

# APPRAISAL OF REAL PROPERTY



## LOCATED AT

11801 Oak Point Ct  
Henrico, VA 23233  
Barrington West SC 3 BL C LT 5 78 B1 16

## FOR

Mark T. Motley  
11801 Oak Pont Ct  
Henrico, VA 23233

## OPINION OF VALUE

1,200,000

## AS OF

07/25/2017

## BY

Michael S. Small  
  
9305 Belfort Road  
Henrico, VA 23229  
(804) 937-9878  
homeappraise@verizon.net

**RESIDENTIAL APPRAISAL REPORT**

File No.: MO-MS07251701

SUBJECT	Property Address: 11801 Oak Point Ct		City: Henrico		State: VA		Zip Code: 23233																																																													
	County: Henrico		Legal Description: Barrington West SC 3 BL C LT 5 78 B1 16																																																																	
			Assessor's Parcel #: 740-757-7072																																																																	
	Tax Year: 2017		R.E. Taxes: \$ 10,237		Special Assessments: \$		Borrower (if applicable): N/A																																																													
ASSIGNMENT	Current Owner of Record: Mark T Motley				Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing																																																															
	Project Type: <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)				HOA: \$ <input type="checkbox"/> per year <input type="checkbox"/> per month																																																															
	Market Area Name: Western Henrico				Map Reference: Henrico, 23233		Census Tract: 2001.28																																																													
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																																			
MARKET AREA DESCRIPTION	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																																			
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)																																																																			
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																																			
	Intended Use: The intended purpose of this appraisal is to determine the market value of the subject for marketing purposes.																																																																			
SITE DESCRIPTION	Intended User(s) (by name or type): The intended user of this Appraisal Report is the client and their agent.																																																																			
	Client: Mark T. Motley				Address: 11801 Oak Pont Ct, Henrico, VA 23233																																																															
	Appraiser: Michael S. Small				Address: 9305 Belfort Road, Henrico, VA 23229																																																															
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See Addenda																																																																				
DESCRIPTION OF THE IMPROVEMENTS	Dimensions: On Recorded Plat Site Area: 0.87 Acres Zoning Classification: R-3 Description: Single Family Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning Are CC&Rs applicable? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ / Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)																																																																			
	Actual Use as of Effective Date: Single Family Home Use as appraised in this report: Single Family Home Summary of Highest & Best Use: After analysis of the four criteria of highest and best use, as though vacant and improved, the highest and best use of the subject is a single family home. See Addenda																																																																			
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Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input checked="" type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe) FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 51087C0040C FEMA Map Date 12/18/2007 Site Comments: The site is a 0.87 acre parcel located on a public asphalt paved cul-de-sac street. Public water, sewer and natural gas are connected to the site. The topography slopes towards the lake at the rear of the parcel. Site improvements include yard irrigation, a circular patio with a fire pit, and a tree house. A circular aggregate driveway occupies the front yard and a double wide side driveway allows access to the garage. Easements of record were not researched and the appraiser can not attest to any easements that may be on the site.																																																																				
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="2"> <b>General Description</b>  # of Units 1 <input type="checkbox"/> Acc. Unit  # of Stories 2  Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>  Design (Style) Custom Tudor  <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.  Actual Age (Yrs.) 13  Effective Age (Yrs.) 5 </td> <td colspan="2"> <b>Exterior Description</b>  Foundation Block/ Brick. Stone  Exterior Walls Brick / Stone  Roof Surface Wood Shingle  Gutters &amp; Dwnspts. Aluminum  Window Type Casement  Storm/Screens Screens </td> <td colspan="2"> <b>Foundation</b>  Slab Garage Only  Crawl Space Partial  Basement Partial  Sump Pump <input type="checkbox"/>  Dampness <input type="checkbox"/>  Settlement None Observed  Infestation None Observed </td> <td colspan="2"> <b>Basement</b> <input type="checkbox"/> None  Area Sq. Ft. 2,326  % Finished 86%  Ceiling Drywall  Walls Drywall  Floor Tile/ Carpet  Outside Entry Yes </td> <td colspan="2"> <b>Heating</b>  Type FWA (4units)  Fuel GAS  <b>Cooling</b>  Central 100%  Other </td> </tr> <tr> <td colspan="2"> <b>Interior Description</b>  Floors Hardwood/ Carpet/C-Tile  Walls Drywall  Trim/Finish Wood / Paint / Stain  Bath Floor C-Tile  Bath Wainscot C-Tile / Fiberglass  Doors Panel </td> <td colspan="2"> <b>Appliances</b>  Refrigerator <input checked="" type="checkbox"/>  Range/Oven <input checked="" type="checkbox"/>  Disposal <input checked="" type="checkbox"/>  Dishwasher <input checked="" type="checkbox"/>  Fan/Hood <input checked="" type="checkbox"/>  Microwave <input checked="" type="checkbox"/>  Washer/Dryer <input type="checkbox"/> Finished </td> <td colspan="2"> <b>Attic</b> <input type="checkbox"/> None  Stairs <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/>  Scuttle <input type="checkbox"/>  Doorway <input checked="" type="checkbox"/>  Floor <input type="checkbox"/>  Heated <input checked="" type="checkbox"/>  Finished <input type="checkbox"/> </td> <td colspan="2"> <b>Amenities</b>  Fireplace(s) # 6 Woodstove(s) #  Patio Rear / Fire Pit  Deck Comp Tier Deck  Porch Cvrd Frnt/ Screen  Fence None  Pool None </td> <td colspan="2"> <b>Car Storage</b> <input type="checkbox"/> None  Garage # of cars ( 8 Tot.)  Attach. 4  Detach.  Bit-In  Carport  Driveway 4  Surface Aggregate </td> </tr> </table>								<b>General Description</b> # of Units 1 <input type="checkbox"/> Acc. Unit # of Stories 2 Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> Design (Style) Custom Tudor <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons. Actual Age (Yrs.) 13 Effective Age (Yrs.) 5		<b>Exterior Description</b> Foundation Block/ Brick. Stone Exterior Walls Brick / Stone Roof Surface Wood Shingle Gutters & Dwnspts. Aluminum Window Type Casement Storm/Screens Screens		<b>Foundation</b> Slab Garage Only Crawl Space Partial Basement Partial Sump Pump <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement None Observed Infestation None Observed		<b>Basement</b> <input type="checkbox"/> None Area Sq. Ft. 2,326 % Finished 86% Ceiling Drywall Walls Drywall Floor Tile/ Carpet Outside Entry Yes		<b>Heating</b> Type FWA (4units) Fuel GAS <b>Cooling</b> Central 100% Other		<b>Interior Description</b> Floors Hardwood/ Carpet/C-Tile Walls Drywall Trim/Finish Wood / Paint / Stain Bath Floor C-Tile Bath Wainscot C-Tile / Fiberglass Doors Panel		<b>Appliances</b> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Finished		<b>Attic</b> <input type="checkbox"/> None Stairs <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Scuttle <input type="checkbox"/> Doorway <input checked="" type="checkbox"/> Floor <input type="checkbox"/> Heated <input checked="" type="checkbox"/> Finished <input type="checkbox"/>		<b>Amenities</b> Fireplace(s) # 6 Woodstove(s) # Patio Rear / Fire Pit Deck Comp Tier Deck Porch Cvrd Frnt/ Screen Fence None Pool None		<b>Car Storage</b> <input type="checkbox"/> None Garage # of cars ( 8 Tot.) Attach. 4 Detach. Bit-In Carport Driveway 4 Surface Aggregate																																										
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Finished area above grade contains: 11 Rooms 4 Bedrooms 4.2 Bath(s) 5,731 Square Feet of Gross Living Area Above Grade Additional features: See Addenda Describe the condition of the property (including physical, functional and external obsolescence): Overall the home is considered to be in good condition . Some minor wear and tear items were noted at the time of inspection. These items include a loose rear exterior railing and some minor marks on the wall. No functional or external obsolescence is present.																																																																				

## RESIDENTIAL APPRAISAL REPORT

File No.: MO-MS07251701

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.																		
	Data Source(s): Henrico County Tax Records																		
	1st Prior Subject Sale/Transfer		Analysis of sale/transfer history and/or any current agreement of sale/listing: The subject has not transferred within the prior 36 months.																
	Date:																		
	Price:																		
	Source(s):																		
	2nd Prior Subject Sale/Transfer																		
	Date:																		
	Price:																		
	Source(s):																		
SALES COMPARISON APPROACH	SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.																		
	FEATURE		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3								
	Address		11801 Oak Point Ct Henrico, VA 23233		2806 Oak Point Ln Henrico, VA 23233			2878 Oak Point Ln Henrico, VA 23233			11458 Barrington Bridge Ct Henrico, VA 23233								
	Proximity to Subject				0.14 miles SE			0.14 miles N			0.16 miles NE								
	Sale Price		\$		\$ 825,000			\$ 1,100,000			\$ 745,000								
	Sale Price/GLA		\$ /sq.ft.		\$ 168.37 /sq.ft.			\$ 155.24 /sq.ft.			\$ 154.69 /sq.ft.								
	Data Source(s)		Inspection		CVRMLS# 1705192			CVRMLS# 1705108			CVRMLS# 1636002								
	Verification Source(s)		Tax Records / Owner		Tax Records			Tax Records			Tax Records								
	VALUE ADJUSTMENTS		DESCRIPTION		+(-) \$ Adjust.			DESCRIPTION			+(-) \$ Adjust.								
	Sales or Financing				Conventional			Conventional			Conventional								
	Concessions				Concessions \$2500			No Concessions			Concessions \$645								
	Date of Sale/Time				05/16/2017			05/22/2017			06/26/2017								
	Rights Appraised		Fee Simple		Fee Simple			Fee Simple			Fee Simple								
	Location		Barr West/ Lake front		Barr West/ Lake front			Barrington West			+80,000								
	Site		0.87 Acres		0.87 Acres			1.24 Acres			0.50 Acres								
	View		Homes / Lake		Homes / Lake			Homes			Homes								
	Design (Style)		Custom Tudor		Custom Colonial			Custom Colonial			Custom Colonial								
	Quality of Construction		Brick / Stone / Good		Brick/Hardiplank Good			Brick/Hardiplank Good			Brick/ Good								
	Age		13		22			20			26								
	Condition		Good		Good			Good			Good								
	Above Grade		Total Bdrms Baths		Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths								
	Room Count		11 4 4.2		10 5 3.1			12 6 4.1			10 5 3.2								
	Gross Living Area		5,731 sq.ft.		4,900 sq.ft.			7,086 sq.ft.			4,816 sq.ft.								
	Basement & Finished		1634 Fin / 258 Unfin		None			None			None								
	Rooms Below Grade		Rec, Bed, FBath,		+90,000			+90,000			+90,000								
	Functional Utility		Average		Average			Average			Average								
	Heating/Cooling		FWA/ CAC		FWA/ CAC			FWA/ CAC			FWA/ CAC								
	Energy Efficient Items		Insulated		Insulated			Insulated			Insulated								
	Garage/Carport		4 Car Attach Garage		3 Car Attach Garage			2 Car Attach Garage			2 Car Attach Garage								
	Porch/Patio/Deck		CvdFrm/Scrn/Dck/Pto		3 Decks/ Patio/ Gzbo			Lg Cvd Prch/ Patio			Cvd Stp/ Deck								
	Fireplace / Fence		6 Fireplaces		1 Fireplace			2 Fireplaces			2 Fireplaces								
	Other		Wine Cellar		None			Pool / Pool House			None								
	Other		Expandable Attic		None			Expandable Attic			Walk Up Attic								
	Other																		
	Net Adjustment (Total)				+ - \$ 215,205			+ - \$ 129,975			+ - \$ 293,825								
Adjusted Sale Price of Comparables				\$ 1,040,205			\$ 1,229,975			\$ 1,038,825									
Summary of Sales Comparison Approach										The parameters used to search for comparable homes were all home in western Henrico above 4,500 square feet in the 23233 zip code. Very few sales of similar size homes have occurred and an expanded search was conducted to the Eastern Goochland and the River Road Corridor of Henrico County. The most reflective of the subject's market value are highlighted above. Comparable 1 is a water front home located in the same subdivision as the subject. This home has arched openings, transom windows, interior columns, French doors, crown and char moldings, Palladian windows, built in cabinetry, and vaulted ceilings. The kitchen is equivalent to the subject with built in commercial grade appliances. This home is inferior to the subject with fewer fireplaces, less extensive trim, a smaller garage, and no basement or expandable attic. A qualitative consideration was made for this homes location adjacent to the developments common area lake access. Comparable 2 is also located in the same subdivision as the subject.. This home is not waterfront and is larger in gross living area than the subject. Kitchen features are similar to the subject, as well as overall quality of finishes. Similar to the subject's screen porch, there is large covered porch with exposed beams and a stone fireplace overlooking an in ground pool, hot tub and pool house. This home has a 1,200 square foot gymnasium complete with a basket ball court. This was considered qualitatively in the opinion of value. Comparable 3 is located in an adjacent subdivision. This home is not waterfront and does not have a basement. Bathroom count, gross living area, garage space and fireplaces are inferior to the subject. Like the subject, there is a commercial quality kitchen, skylights, a wet bar, extensive trim consisting of interior fluted columns, picture frame wainscoting, multi-member crown moldings, chair rails, and built in cabinetry. This home has a walk up attic that is accessed only through a bedroom. Comparable 4 is a newer Craftsman style home located in a competing subdivision on the other side of Church Rd. This home has many features found in the subject like the 2 story foyer, pub style wet bar, a rear screen porch with a fireplace, hip roof, extensive trim and custom closet organizers. This home has an in ground pool. Comparable 5 is a mini estate complete with an in ground pool, pool house, tennis courts, basketball court and a indoor gym with a sauna. Finish quality is comparable to the subject. Comparable 6 is a similar size home located in Mooreland Landing off of River Road with higher land values. This home is not waterfront, however it does have access to the James River . No adjustment is made for locational differences as the site values are considered equal. This home is included for its large wine cellar, coffered and tray ceilings, arched doorways, interior columns and finished basement. Comparable 7 is an active listing of a transitional style lake front home in Barrington. This home has less gross living area and a similar size finished basement. Like the subject, there is a coffered ceiling, interior columns, arched openings, skylights, covered porches, and an outdoor fireplace. Other features include tray ceilings, some with back lighting, an elevator, and a 7 seat home theatre. A sales price /price ratio adjustment has been applied to this active listing based on the average of the sold comparables .									
When determining the opinion of value, all comparables were given adequate consideration within emphasis on comparables 6, 2 and 5 as they required the least amount of adjustments. The opinion of value is further supported by active listing 7																			
Indicated Value by Sales Comparison Approach \$										1,200,000									

3/2007

# **ADDITIONAL COMPARABLE SALES**

File No.: MO-MS07251701

FEATURE		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
Address		11801 Oak Point Ct Henrico, VA 23233			2200 Loreines Landing Ct Henrico, VA 23233			2873 Oak Point Ln Henrico, VA 23233			632 Walsing Dr Henrico, VA 23229					
Proximity to Subject					0.76 miles SE			0.14 miles NW			4.96 miles S					
Sale Price		\$			\$ 900,000			\$ 1,075,000			\$ 1,244,000					
Sale Price/GLA		\$/sq.ft.			\$ 172.94 /sq.ft.			\$ 161.85 /sq.ft.			\$ 203.50 /sq.ft.					
Data Source(s)		Inspection			CVRMLS# 1604276			CVRMLS# 1716637			CVRMLS# 1713086					
Verification Source(s)		Tax Records / Owner			Tax Records			Tax Records / Owner			Tax Records					
VALUE ADJUSTMENTS		DESCRIPTION			+ (-) \$ Adjust.			DESCRIPTION			+ (-) \$ Adjust.					
Sales or Financing Concessions					Conventional No Concessions			Conventional Concessions 1410			Conventional No Concessions					
Date of Sale/Time					11/15/2016			06/30/2017			06/26/2017					
Rights Appraised		Fee Simple			Fee Simple			Fee Simple			Fee Simple					
Location		Barr West/ Lake front			McCabes Grant +105,000			Barrington West +80,000			MoorelandLnd/RiverRd 0					
Site		0.87 Acres			0.75 Acres			1.14 Acres			1.03 Acres					
View		Homes / Lake			Homes			Homes			Homes					
Design (Style)		Custom Tudor			Craftsman			Custom Colonial			Custom Colonial					
Quality of Construction		Brick / Stone / Good			Brick/Hardiplank Good			Brick			Brick / Good					
Age		13			4			20			17 0					
Condition		Good			Good			Good			Good					
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths			
Room Count		11	4	4.2	11	5	4.1	+4,000	13	5	5.2	-8,000	12	6	5.1	-4,000
Gross Living Area		5,731 sq.ft.			5,204 sq.ft.			+28,985	6,642 sq.ft.			-50,105	6,113 sq.ft.			-21,010
Basement & Finished Rooms Below Grade		1634 Fin / 258 Unfin Rec, Bed, FBath,			None			+90,000 +7,500	None			+90,000 +7,500	1240 Fin SF/ 995 Unfin Rec, FR, Oth, FBth			-1,850
Functional Utility		Average			Average				Average				Average			
Heating/Cooling		FWA/ CAC			FWA/ CAC				FWA/ CAC				FWA/ CAC			
Energy Efficient Items		Insulated			Insulated				Insulated				Insulated			
Garage/Carport		4 Car Attach Garage			3 Car Attach Garage			+7,500	2 Car Attach Garage			+15,000	3 Car Bsmnt Garage			0
Porch/Patio/Deck		CvdFrm/Scrn/Dck/Pto			Wrap /Scrn Prchs/ Patio			+5,000	ScrnPch/Dck/ Bal			0	Cvrd Frnt/ Patio			
Fireplace / Fence		6 Fireplaces			2 Fireplaces			+18,000	2 Fireplaces			+18,000	4 F FP/ Rear Fence			+6,500
Other		Wine Cellar			Pool			-15,000	Pool / Pool House			-20,000	Wine Cellar			
Other		Expandable Attic			Expandable Attic				Expandable Attic				Expandable Attic			
Other																
Net Adjustment (Total)					<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 250,985	<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 132,395	<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -20,360
Adjusted Sale Price of Comparables								\$ 1,150,985				\$ 1,207,395				\$ 1,223,640

APPROACH

# **ADDITIONAL COMPARABLE SALES**

File No.: MO-MS07251701

FEATURE		SUBJECT		COMPARABLE SALE # 7		COMPARABLE SALE # 8		COMPARABLE SALE # 9	
Address		11801 Oak Point Ct Henrico, VA 23233		11441 Barrington Bridge Ct Henrico, VA 23233					
Proximity to Subject				0.14 miles E					
Sale Price		\$		\$ 1,295,000		\$		\$	
Sale Price/GLA		\$ /sq.ft.		\$ 272.40 /sq.ft.		\$ /sq.ft.		\$ /sq.ft.	
Data Source(s)		Inspection		CVRMLS# 1721527					
Verification Source(s)		Tax Records / Owner		Tax Records					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+ (-) \$ Adjust.		DESCRIPTION	
Sales or Financing Concessions				Active Listing					
Date of Sale/Time				LD 06/09/2017					
Rights Appraised		Fee Simple		Fee Simple					
Location		Barr West/ Lake front		Barrington / Lake Front					
Site		0.87 Acres		0.48 Acres					
View		Homes / Lake		Homes / Lake					
Design (Style)		Custom Tudor		Transitional					
Quality of Construction		Brick / Stone / Good		Brick					
Age		13		9					
Condition		Good		Good					
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms
Room Count		11	4	4.2	14	5	4.1		
Gross Living Area		5,731 sq.ft.		4,754 sq.ft.		+53,735		sq.ft.	
Basement & Finished		1634 Fin / 258 Unfin		1615 Fin SF		+7,740			
Rooms Below Grade		Rec, Bed, FBath,		Theater,Game,Rec. FBth					
Functional Utility		Average		Average					
Heating/Cooling		FWA/ CAC		FWA/ CAC					
Energy Efficient Items		Insulated		Insulated					
Garage/Carport		4 Car Attach Garage		3 Car Attach Garage		+7,500			
Porch/Patio/Deck		CvdFrnt/Scrm/Dck/Pto		Cvrd Bal/ Deck/ Patio		+5,000			
Fireplace / Fence		6 Fireplaces		3 Fireplaces		+13,500			
Other		Wine Cellar		Home Theatre					
Other		Expandable Attic		Expandable Attic					
Other				SP/ LP 93%		-90,650			
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 825		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sale Price of Comparables				\$ 1,295,825		\$ 0		\$ 0	

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach



# Assumptions, Limiting Conditions & Scope of Work

File No.: MO-MS07251701

Property Address: 11801 Oak Point Ct	City: Henrico	State: VA	Zip Code: 23233
Client: Mark T. Motley	Address: 11801 Oak Point Ct, Henrico, VA 23233		
Appraiser: Michael S. Small	Address: 9305 Belfort Road, Henrico, VA 23229		

## STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS


- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

## Certifications

[illegible]

Client Contact: _____ E-Mail: _____	Client Name: <u>Mark T. Motley</u> Address: <u>11801 Oak Pont Ct, Henrico, VA 23233</u>
APPRAISER   Appraiser Name: <u>Michael S. Small</u> Company: _____ Phone: <u>(804) 937-9878</u> Fax: _____ E-Mail: <u>homeappraise@verizon.net</u> Date Report Signed: <u>07/28/2017</u> License or Certification #: <u>4001014352</u> State: <u>VA</u> Designation: <u>AGA</u> Expiration Date of License or Certification: <u>07/31/2019</u> Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: <u>07/25/2017</u>	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)  Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____



**Supplemental Addendum**

File No. MO-MS07251701

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					

**SCOPE OF APPRAISAL:**

The appraiser researched many different resources in the completion of this appraisal report. Current zoning and ownership data was obtained from public records. The site was inspected, and the improvements to the site were inspected from both the interior and exterior. Comparable sales data was obtained and verified by public records and local brokerage sources. The comparable sales were inspected from the exterior.

This Appraisal Report which is intended to comply with the reporting requirements under Standards Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice for an Appraisal Report. It may refer to a summary in unchangeable text. But this appraisal report presents only summary discussions of the data, reasoning, & analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, & analyses is retained in the appraiser's file. The depth of the discussion contained in this report is specific to the needs of the client & for the intended use stated in the report. The appraiser is not responsible for unauthorized use of this report.

**CERTIFICATION:**

I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the past three-year period immediately preceding the acceptance of this assignment.

**• GP Residential: Market Area Description - Boundaries, Description, Conditions**

The subject is located in western Henrico County and is bound on the north by West Broad Street, on the east by Cox Rd, on the south by Ridgefield Parkway and on the west by John Rolfe Parkway. The area is convenient to shops, restaurants, entertainment and personal services in the Short Pump area. Schools, libraries and public parks are a reasonable distance. Employment is located throughout the Richmond Metropolitan Area and is easily accessible via I-64, I-295 and Route 288. The subject's development is a small community of higher quality homes. Development amenities revolve around the lake and the HOA fee of \$510 per year includes association dues and common area maintenance.

From information obtained in the Central Virginia Regional MLS, there have been 14 sales of homes with gross living area greater than 4,500 in the 23233 zip code over the past 12 months. Selling prices range from a low of \$577,000 to a high of 1,100,000 with an average of \$744,993. The days on market range from a low of 5 days to a high of 229 days with an average of 82 days on the market. Competition for the subject consists of 11 active listing ranging in list price from \$625,000 to a high of \$1,295,000. The average days on market for the 11 listing is 99 days. There are currently 6 pending listings ranging from a low of \$659,950 to a high of \$1,250,000. The average days on market for the pending listings is 80 days. There is insufficient sales of comparable homes to determine a credible trend. An expanded analysis of all of area 22 of the CVRMLS was conducted to determine market area trends. The 5 year trend show a very flat stable trend from 2013 through 2016. A 10% increase in median sales prices is shown since December 2016. The 12 month sales trend shows similar results of an increasing median sales prices and reflects seasonal trends. See the Median Sales Price Trend Graphs attached to this report. A reasonable exposure time for the subject is equivalent to marketing time, which is currently averaging around 82 days.

**Highest and Best Use Analysis**

A highest and best use analysis identifies the most probable and profitable competitive use of the subject property. The analysis is an essential step in the determination of market value because it forms the framework for the proper selection of comparables. The highest and best use of the property is analyzed both as if vacant and as improved. The reasonably probable, and legal use of vacant land or an improved property which is physically possible, appropriately supported, financially feasible and results in the highest value. The four criteria the highest and best use must meet are legally permissible, physically possible, financially feasible and maximum productivity.

**• GP Residential: Description of the Improvements - Additional Features**

The subject is a custom Tudor style home with an attached 4 car garage, rear screen porch, covered front porch, rear tiered deck, outside fireplace and a circular patio with a fire pit. Interior features include a 20 foot ceilings in the foyer, vaulted ceilings, arched openings, recessed lighting, interior columns, multi member crown molding, chair rails, picture frame wainscoting, ceiling medallions, a coffered ceiling with faux finish inlays, built in cabinetry, custom wood fireplace mantles, and a wet bar. Kitchen features include granite counter tops, wood cabinetry with glass front doors, a built in refrigerator, a built in microwave oven and a commercial oven with a cook top, grill and griddle. The master bedroom suite has exposed beam trusses, built in cabinetry, his and her closets with custom wood organizers, and a laundry room. The master bath has a stained glass window, ceramic tile flooring, a jetted tub, dual head shower stall, dual vanities and skylights. Each bedroom on the 2nd floor has an en suite with ceramic tile flooring and tub surround, wood vanities with cultured marble vanity tops. The basement consists of a rec room with a large stone fireplace, a 1,000 bottle wine cellar, an English Pub wet Bar a bedroom and full bath. The basement has access to the screen porch as well as a small unfinished storage and mechanical area. There is a walk up expandable attic and a walk in expandable attic over the garage. The home has a built in audio system. Heating and cooling is provided by 4 natural gas HVAC Units and hot water is provided by a 75 gallon natural gas hot water heater.

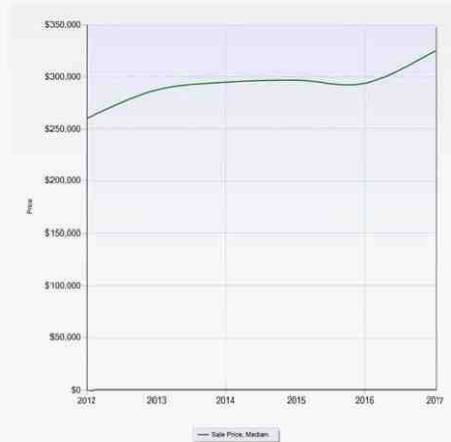
It is noted the office/ playroom on the second floor could be used as a bedroom. However, there is no access to a full or 1/2 bath on the 2nd floor without going through a bedroom. Some functional obsolescence occurs with this rooms use as a bedroom and as such, for the purpose of this report, this room is not being counted as a bedroom. This classification is consistent with Henrico County records.

**Comments on the marketing of the subject:**

The subject was listed in CVRMLS #1726445 on 07/18/2017 for \$1,100,000. Per the listing this is an opening offer and all offers will be accepted until 08/10/2017@ 7:00 PM. This 23 day period falls within the range of days on market for comparable properties to the subject, However, is significantly below the average days on market of 82 days and the median days on market of 53 days for traditional marketing methods.

## Sales Trend

## Median Sales Price Trend



Primary Year	Sale Price, Median
2012	\$260,500
2013	\$287,750
2014	\$295,000
2015	\$297,000
2016	\$294,000
2017	\$325,250

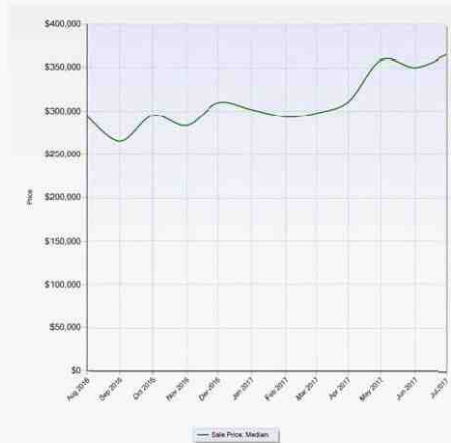
**Search Criteria**

Time frame is from Jan 2012 to Jun 2017

Area is '22 - Henrico'

Zip is like '23233\*\*'

Results calculated from 2,362 listings



Month	Sale Price, Median
Aug 2016	\$295,000
Sep 2016	\$265,000
Oct 2016	\$295,000
Nov 2016	\$283,250
Dec 2016	\$310,000
Jan 2017	\$302,000
Feb 2017	\$293,425
Mar 2017	\$297,745
Apr 2017	\$311,000
May 2017	\$359,000
Jun 2017	\$350,475
Jul 2017	\$364,950

**Search Criteria**

Time frame is from Aug 2016 to Jul 2017

Area is '22 - Henrico'

Zip is like '23233\*\*'

Results calculated from 474 listings

**Subject Photo Page**

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					

**Subject Front**

11801 Oak Point Ct

Sales Price

Gross Living Area 5,731

Total Rooms 11

Total Bedrooms 4

Total Bathrooms 4.2

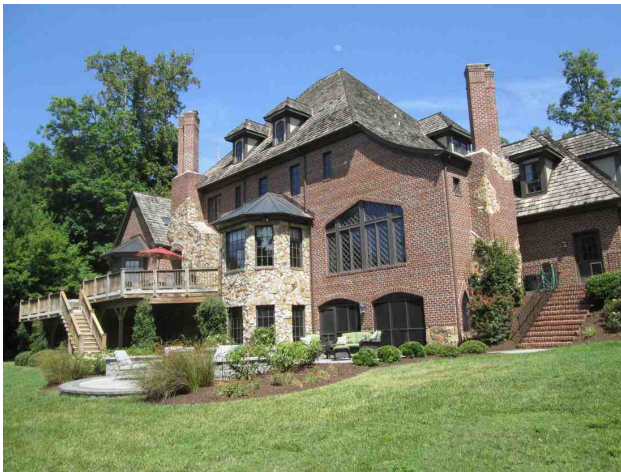
Location Barr West/ Lake front

View Homes / Lake

Site 0.87 Acres

Quality Brick / Stone / Good

Age 13

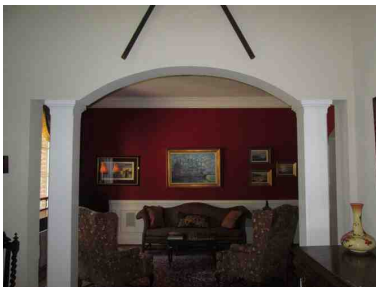
**Subject Rear****Subject Street**

## Interior Photos

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					



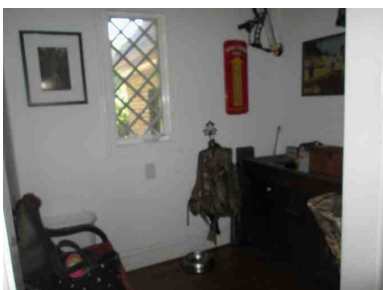
**Foyer**



**Living Room**



**1/2 Bath**



**Mud Room**



**Family Room**



**Wet Bar**



**Kitchen**



**Dining Room**



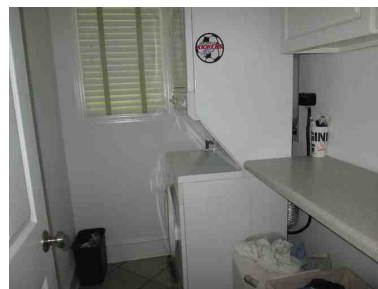
**Master Bedroom**



**Master Bedroom**



**Master Closet**



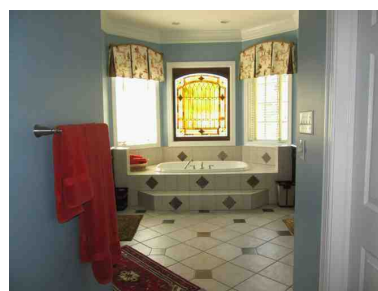
**1st Floor Laundry**



**Master Bath**



**Master Bath**



**Master Bath**



## Interior Photos

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					



**Master Bath**



**Master Bath Skylights**



**Office**



**1/2 Bath**



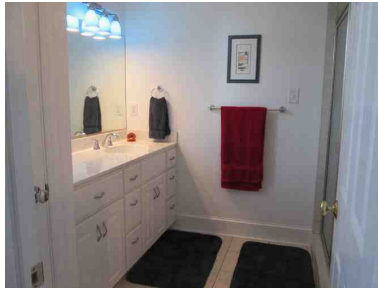
**Bedroom**



**Bath**



**Bedroom**



**Bath**



**Office / Playroom**



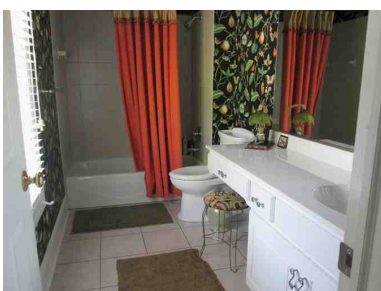
**2nd Floor Laundry**



**Bedroom**



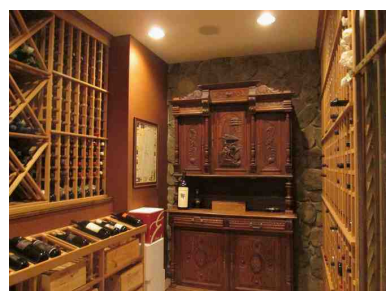
**Built In Bookcases**



**Bath**



**Rec Room Over Garage**



**Wine Cellar**

## Interior Photos

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					



**Basement Bath**



**Rec Room**



**Rec Room Fireplace**



**Rec Room Bar**



**Rec Room Bar**



**Basement Bedroom**



**Dock**



**Lake**



**4 HVAC Units**



**Crawl Space**



**Comparable Photo Page**

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					

**Comparable 1**

2806 Oak Point Ln  
Prox. to Subject 0.14 miles SE  
Sale Price 825,000  
Gross Living Area 4,900  
Total Rooms 10  
Total Bedrooms 5  
Total Bathrooms 3.1  
Location Barr West/ Lake front  
View Homes / Lake  
Site 0.87 Acres  
Quality Brick/Hardi plank Good  
Age 22

**Comparable 2**

2878 Oak Point Ln  
Prox. to Subject 0.14 miles N  
Sale Price 1,100,000  
Gross Living Area 7,086  
Total Rooms 12  
Total Bedrooms 6  
Total Bathrooms 4.1  
Location Barrington West  
View Homes  
Site 1.24 Acres  
Quality Brick/Hardi plank Good  
Age 20

**Comparable 3**

11458 Barrington Bridge Ct  
Prox. to Subject 0.16 miles NE  
Sale Price 745,000  
Gross Living Area 4,816  
Total Rooms 10  
Total Bedrooms 5  
Total Bathrooms 3.2  
Location Barrington  
View Homes  
Site 0.50 Acres  
Quality Brick/ Good  
Age 26

**Comparable Photo Page**

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					

**Comparable 4**

2200 Loreines Landing Ct	
Prox. to Subject	0.76 miles SE
Sale Price	900,000
Gross Living Area	5,204
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	4.1
Location	McCabes Grant
View	Homes
Site	0.75 Acres
Quality	Brick/Hardiplank Good
Age	4

**Comparable 5**

2873 Oak Point Ln	
Prox. to Subject	0.14 miles NW
Sale Price	1,075,000
Gross Living Area	6,642
Total Rooms	13
Total Bedrooms	5
Total Bathrooms	5.2
Location	Barrington West
View	Homes
Site	1.14 Acres
Quality	Brick
Age	20

**Comparable 6**

632 Walsing Dr	
Prox. to Subject	4.96 miles S
Sale Price	1,244,000
Gross Living Area	6,113
Total Rooms	12
Total Bedrooms	6
Total Bathrooms	5.1
Location	MoorelandLnd/RiverRd
View	Homes
Site	1.03 Acres
Quality	Brick / Good
Age	17

**Comparable Photo Page**

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					

**Comparable 7**

11441 Barrington Bridge Ct  
 Prox. to Subject 0.14 miles E  
 Sale Price 1,295,000  
 Gross Living Area 4,754  
 Total Rooms 14  
 Total Bedrooms 5  
 Total Bathrooms 4.1  
 Location Barrington / Lake Front  
 View Homes / Lake  
 Site 0.48 Acres  
 Quality Brick  
 Age 9

**Comparable 8**

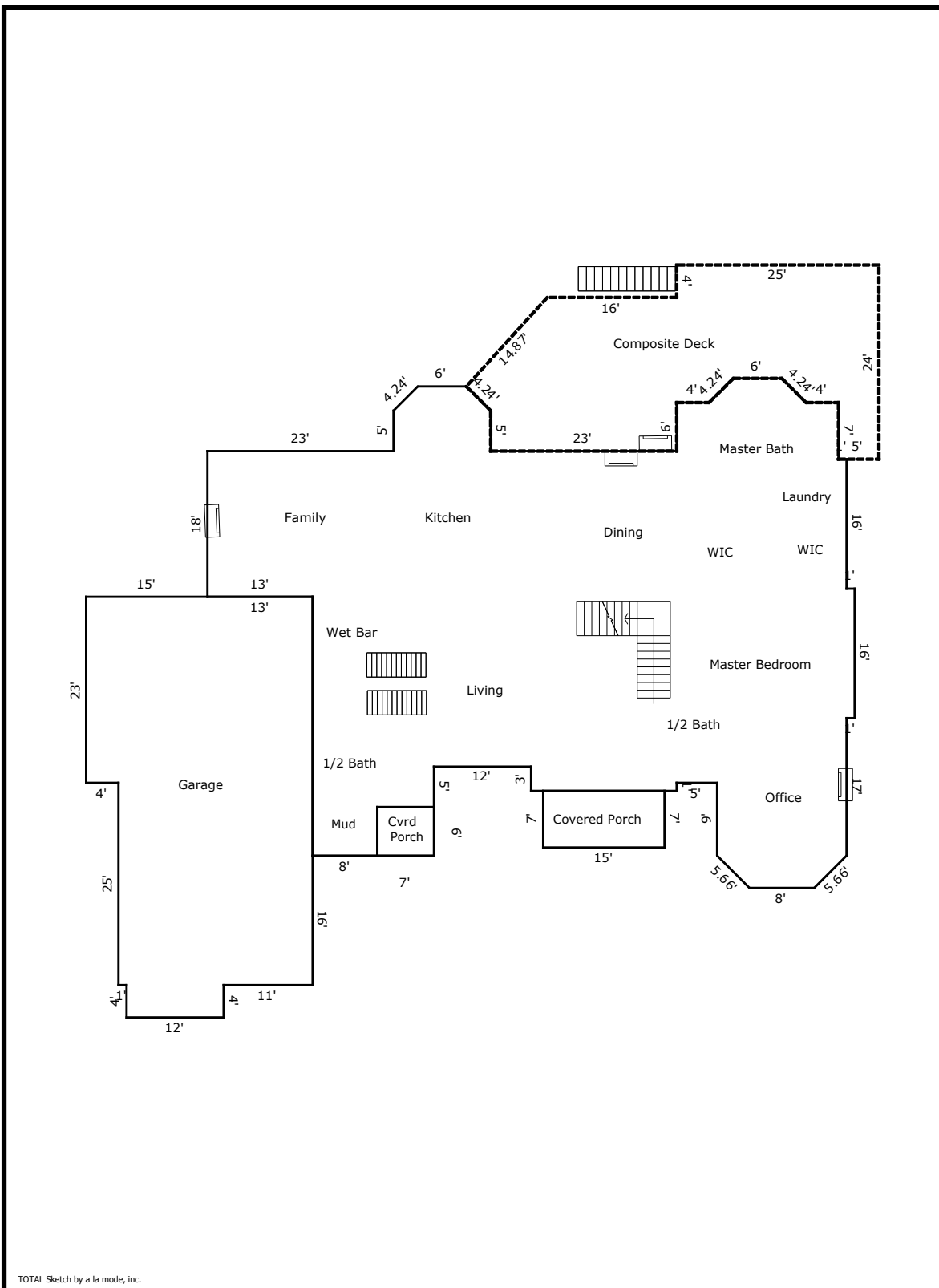
Prox. to Subject  
 Sale Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

**Comparable 9**

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

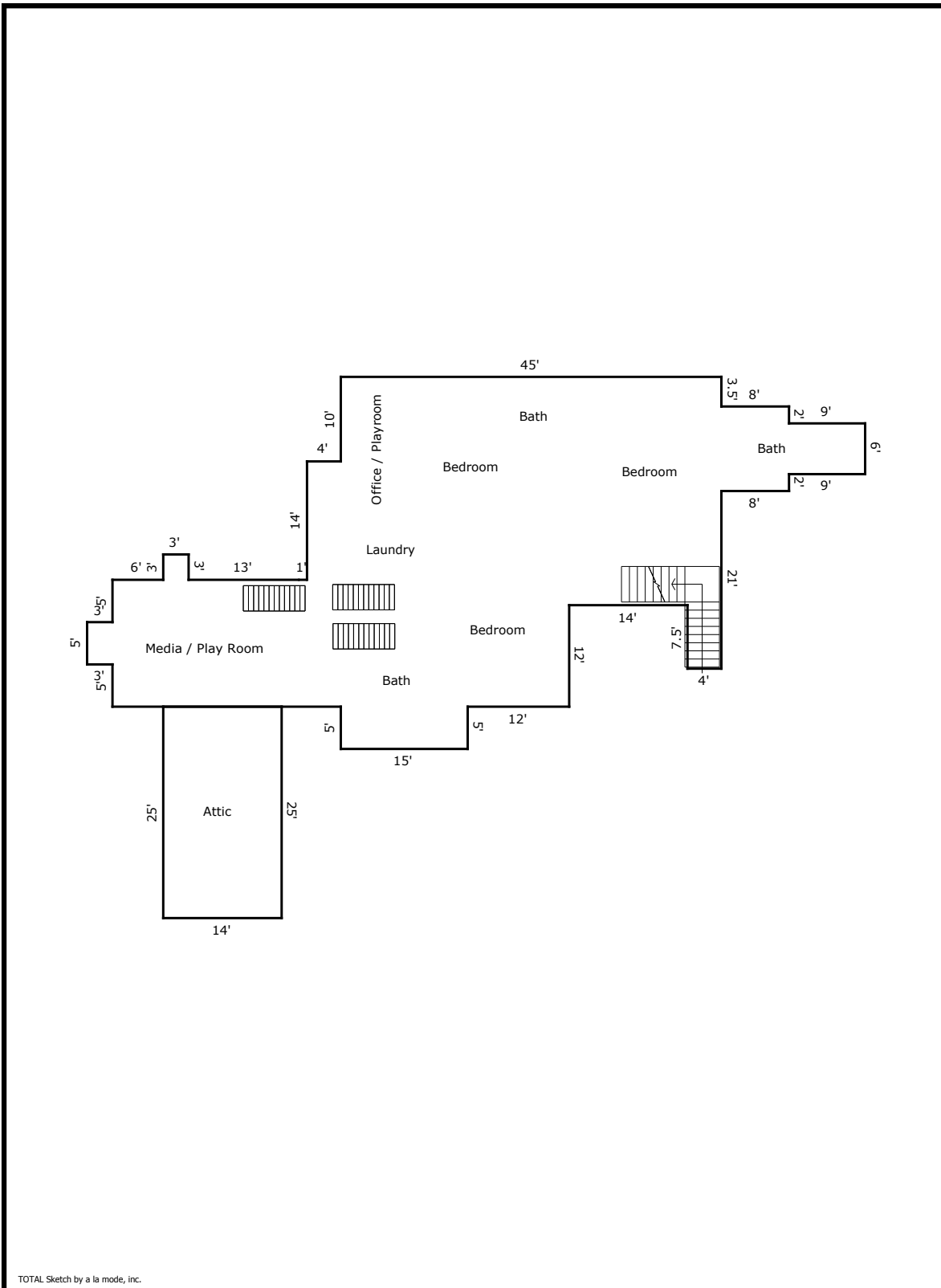
**Building Sketch (Page - 1)**

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					



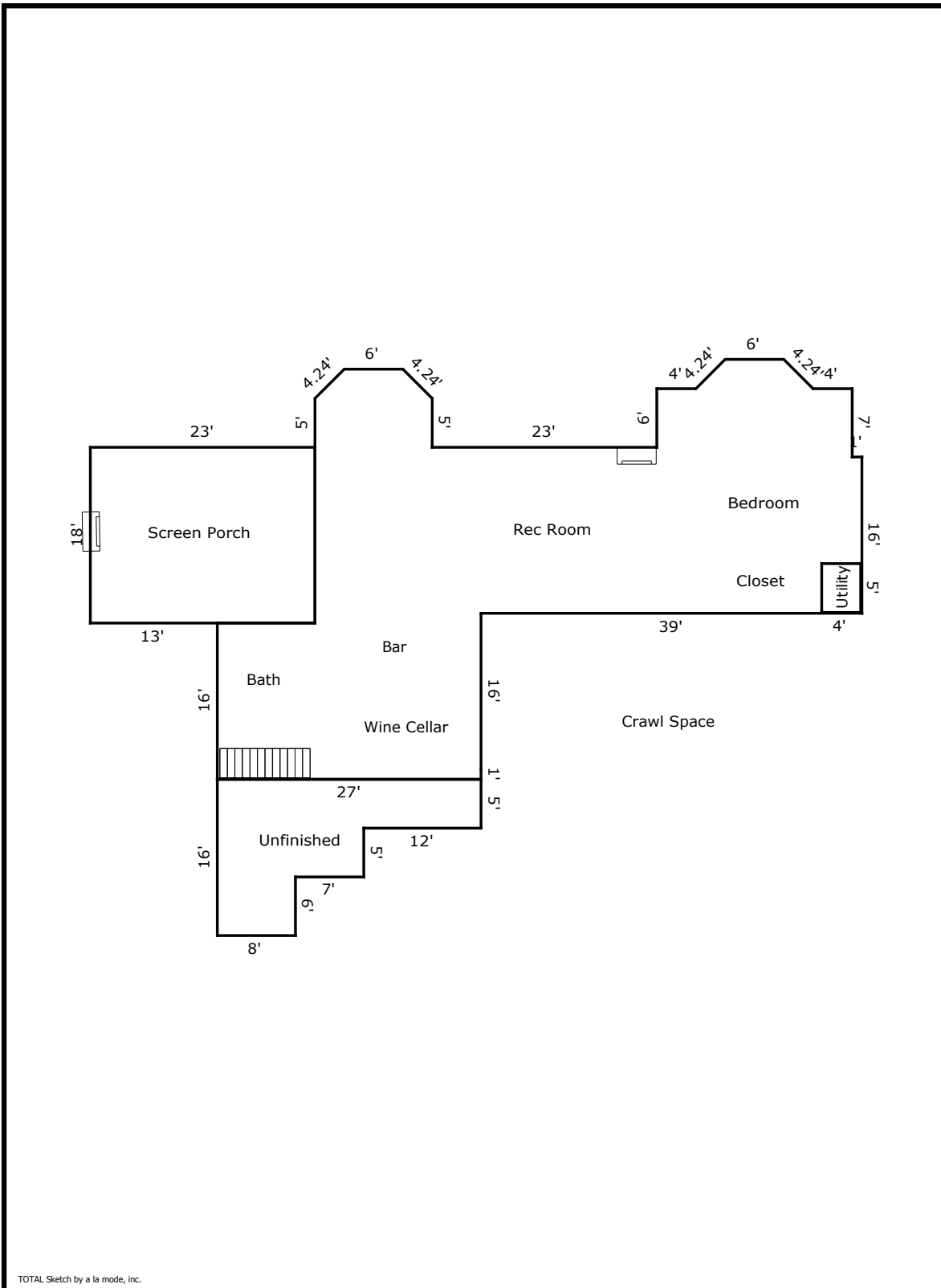
### Building Sketch (Page - 2)

Borrower	N/A						
Property Address	11801 Oak Point Ct						
City	Henrico	County	Henrico	State	VA	Zip Code	23233
Lender/Client	Mark T. Motley						



**Building Sketch (Page - 3)**

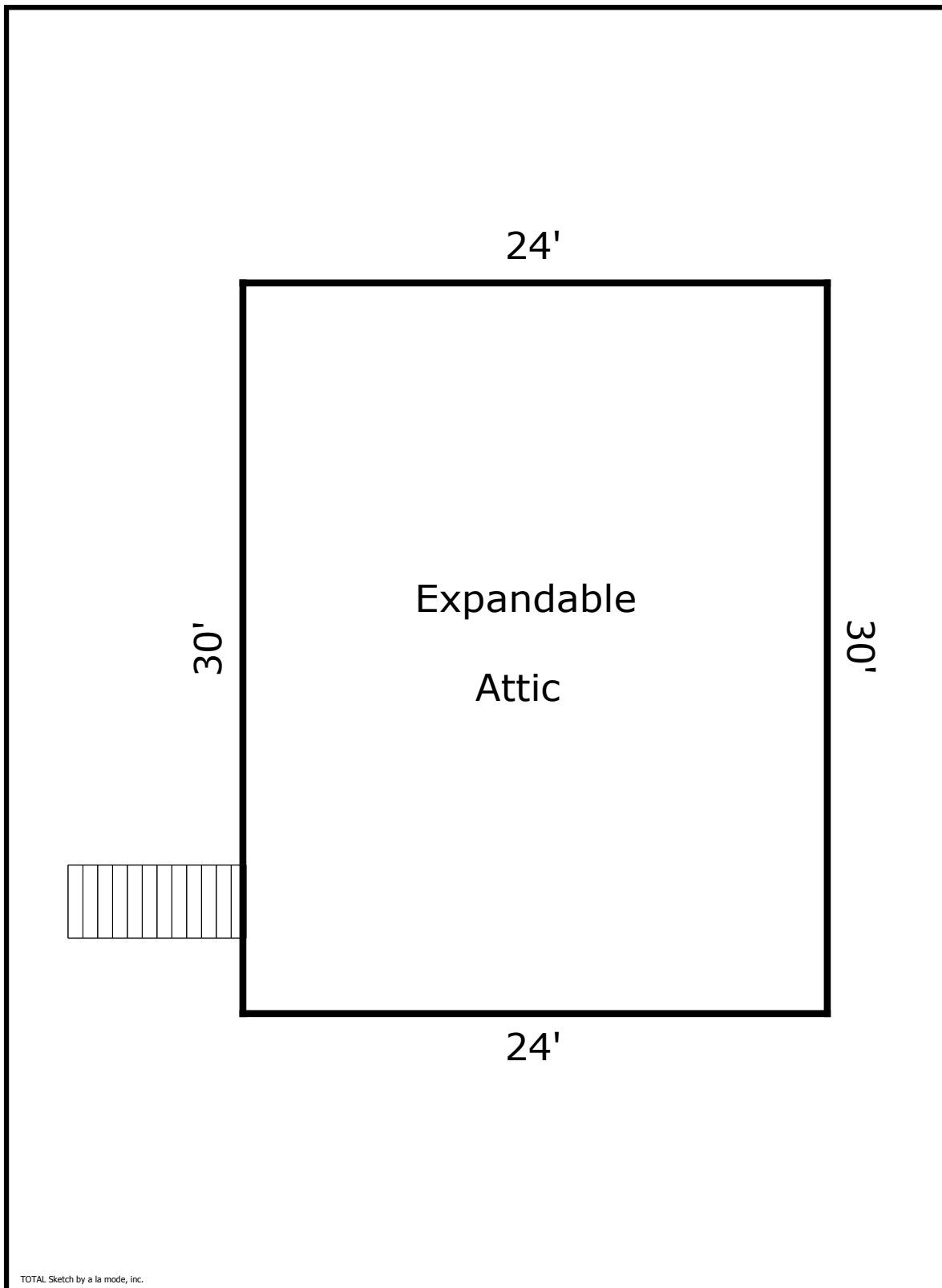
Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					





**Building Sketch (Page - 4)**

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					



TOTAL Sketch by a la mode, inc.

## Building Sketch (Page - 5)

Borrower	N/A					
Property Address	11801 Oak Point Ct					
City	Henrico	County	Henrico	State	VA	Zip Code 23233
Lender/Client	Mark T. Motley					

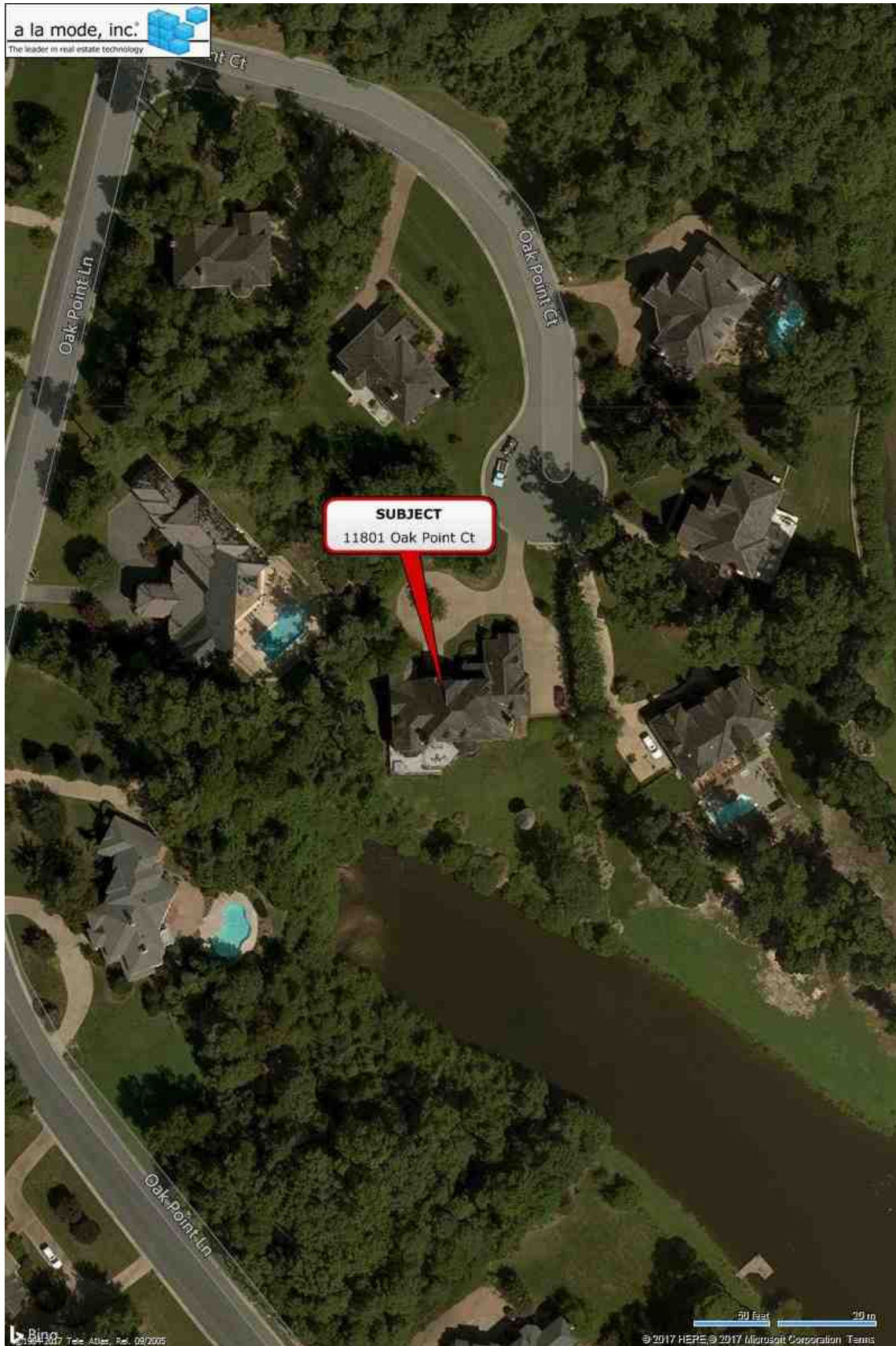
TOTAL Sketch by a la mode, inc.

## Area Calculations Summary

Living Area		Calculation Details	
First Floor	3468 Sq ft	$0.5 \times 3 \times 3 = 4.5$ $0.5 \times 3 \times 3 = 4.5$ $6 \times 3 = 18$ $16 \times 1 = 16$ $0.5 \times 3 \times 3 = 4.5$ $0.5 \times 3 \times 3 = 4.5$ $6 \times 3 = 18$ $20 \times 6 = 120$ $12 \times 5 = 60$ $78 \times 1 = 78$ $79 \times 17 = 1343$ $66 \times 21 = 1386$ $15 \times 5 = 75$ $8 \times 6 = 48$ $39 \times 2 = 78$ $18 \times 1 = 18$ $16 \times 9 = 144$ $0.5 \times 4 \times 4 = 8$ $0.5 \times 4 \times 4 = 8$ $8 \times 4 = 32$	
Second Floor	2263 Sq ft	$6 \times 9 = 54$ $15 \times 5 = 75$ $5 \times 3 = 15$ $3 \times 3 = 9$ $10 \times 8 = 80$ $15 \times 23 = 345$ $31 \times 12 = 372$ $4 \times 7.5 = 30$ $27 \times 45 = 1215$ $4 \times 17 = 68$	
<b>Total Living Area (Rounded):</b>		<b>5731 Sq ft</b>	
<b>Non-living Area</b>			
Covered Porch	105 Sq ft	$15 \times 7 = 105$	
Covered Porch	42 Sq ft	$6 \times 7 = 42$	
Composite Deck	852.5 Sq ft	$24 \times 5 = 120$ $17 \times 4 = 68$ $0.5 \times 3 \times 3 = 4.5$ $14 \times 3 = 42$ $14 \times 6 = 84$ $0.5 \times 3 \times 3 = 4.5$ $14 \times 3 = 42$ $17 \times 4 = 68$ $19 \times 16 = 304$ $0.5 \times 7.7 \times 7 = 26.95$ $11.3 \times 7 = 79.1$ $0.5 \times 6.3 \times 3 = 9.45$	
4 Car Attached	1292 Sq ft	$12 \times 4 = 48$ $24 \times 25 = 600$ $28 \times 23 = 644$	
Attic	350 Sq ft	$14 \times 25 = 350$	
Unfinished Basement	20 Sq ft	$5 \times 4 = 20$	
Screened Porch	414 Sq ft	$18 \times 23 = 414$	
Basement	1634 Sq ft	$0.5 \times 3 \times 3 = 4.5$ $0.5 \times 3 \times 3 = 4.5$ $6 \times 3 = 18$ $16 \times 10 = 160$ $17 \times 17 = 289$ $56 \times 16 = 896$ $7 \times 20 = 140$ $1 \times 23 = 23$ $12 \times 6 = 72$ $6 \times 3 = 18$ $0.5 \times 3 \times 3 = 4.5$ $0.5 \times 3 \times 3 = 4.5$	
Unfinished Basement	258 Sq ft	$8 \times 6 = 48$ $10 \times 15 = 150$ $5 \times 12 = 60$	
Attic	720 Sq ft	$30 \times 24 = 720$	

**Location Map**

Borrower	N/A					
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Lender/Client	Mark T. Motley					



## Location Map

Borrower	N/A					
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Lender/Client	Mark T. Motley					

