# **APPRAISAL OF REAL PROPERTY**



### **LOCATED AT**

155 TIMBER MOUNTAIN RD AUGUSTA, WV 26704 (See attached Legal Description from Deed)

### FOR

Wells Fargo Horte Mortgage & VA 3476 Stateview Blvd Fort Mills, SC 29715

### **OPINION OF VALUE**

294,000

AS OF 05/24/2019

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# Uniform Residential Appraisal Report

0543984546 File# 14-14-6-1279047

| Property A   |  |  |  |  |   |  | ovide the  |  | lent with an  | accurate,  | and adequa   | al ely   | supported, opi   | nion of b  | ne market   | value  | of the   | ubject properly.   |
|--|--|--|--|--|---|--|--|--|---|--|--|--|--|--|---|--|--|--|
|  | Address  | 155  | TIME   | BER MOUNT  | AIN   | RD   |  |  |   | City   | AUGUSTA  |  |  |  |   | W  | Zip Code   | 26704  |
| Borrower   | n/   |  |  |  |   |  |  | Owner of   | Public Record   | Car  |  | _  | / Enn E Surb   | er   | County  | Hamp   | 95.08.8.9  | 20/04  |
| Legal Desc   |  | 100  |  | ched Lecal I   | Desc  | cription from  | n Deed)  |  |   |  |  |  |  |  |   | riump  | Jiii u   |  |
| Assessor's   | _  |  | 1-23-2   |  |   |  |  |  |   | Тах У  | 2018   |  |  |  | R.E. Taxes  | 8 0  | 09   |  |
| Neghborh   | 1000 14  |  |  | Augusta  |   |  |  |  |   | Mapi   | inference  | 490  | 20   |  | Census Tr   |  | 682.00   |  |
| Occupant .   |  | Owner  | -  | auruq 🔯 ,  | √ac ant   | t  |  | Special As   | \$ alnemaseas   | 0  |  |  | PU   | D HOAS   | 0   | Ē  | per year   | per month  |
| Property R   | -  |  |  | Fee Simple   |   | Leasehold  |  | Other (de  | escribe)  |  |  |  |  |  |   |  |  |  |
| Assignmen  |  |  | Purcha   | se Transaci on   |   | Refina   | nce Transa   | ction  | Olher (c  | ks onba)   | LIQUIDAT   | TION   |  |  |   |  |  |  |
| Lender/Clu   |  | Wells I  | Farqo  | Home Mort  | gaqu  | AV & e   |  | Addre:   | ss 3476 S   | Stateview  | Blvd, Fort I   | Mills  | SC 29715   |  |   |  |  |  |
| is the subj  | eel pro  | operly currenlly   | offered  | for sale or has i  | l been  | n offered for male   | e in the twe   | lve months g   | prior to the effects  | w dale of th   | is appra sal?  | COUNTY.  | 10000  |  |   |  | Yes 🔯 1  | lo   |
| Report data  | a soor   | rce(s) used, off   | aring bu   | ice(s), and date(  | s)  |  | MLS  | 2  |   |  |  |  |  |  |   |  | _ KN   |  |
|  |  |  |  |  |   |  |  |  |   |  |  |  |  |  |   | -  |  |  |
| I did  |  | did not and  | alyze the  | contract for sal   | e for th  | the subject pure   | hase transa  | iction. Explai   | in the results of th  | e analysis o   | the contract for   | rsale  | or why the analysi   | s was nol  |   |  |  |  |
| pe formed  |  |  |  |  |   |  |  |  |   |  |  |  | , ,  |  |   |  |  |  |
| ÷  |  |  |  |  |   |  |  |  |   |  |  |  |  |  |   | _  |  |  |
| Contract Pr  |  |  |  | Date of Co   |   |  |  | is the po  | operty seller the o   | wner of pub  | he record?   |  | Yes  | □No □  | Dala Source   | 's)  |  |  |
| ls there any   | y finan  | icial assistance   | (loan c  | harges, salt con   | ces \$10  | ons, gill or dow   | npayment a   | ssistance, e   | ic.) to be paid by  | any parly эг   | behalf of the bo   | опоже  | ur?  |  |   | 99   |  | Yes No   |
| If Yes, repo   | ort the f  | total dolfar am:   | ount and   | d describe the ite   | of am   | be paid.   |  |  |   |  |  |  |  |  |   |  |  |  |
|  |  |  |  |  |   |  |  |  |   |  |  | _  |  |  |   | _  |  |  |
|  |  |  |  |  |   |  |  |  |   |  |  | -  |  | -  |   | _  |  |  |
| Note: Race   | eandt  | the racial com   | positio  | nof the neighbo  | rhood   | dare not appro   | isal factor  | S.   |   | _  |  | _  | _  |  |   |  |  |  |
| 7.31.3 75.35   |  |  |  | haracteristics   |   | -17  |  |  | One-De  | it Housing   | Tmovie   |  |  |  | tala ex   | 21   |  |  |
| Location   | П  | Urban  | 01250  | (100 N   | N R   | Pural  | Property V   | Time#  | Increasing  | _  | TO HAVE  |  | Design   | 2020   | Unit Housin   |  | 110000000  | t Land Use %   |
| Built-Up   | H  | Over 75%   | -  |  | had.  | Inder 25%  | Demand/S   |  | Tenant .  |  | -  | _  | Dec ining  | PRICE  |   | GE   | One-Unit   | 23 %   |
| Cerulia.   |  | Rapid  | -  | Sable [  |   |  | Emile Salary   | SEEM   | Shorlage  | 2.0  | In Balance   |  | Ove: Supply  | \$ (000)   | ()  | huz)   | 2-4 Uni:   | 0 %  |
| Neighborho<br>Virginia,  | od Po-   | AND BALL   | Want.  | - 1  |   | low  | Marketing  |  | Order 3 mill  |  | 3-6 m;hs   |  | Ove 6 mths   | 14   | Low   | 0  | Mulli-Family   | 0 %  |
| 1401010100   |  |  |  | North to Blo   | ome   | ry Pike, sol   | ith to a l   | ne runni   | ing through Y   | ellow Sp   | rings and D  | elra   | y, east to   | 600  | High  | 239  | Commercial   | 2 %  |
| Virginia,  | and  | west to Fo   | ord Hill   | I Rd and Blo   | ome   | ery Pike.  |  |  |   |  |  |  |  | 164  | Pred.   | 97   | Other  | 7C %   |
| Neghbarho  |  |  |  | The subject  | s in  | a mostly n   | ural area  | of wood  | ed mountain   | ndges.   | iver vallevs   | and  | farmland wit   | n conident   | al develo   |  | -1   | diament de la constantia   |
| resident   | al su  | ubdivisions  | dua  | CHING DOUT IC  | 111-31  | me and sun   | mer va   | canon re:  | siden's Dist  | III 200 III  | miles by reg   | od in  | Clude: Canon   | Bridge M   | W - 5- A  | Haneta   | W/V _ 10-  | Romney, WV   |
| (County  | ogai,  | 1 - II AAILI   | PHASE  | W. VA - ZJ.  | iviar   | missoure. V  | W - 44:  | Leesburi   | g. VA - 82; V   | lashine h  | n DC - 122   | 2  | Court oupon  | Dilugo, v  | W - J, A  | ugusta,  | . ** * - 10,   | nominey, vvv   |
| Markel Cone  | átions   | a (authopud anb  | port for   | the above cond   | usion   | n)   |  | Twelve   | month frend   | s for Har  | nneh ra Cor  | mhy  | from m <b>ed</b> an  | AH C dob   | Duna  |  |  |  |
| price to s   | sold   | price ratio  | s tren   | cino stable  | aver  | raging abou  | 194%   | 1.2 0001   | thly book D   | 201 trend  | IDSITE COL   | inty   | less than 90   | MF2 03/3   | Prices  | rendire  | roughly  | stable. List   |
| relatively   | low  | sales volu   | mein   | this rural o   | ainh  | v month-te   | n-month  | elate tor  | nd to be com  | mutat a  | ing upware   | , DUI  | ugh 04/2019  | days for a   | all but the   | most   | recentmo   | nth. Due to  |
| Detrensions  | ır   | requiar, se  | n lay  | man  | Ount  | y, monar-p   | O-III ORIUI  | Area   | 1 C4 22   | ewnat ei   | alic. (Data  | nro  | ugn 04/2019,   | ) (See On  | e-Unit He   | ousing   | comment  | on page 3.)  |
| Specific Zon   |  |  |  | o zoning   | -   | _  | _  |  | 1.64 <b>3¢</b><br>Description   |  | Shap   | 8 1  | rr <b>e</b> gular, see   | tax map  | Ven   | w N,V  | Voods,   |  |
| Zoning Comp  |  |  | _egal  |  | nodo  | orming (Grandla  | though the c   |  |   | 10 <b>ZO</b> NIN   | , common   | and  | accepted in a  | county, im   | proveme   | ants car   | n be rebuil  | t  |
|  | •  |  |  |  |   |  |  |  | No Zonin<br>ons) fire present u   |  | llegal (describe)  | _  |  |  |   |  |  |  |
|  |  |  |  |  |   | as proposed p  | er plans and   | specification  | ons) file present u   | se7  |  |  | $\boxtimes$  | Yes 🗌  | No #W   | o, describ   | e (Se  | e Highest &  |
| Utilities  |  |  |  | of the URA   | R.)   |  |  |  |   |  |  |  |  |  |   |  |  |  |
|  |  |  | her (des   | icribe)  |   |  |  | Publ   | ic Other (des   | cribe)   |  |  | Off-site Improven  | ents - Type  |   |  | Public   | Private  |
| Bectneity  |  |  |  |  |   | W  | aler   |  | 1 57  | 26   |  |  | Steet psych  |  |   |  | -  |  |
| Gas  |  | 12.0   | Ш_   |  |   |  |  |  | ] ⊠ w   | ell  |  |  | DSAGE  |  |   |  | DX1  |  |
|  |  |  | _ no   | one  |   | Sa   | ardary Sew   | и  |   |  |  |  | DEVO   | _  |   |  |  | -8-  |
| FEMA Specia  |  | d Hazard Area  |  | Yes  | D   | No FEM   | arılary Sew<br>A Flood Zo  |  | - Tollander   |  | p# 540   | 270  | Alley none   |  | FEMA  | Mao Dale   | Ō  | 7/0000   |
| FEMA Special   | es and   | d Hazard Area  | verneris   | Yes<br>Stypical for the r  | narket  | No FEM   | A Flood Zo   | ne χ<br>⊠  | ] ⊠ se  | FEMAMa<br>No II No.  | p# 540<br>describe   | 270  | DEVO   |  | FEMA  | Map Date   | Ō  | 7/2002   |
| FEMA Special   | es and   | d Hazard Area  | verneris   | Yes<br>Stypical for the r  | narket  | No FEM   | A Flood Zo   | ne χ<br>⊠  | ] ⊠ se  | FEMAMa<br>No II No.  | 240  | 270  | Alley none   |  | till till   |  | 11/0   | 7/2002   |
| FEMA Special   | es and   | d Hazard Area  | verneris   | Yes<br>Stypical for the r  | narket  | No FEM   | A Flood Zo   | ne χ<br>⊠  | ] ⊠ se  | FEMAMa<br>No II No.  | 240  | 270  | Alley none   |  | till till   |  | Ō  | 7/2002   |
| FEMA Special   | es and   | d Hazard Area  | verneris   | Yes<br>Stypical for the r  | narket  | No FEM   | A Flood Zo   | ne χ<br>⊠  | ] ⊠ se  | FEMAMa<br>No II No.  | 240  | 1270   | Alley none   |  | till till   |  | 11/0   | 7/2002   |
| FEMA Special   | es and   | d Hazard Area  | verneris   | Yes<br>Stypical for the r  | narket  | No FEM   | A Flood Zo   | ne χ<br>⊠  | ] ⊠ se  | FEMAMa<br>No II No.  | 240  | 1270   | Alley none   |  | till till   |  | 11/0   | 7/2002   |
| FEMA Special   | es and<br>/ adver  | d Hazard Area  | vements<br>ons or e  | Yes<br>Stypical for the r  | narket  | No FEM   | A Flood Zo   | ne X   | ] ⊠ se  | PEMAMA<br>FEMAMA<br>No II No,<br>es, etc.) <sup>9</sup>  | discribir  | 127C   | Allry none   | Y  | <b>7</b> 38 ⊠   |  | 11/0   |  |
| FEMA Special<br>Are the ublif of<br>Are there any  | es and<br>/ adver  | d Hazard Area of of site impro   | vernents<br>ons or e   | Yes<br>stypical for the rexternal factors (i   | narket  | No FEM<br>1 area?<br>Henlis, eneroach  | A Flood Zo   | tonmental c  | Yes Onditions, land us  | PEMA Ma<br>No II No,<br>es, etc.) <sup>2</sup>   | discribe   |  | Alley none 0295C   |  | ras 🗵   |  | 11/0   | 7/2002   |
| FEMA Special Are the ubid of Are there any   | es and<br>/ adver  | d Hazard Area d of -site impro rse site c ondth  General Desci   | vernents<br>ons or e   | Yes<br>Stypical for the r  | narkel<br>rasem   | No FEM<br>1 area?<br>1ents, encroach   | A Flood Zo   | ronmental c  | Yes   i   | FEMA Ma<br>No II No.<br>es, etc.,) <sup>9</sup> Exterior I   | describe  Description  Walk  | p  | Allry none 0295C  material   | Y  | Interior  |  | 11/0   | alerials/contiltion  |
| FEMA Specia Are the ubild of Are there any Limits  # of Stones   | es and<br>/ adver  | d Hazard Area d of -site impro is e site c onditi  General Desci  One wit  | vernerds<br>ons or e<br>ription  | Yes<br>stypical for the r<br>external factors (r   | narkel<br>rasem   | No FEM I area? I ents, encroach Contrete Sia   | A Flood Zo   | tonmental c  | Yes onditions, land us  | FEMA Ma<br>No II No,<br>es, etc.,)?<br>Exterior to<br>Foundation<br>Exterior W   | describe  Description  Walk  | p  | Alley none 0295C   | Y  | ras 🗵   | No II  | 2 11/0<br>Yes, describe  | aterials/contiliion  |
| FEMA Specia Are the ubid of Are there any tints  # of Stories Type   | es and<br>/ adver<br>(<br>One  | d Hazard Area d of sate impro rs e site c onditi  General Descri  One wit  1.75  | ription h Acces  | Yes<br>stypical for the recovering functions (a<br>external factors (a<br>exony Unit   | narket<br>i asem<br>&<br>8as  | No FEM I area? I ents, encroach Contrete Siz Fut Basement Sement Area  | A Flood Zo   | tonmental c  | Yes in onditions, land us  Space Basement 1,520 sqtL  | Exterior & Foundahos Exterior W Hool Surfa   | describe  Description  Walls  alls   | p  | Allry none 0295C  material   | Y  | Interior  | No II  | Yes, describe  | aterials/contiliion  |
| FEMA Special Are the ubid of Are there any   | es and / adver One Del   | d Hizzard Area d Hizzard Area d of -site impro- irse site c ondth  General Descri  One wit  1.75  Att.  Proposed   | ription  Acces   | Yes<br>stypical for the r<br>external factors (r   | narket<br>e asem<br>&<br>&<br>8 as  | No FEM I area? Inents, encroach Contrete Sia Fut Basemer Settlett Area settlett Area   | A Flood Zo   | tonmental c  | Yes in onditions, land us  Space Basement 1,520 sqtt. 0 %   | Exterior t Foundation Exterior W Foundation  | description Walk ulte  | p<br>w   | Allry none 0295C  material conc/avg  | Y  | Interior Floors Walls   | No II  | 11/0 Yes, describe m wd_slate/, wood_dv, wd/avq                      | aterials/contiliion  |
| FEMA Special Are the ubid of Are there any   | es and / adver One Del   | d Hazard Area d Hazard Area d of -site impro rs e site c ondi  | ription h Acces  | Yes<br>stypical for the recovering functions (a<br>external factors (a<br>exony Unit   | Bas Sas   | NO FEM Larea? Inertis, encroach Controle Size Fill Basemen Settlert Area sentent Finish Outside Entry  | A Flood Zo   | tonmental c  | Yes in onditions, land us  Space Basement 1,520 sqtt.   | Exterior & Foundahos Exterior W Hool Surfa   | description Walk ulte  | p<br>m<br>m  | Ally none 0295C  material conc/avg   | Y  | Interior Floors Walls Trom/Fins   | No II  | T1/0  Yes, describe  My slate/ wood, dw, wd/avq slate/avq            | ateriats/condition<br>avg<br>/avg  |
| FEMA Specia Are the ubit of Are there any  Linuts  # of Stones Type  Existing Design (Style) Year Built  | es and  / adver  | General Description of All.  Proposed  COT Re 2009   | ription h Acces  | Yes<br>stypical for the recovering functions (a<br>external factors (a<br>exony Unit   | Bas Sas   | No FEM larea?  Iterits, encroach  Contrete Sta  Full Basemer sement Area sement Finish  Outside Entry dence of   | Found to Fou | tonmental c  | Yes in onditions, land us  Space Basement 1,520 sqtt. 0 %   | Exterior t Foundation Exterior W Foundation  | describe  Description  Walk  Walk  Ownspouls   | p.<br>w.<br>m.<br>si   | Ally none 0295C  materi rd conc/avg rood/avg setal/avq one   | Y  | Interior Floors Wals Tren/Fins Bath Floo  | No III   | wd slate/wood, dw, wd/avq slate/avq ble, fbgi/av                     | ateriats/condition<br>avg<br>/avg  |
| FEMA Specia Are the ubit of Are there any  Lithits  # of Stones Type  Existing Design (Style) Year Built Effective Age   | es and  / adver  | d Hazard Area d Hazard Area d of -site impro rs e site c ondi  | ription h Acces  | Yes<br>stypical for the recovering functions (a<br>external factors (a<br>exony Unit   | Bas Sas   | NO FEM Larea? Inertis, encroach Controle Size Fill Basemen Settlert Area sentent Finish Outside Entry  | Found to Fou | tonmental c  | Yes in onditions, land us  Space Basement 1,520 sqtt. 0 %   | Exterior E Foundation Exterior W Food Surface Gutters & Window T:  | describe  Description  Walk  Walk  Ownspouls   | D<br>W<br>m<br>n<br>si   | Mily none 0295C  materi rd conc/avg rood/avg setal/avq one h/avg s.lated/avg   | Y  | Interior Floors Walls TranyFins Bath Floo Bath Wair   | No If  | Yes, dracebe  m wd,slate/s wood,dw, wd/avq slate/avq ble,fbgi/a None | aterials/condition<br>avg<br>/avg  |
| FEMA Specia Are the ubit of Are there any  Linuts  # of Stones Type  Existing Design (Style) Year Built  | es and  / adver  | General Descri   | ription h Acces  | Yes<br>stypical for the recovering functions (a<br>external factors (a<br>exony Unit   | Rasem Rasem Rasem Rasem   | No FEM larea?  Iterits, encroach  Contrete Sta  Full Basemer sement Area sement Finish  Outside Entry dence of   | Found to Fou | tonmental c  | Yes in onditions, land us  Space Basement 1,520 sqtt. 0 %   | Exterior t Foundation Exterior t Foundation Exterior W Hool Surfa Guitters & Wandow Ts Storm Sas   | describe  Description  Walk  Walk  Ownspouls   | D<br>W<br>m<br>n<br>si   | Mily none 0295C  materi rd conc/avg root/avg roota/avq one 1/avq ss.lated/avg  | Y Y as /condition  | Interior Floors Walls Tren/Files Bath Wair Car Stora  | No If  | wd slate/wood, dw, wd/avq slate/avq ble, fbgi/av                     | aterials/condition<br>avg<br>/avg  |
| FEMA Specia Are the ubit of Are there any  Lithits  # of Stones Type  Existing Design (Style) Year Built Effective Age   | One  Ors  (Yrs)  | General Descri   | vements or e   | Yes typical for the recognized formal last ors (s  | Base Base Base Base Base Base Base Base   | No FEM larea? Iteris, encroach Contrete Sia Full Basemer sement Area sement Finish Outerdo Entry dénce of Dampness   | Found to Fou | tonmental c  | Space Basement 1,520 sqtt. 0 % mp Pump  | Exterior I Foundation Exterior W Foundation Exterior W Foundation Exterior W Foundation Exterior W Foot Surfa Gutters & Window T Storm Sas Screens Amentics  | description Walk tills  Downs pouls  repe  | p<br>w<br>m<br>n<br>si   | materi rd conc/avg rood/avg setal/avq one h/avg SLiated/avg ss/avg Woodsove(s  | ats/condition  | Interior Floors Walls Tran/Fins Bath Floo Bath Wair Car Stora Driveway  | h r scot ge  | wd slate/wood, dw, wd/avq hte, fbgt/a                                | aterials/condition<br>avg<br>/avg<br>/g<br>6<br>cravel   |
| FEMA Specia Are the ubil it Are there any  Linuts  # of Stones  Type  Existing  Design (Style) Year Built  Effective Age   | One  Ors  (Yrs)  | General Descri   | ription Access S In Mone   | Yes typical for the recognized formal lastors (s   | market e asem  Bas Bas Evic   | No FEM I area?  Concrete Siz Full Basemer Sement Area General Fresh Outside Entry dence of Darrpness ating Heritage Other  | Found to Fou | tation Crawl Partial Sul abor elflement HW88   | Yes in a second of the second | Exterior I Foundation Exterior W Foot Surface Streens Amendous Frepl Frepl   | describe  Description Walk UR  CO  Downs pouts  pe  pe  ace(s) #   | p<br>w<br>m<br>n<br>si<br>in<br>y  | Mily none  0295C  materi rd conc/avg rood/avg setal/avq one n/avg sulated/avg ss/avg Woodsovete Fence no   | ab/condition   | Interior Floors Walls Tram/Fins Bath Floo Rath Wair Car Stora Driveway Garage   | No III  rescot  ge  sway  Surface  Ige   | wd slate/wood, dw, wd/avq ble, fbg1/ar hore # of Care                | aterials/condition avg /avg /g 6 cravel 0  |
| FEMA Specia Are the utilit of Are there any  Litrits  # of Stones Type  Costing Dissign (Style) Year Bulk Effective Aga Affic Drop Sta   | One Det (Yrs)  | General Descri   | ription Access S- S- None  | Yes typical for the recovery defined lastors (s  | Bass Bass Evic  | No FEM I area?  Contrete Size Full Bassemer Sentert Areas Julieus Entry dence of Darrpness ating File Other  | Found to Fou | tonmental commental commen | Yes in a second of the second | Exterior I Foundation Exterior W Hool Surfac Surfaces & Window T: Storm Sas Screens Amenties Palso,  | description Walk Units CC Downs pouts CC Downs pouts CC Downs of CC  | p<br>w<br>m<br>n<br>si<br>in<br>y  | materi rd conc/avg rood/avg setal/avq one n/avg sulated/avg sylavg Woodsovete Fence no   | ab/condition  i) # 0  one  | Interior Floors Walls Tram/Fins Bath Floo Rath Wair Car Stora Driveway Gara   | No III  rescot  ge  sway  Surface  Ige   | wd slate/wood, dw, wd/avq ble, fbgi/a Nore                           | alterials/cordition avg /avg /g 6 cravel 0   |
| FEMA Specia Are the utilit is Are there any  buts  # of Stones Type  Stones Type  Stones Type  Stones Type  Afte:  Drop Sta Floor Finished   | One Det (Yrs)  | General Description of the Market Proposed Confection of the Market Proposed Confec  | ription S- Starre Starre Starre  | Yes typical for the recovery Unit  Sory Unit  Jet/End Unit  Under Const.   | Bas Same  | No FEM I area?  Contrete Siz Full Basemer Settleri Areas Julicide Entry dence of Dampness ating Fill Other Other   | Found Zornerds, env  | inter X  commental c  commental | Space Basement 1,520 sqtt 0 % mp Pump Radiant ac  | Exterior II Foundation Exterior II Foundation Exterior II Foundation Exterior II Foundation Exterior II Storm Sas Screens Amenties Frepi Palio Paol  | describe  Description  Walls  Downs poets  Deck  Deck  deck  deck  HOTE  | p<br>w<br>rr<br>n<br>si<br>in<br>y   | materiord conc/avg rood/avg setal/avq one Woods-ove[c Fence no   | ats/condition  i) # 0  interest  | Interior Floors Walls Tram/Fins Bath Floo Rath Wair Car Stora Driveway Garage   | No III  rescot  ge  sway  Surface  Ige   | wd slate/wood, dw, wd/avq ble, fbg1/ar hore # of Care                | aterials/condition avg /avg /g 6 cravel 0  |
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| FEMA Specia Are the utilitie Are there any # of Stones Type  Existing Existing Design (Style) Year Bulk Effective Aga Affective  | es and  One  One  (Yrs)  Sabove  Ures (reconditions)  Conditions  Conditions | General Description of the property of the pro | s:    None   Starre   | Yes typical for the recording to the rec | Bass Bass Evice Cool Cool Cool Cool Cool Cool Cool Coo  | No FEM larea?  Contrete Siz Fill Blasemer sement, Freish Joliends Entry dence of Joanness alting Joliend Other Colong John Other Colong John Hoors Gi Prine floors delegration, in   | Founce Fo | tonmental c  tonmental c  tonmental c  tonmental c  Crawl t  Parlial  Sur  altion  HW88  Fuel Big  Conditioning  Other  Disposal  3 B  al hea: pu  floor der  remodeling,  Owner  nto uncore eathered  | Space Basement 1,520 sqft 0 % mp Pump    Radiant 3C g   Micrown lectrooms ump using we nand owner , etc.). stated that si yered deck si , and may be ral integrity of the   | Exterior to the control of the contr | describe  Description  Walk  United the property of the proper | DO WATER TO SERVICE OF COMMON  | materi rd conc/avg rood/avg stated/avg stated/avg Woodsovele Fence no Porch fro Other no Other cles 2,448 Maple floors q-look extern G3;No update                              | st /condition  at /condition  | Interior Floors Wals Tran/Fins Bath Wair Car Stora Driveway Gara Carp Gara di of Gross E  | No it is a series of the serie | wd, slate/avq hile, fog l/ar d Cars # of Cars Det.                   | altrials/condition avg /g 6 Cravel 0 Dill-in District District The subject                                 |
| FEMA Specia Are the utilitie Are there any # of Stones Type  Existing Existing Design (Style) Year Bulk Effective Aga Affective  | es and  One  One  (Yrs)  Sabove  Ures (reconditions)  Conditions  Conditions | General Description of the property of the pro | s:    None   Starre   | yes typical for the recording to the rec | Bass Bass Evice Cool Cool Cool Cool Cool Cool Cool Coo  | No FEM larea?  Contrete Siz Fill Blasemer sement, Freish Joliends Entry dence of Joanness alting Joliend Other Colong John Other Colong John Hoors Gi Prine floors delegration, in   | Founce Fo | tonmental c  tonmental c  tonmental c  tonmental c  tonmental c  Crawl t  Parlial  Sur  altion  ettlement  HW88  Fuel Big  Conditioning  Other  Disposal  3 B  al hea: pu  floor der  remodeling,  Owner  nto uncore eathered  | Space Basement 1,520 sqft 0 % mp Pump    Radiant 3C g   Micrown lectrooms ump using we nand owner , etc.). stated that si yered deck si , and may be ral integrity of the   | Exterior to the control of the contr | describe  Description  Walk  United the property of the proper | DO WATER TO SERVICE OF COMMON  | materi rd conc/avg rood/avg stated/avg stated/avg Woodsovele Fence no Porch fro Other no Other cles 2,448 Maple floors q-look extern G3;No update                              | ab/condition  ab/condition  ab/condition  ab/condition  ane  ane  ane  ane  ane  ane  ane  a   | Interior Floors Wals Tran/Fins Bath Wair Car Stora Driveway Gara Carp Gara di of Gross E  | No III  I r r r r r r r r r r r r r r r r  | wd, slate/avq hile, fog l/ar d Cars # of Cars Det.                   | altrials/condition avg /g 6 Cravel 0 Dill-in District District The subject                                 |
| FEMA Specia Are the utilitie Are there any # of Stones Type  Existing Existing Design (Style) Year Bulk Effective Aga Affective  | es and  One  One  (Yrs)  Sabove  Ures (reconditions)  Conditions  Conditions | General Description of the property of the pro | s:    None   Starre   | Yes typical for the recording to the rec | Bass Bass Evice Cool Cool Cool Cool Cool Cool Cool Coo  | No FEM larea?  Contrete Siz Fill Blasemer sement, Freish Joliends Entry dence of Joanness alting Joliend Other Colong John Other Colong John Hoors Gi Prine floors delegration, in   | Founce Fo | tonmental c  tonmental c  tonmental c  tonmental c  tonmental c  Crawl t  Parlial  Sur  altion  ettlement  HW88  Fuel Big  Conditioning  Other  Disposal  3 B  al hea: pu  floor der  remodeling,  Owner  nto uncore eathered  | Space Basement 1,520 sqft 0 % mp Pump    Radiant 3C g   Micrown lectrooms ump using we nand owner , etc.). stated that si yered deck si , and may be ral integrity of the   | Exterior to the control of the contr | describe  Description  Walk  United the property of the proper | DO WATER TO SERVICE OF COMMON  | materiord conc/avg rood/avg setal/avq one n/avg sulated/avg sylated/avg woodsovete proce other other other classifications getook externe c3;No updates of moving case deck ma | ab/condition  ab/condition  ab/condition  ab/condition  ane  ane  ane  ane  ane  ane  ane  a   | Interior Floors Wals TranyFins Bath Floo Bath Floo Driveway Gara Carp Carp All of Gross L Coom and autted w ror 15 yes d turned requirem Yes      | No III  I r r r r r r r r r r r r r r r r  | wd, slate/avq hile, fog l/ar d Cars # of Cars Det.                   | altrials/condition avg /g 6 Cravel 0 Dill-in District District The subject                                 |
| FEMA Specia Are the utilitie Are there any # of Stones Type  Existing Existing Design (Style) Year Bulk Effective Aga Affective  | es and  One  One  (Yrs)  Sabove  Ures (reconditions)  Conditions  Conditions | General Description of the property of the pro | s:    None   Starre   | Yes typical for the recording to the rec | Bass Bass Evice Cool Cool Cool Cool Cool Cool Cool Coo  | No FEM larea?  Contrete Siz Fill Blasemer sement, Freish Joliends Entry dence of Joanness alting Joliend Other Colong John Other Colong John Hoors Gi Prine floors delegration, in   | Founce Fo | tonmental c  tonmental c  tonmental c  tonmental c  tonmental c  Crawl t  Parlial  Sur  altion  ettlement  HW88  Fuel Big  Conditioning  Other  Disposal  3 B  al hea: pu  floor der  remodeling,  Owner  nto uncore eathered  | Space Basement 1,520 sqft 0 % mp Pump    Radiant 3C g   Micrown lectrooms ump using we nand owner , etc.). stated that si yered deck si , and may be ral integrity of the   | Exterior to the control of the contr | describe  Description  Walk  United the property of the proper | DO WATER TO SERVICE OF COMMON  | materiord conc/avg rood/avg setal/avq one n/avg sulated/avg sylated/avg woodsovete proce other other other classifications getook externe c3;No updates of moving case deck ma | ab/condition  ab/condition  ab/condition  ab/condition  ane  ane  ane  ane  ane  ane  ane  a   | Interior Floors Wals TranyFins Bath Floo Bath Floo Driveway Gara Carp Carp All of Gross L Coom and autted w ror 15 yes d turned requirem Yes      | No III  I r r r r r r r r r r r r r r r r  | wd, slate/avq hile, fog l/ar d Cars # of Cars Det.                   | altrials/condition avg /g 6 Cravel 0 Dill-in District District The subject                                 |

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## Uniform Residential Appraisal Report

0543984546 File# 14-14-6-1279047

| There are 10 comparable   |  |  | the subject mighborhoo                       |                   | ng in      | price       | from \$ 2    | 30,000            |                | lo \$     | 549               | ,950         | 388        |
|---|--|--|--|-------------------|------------|-------------|--------------|-------------------|----------------|-----------|-------------------|--------------|------------|
| There are 5 comparable FEATURE  | sales in the subject   |  | the past twelve months                       | s rangini         | g un s     | вые рл      | es from \$   | 263,00            | 0              |           | to \$ 3           | 34,000       | - 0        |
| Address 155 TIMBER MOUN   |  | 52 WATERVIEW DE  |  | 44C D             |            |             | LE SALE # 2  |                   |                |           |                   | LE SALE # 3  |            |
| AUGUSTA, WV 267   |  | CAPON BRIDGE, W  |  | 446 Pa            |            | ,           |              |                   |                | RANQU     |                   |              |            |
| Prograity to Subject  |  | 4.58 MILES NE  | 20/11  | Romne<br>12 07    | MILES      |             | 1            | _                 |                | MILES I   |                   | V 26711      |            |
| Sale Price  | \$   | THE THE PARTY OF T | \$ 334,000                                   |                   | IVIILLO    | 1444        | 5            | 309,900           | -              | VIILLO    |                   | \$           | 282,000    |
| Sale Price/Gross Liv. Area  | \$ sq.ft.  | \$ 107.46 sq.ft.   |  | 1.                | 17217      | 7 Eq.ft.    |              | 000,000           | 8              | 97.24     | 4 6Q.H.           |              | 202,000    |
| Data Source(s)  |  | MLS#WVHS11158  | 34;D0M 13                                    | MLS#              | WVHS       | 11159       | 2;DOM 7      |                   | MLS#           |           | _                 | ;DOM 30      |            |
| Verification Source(s)  |  | deed, tax record   |  | deed, t           |            |             |              |                   |                | tax rec   |                   |              |            |
| VALUE ADJUSTMENTS   | CESCRIPTION  | DESCRIPTION  | +(-) \$ Adjustment                           | 0E                | SCRIPTIO   | V           | +(-) 3 Ad    | pusiment          | D              | ESCRIPTIO | N.                | +(-) \$ Ad   | justment - |
| Sales or Financing<br>Concessions   |  | Arm L:h  |  | ArmLth            |            |             |              |                   | ArmL           | th        |                   |              |            |
| Date of Sale:Time   |  | Conv;10020   |  | Conv;C            |            |             |              |                   | Conv;          |           |                   |              |            |
| Location  | N;Res;Rural  | s04/19;c03/19<br>N:Res;Rural   |  | s04/19            |            | 19          |              | -                 |                | 8;c09/    | 18                |              |            |
| Leasehold/Fae Simple  | Fee Simple   | Fee S mple   |  | N;Res;<br>Fee Sin |            |             |              |                   |                | Rural     |                   |              |            |
| Site  |  | 21780 sf   | n  | 24.80             | ~*         |             |              | -25,000           | F00 S          |           |                   |              | 0          |
| View  | N;Woods;   | N;Res;Pstrl  |  | N;Woo             |            |             |              |                   |                | :Wood:    | 2                 |              | 0          |
| Design (Style)  | DT1.75;contemp   | DT2;colonial   |  | DT1.5;            |            |             |              |                   |                | olonial   |                   |              | 0          |
| Quality of Construction   |  | Q3   | +10,000                                      | 02                |            |             |              |                   | Q4             |           |                   |              | +20,000    |
| Actual Age<br>Condition   | 10   | 14   | 0  | 12                |            |             |              | 0                 | 19             |           |                   |              | +4,500     |
| Above Grade   | C3 Total Bdrms Baths   | C3   |  | C3                |            |             |              |                   | C3             |           |                   |              |            |
| Room Court  | 6 3 2.0  | Total Bulsms Baths 8 5 3.0   | 5.000  | -                 | Bdrms      | Baths       |              |                   | Total          | Bdrms     | Baths             |              |            |
| Gross Living Area   | 2,448 sq.ll.   | 8 5 3.0<br>3.108 sq.ft.  | -5,000                                       |                   | 3          | 2.0<br>sqlt |              | 00,000            | -              | 6         | 3.1               |              | -8,000     |
| Basement & Finished   | 1520sf0sfwo  | 1596sf528stin  | -23,100                                      | 1232sf            | 1,800      | _           |              | +22,680<br>+2,880 |                | 2,900     | sq.ft.            |              | -15,820    |
| Rcome Below Grade   |  | 1rr0br0.0ba0o  | 100  | 1m1br1            |            |             |              | -20.000           | 1              |           |                   |              | +15,200    |
| Functional Utility  |  | average  | 0,000  | average           |            |             |              | -29,000           | averac         | 10        |                   |              |            |
|   |  | FWA/CAC  | +5,000                                       |                   |            |             |              | +5,000            |                | -         |                   |              | +5,000     |
|   |  | none   |  | none              |            |             |              |                   | none           | 3710      |                   |              | 1 0,000    |
| Garage/Carport<br>Porch/Palic/Deck  |  | 3qa3dw   | -15,000                                      |                   |            |             |              | 0                 | 2ga3d          | W         |                   |              | -10,000    |
| E 1 111 114   |  | porch_deck,pvlin   | 0  | pch,scr           | pch c      | eck         |              |                   |                | och, dec  | k                 |              | 0          |
| F 101 1 15 1  |  | fpl<br>ga pool   | -3,000                                       |                   | -          | -           |              | -5,000            |                |           |                   |              |            |
| Other   | ITORIG   | ad bool  |  | shed              |            | -           |              | -1,000            | tence          | _         |                   |              | -2,000     |
| Net Adjustment (Tolalj  |  | □+ 🛛 -   | \$ -36,100                                   |                   | + 5        | a - 1       | \$           | -20,440           |                | + [       |                   | \$           | 8,880      |
| Adjusted Sale Price   |  | Net Adj. 10.8 %  |  | Nal Adj.          |            | 6.6%        |              | 20,110            | Het Adj.       | _         | 3.1 %             |              | 0,000      |
| of Comparables  I did did not research thesa  | ale or transfer history of the s   | Gross Adj. 19.8 %  |  | Gross Adj         |            | 6.3 %       | \$           | 289,460           | Gross Ad       |           | 8.6 %             | \$           | 290,880    |
| Data Source(s) deed  My research dd  dd od no  Cata Source(s) deed  | reveal any prior sales or tra  | refers of the comparable sa  | les for the year prior <b>to the</b> d       | ale of sale       | of the cci | mparable    | sale,        |                   |                |           |                   |              |            |
| Report the results of the research and analy  | sis of the prior sale or transf  | er history of the subject prop   |  |                   | tional pro | or sales c  | n page 3),   |                   |                |           |                   |              |            |
| ITEM  | SU   | BUECT  | COMPARABLE SAL                               | .E #1             |            |             | COMPARABLE   | SALE #2           |                |           | COMPA             | HABLE SALE # | <b>∤</b> 3 |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer   |  |  |  |                   |            |             |              |                   |                |           |                   |              |            |
| Data Source(s)  | dood 474 79  |  |  |                   | _          |             |              |                   |                |           |                   |              |            |
| Effective Date of Data Source(s)  | 05/24/2019   |  | eed 552-227<br>05/24/2019                    | _                 |            | leed 53     | 74-713       | _                 |                | deed 5    |                   | }            |            |
| Analysis of prior sale or transfer history of U   |  | parable sales  | U/S  |                   | 10         | 15/24/2     | 2019         |                   |                | 05/24/    | 2019              |              |            |
|   |  |  | lyd  |                   |            |             |              |                   |                |           |                   |              | -          |
|   |  |  |  |                   |            |             |              |                   |                |           |                   |              |            |
|   |  |  |  |                   |            |             |              |                   |                |           |                   |              |            |
|   |  |  |  |                   |            |             |              |                   |                |           |                   |              |            |
| Summary of Sales Companison Approach  | The multi-   | antig a papagitus  |  |                   |            |             |              |                   |                |           |                   |              |            |
| construction quality. The five co   | omne uead in this rai  | act is denerally com-  | orming to the neighb                         | ornood            | IN LOOK    | m cour      | nt and feat. | ires, althi       | ough st        | TOTACL    | 10 m os           | tin GLA, a   | ge, and    |
| geothermal heat pump which m  | av significantly recu  | ce the cost of heating   | o and cooling No co                          | amne w            | ore fo     | ind wa      | th noothers  | al heat o         | IS SUDE        | nor to    | all com           | OS IN Mavir  | 10         |
| features. The subject has simul   | ated og-look exteno  | r wood walls (insula   | ted R-18 per owners                          | and su            | milar c    | constru     | cpou was i   | not found         | in the         | Simila    | c defin           | ed neichh    | orbood     |
| Comp 2, about 13 miles from the   | ne subject, is the mo  | st similar in interior :   | and extenor appearan                         | nce and           | design     | n, altho    | ough it app  | ears to ha        | ave act        | ual lon   | walls /           | All other co | mos        |
| are more conventional in constr   | uction, and either Q3  | 3 or Q4 quality. Exce  | ept for the subject's s                      | uperior           | geothe     | ermal I     | HVAC syste   | em, comp          | os brac        | ket or e  | qual th           | e subject's  | 3          |
| primary features,   |  | 700-200  |  |                   |            |             |              |                   |                |           |                   |              |            |
| (Continued in Additional Committed Indicated Value by Saes Comparison Approx  | The state of the s |  |  |                   |            |             |              |                   |                |           |                   |              |            |
| Indicated Value by: Sales Con parison Ap  |  | 4,000<br>294,000 Cc  | ost Approach (if developed)                  | S                 |            |             | Inv          | ome Approa        | ch (it else    | depart e  | 9                 |              |            |
| The sales companson approach  | MOX - CECHTON  | LU 1, UUU  |  |                   | conc       | idered      |              |                   |                |           |                   | ant eres     | nels corre |
| not used, as it is not reliable as  | an indicator of mark   | et value. The income   | a soomach was cons                           | es anu is         | butno      | nt ii cad   | due to the   | mnetly o          | PARTOR A       | OL ASIM   | d notur           | ost appro    | ach was    |
| this area and the lack of an iden   | thriable market for in   | come properties of t   | his type.                                    |                   |            |             |              |                   |                | жыны      | HAMI              | o OT (1005)  | ng ut      |
| This appraisal is made appraisal is made appraisal is made appraisal to the first subject to the first subject appraisal is made. | subject to a<br>loklowing repare or all<br>on the extraordinary  | complicion per plans<br>terations on the basis   | and specifications on<br>of a hypothetical c | ondilion          | thal to    | 18 18021    | rs or altera | lions have        | al the<br>been | complete  | renls h<br>ed, or | zubject to   | ) lhe      |
| Based on a complete visual conditions, and appraiser's centifi  | inspection of the ir<br>catlon, my (our) op  | nterior and exterior   | areas of the suble                           | ct mon            | ertv. c    | defined     | score of     |                   |                |           |                   |              | fimiting   |
| \$ 294,000 ,as of   | 05/24/2019   |  | he date of inspection                        |                   |            |             |              |                   |                |           | -                 |              |            |

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| ** INTENDED USER: The Intended User of this appraisal report is the Lender/Client a  | and VA. The Intended Use is to                                      | evaluate the pr                     | operty that is the subject of this appraisal   |
|--|---|-------------------------------------|--|
| for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the Market Value. No additional intended Users are identified by the appraiser.  | ne appraisal, reporting requiren                                    | ents of this ap                     | praisal report form, and Definition of   |
| ** OCCUPANCY: The subject is marked vacant, as electricity has been turned off an  | d the owner's spouse is in the                                      | process of mo                       | virig out. The owner is apparently living  |
| nearby and keeping pels (two dogs and at least or e cat) in the house.   |   |                                     |  |
| ** HIGHEST & BEST USE: The subject is a legally permissible use. There is no zonir indicate a good utilization of the improvements. Based on current market concitions, to   | he existing structure as a singl                                    | land-to-buildin<br>e family resider | q ratio allow the present structure and<br>noe is its financially feasible and   |
| maximally productive use. The highest and best use, as it vacant, would be to construce.  ** SUPPLEMENT TO DEFINITION OF MARKET VALUE per VA Fee Appraiser's Guide:  | Cl a single family residence.                                       |                                     | The Late of the La |
| personal interest, bias or prejudice, would recommend to a prospective purchaser as  | a proper price or cost in the life                                  | ht of prevailing                    | conditions.  |
| ** ASSESSOR'S PARCEL NUMBER (APN): An abbreviated format is used for the APN<br>are necessary to fully identify a tax parcel within an already identified county. There are  | e other commonly used forma   | ts for the APN v                    | which are acceptable, as lone as they  |
| include those three elements and the reader understands what they mean. The tax par<br>the same as the tax account number, which is used for billing and accounting purpose  | cel number is the assessor's p                                      | hysical identific                   | capon of the subject property, and is not  |
| ** ONE UNIT HOUSING. The figures in this table were derived from an MLS search or months. A tota of 79 sales were found. "Predominant" price and age are from the ac-  | of ALL arms length single famili                                    | y sales in the d                    | efined neighborhood in the previous 12   |
| to the median sale in the neighborhood in GLA, age, and quality of construction, place   | ng it in the top 10-15% among                                       | the snapshot of                     | of neighborhood sales in the past 12   |
| months. It is not considered an overimprovement, and does not stand out from its imit  | mediate wooded rural surround                                       | lings.                              |  |
| ** COMPARABLE LISTINGS/PENDING SALES: I have considered relevant and compo<br>** COMPARABLE SEARCH CRITERIA (for data at top of page 2): Arms-length Sale /  | Billive listings/contract offering:<br>Within neighborhood boundari | s in performing<br>es / Active, Pen | this appraisal.  |
| Single Family / Any style / Built 1989 or later / Within about 25% of Subject's GLA / Si   | te size up to 10 acres.   |                                     | and a comment back is mountain   |
| ** OTHER LAAD USE: Other land use includes farm land, woods, and other undevelor<br>** WELL & SEPTIC: Individual well and septic systems are common and accepted in  | ped parcels.<br>this market area. Public water                      | and sewer are                       | not available in the subject's   |
| neighborhood.  ** SALES COMPARISON COMMENTS (continued from page 2):   |   |                                     |  |
| Site ad ustments are based on estimated relative land/lot value, rather than on a per  | acre basis. The subject's site is                                   | s smaller than r                    | most corros, but is favorably located on   |
| a paved public road very close to U.S. Rite 50, the only east-west highway in the court  | ty.   |                                     |  |
| <ul> <li>Some comps (comps 2,3, and 5) are more than five miles from the subject. It is composed miles from the subject, particularly if the subject has some relatively outstanding.</li> </ul>   | nmonly necessary in this rural                                      | county with rel                     | atively few sales to use comps ten mor   |
| Comps 1 and 2 are respectively slightly more than 25% larger and 25% smaller than  |   |                                     |  |
| <ul> <li>Comps' GLA was checked with tax record footprint sketches and deductions made it<br/>dormer (somewhat like the subject) so the GLA was estimated at 1.5 times the footprint</li> </ul>  | or 2-story foyers when applica                                      | ble Comp 2 h                        | ad an irregular 2nd floor with shed  |
| - Gross adjustments exceeded 25% on comps 2 and 3, primarily due to the site adjus   | tment for comp 2 and the cuali                                      | ly adjustir ent f                   | for comp 3.  |
| <ul> <li>The appraised value is the weighted average of the adjusted sales prices of the comp</li> <li>APPRAISAL ORDER RECEIVED: 05/21/2019 &gt; SUBJECT INSPECTED: 05/24/201</li> </ul>   | os, rounded to the next thousa                                      | nd.                                 | •  |
| Report uploaded past due date due to extended comps search and need for 2nd trip to  | HISPECT COMPS.  | ED; 06/07/201                       | 9  |
|  |   |                                     |  |
|  |   |                                     |  |
| COST APPROACHTO VALUE  | E (not required by Fannle Mae)                                      |                                     |  |
| Provide adequate information for the lends r/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)  |   |                                     |  |
|  |   |                                     |  |
|  |   |                                     |  |
| ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW   | OPINION OF SITE VALUE   |                                     | -\$  |
| Source of cost data  | DWELLING  | 8q.Fl. @\$                          | =\$  |
| Quality rating from cost service Effective date of cost data   |   | SqFL @\$                            |  |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.)   | Garage/Carporl  | Sq.Fl. @\$                          |  |
|  | Total Estimate of Cost-New  | ouri, @ \$                          | =\$  |
|  | Loss Physical   | Functional                          | Edernal  |
|  | Depreciation  |                                     | -\$(   |
|  | Deprecialed Cost of Improvements                                    |                                     | =\$  |
|  | "As-is' Value of Site Improvements                                  |                                     |  |
| Es: maled Remaining Economic Life (HUD and VA only) 50 Years   | INDICATED VALUE BY COST APPROACH                                    |                                     | =\$  |
| INCOME APPROACH TO VALUE   | JE (not required by Pannie Mae)                                     |                                     | ***************************************  |
| Es:maled Monthly Markot Hent \$ X Gross Hent Multipler   | = \$  |                                     | Indicated Value by Income Approach   |
| Summary of Income Approach (including support for market rent and GRM)   |   |                                     |  |
| DOUBTINEOUNTO  | I FOR PUDS (It applicable)  |                                     |  |
| L. Commission (Control of Control | No Unit type(s) Detacher  | Allache                             | d  |
| Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper   |   |                                     |  |
| Legal Name of Project  |   |                                     |  |
| Total number of phases Total number of units  Total number of units for sale   | Total number of units sold  |                                     |  |
| Total number of underented Total number of underented Yes What the propert created by the conversion of existing building(s) and a PUD? Yes  | Ceta source(s)  No If Yes, date of conversion                       |                                     |  |
| Does the project contain any multi-dwelling units?  Yes No Data Source   | No If Yes, date of conversion.                                      |                                     |  |
| Ate the units, common elements, and recreation farithes complete?  | If No, describe the status of completion.                           |                                     |  |
| treet. In many   |   |                                     |  |
| Are like a perman elements leaved to or for the Management Association?  | èle IEV. BERTARETARISCHAPERATE                                      |                                     |  |
| Are the common elements leased to or by the Homeowners' Association?  Yes  | No If Yes, describe the certal terms and                            | options,                            |  |
| Describe common elements and recreational facilities.  |   |                                     |  |
|  |   |                                     |  |

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## Uniform Residential Appraisal Report

0543984546 File# 14-14-6-1279047

|              | FEATURE   |        | SUBJECT       | T-            |            | CO         | MPARAB    | LE SALE # 4                |           | CC        | MPARABI    | ESALE# 5            |          | COMPARABL   | ESALE# 6            |
|--------------|---|--------|---------------|---------------|------------|------------|-----------|----------------------------|-----------|-----------|------------|---------------------|----------|-------------|---------------------|
|              | Address 155 TIMBER MOUN   | TAIN   | RD            |               | 895 V      | //HITE     | PINE L    | N                          | 380       | HILL TO   |            |                     |          |             | ō                   |
|              | AUGUSTA, WV 2670  | 04     |               |               | CAPO       | ON BRID    | OGE V     | N 26711                    |           |           |            | V 26711             |          |             |                     |
|              | Proomity to Subject   |        |               |               |            | MILES      |           |                            |           | MILES     |            | V EU/ II            |          |             |                     |
|              | Sale Price  | \$     |               |               | 1.70       | IIIILLO    | OL.       | \$ 289,900                 |           | MILLO     | -          | \$ 290,000          |          |             | s                   |
|              | Sale Price/Gross Liv. Area  | \$     |               | sq.lt.        | \$         | 133.1      | n sait    |                            | 18        | 120.0     | 39 Eq.fl.  | 220,000             | ie.      | sq.H.       | •                   |
|              | Dala Source(s)  |        |               |               | -          |            |           | 0:DOM 42                   | -         |           |            |                     | 10       | ay.ii.      |                     |
|              | Verification Source(s)  |        | _             |               |            |            |           | O'DOIM #5                  | IMLS      | #1000     | 416926     | 5;DOM 9             |          |             |                     |
|              | VALUE ADJUSTMENTS   | -      | CESCRIPTI     | TON           |            | taxre      |           | T                          | 0960      | , lax re  | cord       |                     |          |             |                     |
|              |   | _      | LESUMPTI      | MIN           | _          | ES CRIPTI  | UN        | +(-) \$ Adjustment         | -         | DES CRIPT | 101        | +(-) \$ Adjustment  | D        | ESCRIPTION  | + (-) \$ Adjustment |
|              | Sales or Financing  |        |               |               | ArmL       | .th        |           |                            | Arml      |           |            |                     |          |             |                     |
|              | Concessions   |        |               |               | Cony;      | 6000;      |           |                            | Conv      | ,8700     |            |                     |          |             |                     |
|              | Date of Sale,Time   |        |               |               | s07/1      | 8;c06/     | 18        |                            |           | 18;c04    | /18        |                     |          |             |                     |
|              | Location  | N:R    | es:Rural      |               | N:Res      | :Rural     |           |                            | -         | s:Rural   |            |                     |          |             |                     |
|              | Leasehold/Fae Simple  |        | Simple        |               | Fee S      |            |           |                            |           | Simple    |            |                     | _        |             |                     |
| ᇙ            | Site  | 1.64   |               |               | 7.05       |            |           |                            | 4.22      |           | _          |                     | _        |             |                     |
| õ            | View  |        | loods;        |               |            |            | _         |                            |           |           | _          | 0                   |          |             |                     |
| d            |   |        |               |               |            | :Wood      |           |                            |           | is;Wood   |            | 0                   | _        |             |                     |
| ž            |   |        | .75;con:      | emp           |            | olonia     |           |                            |           | colonia   |            | 0                   |          |             |                     |
| S            |   | 02     |               |               | 03         |            |           | +10,000                    |           |           |            | +10,000             |          |             |                     |
| Š            |   | 10     |               |               | 14         |            |           |                            | 15        |           |            | 0                   |          |             |                     |
| 8            | Condition   | C3     |               |               | C3         |            |           |                            | C3        |           |            |                     |          |             |                     |
| S            | Above Grade   | Tolal  | l Bdrms       | Balhs         | Total      | Bdrms      | Baths     |                            | Total     | Borms     | Baths      |                     | Total    | Bdrms Baths |                     |
| 3            | Ясот Соит   | 6      | 3             | 2.0           | 8          | 4          | 3.1       | -8,000                     | 8         | 4         | 2.1        | -3,000              |          |             |                     |
| 8            | Gross Living Area   | _      | 2,448         | _             |            | 2,17       |           |                            | _         | _         |            |                     | _        | ro H        |                     |
| -            | 7.4.4019999   | 152    | OsfOsfwo      |               | 1170.      | sf0sfw     |           |                            |           | 2,25      | O adult    | +6,930              |          | sq.H.       |                     |
|              | Acoms Below Grade   | 132    | MIGNICO       | J             | 11/2       | อเบร เฟเ   | U         | +3,480                     | UST       |           |            | +15,200             |          |             |                     |
|              |   | 2000   |               |               |            |            |           |                            | -         |           |            |                     |          |             |                     |
| •            |   | aver   |               |               | avera      |            |           |                            | avera     |           |            |                     |          |             |                     |
| •            |   | FWA    | VCAC ge       | 10            | FWA/       | CAC        |           | +5,000                     | FWA       | /CAC      |            | +5,000              |          |             |                     |
| •            |   | none   | 9             |               | попа       |            |           |                            | none      |           |            |                     |          |             |                     |
| ١            | Garage/Carcorl  | 6dw    |               |               | 20040      | lw         |           | -10,000                    |           |           |            | -10,000             |          |             |                     |
| Í            |   |        | ch, wrap c    |               |            | och,sc     | r pch     |                            | _         | porch,    | dack       | -10,000             |          |             |                     |
| İ            |   | поле   |               |               | wbs        |            | g- O11    | -2,000                     |           |           | JUUN       | U                   |          |             |                     |
|              |   | n one  |               | _             | fence,     | chad       |           |                            | -         |           |            | 00.000              | _        |             |                     |
|              | Other   | HOHE   | 1             |               | TOTT CE    | 21160      | _         | -3,000                     | JUXD      | 4 OU IDI  | 00         | -20,000             | _        |             |                     |
|              | Otilici<br>Net Adjustment (Tolati   | _      |               |               | 15.23      |            | -         |                            | -         |           |            |                     |          |             |                     |
|              |   | _      |               |               | $\times$   | ut I       | 3 .       | \$ 4,930                   |           | + [       |            | \$ 4,130            |          | + -         | \$                  |
|              | Adjusted Sale Price   |        |               |               | Net Adj.   |            | 1.7%      |                            | Nel Adj   | ].        | 1.4 %      |                     | Het Adj. | %           |                     |
| -            | of Comparables  |        |               |               | Gross A    |            | 17.6 %    | \$ 294,830                 | Gross A   | Adj.      | 24.2 %     | \$ 294,130          | Gross A  | dı %        | \$                  |
|              | Report the results of the research and analy  | sis of | the prior sal | At or transl  | ter histor | y of the s | sbject pr | perty and comparable sales | (report a | ddtional  | oror sales | cn page 3)          |          |             |                     |
| •            | ITEM  | - 17   |               | - Ct          | BJECT      |            |           |                            |           |           |            |                     |          |             |                     |
| ı            | (I) EMI   |        |               | - 56          | POCOL      |            |           | COMPARABLE SAL             | E# .      | 4         | 111        | COMPARABLE SALE # # |          | COMPAR      | ABLE SALE # C       |
| ŀ            | Date of Prior Sale/Transfer   | _      |               | - 66.         | /bucui     | _          | -         | COMPARABLE SAL             | E#        | 4         |            | COMPARABLE SALE #   | i        | COMPAR      | NABLE SALE # 6      |
| ш.           |   |        |               | 80.           | AUCUI      |            |           | COMPARABLE SAL             | E d       | 4         |            | COMPARABLE SALE #   |          | COMPAR      | AABLE SALE # 6      |
| ı            | Date of Prior Safe/Transfer<br>Price of Prior Safe/Transfer   |        | dead 47       |               | AUCUI      |            |           |                            | E #       | 4         |            |                     |          | COMPAR      | ABLE SALE# 6        |
|              | Date of Prior Safe/Transfer<br>Proe of Prior Safe/Transfer<br>Data Source(s)  | _      | deed 47       | 74-73         | AUCUT      |            | -         | deed 551-631               | E #       | 4         | deed 5     | 51-499              |          | COMPAR      | ABLE SALE # 6       |
| S ION        | Date of Prior Sale/Transfer<br>Proe of Prior Sale/Transfer<br>Data Source(s)<br>Hisclive Date of Data Source(s;   |        | 05/24/2       | 74-73<br>2019 |            |            | -         |                            | E         | 4         |            | 51-499              |          | COMPAR      | ABLE SALE # 6       |
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Freddie Mac Form 70 March 2005

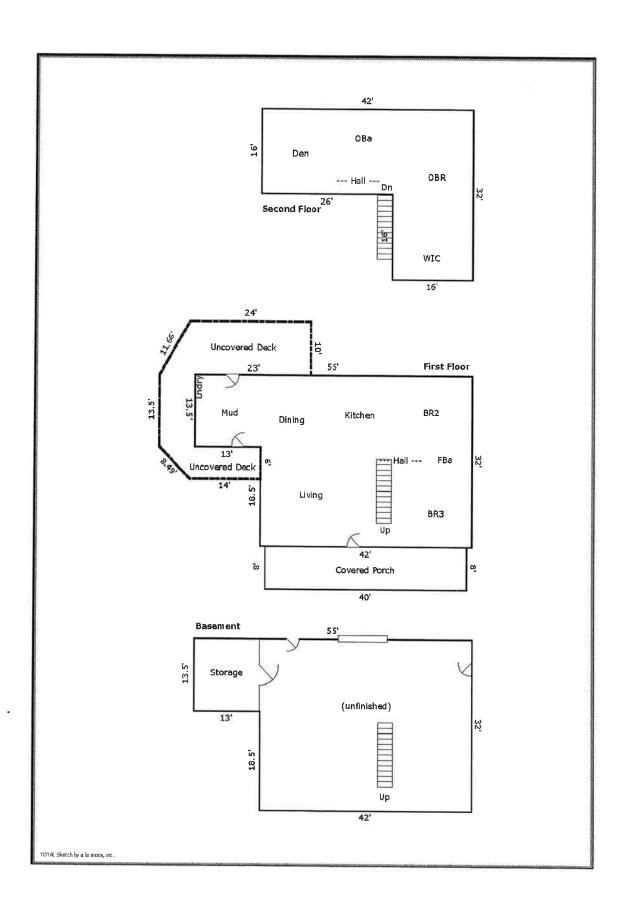
UAD Version 9/2011

Fannie Mae Form 1004 March 2005

|                                     |   |  | USPAP ADDENDUM  | File No                   | 0543984546<br>14-14-6-127904 | 7         |
|-------------------------------------|---|--|---|---------------------------|------------------------------|-----------|
| Ower                                | n/a   |  |   | 110 110                   | 14-14-0-12/904               |           |
| rty Address                         | 155 TIMBER MOUNTAI  | N RD   | 0   |                           |                              |           |
|                                     | AUGUSTA Wel s Farge Home Mort                                 | AV.S. anca   | Courly Hampshire  | State MA.                 | Zip Code 2670                | 4         |
|                                     |   |  |   | 1                         |                              | _         |
| _                                   |   | wing USPAP reporting option:                                       |   |                           |                              |           |
| Appraisal                           | Report  | This report was prepared i   | r accordance with USPAF Standards Rule 2-2(a).  |                           |                              |           |
| Restricte                           | d Appraisal Report  | This report was prepared i   | r accordance with USPAF Standards Rule 2-2(b).  |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
| Reasonable E                        | Exposure Time   |  |   |                           |                              |           |
| Ay opinion of a                     | a reasonable exposure time for l                              | he subject property at the market v                                | ralue stated in this report is.   | 30-120 day                | IS                           |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
| dditional Ce                        |   | -h-1   |   |                           |                              |           |
|                                     | the best of my knowledge and b                                |  |   |                           |                              |           |
|                                     |   |  | arding the property that is the subject of this report withi  | n tae                     |                              |           |
|                                     | period immediately preceding a                                |  |   |                           |                              |           |
| IHAVE pai                           | nformed services, as an appraisi                              | r or in another capacity, regarding                                | the property that is the subject of this report within the l  | інгее-уваг                |                              |           |
|                                     |   |  | s are described in the comments below.  |                           |                              |           |
| The stateme                         | nts of fact contained in this                                 | eport are true and correct.  |   |                           |                              |           |
| rnfessional a                       | arraiyses, opinions, and con<br>nalyses, opinions, and concli | ciusions are limited only by thi                                   | e reported assumptions and limiting conditions and  | I are my personal, imp    | partial, and unbiased        |           |
|                                     |   |  | he property that is the subject of this report and no   | n nersonsl interest will  | th respect to the part       | ioc       |
| volved.                             |   |  |   | JOISDING IIING CSC WIT    | п гозрест и ше рап           | 162       |
| I have no bia                       | is with respect to the propert                                | / that is the subject of this rep                                  | ort or the parties involved with this assignment $\mathbb{R}$   |                           |                              |           |
| My engagem                          | ient in this assignment was i                                 | ot confingent upon developing                                      | or reporting predetermined results.   |                           |                              |           |
| No client the                       | salion for completing this ass                                | gnment is not contingent upor                                      | the development or reporting of a predetermined   | value or direction in va  | alue that favors the c       | ause of   |
| Mv analyses                         | amount of the value upinion,<br>opinions, and conclusions t   | nc alialification a Supulateu (;<br>Mere developed, and this renor | esult, or the occurrence of a subsequent event direct<br>thas been prepared, in conformity with the Uniform | Olly related to the inten | ided use of this appra       | aisal,    |
| vere in effect a                    | at the time this report was pr                                | pared.   | thas seen propared, in comounity with the official  | ii o tandat 18 di Fidiesi | sional Appraisal Plac        | ince list |
| Unless other                        | wise indicated, I have made                                   | A personal inspection of the pr                                    | operty that is the subject of this report.  |                           |                              |           |
| Unless other                        | wise indicated, no one provid                                 | ed significant real property app                                   | praisal assistance to the person(s) signing this cer  | tifcation lif there are e | exceptions, the name         | of each   |
| ndividual provi                     | iding significant real property                               | appraisal assistance is stated                                     | elsewhere in this report).  |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
|                                     |   |  |   |                           |                              |           |
| dditional Con                       | nments  |  | 8   |                           |                              |           |
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|                                     |   |  |   |                           |                              |           |
|                                     |   | C.   |   |                           |                              |           |
| RAISER:                             | 17  | 1  | CHDEDITICORY ADDRASS  | (a-lu )(                  |                              |           |
|                                     | 1/ -  | 1 8 1  | SUPERVISORY APPRAISER:  | (only if required)        |                              |           |
|                                     | N.OL  | Dealla   |   |                           |                              |           |
| ture:                               | 1) and  | 35.7   | Signature:  |                           |                              |           |
|                                     | R Haarberg  | _  | Name:   |                           |                              |           |
| igned: <u>O(</u><br>Cerification #: | 6/12/2019<br>CP1000   |  | Date Signed:  |                           |                              |           |
| e License #                         | CR1060  |  | State Certification #; or State License #;  |                           |                              |           |
| WV                                  | +   |  | Sizie:  |                           |                              |           |
|                                     | fication or License: 0  | 9/30/2019  | Expiration Date of Certification or Licens  | 6:                        |                              |           |
| e Dale of Appra                     |   |  | Supervisory Appraiser Inspection of Sub   | oject Property:           |                              |           |
|                                     |   |  | Did Not Exterior-only   | from Street               | Interior and Exterio         |           |

# Building Sketch (Page - 1)

| Borrower         | n/a                            |        |           |       |    |          |       |   |
|------------------|--------------------------------|--------|-----------|-------|----|----------|-------|---|
| Property Address | 155 TIMBER MOUNTAIN RD         |        |           |       |    |          |       | _ |
| City             | AUGUSTA                        | County | Hampshire | State | WV | Zip Code | 26704 |   |
| Lender/Client    | Wells Fargo Home Mortgage & VA |        |           |       |    |          | 20701 |   |



## Bullding Sketch (Page - 2)

| Borrower         | n/a                            |        |           |       |    |          |       |  |
|------------------|--------------------------------|--------|-----------|-------|----|----------|-------|--|
| Properly Address | 155 TIMBER MOUNTAIN RD         |        |           |       |    |          |       |  |
| Crly             | AUGUSTA                        | County | Hampshire | Elale | WV | Zip Code | 26704 |  |
| Lender/Client    | Wells Fargo Home Mortgage & VA |        |           |       |    |          | 20101 |  |

| OTAL Sketch by a la moce, inc | Area Calculations Summary |                     |   |
|-------------------------------|---------------------------|---------------------|---|
| ving Area<br>st Floor         | 1519.5 Sq ft              | Calculation Details | 13.5 × 13 = 175                               |
|                               | 1515.5.54 10              |                     | $13.5 \times 13 = 175$<br>$42 \times 32 = 13$ |
| cond Flaor                    | 928 Sq ft                 |                     | 16 × 16 = 2<br>16 × 42 = 6                    |
| tal Living Area (Rounded):    | 2448 <b>s</b> q ft        |                     |   |
| on-Ilving Area<br>ood Deck    | 466.5 Sq <sup>-</sup> t   |                     | 0.5 × 6 × 6 =                                 |
|                               |                           |                     | 14 × 6 = 0.5 × 6 × 10 =                       |
|                               |                           |                     | $24 \times 10 = 3$<br>$7 \times 13.5 = 9$     |
| en Parch                      | 320 Sq ft                 |                     | 40 × 8 = 3                                    |
| sement                        | 1519.5 Sq ft              |                     | $13.5 \times 13 = 17$<br>$42 \times 32 = 13$  |
|                               |                           |                     |   |
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