					File # 63122	
		provide the lender/client with an accurate, and ad-		e market value of the		
	Property Address 2006 Onotoa Dr		City Indian Trail	State	NC Zip Ci	ode 28079
	Borrower Jennifer Petro	Owner of Public Record Jennifer	Petro	Coun	ity Union	
	Legal Description #99 Bent Creek 2006 O	notoa Dr				
	_ '	notou Bi	TV 0040	D.F.:	T # 0.050	
	Assessor's Parcel # 07-039-139		Tax Year 2018		Taxes \$ 2,059	
S	Neighborhood Name Bent Creek		Map Reference 16740	Cens	us Tract 0203.05	
U	Occupant X Owner Tenant Vac	ant Special Assessments \$ 0		X PUD HOA\$	535 <b>X</b> per y	ear per month
B.		Leasehold Other (describe)	L		200 <u>aca</u> po. j	oa: por monar
J.		<u> </u>				
E	Assignment Type Purchase Transaction	Refinance Transaction Other (describ	e)			
С	Lender/Client Loan Depot	Address 26642 To	wne Centre Dr Foothill Ra	nch CA 92610		
T	·	or has it been offered for sale in the twelve months	prior to the effective date of this	annraisal?	Yes X N	n
	Report data source(s) used, offering price(s), an		prior to are emecate date or and	арргаюшт		
	Per Civils archive search the subject has no	t been listed for sale nor sold in the past twelve	months.			
	I did did not analyze the contract for sal	e for the subject purchase transaction. Explain the	results of the analysis of the con	tract for sale or why t	ne analysis was not p	erformed.
С						
0						
N						
IT.	Contract Price \$ Date of Contr	· · · · · · · · · · · · · · · · · · ·		s 🗌 No Data Sou	, ,	
R	Is there any financial assistance (loan charges, s	sale concessions, gift or downpayment assistance,	etc.) to be paid by any party on b	ehalf of the borrower	?	Yes No
Α	If Yes, report the total dollar amount and describ	e the items to be paid.				
C						
T						
•						
	Note: Race and the racial composition of the nei	abborhood are not appraisal factors				
	Neighborhood Characteristics	One-Unit Housin	ng Tronds	One-Unit Ho	using Proc	sent Land Use %
	,		<u> </u>			
N	Location Urban Suburban Ru	ral Property Values Increasing	X Stable Declining	PRICE	AGE One-Unit	100 %
ΙĒ	Built-Up X Over 75% 25-75% Un	der 25% Demand/Supply Shortage	<b>X</b> In Balance ☐ Over Supply	\$(000)	(yrs) 2-4 Unit	%
<u>-</u> .			= = "'	, , ,	· ·	
Ġ		w Marketing Time X Under 3 mths	3-6 mths Over 6 mths	202 Low	0 Multi-Fan	nily %
Ш	Neighborhood Boundaries			911 High	56 Commerc	cial %
П	The subject is bound on the north by Mill Gro	ove Rd, on the east by Indian Trail Fairview Rd,	on the south by Unionville		Other	0/
В	Indian Trail Rd, and bound on the west by Se	ecrest Shortcut Rd.		385 Pred.	10 Other	%
O R	Neighborhood Description					
I K	Residential neighborhood convenient to I-48	5, employment, subject's county school, and oth	ner necessary support services	. The subject neighb	orhood is comprised	homes varying in
0	size and character. Multi-family and non-resi	dential uses (such as retail, office, etc.) are loca	ated primarily along main routes	and have no adver	se impact.	
0						
D.	Market Conditions (including support for the abo	ve conclusions)				
	, , , , , , , ,					
		activity in this past year. Buy-downs and seller of				ist purchasers in
	lowering closing costs rather than being an in	ndicator of a weak market. Most reasonably price	ed nomes sell within one to six	months (some take	ionger).	
	Dimensions 33 x 199 x 179 x 192	Area 19210 sf	Shape irregular	Vie	ew N;Wtr;	
	Specific Zoning Classification R	Zoning Description sin	gle family residential			
	<u> </u>	conforming (Grandfathered Use)	0 1 7			
	Is the highest and best use of subject property a	s improved (or as proposed per plans and specific	ations) the present use?	Yes 🗌 No If No, o	lescribe.	
	The subject's highest and best use is the cur	rent use as single family residential	·			
	Utilities Public Other (describe)	Public Other (desc	ribo) O	ff-site Improvements-	Type Pub	olic Private
5	` '			•		
<u> </u>	Electricity X	Water X		treet asphalt		<u> </u>
	Gas 🗶	Sanitary Sewer 🗵	A	lley none	L	
E	FEMA Special Flood Hazard Area Yes	X No FEMA Flood Zone X	FEMA Map # 37179C541	9J	FEMA Map Date 10/	/16/2008
	Are the utilities and off-site improvements typica	for the market area? X Yes \( \square\) No If No, de	ascribe		· · · · · · · · · · · · · · · · · · ·	
				□ V ▼ N - 16		
	Are there any adverse site conditions or external	factors (easements, encroachments, environment	lai conditions, land uses, etc.)?	Yes X No If	Yes, describe.	
	, ,,	no adverse impact on marketability. There are	no known encroachments (per	county tax records)	or adverse condition	s affecting the
	site.					
	General Description	Foundation	Exterior Description mater	ials/condition	Interior material	s/condition
	Units One One with Accessory Unit	Crawl Space	Foundation Walls concre	ete/average	Floors cr	pt,vinyl,lmwd/avg
		<del>                                     </del>			· · · · · · · · · · · · · · · · · · ·	. , ,
	# of Stories 2	Full Basement Partial Basement	Exterior Walls vinyl/a	verage	Walls dr	ywall/average
	Type X Det. Att. S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface compo	sition/average	Trim/Finish wo	ood,paint/average
	<b>▼</b> Existing □ Proposed □ Under Const.	Basement Finish 0 %	Gutters & Downspouts alumir	ium/avorago	Bath Floor vir	nyl/average
		<u> </u>	·			
	Design (Style) trnstnl	U Outside Entry/Exit Sump Pump	Window Type single	hung/average	Bath Wainscot fib	erglass/average
	Year Built 2001	Evidence of Infestation	Storm Sash/Insulated insulat	ed/average	Car Storage	None
	Effective Age (Yrs) 6	<del>                                     </del>	_		<b>✗</b> Driveway # of	
				average	1	
M.	Attic None	Heating <b>X</b> FWA HWBB Radiant	Amenities W	/oodStove(s) # 0	Driveway Surface	concrete
M.	/ Mile				<b>✗</b> Garage # o	f Cars 2
M P	<del></del>	Other Fuel gas	X   Fireplace(s) # 1   X   Fi	ence split-rail		
R	▼ Drop Stair  Stairs	Other Fuel gas		ence split-rail		f Carc O
I M P R O	<del></del>	☐ Other Fuel gas  Cooling ★ Central Air Conditioning		orch cvrd/encls	Carport # o	f Cars 0
R	▼ Drop Stair  Stairs	<del>-</del>	X Patio/Deck patio X P	· · · · · · · · · · · · · · · · · · ·		
R	▼ Drop Stair     Stairs       Floor     Scuttle       Finished     Heated	Cooling  Central Air Conditioning  Individual  Other	<b>X</b> Patio/Deck patio <b>X</b> P       □ Pool none     □ 0	orch cvrd/encls ther none	Carport # 0	
R	✓ Drop Stair ☐ Stairs   ☐ Floor ☐ Scuttle   ☐ Finished ☐ Heated   Appliances ✓ Refrigerator ✓ Range/Overside	Cooling  Central Air Conditioning Individual Other The Dishwasher  Disposal  Microw	Patio/Deck patio  Pool none  Output  Washer/Dryer  Output  Deck patio  Pool none  Output  Deck patio	orch cvrd/encls ther none ner (describe) fan in	Carport # 0  ** Att. Det  microwave	t 🔲 Built-in
R		Cooling  Central Air Conditioning Individual Other  en  Dishwasher  Disposal  Microw 9 Rooms 5 Bedrooms	<b>X</b> Patio/Deck patio <b>X</b> P       □ Pool none     □ 0	orch cvrd/encls ther none ner (describe) fan in	Carport # 0	t 🔲 Built-in
R	✓ Drop Stair ☐ Stairs   ☐ Floor ☐ Scuttle   ☐ Finished ☐ Heated   Appliances ✓ Refrigerator ✓ Range/Overside	Cooling  Central Air Conditioning Individual Other  en  Dishwasher  Disposal  Microw 9 Rooms 5 Bedrooms	Patio/Deck patio  Pool none  Output  Washer/Dryer  Output  Deck patio  Pool none  Output  Deck patio	orch cvrd/encls ther none ner (describe) fan in	Carport # 0  ** Att. Det  microwave	t 🔲 Built-in
R	Finished Stairs  Appliances Refrigerator Range/Ov Finished area above grade contains:  Additional features (special energy efficient item:	Cooling  Central Air Conditioning Individual Other  en  Dishwasher  Disposal  Microw 9 Rooms 5 Bedrooms	Patio/Deck patio Pool none Ouve Washer/Dryer 3.1 Bath(s)	orch cvrd/encls ther none ner (describe) fan in	Carport # 0  ** Att. Det  microwave	t 🔲 Built-in
R	Finished Stairs  Appliances Refrigerator Range/Ov Finished area above grade contains:  Additional features (special energy efficient item:	Cooling  Central Air Conditioning Individual Other  The Dishwasher  Disposal  Microw  9 Rooms 5 Bedrooms  5, etc.)	Patio/Deck patio Pool none Ouve Washer/Dryer 3.1 Bath(s)	orch cvrd/encls ther none ner (describe) fan in	Carport # 0  ** Att. Det  microwave	t 🔲 Built-in
R	Floor Stair Scuttle Floor Scuttle Finished Heated  Appliances Refrigerator Range/Ov Finished area above grade contains:  Additional features (special energy efficient item: Subject has covered front porch, rear enclose	Cooling  Central Air Conditioning Individual Other  The State of S	Patio/Deck patio Pool none Oave Washer/Dryer 3.1 Bath(s)  2 car garage.	orch cvrd/encls ther none ner (describe) fan in	Carport # 0  ** Att. Det  microwave	t 🔲 Built-in
R	Floor Stair Scuttle  Floor Scuttle  Finished Heated  Appliances Refrigerator Range/Ov  Finished area above grade contains:  Additional features (special energy efficient item:  Subject has covered front porch, rear enclos  Describe the condition of the property (including	Cooling Central Air Conditioning Individual Other  The Dishwasher Disposal Microw  9 Rooms  5 Bedrooms  5, etc.)  ed porch, fence, gas fireplace, ceiling fans, and needed repairs, deterioration, renovations, remodel.	Patio/Deck patio Pool none Oave Washer/Dryer 3.1 Bath(s)  2 car garage.  Patio/Deck patio  A P  Other Control  Pool none	orch cvrd/encls ther none ner (describe) fan in 2,464 Square Fee	Carport # o  Att. Det  microwave  et of Gross Living Area	t Built-in  a Above Grade
R	Floor Stair Scuttle  Floor Scuttle  Finished Heated  Appliances Refrigerator Range/Ov  Finished area above grade contains:  Additional features (special energy efficient item:  Subject has covered front porch, rear enclos  Describe the condition of the property (including  C4;No updates in the prior 15 years;The property)	Cooling  Central Air Conditioning Individual Other  The Dishwasher  Disposal  Microw  9 Rooms 5 Bedrooms  s, etc.)  ed porch, fence, gas fireplace, ceiling fans, and preded repairs, deterioration, renovations, remode the perty is in generally good condition and has been derivative.	Patio/Deck patio Pool none Oave Washer/Dryer 3.1 Bath(s)  2 car garage.  Patio/Deck patio  A P  Other Control  Pool none	orch cvrd/encls ther none ner (describe) fan in 2,464 Square Fee	Carport # o  Att. Det  microwave  et of Gross Living Area	t Built-in  a Above Grade
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File # 63122

					<u> </u>	<u> </u>	1001	delitial A	PPIC		- NOP			File#	531221		
	There are 2 comp	arable pr	roperties o	urrently o	offered fo	r sale in th	ne subjec	t neighborhood rar	nging in p	rice from	\$ 248,00	00	to \$	262,00	0		
			-					t twelve months rai					to	\$ 280.0	000		
	·	1			leighbeiri											- ALE	<u> </u>
	FEATURE		SUBJEC	ı	7000 7			E SALE # 1	0000			SALE # 2	4000.5		RABLES	SALE 7	Ŧ <b>3</b>
	Address 2006 Onotoa D Indian Trail, NO				1	hicketty Trail, NC	•		1 -	lakin Dr Trail No	C 28079			Onotoa Di Trail, NC			
	Proximity to Subject	20019				iles SE	, 20019			iles SW	3 20019			iles SW	20079		
	Sale Price	\$			0.1011	illes OL		\$ 280,000	0.23 11	1163 0 4 4		\$ 265,000	0.14111	1103 0 0 0		\$	248,000
	Sale Price/Gross Liv. Area	\$		og fl	\$	444.04	og ft	\$ 280,000	\$	404.0	C og ft	\$ 203,000	\$	07.44	n og ft	Þ	240,000
	Data Source(s)	Φ		sq.ft.		114.94 3457733;			-		6 sq.ft. ;DOM 179	<u> </u>	-	97.16 3449828;I	8 sq.ft.		
	Verification Source(s)					,						)			DOIVI 01		
	VALUE ADJUSTMENTS	DE	ESCRIPTI	ON	-	tax data		+ (-) \$ Adjustmen		tax data		+ (-) \$ Adjustment		tax data SCRIPTION	∩NI	+ (-) \$	Adjustment
	Sale or Financing			011	ArmLth		OIV	() + 1 () 4 ()	ArmLt		IIOIV	· () + / tajasament	ArmLth		ON	. () 4	- rajuotinoni
	Concessions				Conv;	0			Conv;	0			Conv;	)			
	Date of Sale/Time				s01/19	;c12/18			s03/19	;c02/19			s02/19	;c02/19			
	Location	N;Res	,		N;Res	;			N;Res	;			N;Res	,			
	Leasehold/Fee Simple	fee sim	nple		fee sim	nple			fee sir	nple			fee sim	nple			
	Site	19210	sf		13068	sf		0	10019	sf		0	11326	sf			0
_	View	N;Wtr;			N;Res;	;		+6,000	N;Res	;		+6,000	N;Res;				+6,000
S <sub>A</sub>	Design (Style)	DT2;trr	nstnl		DT2;tri	nstnl			DT2;tr	nstnl			DT2;tri	nstnl			
L	Quality of Construction	Q3			Q3				Q3				Q3				
Ε	Actual Age	18			19			0	+			0	18				
S	Condition	C4			C4		ı		C3	1		-15,000	C4				
С	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Ö	Room Count	9	5	3.1	9	4	3.0	+1,500	9	5	2.1	+3,000	8	5	3.1		0
M	Gross Living Area	2,464		sq.ft.	2,436		sq.ft.	0	2,532		sq.ft.	0	2,552		sq.ft.		0
P	Basement & Finished	0sf			0sf				0sf				0sf				
R	Rooms Below Grade																
1	Functional Utility	averag	je		averag	ge			avera	ge			averag	je			
S O	Heating/Cooling	fwa/cei	ntral		fwa/ce	ntral			fwa/ce	ntral			fwa/ce	ntral			
N	Energy Efficient Items	insulat	ed		insulat	ted			insula	ted			insulat	ed			
	Garage/Carport	2ga2dv	W		2ga2d	w			2ga2d				2ga2d	W			
Α	Porch/Patio/Deck		ch,pt,enc	l		ch,pt,scri	n	0	cvrd p			+6,000	cvrd p				+6,000
P	Fireplace/Fence	<u> </u>	ce, fence		<del></del>	ce, fence				ce, fence	9			ce, fence			
R	Other	none			pool			-20,000	none				none				
0 A	Net Adjustment (Total)				Г	] + <b>X</b>	] -	\$ -12,500	Г	1+ [	٦.	\$ 0	X	1 +	7 -	\$	12,000
С	Adjusted Sale Price				Net Adj.		4.5 %	12,000	Net Adj		0.0 %	<b>V</b>	Net Adj.		4.8 %	_	12,000
Н	of Comparables				Gross A		9.8 %	\$ 267,500			11.3 %	\$ 265,000	,		4.8 %	\$	260,000
	Data source(s) cmls/tax	record	s/public	records	3							e date of this appra					
	Data source(s) cmls/tax																
	Report the results of the rese	earch and	d analysis	of the pri	ior sale or	r transfer l	history of	the subject proper	ty and co	mparable	e sales (re	port additional prior	r sales or	n page 3).			
	ITEM			SUB.	JECT			COMPARABLE SA	ALE #1		COMP	ARABLE SALE #2		COM	/IPARABI	_E SAI	LE #3
	Date of Prior Sale/Transfer																
	Price of Prior Sale/Transfer																
	Data Source(s)		per tax r				1.	ax records			r tax rec			er tax re			
	Effective Date of Data Source Analysis of prior sale or trans	.,	05/21/20		onortu on	d compar		/2019		05	5/21/2019	9	(	)5/21/20	19		
	Per cmls/tax data, the sub year as stated above in th	ject has	not trans						er cmls/ta	x data n	one of the	e comparables in	this repo	rt have tra	ansferre	d withi	in one
	Summary of Sales Comparis			J	t= 0.1		1 -	. I do	t t				11- "	Δ ,	- 4111	-1:. ·	
	Sales concessions within considered the overall cor Additional adjustments co a wide range of values dejunder-improvement.	ndition of nsidered	finishes/ porches	mechani patios,	cals.Gros	ss living a es. Most	area/rooi weight v	m count adjustme vas placed on con	nts were	made of #3, due	n an as ne to having	eeded basis, with the least amount	adjustmo	ents made tments. D	e using p Direct nei	aired ghbor	analysis. hood has
	Indicated Value by Sales Co	mparison	n Approact	1\$ 265	5,000												
R	Indicated Value by: Sales (		- ''					st Approach (if de	•			Income Ap		•	•		
E C O N	The final value estimate is usually being purchased for				Comparas	sion, and	the Cost	t Approach. The Ir	ncome A	pproach	was not o	considered by the	appraise	er due to t	this type	of pro	perty
C - L -	This appraisal is made  completed, subject to following required inspection	the follow	ving repair	s or alter	ations on	the basis	of a hyp	othetical condition	that the r	epairs or	alterations	have been comple			ect to the		
A T	·				·			-									
I О N	Based on a complete visual conditions, and appraiser's	s certific		(our) op	oinion of		et value,	as defined, of the	e real pro	perty th	at is the s		ort is	nd limitin	ng		

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 2 of 6 Al Ready

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	See additional addendum.					
A D D I T I O N A L						
C O M M E N T S						
	COST APPROACH TO VALUE (n					
-	Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for estim	ns. nating site value)				
	Site value estimate is based on a review of recent land sales, tax records, and listings in the	subject's market area.				
C 0						
S.	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE			=\$	20,000
- mil	Source of cost data local market data	Dwelling 2,464	Sq. Ft. @ \$	105.00	=\$	258,720
Δ						_
A P	Quality rating from cost service avg Effective date of cost data 2016  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	0	Sq. Ft. @ \$	0.00	-\$ -\$	0
A P P R O A C H	Quality rating from cost service avg Effective date of cost data 2016  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  No apparent external or functional obsolescence. Replacement cost is based on contractor estimates, and the Marshall and Swift Cost Handbook with appropriate consideration given to actual local market conditions. Physical depreciation is based on age/life method. Site value estimate is based on a review of recent land sales, tax records and listings in the subject's market area.	O Garage/Carport 406 Total Estimate of Cost-New Less Physical	Sq. Ft. @ \$	15.00	=\$ =\$ =\$	6,090 264,810
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APPROACH INCOME PUD	Comments on Cost Approach (gross living area calculations, depreciation, etc.)  No apparent external or functional obsolescence. Replacement cost is based on contractor estimates, and the Marshall and Swift Cost Handbook with appropriate consideration given to actual local market conditions. Physical depreciation is based on age/life method. Site value estimate is based on a review of recent land sales, tax records and listings in the subject's market area.  Estimated Remaining Economic Life (HUD and VA only)  54 Years  INCOME APPROACH TO VALUE ( Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION FO  Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	Garage/Carport 406 Total Estimate of Cost-New  Less Physical Depreciation 26,481 Depreciated Cost of Improven "As-is" Value of Site Improven Indicated Value by Cost Appro (not required by Fannie Mae)  OR PUDs (if applicable)	Sq. Ft. @ \$  Functional  nents  pach  = \$ 0	15.00    External   Indicated Value   Attached   Indicated Value   Indicated Val	=\$=\$=\$ (=\$=\$	6,090 264,810 26,481 ) 238,329 8,000 266,329
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File # 631221

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK**: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. 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 this appraisal report whether any portion of 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.
- 4. 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, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, 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 research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

#### **APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

File # 631221

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

#### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Jennifer A. Dickens	Name
Company Name _ Dickens Appraisal Group	Company Name
Company Address 1949 Woodstream Rd	Company Address
Harrisburg , NC 28075	
Telephone Number	Telephone Number
Email Address _accessjen@ctc.net	Email Address
Date of Signature and Report <u>05/23/2019</u>	Date of Signature
Effective Date of Appraisal 05/21/2019	State Certification #
State Certification # A7485	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NC	_
Expiration Date of Certification or License 06/30/2019	_ SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
2006 Onotoa Dr	☐ Did inspect exterior of subject property from street
Indian Trail , NC 28079	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 265,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Nome - He'te I Otata - Association	
Company Name Loan Depot	CUMPARABLE SALES
Company Address 26642 Towne Centre Dr	☐ Did not inspect exterior of comparable sales from street
Foothill Ranch , CA 92610	☐ Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

**Uniform Residential Appraisal Report** File # 631221 SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 FFATURE 2006 Onotoa Dr 1003 Makin Dr 2010 Makin Dr Address Indian Trail, NC 28079 Indian Trail, NC 28079 Indian Trail, NC 28079 Proximity to Subject 0.12 miles SW 0.23 miles W 256,500 \$ \$ Sale Price 262.000 Sale Price/Gross Liv. Area sq.ft. \$ \$ sq.ft. 123.44 Sq.ft. 111.73 Sq.ft. Data Source(s) cmls #3404083:DOM 2 cmls #3483153:DOM 42 Verification Source(s) county tax data county tax data VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION + (-) \$ Adjustment DESCRIPTION + (-) \$ Adjustment DESCRIPTION + (-) \$ Adjustment ArmLth Sale or Financing Listing -5,240 Concessions listtosale:-5240 Cash;0 Date of Sale/Time s08/18;c06/18 c05/19 Location N;Res; N;Res; N;Res; Leasehold/Fee Simple fee simple fee simple fee simple Site 19210 sf 11326 sf 0 11326 sf O View N;Wtr; N;Wtr; N;Res; +6,000 DT2:trnstnl DT2:trnstnl DT2:trnstnl Design (Style) Quality of Construction Q3 Q3 Q3 Actual Age 18 19 0 17 0 Condition C4 C4 C4 Total Bdrms. Baths Total Bdrms. Baths Bdrms. Baths Total Bdrms. Baths Above Grade Total Room Count 9 3.1 2.0 +4,500 2.1 +3,000 Gross Living Area sq.ft. sq.ft. sq.ft. sq.ft. 2.464 +13.500 2.345 2.078 +4.200 Basement & Finished 0sf 0sf 0sf Rooms Below Grade Functional Utility average average average Heating/Cooling fwa/central fwa/central fwa/central **Energy Efficient Items** insulated insulated insulated Garage/Carport 2ga2dw 2ga2dw 2ga2dw Porch/Patio/Deck cvrdprch,pt,encl enclsd prch +3,000 +6,000 cvrd prch, pt fireplace, fence Fireplace/Fence fireplace, fence fireplace, fence Other none Net Adjustment (Total) + + 21,000 13,960 \$ Net Adj. Adjusted Sale Price Net Adj. Net Adj. 8.2 % 5.3 8.2 % % % \$ Gross Adj of Comparables 277.500 Gross Adi. 9.3 275.960 Gross Adi Summary of Sales Comparison Approach See page 2 of 1004. ITFM SUBJECT COMPARABLE SALE #4 COMPARABLE SALE #5 COMPARABLE SALE #6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) per tax records per tax records per tax records Effective Date of Data Source(s) 05/21/2019 05/21/2019 05/21/2019 Analysis of prior sale or transfer history of the subject property and comparable sales See page 2 of 1004.

**TEXT ADDENDUM** 

File # 631221

Borrower/Client Jennifer Petro			
Property Address 2006 Onotoa Dr			
City Indian Trail	County Union	State NC	Zip Code _28079
Lender Loan Depot			

Supplemental Addendum [Single-page]
The Intended Use is to evaluate the property that is the subject of this appraisal for mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The Appraiser has prepared this appraisal in full compliance with the Appraiser Independence Requirements.

Exposure Time for subject property appears to be under 3 months.

Appraiser's comparable search consisted of searching Bent Creek for recent sales/listings of similar sized comparables.

All utilities appeared to be on and operational at the time of inspection.

Appraiser has not provided any services, as an appraiser or in any other capacity regarding the property that is the subject off this report within the 3 year period immediately preceding acceptance of this assignment.

# Market Conditions Addendum to the Appraisal Report File # 631221

	The purpose of this addendum is to provide the lender/clier. This is a required addendum for all appraisal reports with a			et trends and conditions pr	reval	ent in the subjec	ct neighborhood.	
	Property Address 2006 Onotoa Dr	III Ellective uate on or arter		dian Trail		State NC	ZIP Cod	le 28079
	Borrower Jennifer Petro		-					
	Instructions: The appraiser must use the information requoverall market conditions as reported in the Neighborhood							
	analysis as indicated below. If any required data is unavail	lable or is considered unrel	iable, the appraiser must pr	ovide an explanation. It is	reco	gnized that not	all data sources v	will be able to
	provide data for the shaded areas below; if it is available, the median, the appraiser should report the available figure							
	criteria that would be used by a prospective buyer of the su			alies in the data, such as s	easo	onal markets, ne	w construction, for	oreclosures, etc.
M	Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	+	¬	Overall Trend	I 🗆
A R	Total # of comparable calco (comea)	4	1	1.00	┼	Increasing	★ Stable ★ Stable	☐ Declining
K E	Absorption Rate (Total Sales/Months)  Total # of Comparable Active Listings	0.67	0.33	2	╁	Increasing Declining	X Stable	Declining Increasing
T	Months of Housing Supply (Total Listings/Ab.Rate)	3.0	.00	2.0		Declining	X Stable	Increasing
R	Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		· ·	Overall Trend	, i
Ε	Median Comparable Sale Price	253,250	280,000	254,900	1	Increasing	<b>✗</b> Stable	Declining
E	Median Comparable Sales Days on Market	3	12	87	H	Declining	X Stable	Increasing
A R	Median Comparable List Price  Median Comparable Listings Days on Market	263,500 133	0	255,000 39	╁	Increasing Declining	X Stable X Stable	Declining Increasing
С	Median Sale Price as % of List Price	99.51%	96.55%	100.00%	T	Increasing	X Stable	Declining
Н	Seller-(developer, builder, etc.) paid financial assistance pr		No		Ť	Declining	<b>✗</b> Stable	Increasing
&	Explain in detail the seller concessions trends for the past	12 months (e.g., seller cont	tributions increased from 3%	% to 5%, increasing use of I	buyd	lowns, closing c	osts, condo fees,	options, etc.).
Α	Seller concessions appear to be under 4%.							
N Δ								
N A L Y								
Y S								
	Are foreclosure sales (REO sales) a factor in the market?	Yes 🗶 No If ye	es, explain (including the tre	nds in listings and sales of	fore	closed propertie	s).	
3								
	Cite data sources for above information.							
	cmls/tax data/public records							
	Summarize the above information as support for your conc pending sales and/or expired and withdrawn listings, to for	clusions in the Neighborhoo	d section of the appraisal re	eport form. If you used any	addi	itional informatio	n, such as an an	alysis of
	Above comparable data was gathered from all propert		•				ed or sold in the	past year. The
	subject's market is generally stable.							
	If the subject is a unit in a condominium or cooperative	e project, complete the fo	llowing:	Project N	ame	::		
С	Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend	
O N	Total # of Comparable Sales (Settled)					Increasing	Stable	Declining
D O						Increasing	Stable	Declining
1	Total # of Active Comparable Listings				Ļ	Declining	Stable	Increasing
0		Yes No If ye	es, indicate the number of F	PEO listings and explain the	tron	Declining	Stable of	Increasing
-	foreclosed properties.		es, indicate the number of r	LO listings and explain the	e u ei	ius iii iistiiiys ati	u sales ui	
0 P								
R								
0								
PROJEC								
C.		e subject unit and project.						
S								
٨	To NAL							
A P	Junger Dicken							
ח	Signature		Signature					
	Appraiser Name		Supervisory App	oraiser Name				
\ \	Company Name		Company Name					
	Company Address 1949 Woodstream Rd. Harrisb		Company Addre					
K	State License/Certification # A749E	Ct-t- N	O CL-1- 1!10					
	State License/Certification # A7485 Email Address accessjen@ctc.net	State N	C State License/C Email Address	ertification #				State

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### **Condition Ratings and Definitions**

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

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).

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 either are 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.

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.

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.

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

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.

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.

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.

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.

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.

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

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.

3.2 indicates three full baths and two half baths.

Abbreviation         Full Name           A         Adverse           ac         Acres           AdjPrk         Adjacent to P           AdjPwr         Adjacent to P           ArmLth         Arms Length           AT         Attached Stru           B         Beneficial           ba         Bathroom(s)           br         Bedroom           BsyRd         Busy Road           c         Contracted D           Cash         Cash	ower Lines Sale	Fields Where This Abbreviation May Appear Location & View  Area, Site Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade
ac Acres AdjPrk Adjacent to F AdjPwr Adjacent to F ArmLth Arms Length AT Attached Stru B Beneficial ba Bathroom(s) br Bedroom BsyRd Busy Road c Contracted D Cash	ower Lines Sale	Area, Site Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade
AdjPrk Adjacent to F AdjPwr Adjacent to F ArmLth Arms Length AT Attached Stru B Beneficial ba Bathroom(s) br Bedroom BsyRd Busy Road c Cash Cash	ower Lines Sale	Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade
AdjPwr Adjacent to F ArmLth Arms Length AT Attached Stru B Beneficial ba Bathroom(s) br Bedroom BsyRd C Contracted D Cash	ower Lines Sale	Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade
ArmLth Arms Length AT Attached Stru B Beneficial ba Bathroom(s) br Bedroom BsyRd Busy Road c Contracted D Cash Cash	Sale	Sale or Financing Concessions  Design (Style)  Location & View  Basement & Finished Rooms Below Grade
ArmLth Arms Length AT Attached Stru B Beneficial ba Bathroom(s) br Bedroom BsyRd Busy Road c Contracted D Cash Cash	Sale	Sale or Financing Concessions  Design (Style)  Location & View  Basement & Finished Rooms Below Grade
AT         Attached Stru           B         Beneficial           ba         Bathroom(s)           br         Bedroom           BsyRd         Busy Road           c         Contracted D           Cash         Cash		Design (Style) Location & View Basement & Finished Rooms Below Grade
B         Beneficial           ba         Bathroom(s)           br         Bedroom           BsyRd         Busy Road           c         Contracted D           Cash         Cash	cture	Location & View Basement & Finished Rooms Below Grade
ba         Bathroom(s)           br         Bedroom           BsyRd         Busy Road           c         Contracted D           Cash         Cash		Basement & Finished Rooms Below Grade
br         Bedroom           BsyRd         Busy Road           c         Contracted D           Cash         Cash		
BsyRd Busy Road  c Contracted D  Cash Cash		
c         Contracted D           Cash         Cash		Basement & Finished Rooms Below Grade
c         Contracted D           Cash         Cash		Location
Cash Cash	ate	Date of Sale/Time
		Sale or Financing Concessions
		<del>-</del>
Comm Commercial I	nfluence	Location
Conv Conventional		Sale or Financing Concessions
cp Carport		Garage/Carport
CrtOrd Court Ordere	1 Sale	Sale or Financing Concessions
		·
CtySky City View Sky	line View	View
CtyStr City Street Vi	ew	View
cv Covered		Garage/Carport
DOM Days On Mar	ket	Data Sources
DT Detached Str	ucture	Design (Style)
dw Driveway		Garage/Carport
e Expiration Da	te	Date of Sale/Time
Estate Sale		Sale or Financing Concessions
FHA Federal Hous	ing Authority	Sale or Financing Concessions
g Garage		Garage/Carport
ga Attached Gar	age	Garage/Carport
gbi Built-In Garag	e	Garage/Carport
gd Detached Ga	rage	Garage/Carport
-	490	
GlfCse Golf Course		Location
Glfvw Golf Course \	/iew	View
GR Garden		Design (Style)
HR High Rise		Design (Style)
		Design (Style)
in Interior Only	Stairs	Basement & Finished Rooms Below Grade
Ind Industrial		Location & View
Listing Listing		Sale or Financing Concessions
		<u> </u>
Lndfl Landfill		Location
LtdSght Limited Sight		View
MR Mid-Rise		Design (Style)
Mtn Mountain Vie	N	View
N Neutral		Location & View
	11.0.1	
NonArm Non-Arms Le	ngth Sale	Sale or Financing Concessions
o Other		Basement & Finished Rooms Below Grade
O Other		Design (Style)
op Open		Garage/Carport
Prk Park View		View
Pstrl Pastoral View		View
PwrLn Power Lines		View
PubTrn Public Transp	ortation	Location
Relo Relocation Sa	lie l	Sale or Financing Concessions
REO REO Sale		Sale or Financing Concessions
Res Residential		Location & View
RH USDA –Rura	Housing	Sale or Financing Concessions
rr Recreational		Basement & Finished Rooms Below Grade
RT Row or Town		
		Design (Style)
s Settlement D		Date of Sale/Time
SD Semi-detache	a Structure	Design (Style)
Short Short Sale		Sale or Financing Concessions
sf Square Feet		Area, Site, Basement
sqm Square Mete	s	Area,Site
Unk Unknown		Date of Sale/Time
	sinistration	
VA Veterans Adr		Sale or Financing Concessions
W I MEL -I D		Date of Sale/Time
w Withdrawn D	ement	Basement & Finished Rooms Below Grade
w Withdrawn D wo Walk Out Bas		View
wo Walk Out Bas		View
wo Walk Out Bas Woods Woods View Wtr Water View	Te .	
wo         Walk Out Bas           Woods         Woods View           Wtr         Water View           WtrFr         Water Fronta		Location
wo Walk Out Bas Woods Woods View Wtr Water View		
wo         Walk Out Bas           Woods         Woods View           Wtr         Water View           WtrFr         Water Fronta		Location
wo         Walk Out Bas           Woods         Woods View           Wtr         Water View           WtrFr         Water Fronta		Location
wo         Walk Out Bas           Woods         Woods View           Wtr         Water View           WtrFr         Water Fronta		Location
wo         Walk Out Bas           Woods         Woods View           Wtr         Water View           WtrFr         Water Fronta		Location
wo         Walk Out Bas           Woods         Woods View           Wtr         Water View           WtrFr         Water Fronta		Location
wo         Walk Out Bas           Woods         Woods View           Wtr         Water View           WtrFr         Water Fronta		Location

## SUBJECT PHOTOGRAPH ADDENDUM

File # 631221

 Borrower/Client
 Jennifer Petro

 Property Address
 2006 Onotoa Dr

 City
 Indian Trail
 County
 Union
 State
 NC
 Zip Code
 28079

 Lender
 Loan Depot



## FRONT OF SUBJECT PROPERTY

Subject Front
2006 Onotoa Dr



## REAR OF SUBJECT PROPERTY

Subject Rear 2006 Onotoa Dr



## STREET SCENE

Subject Street
2006 Onotoa Dr

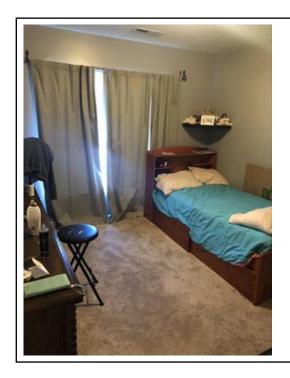
Borrower/Client Jennifer Petro				
Property Address 2006 Onotoa Dr				
City Indian Trail	County Union	State NC	Zip Code <u>28079</u>	
Lender Loan Depot				



full bath		
idii batii		 

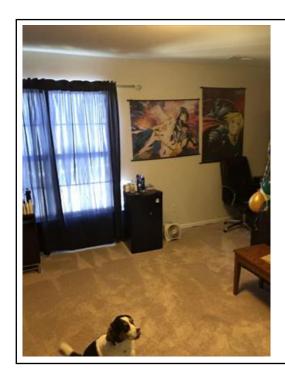


full bath			

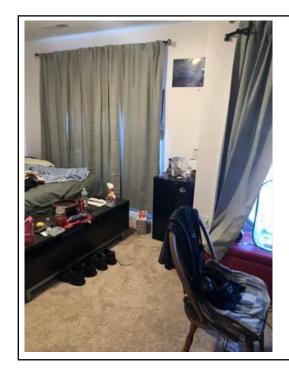


bedroom	

Borrower/Client Jennifer Petro			
Property Address 2006 Onotoa Dr			
City Indian Trail	County Union	State NC Zip Code 28079	
Lender Loan Depot			



bedroom		



bedroom		

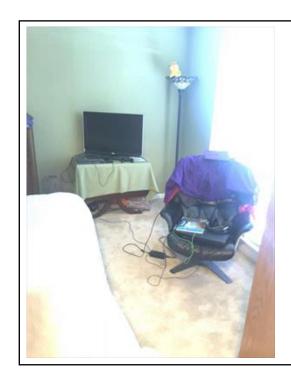


bedroom	

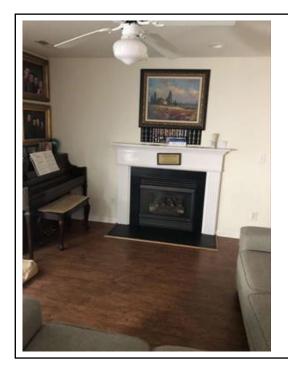
Borrower/Client Jennifer Petro			
Property Address 2006 Onotoa Dr			
City Indian Trail	County Union	State NC	Zip Code <u>28079</u>
Lender Loan Depot			



dining room		



living room		



family room	

Borrower/Client Jennifer Petro				
Property Address 2006 Onotoa Dr				
City Indian Trail	County Union	State NC	Zip Code 28079	
Lender Loan Depot				



kitchen		



full bath			

The state of the s

half bath		

Borrower/Client Jennifer Petro				
Property Address 2006 Onotoa Dr				
City Indian Trail	County Union	State NC	Zip Code <u>28079</u>	
Lender Loan Depot				







pond view		

	- In anished City		
		E	

enclosed porch	

Borrower/Client Jennifer Petro Property Address 2006 Onotoa Dr			
City Indian Trail	County Union	State NC Zip Code 28079	
Lender Loan Depot			



side			



opposite side		

## COMPARABLES PHOTOGRAPH ADDENDUM

File # 631221

Borrower/Client Jennifer Petro Property Address 2006 Onotoa Dr State NC Zip Code 28079 City Indian Trail County Union Lender Loan Depot



## Comparable Sale 1

7002 Thicketty Pkwy

Indian Trail NC 28079 Date of Sale: s01/19;c12/18 Sale Price: <u>280,000</u> 2,436 Sq. Ft.: \$ / Sq. Ft.: <u>114.94</u>



## **Comparable Sale 2**

2026 Makin Dr

Indian Trail NC 28079 Date of Sale: <u>s03/19;c02/19</u> Sale Price: 265,000 Sq. Ft.: 2,532 \$ / Sq. Ft.: 104.66



## **Comparable Sale 3**

1006 Onotoa Dr

Indian Trail NC 28079 Date of Sale: s02/19;c02/19 Sale Price: 248,000 Sq. Ft.: 2,552 \$ / Sq. Ft.: <u>97.18</u>

 Borrower/Client
 Jennifer Petro

 Property Address
 2006 Onotoa Dr

 City Indian Trail
 County Union
 State NC
 Zip Code 28079

 Lender Loan Depot
 Lender State NC
 NC
 NC
 NC



## Comparable Sale 4

1003 Makin D	)r			
Indian Trail		NC	28079	
Date of Sale:	s08/	18;c06	/18	
Sale Price:	256,500			
Sq. Ft.:	2,07	8		
\$ / Sq. Ft.:	123.	44		



## Comparable Sale 5

2010 Makin Dr						
Indian Trail		NC	28079			
Date of Sale:	c05/	19				
Sale Price:	262,000					
Sq. Ft.:	2,34	5				
\$ / Sq. Ft.:	111.	73				

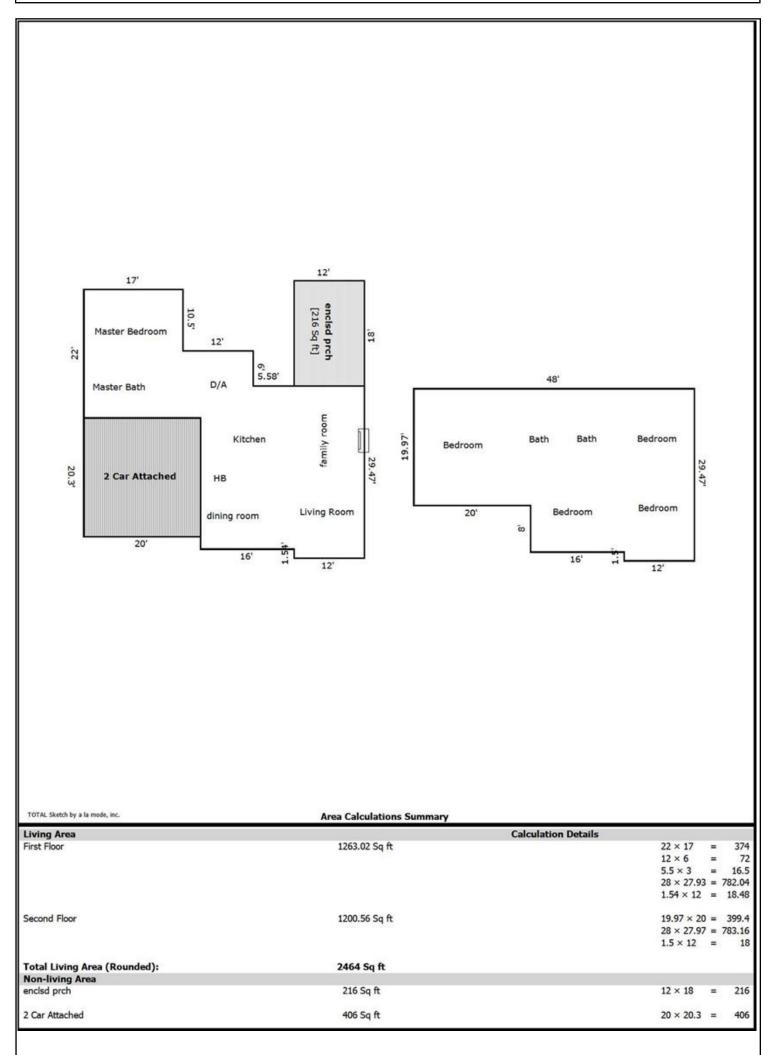
Comparal	ole S	Sale	6

Date of Sale:		
Sale Price:		
Sq. Ft.:		
\$ / Sq. Ft.:		

Borrower/Client Jennifer Petro				_
Property Address 2006 Onotoa Dr				
City Indian Trail	County Union	State NC	Zip Code _28079	
Lender Loan Depot				







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Borrower/Client Jennifer Petro				
Property Address 2006 Onotoa Dr				
City Indian Trail	County Union	State NC	Zip Code 28079	
Lender Loan Depot				

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JENNIFER ANN DICKENS 1949 WOODSTREAM DRIVE HARRISBURG, NC 28075