R	ESIDENTIAL APPRAISA	AL REPORT		File No.:	LCT092017
	Property Address: 5840 Pocahontas Trl		Providence Forge	State: VA	Zip Code: 23140
L	County: New Kent	Legal Description: TIMBERL	AKES 13 AC DB 138/6 Assessor's Parcel #:		34
띨	Tax Year: 2016 R.E. Taxes: \$ 2,295	Special Assessments: \$ 0	Borrower (if applicable):	31 7 6	
SUBJEC	Current Owner of Record: ANGEL MILDRED H		Occupant: Owner	Tenant Vacant	Manufactured Housing
"	Project Type: PUD Condominium	Cooperative Other (describe)		H0A: \$ 0	per year per month
	Market Area Name: Timberlakes		Map Reference: 40060		sus Tract: 7002.00
	The purpose of this appraisal is to develop an opinion of: This report reflects the following value (if not Current, see comments):	Market Value (as defined), or	other type of value (descri		ctive Prospective
		nparison Approach Cost Appro		(See Reconciliation Comme	
蓝			Other (describe)	(
SSIGNM	Intended Use: The Intended User of this apprais	sal report is Motleys. Unless	pecifically stated within	the report, there are	no additional Intended
SSI	Users.The intended use is to establish an as		raisal.		
`	Office	t Disposition Group Address: 3600	D	I Distance of MA 0000	.4
	Appraiser: Lucas Cullen Tucker	0000	Deepwater Terminal Ro Atlee Station Rd Mech		94
	Location: Urban Suburban	Rural Predominant	One-Unit Housing	Present Land Use	Change in Land Use
	Built up:	Under 25% Occupancy	PRICE AGE	One-Unit 65 %	Not Likely
_	Growth rate: Rapid Stable Property values: Increasing Stable	Slow Sowner 75 Declining Tenant 20	\$(000) (yrs)	2-4 Unit 2 % Multi-Unit 0 %	Likely * In Process *
Ę	Demand/supply: Shortage In Balance	☐ Declining ☐ Tenant 20 ☐ Vacant (0-5%)	143 Low 0 360 High 90	Multi-Unit 0 % Comm'I 8 %	10.
层	Marketing time: Under 3 Mos. 3-6 Mos.	Over 6 Mos. Vacant (>5%)	262 Pred 30	Vacant 25 %	
DESCR	Market Area Boundaries, Description, and Market Conditions (including s				nt County Line to the
AREAI	north, east, south, and west. New Kent is a ru				-
	with none offering any particular advantage. In throughout the Richmond area with recent ac				
MARKET	Homes which are competitively priced contin				•
Σ	is located along a ver y busy road buffered by	y distance / trees. External ob	solesence is noted.		
Н	Dimensions: 13.0 ac		Site Area: 13	3.0 ac	
	Zoning Classification: A1			Agricultural Residend	
	Ara CCS Da applicable 2 Vac Ma University			orming (grandfathered)	Illegal No zoning
	Are CC&Rs applicable? Yes No Unknown Highest & Best Use as improved: Present use, or		Yes X No st and best use is as im	Ground Rent (if applicable)	\$/
			st and best use is as in	ipioveu.	
	Actual Use as of Effective Date: Residential Singl	e Family	Use as appraised in this report:	Residential Sing	le Family
l_	Summary of Highest & Best Use: The subject's h	nighest and best use is as imp	roved.		
E DESCRIPTION					
ĕ	Utilities Public Other Provider/Description	Off-site Improvements Type	Public Privat	e Topography Basic	cally Level
ESC	Electricity	Street <u>Macadam</u>	🛛 🖺		cal for area
SITE	Gas None Water Well	Curb/Gutter None Sidewalk None		Shape Irregu	
۳,	Water □ ■ Well Sanitary Sewer □ ■ Septic	Street Lights None None	H H	View N;Re	
	Storm Sewer None	Alley None			_,
	Other site elements: Inside Lot Comer Lot FEMA Spec'l Flood Hazard Area Yes No FEM	Cul de Sac Underground Util A Flood Zone X F		- FFMA	Map Date 9/25/2009
	Site Comments: See attached addenda.	A Flood Zone X F	EMA Map # 51127C0200	JR ILLINA	Map Date 9/25/2009
	os attached addonad.				
	General Description Exterior Descript	tion Founda	tion B	asement None	Heating
	# of Units 1 Acc.Unit Foundation	Brick/Block/Avg Slab		rea Sq. Ft. 0	Type FHA
	# of Stories 1 Exterior Walls	Brick/Avg Crawl S	pace X	5 Finished 0	Fuel Electric
	Type Det. Att. Roof Surface Design (Style) Ranch Gutters & Dwns;	Composition/Avg Basemo		eiling	Caslina
	Design (Style) Ranch Gutters & Dwnsp Existing Proposed Und.Cons. Window Type	pts. <u>Aluminum/Avg</u> Sump F DH/Avg Dampn	. –	Valls	Cooling Central X
	Actual Age (Yrs.) 25 Storm/Screens	Aluminum/Avg Settlem		lutside Entry	Other
S	Effective Age (Yrs.) 10	Infestat	on		
Ē	Interior Description Appliances Floors Carpet/\/nl/Cncrt/Avg Refrigerator	Attic None Amenities Stairs Fireplace(s)	Woodst	ove(s) # 1	Car Storage None Garage # of cars (5 Tot.)
PROVEMENT	Walls Carpet/Vnl/Cncrt/Avg Refrigerator Walls Shtrck/Pnlng/Avg Range/Oven	Blown State Bloom	Rear	ove(s) # 1	Garage # of cars (5 Tot.) Attach.
PR PR	Trim/Finish Wood/Avg Disposal	Scuttle Deck	\cai		Detach. 2
IΞ	Bath Floor Vinyl/Carpet//Avg Dishwasher	Doorway Porch			Bitin
FTE	Bath Wainscot Fiberglass/Avg Fan/Hood Doors Wood/Good Microwave	Floor Fence O	Chain Link		Carport 1 Driveway 2
NO.	Doors Wood/Good Microwave Washer/Dryer				Driveway 2 Surface
F	Finished area above grade contains: 8 Root		2 Bath(s)	1,934 Square Feet of Gr	ross Living Area Above Grade
DESCRIPTION OF	Additional features: Insulation, dimensional sh	ningle roof replaced 5 years a	go		
Ä	Describe the condition of the property (including physical, functional and	external obsolescence):	C2D '	ation mathed !- !:	d on the age/life w -411
	utilizing the effective age and total economic	,			d on the age/life method age. The subject
	property has been well maintained. No functi				
	finshed flooring in Rec room area. Cost to cu	re to add carpet / pad is \$100	0. This is not considere	ed to effect the condit	
	considered in the final value conclusion. No s	significant pdating was noted	to the subject kitchen a	nd baths.	

File No. Page # 2

RESIDENTIAL APPRAISAL REPORT File No.: LCT092017 did 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) Online public records Analysis of sale/transfer history and/or any current agreement of sale/listing: 1st Prior Subject Sale/Transfer All prior sales appear to be normal. The Date 05/24/2017 subject property notes an owner name change 05/24/2017 from ANGEL MILDRED H to ANGEL Price: MILDRED H ESTATE. **TRANSFER** Source(s): online public records 2nd Prior Subject Sale/Transfer Date Price: SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal. COMPARABLE SALE # 1 COMPARABLE SALE # 2 COMPARABLE SALE # 3 5840 Pocahontas Trl 9440 Crumps Mill Rd 6650 New Kent Hwy 7300 Egypt Rd Providence Forge, VA 23140 Quinton, VA 23141 New Kent, VA 23124 New Kent, VA 23124 Proximity to Subject 5.32 miles N 4.19 miles N 7.29 miles E Sale Price 280,000 290,000 299,950 139.42 /sq.ft. 165.90 /sq.ft. Sale Price/GLA /sq.ft. 147.06 /sq.ft. Data Source(s) CVRMLS# 1713545;DOM 29 CVRMLS#1721319;DOM 6 CVRMLS#1705815;DOM 319 Inspection Verification Source(s) County Tax Data / LP\$299,950 County Tax Data / LP\$289,950 County Tax Data / LP\$290,000 Public Records
DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjust. DESCRIPTION +(-) \$ Adjust. DESCRIPTION + (-) \$ Adjust. Sales or Financing Arml th ArmLth Arml th Concessions FHA;5500 VA;8900 Conv;0 Date of Sale/Time s06/17;c05/17 s07/17;c06/17 s04/17;c03/17 Rights Appraised Fee Simple Fee Simple Fee Simple Fee Simple Location A;BsyRd: N;Res; A;BsyRd; N;Adj School: 5.50 ac +21,000 5.00 ac +24,000 5.00 ac +24,000 13.0 ac View N;Res; N;Res; N;Res; N;Res; Design (Style) Ranch DT1;Ranch Ranch Colonial Quality of Construction Q4 Q4 Q4 Q4 Age 25 20 14 27 Condition С3 С3 C3 С3 Above Grade Total Bdrms Baths Total Bdrms Baths Total Bdrms Baths Total Bdrms Baths Room Count 8 3 7 3.1 -4,500 7 4 -3,000 6 3 3.0 -3,000 Gross Living Area 1,934 sq.ft. 1,904 sq.ft. 2,080 sq.ft. 1,808 sq.ft. -5,840 +5,040 Basement & Finished 0sf 336sf336sfwo -8,000 0sf 0sf Rooms Below Grade 0rr1br1.0ba1o Functional Utility Average Average Average Average Heating/Cooling FHA Elec/C/Air FHA Elec/C/Air FHA Elec/C/Air FHA Elec/C/Air Energy Efficient Items Insulation Insulation Insulation Insulation Garage/Carport 2gd1cp2dw +3,000 2dw +13,000 3gd3dw -2,000 2gbi2dw Porch/Patio/Deck Patio -2,000 Porch, Pool -10,000 Apt, Por, Dk, ScP -24,000 Decks F/P 1 W/S 1 F/P, 1 W/S 0 1 F/P 0 1 F/P COE DATE n/a 06/27/2017 07/31/2017 04/24/2017 Upgrades to Kitchen/Bath No/No No/No No/No No/No Net Adjustment (Total) **X** + **X** + + 🗆 -9,500 18,160 40 Adjusted Sale Price of Comparables 289,500 308,160 299,990 Summary of Sales Comparison Approach See attached addenda Indicated Value by Sales Comparison Approach \$

294.000

ile No.	Page # 3	

	ESIDENTIAL APPRAISAL REPORT		File No.:	LCT092017	
	COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for	this appraisal.			
	Provide adequate information for replication of the following cost figures and calculations.				
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	The	extraction me	ethod was used	to
	calculate land value.				
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$	110,000
۱_		DWELLING 1,934 S	Sn Ft @\$ 4	00.00 =\$	193,400
COSTAPPROACH	iodal builders	1,504	Sq.Ft. @ \$	=\$	193,400
Ιĝ	Quality rating from cost service: average Effective date of cost data: current Comments on Cost Approach (gross living area calculations, depreciation, etc.):	•	Sq.Ft. @ \$	=\$	
I E			Sq.Ft. @ \$	=\$	
l₹	The cost approach is generally not considered a valid approach to	_			
ဗြ	value given the subject's age. The appraiser has completed the cost	-	Sq.Ft. @ \$	=\$	
l°	approach. No consideration is given to the cost approach.	Patio, Carport		=\$	5,000
			Sq.Ft. @ \$	35.00 =\$	29,400
		Total Estimate of Cost-New		=\$	227,800
		Less Physical Fun	ctional Extern	nal	
		Depreciation 37,974		6,834 =\$(44,808 ⁾
		Depreciated Cost of Improvements		=\$	182,992
		"As-is" Value of Site Improvements		=\$	
				=\$	
				=\$	
	Estimated Remaining Economic Life (if required): 50 Years	INDICATED VALUE BY COST APPROACH		=\$	292,992
Н	INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed to				202,002
ᄪ	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Value	by Income Approach
١ĕ	Summary of Income Approach (including support for market rent and GRM):	- •		mulculcu valuc	by income Approach
١ĸ					
14					
INCOME APPROACH					
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ž					
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part of a Planned United States of the Subject is part	nit Development.			
	Legal Name of Project:				
	Describe common elements and recreational facilities:				
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I٩					
_					
	Indicated Value by: Sales Comparison Approach \$ 0.4.000 Cost Approach (if day	olonod) \$ (henoles	come Annroach (if de	/Alonad) \$	
	Indicated Value by: Sales Comparison Approach \$ 294,000 Cost Approach (if dev	202,002	come Approach (if de		
	Final Reconciliation Most consideration is afforded the sales comparison app	proach. The cost approach was	s completed, b		ation was
	254,000	proach. The cost approach was	s completed, b		ation was
	Final Reconciliation Most consideration is afforded the sales comparison app	proach. The cost approach was	s completed, b		ation was
	Final Reconciliation Most consideration is afforded the sales comparison app	proach. The cost approach was	s completed, b		ation was
NOI	Final Reconciliation Most consideration is afforded the sales comparison app afforded the cost approach. The income approach was not completed due	oroach. The cost approach was to a lack of relevance and rer	s completed, b	ut no considera	
IATION	Final Reconciliation Most consideration is afforded the sales comparison app afforded the cost approach. The income approach was not completed due This appraisal is made "as is", subject to completion per plans and specification.	proach. The cost approach was a to a lack of relevance and repairment on the basis of a Hypothe	s completed, b	ut no considera	nts have been
CILIATION	Final Reconciliation Most consideration is afforded the sales comparison app afforded the cost approach. The income approach was not completed due This appraisal is made "as is", subject to completion per plans and specification completed, subject to the following repairs or alterations on the basis of a Hyp	proach. The cost approach was a to a lack of relevance and repair ations on the basis of a Hypotheothetical Condition that the repairs of	s completed, b ntal data. etical Condition to or alterations have	ut no considera	
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RECONCILIATION	Final Reconciliation Most consideration is afforded the sales comparison app afforded the cost approach. The income approach was not completed due This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the condition	proach. The cost approach was a to a lack of relevance and repair ations on the basis of a Hypoth othetical Condition that the repairs on or deficiency does not require a	s completed, b ntal data. etical Condition to or alterations have alteration or repai	ut no considera	nts have been subject to
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	Final Reconciliation Amost consideration is afforded the sales comparison apply afforded the cost approach. The income approach was not completed dues. This appraisal is made "as is", subject to completion per plans and specifical completed, subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the conditions. This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption that the conditions and the conditions and the conditions and the conditions and the conditions are conditions and the conditions and the conditions are conditions and conditions are conditions and condi	proach. The cost approach was a to a lack of relevance and rerestations on the basis of a Hypotheothetical Condition that the repairs on n or deficiency does not require a sumptions as specified in the attactive, defined Scope of Work, Stat	s completed, bental data. etical Condition to alterations have alteration or repail	ut no consideration at the improvement been completed, [T. See attached]	nts have been subject to ed addenda.
	Final Reconciliation Amost consideration is afforded the sales comparison applied the cost approach. The income approach was not completed dues. This appraisal is made "as is" subject to completion per plans and specifical completed, subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the conditions. This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specifications, my (our) Opinion of the Market Value (or other specifications)	proach. The cost approach was a to a lack of relevance and retaitions on the basis of a Hypothe othetical Condition that the repairs on n or deficiency does not require a sumptions as specified in the attaction, defined Scope of Work, State of the section of th	s completed, bental data. etical Condition to alterations have alteration or repail the decided addenda.	ut no consideration and the improvement been completed. [F: See attached]	nits have been subject to ed addenda.
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RECONC	Final Reconciliation afforded the cost approach. The income approach was not completed due This appraisal is made "asis", subject to completion per plans and specifica completed, subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the condition This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption that the condition and Appraiser's Certifications, my (our) Opinion of the Market Value (or other spe of this report is: \$ 294,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions a A true and complete copy of this report contains 10 pages, including exhibits whice property understood without reference to the information contained in the complete report stacked Exhibits: Scope of Work Limiting Cond./Certifications Narrative Add. Additional Sales	ations on the basis of a Hypothe othetical Condition that the repairs on n or deficiency does not require assumptions as specified in the attactive, defined Scope of Work, Statectified value type), as defined her on O8/01/2017 , and/or Extraordinary Assumptions income the are considered an integral part of the are considered and the are considered and the are considered and the area.	s completed, bental data. etical Condition to alterations have alteration or repail ched addenda. tement of Assurering of the rewhich is the cluded in this of the report. To ddenda	nat the improvement been completed, [r: See attache] mptions and Limit all property that effective date of report. See attaches	nts have been subject to ad addenda. iiting Conditions, is the subject this appraisal. tached addenda. may not be
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INVOICE FROM: Commonwealth Real Estate Appraisals, LLC. INVOICE NUMBER Commonwealth Real Estate Appraisals, LLC. LCT092017 10363 Atlee Station Road DATES Mechanicsville, VA 23116 Invoice Date: Due Date: Telephone Number: (804) 387-9995 Fax Number: (804) 779-2295 REFERENCE Internal Order #: T0: Lender Case #: Motleys 3600 Deepwater Terminal Rd Richmond, VA 23234 Client File #: FHA/VA Case #: Main File # on form: LCT092017 Other File # on form: E-Mail: Federal Tax ID: Telephone Number: Fax Number: Employer ID: Alternate Number: **DESCRIPTION** Lender: Client: Motleys Purchaser/Borrower: Property Address: 5840 Pocahontas Trl City: Providence Forge County: New Kent State: Zip: VA 23140 Legal Description: TIMBERLAKES 13 AC DB 138/625 148/469 WB 15/534 **FEES AMOUNT** 1004 GP 400.00

				SUBTOTAL	400.00
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ADDITIONAL COMPARABLE SALES LCT092017 COMPARABLE SALE # COMPARABLE SALE # 5 5600 Pine Fork Rd 5840 Pocahontas Trl 5600 Mountcastle Rd 7440 Airport Rd Providence Forge, VA 23140 Providence Forge, VA 23140 Quinton, VA 23141 Quinton, VA 23141 Proximity to Subject 2.68 miles N 2.89 miles NW 0.47 miles N Sale Price 310,500 295,000 350,000 Sale Price/GLA 126.73 /sq.ft. 158.43 /sq.ft. 159.67 /sq.ft. Data Source(s) CVRMLS#1629802;DOM 27 CVRMLS#1618504;DOM 11 CVRMLS#1723449;DOM 24 Inspection Verification Source(s) Public Records
DESCRIPTION County Tax Data / LP\$289,900 County Tax Data / LP\$295,000 County Tax Data / LP \$350,000 VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjust. DESCRIPTION DESCRIPTION +(-) \$ Adjust. +(-) \$ Adjust. REO ArmLth Listing Concessions FHA;0 Conv;5000 Date of Sale/Time s11/16;c09/16 s08/16;c06/16 c07/17 -3,500 Rights Appraised Fee Simple Fee Simple Fee Simple Fee Simple Location A;BsyRd; N;Semi Busy; N;BsyRd; N;BsyRd; Site 13.0 ac 25.54 ac -36,000 19.90 ac -18,000 15.00 ac -6,000 View N;Res; N;Res; N;Res; N;Res; Design (Style) Ranch Colonial Ranch DT1:Ranch Quality of Construction Q4 Q4 Q4 Q4 25 10 27 27 Condition C3 C3 C3 C3 Above Grade Bdrms Baths Bdrms Baths Baths Bdrms Baths Total Bdrms Total Total Total Room Count 8 3 8 3 -1,500 6 3 6 3 -1,500 2.1 2.1 Gross Living Area 1,862 sq.ft. 2,192 sq.ft. 1,934 sq.ft. 2,450 sq.ft. -20,640 -10,320 Basement & Finished 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Average Heating/Cooling FHA Elec/C/Air FHA Elec/C/Air FHA Elec/C/Air FHA Elec/C/Air Energy Efficient Items Insulation Insulation Insulation Insulation Garage/Carport 2gd1cp2dw +13,000 2dw +13,000 1ga2gd1dw -2,000 2dw Porch/Patio/Deck Porch, Deck -2,000 Por,Deck,Sc Por +4,000 Porch, Patio -2,000 Patio 1 W/S 0 1 F/P 0 2 F/P None 11/08/2016 COE DATE 09/01/2016 n/a n/a Upgrades to Kitchen/Bath No/No No/No No/No No/No Net Adjustment (Total) _ + 🗶 --47,140 _ + **X** --1,000 - + **X** --25,320 Adjusted Sale Price of Comparables 263,360 294,000 324,680 Summary of Sales Comparison Approach

Supplemental Addendum

File No. LCT092017

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Lender/Client								

GP Residential: Neighborhood - Market Conditions

Multiple types of financing is currently available with none offering any particular advantage. Points and closing costs are a point of negotiation. Over recent years decline has been noted throughout the Richmond area with recent activity stabilizing as interest rates are low. The typical marketing period is between 30 - 90 days. Homes which are competitively priced continue to market within 3 months. The current market is considered incresing.

Appraiser has analyzed all Active, Pending, and closed sales between 1800 - 2400 sq ft within 5 miles of the subject property and within the past 24 months. In the past 12 months, there have been 51 sales and there are currently 30 pending listings, resulting in an absorption rate of 6-7 sales per month. Based on the current number of Active listings, there is a 4-5 month housing supply. This research indicates that supply and demand are currently in balance. From 08/15 - 08/16, there were 32 sales ranging from \$119,500 - \$315,000 with a median sales price of \$250,975. From 08/16 - 08/17, there were 51 sales ranging from \$142,460 - \$360,381 with a median sales price of \$262,000. This research indicates that prices have increased by 4% annually. The typical area sales to list price ratio of 99% has been applied to the listings utilized.

• GP Residential : Site - Adverse Conditions or External Factors

The site size has been estimated by appraiser as no survey was provided and estimated by public record. The flood zone data provided was obtained by published maps and is not guaranteed, it is recommended that a flood certification be obtained to determine specific zone and to determine of flood insurance is required.

• GP Residential: Sales Comparison Analysis - Summary of Sales Comparison Approach

In selecting sales for the subject property the multiple listings systems and city/county public records of transactions in the area were researched and the search expanded to competing neighborhoods when there is a lack of activity within the subject subdivision. All sales resulted in cash to the sellers and are considered to be cash equivalent. COE dates were utilized.

Due to the rural nature of the subject market area, comparable sale distances exceeding 7 miles is considered typical.

Acreage adjustments have been calculated at \$3,000 per acre for sales with lot sizes more than 1 acre outside subject lot size. Adjustments are based on random match paired analysis and rounded to the nearest thousand.

The search was expanded beyond 6 months to include a proximate sale within 1 mile of the subject property.

Adjustments were extracted from market data analysis and in accordance with listing realtor photo/comments.

Due to a lack of perfect sales it may have been necessary to utilize sales outside 15% of the subject's age and size.

If the search was expanded across what the lender perceives as a major border no market division or barrier was noted.

No contributory value afforded items of personal property which can be moved from site for example sheds without a permanent foundation system.

No mechanical concession adjustments were made unless concessions reported were more than typical for the segment. Appraiser also notes these concessions reported are subject to realtor entry.

Sensitivity analysis was conducted to determine the subject's GLA adjustment.

7300 Egypt Rd has been adjusted \$20,000 for having an apartment over garage. Adjustment is based on match paired analysis.

6650 New Kent Hwy has been adjusted \$10,000 for an inground swimming pool based on match paired analysis.

Decks, patios, porches, and screened porches have all been valued at \$2,000 based on random match paired analysis.

Basement area adjustments have been calculated at \$10 per unfinished square foot and \$15 per finished square foot for sales with basements more than 100 sq ft outside subject basement size. Adjustment is based on matched pair analysis.

The comparable sales utilized represent the best indicator of value for the subject property.

Equal consideration has been afforded each sale utilized and comparables were placed in no paticular order. Appraiser professional opinion was based on numerous market characterisitcs within the adjusted sale prices.

Appraiser notes a lack of perfect sales to weight one more than another. A range was also necessary to display the current risk tolreance within the neighborhood. Due to a noted lack of perfect sales appraiser places most weight on proximity in the selection process of sales

Due to the subject's acreage and the comparable sales utilized, the subject property has appraised for more than the predominant sale price. The subject property is not over built, no adverse market reaction is anticipated.

No adjustment could be proven for being located along a busy road but exterior noise was noted and appraiser expects a slight negative impact and has leaned slightly to the lower end of the range in addition to the noted repairs.

No increasing time adjustments were made due to contradicting trends as it applies to comparables within this report.

Excessive gross and net adjustments were necessary due to a general lack of more similar sales in the subject's market area. Due to a lack of more comparable sales it was necessary to utilize sales which sold outside of 10% net/gross adjustment and appraiser additionally notes Fannie Mae no longer requires use of comparables within any adjustment percentage.

No fireplace adjyustment were made due to matched paired analysis.

• GP Residential : Conditions of Appraisal

The Intended User of this appraisal report is Motleys. Unless specifically stated within the report, there are no additional Intended Users. The intended use is to establish an asking price for a pre listing appraisal.

I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of the

Supplemental Addendum

File No. LCT092017

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Lender/Client								

work under review within the three-year period immediately preceding acceptance of this assignment.

No repairs or conditions required. This is an appraisal report. All utilities were turned on at the time of inspection. The appraiser has sole control over affixing the electronic signature contained in this report.

Marketing time and reasonable exposure time are similar between 0 - 90 days.

If a discrepancy was noted in the borrower name vs. owner name, appraiser notes borrower name was copied verbatim from lender and owner name reported was copied from public record verbatim.

Appraiser fee for this assignment is \$400.

Appraiser address cited is office as appraiser resides in the local market and possesses the appropriate geographical competence to complete appraisal assignments.

This appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgagee Letter 2009-28.

Mai	rket Conditions Ad	ldendum	to the Ap	praisal Report		File No.	LC	CT092017		
	-		ends and condit	ions prevalent in the subject						
	with an effective date on or after				C4			7ID Codo		
CO TO T COGNICITIES TH		UIT	^y Providen	ice Forge	51	ate VA		^{ZIP Code} 231	40	
	form as the basis for his/her co	nclusions, and i	must provide sup	port for those conclusions, regarding						
it is available and reliable and must provide analysis as indicated belo	ow. If any required data is unavai	lable or is consi	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to p	rovide data for the shaded areas	below; if it is av	vailable, however	, the appraiser must include the data						
	-			-						
					_		-	Overall Trend		
					Н	Increasing				Declining
					H				┢	-
Total # of Comparable Active Listings					Ħ	Declining	H	Stable	H	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)					Ħ	Declining	Ħ	Stable	F	Increasing
The papers and the salesmanne in a papers in the manufacture of the control of the investment of the control of the control of the papers and the control of										
Median Comparable Sale Price	264,750	289	,330	261,700	X	Increasing		Stable		Declining
This purpose of the detection is to provide the leader color with a claur and accordance and the manufacture and confirms provided in the subject expendence of the second										
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4 4			5% increasing a	ise of buydowns, closing costs, cond	\Box	Dodining		Otable	L	increasing
	, -		-	· · · · · ·	•					
Seller concessions typ	ically accepted at 37	o. IIIIS ua	ia is subje	ct to realtor entry.						
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	o If yes, e	xplain (including	the trends in listings and sales of fore	close	d properties).				
Foreclosure inventory remains a factor in t	he Richmond area b	ut not con	sidered a	direct factor to the subj	ect	property.				
Cite data sources for above information NALC	Dublic Poperdo									
IVILS,	Public Records									
Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal repor	t form. If you us	ed any additional information, such as	i .					
an analysis of pending sales and/or expired and withdrawn listings, t	o formulate your conclusions, pr	ovide both an e	xplanation and si	upport for your conclusions.						
Central Virginia's MLS system excludes expired	/released listings from	this media	n/average. [·]	The median DOM and sale	e to	list price pr	rovio	ded above is	s no	ot
considered an accurate reflection unless it took	1 listing attempt by sell	ler. Only er	nding asking	price and and most recer	ıt lis	ting calcula	ated	. Total numl	ber	of
active listings, months of housing supply, media	n comparable list price	, and medi	an compara	ble list price was not provi	ded	as this dat	ta is	not availab	le t	hrough
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Subject Project Data	Prior 7–12 Months	Prior 4-	-6 Months	Current – 3 Months			(Overall Trend		
Total # of Comparable Sales (Settled)						Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)						Increasing		Stable		Declining
						Declining		Stable		Increasing
						-		Stable		Increasing
, , , , , , , ,	Yes No	o If yes, in	idicate the numb	er of REO listings and explain the tren	ds in	listings and sale	es of			
foreclosed properties.										
Summarize the above trends and address the impact on the subject	unit and project.									
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Circohya	ma		Cinnet							
Signature	- (Signature	praicer Name						
Appraiser Name Lucas Cullen Tucker Company Name Commonwealth Real Esta	to Amme-11- 11 C		Supervisory Ap Company Name							
		22146	Company Addr							
Company Address 10363 Atlee Station Rd State License/Certification # 4001008355	, Mechanicsville, VA	123116	State License/C					State		
Free II Address	٧/١		Email Address							
Email Address commonwealth.appraisals@	gmail.com		LITIAN AUUTESS							

Freddie Mac Form 71 March 2009

Subject Photo Page

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Lender/Client								



Subject Front

5840 Pocahontas Trl

Sales Price

Gross Living Area 1,934
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 2



Subject Rear



Subject Street

Comparable Photo Page

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Landar/Cliant								



Comparable 1

9440 Crumps Mill Rd

Prox. to Subject 5.32 miles N 280,000 Sales Price 1,904 Gross Living Area Total Rooms Total Bedrooms 3 Total Bathrooms 3.1 Location N;Res; View N;Res; 5.50 ac Site Q4 Quality Age 14



Comparable 2

6650 New Kent Hwy

Prox. to Subject 4.19 miles N Sales Price 290,000 Gross Living Area 2,080 Total Rooms Total Bedrooms 4 Total Bathrooms 3 Location A;BsyRd; N;Res; View Site 5.00 ac Q4 Quality Age 20



Comparable 3

7300 Egypt Rd

 Prox. to Subject
 7.29 miles E

 Sales Price
 299,950

 Gross Living Area
 1,808

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Adj School;

 View
 N;Res;

 Site
 5.00 ac

 Quality
 Q4

 Age
 27

Comparable Photo Page

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Landar/Cliant								



Comparable 4

5600 Mountcastle Rd

Prox. to Subject 0.47 miles N 310,500 Sale Price Gross Living Area 2,450 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1

Location N;Semi Busy; View N;Res; 25.54 ac Site Q4 Quality Age 10



Comparable 5

5600 Pine Fork Rd

Prox. to Subject 2.68 miles N Sale Price 295,000 Gross Living Area 1,862 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2 Location N;BsyRd; View N;Res; Site 19.90 ac Quality Q4

27

Age



Comparable 6

7440 Airport Rd

Prox. to Subject 2.89 miles NW Sale Price 350,000 Gross Living Area 2,192 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;BsyRd; N;Res; View Site 15.00 ac Quality Q4 Age 27

Interior Photos

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Lender/Client								





Garage

View towards busy road





Rear

Mechanicals







Concrete floor in rec room

Photograph Addendum

Borrower			
Property Address	5840 Pocahontas Trl		
City	Providence Forge	County New Kent State VA Z	ip Code 23140
Lender/Client			







Laundry

Kitchen



Main Living Area



Dining





Living

Bath



Bedroom

Bedroom



Bedroom



Bath

Side

Form PIC12 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

File No. LCT092017

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C.3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

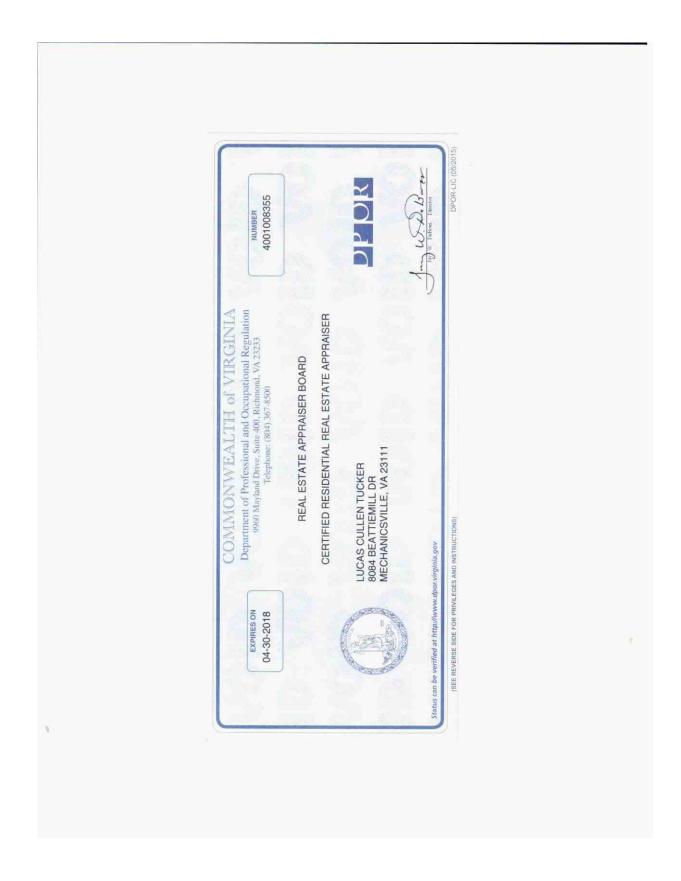
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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



General Star National Insurance Company P O Box 10360 (Attn: GSN) Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA301549C			Renewal of Number:	NJA301549B		
1.	NAMED INSURED:	Lucas C. Tucker				

STREET ADDRESS: 10363 Atlee Station Road Mechanicsville, VA 23116

2. POLICY PERIOD: Inception Date: 12/01/2016 Expiration Date: 12/01/2017 Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. LIMITS OF LIABILITY:

Each Claim: \$1,000,000 Aggregate: \$2,000,000 Claim Expenses have a separate Limit of Liability:

Each Claim: \$1,000,000 Aggregate: \$2,000,000

4. DEDUCTIBLE: _____ Aggregate: \$_0 Each Claim: \$0

\$649.00

5. RETROACTIVE DATE: 12/01/2013 If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

6. ANNUAL PREMIUM: \$649.00

TOTAL Premium and Taxes/Surcharge: 7. ENDORSEMENTS: This policy is made and accepted subject to the printed policy form together with the following form(s) or

endorsement(s). AP 00 0001 (06/11), AP 04 0001 (06/11), AP 04 0003 (07/14), AP 04 0004 (07/14), AP 21 0002 (06/11), SGN 90 0001 (07/10), AP 01 0040VA (06/11), AP 95 0007VA (06/11), AP 08 0046VA (06/11),

8. PRODUCER NAME: Mercer Consumer STREET ADDRESS: P. O. Box 8146

Des Moines, IA 50306-8146

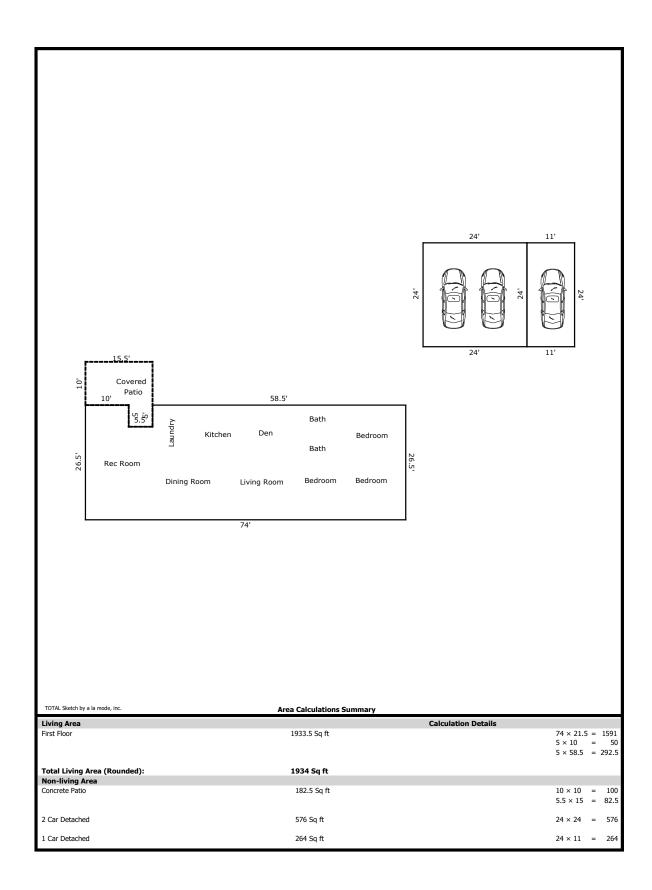
Authorized Representative

Producer Code: 26460 Class Code: 73128 Date: 11/10/2016

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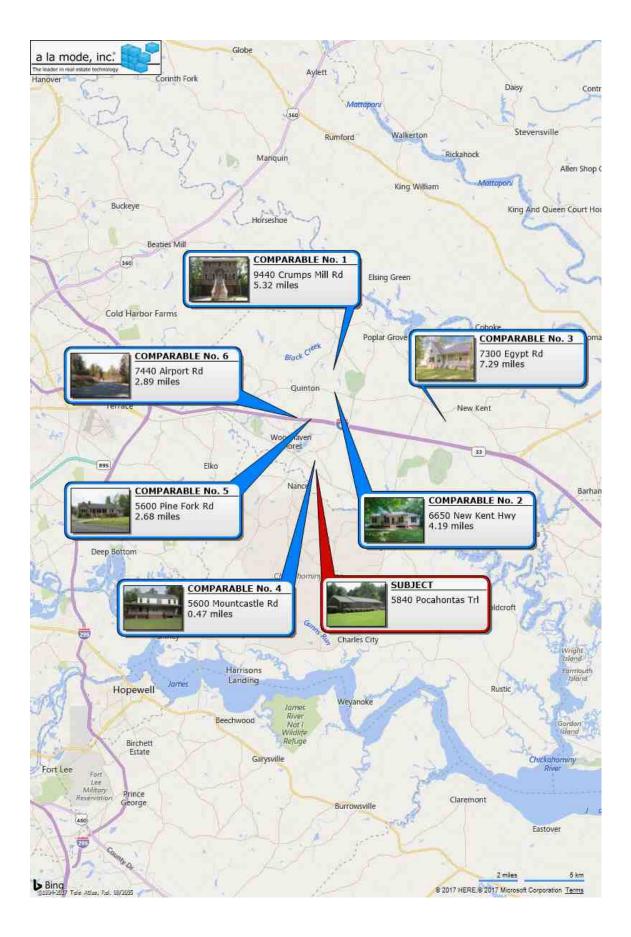
Building Sketch

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Landar/Cliant								



Location Map

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Lender/Client	_							



Location Map

Borrower								
Property Address	5840 Pocahontas Trl							
City	Providence Forge	County	New Kent	State	VA	Zip Code	23140	
Landar/Oliant								

