

103330336
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File # 555353

Uniform Residential Appraisal Report

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 16313 Sandy Ridge Ct

City Woodbridge

State VA

Zip Code 22191

Borrower Lisette Montague

Owner of Public Record Montague Lisette

County Prince William

Legal Description Powells Landing Sec 9 L-20

Assessor's Parcel # 8390-22-7794

Tax Year 2019

R.E. Taxes \$ 6,254

Neighborhood Name Powells Landing

Map Reference 47894

Census Tract 9008.01

Occupant ☒ Owner ☐ Tenant ☐ Vacant

Special Assessments \$ 0

☒ PUD

HOA \$ 90

☐ per year

☒ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)

Lender/Client LoanDepot.Com LLC

Address 26642 Towne Centre Drive Foothill Ranch CA 92610

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?

☐ Yes

☒ No

Report data source(s) used, offering price(s), and date(s).

Bright Multiple Listing Services (Brightmls) And Prince William County Online Real Estate Tax Record.

CONTRACT

☐ I did ☐ 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?

☐ Yes

☐ 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?

☐ Yes

☐ No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	90 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	%	
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	325	Low	6	Multi-Family %	
Neighborhood Boundaries				628	High	42	Commercial 5 %	
Neabsco Road To The North, Powells Creek To The South, Jefferson Davis Road To The West And Daniel K Ludwig Drive To The South				474	Pred.	13	Other 5 %	
Neighborhood Description								
The Subject Neighborhood Is A Medium Density Neighborhood Comprised Of Different Types Of Properties With Different Market Appeal. The Age, Condition And Quality Of Construction Of The Properties Vary. The Neighborhood Has Access To Major Roads, Transportation Entertainment, Schools And Shopping Centers.								
Market Conditions (including support for the above conclusions)								
The Market Analysis Of The Subject Neighborhood Indicates That Property Values Are Relatively Stable As Of The Effective Date Of This Report. The General Market Condition Is Good With Favorable Financing. The Typical Market Time Is Less Than Three Months.								

SITE

Dimensions 78x181x79x171

Area 13704 sf

Shape Irregular

View N;Res;

Specific Zoning Classification R4

Zoning Description Suburban Residential - 4 Dwelling Per Acre

Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?

☒ Yes

☐ No

If No, describe.

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"/>	<input type="checkbox"/>	Street	Black Top <input checked="" type="checkbox"/> <input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley	None <input type="checkbox"/> <input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ No

FEMA Flood Zone X

FEMA Map # 51153c0307e

FEMA Map Date 08/03/2015

Are the utilities and off-site improvements typical for the market area?

☒ Yes

☐ No

If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

☐ Yes

☒ No

If Yes, describe.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	Multiflooring/Avg				
# of Stories	2	<input checked="" type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Siding/Avg	Walls	Drywall/Avg				
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	1,327 sq. ft.	Roof Surface	Composition Avg	Trim/Finish	Crown,B. Board/Avg				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	85 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Tile/Avg				
Design (Style)	Colonial	<input checked="" type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type	Double Hung/Avg	Bath Wainscot	Tile/Avg				
Year Built	2008	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None				
Effective Age (Yrs)	9	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	Fiberglass/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars	2			
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) # 0	Driveway Surface	Black Top				
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage	# of Cars	2			
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Pt/Dk	<input checked="" type="checkbox"/> Porch Covered	<input type="checkbox"/> Carport	# of Cars	0			
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det	<input checked="" type="checkbox"/> Built-in			

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☒ Washer/Dryer ☐ Other (describe)

Finished area above grade contains:

8 Rooms

4 Bedrooms

3.1 Bath(s)

3,096 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.)

Appliances

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

C3;Kitchen-updated-one to five years ago;Bathrooms-updated-eleven to fifteen years ago;The Property Is In Overall Average Condition. The Quality Of Construction Is Average And Typical Within The Subject Neighborhood. The Kitchen Features Granite Counter Top, Tile Flooring And Stainless Steel Appliances. The Master Bath Feature Modern Tile Flooring And Wainscoting. The Hall Bath Feature Traditional Tile Flooring And Wainscoting. The Utilities Were On And Functional At The Time Of Inspection. There Was No Excessive Physical, Functional Or External Obsolescence Noted At The Time Of Inspection

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?

☐ Yes

☒ No

If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?

☒ Yes

☐ No

If No, describe

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 1 of 6
AI Ready

Fannie Mae Form 1004 March 2005

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There are 18 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 509,900 to \$ 599,900																							
There are 30 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 505,000 to \$ 615,000																							
S A L E S C O M P A R I S O N A P P R O A C H	FEATURE		SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3											
	Address 16313 Sandy Ridge Ct Woodbridge, VA 22191					1872 Powells Landing Cir Woodbridge, VA 22191			16585 Space More Cir Woodbridge, VA 22191			16827 Adrift Ct Woodbridge, VA 22191											
	Proximity to Subject					0.37 Miles Se			0.78 Miles W			0.60 Miles W											
	Sale Price		\$						\$ 580,000						\$ 615,000						\$ 505,000		
	Sale Price/Gross Liv. Area		\$ sq.ft.			\$ 166.48 sq.ft.						\$ 167.03 sq.ft.						\$ 195.66 sq.ft.					
	Data Source(s)					Brightmls #Vapw321310;DOM 59			Brightmls #Vapw101390;DOM 63			Brightmls #1009934474;DOM 68											
	Verification Source(s)					Prince William County Online Record			Prince William County Online Record			Prince William County Online Record											
	VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment											
	Sale or Financing Concessions					ArmLth			ArmLth			ArmLth											
						Conv;0			Conv;0			VA;0											
	Date of Sale/Time					s02/19;c01/19			s02/19;c01/19			s01/19;c12/18											
	Location		N;Res;			N;Res;			N;Res;			N;Res;											
	Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple			Fee Simple											
	Site		13704 sf			12428 sf			0			7950 sf			0			6647 sf			+7,000		
	View		N;Res;			N;Res;			N;Res;			N;Res;											
	Design (Style)		DT2;Colonial			DT2;Colonial			DT2;Colonial			DT2;Colonial											
	Quality of Construction		Q3			Q3			Q3			Q3											
	Actual Age		11			16			0			10			0			9			0		
	Condition		C3			C3			C3			C3											
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths							
	Room Count		8	4	3.1	9	4	2.1	+10,000	10	4	3.1	0	8	4	2.1	+10,000						
	Gross Living Area		3,096 sq.ft.			3,484 sq.ft.			-19,000	3,682 sq.ft.			-29,300	2,581 sq.ft.			+26,000						
	Basement & Finished Rooms Below Grade		1327sf1128sfwo			1776sf1066sfwu			0	1876sf1772sfwo			0	1200sf1000sfwo			0						
			1rr1br1.0ba0o			1rr1br1.0ba1o			-6,000	1rr1br1.0ba1o			-6,000	1rr0br1.0ba1o			0						
	Functional Utility		Conform			Conform				Conform				Conform									
	Heating/Cooling		F.Air,Cac			F.Air,Cac				F.Air,Cac				F.Air,Cac									
	Energy Efficient Items		Appliances			Appliances				Appliances				Appliances									
	Garage/Carport		2gbi2dw			2gbi2dw				2gbi2dw				2gbi2dw									
Porch/Patio/Deck		Deck,Porch,Patio			Porch,Patio			+10,000	Deck,Porch,Patio				Deck			+20,000							
Fireplace		1fp			1fp				1fp				None			+5,000							
Kitchen Update		Renovated			Renovated				Renovated				Renovated										
Bathroom Update		Updated			Updated				Renovated			-10,000	Renovated			-10,000							
Net Adjustment (Total)					<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -5,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -45,300	<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 58,000							
Adjusted Sale Price of Comparables					Net Adj. 0.9 %				Net Adj. 7.4 %				Net Adj. 11.5 %				Gross Adj. 7.8 %			\$ 575,000			
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain																							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.																							
Data source(s) Bright Multiple Listing Services (Brightmls) And Prince William County Online Real Estate Tax Record																							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.																							
Data source(s) Bright Multiple Listing Services (Brightmls) And Prince William County Online Real Estate Tax Record																							
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).																							
ITEM		SUBJECT			COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3												
Date of Prior Sale/Transfer																							
Price of Prior Sale/Transfer																							
Data Source(s)		Brightmls & Tax Record			Brightmls & Tax Records			Brightmls & Tax Records			Brightmls & Tax Records												
Effective Date of Data Source(s)		03/31/2019			03/31/2019			03/31/2019			03/31/2019												
Analysis of prior sale or transfer history of the subject property and comparable sales																							
The Subject Property Has Not Been Sold/Transferred Within The Past Thirty Six Months As Of The Effective Date Of This Report. None Of The Comparable Sales Have Been Sold/Transferred Within Twelve Months Prior To Their Most Recent Sale.																							
Summary of Sales Comparison Approach																							
The Search Criteria Includes Properties That Sold Within The Past 12 Months, Are Within The Neighborhood Boundaries As Described In The Neighborhood Section Of This Report, And Are Within 25%+/- Of The Subject Property's Gross Living Area. This Search Yielded 30 Properties. Four Comparable Sales And Two Listings That Are Effectively Similar To The Subject In Age, Design And Quality Of Construction Are Utilized. All Sales Utilized Are Verified Closed Sales. Necessary Adjustments Are Made To Reflect Difference In Characteristics Between The Subject And The Comparables, As Shown In The Grid. Adjustments Are Made As Supported In The Market Place. All Adjustments Are Rounded To The Nearest Thousand. The Comparables Utilized Are Located In The Same/Similar Neighborhood As The Subject With No Known Factor That Can Effect Property Values And Marketability And Are Good Reflection Of The Subject Market Value As Of The Effective Date Of This Report.																							
Indicated Value by Sales Comparison Approach \$ 570,000																							
R E C O N C I L I A T I O N	Indicated Value by: Sales Comparison Approach \$ 570,000 Cost Approach (if developed) \$ 532,777 Income Approach (if developed) \$																						
	The Final Value Conclusion Is Based On Sales Comparison Approach. Comparables One And Two Are Given The Most Weight In The Final Value Conclusion Due To Their Time Of Sale (Sold Within 90 Days). Comparables Three And Four Sold In Excess Of 90 Days. Two Listings And Cost Approach Are Provided In Support Of The Final Value Conclusion. Income Approach Is Not Developed Due To Insufficient Data To Make Reasonable Conclusion.																						
	This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:																						
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 570,000 as of 05/14/2019, which is the date of inspection and the effective date of this appraisal.																							

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Uniform Residential Appraisal Report

See Attached Addendum

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COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

The Land Value Is Determined Using The Site Allocation Method. The Assessed Value Is Utilized To Determine The Ration Of Land To Improvements. The Resulted Ratio Is Applied To The Subject Market Value To Derive The Land Value. No Land Sale Exists For Use In This Analysis.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 182,000			
Source of cost data Local Estimates	Dwelling 3,096 Sq. Ft. @ \$ 100.00 	= \$	309,600	
Quality rating from cost service Average Effective date of cost data 05/14/2019	1,327 Sq. Ft. @ \$ 50.00 	= \$	66,350	
Comments on Cost Approach (gross living area calculations, depreciation, etc.) = \$			
The Estimate Economic Life Of The Subject Is 60 Years. The Cost Is Based On Marshall And Swift Cost Information And Local Contractor Estimate. The Estimate Economic Life Is Based On Age-Life Guideline. There Was No External Obsolesce Noted At The Time Of Inspection. Land To Value Ratio Is Typical In The Market Area.	Garage/Carport 440 Sq. Ft. @ \$ 30.00 	= \$	13,200	
	Total Estimate of Cost-New = \$ 389,150			
	Less Physical Functional External			
	Depreciation 58,373		= \$ (58,373)	
	Depreciated Cost of Improvements = \$ 330,777			
	"As-is" Value of Site Improvements = \$ 20,000			
Estimated Remaining Economic Life (HUD and VA only) 51 Years	Indicated Value by Cost Approach = \$ 532,777			

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			

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PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☒ No Unit type(s) ☒ Detached ☐ Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion
Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)
Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities

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.

Uniform Residential Appraisal Report

103330336
103330336
File # 555353

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



Signature
Name Wade Oladipo
Company Name Openhevns Inc.
Company Address 10224 Abington Way
Manassas, VA 20110
Telephone Number (703) 368-1893
Email Address Owande@Gmail.Com
Date of Signature and Report 05/17/2019
Effective Date of Appraisal 05/14/2019
State Certification # 4001016453
or State License # _____
or Other (describe) _____ State # _____
State VA
Expiration Date of Certification or License 01/31/2021

ADDRESS OF PROPERTY APPRAISED
16313 Sandy Ridge Ct
Woodbridge, VA 22191

APPRAISED VALUE OF SUBJECT PROPERTY \$ 570,000

LENDER/CLIENT

Name Nationwide Property And Appraisal Services
Company Name LoanDepot.Com LLC
Company Address 26642 Towne Centre Drive
Foothill Ranch, CA 92610
Email Address 92610

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name _____
Company Name _____
Company Address _____
_____, _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
- ☐ Did inspect exterior of subject property from street
Date of Inspection _____
- ☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
- ☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

TEXT ADDENDUM

File # 555353

Borrower/Client	Lisette Montague				
Property Address	16313 Sandy Ridge Ct				
City	Woodbridge	County	Prince William	State	VA
				Zip Code	22191
Lender	LoanDepot.Com LLC				

Supplemental Addendum [Multi-page]
Appraiser Fee: \$300

Subject Section
The Intended User Of This Appraisal Report Is LoanDepot.Com LLC. The Intended Use Of This Appraisal Report Is For The Identified Lender/client To Evaluate The Property That Is The Subject Of This Appraisal For A Mortgage Finance Transaction Only, Subject To Stated Scope Of Work, Purpose Of The Appraisal, And Definition Of Market Value. No Additional Intended Uses Or Users Are Identified Or Intended By The Appraiser. The Borrower Is Not Considered An Intended User Of This Appraisal Report. This Appraisal Report Was Not Written For Insurance Purposes And Must Never Be Utilized For Insurance Purposes.

Site Section
The Estimated Land Value Exceeds 30% Of Appraised Value. The Land To Value Ratio Is Typical Of The Neighborhood And Is In Line With Assessed Values And Comparable Land Sales In The Market Area. The Higher Than Typical Land Value Is Due To Positive Locational Factors And Has No Effect On The Value And Marketability Of The Subject

"Other" Land Use

The Five Percent Land Use Indicated As "Other" In The Neighborhood Section Of This Report Are Recreational Facilities In The Neighborhood (Park And Open Space).

Disclosure
Appraiser Is Not A Home Inspector And This Appraisal Is Not A Home Inspection. The Appraiser Only Performed A Visual Observation Of Accessible Areas And The Appraisal Report Cannot Be Relied Upon To Disclose Conditions And/or Defects In The Property. The Floor Area Estimate Should Be Considered An Approximation. Minor Deviations In Actual Square Footage Are Of Little Or No Value Consequence. Physical Depreciation Reflects Both Incurable Forms Of Depreciation Combined In Physical Depreciation And Is Estimate Via Application Of The Age-life Method. No Excessive Functional Or External Obsolescence Noted.

Predominant Value

The Subject Property Market Value Is Above The Predominant Property Values Due To Its Gross Living Area Compared To The Gross Living Area Of The Predominant Properties In The Subject Neighborhood. The Neighborhood Is Made Of Wide Variety Of Properties With Difference Size, Design, Quality Of Construction And Condition. The Subject Property Is Not An Over Improvement In The Neighborhood.

Exposure Time
The Reasonable Exposure Time For The Subject Property At The Opinion Of Value Indicated Is Estimated To Be About 90 Days And Was Derived Using The Typical Market Time Of Sale In The Subject Neighborhood And The Exposure Time Of Comparable Listings. The Nature Of Sales Were Also Taken Into Consideration.

1004mc
Appraiser Was Unable To Provide The Necessary Data Where "Not Available" Are Indicated For The "Total # Of Comparable Listings" And "Months Of Housing Supply (Total Listings/ab. Rate)" And "Median Comparable Listings Days On The Market" Due To Unavailability Of Such Data In The Market Area.
The Unavailability Of The Data Makes It Impossible To Establish A Trend Information, Hence The Checkboxes For Those Columns Are Not Checked.

Appraiser Independence Disclosure (Air)
No Employee, Director, Officer Or Agent Of The Lender, Or Any Third Party Acting As A Joint Venture Partner, Independent Contractor, Appraisal Management Company, Or Partner In Behalf Of The Lender Has Influenced Or Attempted To Influence The Development, Reporting, Result Or Review Of This Assignment Through Coercion, Extortion, Collusion, Compensation, Instruction, Inducement, Intimidation, Bribery Or In Any Other Manner. I Have Not Been Contacted By Anyone Other Than The Intended User (Lender/client As Identified On The First Page Of The Report), Borrower Or Designated Contact To Make An Appointment To Enter The Property. I Agree To Immediately Report Any Unauthorized Contacts Either Personally By Phone Or Electronically To Partner Management

Uspap Prior Service Disclosure Statement
The Appraiser Of This Report, As Indicated In The Signature Section, Has Not Provided Or Performed Any Services As An Appraiser Or In Any Other Capacity Regarding The Property That Is The Subject Of This Report, Within The Past Thirty-six Months Immediately Preceding The Effective Date Of This Report.

Firrea Certification Statement
The Appraiser Certifies And Agrees That This Appraisal Was Prepared In Accordance With The Requirements Of Title Xi Of The Financial Institutions, Reform, Recovery, And Enforcement Act (Firrea) Of 1989, As Amended (12 U.s.c. 3331 Et Seq.), And Any Applicable Implementing Regulations In Effect At The Time The Appraiser Signs The Appraisal Certification

Compliance Disclosure
This Appraisal Report Complies With All Interagency And Evaluation Guidelines

The Remaining Economic Life Is 51 Years.

The Subject Property Is Located Approximately 19 Miles From The Appraiser's Office

Site Dimensions (When Provided)
The Site Dimensions Indicated In The Site Section Of This Report Are Approximate Lengths Of The Sides That Make Up The Perimeter Of The Subject Property's Site. The Dimensions Were Obtained Either From Measurement From The Map In The County Records Or From The Geographical Information System (Gis)
Where Site Dimensions Are Not Provided, It Is Due To The Unavailability Of A Plat Map From The Online County Or City Records. Since It Can Not Be Left Blank, The Lot Size In Acreage Is Indicated In That Field.

Bathroom Update - Updateable Components (Flooring, Wainscoting, Bathtub, Toilet And Vanities)
Renovated- When All Updateable Components Of All The Bathrooms Have Been Updated Or When A Bathroom Is Fully Renovated
Updated - When Some, But Not All, Of All The Updateable Bathroom Components Have Been Updated
Not Updated - When None Of The Updateable Components Of All The Bathrooms Have Been Updated.

Kitchen Update - (Flooring, Countertop, Appliances And Cabinet)
Renovated- When All Updateable Components Of The Kitchen Have Been Updated Or When They Are Appear To Be In Like New Condition
Updated - When Some Of The Major Updateable Components Of The Kitchen Have Been Updated.(cabinet, Flooring, And Countertop)
Not Updated - When None Of The Updateable Components Of The Kitchen Have Been Updated.
Adjustments (As Of The Effective Date Of This Report)
Analysis Of The Subject Subdivision Indicate That Adjustment For A Bedroom And A Full Bath Is \$10000, And For A Half Bath Is \$5000.
Adjustment For A Recreation Room In The Basement If \$10000 And For A Basement Bedroom, Den Or Full Bath Is \$6000.
Adjustment For A Fully Renovated Kitchen Or Bathroom Is \$20000, While For An Updated Kitchen Or Bathroom Is \$10000. Adjustment For Exterior Amenities, Such As Deck, Porch Or Patio Is \$5000.

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # 555353

Borrower/Client	Lisette Montague				
Property Address	16313 Sandy Ridge Ct				
City	Woodbridge	County	Prince William	State	VA
				Zip Code	22191
Lender	LoanDepot.Com LLC				

Smoke/carbon Monoxide Detectors
State Guidelines Require That Smoke And Carbon Monoxide Detectors Be Present On Every Level Of The Subject Property.
Smoke And Carbon Monoxide Detectors Are Present On Every Level Of The Property And Are Functional.

Water Heater
State Guidelines Does Not Require Water Heater To Be Double Strapped.

Subject Property And Comparable Properties' Gross Living Area (Above Grade Square Footage)
The Square Footage For The Gross Living Area Of The Subject Property Was Measured By The Appraiser In The Field And Is Quite Similar To The Subject Property's Square Footage In The County's Online Real Estate Tax Records.

The Square Footage For The Comparable Sales And Listings Were Obtained From County's Online Real Estate Tax Records.

Unless Otherwise Noted In This Report, The Appraiser Has Conducted An Interior Inspection Of The Subject Property

Subject Pud Amenities
Common Area Maintenance, Management, Master Insurance Policy, Reserve Funds, Basketball Courts, Community Center, Exercise Room, Jogging / Walking Path, Swimming Pool, Tennis - Courts, Tot Lots / Playground, Snow Removal, Trash Removal

Comparable Pud Amenities
Common Area Maintenance, Management, Master Insurance Policy, Reserve Funds, Basketball Courts, Community Center, Exercise Room, Jogging / Walking Path, Swimming Pool, Tennis - Courts, Tot Lots / Playground, Snow Removal, Trash Removal

There Is Virtually No Difference In Hoa Amenities Between The Subject's Pud And The Comparable Sale/listing's Pud, Hence No Significant Effect On Value And Marketability Of The Subject Property As Of The Effective Date Of This Report.

Highest And Best Use
The "Highest And Best Use" Of A Property, As Defined By The Appraisal Institute In The Appraisal Of Real Estate, Fourteenth Edition Is "The Reasonably Probable And Legal Use Of Vacant Land Or An Improved Property, Which Is Physically Possible, Appropriately Supported, Financially Feasible, And That Results In The Highest Value."
The Property Is Zoned Residential With, As Of The Effective Date Of This Appraisal Report, Little Or No Possibility Of A Land Use Change. The Structure Is Compatible With The Market Area, All Of Which Is Primarily Zoned For Residential Occupancy So No Other Use Would Be Possible. The Highest And Best Use Of The Site As Though Vacant And Property As Improved Are Generally Consistent With, And Similar To, Surrounding Uses Within This Market Area. Single Family Residential Use Is Considered To Be The Subject's Highest And Best Use

Disclaimer
I Have No Present Or Prospective Interest In The Property That Is The Subject Of This Report, And I Have No Personal Interest Or Bias With Respect To The Parties Involved. My Compensation Is Not Contingent On An Action Or Event Resulting From The Analysis, Opinion Or Conclusions In, Or The Use Of, This Review Report. My Analysis, Opinions And Conclusions Were Developed, And This Report Has Been Prepared, In Conformity With The Uniform Standards Of Professional Appraisal Practice.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

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.

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.

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 diminish d due to condition, but the dwelling remains useable and functional as a residence.

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.

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 refinement s 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.

Q3

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.

Q5

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.

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Appropriate Fields
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
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
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Nu	Not Updated	Sales Comparison Approach
Upd	Updated	Sales Comparison Approach
Reno	Renovated	Sales Comparison Approach

SUBJECT PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



FRONT OF SUBJECT PROPERTY

Subject Front
<u>16313 Sandy Ridge Ct</u>



REAR OF SUBJECT PROPERTY

Subject Rear
<u>16313 Sandy Ridge Ct</u>



STREET SCENE

Subject Street
<u>16313 Sandy Ridge Ct</u>

SUBJECT PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
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				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



ADDITIONAL SUBJECT PHOTO

Family Room



ADDITIONAL SUBJECT PHOTO

Living Room



ADDITIONAL SUBJECT PHOTO

Dining Room

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
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				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Additional Subject Photo
Kitchen



Additional Subject Photo
Master Bedroom



Additional Subject Photo
Bedroom

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Additional Subject Photo
Bedroom



Additional Subject Photo
Bedroom



Additional Subject Photo
Master Bath

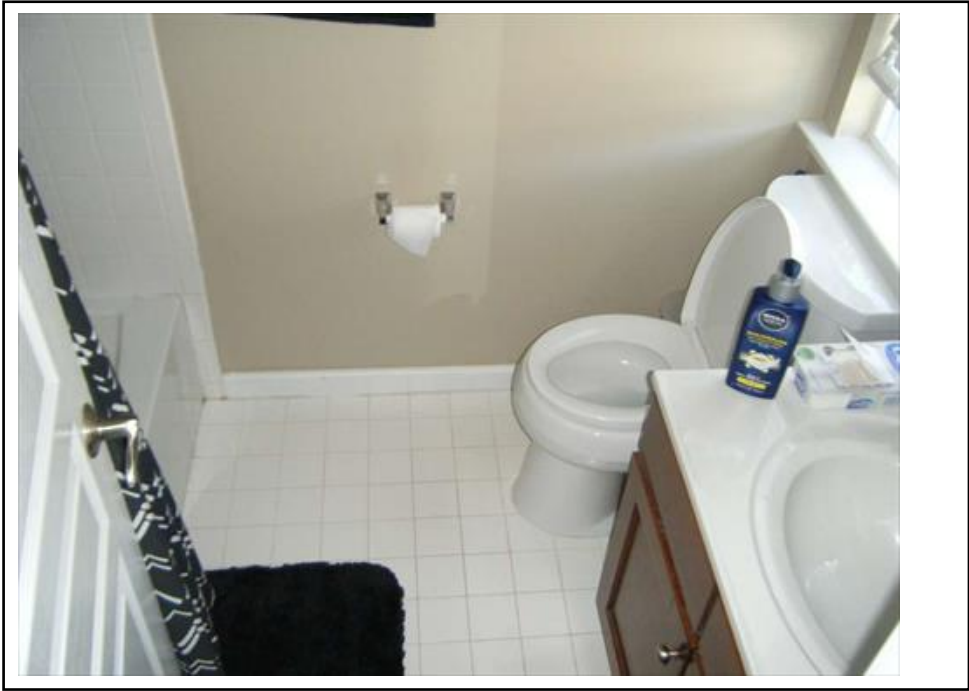
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Additional Subject Photo
Full Bath



Additional Subject Photo
Full Bath



Additional Subject Photo
Half Bath

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Additional Subject Photo
Basement Full Bath



Additional Subject Photo
Basement Recreation Room



Additional Subject Photo
Basement Bedroom

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Porch



Utilities



Garage

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Property Id _____



Deck _____



Patio _____

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				

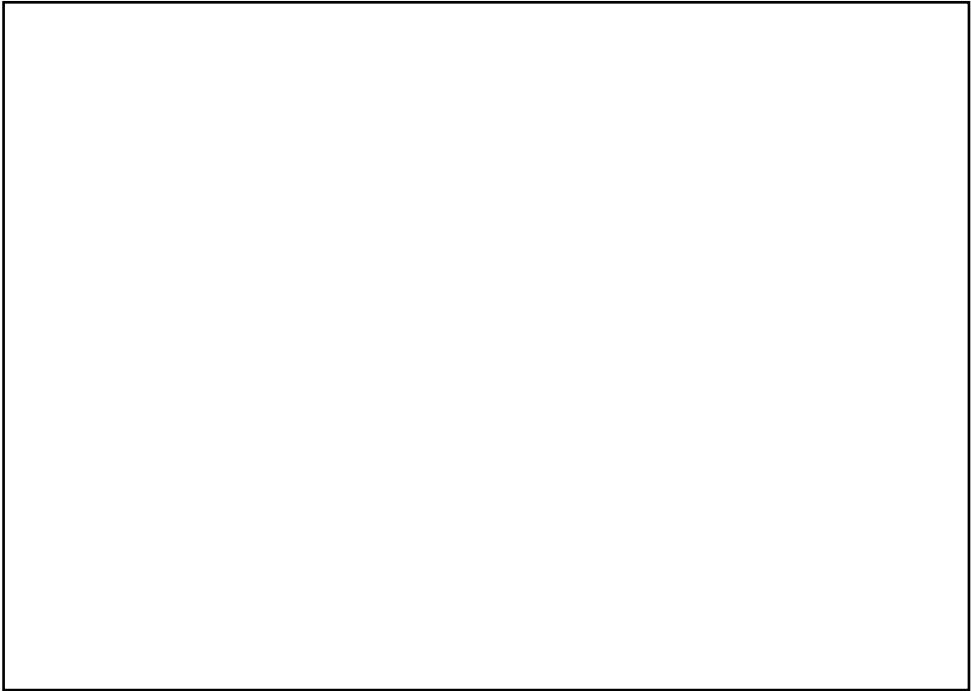


Electric Panel



Smoke/Carbon Monoxide

Detector



COMPARABLES PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Comparable Sale 1

<u>1872 Powells Landing Cir</u>		
<u>Woodbridge</u>	<u>VA</u>	<u>22191</u>
Date of Sale:	<u>s02/19;c01/19</u>	
Sale Price:	<u>580,000</u>	
Sq. Ft.:	<u>3,484</u>	
\$ / Sq. Ft.:	<u>166.48</u>	



Comparable Sale 2

<u>16585 Space More Cir</u>		
<u>Woodbridge</u>	<u>VA</u>	<u>22191</u>
Date of Sale:	<u>s02/19;c01/19</u>	
Sale Price:	<u>615,000</u>	
Sq. Ft.:	<u>3,682</u>	
\$ / Sq. Ft.:	<u>167.03</u>	



Comparable Sale 3

<u>16827 Adrift Ct</u>		
<u>Woodbridge</u>	<u>VA</u>	<u>22191</u>
Date of Sale:	<u>s01/19;c12/18</u>	
Sale Price:	<u>505,000</u>	
Sq. Ft.:	<u>2,581</u>	
\$ / Sq. Ft.:	<u>195.66</u>	

COMPARABLES PHOTOGRAPH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>				
Property Address	<u>16313 Sandy Ridge Ct</u>				
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>
				Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>				



Comparable Sale 4

<u>1875 Powells Landing Cir</u>		
<u>Woodbridge</u>	<u>VA</u>	<u>22191</u>
Date of Sale:	<u>s01/19;c12/18</u>	
Sale Price:	<u>580,000</u>	
Sq. Ft.:	<u>3,353</u>	
\$ / Sq. Ft.:	<u>172.98</u>	



Comparable Sale 5

<u>16534 Louisville Pl</u>		
<u>Woodbridge</u>	<u>VA</u>	<u>22191</u>
Date of Sale:	<u>Active</u>	
Sale Price:	<u>560,800</u>	
Sq. Ft.:	<u>3,340</u>	
\$ / Sq. Ft.:	<u>167.90</u>	

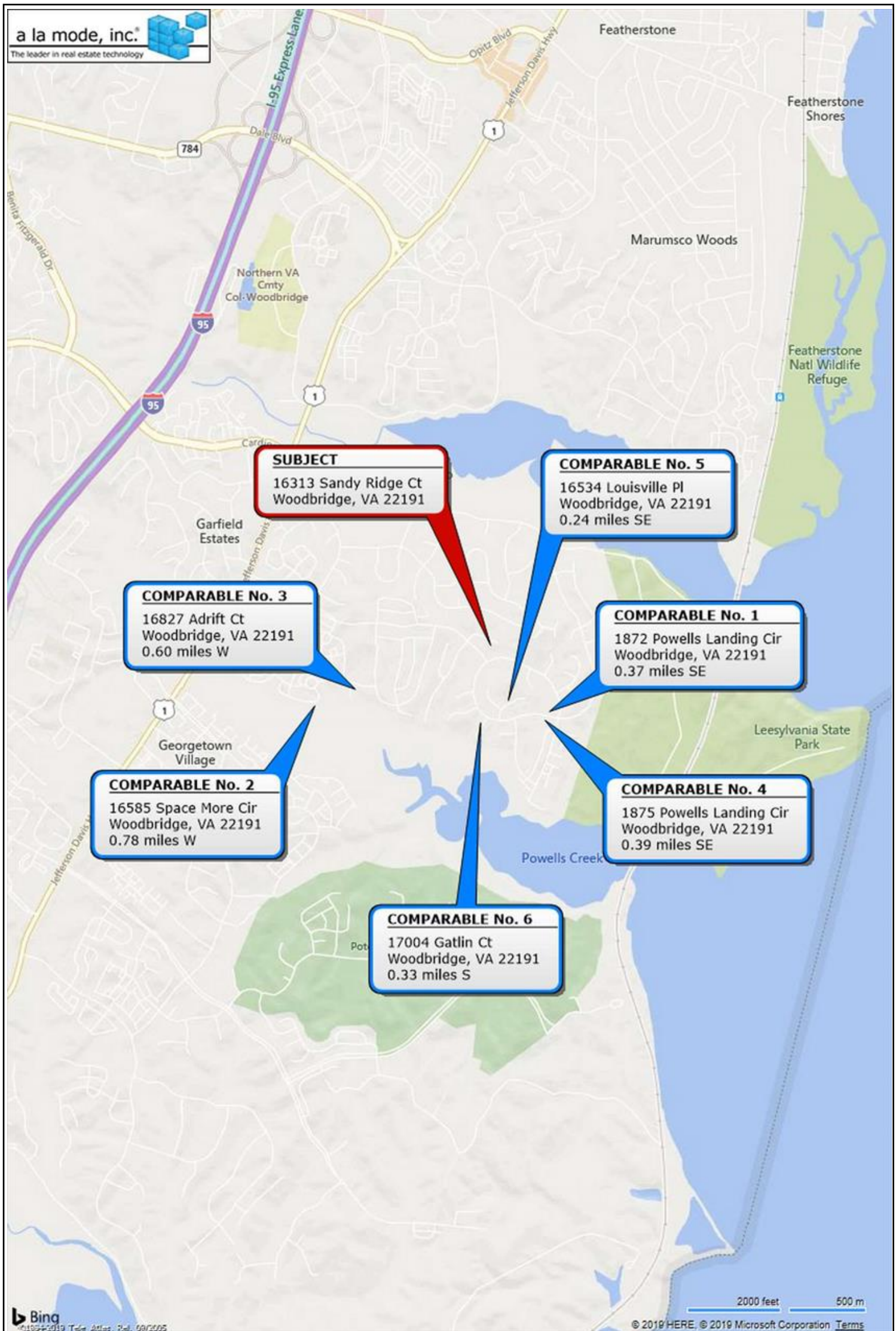


Comparable Sale 6

<u>17004 Gatlin Ct</u>		
<u>Woodbridge</u>	<u>VA</u>	<u>22191</u>
Date of Sale:	<u>Active</u>	
Sale Price:	<u>589,900</u>	
Sq. Ft.:	<u>3,684</u>	
\$ / Sq. Ft.:	<u>160.12</u>	

LOCATION MAP ADDENDUM

File # 555353

Borrower/Client Lisette MontagueProperty Address 16313 Sandy Ridge CtCity WoodbridgeCounty Prince WilliamState VAZip Code 22191Lender LoanDepot.Com LLC

SKETCH ADDENDUM

File # 555353

Borrower/Client	<u>Lisette Montague</u>						
Property Address	<u>16313 Sandy Ridge Ct</u>						
City	<u>Woodbridge</u>	County	<u>Prince William</u>	State	<u>VA</u>	Zip Code	<u>22191</u>
Lender	<u>LoanDepot.Com LLC</u>						

Living Area		Calculation Details	
First Floor	1358 Sq ft	$0.5 \times 2 \times 2 =$	2
		$0.5 \times 2 \times 2 =$	2
		$6 \times 2 =$	12
		$0.5 \times 2 \times 2 =$	2
		$0.5 \times 2 \times 2 =$	2
		$6 \times 2 =$	12
		$20 \times 20 =$	400
		$23 \times 32 =$	736
		$13 \times 14 =$	182
		$0.5 \times 4 \times 4 =$	8
Second Floor	1738 Sq ft	$43 \times 33 =$	1419
		$12 \times 14 =$	168
		$7 \times 9 =$	63
		$11 \times 8 =$	88
Total Living Area (Rounded):		3096 Sq ft	
Non-living Area			
Uncovered Deck	166 Sq ft	$15 \times 10 =$	150
		$2 \times 7 =$	14
		$0.5 \times 2 \times 2 =$	2
2 Car Built In	440 Sq ft	$20 \times 22 =$	440
Covered Porch	118 Sq ft	$9 \times 10 =$	90
		$4 \times 5 =$	20
		$0.5 \times 4 \times 4 =$	8
Uncovered patio	504 Sq ft	$28 \times 18 =$	504
Basement	1327 Sq ft	$20 \times 20 =$	400
		$14 \times 12 =$	168
		$23 \times 33 =$	759

SKETCH ADDENDUM

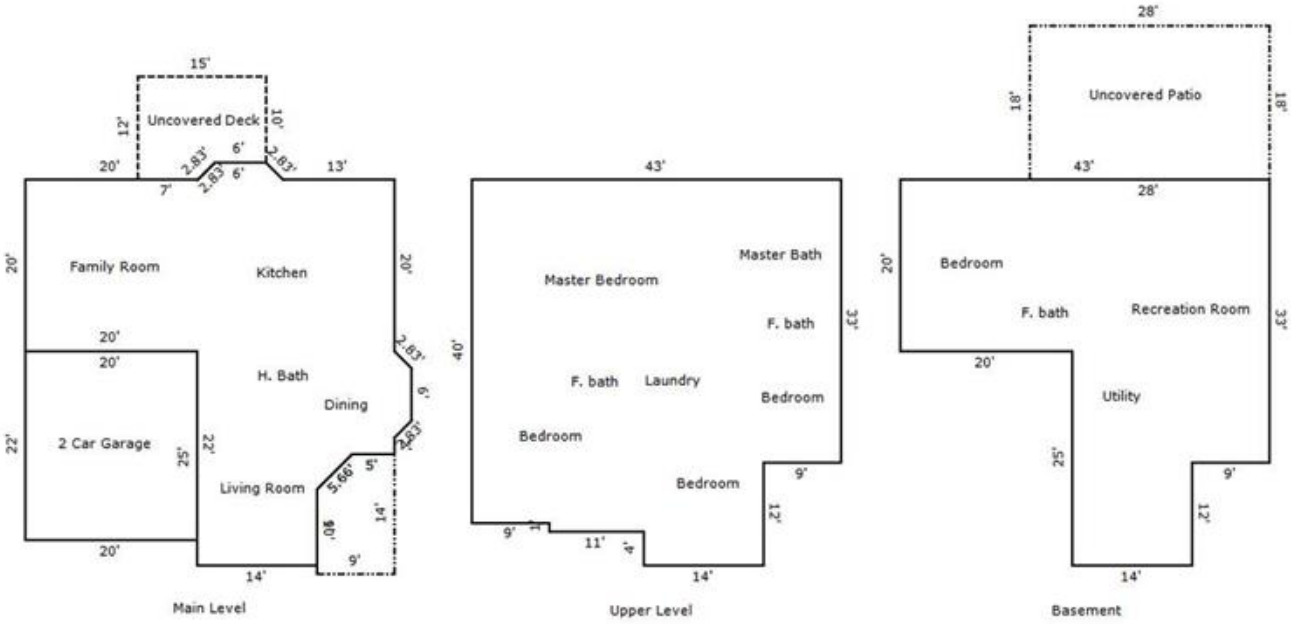
File # 555353

Borrower/Client Lisette Montague

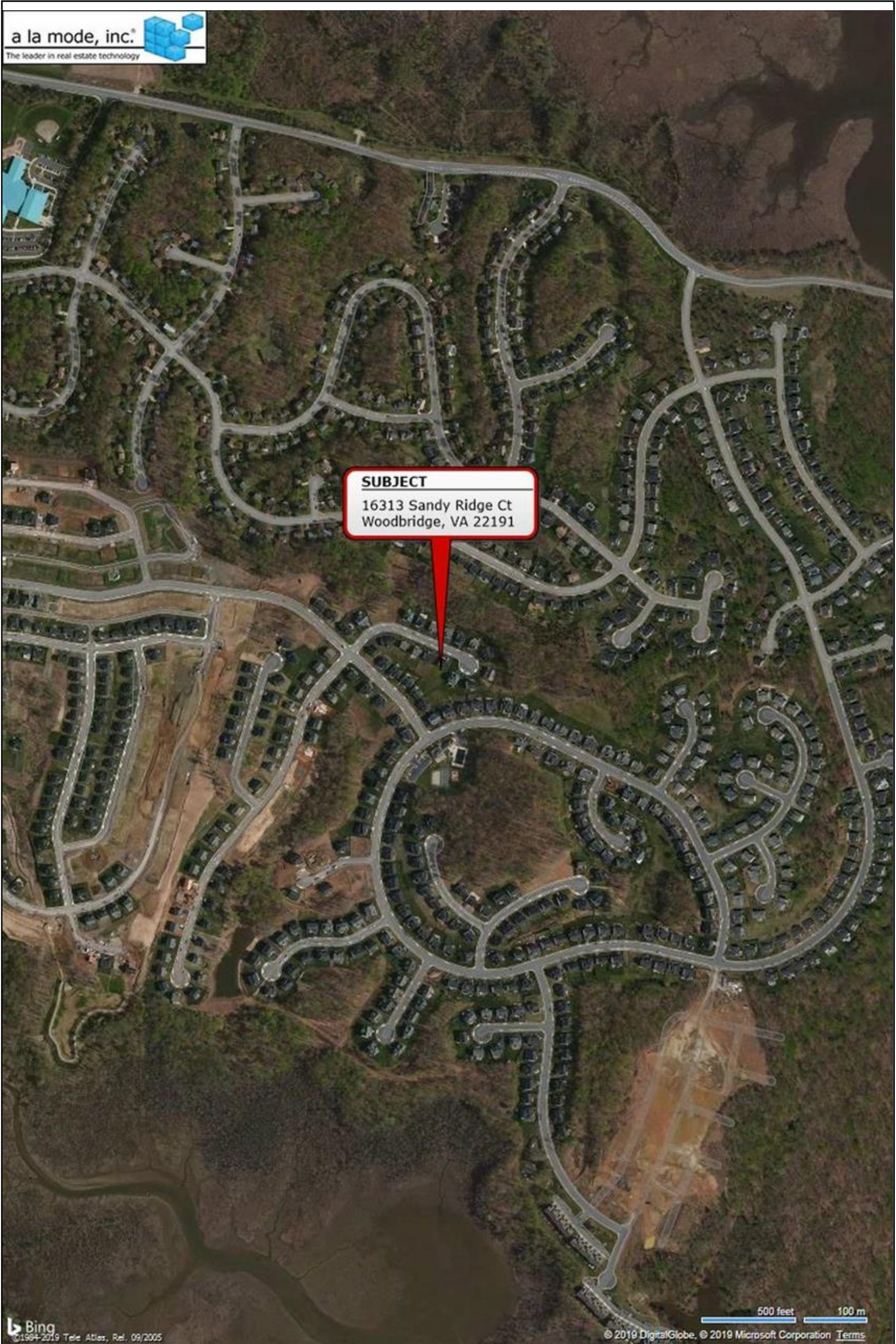
Property Address 16313 Sandy Ridge Ct

City Woodbridge County Prince William State VA Zip Code 22191

Lender LoanDepot.Com LLC



Borrower/Client	Lisette Montague				
Property Address	16313 Sandy Ridge Ct				
City	Woodbridge	County	Prince William	State	VA
				Zip Code	22191
Lender	LoanDepot.Com LLC				



Borrower/Client	Lisette Montague			
Property Address	16313 Sandy Ridge Ct			
City	Woodbridge	County	Prince William	State VA Zip Code 22191
Lender	LoanDepot.Com LLC			

1875 Powells Landing Cir, Woodbridge, VA 22191

Closed

Residential

\$580,000



MLS #: 1002067428
Tax ID #: 204995
County: Prince William, VA
In City Limits: No
Legal Subdivision: POWELLS LANDING
Subdiv / Neigh: Powells Landing
School District: Prince William County Public Schools
Year Built: 2003
Total Taxes / Year: \$6,302 / 2017
Tax Assessed Value: \$503,100 / 2018
Land Assessed Value: \$162,000

	Beds	Baths
TOTAL	5	5 Full
Main Level	1	1 Full
Upper Level 1	4	3 Full
Lower Level 1		1 Full
Structure Type:	Detached	
Style:	Colonial	
Levels/Stories:	3+	
Ownership Interest:	Fee Simple	
Abv Grd Fin SQFT:	3,353 / Estimated	
Below Grade Fin SQFT:	1,645 / Estimated	
Lot Acres / SQFT:	0.27a / 11,931sf / Assessor	
HOA:	Yes	
HOA Fee:	\$91 / Monthly	

Features

Constr Materials:	Brick	Accessibility Feat:	None	Waterfront/Type:	No
Cooling/Fuel:	Central A/C / Electric	Fireplace Count:	1	Zoning:	R4
Heating/Fuel:	Forced Air / Natural Gas			Garage:	2-Car Garage
Water/Sewer:	Public / Public Sewer			Non-Garage Parking:	Asphalt Driveway
Basement:	Yes / Connecting Stairway, Fully Finished, Walkout Level				

Remarks

Public: Custom hardscaping front & back, hardwood floors, chair/crown moldings, plantation shutters, columns, granite, island & 2-story great room w/fireplace. 4 spacious brs upstairs incl large master suite. 5th main level bedroom. Finished walk-up basement w/rec room, 2nd kitchen, full bath & storage. Screened in deck overlooks stamped concrete patio & wooded area. Mins to shopping/dining. Don~t Miss!

Listing Details

Original Price:	\$599,900	Previous List Price:	\$594,900	DOM:	170
Federal Flood Zone:	No	Sale Type:	Standard		

Sale / Lease Contract

Concessions:	No		
Agreement of Sale Dt:	12/02/18	Close Date:	01/04/19
Close Sale Terms:	Standard Sale	Close Price:	\$580,000.00

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Borrower/Client	Lisette Montague				
Property Address	16313 Sandy Ridge Ct				
City	Woodbridge	County	Prince William	State	VA
				Zip Code	22191
Lender	LoanDepot.Com LLC				

16585 Space More Cir, Woodbridge, VA 22191

Closed

Residential

\$615,000



MLS #: VAPW101390
Tax ID #: NO TAX RECORD
County: Prince William, VA
In City Limits: No
Subdiv / Neigh: Port Potomac
School District: Prince William
County Public Schools
High School: Potomac
Year Built: 2009
Property Condition: Shows Well
Total Taxes / Year: \$7,014 / 2018
Tax Assessed Value: \$571,800 / 2018
Land Assessed Value: \$164,800

	Beds	Baths
TOTAL	4	4 Full 1 Half
Main Level		1 Half
Upper Level 1	4	3 Full
Lower Level 1		1 Full
Structure Type:	Detached	
Style:	Colonial	
Levels/Stories:	3+	
Views:	Trees Woods	
Ownership Interest:	Fee Simple	
Abv Grd Fin SQFT:	3,682 / Estimated	
Below Grade Fin SQFT:	1,772 / Estimated	
Blw Grd Unfin SQFT:	95 / Estimated	
Lot Acres / SQFT:	0.18a / 7,950sf / Builder	
HOA:	Yes	
HOA Fee:	\$144 / Monthly	

Rooms

Media Room:	14 x 22 Lower 1	Flooring - Carpet	Storage Room:	18 x 10 Lower 1	Basement - Finished, Flooring - Carpet
Other:	9 x 10 Lower 1	Flooring - Carpet	Exercise Room:	17 x 20 Lower 1	Flooring - Carpet
Family Room:	31 x 20 Lower 1	Flooring - HardWood	Foyer:	16 x 5 Main	Flooring - HardWood
Dining Room:	10 x 15 Main	Flooring - HardWood	Living Room:	11 x 15 Main	Flooring - HardWood
Laundry:	15 x 6 Main	Flooring - Tile	Family Room:	17 x 21 Main	Fireplace - Gas, Flooring - HardWood
Office:	10 x 18 Main	Flooring - HardWood	Breakfast Room:	20 x 18 Main	Flooring - Tile
Kitchen:	20 x 18 Main	Flooring - Tile	Sun/Florida Room:	19 x 10 Main	Flooring - Tile
Master Bedroom:	21 x 19 Upper 1	Flooring - Carpet	Bedroom:	10 x 13 Upper 1	Flooring - Carpet
Bedroom:	11 x 16 Upper 1	Flooring - Carpet	Bedroom:	13 x 13 Upper 1	Flooring - Carpet
Sitting Room:	19 x 10 Upper 1				

Features

Constr Materials:	Brick, Combination	Accessibility Feat:	None	Exterior Features:	Underground Lawn Sprinkler
Roof:	Shingle	Appliances:	Cooktop, Dishwasher, Disposal, Ice maker, Microwave, Oven-Double, Oven-Self	Outdoor Living Struc:	Deck(s), Patio(s), Porch(es)
Cooling/Fuel:	Ceiling Fan(s), Central A/C / Electric		Cleaning, Washer/Dryer	Pool:	Yes - Community
Heating/Fuel:	Forced Air / Natural Gas		Hookups Only, Water	Waterfront/Type:	No
Water/Sewer:	Public / Public Sewer		Heater - Tankless	Zoning:	R6
Basement:	Yes / Connecting Stairway, Fully Finished, Outside Entrance, Sump Pump, Walkout Level	Security Features:	Electric Alarm, Security System, Smoke Detector, Surveillance System	Garage:	2-Car Garage
		Fireplace Count:	1	Non-Garage Parking:	2 Open Parking Spaces, Asphalt Driveway, Paved Driveway
		Laundry Type:	Main Floor Laundry		
		Furnished:	No		

Remarks

Public:	Luxurious home Port Potomac subdivision! Welcome home!! Fabulous brick home w/ everything you're looking for including incredible media room w/ all equipment, brand new frameless glass shower door in master bath December 2018,whole house generator, irrigation system,deck and patio in rear of home, fully fenced picturesque tree-lined backyard!Be sure to drive around the beautiful neighborhood and l...
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Listing Details

Original Price:	\$640,000	Previous List Price:	\$640,000	DOM:	63
Federal Flood Zone:	No	Sale Type:	Standard		

Sale / Lease Contract

Concessions:	No		
Agreement of Sale Dt:	01/31/19	Close Date:	02/27/19
Close Sale Terms:	Standard Sale	Close Price:	\$615,000.00



Borrower/Client Lisette MontagueProperty Address 16313 Sandy Ridge CtCity Woodbridge County Prince William State VA Zip Code 22191Lender LoanDepot.Com LLC

Borrower/Client Lisette MontagueProperty Address 16313 Sandy Ridge CtCity WoodbridgeCounty Prince WilliamState VAZip Code 22191Lender LoanDepot.Com LLC

5/17/2019

Property Detail



PRINCE WILLIAM COUNTY, VIRGINIA

REAL ESTATE ASSESSMENTS

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16313 SANDY RIDGE CT

8390-22-7794

[General Info](#) [Notes](#) [Map](#)

Property Information

Account Number	245612	Property Address:
Owner Name	MONTAGUE LISETTE	16313 SANDY RIDGE CT
Owner Address	16588 TELESCOPE LN	WOODBIDGE VA 22191
	DUMFRIES VA 22026	

Description

POWELLS LANDING SEC 9 L-20

Assessment Info		2019 Assessment	
Neighborhood	01228 Powell's Landing SFD	Land - Market Value	\$170,600
Fire House	11 - OWL	Land - Use Value	\$0
Special District		Impr - Market Value	\$363,200
Zoning	Suburban Residential (4/acre)	Total - Market Value	\$533,800
Acres	0.3146		

<< Previous Card

Card 1 of 1

Next Card >>

Dwelling Information

# of Stories	2	# Bedrooms	4	Card Level Use Code	011 - SFD Detached
Year Built	2008	Full Baths	4	Basement Type	234 Walkout
Fin Area	3096	Half Baths	1	Style	3 2 Story, 2 plus Story
Unfin Area	0	Basement Area	1324	Exterior Wall	22 All Alum/Vinyl
Fireplaces	1	Fin Basement	1125	Parcel Level Use Code	011 - SFD Detac

Card - 1

Improvements

IMPR Type	Description	Area
Addition	PAT Patio	408
Addition	DEK Deck	192
Addition	POR Porch, Open	184
Addition	GA2 Gar Att - 2 Car	440

Assessment History

Reason	Year	Land	Use	IMPR	Total
General Reassessment	2019	\$170,600	\$0	\$363,200	\$533,800
General Reassessment	2018	\$162,500	\$0	\$346,400	\$508,900
General Reassessment	2017	\$160,900	\$0	\$345,400	\$506,300
General Reassessment	2016	\$165,900	\$0	\$372,600	\$538,500
General Reassessment	2015	\$167,600	\$0	\$377,100	\$544,700
General Reassessment	2014	\$162,700	\$0	\$359,700	\$522,400
General Reassessment	2013	\$139,900	\$0	\$318,400	\$458,300
General Reassessment	2012	\$145,100	\$0	\$330,700	\$475,800
General Reassessment	2011	\$135,600	\$0	\$309,900	\$445,500
General Reassessment	2010	\$136,100	\$0	\$310,900	\$447,000
General Reassessment	2009	\$137,900	\$0	\$314,800	\$452,700
General Reassessment	2008	\$172,300	\$0	\$0	\$172,300
General Reassessment	2007	\$191,300	\$0	\$0	\$191,300
General Reassessment	2006	\$66,200	\$0	\$0	\$66,200

Transfer History

Date	Sale Amount	Owner	Transfer Type	Conveyance Number
2017/04/06	\$0	MONTAGUE LISETTE	XW	201704060026138
2014/06/20	\$560,000	MONTAGUE EUGENE & LISETTE SURV	V	201406200042619
2008/10/30	\$531,040	MCGHEE CARMEN	BB	200810300103876
2006/07/10	\$3,960,000	POWELLS NEIGHBORHOODS II LLC	XM	200607100102128

[Click here for transfer type code descriptions](#)

Last Updated: 5/16/2019

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Borrower/Client	Lisette Montague			
Property Address	16313 Sandy Ridge Ct			
City	Woodbridge	County	Prince William	State VA Zip Code 22191
Lender	LoanDepot.Com LLC			



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Borrower/Client Lisette MontagueProperty Address 16313 Sandy Ridge CtCity Woodbridge County Prince William State VA Zip Code 22191Lender LoanDepot.Com LLC

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: NJA349275A

Renewal of Number: NJA349275

- 1. NAMED INSURED:** Wande Oladipo
STREET ADDRESS: 10224 Abington Way, Manassas, VA 20110
- 2. POLICY PERIOD:** Inception Date: 03/11/2019 Expiration Date: 03/11/2020
Effective 12:01 a.m. Standard Time at the address of the Named Insured.
- 3. LIMITS OF LIABILITY:**
Each **Claim:** \$1,000,000.00
Aggregate: \$2,000,000.00
Claim Expenses have a separate Limit of Liability:
Each Claim: \$1,000,000.00
Aggregate: \$2,000,000.00
- 4. DEDUCTIBLE:** Each Claim: \$0 Aggregate: \$0
- 5. RETROACTIVE DATE:** 03/11/2013
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:** \$552.00
- 7. ENDORSEMENTS:**
This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

AP 10 0001 06 11, SGN 90 0001 07 10, AP 95 0007VA 06 11, AP 00 0001 06 11, AP 04 0001 06 11, AP 04 0003 07 14, AP 04 0004 07 14, AP 20 0001 06 11, AP 21 0002 06 11, AP 01 0040VA 06 11,
- 8. PRODUCER NAME:** Norman-Spencer Agency, Inc.
STREET ADDRESS: 8075 Washington Village Drive Dayton, OH 45458

Authorized Representative

Producer Code: 26480
Date: 03/06/2019

Class Code: 73128

Borrower/Client

Lisette Montague

Property Address

16313 Sandy Ridge Ct

City

Woodbridge

County

Prince William

State

VA

Zip Code

22191

Lender

LoanDepot.Com LLC

Client One-Page

16827 Adrift Ct, Woodbridge, VA 22191

Closed

Residential

 \$505,000



MLS #:1009934474

Tax ID #:241567

County:Prince William, VA

In City Limits:No

Legal Subdivision:PORT POTOMAC

Subdiv / Neigh:Port Potomac

School District:Prince William

County Public Schools

High School:Potomac

Year Built:2010

Property Condition:Renov/Remod, Shows Well

Total Taxes / Year:\$5,459 / 2017

Tax Assessed Value:\$471,500 / 2018

Land Assessed Value:\$164,500

	Beds	Baths
TOTAL	4	3 Full 1 Half
Main Level		1 Half
Upper Level 1	4	2 Full
Lower Level 1		1 Full
Structure Type:	Detached	
Style:	Colonial	
Levels/Stories:	3+	
Ownership Interest:	Fee Simple	
Abv Grd Fin SQFT:	2,581 / Estimated	
Below Grade Fin SQFT:	1,200 / Estimated	
Lot Acres / SQFT:	0.15a / 6,647sf / Assessor	
HOA:	Yes	
HOA Fee:	\$134 / Monthly	

Features

Constr Materials:	Aluminum Siding	Accessibility Feat:	None	Outdoor Living Struc:	Deck(s)
Cooling/Fuel:	Ceiling Fan(s), Central A/C / Electric	Appliances:	Cooktop, Dishwasher, Disposal, Dryer, Ice maker, Microwave, Washer	Waterfront/Type:	No
Heating/Fuel:	Central, Forced Air / Natural Gas	Fireplace Count:	0	Zoning:	R6
Water/Sewer:	Public / Public Sewer			Garage:	2-Car Garage
Basement:	Yes / Fully Finished, Rear Entrance			Non-Garage Parking:	Concrete Driveway

Remarks

Public:

Stunning, Nice details and design on this Port Potomac Manchester model Home. Features: 4 Bedroom, 3.5 Baths, 2 car garage, 2 story Family Room with. Gourmet Kitchen with larger center island. Formal Living Room and Dining Room. Large Owner's suite w/ fantastic bath and huge wall-in closet. Dream fully fin basement, huge recreation room ,custom bar & Home Theater. Elect FP no convey.

Listing Details

Original Price:	\$534,900	Previous List Price:	\$534,900	DOM:	68
Federal Flood Zone:	No	Sale Type:	Standard		

Sale / Lease Contract

Concessions:	No	Close Date:	01/15/19
Agreement of Sale Dt:	12/16/18	Close Price:	\$505,000.00
Close Sale Terms:	Standard Sale		

Borrower/Client	Lisette Montague			
Property Address	16313 Sandy Ridge Ct			
City	Woodbridge	County	Prince William	State VA Zip Code 22191
Lender	LoanDepot.Com LLC			

1872 Powells Landing Cir, Woodbridge, VA 22191 Closed Residential \$580,000



MLS #: VAPW321310
Tax ID #: 8390-41-0849
County: Prince William, VA
In City Limits: No
Legal Subdivision: POWELLS LANDING
Subdiv / Neigh: Powells Landing
School District: Prince William
County Public Schools
High School: Potomac
Year Built: 2003
Property Condition: Shows Well
Total Taxes / Year: \$6,058 / 2018
Tax Assessed Value: \$492,700 / 2018
Land Assessed Value: \$162,200

	Beds	Baths
TOTAL	4	3 Full 1 Half
Main Level		1 Half
Upper Level 1	4	2 Full
Lower Level 1		1 Full
Structure Type:	Detached	
Style:	Colonial	
Levels/Stories:	3+	
Ownership Interest:	Fee Simple	
Abv Grd Fin SQFT:	3,484 / Assessor	
Below Grade Fin SQFT:	1,066 / Assessor	
Blw Grd Unfin SQFT:	710 / Assessor	
Lot Acres / SQFT:	0.29a / 12,428sf / Builder	
HOA:	Yes	
HOA Fee:	\$91 / Monthly	

Rooms

In-Law/auPair/Suite:	Lower 1	Exercise Room:	Lower 1
Hobby Room:	Lower 1		

Features

Constr Materials:	Mixed	Accessibility Feat:	None	Exterior Features:	Exterior Lighting, Lawn Sprinkler, Sidewalks, Street Lights
Cooling/Fuel:	Central A/C / Electric	Appliances:	Built-In Microwave, Cooktop, Dishwasher, Disposal, Dryer, Energy Efficient Appliances, Oven-Double, Washer, Water Heater	Outdoor Living Struc:	Brick, Patio(s), Porch(es)
Heating/Fuel:	Forced Air / Natural Gas			Pool:	Yes - Community
Water/Sewer:	Public / Public Sewer	Fireplace Count:	1	Waterfront/Type:	No
Basement:	Yes / Fully Finished, Outside Entrance, Walkout Stairs	Laundry Type:	Main Floor Laundry	Zoning:	R4
				Garage:	2-Car Garage

Remarks

Public: Beautiful colonial, three prime levels: dining, living, family, library/study rooms. Stunning gourmet kitchen, gorgeous granite counter tops, new KitchenAid black stainless steel appliances. New high end washer and dryer. Huge kitchen island, breakfast nook, perfect for entertaining. Beautiful stone fire place in the living room, four bedrooms on upper level, plenty of space in the finished walk-o...

Listing Details

Original Price:	\$589,000	Sale Type:	Standard	DOM:	59
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Sale / Lease Contract

Concessions:	No		
Agreement of Sale Dt:	01/24/19	Close Date:	02/26/19
Close Sale Terms:	Standard Sale	Close Price:	\$580,000.00



Borrower/Client	Lisette Montague			
Property Address	16313 Sandy Ridge Ct			
City	Woodbridge	County	Prince William	State VA Zip Code 22191
Lender	LoanDepot.Com LLC			

16534 Louisville Pl, Woodbridge, VA 22191

Active

Residential

\$560,800



MLS #: VAPW464946
Tax ID #: 8390-31-1774
County: Prince William, VA
In City Limits: No
Legal Subdivision: POWELLS LANDING
Subdiv / Neigh: Powells Landing
School District: Prince William County Public Schools
High School: Potomac
Year Built: 2007
Total Taxes / Year: \$6,187 / 2018
Tax Assessed Value: \$503,400 / 2018
Land Assessed Value: \$161,500

	Beds	Baths
TOTAL	4	4 Full 1 Half
Main Level		1 Half
Upper Level 1	4	3 Full
Lower Level 1		1 Full
Structure Type:	Detached	
Style:	Colonial	
Levels/Stories:	3+	
Ownership Interest:	Fee Simple	
Abv Grd Fin SQFT:	3,340 / Assessor	
Below Grade Fin SQFT:	1,641 / Assessor	
Blw Grd Unfin SQFT:	87 / Assessor	
Lot Acres / SQFT:	0.24a / 10,354sf / Builder	
HOA:	Yes	
HOA Fee:	\$95 / Monthly	

Features

Constr Materials:	Mixed	Accessibility Feat:	None	Pool:	Yes - Community
Cooling/Fuel:	Ceiling Fan(s), Central A/C / Electric	Appliances:	Built-In Microwave, Dishwasher, Disposal, Exhaust Fan, Icemaker, Oven-Double, Oven-Self Cleaning, Oven-Wall, Oven/Range-Gas, Refrigerator, Stove, Washer/Dryer Hookups Only, Water Dispenser, Water Heater	Waterfront/Type:	No
Heating/Fuel:	Central, Forced Air / Natural Gas			Zoning:	R4
Water/Sewer:	Public / Public Sewer			Garage:	2-Car Garage
Basement:	Yes / Fully Finished, Improved, Outside Entrance, Partial, Rear Entrance, Sump Pump, Walkout Stairs	Fireplace Count:	1		

Remarks

Public:	Priced to sell fast. House with premium lot backing to woods & side green space. A must see house with 4BR & 3 bath on upper level. A large covered porch welcomes you into main level featuring Brazilian cherry floors, a formal sitting area & study. The floor transitions to tile and leads to a spacious gourmet kitchen with granite counters and stainless appliances. A center island overlooks the ...
Inclusions:	Priced to sell fast. House with premium lot backing to woods & side also wooded. A must see house with 4BR & 3 Bath on upper level, Full bath & . den in basement is being used as 5th bedroom. Walk up 5steps basement filled with lot light can be used as In_Law Suite or Teen's apartment. Main Lvl Hardwood Floor and Tiles in Kitchen. Family Room with Gas Fire Place. Gorumet Kitchen with Granite Counters and Stainless Appliances. Steps to go out to patio A nice porch in Front to enjoy Rain & Snow. 2 Car Garage with Remote Controlled Door. Brick Front. Tenant in Process of packing, please excuse the boxes and other stuff. imagine this without anything in it. Thanks for showing.
Exclusions:	Priced to sell fast. House with premium lot backing to woods & side also wooded. A must see house with 4BR & 3 bath on upper level. A large covered porch welcomes you into main level featuring Brazilian cherry floors, a formal sitting area & study. The floor transitions to tile and leads to a spacious gourmet kitchen with granite counters and stainless appliances. A center island overlooks the dining space and family room with a gas fireplace. The breakfast bar opens into a dazzling sunroom and access to the backyard. A walk-out basement features a full- bath, den & additional room. The walk-out basement is filled with lots of natural light. 2 Car Garage with Remote Controlled Door. Brick Front. Tenant in Process of packing, please excuse the boxes and other stuff. emagine this without anything in it. Thanks for showing.

Listing Details

Original Price:	\$56,800	Previous List Price:	\$56,800	DOM:	25
Federal Flood Zone:	No	Sale Type:	Standard	Home Warranty:	Yes



Borrower/Client	Lisette Montague				
Property Address	16313 Sandy Ridge Ct				
City	Woodbridge	County	Prince William	State	VA
				Zip Code	22191
Lender	LoanDepot.Com LLC				

17004 Gatlin Ct, Woodbridge, VA 22191

Active

Residential

\$589,900



MLS #: VAPW391992
Tax ID #: 8390-21-5724
County: Prince William, VA
In City Limits: No
Legal Subdivision: POWELLS LANDING
Subdiv / Neigh: Powells Landing
School District: Prince William
County Public Schools
High School: Potomac
Year Built: 2004
Property Condition: Shows Well
Total Taxes / Year: \$6,546 / 2018
Tax Assessed Value: \$533,100 / 2018
Land Assessed Value: \$161,500

	Beds	Baths
TOTAL	5	3 Full 1 Half
Main Level		1 Half
Upper Level 1	4	2 Full
Lower Level 1	1	1 Full
Structure Type:	Detached	
Style:	Colonial	
Levels/Stories:	3+	
Views:	Trees Woods	
Ownership Interest:	Fee Simple	
Abv Grd Fin SQFT:	3,684 / Assessor	
Below Grade Fin SQFT:	1,385 / Assessor	
Blw Grd Unfin SQFT:	347 / Assessor	
Lot Acres / SQFT:	0.23a / 10,028sf / Other	
HOA:	Yes	
HOA Fee:	\$98 / Monthly	

Rooms

Bedroom:	Lower 1	Flooring - Carpet	Family Room:	Lower 1	
Library:	Main	Ceiling Fan(s), Flooring - Carpet	Kitchen:	Main	Countertop(s) - Granite, Flooring - Laminate, Island, Kitchen - Eat-in, Kitchen - Gas Cooking, Pantry
Dining Room:	Main	Chair Rail, Crown Molding, Flooring - HardWood	Family Room:	Main	Fireplace - Gas, Flooring - Carpet
Living Room:	Main	Flooring - HardWood	Sun/Florida Room:	Main	Flooring - Laminate
Master Bedroom:	Upper 1	Flooring - Carpet, Master Bedroom - Sitting Area	Bedroom:	Upper 1	Flooring - Carpet
Bedroom:	Upper 1	Flooring - Carpet	Bedroom:	Upper 1	Flooring - Carpet

Features

Constr Materials:	Brick, Combination, Vinyl Siding	Accessibility Feat:	None	Outdoor Living Struc:	Deck(s), Patio(s)
Cooling/Fuel:	Ceiling Fan(s), Central A/C, Zoned / Electric	Appliances:	Built-In Microwave, Cooktop, Dishwasher, Disposal, Dryer, Extra Refrigerator/Freezer, Icemaker, Oven-Double, Refrigerator, Washer	Pool:	Yes - Community
Heating/Fuel:	Forced Air, Zoned / Natural Gas			Waterfront/Type:	No
Water/Sewer:	Public / Public Sewer			Zoning:	R4
Basement:	Yes / Daylight, Full, Full, Fully Finished, Heated, Outside Entrance, Rear Entrance, Walkout Level, Windows	Security Features:	Electric Alarm	Garage:	2-Car Garage
		Fireplace Count:	1	Non-Garage Parking:	Paved Driveway

Remarks

Public:	Contract Fell Out!!! Seller works 9am - 4pm M - F show any time during these hours, Please schedule showing with owner all other times. This home is picture perfect!! We have over 5,000 sqft. of finished living space!!! Our kitchen is beautiful with a brand new laminate floor. Our 5 burner cooktop and double oven are only 2 months old, The refrigerator is only 2 years old. Sellers have just had...
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Listing Details

Original Price:	\$599	Previous List Price:	\$599,980	DOM:	84
Federal Flood Zone:	No	Sale Type:	Standard	Home Warranty:	No

