**Limited Appraisal Analysis - Summary Appraisal Report
Desktop Underwriter Quantitative Analysis Appraisal Report**

File No. 6524

P U D	Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	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:	
	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(s) _____
	Was the project created by the conversion of existing buildings into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, date of conversion: _____	
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source: _____	
Are the common elements completed? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe status of completion: _____		
Are any common elements leased to or by the Home Owners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach addendum describing rental terms and options.		
Describe common elements and recreational facilities: _____		

C O N D O M I N I U M	Project Information for Condominiums (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Provide the following information for all Condominium Projects:	
	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(s) _____
	Was the project created by the conversion of existing buildings into a condominium? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, date of conversion: _____	
	Project Type: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home or Recreational <input type="checkbox"/> Row or Townhouse <input type="checkbox"/> Garden <input type="checkbox"/> Midrise <input type="checkbox"/> Highrise <input type="checkbox"/> _____	
Condition of project, quality of construction, unit mix, etc.: _____		
Are the common elements completed? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe status of completion: _____		
Are any common elements leased to or by the Home Owners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach addendum describing rental terms and options.		
Describe common elements and recreational facilities: _____		

PURPOSE OF APPRAISAL: The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report based on a quantitative sales comparison analysis for use in a mortgage finance transaction.

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

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

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

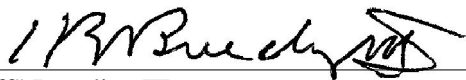
1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided any required sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
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.
4. The appraiser has noted in the appraisal report any adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
6. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
7. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the report to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

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

1. I performed this appraisal by (1) personally inspecting from the street the subject property and neighborhood and each of the comparable sales (unless I have otherwise indicated in this report that I also inspected the interior of the subject property); (2) collecting, confirming, and analyzing data from reliable public and/or private sources; and (3) reporting the results of my inspection and analysis in this summary appraisal report. I further certify that I have adequate information about the physical characteristics of the subject property and the comparable sales to develop this appraisal.
2. I have researched and analyzed the comparable sales and offerings/listings in the subject market area and have reported the comparable sales in this report that are the best available for the subject property. I further certify that adequate comparable market data exists in the general market area to develop a reliable sales comparison analysis for the subject property.
3. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware, have considered these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them, and have commented about the effect of the adverse conditions on the marketability of the subject property. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
4. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
5. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
6. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
7. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
8. I estimated the market value of the real property that is the subject of this report based on the sales comparison approach to value. I further certify that I considered the cost and income approaches to value, but, through mutual agreement with the client, did not develop them, unless I have noted otherwise in this report.
9. I performed this appraisal as a limited appraisal, subject to the Departure Provision of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of the appraisal (unless I have otherwise indicated in this report that the appraisal is a complete appraisal, in which case, the Departure Provision does not apply).
10. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value. The exposure time associated with the estimate of market value for the subject property is consistent with the marketing time noted in the Neighborhood section of this report. The marketing period concluded for the subject property at the estimated market value is also consistent with the marketing time noted in the Neighborhood section.
11. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. I further certify that no one provided significant professional assistance to me in the development of this appraisal.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have examined the appraisal report for the compliance with the Uniform Standards of Professional Appraisal Practice, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 5 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

APPRAISER:

Signature: 
Name: H.B. "Biff" Breeding III
Company Name: Breeding Realty Company, Inc.
Company Address: P.O. Box 396
Slidell, LA 70459
Date of Report / Signature: June 21, 2010
State Certification #: R0083
or State License #: _____
State: LA
Expiration Date of Certification or License: 12/31/2011

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

Signature: _____
Name: _____
Company Name: _____
Company Address: _____
Date of Report / Signature: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

ADDRESS OF PROPERTY APPRAISED:

124 Eden Isles Blvd
Slidell, La 70458
APPRAISED VALUE OF SUBJECT PROPERTY \$ 225,000
EFFECTIVE DATE OF APPRAISAL / INSPECTION 06/18/10

SUPERVISORY APPRAISER:

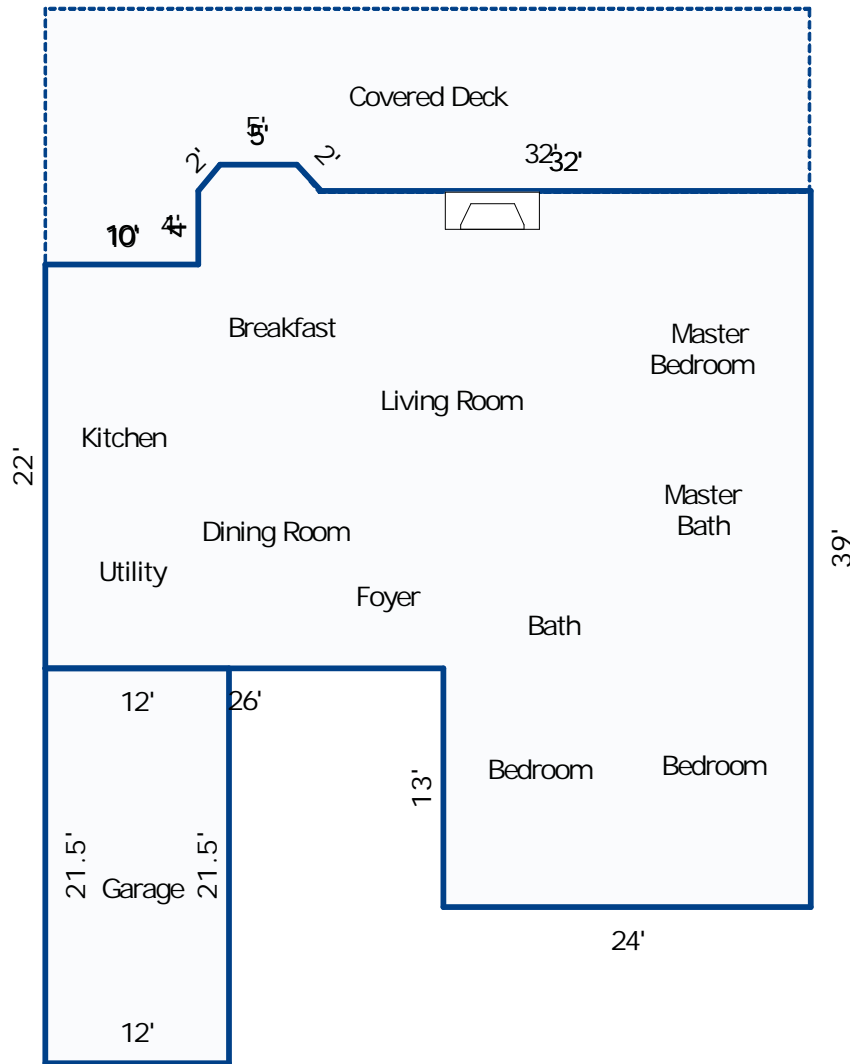
- SUBJECT PROPERTY**
- Did not inspect subject property
 - Did inspect exterior of subject property from street
 - Did inspect interior and exterior of subject property
- COMPARABLE SALES**
- Did not inspect exterior of comparable sales from street
 - Did inspect exterior of comparable sales from street

LENDER/CLIENT:

Name: Mr. Craig Gilbreath
Company Name: Central Progressive Bank
Company Address: 4001 Pontchartrain Dr., Slidell, La. 70458

SKETCH ADDENDUM

Borrower or Owner **Charles Dammon**
 Property Address **124 Eden Isles Blvd**
 City **Slidell** County **St. Tammany** State **La** Zip Code **70458**
 Client **Central Progressive Bank**



Sketch by ApexMedina™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1581.2	1581.2
GAR	Garage	258.0	258.0
P/P	Porch	528.7	528.7
Net LIVABLE Area		(rounded)	1581

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
0.5 x	1.4 x	1.6	1.1
	40.0 x	4.0	160.0
0.5 x	1.4 x	1.4	1.0
	5.0 x	1.4	7.1
	13.0 x	24.0	312.0
	22.0 x	50.0	1100.0
6 Items			(rounded) 1581

PHOTOGRAPH ADDENDUM

Borrower or Owner **Charles Dammon**

Property Address **124 Eden Isles Blvd**

City **Slidell**

County **St. Tammany**

State **La**

Zip Code **70458**

Client **Central Progressive Bank**



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**



**STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Borrower or Owner **Charles Dammon**

Property Address **124 Eden Isles Blvd**

City **Slidell**

County **St. Tammany**

State **La**

Zip Code **70458**

Client **Central Progressive Bank**



124 Eden Isles Blvd
Water Way



124 Eden Isles Blvd
Dock House



PHOTOGRAPH ADDENDUMBorrower or Owner **Charles Dammon**Property Address **124 Eden Isles Blvd**City **Slidell**County **St.Tammany**State **La**Zip Code **70458**Client **Central Progressive Bank****COMPARABLE #1**411 Windward Passage
Slidell, LA 70458

Price	\$225,000
Price/SF	142.41
Date	05/21/10
Age	29 Years
Room Count	6-3-2.00
Living Area	1,580

Value Indication \$229,000**COMPARABLE #2**318 Eden Isles
Slidell, LA 70458

Price	\$224,000
Price/SF	114.87
Date	04/13/10
Age	29 Years
Room Count	6-3-2.50
Living Area	1,950

Value Indication \$213,300**COMPARABLE #3**111 Clipper
Slidell, LA 70458

Price	\$225,000
Price/SF	121.36
Date	09/19/09
Age	19 Years
Room Count	6-3-2.00
Living Area	1,854

Value Indication \$226,700

LOCATION MAP

Borrower or Owner	Charles Dammon		
Property Address	124 Eden Isles Blvd		
City	Slidell	County	St. Tammany
		State	La
		Zip Code	70458
Client	Central Progressive Bank		

