

# **APPRAISAL REPORT**

OF THE REAL PROPERTY LOCATED AT

1321 KASBA CT Virginia Beach, VA 23464

for

HAMPTON ROADS BANKSHARES P.O. BOX 1908 ELIZABETH CITY, NC 27906

as of

03/16/2016

by

SUSAN A BARCO-LASSITER 313 Office Square Lane, #101 Virginia Beach, VA 23462

Stephen D. Donahoe & Assoc., Inc.

	The purpose of this summary appraisal repo	nt is to provide the len	ider/client with an act	curate, and adequate	ely supported,	opinion or the	market vai	ue of the subjec	t property.
	Property Address 1321 KASBA CT			City Virginia	Beach	State VA	1	Zip Code 2346	4
	Borrower THOMAS R GALLAGHER	Owner o	of Public Record TH	OMAS R GALL		County VI	RGINIA	BEACH CITY	7
	Legal Description GLENWOOD PHAS			01111011 01122		, ,	1011 (1111	22.1011 011 1	
s	Assessor's Parcel # 14751068010000	DE I DR M EOT 13		Tax Year 2015		R.E. Taxes	\$ 2 115		
Ü					DC MAD 0			462.24	
В	Neighborhood Name GLENWOOD  Occupant Owner Tenant X	/acant One of 1	Accoccmonts & O	Map Reference A	X PUD		ensus Tract		per month
J			Assessments \$ 0	<u> </u>	X PUD	HOA \$ 30		per year X	per monun
E	Property Rights Appraised X Fee Simple		Other (describe)						
C	Assignment Type Purchase Transaction		saction X Other (	describe) VALUE					
•	Lender/Client HAMPTON ROADS B			OX 1908, ELIZA		*			
	Is the subject property currently offered for	sale or has it been offer	ered for sale in the tw	elve months prior to	the effective	date of the appr	aisal?	Yes X No	
	Report data source(s) used, offering price(	s), and date(s). MLS	& CITY RECORI	OS.					
	I did did not analyze the cont	ract for sale for the subje	ect purchase transactio	n. Explain the result	ts of the analy	sis of the contrac	t for sale	or why the analys	is was not
C	performed.								
N									
Т	Contract Price \$ Date of Contract	ct Is the	e property seller the o	wner of public record	d? Yes	No Data	Source(s)		
R	Is there any financial assistance (loan char	ges, sale concessions, gi	ift or downpayment as	ssistance, etc.) to be	e paid by any	party on behalf	of the bo	rrower? Yes	No
A	If Yes, report the total dollar amount and o	describe the items to be	paid:						
T									
	Note: Race and the racial composi	ition of the neighbo	rhood are not ap	oraisal factors.					
١	Neighborhood Characteristics	;	One-Unit Hou	sing Trends		One-Unit Ho	ousing	Percent Land	d Use %
N	Location Urban X Suburban	Rural Property Valu	ues Increasing	X Stable	Declining	PRICE	AGE	One-Unit	100 %
15	Built-Up X Over 75% 25-75%	Under 25% Demand/Sup		X In Balance	Over Supply	\$(000)	(yrs)	2-4 Unit	%
Ġ	Growth Rapid X Stable	Slow Marketing Tin			Over 6 mths	,	5	Multi-Family	%
Н	Neighborhood Boundaries Lynnhaven Pl					358 High	35	,	%
B	Round Hill Dr to the West.	kwy to the morth, bu	irem Rd. Eust, me	ерениенее Бічи		280 Pred.		Other	%
O R	Neighborhood Description GLENWOOD	IC AN ECTARI ICL	TED NEIGHBODI	HOOD IN WEST					
Н	OF RANCH AND 2 STORY. *** Se			HOOD IN WEST	ILIN VIIC	IIIIA BLACI.	i. HOWI	LS ARE A MI	ATURE
0	OF KANCH AND 2 STORT: SC	c Additional Comme	CIICS						
0	Market Conditions (including support for the	ne above conclusions)	SIIDDI V & DEN	JAND ARE IN	IRALANC	'E WITH A V	ARIET	Y OF FINAN	ICING
ט	AVAILABLE. TYPICAL MARKET								
	ARE NOT PREVALENT AT THIS T							Term corver	20010110
	Dimensions 50 X 165	THVIE: EM OSCICE	Area 8250 sf			ΓANGULAR		;Pondview;	
	Specific Zoning Classification R10			SINGLE FAMIL			v.o <u>D</u>	,1 onaview,	
		Legal Nonconforming (Gran		No Zoning	Illegal (d				
	Is the highest and best use of the subject prope		·				No, describ	9	
	3	3 h ( h . h						-	
	Utilities Public Other (describe)		Public Other (d	lescribe)	Off-site	e Improvemer	ntsType	Public I	
S	Cuitage   abite Cuite (accorde)							,	Private
S	Electricity X	Water	X		Street	MACADA	M	X	Private
I T		Water Sanitary Sewer				MACADA NONE	M		Private
S I T E	Electricity X	Sanitary Sewer	r X		Street	NONE			
I T	Electricity X Gas X	Sanitary Sewer	ood Zone X	FEMA Map No	Street Alley 2. 515531009	NONE		X	
I T	Electricity X  Gas X  FEMA Special Flood Hazard Area Yea	Sanitary Sewer es $X$ No FEMA Floring Floring for the market area	ood Zone X a? X Yes	FEMA Map No.	Street Alley D. 515531009 describe	NONE 94F	FE	X	
I T	Electricity X  Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements to	Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  Fig. 12  Sanitary Sewer  Sanitary Sewer  Fig. 12  Sanitary Sewer  Sanita	ood Zone X a? X Yes nts, encroachments, er	FEMA Map No. s No. If No. on the normal condition	Street Alley  2. 515531000 describe ns, land uses,	NONE 94F etc.)? Yes	FEI X No	X  MA Map Date 05/0  If Yes, describe	
I T	Electricity X  Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements to the there any adverse site conditions or the second terms of	Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  Fig. 12  Sanitary Sewer  Sanitary Sewer  Fig. 12  Sanitary Sewer  Sanita	ood Zone X a? X Yes nts, encroachments, er	FEMA Map No. s No. If No. on the normal condition	Street Alley  2. 515531000 describe ns, land uses,	NONE 94F etc.)? Yes	FEI X No	X  MA Map Date 05/0  If Yes, describe	
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Ī	Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements to the state of the st	Sanitary Sewer es X No FEMA Flo pical for the market area external factors (easemen FIONS WERE OBSI	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC	FEMA Map No. s No. If No, on invironmental condition	Street Alley 2. 515531009 describe ns, land uses, 3 TO A NEIO	NONE 94F etc.)? Yes GHBORHOOI	FEI  X No D POND	MA Map Date ()5/( If Yes, describe	04/2009 0s/condition
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Ī	Electricity X  Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements ty  Are there any adverse site conditions or adverse site cond	Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  A Sanitary Sewer  Sanitary Sewer  A Sanitary Sewer  Foundation  Foundation  Full Basement  Basement Area	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC	FEMA Map No. S. No. If No. on invironmental condition T SITE BACKS  Exterior Description Foundation Walls Exterior Walls B.	Street Alley D. 515531009 describe ns, land uses, TO A NEIG  MAS.BLC RICK/VINY	NONE 94F  etc.)? Yes GHBORHOOI  tterials/condition OCK/A YL/A-G	FEI X No POND  Interior Floors Walls	MA Map Date ()5/(  If Yes, describe  materials  CPT,VIN/A  PLASTER/	04/2009 S/condition A YA D/A
Ī	Electricity X  Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements to the state of the	Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  Sanitary Sewer  A Sanitary Sewer  Sanitary Sewer  A Sanitary Sewer  Foundation  Foundation  Full Basement  Basement Area	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC	FEMA Map No. s No. If No. of nvironmental condition T SITE BACKS  Exterior Description Foundation Walls Exterior Walls B. Roof Surface A. Gutters & Downspou	Street Alley D. 515531009 describe ns, land uses, TO A NEIG  MAS.BLC RICK/VINY	NONE 94F  etc.)? Yes GHBORHOOI  terials/condition OCK/A YL/A-G GLE/A-G MINUM/A	FEI  X No POND  Interior Floors Walls Trim/Finis	MA Map Date 05/0  If Yes, describe  materials  CPT, VIN/A  PLASTER/ h  WOO!	04/2009 S/condition A YA D/A
I T	Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements to the state of the st	Sanitary Sewer es X No FEMA Fix pical for the market area external factors (easemen FIONS WERE OBSI  Foundati X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exit	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC  ion Crawl Space Partial Basement 0 sq. ft. 0 %	FEMA Map No. s No. If No. of nvironmental condition T SITE BACKS  Exterior Description Foundation Walls Exterior Walls B. Roof Surface A. Gutters & Downspou	Street Alley 2. 515531009 describe ns, land uses, 3 TO A NEIO  MAS.BLC RICK/VINY RCH SHING ALU NS WOOD/A	NONE 94F  etc.)? Yes GHBORHOOI  terials/condition OCK/A YL/A-G GLE/A-G MINUM/A	X No POND  Interior Floors Walls Trim/Finis Bath Floo	MA Map Date 05/0  If Yes, describe  materials  CPT, VIN/A  PLASTERA  h WOO!  r VINY  scot CTILE	04/2009 S/condition A A D/A L/A
I T	Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements by Are there any adverse site conditions or NO UNFAVORABLE SITE CONDITION  General Description  Units X One One with Accessory Unit # of Stories 1  Type X Det. Att. S-Det/End Unit X Existing Proposed Under Const	Sanitary Sewer  Foundation  Foundation  X Concrete Slab  Full Basement  Basement Area  Basement Finish  Outside Entry/Exit  Evidence of Infest	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC  ition  Crawl Space Partial Basement 0 sq. ft. 0 % Sump Pump	FEMA Map No s No. If No. of nvironmental condition T SITE BACKS  Exterior Description Foundation Walls Exterior Walls B. Roof Surface A. Gutters & Downspou Window Type In Storm Sash/Insulated	Street Alley 2. 515531009 describe ns, land uses, 3 TO A NEIO  MAS.BLC RICK/VINY RCH SHING ALU NS WOOD/A	NONE 94F  etc.)? Yes GHBORHOOI  tterials/condition  OCK/A YL/A-G GLE/A-G MINUM/A	FEI  X No D POND  Interior Floors Walls Trim/Finis Bath Floo Bath Wain	MA Map Date ()5/(  If Yes, describe  materials  CPT, VIN/A  PLASTER/ th WOO!  r VINY nscot CTILE ge None	04/2009 S/condition A A D/A L/A
I T	Electricity X  Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements by Are there any adverse site conditions or a NO UNFAVORABLE SITE CONDITION  General Description  Units X One One with Accessory Unit # of Stories 1  Type X Det. Att. S-Det/End Unit X Existing Proposed Under Consideration Design (Style) Ranch  Year Built 1986	Sanitary Sewer  Foundation  Foundation  X Concrete Slab  Full Basement  Basement Area  Basement Finish  Outside Entry/Exit  Evidence of Infest	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC  cion Crawl Space Partial Basement 0 sq. ft. 0 % Sump Pump	FEMA Map No s No. If No. of nvironmental condition T SITE BACKS  Exterior Description Foundation Walls Exterior Walls B. Roof Surface A. Gutters & Downspou Window Type In Storm Sash/Insulated	Street Alley  2. 515531000 describe ns, land uses, TO A NEI  MAS.BLC RICK/VINY RCH SHING tts ALU NS WOOD/A d NO/Y ES/A	NONE 94F  etc.)? Yes GHBORHOOI  tterials/condition  OCK/A YL/A-G GLE/A-G MINUM/A	Interior Floors Walls Trim/Finis Bath Floo Bath Waii Car Stora X Driv	MA Map Date ()5/(  If Yes, describe  materials  CPT, VIN/A  PLASTERA  th WOO!  TVINY  nscot CTILE  ge None	p/4/2009  s/condition A P/A D/A L/A L/A E.FIB/A
Ī	Electricity X  Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements by Are there any adverse site conditions or a NO UNFAVORABLE SITE CONDITION  General Description  Units X One One with Accessory Unit # of Stories 1  Type X Det. Att. S-Det/End Unit X Existing Proposed Under Const Design (Style) Ranch  Year Built 1986  Effective Age (Yrs) 15	Sanitary Sewer  Foundation  Foundation  X Concrete Slab  Full Basement  Basement Area  Basement Finish  Outside Entry/Exit  Evidence of Infes  Dampness S  Heating X FWA	ood Zone X a? X Ye: nts, encroachments, er ERVED. SUBJEC  ion Crawl Space Partial Basement 0 sq. ft. 0 % Sump Pump station Settlement	FEMA Map No s No. If No. of No. of No. If No. of No	Street Alley  2. 515531000 describe ns, land uses, TO A NEI  MAS.BLC RICK/VINY RCH SHING this ALU NS WOOD/A d NO/Y ES/A	NONE 94F  etc.)? Yes GHBORHOOI  tterials/condition OCK/A YL/A-G GLE/A-G MINUM/A A YES/A	Interior Floors Walls Trim/Finis Bath Floo Bath Waii Car Stora X Driv	MA Map Date 05/0  If Yes, describe  CPT, VIN/A  PLASTER/ h WOO! r VINY  scot CTILL ge None eway # of Cars  Surface CONC	p/4/2009  s/condition A P/A D/A L/A L/A E.FIB/A
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ITE	Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements by Are there any adverse site conditions or a NO UNFAVORABLE SITE CONDITION  General Description  Units X One One with Accessory Unit # of Stories 1  Type X Det. Att. S-Det/End Unit X Existing Proposed Under Const Design (Style) Ranch  Year Built 1986  Effective Age (Yrs) 15  Attic None  Drop Stair Stairs  Floor X Scuttle	Sanitary Sewer  Full Finance  Sanitary Sewer  Foundation  Foundation  X Concrete Slab  Full Basement  Basement Area  Basement Finish  Outside Entry/Exit  Evidence of Infest  Dampness S  Heating X FWA  Other  Cooling X Central Ai	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC  ion  Crawl Space Partial Basement 0 sq. ft. 0 % Sump Pump station Settlement HWBB Radiant Fuel GAS ir Conditioning	FEMA Map No S No. If No, of a vironmental condition T SITE BACKS  Exterior Description Foundation Walls Exterior Walls B. Roof Surface A. Gutters & Downspou Window Type I. Storm Sash/Insulated Screens Y. Amenities  X. Fireplace(s) #  X. Patio/Deck CC	MAS.BLC RICK/VINY RCH SHING NO WOOD/A d NO/Y ES/A  I X Fe DNC X PC Alley  Alley  Alley  Mas.BLC  MAS.B	NONE 94F  etc.)? Yes GHBORHOOI  tterials/condition  OCK/A YL/A-G GLE/A-G MINUM/A A YES/A  coodStove(s)# 0  ence WOOD  orch Entry	Interior Floors Walls Trim/Finis Bath Floo Bath Wain Car Stora X Driv Driveway X Gara Car	MA Map Date 05/0  If Yes, describe  materials  CPT, VIN/A  PLASTER/ h WOO!  r VINY nscot CTILI ge None eway # of Cars Surface CONC age # of Cars port # of Cars	A/2009  S/condition A/A D/A L/A E.FIB/A  1 RETE 1 0
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IMPROVE	Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements by Are there any adverse site conditions or a NO UNFAVORABLE SITE CONDITION  General Description  Units X One One with Accessory Unit # of Stories 1  Type X Det. Att. S-Det/End Unit X Existing Proposed Under Consideration Design (Style) Ranch  Year Built 1986  Effective Age (Yrs) 15  Attic None  Drop Stair Stairs  Floor X Scuttle  Finished Heated  Appliances Refrigerator X Range/Oversite improvements by Area and Stairs  Floor X Scuttle	Sanitary Sewer  Foundation  Foundation  X Concrete Slab  Full Basement  Basement Area  Basement Finish  Outside Entry/Exit  Evidence of Infest  Dampness S  Heating X FWA  Other  Cooling X Central Air  Individual	ood Zone X a? X Ye: nts, encroachments, er ERVED. SUBJEC  ion  Crawl Space Partial Basement 0 sq. ft. 0 % Sump Pump station Settlement HWBB Radiant Fuel GAS ir Conditioning Other Disposal Microwi	FEMA Map No s No. If No. of No	MAS.BLC RICK/VINY RCH SHING ts ALU NS WOOD/A d NO/Y ES/A  I X Fe DNC X Pc er Other 1,618 S	NONE 94F  etc.)? Yes GHBORHOOI  tterials/condition OCK/A YL/A-G GLE/A-G MINUM/A A YES/A  coodStove(s)# 0 ence WOOD orch Entry ther NONE (describe) quare Feet of Gr	Interior Floors Walls Trim/Finis Bath Floo Bath Wain Car Stora X Driv Driveway X Gari Car X Att.	MA Map Date 05/0  If Yes, describe  CPT, VIN/A  PLASTER/ th WOO! T VINY  PSCOT CTILLE THE SECONCE THE	s/condition A A D/A L/A E.FIB/A  1 RETE 1 0 Built-in
IMPROVEM	Gas X  FEMA Special Flood Hazard Area Yea  Are the utilities and off-site improvements by Are there any adverse site conditions or on the NO UNFAVORABLE SITE CONDITION  General Description  Units X One One with Accessory Unit # of Stories 1  Type X Det. Att. S-Det/End Unit X Existing Proposed Under Const Design (Style) Ranch  Year Built 1986  Effective Age (Yrs) 15  Attic None  Drop Stair Stairs  Floor X Scuttle  Finished Heated  Appliances Refrigerator X Range/Over Finished Area above grade contains:	Sanitary Sewer  Foundation  Foundation  X Concrete Slab  Full Basement  Basement Area  Basement Finish  Outside Entry/Exit  Evidence of Infest  Dampness S  Heating X FWA  Other  Cooling X Central Air  Individual	ood Zone X a? X Yes nts, encroachments, er ERVED. SUBJEC  ion  Crawl Space Partial Basement 0 sq. ft. 0 % Sump Pump station Settlement HWBB Radiant Fuel GAS ir Conditioning Other Disposal Microwa 3 Bedrooms	FEMA Map No s No. If No. of No	MAS.BLC RICK/VINY RCH SHING ts ALU NS WOOD/A d NO/Y ES/A  I X Fe DNC X Pc er Other 1,618 S	NONE 94F  etc.)? Yes GHBORHOOI  tterials/condition OCK/A YL/A-G GLE/A-G MINUM/A A YES/A  coodStove(s)# 0 ence WOOD orch Entry ther NONE (describe) quare Feet of Gr	Interior Floors Walls Trim/Finis Bath Floo Bath Wain Car Stora X Driv Driveway X Gari Car X Att.	MA Map Date 05/0  If Yes, describe  CPT, VIN/A  PLASTER/ th WOO! T VINY  PSCOT CTILLE THE SECONCE THE	s/condition A A D/A L/A E.FIB/A  1 RETE 1 0 Built-in
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	There are 21 compa	arable properti	es currently	offered for sale	e in the sub	oject neighborhood ra	anaina in price fr	rom \$	220,000		to \$	3	359,900
	·					past twelve months			-,	)1	to		358.000
li	FEATURE	SUBJ				SALE # 1			SALE # 2				SALE # 3
		0000				OALL # 1				25.60			
	1321 KASBA CT		22161	1317 FUNI		22456	1976 ASHM					ES MIL	
		Beach, VA	23464	Virginia Be		23456	Virginia Bea		23464			ach, VA	23464
	Proximity to Subject			0.08 miles	<u>S</u>		0.96 miles E	E		0.81	miles S	E	
	Sale Price	\$			\$	225,000		\$	235,000	0		\$	254,000
	Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 162.69	) sq. ft.		\$ 162.07	sq. ft.		\$	132.85	sq. ft.	
	Data Source(s)			REIN/MLS	S#155314	47;DOM 57	REIN/MLS#	#160028	87:DOM 31	REIN	N/MLS#	#153709	3;DOM 131
	Verification Source(s)					EXT.INSPEC			EXT.INSPEC				EXT.INSPEC
	VALUE ADJUSTMENTS	DESCR	IPTION	DESCRI		+(-)\$ Adjustment	DESCRIP'		+(-)\$ Adjustment		DESCRIP		+(-)\$ Adjustment
	Sale or Financing	DECON	11011	ArmLth	11011	r( )φ riajustinoni	ArmLth	11011	T() # Najastment	Relo		11011	r( )φ riajustinont
	· ·												
	Concessions			FHA;0			FHA;0			VA;			
	Date of Sale/Time			s02/16;c01/			s02/16;c02/				16;c12/1		
	Location	N;Res;Gle	nwood	N;Res;Gler	ıwood		N;Res;Glenv	wood		N;Re	es;Glenv	wood	
	Leasehold/Fee Simple	FEE SIMP	PLE	FEE SIMP	LE		FEE SIMPL	E		FEE	SIMPL	E	
	Site	8250 sf		4938 sf		0	5246 sf			0 1060	9 sf		0
	View	B;Pondvie	w;	N;Res;		+2,500	N;Glfvw;		-2,50	0N:Re	es;		+2,500
	Design (Style)	DT1;Ranc	h	DT1;Ranch	1		DT1;Ranch			DT2:	Traditi	onal	0
		Q4		O4			Q4			Q4	,		
		30		29			26			024			0
		C4		F*		-3.500			'	-			
	Condition		T	C3	Τ	-3,500				C3	1 1		-5,000
اءا	Above Grade	Total Bdrm:		Total Bdrms		_	Total Bdrms.	Baths		Total		Baths	
S A	Room Count	6 3	2.0	5 3	2.0	0		2.0		0 7	3	2.1	-2,000
L	Gross Living Area	1,618	sq. ft.	1,383	sq. ft.	+7,000		sq. ft.	+5,000		1,912	sq. ft.	-8,800
L E S	Basement & Finished	0sf		0sf			Osf			0sf			
S	Rooms Below Grade					1				1			
	Functional Utility	AVERAG	E	AVERAGE	Ξ		AVERAGE			AVE	RAGE		
6	Heating/Cooling	DUCT/CE	NT	DUCT/CEN	NT		DUCT/CEN	Т		DUC	T/CEN	T	
С О М	Energy Efficient Items	INS.WINI	OOWS	INS.WIND	OWS		INS.WINDO	OWS		INS.	WINDO	OWS	
	Garage/Carport	1ga1dw		1ga1dw			2ga1dw		-4.00	01ga1	dw		
P A R	Porch/Patio/Deck	ENTRY,P	ATIO	COVPCH,I	PATIO	-1.000	COVPCH,P	ATIO			Pch,End	cl.Pch	-5,000
	FIREPLACE	ONE		ONE			ONE		2,00	ONE			2,000
	FENCE	FENCE		FENCE			FENCE			NON			+1,500
0		Deferred N	laint	Superior		7,000	Superior		7.000	0 Supe			-7,000
N		Deferred N	/Iaiiit		X -	1		X -		T		X -	
	Net Adjustment (Total)					2,000			7,50				\$ -23,800
Α	Adjusted Sale Price				0.89 %			1.04 %		Net A		0.37 %	
P	of Comparables			Gross Adj.	,		Gross Adj. 8			) Gross	s Adj. 🏗	2.52 %	\$ 230,200
	I X did did no												
P	La Gio II	ot research the	sale of tra	rister flistory of	the subject	ct property and comp	parable sales. I	г пог, ехр	lain				
R	unu III	ot research the	sale of tra	risier filstory or	the subjec	ct property and comp	parable sales. II	і поі, ехр	lain				
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Freddie Mac Form 70 March 2005

				,	ADDI.	TIONAL COMP	ARABLES					
Borrower	THOMAS	S R GALLA	GHE									
	KASBA		TOTILL									
City Virginia Beach	121 10DU	Cou	inty V	IRGINI	A RE	ACH CITY	State VA			Zip C	ode 23464	
	LIAMDTO	ON ROADS				ACITCITI	Oldic VA			Zip O	23404	
FEATURE		<u>JN KOADS</u> JBJECT				SALE NO. 4	COMP	ARADIE	SALE NO. 5		COMPARABLE S	ALE NO 6
1321 KASBA CT	30	DDJEOT	<u>'</u>	OOMI ANA	DLL C	ALL NO. 4	COIVII	AIIADEE 3	ALL NO. 3		COMI ATTABLE 3	ALL NO. 0
Address Virginia	Daaah W	A 22464										
Proximity to Subject	Beach, V	A 23404										
Sale Price	Φ.				φ.						<u></u>	
	\$	4	•		\$		•	\$			\$	
Sale Price/Gross Liv. Area	\$	sq. ft.	\$	sq.	π.		\$	sq. ft.		\$	sq. ft.	
Data Source(s)												
Verification Source(s)			-			1						
VALUE ADJUSTMENTS	DESC	CRIPTION	DE	SCRIPTIO	N	+(-)\$ Adjustment	DESCRI	PTION	+(-)\$ Adjustment	D	ESCRIPTION	+(-)\$ Adjustment
Sale or Financing												
Concessions												
Date of Sale/Time												
Location	N;Res;G											
Leasehold/Fee Simple	FEE SIM	1PLE										
Site	8250 sf											
View	B;Pondv									_		
Design (Style)	DT1;Rar	nch										
Quality of Construction	Q4											
Actual Age	30											
Condition	C4		ļ								, , , , , , , , , , , , , , , , , , ,	
Above Grade	Total Bdr	rms. Baths	Total	Bdrms. E	Baths		Total Bdrms	. Baths		Total	Bdrms. Baths	
Room Count	6 .	3 2.0										
Gross Living Area	1,61	8 sq. ft.			sq. ft.			sq. ft.			sq. ft.	
Basement & Finished	Osf											
Rooms Below Grade										L		
Functional Utility	AVERA	GE										
Heating/Cooling	DUCT/C											
Energy Efficient Items	INS.WIN											
Garage/Carport	1ga1dw											
Porch/Patio/Deck	ENTRY,	PATIO										
FIREPLACE	ONE	,										
FENCE	FENCE											
LIVEL	Deferred	Maint										
Net Adjustment (Total)	Deterred	iviaiiit		+	_	\$	+	<b>—</b>	\$		+ -	\$
Adjusted Sale Price			Net Adj		%	Ψ	Net Adj.		Ψ	Net Ad		Ψ
of Comparables			Gross A		%	e e	Gross Adj.	%	¢	Gross		œ.
ITEM			SUBJEC <sup>*</sup>	-	70		SALE #4			#5	COMPARABLE	
Date of Prior Sale/Transfer		,	JODULO			OOMI ATIABLE	OALL #4	COIVII	ATTABLE SALE	#5	OOMI ATABLE	OALL #0
Price of Prior Sale/Transfer												
Data Source(s)		CITY REC	ODDC									
Effective Date of Data Source		03/16/2016										
Comment on Sales Compariso		03/10/2010	)									
Comment on Sales Companso	111											
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	THE REPORTED ANALYSES, OPINIONS AND CONCLUSIONS WERE DEVELOPED, AND THIS REPORT HAS BEEN PREP. CONFORMITY WITH THE REQUIREMENTS OF THE CODE OF PROFESSIONAL ETHICS AND STANDARDS OF PROFE	
	APPRAISAL PRACTICE OF THE APPRAISAL INSTITUTE. THE USE OF THIS REPORT IS SUBJECT TO THE REQUIREMENT APPRAISAL INSTITUTE RELATING TO REVIEW BY ITS DULY AUTHORIZED REPRESENTATIVES. AS OF THE DATE OF T	
	HAVE COMPLETED THE CONTINUING EDUCATION PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE REPORT OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE OF THE PROGRAM FOR DESIGNATED OF THE PROGRAM FOR THE PROGRAM FOR THE PROGRAM FOR THE PROGRAM FOR THE PROGRAM FO	
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	COST APPROACH TO VALUE (not required by Fannie Mae)	
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	
С	THE SUBJECT IS LOCATED IN AN ESTABLISHED NEIGHBORHOOD. VACANT LAND SALES ARE SCARCE FOR COMPARISON AND EXTRA CONTRACTOR AND EXTRACTOR AND EXTR	SON. SITE
0 S	VALUE IS ESTIMATED USING ALLOCATION AND EXTRACTION.	
T	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW OPINION OF SITE VALUE	. ,0,000
A P	Outline at least a first a state of the stat	=\$ 158,564 =\$
Р	Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Fp,App,Ent,Patio,Fn	8,000
R O		
A C	NOTED. DEPRECIATION IS CALCULATED USING THE AGE/LIFE Less Physical Functional External	<b>27</b> 000
Н	METHOD. LAND TO VALUE RATIO IS TYPICAL FOR THE AREA   Depreciation   37,000   0   0   0   AND IS ACCEPTED IN THE MARKET.	=\$ ( 37,000) =\$ 136,344
	'As-is' Value of Site Improvements	=\$ 5,000
	Estimated Remaining Economic Life (HUD and VA only) 55 Years Indicated Value By Cost Approach	<b>-</b> \$ 231,344
N	INCOME APPROACH TO VALUE (not required by Fannie Mae)	
N C O M	Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach  Summary of Income Approach (including support for market rent and GRM) THE INCOME APPROACH DOES NOT APPLY IN SINGL	E FAMILY
Ε	RESIDENTIAL APPRAISING.	
	PROJECT INFORMATION FOR PURE (if applicable)	
Р	PROJECT INFORMATION FOR PUDs (if applicable)  Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes X No Unit type(s) X Detached Attached	
U	Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes X No Unit type(s) X Detached Attached  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling un	it.
U D	Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X No Unit type(s) X Detached Attached  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling un  Legal name of project  Total number of phases  Total number of units Sold	it.
U D I N	Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X No Unit type(s) X Detached Attached  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling un  Legal name of project  Total number of phases  Total number of units  Total number of units sold  Total number of units rented  Total number of units for sale  Data Source(s)	it.
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UD INFORM	Is the developer/builder in control of the Homeowners' Association (HOA)?  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 un Legal name of project  Total number of phases  Total number of units  Total number of units rented  Total number of units for sale  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  If No, describe the status of completion.	it.
UD INFORMAT	Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes X No Unit type(s) X Detached Attached  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling un Legal name of project  Total number of phases  Total number of units  Total number of units sold  Total number of units for sale  Data Source(s)  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 If No, describe the status of completion.	it.
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UD INFORMATI	Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X No Unit type(s) X Detached Attached  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling un  Legal name of project  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 building(s) into a PUD? Yes No If Yes, date of conversion  Does the project contain any multi-dwelling units? Yes No If No, describe the status of completion.  Are the units, common elements, and recreation facilities complete? Yes No If Yes, describe the rental terms and options.	it.

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UAD Version 9/2011

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Fannie Mae Form 1004 March 2005

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 not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

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

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

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

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

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

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

Freddie Mac Form 70 March 2005

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

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

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

### APPRAISER

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Dance-Lassiter, 5RA	Signature
Name SUSAN A BARCO-LASSITER	Name
Company Name Stephen D. Donahoe & Assoc., Inc.	Company Name
Company Address 313 Office Square Lane, #101	Company Address
Virginia Beach, VA 23462	
Telephone Number <u>757-456-2701</u>	Telephone Number
Email Address SAB@DONAHOE-APPRAISAL.COM	Email Address
Date of Signature and Report03/21/2016	Date of Signature
Effective Date of Appraisal 03/16/2016	State Certification #
State Certification # 4001000393	or State License #
or State License #	State
or Other State #	Expiration Date of Certification or License
State VA	
Expiration Date of Certification or License <u>11/30/2017</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
	Did not inspect subject property  Did inspect exterior of subject property from street
1321 KASBA CT	Date of Inspection
Virginia Beach, VA 23464 APPRAISED VALUE OF SUBJECT PROPERTY \$ 225,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	Date of inspection
Company Name HAMPTON ROADS BANKSHARES	COMPARABLE SALES
Company Address P.O. BOX 1908	Did not inspect exterior of comparable sales from street
ELIZABETH CITY, NC 27906	Did not inspect extend of comparable sales from street
ELIZABETH CTTY, NC 2/906 Email Address	
LIII AUUI 655	Date of Inspection

Freddie Mac Form 70 March 2005

UAD Version 9/2011

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Fannie Mae Form 1004 March 2005

	ADDITIONAL COMMENTS	
Borrower or Owner THOMAS R GALLAGE	IER	
Property Address 1321 KASBA CT		
City Virginia Beach County	VIRGINIA BEACH CITY State VA	Zip Code 23464
Lender or Client HAMPTON ROADS BA	NKSHARES	

### **NEIGHBORHOOD DESCRIPTION**

I HAVE CONSIDERED RELEVANT COMPETITIVE LSTINGS AND/OR CONTRACT OFFERINGS IN THE PERFORMANCE OF THIS APPRAISAL. ANY TREND INDICATED BY THAT DATA IS SUPPORTED BY THE LISTING/OFFERING INFORMATION INCLUDED IN THIS REPORT. PUBLIC SCHOOLS, SHOPPING AND MAJOR ROADWAYS ARE ALL WITHIN A TWO MILE RADIUS.

### RECONCILIATION

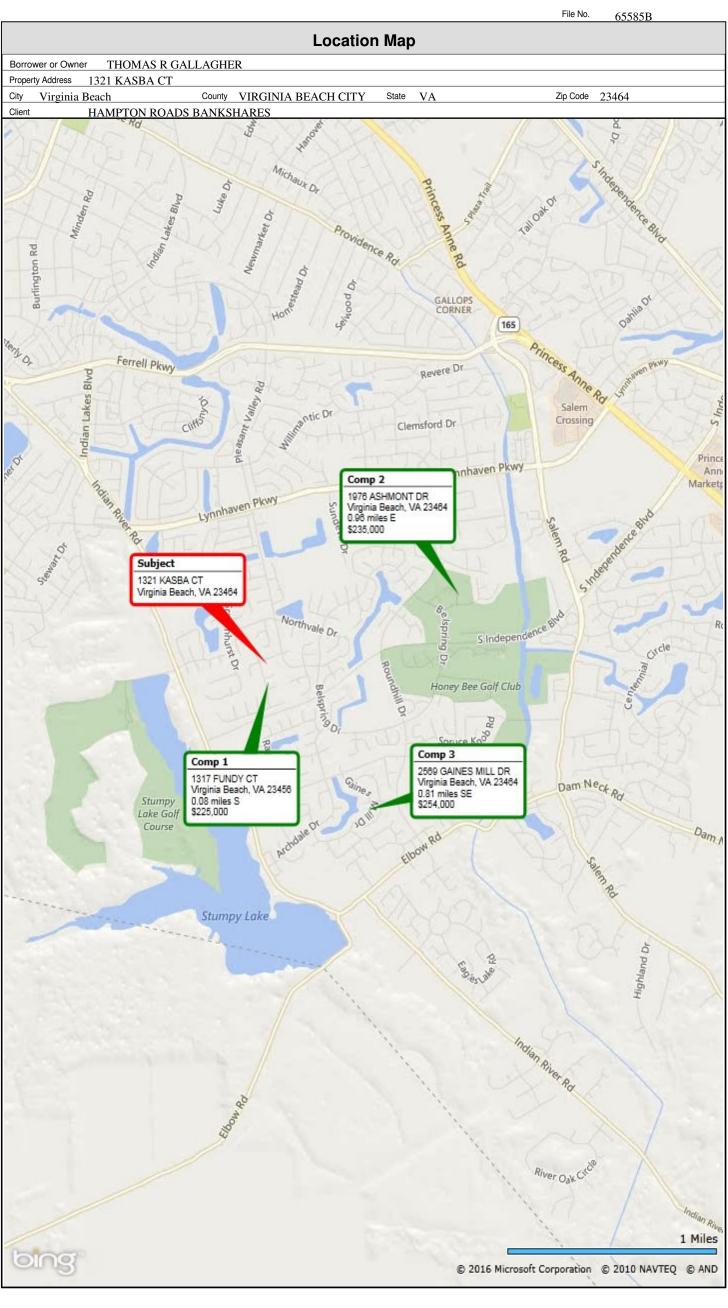
THE SOURCE OF THE MARKET VALUE DEFINITION IS SPECIFIED IN REGULATIONS PUBLISHED PURSUANT TO TITLE XI OF FIRREA (Financial Institutions Reform Recovery & Enforcement Act of 1989).

## **CONDITIONS OF APPRAISAL**

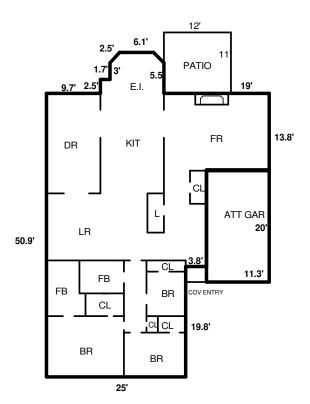
THIS APPRAISAL REPORT IS INTENDED FOR USE IN A MORTGAGE FINANCE TRANSACTION ONLY. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE.

Market Conditions Addendum to the Appraisal Report File No. 65585B

	The purpose of this addendum is to provide the lend	der/client with a clear a	and accurate	underst	anding of the market f	ilenus and conditi	one prevalent in the	oubjoot
	neighborhood. This is a required addendum for all ap	opraisal reports with an	effective dat	te on o	or after April 1, 2009.			
-	Property Address 1321 KASBA CT		City	Virgin	nia Beach		State VA ZIP	Code 23464
-	Borrower THOMAS R GALLAGHER							
	<b>Instructions:</b> The appraiser must use the information housing trends and overall market conditions as report	'						, , ,
	it is available and reliable and must provide analysis	· ·				• •		
	explanation. It is recognized that not all data sources v	•						
	in the analysis. If data sources provide the required in average. Sales and listings must be properties that co	•				•	•	,
	subject property. The appraiser must explain any anon						soci by a prospective	s bayor or the
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 N	Months	Current - 3 Months		Overall Trend	
ļ	Total # of Comparable Sales (Settled)	46	18		19	Increasing	X Stable	Declining
	Absorption Rate (Total Sales/Months)	7.67	6.00	)	6.33	Increasing	X Stable	Declining
VI Δ	Total # of Comparable Active Listings	not avail in mls	not ava		21	Declining	Stable	Increasing
R	Months of Housing Supply (Total Listings/Ab.Rate)  Median Sale & List Price, DOM, Sale/List %	0.00 Prior 7-12 Months	0.00 Prior 4-6 N		3.32 Current - 3 Months	Declining	Stable Overall Trend	Increasing
K	Median Comparable Sale Price	280.000	289,95		275,900	Increasing	X Stable	Declining
T	Median Comparable Sales Days on Market	28	61	50	29	Declining	X Stable	Increasing
_[	Median Comparable List Price	not avail in mls	not ava	ail	285,000	Increasing	Stable	Declining
R ⁻ E -	Median Comparable Listings Days on Market	not avail in mls	not ava	ail	not avail	Declining	Stable	Increasing
- ۲	Median Sale Price as % of List Price	100.00	99.00		100.00	Increasing	X Stable	Declining
E	Seller-(developer, builder, etc.) paid financial assistance previous		X Yes	N		Declining	X Stable	Increasing
A R	Explain in detail the seller concessions trends for the						•	
C	fees, options, etc.). TYPICAL SELLER CON							
	TOTAL # OF COMPARABLE ACTIVE LISTING DAYS ON THE MARKET WERE			-12 M	ONTHS & PRIOR	4-6 MONTH	S & MEDIAN C	OMPARABLE
&	LISTING DAYS ON THE MARKET WERE	E NOT AVAILABI	∠E.					
A								
N	Are foreclosure sales (REO sales) a factor in the	market? Yes	X No If	yes, ex	plain (including the tre	ends in listings a	and sales of foreclo	sed properties).
A	FORECLOSURE SALES ARE NOT PREVA	LENT IN THE SU	BJECTS M	/ARK	ET AREA, HOWE	VER THERE	ARE A FEW FO	UND IN THE
L Y	SUBJECTS MARKET AREA.							
S								
I S								
١	Cite data sources for above information. REAI	L ESTATE INFORM	AATION N	JETW	ODV (DEIN)			
J	One data sources for above information. REAL	L ESTATE INFORT	VIATION	VEI W	OKK (KEIIV)			
-								
-	Summarize the above information as support for you	r conclusions in the N	eighborhood	section	of the appraisal repor	t form. If you u	sed any additional in	nformation, such as
	Summarize the above information as support for you an analysis of pending sales and/or expired and wi		•			•	•	
,	***	thdrawn listings, to for	mulate your	conclusi	ions, provide both an	explanation and	support for your co	
	an analysis of pending sales and/or expired and wi	thdrawn listings, to for	mulate your	conclusi	ions, provide both an	explanation and	support for your co	
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COONDO / COO PROJEECTTS	an analysis of pending sales and/or expired and with THE SALES PRICES & MARKETING TIME  If the subject is a unit in a condominium or coopera  Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab. Rate)  Are foreclosure sales (REO sales) a factor in the proforeclosed properties.  Summarize the above trends and address the impact	thdrawn listings, to form HAVE REMAINE  tive project, complete  Prior 7-12 Months  bject? Yes  t on the subject unit	ethe following Prior 4-6 M.  No If yes,	ng: Months  indicate  Signatu Apprais	PI Current - 3 Months  the number of REO	explanation and MARKET ARE  roject Name:  Increasing Increasing Declining Declining	Overall Trend Stable Stable Stable Stable	Declining Declining Increasing Increasing
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			03383B
	SKETCH ADDI	ENDUM	
Borrower or Owner THOMAS I	GALLAGHER		
Property Address 1321 KASBA C	T		
City Virginia Beach	County VIRGINIA BEACH CITY S	tate VA	Zip Code 23464
Client HAMPTON RC	ADS BANKSHARES		



SUMMARY	SQ FT AREA	PERIMETER	AREA CALCULATION DETAILS
	JQ I I AILA		First Floor
Living Area First Floor	1618	194	7.9 X 1.8 = 14.2
1 1131 1 1001	1010	134	9.7 X 3.0 = 29.1
Garage/Carport			11.4 X 2.5 = 28.5
Attached Garage	226	63	40.1 X 13.8 = 553.3
/ macrica darage	LLO	00	28.8 X 17.3 = 498.2
			25.0 X 19.8 = 495.0
			Total 1618.3
			Attached Garage
			11.3 X 20.0 = 226.0
			1110 X 2010 22010

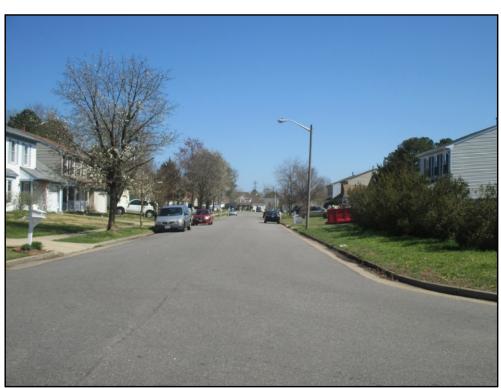
	PHOTOGRAPH ADDI	ENDUM	03303B
Borrower or Owner THOMAS R (	GALLAGHER		
Property Address 1321 KASBA CT	,		
City Virginia Beach	County VIRGINIA BEACH CITY State	VA Zip Code	23464
Client HAMPTON ROA	ADS BANKSHARES		



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

Borrower or Owner THOMAS R GALLAGHER

Property Address 1321 KASBA CT

City Virginia Beach County VIRGINIA BEACH CITY State VA Zip Code 23464

Client HAMPTON ROADS BANKSHARES



Rear baywindow needs paint



Facia needs Paint



Pond View

Borrower or Owner THOMAS R GALLAGHER

Property Address 1321 KASBA CT

City Virginia Beach County VIRGINIA BEACH CITY State VA Zip Code 23464

Client HAMPTON ROADS BANKSHARES



MAIN LIVING AREA



Kitchen



BATH

# Borrower or Owner THOMAS R GALLAGHER Property Address 1321 KASBA CT City Virginia Beach County VIRGINIA BEACH CITY State VA Zip Code 23464 Client HAMPTON ROADS BANKSHARES



Bedroom 1



Bedroom 1



Bedroom 3

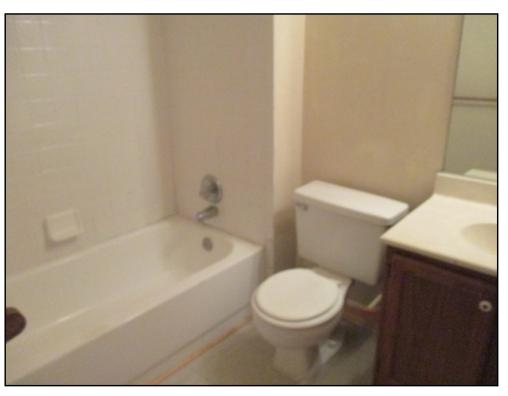
# Borrower or Owner THOMAS R GALLAGHER Property Address 1321 KASBA CT City Virginia Beach County VIRGINIA BEACH CITY State VA Zip Code 23464 Client HAMPTON ROADS BANKSHARES



LEFT SIDE



BUCKLED GAR DOOR



BATH2

# Borrower or Owner THOMAS R GALLAGHER Property Address 1321 KASBA CT City Virginia Beach County VIRGINIA BEACH CITY State VA Zip Code 23464 Client HAMPTON ROADS BANKSHARES



DEN



MISSING ELEC OUTLET COVER

# Borrower or Owner THOMAS R GALLAGHER Property Address 1321 KASBA CT City Virginia Beach County VIRGINIA BEACH CITY State VA Zip Code 23464



HAMPTON ROADS BANKSHARES

## **COMPARABLE #1**

1317 FUNDY CT Virginia Beach, VA 23456

 Price
 \$225,000

 Price/SF
 162.69

 Date
 \$02/16;c01/16

 Age
 29

 Room Count
 5-3-2.0

 Living Area
 1,383

Value Indication \$223,000



# **COMPARABLE #2**

1976 ASHMONT DR Virginia Beach, VA 23464

 Price
 \$235,000

 Price/SF
 162.07

 Date
 \$02/16;c02/16

 Age
 26

 Room Count
 7-3-2.0

 Living Area
 1,450

Value Indication \$225,500



## **COMPARABLE #3**

2569 GAINES MILL DR Virginia Beach, VA 23464

 Price
 \$254,000

 Price/SF
 132.85

 Date
 \$01/16;c12/15

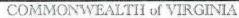
 Age
 24

 Room Count
 7-3-2.1

 Living Area
 1,912

Value Indication \$230,200

PHOTOGRAPH ADDENDUM		
Borrower or Owner THOMAS R GALLAGHER		
Property Address 1321 KASBA CT  City Virginia Beach County VIRGINIA BEACH CITY State VA	Zip Code 23464	
Client HAMPTON ROADS BANKSHARES	Zip 0000 23404	
	COMPARABLI	E #4
	Price	\$
	Price/SF Date	
	Age	
	Room Count	
	Living Area	
	Value Indication	\$
	value indication	Φ
	COMPARABLI	E #5
	Price	\$
	Price/SF	
	Date	
	Age Room Count	
	Living Area	
	S	
	Value Indication	\$
	COMPARABLI	= #6
	OOMI AIIADLI	<b>-</b> π0
	Price	\$
	Price/SF	φ
	Date	
	Age	
	Room Count	
	Living Area	
	Value Indication	\$



EXPIRES ON 11 30 2017 Departmen: of Professional and Occupational Regulation 9960 Mayland Dave, Suite 400, Richmond, VA 23233 Telephone: (804) 367-8500

NUMBER 40C1030393

REAL ESTATE APPRAISER BOARD

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER



SUSAN A BARCO-LASSITER 532 BEAUREGARD DRIVE CHESAPEAKE, VA 23322

DFOR

Jan W. D. Bores

DPOR-LIC (05/2015

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

(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

COMMONWEALTH OF VIRGINIA
Depotinger of Infradional and Decurational Regulation
REAL ESTATE APPRAISER BOARD
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
NUMBER: 4001000393 EXPIRES: 11-30-2017

SUSAN A BARCO-LASSITER 532 BEAUREGARD DRIVE CHESAPEAKE, VA 23322

Status can be verified at http://www.elpne.wirginia.go

DPOR#C (05/2015)

# **USPAP Compliance Addendum**

· ·	JSPAP Compliance Addendum	File No. 65585B
Borrower/Client THOMAS R GALLAGHER		
Property Address 1321 KASBA CT		
City Virginia Beach	County VIRGINIA BEACH CITY	State VA Zip Code 23464
Lender/Client HAMPTON ROADS BANKSHARES		

APPRAISAL AND REPORT IDENTIFICATION		
This Appraisal Report is one of the following types:		
Restricted Appraisal Report  This report was prepared in accordance with the requiremen intended user of this report is limited to the identified client. T	Its of the Appraisal Report option of USPAP Standards Rule 2-2(a).  Its of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The  This is a Restricted Appraisal Report and the rationale for how the appraiser arrived  to be understood properly without the additional information in the appraiser's workfile.	
ADDITIONAL OFFICIATIONS		
ADDITIONAL CERTIFICATIONS		
I certify that, to the best of my knowledge and belief:  The statements of fact contained in this report are true and correct.		
<ul> <li>The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.</li> </ul>		
<ul> <li>I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.</li> </ul>		
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.		
<ul> <li>My engagement in this assignment was not contingent upon developing or reporting predetermined results.</li> </ul>		
• My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.		
<ul> <li>My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.</li> </ul>		
This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.		
PRIOR SERVICES		
X I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of the report within the three-year period		
immediately preceding acceptance of this assignment.  I HAVE performed services, as an appraiser or in another capacity, regarding the property	v that is the subject of this report within the three-year period immediately	
preceding acceptance of this assignment. Those services are described in the comments below.	, , , , , , , , , , , , , , , , , , , ,	
PROPERTY INSPECTION		
I have NOT made a personal inspection of the property that is the subject of this report.		
X I HAVE made a personal inspection of the property that is the subject of this report.  APPRAISAL ASSISTANCE		
Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they		
are hereby identified along with a summary of the extent of the assistance provided in the report.		
ADDITIONAL COMMENTS		
Additional USPAP related issues requiring disclosure and/or any state mandated requirements:		
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY		
	narket conditions pertinent to the appraisal assignment.	
$\overline{X}$ A reasonable exposure time for the subject property is $\overline{180}$ day(s).		
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
Signature Describer 5RA	Signature	
Name SUSAN A BARCO-LASSITER	Name	
Date of Signature 03/21/2016	Date of Signature	
State Certification # 4001000393 or State License #	State Certification #	
or State License #  State VA	or State License # State	
Expiration Date of Certification or License 11/30/2017	Expiration Date of Certification or License	
	Supervisory Appraiser Inspection of Subject Property:	
Effective Date of Appraisal 03/16/2016	Did Not Exterior-only from Street Interior and Exterior	

Page 1 of 1 USPAP Compliance Addendum 2014

Case No

 Borrower
 THOMAS R GALLAGHER

 Property Address
 1321 KASBA CT

 City
 Virginia Beach
 County
 VIRGINIA BEACH CITY
 State
 VA
 Zip Code
 23464

 Lender/Client
 HAMPTON ROADS BANKSHARES
 Address
 P.O. BOX 1908, ELIZABETH CITY, NC
 27906

### Requirements - Condition and Quality Ratings Usage

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

#### Condition Ratings and Definitions

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

\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (i.e., 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 finished have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

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

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

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

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

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

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

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

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

### Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified use. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard 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.

Abbreviation	Full Name	Appropriate Fields
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
<u>C</u>	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp CrtOrd	Carport  Court Ordered Sale	Garage/Carport
CtySky	City View Skyline View	Sale or Financing Concession  View
CtyStr	City View Skyline View  City Street View	View
•	Covered	
DOM	Days On Market	Garage/Carport  Data Sources
DT	Detached Structure	Data Sources  Design (style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
\$	Settlement Date	Date of Sale/Time
Sf Clarent	Square Feet	Area, Site, Basement
Short	Short Sale	Sale or Financing Concessions
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	With Cot Browning	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

File No. 65585B Case No.

Other Appraiser-Defined Abbreviations Abbreviation Full Name Fields Where This Abbreviation May Appear