

# Uniform Residential Appraisal Report

File No. 232-2782 (2)

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																		
SUBJECT	Property Address <b>2316 Saint Michaels Court</b>		City <b>Cherry Springs</b> State <b>PA</b> Zip Code <b>21536</b>																																																																																															
	Borrower <b>Russ/Thomas</b>		Owner of Public Record <b>Russ/Thomas</b> County <b>Cherry</b>																																																																																															
	Legal Description <b>Tax Map 13 Lot 1335 - SEE DEED Book #7122 Page 2653</b>																																																																																																	
	Assessor's Parcel # <b>44-13-1335</b>		Tax Year <b>2020</b> R.E. Taxes \$ <b>3,468</b>																																																																																															
	Neighborhood Name <b>Pengate</b>		Map Reference <b>D14189-G-22</b> Census Tract <b>4155.143</b>																																																																																															
	Occupant <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$ <b>0</b> <input checked="" type="checkbox"/> PUD HOA \$ <b>180</b> <input type="checkbox"/> per year <input checked="" type="checkbox"/> per month																																																																																															
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)																																																																																																	
	Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)																																																																																																	
	Lender/Client <b>Campus Mortgage Advisors, Inc</b> Address <b>711 W Hermantown Pk., Ste 381, Happy Meeting , PA 21573</b>																																																																																																	
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																	
CONTRACT	Report data source(s) used, offering price(s), and date(s). <b>Per Bright MLS and Homeowner, the Subject has not been offered for sale in the past 12 months.</b>																																																																																																	
	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.																																																																																																	
	Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____																																																																																																	
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																	
	If Yes, report the total dollar amount and describe the items to be paid. _____																																																																																																	
NEIGHBORHOOD	<b>Note: Race and the racial composition of the neighborhood are not appraisal factors.</b>																																																																																																	
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	Neighborhood Description <b>Average proximity to &amp; employment stability, convenience to shopping &amp; schools, rec. facilities, protection from detrimental condition and police &amp; fire protection. Average access to public trans. Average market appeal for all types of residential.</b>																																																																																																	
	Market Conditions (including support for the above conclusions) <b>Interest rates favorable. Resid. values appear to rising slightly with demand increasing and supply decreasing. No oversupply and adequate resales available. Limited new SF CX available on a build to suit basis. Resid. selling in a timely fashion most in 1-4 months.</b>																																																																																																	
Dimensions <b>Irregular</b> Area <b>1448 sf</b> Shape <b>Irregular</b> View <b>N;Res;</b>																																																																																																		
Specific Zoning Classification <b>Residential</b> Zoning Description <b>R10</b>																																																																																																		
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)																																																																																																		
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____																																																																																																		
SITE	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Utilities</th> <th>Public</th> <th>Other (describe)</th> <th>Public</th> <th>Other (describe)</th> <th>Off-site Improvements—Type</th> <th>Public</th> <th>Private</th> </tr> </thead> <tbody> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Water</td> <td><input checked="" type="checkbox"/></td> <td>Street</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Gas</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Sanitary Sewer</td> <td><input checked="" type="checkbox"/></td> <td>Alley</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>			Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input type="checkbox"/>	<input type="checkbox"/>																																																																							
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	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <b>X</b> FEMA Map # <b>53131D 1116H</b> FEMA Map Date <b>09/29/2017</b>																																																																																																	
	Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____																																																																																																	
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. <b>The utilities and mechanicals were operating at the time of the appraisal. The appraiser is not qualified to warrant the condition or operation of any of the mechanicals.</b>																																																																																																	
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Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)																																																																																																		
Finished area above grade contains: <b>7 Rooms 3 Bedrooms 2.0 Bath(s) 2,046 Square Feet of Gross Living Area Above Grade</b>																																																																																																		
Additional features (special energy efficient items, etc.). <b>WINDOWS/DOORS/INSULATION PROVIDE ADEQUATE ENERGY EFFICIENCY. Subject is considered a well maintained Townhome with a finished basement area.</b>																																																																																																		
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). <b>C3;Kitchen-updated-timeframe unknown;Bathrooms-updated-timeframe unknown;IMPROVEMENTS ARE CONSIDERED TO BE IN AVERAGE CONDITION. NORMAL PHYSICAL DEPRECIATION AND NO FUNCTIONAL OR EXTERNAL DEPRECIATION NECESSARY. NO REPAIRS ARE NECESSARY.</b>																																																																																																		
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. <b>None visible or that Tenant or Homeowner made appraiser aware of at the time of the appraisal.</b>																																																																																																		
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. <b>PROPERTY DOES CONFORM TO THE NEIGHBORHOOD.</b>																																																																																																		