Uniform Residential Appraisal Report File No. 232-2782 (2)

The purpose of this summary appraisal report is	to provide the lender	/client with an accur	ate, and adequat	ely supported.	opinion of the i	market va	alue of the subiect	property.
Property Address 2316 Saint Michaels Co			Cherry Sprin				Zip Code 21536	FF/-
Borrower Russ/Thomas		er of Public Record R		igo		unty Che		
						unty Crit	ыту	
Legal Description Tax Map 13 Lot 1335 -	- SEE DEED BO							0.400
Assessor's Parcel # 44-13-1335			Year 2020			E. Taxes \$		3,468
Neighborhood Name Pengate			p Reference DI41				t <u>4155.143</u>	
Occupant Owner X Tenant Vacant	Spec	cial Assessments \$ 0		X) P	UD HOA \$ 18	30	per year X	per month
Property Rights Appraised X Fee Simple	LeaseholdOt	her (describe)						
	Refinance Transaction	Other (describe)					
Lender/Client Campus Mortgage Advisor		ress 711 W Herma		te 381. Har	pv Meeting	PA 21	573	
Is the subject property currently offered for sale or ha						es XI		
Report data source(s) used, offering price(s), and da								12
	ile(s). <u>Fel blight i</u>	VILS and Homeo	wher, the Sur	Jeci nas no	t been onere	u ioi sa	ale III lile pasi	12
months.								
I did did not analyze the contract for sale	for the subject purchase	e transaction. Explain th	e results of the anal	lysis of the contr	act for sa l e or why	the analy	sis was not performed	d.
Contract Price \$ Date of Cont	tract	Is the property selle	r the owner of publi	c record?	Yes No	Data Sour	rce(s)	
Is there any financial assistance (loan charges, sale							Yes No	
If Yes, report the total dollar amount and describe the		ripayment assistance, c	ic., to be paid by a	ny party on bena	n or the borrower.	_	7103110	
If res, report the total dollar amount and describe the	e items to be paid.							
Note: Race and the racial composition of the nei	ghborhood are not app	oraisal factors.						
Neighborhood Characteristics		One-Unit Hous	ing Trends		One-Unit Hou	sing	Present Land	Use %
Location Urban X Suburban Rural	Property Value	es XIncreasing	Stable	Declining	PRICE	AGE	One-Unit	60 %
	r 25% Demand/Suppl		In Balance	Over Supply	\$(000)	(yrs)	2-4 Unit	%
Growth Rapid X Stable Slow		e X Under 3 mths	3-6 mths	Over 6 mths	225 Low		Multi-Family	2 %
				J Over o mins				
Neighborhood Boundaries Bounded by St T					325 High		Commercial	15 %
Varying styles, schools, highways, c					275 Pred.		Other vac	23 %
Neighborhood Description Average proximi	ty to & employme	ent stability, conv	enience to sl	nopping & s	chools, rec.	facilities	s, protection fro	om
detrimental condition and police & fir	e protection. Av	erage access to	public trans.	Average ma	arket appeal	for all t	ypes of resider	ntial.
Market Conditions (including support for the above of	onclusions) Interes	t rates favorable	Resid value	es annear to	risina sliah	tly with	demand increa	asina
and supply decreasing. No oversupp								
selling in a timely fashion most in 1-4		resales available	C. Lillited lie	W OI OX a	valiable on a	Dulla to	J Suit basis. To	coid.
		10 - 1	o. 1				D	
Dimensions Irregular	Area 14		Shape II	rregular		View N	;Res;	
Specific Zoning Classification Residential	Zoning D	escription R10						
Zoning Compliance X Legal Legal None	conforming (Grandfather	red Use) No Zor	ning 🔲 Illegal (describe)				
Is the highest and best use of the subject property as	s improved (or as propos	sed per plans and speci	fications) the prese	nt use?]Yes □No	If No, des	crihe	
, , , , ,								
Utilities Public Other (describe)		Dublic	Other (describe)		Off cita Improv			Drivata
Utilities Public Other (describe)	Wotor		Other (describe)		Off-site Improv		-Type Public	Private
Electricity X	Water	X	Other (describe)		Street			Private
Electricity X Gas X	Sanitary S	ewer X			Street Alley None	ements—	-Type Public X	Private
Electricity X Gas X FEMA Special Flood Hazard Area Yes X	Sanitary So No FEMA Flood Zon	ewer X	FEMA Map #	53131D 11 ⁻	Street Alley None	ements—	-Type Public	Private
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