BluValue, LLC FHA/VA Case No.

Exterior-Only Inspection Residential Appraisal Report

The purpose	of this summa	ry appraisal report	is to pro					olu cunno						1.7 1
	or tino ourning		is to pro	ovide the ler	nder/client with	an a	ccurate, and adequa	eiy suppu	ırted, opir	nion of th	he market	value	of the	subject property.
Property Address	S 1225 M	lullholand Ct					^{City} Virginia E	loach			State V	· ^ Z	Zip Code	23454-575
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1 1	I/A					, iu	Thomas R. G	allagner	-		obuilty	virgini	a Beac	in City
Legal Description	Occur	Lakes, Phase	1, Section	າ 2, Block I	E, Lot 39									
Assessor's Parc	^{cel #} 2415	5418313000					Tax Year 2017				R.E. Taxes	\$2,	,792	
Neighborhood N	lame Ocea	an Lakes				-	Map Reference	47260			Census Tra	ct 04	454.26	·
Occupant		Tenant Vacar	nt	Spe	ecial Assessments	\$	0		X PU	D HOA \$	\$ 25		per year	per month
Property Rights		Fee Simple	Leaseholo	· ·	ther (describe)	•	U						F 7	
3		_				ot	. 9)							
Assignment Typ	e Purci	hase Transaction	Ketina	ance Transaction	\mathbf{X} $_{0}$	ther (desc	^{cnoe)} Determi	nation c	of estim	ated fair	market v	value		
Lender/Client	Union Ba	nk & Trust, Jar	nie Tyson	II.	Address 43	355 In	nslake Drive, G	en Aller	n, VA 2	3060				
Is the subject pr	operty currently offer	ed for sale or has it bee	n offered for sale	e in the twelve m	onths prior to the	effective of	date of this appraisal?					Y	es 🗙	No
Report data sour	rce(s) used, offering	price(s), and date(s).		Tho su	hioct has no	ot boo	n listed in the R	EINI MI	S in the	last voa	r			
	(-)	(-),(-).		THE SU	bject nas n	ot bee	ii iisteu iii tile K	LIIN IVIL	S III LITE	наѕі ува	u.			
I did	did not analyze t	the contract for sale for	the subject purc	chase transaction	i. Explain the result	ts of the a	analysis of the contract for	sale or why	the analysi	s was not				
performed.														
Contract Price \$:	Date of Contrac	\	le	e the property colle	or the own	ner of public record?		Yes	No	Data Source(s	-1		
4							•		163	IVO	Data Jouroup	")		
Is there any fina	ncial assistance (loar	ı charges, sale concess	ions, gift or dow	npayment assist	ance, etc.) to be p	aid by an	y party on behalf of the bo	rrower?						Yes N
If Yes, report the	e total dollar amount a	and describe the items t	o be paid.										_	
Note: Race and	the racial composit	ion of the neighborho	od are not appr	raisal factors.										
	•					II!4 I	Harrison Toronda			0	Halk Harralia	_	D	
	Neighborhood	I Characteristics			·	me-unit i	Housing Trends				-Unit Housing	g	Pres	ent Land Use %
Location	Urban	Suburban	Rural	Property Values	s Incre	easing	Stable	Declir	ning	PRICE	Α	GE	One-Unit	100
Built-Up	Over 75%	25-75%	Under 25%	Demand/Suppl	y Shor	tage	▼ In Balance	Over :	Supply	\$ (000)	(v	rs)	2-4 Unit	
		•			_	•								lv
Growth		Stable	Slow	Marketing Time	e Unde	er 3 mths	3-6 mths	Uver	6 mths	172	Low	19	Multi-Fami	<u> </u>
Neighborhood B	loundaries	The neighbor	hood bour	ndaries are	e Red Mill (subdiv	ision) to the eas	st and to	the	408	High	33	Commerci	al
South Co	neral Rooth	Blvd. to the wes								270	Pred.		Other	
Neighborhood D							-1 * * * * * * * * * * * * * * * * * *		LL. I			20		-106 - 1 - 1
i	'						_akes, an establis							
family home	es built from th	e late 1980's to	early 1990's	s. The mark	et area has a	adequa	ate access to the r	ecreation	centers	s, the inte	rstate sys	stem, ei	mploym	ent centers,
shopping, a	and nearby sch	ools. The subject	t conforms	in style and	size with oth	ner hon	nes in the neighbo	rhood.						
		for the above conclusion					nditions are ave		r tha ha	uco boin	a appra	icod I	Markat	ing time has
								lage ioi	i tile lie	use bell	ig appra	iseu.	iviainet	ing time nas
remained	stable over th	ne past year. 🛭 A	All types of	t tinancing	are availab	ole for	this area.							
Dimensions	58' x 107' x 5	7' x 110'		,	Area 6.274	sf	Sha	pe Mos	stly Rec	tangular	- Vie	w N·F	Res:	
Specific Zoning					Zoning Description		N ! - ! 4! - !	11100	ony i toc	nangalai		, .	100,	
-		R5D					Residential							
Zoning Complian	nce 🔀 Lega	Legal Noncor	nforming (Grand	fathered Use)	N	lo Zoning	Illegal (describe)						
Is the highest an	nd best use of subject	property as improved	(or as proposed	per plans and sp	ecifications) the p	resent us	e?		X	Yes	No If N	lo, describ	oe e	
										•				
Utilities	Public Other	(describe)												
	rubiic Otilei	(uescribe)			Dublic O	thar (dage	riba)	Off o	eito Improvo	monte - Tuno			Dublia	Drivoto
						ther (desc	ribe)			ments - Type			Public	Private
Electricity	X		١	Water	Public Of	ther (desc	ribe)	Off-s		ments - Type cadam			Public	Private
Gas	X	· · ·		Water Sanitary Sewer	X	ther (desc	ribe)		^{et} Mac	adam				Private
Gas	X	Yes	(Sanitary Sewer	X		,	Stree Alley	et Mac	adam		A Man Dati	X	
Gas FEMA Special Fl	lood Hazard Area		No FE	****	X X X		FEMA Map # 51	Stree	et Mac	adam		A Map Dati	X	Private
Gas FEMA Special Floater Are the utilities a	lood Hazard Area and off-site improvem	ents typical for the mar	No FE ket area?	Sanitary Sewer	X X X Yes	No	FEMA Map # 51 o If No, describe	Stree Alley	et Mac	adam	FEMA		e 0′	1/16/2015
Gas FEMA Special Floater Are the utilities a	lood Hazard Area and off-site improvem		No FE ket area?	Sanitary Sewer	X X X Yes	No	FEMA Map # 51 o If No, describe	Stree Alley	et Mac	adam	FEMA		X	1/16/2015
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There are 23 comparable	properties currently of	offered for sale in	the subject neighborhoo	d ranging in	price fro	om \$ 225,000	to \$ 349	9,900 ·
There are 120 comparable	sales in the subject	neighborhood within	the past twelve months			from \$ 172,50		07,500
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COM	MPARABLE	SALE # 2	COMPARABI	
Address 1225 Mullholand	Ct	1217 Renoir Ct		1116 Bonfie	eld Ct		1817 Culver Qua	v
Virginia Beach, V		Virginia Beach,	VA 23454-5747	Virginia Bea	ach VA	A 23454-6700	Virginia Beach, V	•
Proximity to Subject	7.201010100	0.12 miles SE	17.12010110111	0.20 miles E		120101010	0.15 miles W	7120101010
Sale Price	\$	01121111100002	\$ 282,500	0.2000	\$	265.000		\$ 299,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 175.03 sq.ff	,	\$ 161.68	sq.ft.	200,000	\$ 146.44 sq.ft.	200,000
Data Source(s)			,CtyRecs;DOM 99			tyRecs:DOM 47		TtyRecs:DOM 31
Verification Source(s)		Exterior Inspect		Exterior Ins			Exterior Inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO		+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ArmLth		(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ArmLth	(),
Concessions		Conv:0					VA:0	
Date of Sale/Time		· ·		Conv;0	/10		, -	
Location	N.D.	s12/18;c11/18	.0.500	s12/18;c11/	18		s12/18;c11/18	
Leasehold/Fee Simple	N;Res;	A;Res;	+2,500	N;Res;			N;Res;	
Site	Fee Simple	Fee Simple		Fee Simple	!		Fee Simple	4.000
View	6,274 sf	5907 sf	0	5771 sf		0	15415 sf	-4,600
	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT2;Trans/Avg	DT2;Trans/Avg		DT2;Trans/	Avg		DT2;Trans/Avg	
Quality of Construction	Q4	Q4		Q4			Q4	
Actual Age	32	33		32			22	0
Condition	C4	C3	-25,000				C3	-15,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Baths	
Room Count	8 4 2.1	7 3 2.1	0		2.1	0	1	
Gross Living Area	1,901 sq.ft.	1,614 sq.ff	+9,800	1,639	sq.ft.	+8,900	2,048 sq.ft.	-5,000
Basement & Finished	0sf	0sf		0sf			0sf	
Rooms Below Grade								
Functional Utility	Average/4Br	Average/3Br	0	Average/3B	Br	0	Average/4Br	
Heating/Cooling	FHA/CAC	FHA/CAC		FHA/CAC			FHA/CAC	
Energy Efficient Items	Insul Win & Drs	Insul Win & Drs		Insul Win &	Drs		Insul Win & Drs	
Garage/Carport	1ga1dw	1ga1dw		2ga2dw		-5 000	2ga2dw	-5,000
Porch/Patio/Deck	Porch,Patio	Porch,Patio		Porch,Patio	,	0,000	Porch,LgDeck	-1,000
Fireplace(s)	1 Fireplace	1 Fireplace		1 Fireplace			1 Fireplace	-1,000
Pool, etc.	None	None		None			None	
1 001, 616.	None	INOHE		None			None	
Net Adjustment (Total)		+ X -	\$ -12 700	X +] - S	3.900	+ X -	\$ 20,600
			\$ -12.700		Ι Ψ	3 900		\$ -30,600
		INot Adi 4 F %			4 5 %	0,000	Net Adi 40.0 %	
Adjusted Sale Price		Net Adj. 4.5 %		Net Adj.	1.5 %	,	Net Adj. 10.2 %	\$ 000,000
Adjusted Sale Price of Comparables	sale or transfer history of the	Gross Adj. 13.2 %	\$ 269,800	Net Adj.	1.5 % 5.2 % \$,	10.2	\$ 269,300
Adjusted Sale Price of Comparables I did did not research the My research did did not	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t	Gross Adj. 13.2 % subject property and comp	\$ 269,800	Net Adj. Gross Adj. the effective date of	5.2 % \$	268,900 aisal.	10.2	\$ 269,300
Adjusted Sale Price of Comparables I did did not research the : My research did did not not research the : My research did did not not research the : City Recorm My research did did not not research the : My research did did not not research the :	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t ds/MLS	Gross Adj. 13.2 % subject property and comparansfers of the subject property arransfers of the comparable	\$ 269,800 arable sales. If not, explain erty for the three years prior to	Net Adj. Gross Adj. the effective date of late of sale of the co	5.2 % \$	268,900 aisal.	10.2	\$ 269,300
Adjusted Sale Price of Comparables I did did not research the additional did not research the	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t ds/MLS lysis of the prior sale or tran	Gross Adj. 13.2 % subject property and comparansfers of the subject property arransfers of the comparable	\$ 269,800 arable sales. If not, explain erty for the three years prior to	Net Adj. Gross Adj. the effective date of late of sale of the co	5.2 % \$ of this appra omparable s ior sales on	268,900 aisal.	Gross Adj. 10.2 %	\$ 269,300
Adjusted Sale Price of Comparables I	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t ds/MLS lysis of the prior sale or tran	Gross Adj. 13.2 % subject property and comparansfers of the subject property arransfers of the comparable sfer history of the subject property.	\$ 269,800 arable sales. If not, explain erty for the three years prior to sales for the year prior to the corporty and comparable sales	Net Adj. Gross Adj. the effective date of late of sale of the co	5.2 % \$ of this appra omparable s ior sales on	268,900 aisal. sale.	Gross Adj. 10.2 %	
Adjusted Sale Price of Comparables I did did not research the additional did not research and an additional did not research did not research and an additional did not research did no	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t ds/MLS lysis of the prior sale or tran	Gross Adj. 13.2 % subject property and comparansfers of the subject property arransfers of the comparable sfer history of the subject property.	\$ 269,800 arable sales. If not, explain erty for the three years prior to sales for the year prior to the corporty and comparable sales	Net Adj. Gross Adj. the effective date of late of sale of the co	5.2 % \$ of this appra omparable s ior sales on	268,900 aisal. sale.	Gross Adj. 10.2 %	
Adjusted Sale Price of Comparables Adjusted Sale Price of Comparables My research did did not research the example of Comparables My research did did not research and ana match did did not research and ana match did not research and did not research the example of the not research and did not research the example of the not research and did not research the example of the not research and did not research the example of the not research and did not research the example of the not research and did not research the example of the not research and did n	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t ds/MLS lysis of the prior sale or tran	Gross Adj. 13.2 % subject property and comparations of the subject property arransfers of the subject property arransfers of the comparable sfer history of the subject property.	\$ 269,800 arable sales. If not, explain erty for the three years prior to sales for the year prior to the corporty and comparable sales	Net Adj. Gross Adj. the effective date of late of sale of the co (report additional pri	5.2 % \$ of this appra	268,900 aisal. sale. 11 page 3). COMPARABLE SALE #2	Gross Adj. 10.2 %	IRABLE SALE #3
Adjusted Sale Price of Comparables I	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t ds/MLS lysis of the prior sale or tran	Gross Adj. 13.2 % subject property and comparations of the subject property arransfers of the subject property arransfers of the comparable sfer history of the subject property.	\$ 269,800 arable sales. If not, explain erty for the three years prior to sales for the year prior to the corporty and comparable sales COMPARABLE SA City Records, MLS	Net Adj. Gross Adj. the effective date of late of sale of the co (report additional pri	5.2 % \$ of this appra	268,900 aisal. Sale. COMPARABLE SALE #2	Gross Adj. 10.2 %	ARABLE SALE #3
Adjusted Sale Price of Comparables I	ot reveal any prior sales or t ds/MLS ot reveal any prior sales or t ds/MLS lysis of the prior sale or tran City Record: 02/01/2019	Gross Adj. 13,2 % subject property and comparation of the subject property of	\$ 269,800 arable sales. If not, explain erty for the three years prior to sales for the year prior to the c roperty and comparable sales COMPARABLE SA City Records,MLS 02/01/2019	Net Adj. Gross Adj. the effective date of late of sale of the co (report additional pri	5.2 % \$ of this appraisation of the saperator of the sape	268,900 aisal. sale. COMPARABLE SALE #2 ecords,MLS 2019	Gross Adj. 10.2 %	IRABLE SALE #3
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	Although the report may cite a general rating of the adequacy and condition (based on observa	tion only) it should be clearly understood that the	se statements are a general guide for
	comparison purposes (as part of the valuation process) and are not a detailed report on the pl	nysical and/or operational condition of these items	s. The appraiser(s) is not an expert in these
	matters and any opinion stated is advisory based only upon observation. This report is not a h	ome inspection. While others may choose to rely	on the report, they should not rely on it to
	disclose condition and defects. Such knowledge goes beyond the scope of this appraisal and	as such, comments on observed conditions given	in this report should not be taken as a
	guarantee that a problem does not exist.		
	If the cost approach was used it represents the "replacement cost estimate," and is for "valuati		
	of "market value" on page 4 of this report is not consistent with the definition of "insurable value"		
	cost figures was used to develop the estimate. The site value opinion is based on one of seve	ral methods: market extraction, allocation, the de	evelopmental method or from a review and
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ACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	The site value	=\$ 95,000
PROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	The site value	=\$ 95,000
I APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	The site value OPINION OF SITE VALUE DWELLING 1,901 Sq.Ft. @ \$	=\$ 95,000 90.00 =\$ 171,090
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COST APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avg Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE	=\$ 95,000 90.00 =\$ 171,090 =\$ 20,000 35.00 =\$ 8,400 =\$ 199,490
COSI APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The	OPINION OF SITE VALUE DWELLING 1,901 Sq.Ft. @ \$ O Sq.Ft. @ \$ Apps,FP,Por,Fnc Garage/Carport 240 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional	=\$ 95,000 90.00 =\$ 171,090 =\$ 20,000 35.00 =\$ 8,400 =\$ 199,490
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COST ATTNOACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The	The site value	=\$ 95,000 90.00 =\$ 171,090 =\$ =\$ 20,000 35.00 =\$ 8,400 =\$ 199,490 External =\$(53,204) =\$ 146,286
EDENTIFICATION OF THE PROPERTY	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's	The site value	=\$ 95,000 90.00 =\$ 171,090 =\$ 20,000 35.00 =\$ 8,400 =\$ 199,490 External =\$(53,204)
ECKONILL STORY	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avg Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area.	The site value OPINION OF SITE VALUE DWELLING 1,901 Sq.Ft. @ \$ Apps,FP,Por,Fnc Garage/Carport Total Estimate of Cost-New Less Physical Functional Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements	=\$ 95,000 90.00 =\$ 171,090
COST ALTRONO	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area. Estimated Remaining Economic Life (HUD and VA only)	The site value OPINION OF SITE VALUE DWELLING 1,901 Sq.Ft. @ \$ Apps,FP,Por,Fnc Garage/Carport Total Estimate of Cost-New Less Physical Functional Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH	=\$ 95,000 90.00 =\$ 171,090 =\$ =\$ 20,000 35.00 =\$ 8,400 =\$ 199,490 External =\$(53,204) =\$ 146,286
23	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area. Estimated Remaining Economic Life (HUD and VA only) 55 Years	The site value OPINION OF SITE VALUE DWELLING 1,901 Sq.Ft. @ \$ Apps,FP,Por,Fnc Garage/Carport Total Estimate of Cost-New Less Physical Functional Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements	=\$ 95,000 90.00 =\$ 171,090 =-\$ 20,000 35.00 =\$ 8,400 =\$ 199,490 External =-\$(53,204) \$ 146,286 \$ 10,000 =-\$ 251,286
23	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area. Estimated Remaining Economic Life (HUD and VA only) 55 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier	The site value OPINION OF SITE VALUE DWELLING 1,901 Sq.Ft. @ \$ Apps,FP,Por,Fnc Garage/Carport 240 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$	=\$ 95,000 90.00 =\$ 171,090
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INCOME	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area. Estimated Remaining Economic Life (HUD and VA only) 55 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) Total number of piases Total number of units for sale Was the project contain any multi-dwelling units? Total number of units for sale Was the project contain any multi-dwelling units? Yes No Does the project contain any multi-dwelling units? Yes No	OPINION OF SITE VALUE DWELLING 1,901 Sq.R. @ \$ Apps,FP,Por,Fnc Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ Come Approach is not considered due of the status of completion. FOR PUDS (if applicable) No Unit type(s) Detached Attached ty is an attached dwelling unit.	=\$ 95,000 90.00 =\$ 171,090
INCOME	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area. Estimated Remaining Economic Life (HUD and VA only) 55 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach for PUDS ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project Ocean Lakes Total number of phases Total number of units rented Total number of units common elements, and recreation facilities complete? Yes No Does the project contain any multi-dwelling units? Yes No	OPINION OF SITE VALUE DWELLING 1,901 Sq.R. @ \$ Apps,FP,Por,Fnc Garage/Carport 240 Sq.R. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ come Approach is not considered due of the state of the	=\$ 95,000 90.00 =\$ 171,090
INCOME	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area. Estimated Remaining Economic Life (HUD and VA only) 55 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The Indevelop a gross rent multiplier. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project Ocean Lakes Total number of units rented Was the project created by the conversion of existing building(s) into a PUD? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No Data Source(s) Are the common elements leased to or by the Homeowners' Association?	OPINION OF SITE VALUE DWELLING 1,901 Sq.R. @ \$ Apps,FP,Por,Fnc Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ Come Approach is not considered due of the status of completion. FOR PUDS (if applicable) No Unit type(s) Detached Attached ty is an attached dwelling unit.	=\$ 95,000 90.00 =\$ 171,090
PUD INFORMATION INCOME COST APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) available as well as reliance on the City Assessment land values. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Mrkt, Mrshl&Swft Quality rating from cost service Avq Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) SEE SKETCH ADDENDUM FOR MEASUREMENTS, CALCULATIONS AND ROOM LAYOUT. Cost data was obtained from Marshall & Swift Valuation Service and cost data gathered from local builders. The subject's land to value ratio exceeds 30%. This is typical of the subject's market area. Estimated Remaining Economic Life (HUD and VA only) 55 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) The Income Approach (including support for market rent and GRM) Total number of piases Total number of units for sale Was the project contain any multi-dwelling units? Total number of units for sale Was the project contain any multi-dwelling units? Yes No Does the project contain any multi-dwelling units? Yes No	OPINION OF SITE VALUE DWELLING 1,901 Sq.R. @ \$ Apps,FP,Por,Fnc Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 53,204 Depreciated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ Come Approach is not considered due of the status of completion. FOR PUDS (if applicable) No Unit type(s) Detached Attached ty is an attached dwelling unit.	=\$ 95,000 90.00 =\$ 171,090

19-00290-01-1 File # 19-017

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 user, 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 appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a 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 OF MARKET VALUE:

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

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the tittle 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 knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the report, the appraiser has no 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 or warranties, express or implied. The appraiser will not be makes no quarantees responsible for conditions that do exist or for any engineering or testing that might be required to discover whether such conditions 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.

19-00290-01-1 File # 19-017

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

19-00290-01-1 File # 19-017

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra- laws and regulations. Further, I am also subject to the provi- that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part ore of these parties.
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this inature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraise	· · · · · · · · · · · · · · · · · · ·
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a s appraisal firm), is qualified to perform this appraisal, and is according to the control of the control	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature and Garrisa	
Signature Augustus Name Jennifer Garrison	Signature Name
Company Name BluValue, LLC	Company Name
Company Address 536 Fishermans Bend	Company Address
Virginia Beach, VA 23451	
Telephone Number (757) 319-1498 Email Address iennifer@bluvalue.net	Telephone Number Email Address
Email Address jennifer@bluvalue.net Date of Signature and Report 02/06/2019	Date of Signature
Effective Date of Appraisal 02/01/2019	State Certification #
State Certification # 4001 006717	or State License #
or State License #	State
or Other (describe) State #State #	Expiration Date of Certification or License
Expiration Date of Certification or License 10/31/2019	SUBJECT PROPERTY
ADDDECC OF DDODEDTY ADDD ALCED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
1225 Mullholand Ct Virginia Beach, VA 23454-5750	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 269,000	
LENDER/CLIENT	COMPARABLE SALES
Name No AMC	Did not inspect exterior of comparable sales from street
Company Name Union Bank & Trust, Jamie Tyson	Did inspect exterior of comparable sales from street
Company Address 4355 Innslake Drive, Glen Allen, VA 23060	Date of Inspection
Email Address	

	FEATURE		SUBJEC	T T		CO	MPARAB	LE SALE # 4		COI	MPARABL	E SALE # 5		CO		E SALE # 6
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Į I	oom Count	8	4	2.1	7	4	2.1	0	8	4	2.1					
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F	ooms Below Grade															
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FHA/VA Case No.

File No. 19-017

Borrower	N/A						
Property Address	1225 Mullholand Ct						
City	Virginia Beach	County	Virginia Beach City	State	VA	Zip Code	23454-5750
Lender/Client	Union Bank & Trust, Jamie Tyson						

No consideration has been given to personal property in the final value estimate. Any personal property items listed in the contract have no significant effect on the appraisal report.

This is a Summary Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice for a Summary Appraisal Report, as such it represents only summary discussions of the data, reasoning, and analysis that were used in the appraisal process to develop the appraiser's opinion of value.

The purpose of this appraisal is to determine market value and the use of the real estate appraised is as a residence.

Data was gathered through the city records as well as the MLS listing service. Real estate listings were also consulted to verify condition, extent of renovation, etc. The appraiser did not have the benefit of an inspection into the comparables. Therefore, in cases of conflicting data between these sources, the appraiser used her best judgment as to the comparables' marketing characteristics and amenities.

This appraisal report is in compliance with the USPAP statement #8 regarding electronic transmission of appraisal reports and signature security. I have sole control over the affixing of my signature on this report.

The appraiser is not a home inspector. Only a visual inspection of accessible areas was completed. This appraisal report cannot be relied upon to disclose defects in the property.

A borrower or third party may receive a copy of the appraisal report, however, this does not mean the borrower or third party are the intended user.

It is noted that the DOM (days on market) in the Sales Comparison grid is indicative of the most recent listing for that comparable. It is not uncommon for properties to have been listed or changed a few times before it is priced correctly and sells

Of note, information regarding sales concessions for transactions/comparables is not disclosed in the MLS listings by agents and is not typically available for sales that are not new construction. As such, no adjustments were made for sales concessions.

This appraisal assignment was completed in compliance with the Dodd-Frank act.

I previously completed an appraisal on the subject property on 02/07/2018.

The subject's estimated market value is based on a 60 day exposure time.

It is noted that Austin Boyles significantly assisted in developing this appraisal report to include data entry, comparable research and analysis, and reconciliation. The appraiser, Jennifer Garrison, completed the inspection of both the subject and comparables, completed the final comparable selection, reviewed all analysis, and determined final value estimate.

An exterior only inspection of the subject property was completed. Its general condition does not appear to have changed since a prior interior inspection completed on 02/07/2018. The subject's condition is assumed based on this previous inspection and current exterior only inspection.

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Client File #:		Appraisal File #:	19-017	
	Liquidation	n Value Adde	endum	
Client: Union B	ank & Trust, Jamie Tyson			
Subject Property:	1225 Mullholand Ct			
City: Virginia Be	ach	State: \/A	Zip:	23454-5750

SUBJECT PROPERTY IDENTIFICATION

The term liquidation value is defined in <u>The Dictionary of Real Estate Appraisal</u>, Fifth Edition as follows

The most probable price that a specified interest in real estate property is likely to bring under all of the following conditions:

- Consummation of a sale will occur within a severely limited future marketing period specified by the client.
- The actual market conditions currently prevailing are those to which the appraised property interest is subject.
- The buyer is acting prudently and knowledgeably.
- The seller is under extreme compulsion to sell.
- The buyer is typically motivated.
- The buyer is acting in what he or she considers his or her best interest.
- A limited marketing effort and time will be allowed for the completion of a sale.
- Payment will be made in cash in U.S. dollars or in terms of financial arrangements comparable thereto.
- The price represents the normal consideration for the property sold, unaffected by special or creative financing concessions granted by anyone associated with the sale.

The following data and analysis is offered as an addendum to the appraisal report, and cannot be relied upon without the complete appraisal report, with specific attention to the discussion of market conditions and normal market exposure. As specified by the client, the liquidation value is based upon the following market exposure: Less Than 30 days 🗙 60 days

DEVELOPMENT	OF LIQUID	ATION '	VALUE
-------------	-----------	---------	-------

The appraiser has relied upon the following method(s) to develop an opinion of liquidation value

- Market value as reported within this appraisal report correlates with liquidation value (see comments below)
- Market Analysis (See Comparable Grid on following page).
- Statistical Analysis (See comments below).
- Secondary Analysis e.g. Interviews with market participants, peers, news media research, etc (See comments below).
- Alternative Analysis (See comments below).

Comments Regarding the Methods Used:

2 of the sales of the comparables were listed longer than 60 days prior to going under contract. Comparable #1 was on the market for 99 days and comparable #4 was on the market for 92 days. Looking at the subject's neighborhood of Ocean Lakes there have been 120 sales over the last year. 83 of these sales occurred with 60 days or less of exposure time. The other 37 occurred with a median marketing time of 87 days. This data indicates that approximately 96% of homes in the subject's neighborhood are priced competitively and require under 60 days of exposure

The median sales price of the 83 sales that were exposed to 60 days or less was \$269,500 with a median gross living area of 1488 square feet. The median sales price of the 37 sales that were exposed for more than 60 days on the market was \$280,000 with a median gross living area of 1,724 square feet. This data indicates that there is no improvement in value with a longer exposure time.

Given the above data, the estimated market value provided within this appraisal report correlates with the liquidation value.

Liquidation and Market Value are the same

The appraisal is m	nade as is;	subject to the foll	owing hypothetical co	ondition(s); or		subject to the	followi	ng extrac	ordinary assur	nption(s)	i:		
Based on the sco	pe of work for this assignn	nent, the statement of ass	sumptions and limiting	g conditions ir	ncluded in this report, and	d appraiser(s)							
certification, the o	pinion of liquidation value	of the real property that is	the subject of this re	eport is:									
\$	269,000)	as of		02/01/2019	V	vhich	is th	e effective	date	of	this	appraisal.
APPRAISERS	SIGNATURES												
APPRAISER:		1 4	. `		CO-APPRAISER:								
Signature		il Gar	risan		Signature								
Name	Y	and of			Name								
_		•											
Report Date	02/06/2019				Report Date								
Trainee	Licensed —	Certified Residential	Certified	General —	Trainee Li	icensed		Certified	Residential	_	С	ertified	General
License #	4001 006717		State VA		License #					State			
Expiration Date	10/31/2019				Expiration Date								

**NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and disclaims any responsibility the data, analysis or any other work product provided by the individual appraiser(s).

Client:	Union Bank & Trust, Jamie Tyson	Client File #:	
Subject Property:	1225 Mullholand Ct, Virginia Beach, VA 23454-5750	Appraisal File #:	19-017

SALES COMPARISON APPR	ROACH SUBJECT	COMPARISON	7	CO	OMPARIS	ON 8	С	OMPARISON	l g
Address 1225 Mullho			-			-			-
	ach, VA 23454-5750								
Proximity to Subject Data Source/									
Verification									
Original List Price	\$	\$				s		\$	
Final List Price	\$	\$				\$		\$	
Sale Price	\$	\$				\$		\$	
Sale Price % of Original List	%		%			%		ļ į	%
Sale Price % of Final List	%	,	%			%			%
Closing Date									
Days On Market									
Price/Gross Living Area	\$	\$		\$			\$		
	DESCRIPTION	DESCRIPTION -	+(-) Adjustment	DESCRIP	PTION	+ (-) Adjustment	DESCRI	PTION	+(-) Adjustment
Financing Type									
Concessions									
Contract Date									
Location	N;Res;								
Site Size	6,274 sf								
Site Views/Appeal	N;Res;								
Design and Appeal	DT2;Trans/Avg								
Quality of Construction	Q4								
Age	32								
Condition	C4								
Above Grade Bedrooms	Bedrooms 4	Bedrooms		Bedrooms			Bedrooms		
Above Grade Baths	Baths 2.1	Baths		Baths			Baths		
Gross Living Area	1,901 Sq.Ft.	Sq.Ft.			Sq.Ft.			Sq.Ft.	
Below Grade Area	0								
Below Grade Finish									
Other Area									
Functional Utility	Average/4Br								
Heating/Cooling	FHA/CAC								
Car Storage	1ga1dw								
Fireplace(s)	1 Fireplace								
Pool, etc.	None								
,									
Net Adjustment (total)		+ - \$		+	<u> </u>	\$	+	- \$	
		Net Adj. %		Net Adj.	%		Net Adj.	%	
Adjusted Sale Price		Gross Adj. %\$		Gross Adj.	%	\$	Gross Adj.	% \$	
Prior Transfer									
History									
Comments and reconciliation:		•		,					
		use by appraisers where the							appraiser may

Subject Photo Page

Borrower	N/A						
Property Address	1225 Mullholand Ct						
City	Virginia Beach	County	Virginia Beach City	State	VA	Zip Code	23454-5750
Lender/Client	Union Bank & Trust Jamie Tyson						



Subject Front

1225 Mullholand Ct

Sales Price

 Gross Living Area
 1,901

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 6,274 sf

 Quality
 Q4

 Age
 32



Subject Street



Subject Street

Comparable Photo Page

Borrower	N/A						
Property Address	1225 Mullholand Ct						
City	Virginia Beach	County	Virginia Beach City	State	VA	Zip Code	23454-5750
Lender/Client	Union Bank & Trust Jamie Tyson						



Comparable 1

1217 Renoir Ct

Prox. to Subject 0.12 miles SE 282,500 Sales Price Gross Living Area 1,614 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location A;Res; View N;Res; 5907 sf Site Q4 Quality Age 33



Comparable 2

1116 Bonfield Ct

Prox. to Subject 0.20 miles E Sales Price 265,000 Gross Living Area 1,639 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 5771 sf Quality Q4 Age 32



Comparable 3

1817 Culver Quay

0.15 miles W Prox. to Subject Sales Price 299,900 2,048 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View 15415 sf Site Quality Q4 Age 22

Comparable Photo Page

Borrower	N/A						
Property Address	1225 Mullholand Ct						
City	Virginia Beach	County	Virginia Beach City	State	VA	Zip Code	23454-5750
Lender/Client	Union Bank & Trust Jamie Tyson						



Comparable 4

1225 Garth Ct

Prox. to Subject 0.09 miles E 301,000 Sales Price 1,891 Gross Living Area Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; 7582 sf Site Quality Q4 Age 33



Comparable 5

1825 Mullholand Dr

Prox. to Subject 0.07 miles SE Sales Price 309,900 Gross Living Area 1,794 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 5907 sf Quality Q4 AgeSite 32

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

19-00290-01-1 19-017

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q

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

FHA/VA Case No.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

05

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 uporades.

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

UAD Version 9/2011 (Updated 1/2014)

Location Map

Borrower	N/A		•				•
Property Address	1225 Mullholand Ct						
City	Virginia Beach	County	Virginia Beach City	State	VA	Zip Code	23454-5750
Lender/Client	Union Bank & Trust Jamie Tyson						



COMMONWEALTH of VIRGINIA

EXPIRES ON 10-31-2019

Department of Professional and Occupational Regulation 9960 Mayland Drive, Suite 400, Richmond, VA 23233 Telephone: (804) 367-8500

NUMBER 4001006717

REAL ESTATE APPRAISER BOARD

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER



JENNIFER BRUNK GARRISON 536 FISHERMANS BEND VIRGINIA BEACH, VA 23451-0000



Jan W. De Baren

Status can be verified at http://www.dpor.virginia.gov

(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

DPOR-LIC (02/2017)

RIMS Customer: Union Bank & Trust Project #:: 19-000290-01-1

-Award Information

Date Awarded: 1/25/2019 Directly Awarded: Yes Cancelled: No Delivery Date: 2/8/2019 Fee: \$350.00

Property Contact(s): David Clark, 757-995-0430, david.clark@bankatunion.com

Award Comments: EXTERIOR ONLY 2055

INCLUDE THE USPAP ADDENDUM IN THE APPRAISAL INCLUDE THE ENGAGEMENT LETTER IN THE ADDENDUM OF THE APPRAISAL.

Per new USPAP guidelines please include a comment describing the Highest and Best Use of the Subject Property. 1. 2055 appraisal must have a clear and descriptive photograph that shows the front of the subject property.

- 2. Photos must be provided for any exterior amenities that are given value.
 3. All comparable must be inspected from the street and current original photos included, no MLS or Google Map Photos, unless notified by the appraiser first.

 4. Appraisers who are assigned an appraisal must inspect and sign appraisal
- If currently listed or under contract, must be analyzed, not just cited.
 If land value is given, as stated in the appraisal, need actual support for the land value.
 Market Conditions Addendum and UAD not required.

- All appraisal reports shall be written, providing adequate data analysis to support the appraisera?? sopinion of market value.
 The development of the appraisal and the reporting of the value estimates must be objective, impartial and unbiased.
- 10. The appraiser is expected to make appropriate adjustments based on factual data supported by market evidence for all factors that
- 11. DO NOT CONTACT THE BORROWER/PROPERTY OWNER
- 12. Please provide a copy of the Engagement Letter in the addendum of the appraisal. Liquidation Sale Value

We are defining a Liquidation Sale as one that would occur in a less than normal marketing period. The marketing period is defined as the less than normal marketing period is defined as the less than normal marketing period. The marketing period is defined as the less than normal marketing period is defined as the less than normal marketing period. The marketing period is defined as the less than normal marketing period is defined as the less than normal marketing period. The marketing period is defined as the less than normal marperiod of time from the current date to the date a bona fide contract is signed.

If Liquidation Sale Value estimated is requested, we require the appraiser to support the Liquidation Sale Value with some market evidence. This could consist of comparable sales, or other relevant evidence.

The term liquidation value is defined in The Dictionary of Real Estate Appraisal, Fifth Edition as follows:

The most probable price that a specified interest in real estate property is likely to bring under all of the following conditions:

- $1. Consummation of a sale within a short time period. \\ 2. The property is subjected to market conditions prevailing as of the date of valuation. \\ 3. Both the buyer and the seller are acting prudently and knowledgeably.$
- The seller is under extreme compulsion to sell.
 The buyer is typically motivated.

- 6. Both parties are acting in what they consider their best interests.
 7. A normal marketing effort is not possible due to the brief exposure time.
 8. Payment will be made in cash in U.S. dollars or in terms of financial arrangements comparable thereto.
- 9. The price represents the normal consideration for the property sold, unaffected by special or creative financing concessions granted by anyone associated with the sale.
- $10. \, Please \, provide \, a \, copy \, of \, the \, Engagement \, Letter \, in \, the \, addendum \, of \, the \, appraisal.$

NEED AS IS AND A 60 DAY LIQUIDATION VALUE, MUST PROVIDE ACTUAL SUPPORT FOR THE LIQUIDATION VALUE. DO NOT CONTACT THE BORRWER/OWNER.

Job Attachments:

There are currently no job attachments

-Bid Informatio

Proposed Fee: Direct Award Proposed Delivery Date:

Prior Services: Have you performed or provided any services regarding the subject property within the prior three years, as an appraiser or in any other capacity? If Yes, please provide details in the Comments field.

Bid Comments:

-RFP Information

Purpose Of Request: Foreclosure Response Deadline: 1/28/2019 Desired Delivery Date: 2/15/2019 Bank Contact: Jamie Tyson Contact Phone: 804-774-2083

ADDRESSEES:

First name	Last name	Company	Address	
Jamie	Tyson	Union Bank & Trust	4355 Innslake Drive	Glen Allen, VA 23060

Total Addressees: 1

SCOPE OF SERVICES: Intended Use

 $\label{thm:condition} Use-Loan\,Underwriting \\ The\,Intended\,use\,of\,this\,appraisal\,is\,for\,loan\,underwriting\,and-or\,credit\,decisions\,by\,Bank\,and-or\,credit\,deci$

participants

Intended User

User - Bank The intended users of this report is Bank and-or affiliates

- Page 2

Additional Exhibits to Include

Qualifications Appraisers' Qualifications

Report Requirements

Rpt-Conventional Conventional Report Requirements: Supervising appraisers MUST also perform an inspection of the subject

property.

Appraisal Type FNMA 2055 - Individual Residential Exterior

Approach(es) to Value

Approach - ALL All applicable approaches

Additional Requirements None.

Report Type: Appraisal Report

Report Format: Form

VALUATION SCENARIOS: Valuation Premise Premise Qualifier Property Interest Comment

> Market Value As-Is Fee Simple

Liquidation Value-60 Days Orderly Liquidation Value Fee Simple Need AS IS and 60 DAY LIQUIDATION VALUE

REP Comments: EXTERIOR ONLY 2055

INCLUDE THE USPAP ADDENDUM IN THE APPRAISAL INCLUDE THE ENGAGEMENT LETTER IN THE ADDENDUM OF THE APPRAISAL.

Per new USPAP guidelines please include a comment describing the Highest and Best Use of the Subject Property. 1. 2055 appraisal must have a clear and descriptive photograph that shows the front of the subject property.

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All appraisal reports shall be written, providing adequate data analysis to support the appraisera €™s opinion of market value.
 The development of the appraisal and the reporting of the value estimates must be objective, impartial and unbiased.
 The appraiser is expected to make appropriate adjustments based on factual data supported by market evidence for all factors that

influence value.

11. DO NOT CONTACT THE BORROWER/PROPERTY OWNER

12. Please provide a copy of the Engagement Letter in the addendum of the appraisal Liquidation Sale Value

We are defining a Liquidation Sale as one that would occur in a less than normal marketing period. The marketing period is defined as the period of time from the current date to the date a bona fide contract is signed.

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8. Payment will be made in cash in U.S. dollars or in terms of financial arrangements comparable thereto.

The price represents the normal consideration for the property sold, unaffected by special or creative financing concessions granted by anyone associated with the sale.

10. Please provide a copy of the Engagement Letter in the addendum of the appraisal.

NEED AS IS AND A 60 DAY LIQUIDATION VALUE, MUST PROVIDE ACTUAL SUPPORT FOR THE LIQUIDATION VALUE DO NOT

- Property Information

Project Name: Thomas Gallagher rentals

Property Description / Construction Type: SFR rental property. Map ref 47260.
Property Type: IC1- Residential - Detached (single-family home) - Single-family residential units where the building is not physically attached to neighboring properties.

CONTACT THE BORRWER/OWNER.

Address: 1225 Mulholland Court, Virginia Beach, VA 23454 County: Virginia Beach City

Bulk Value Discount: No Subdivision Name: SFR rental property . Map ref 47260.

- Page 3

Parcel Numbers: 2415418313000
Property Status: Existing
Property Tenancy: Single Tenant Investor
Proposed Renovation?: No
Pending/Recent Sales: No
Legal Description: Ocean Lakes, Phase 1, Section 2, Block E, Lot 39

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