File # PADULASUE1

The purpose of this su										
Property Address 14	2 ERIE STREET	и 10 10 рг	CVIGO TITO TOTACI/ON	one with an ac	City DUN		State PA		Zip Code 18	
		DIII A	Owner of Publ	ic Pocord DA					•	5510
Borrower PATRICK				io nocoiu PA	TRICK M & CA	MUL PADUL	A County LA	<u>icraw</u> A	TININA	
	E INSTRUMENT	# 20121	1000		Tev V 22	12	D = T	¢ For c	000	
S Assessor's Parcel # 1					Tax Year 20		R.E. Taxes			
R R	DUNMORE				Map Reference		C	ensus Tract	t 1120	
Occupant X Owner	r Tenant V	acant	Special Asses	sments \$ 0		PUD	HOA \$ ()		per year	per month
Property Rights Apprais	ed X Fee Simple		Leasehold	Other (describe)	1					
C Assignment Type	Purchase Transacti	on X F	Refinance Transaction	n Other (d	describe)					
Lender/Client FIRS	Γ NATIONAL CO	MMUNI	TY BANK A	Address 103 E	DRINKER S	reet, du	NMORE, PA 15	5212		
Is the subject property	currently offered for	sale or has	s it been offered for	r sale in the tw	elve months prio	r to the effective	e date of the appr	aisal?	Yes X	No
Report data source(s)	used, offering price(s), and da	te(s). GSRR MI	S						
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I did die	I not analyze the cont	ract for sale	for the subject num	chase transactio	n Evolain the r	esults of the an	alveis of the contrac	t for sale	or why the ana	alveie was not
C	Thot driary 20 the cont	idot ioi saic	o for the subject pur	chase transactio	ii. Explain the ii		arysis or the contrac	i ioi saic i	or writy the dire	arysis was not
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Contract Price \$	Date of Contrac			•	wner of public re			Source(s)		
R Is there any financial	assistance (loan char	ges, sale c	concessions, gift or	downpayment a	ssistance, etc.) to	be paid by a	ny party on behalf	of the bo	rrower?	Yes No
If Yes, report the total	I dollar amount and o	lescribe the	items to be paid:							
Ť										
Note: Race and t	ne racial compos	ition of t	he neighborho	od are not a	ppraisal facto	ors.				
	od Characteristics			One-Unit Hou		-	One-Unit He	ousing	Percent I	and Use %
A continue XZ Listers		1				Dodining				
Location X Urban	Suburban	Rural	Property Values	Increasing	X Stable	Declining	PRICE	AGE	One-Unit	90 %
Built-Up X Over 75		i	Demand/Supply	Shortage	X In Balance	Over Suppl		(yrs)	2-4 Unit	10 %
G Growth Rapid	X Stable	Slow	Marketing Time	Under 3 mths	X 3-6 mths	Over 6 mth	s 75 Low	NEW	Multi-Family	%
Neighborhood Boundari	S GRAVITY	STREE	T IS WEST-	SAND STI	REET IS		250 High	100	Commercial	%
NORTH-WHEE	LER AVE IS	EAST.					125 Pred.	75	Other	%
R Neighborhood Description			IAL NEIGHB	ORHOOD	- SINGLES	AND 2 TO	4 FAMILY D	WELLI	INGS. ACC	CESS TO
H MAIN ROADS-S										
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Market Conditions (inc										
MLS. MORTGA						VA LOANS	S. INTEREST	RATES	ARE FAV	ORABLE.
SELLER CONCE	ESSIONS ARE C	OMMO	N IN THE CUI	RRENT MA	RKET.					
Dimensions SEE DE	ED			Area 4076 sf		Shape RE	CTANGULAR	View N	V;Res;	
Specific Zoning Classific	cation R-2		Zon	ing Description	2 FAMILY R	ESIDENTIA	L			
Zoning Compliance	X Legal	Legal Nonco	onforming (Grandfathe	ered Use)	No Zoning	Illega	I (describe)			
Is the highest and best	use of the subject prope	rtv as improv	ved (or as proposed p	er plans and spe	cifications) the pre	sent use? X	Yes No If	No, describ	e	
<u> </u>	,	,						-,		
A litilities Public	Other (describe)		Pul	hlic Other (d	describe)	Off-s	ite Improveme	ntsTvn	e Public	Private
~ <u> </u>	Other (describe)			blic Other (d	describe)		ite Improveme			Private
Electricity X	Other (describe)		Water X		describe)	Street	MACADA		e Public	Private
Electricity X Gas X		,	Water X Sanitary Sewer X		,	Street Alley	•	M	X	
Electricity X Gas X FEMA Special Flood	Hazard Area Ye	es XN	Water X Sanitary Sewer X To FEMA Flood Z	Zone C	FEMA Ma	Street Alley No. 420529	MACADA	M		
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Freddie Mac Form 70 March 2005

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File # PADULASUE1

	arable properties curre	ently offered for sale in the su	ubject neighborhood ra	anging in price fro	m \$	225,000	to	\$	275,000
		bject neighborhood within the					0	to \$	275,000
FEATURE	SUBJECT	COMPARABLI			ARABLE S			COMPARABI	LE SALE # 3
142 ERIE STREET		1221 THROOP ST	TREET	720 PEARL	STREE	Т	138 CC	ONROY A	VENUE
Address DUNMO	RE, PA 18510	DICKSON CITY,	PA 18519	THROOP, P.	A 18512	2	SCRA	NTON, PA	18505
Proximity to Subject		4.49 miles N		3.02 miles N			0.91 m	iles SW	
Sale Price	\$		\$ 240,000		\$	190,000			\$ 240,000
Sale Price/Gross Liv. Area	\$ so	ı. ft. \$ 114.29 sq. ft.		\$ 142.32 s	q. ft.		\$ 13	1.15 sq. ft.	
Data Source(s)		GSBR 12-1306;D0	OM 46	GSBR 12-28	69;DON	M 21	GSBR	12-2844;D	OM 1
Verification Source(s)		COURTHOUSE R	RECORDS	COURTHOU	JSE RE	CORDS	COUR	THOUSE	RECORDS
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPT	ION	+(-)\$ Adjustment	DES	SCRIPTION	+(-)\$ Adjustment
Sale or Financing		ArmLth		ArmLth			ArmLtl	1	
Concessions		Conv:0		FHA;0			Conv:0		
Date of Sale/Time		s06/12;c05/12		s08/12;c07/1	2		s06/12:	c04/12	
Location	N;Res;	N;Res;		N;Res;			N:Res:		
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE	٦.		FEE SI	MPLE.	
Site	4076 sf	16500 sf	-10 000	10454 sf		-5 000	13500		-8,000
View	N;Res;	N:Res:	10,000	N;Res;		3,000	N:Res:	51	0,000
Design (Style)	BI-LEVEL	BI-LEVEL		BI-LEVEL			RANC	ц	(
Quality of Construction		O3		O3			03	11	
Actual Age	Q3	23	+3,000	1		+3.000			+5,000
Condition	C2	C3	1						
			+5,000		Doth -	+5,000		drmc 5 "	+5,000
Above Grade	Total Bdrms. Ba			Total Bdrms.	Baths			drms. Baths	
Room Count		0 6 3 2.0	_	6 3	2.0		6	3 1.1	
Gross Living Area	-,	q. ft. 2,100 sq. ft	.,		sq. ft.	+4,350	The state of the s		
Basement & Finished	1625sf918sfwo	2100sf1050sfwo	0	1335sf790sfv				1370sfwu	-5,000
Rooms Below Grade	1rr0br1.0ba1o	1rr0br1.0ba1o		1rr1br1.0ba1	0	0	1rr0br0		(
Functional Utility	GOOD	GOOD		GOOD			GOOD		
Heating/Cooling	GAS-0	GAS-CA	-3,000	GAS-CA		-5,000	GAS-C	A	-3,000
Energy Efficient Items	INS-2FP	INS-1FP	+2,000	INS-1FP		+2,000	INS-1F	P	+2,000
Garage/Carport	2 CAR	2 CAR		1 CAR		+1,000	2 CAR		
Porch/Patio/Deck	PR-PAT-PL-FN	PR-DK	+5,000	PR-DK		+5,000	PR-DK	-PAT	+5,000
Net Adjustment (Total)		+ X -	\$ -5,125	X +] - [\$ 10,350		+ X -	\$ -1,575
Adjusted Sale Price		Net Adj. 2.14 %			45 %		Net Adj.	0.66	
of Comparables		Gross Adj. 14.64 %		1	.97 %	\$ 200,350	Gross Ad		
	ot research the sale of	or transfer history of the subje		parable sales. If	not, explai	in		•	
My research did Data Source(s) M1	WNER-DEED X did not reverence. LS-PUBLIC REC	al any prior sales or transfers al any prior sales or transfers CORDS sis of the prior sale or transfers	of the comparable sa	lles for the prior y	ear to the	date of sale of the	e compara	ble sale.	es on page 3).
ITEM		SUBJECT	COMPARABLE			MPARABLE SALE #			RABLE SALE #3
Date of Prior Sale/Transfer	05/23	/2012							
Price of Prior Sale/Transfer	\$1	-							
Data Source(s)	i i	ER-DEED	MLS		MLS				
Effective Date of Data Source							11	MLS	
	(-) UZ/15		102/15/2013		02/15/2	.013		MLS 02/15/2013	<u> </u>
Analysis of prior sale or	transfer history of	the subject property and co	02/15/2013 Imparable sales TH		02/15/2 CT TR		(02/15/2013	
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 2 of 6

File # PADULASUE1

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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.

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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.

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- 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.

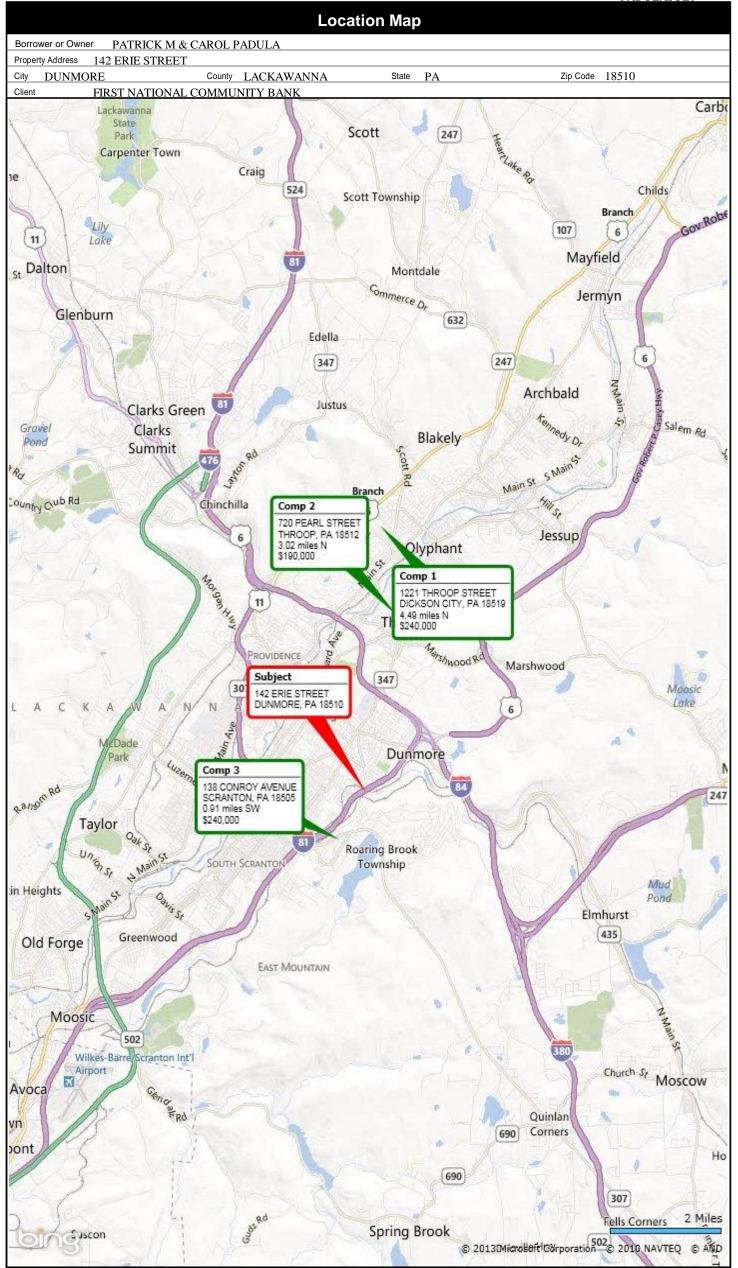
APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Sujanne M. Brudnicke Signature Name Suzanne M. Brudnicki Name Company Name Stephen R. Margitich Agency Company Name Company Address _ Company Address 615 South Irving Avenue Scranton, PA 18505 Telephone Number Telephone Number <u>570-342-1941</u> Email Address <u>margitichre@epix.net</u> Email Address Date of Signature Date of Signature and Report 02/21/2013 Effective Date of Appraisal <u>02/15/2013</u> State Certification # State Certification # RL000052-L or State License # or State License # State # Expiration Date of Certification or License or Other State PA Expiration Date of Certification or License SUBJECT PROPERTY 06/30/2013 ADDRESS OF PROPERTY APPRAISED Did not inspect subject property Did inspect exterior of subject property from street 142 ERIE STREET Date of Inspection DUNMORE, PA 18510 APPRAISED VALUE OF SUBJECT PROPERTY \$ 235,000 Did inspect interior and exterior of subject property Date of Inspection LENDER/CLIENT COMPARABLE SALES Company Name FIRST NATIONAL COMMUNITY BANK Did not inspect exterior of comparable sales from street Company Address 103 E DRINKER STREET Did inspect exterior of comparable sales from street DUNMORE, PA 15212 Email Address Date of Inspection

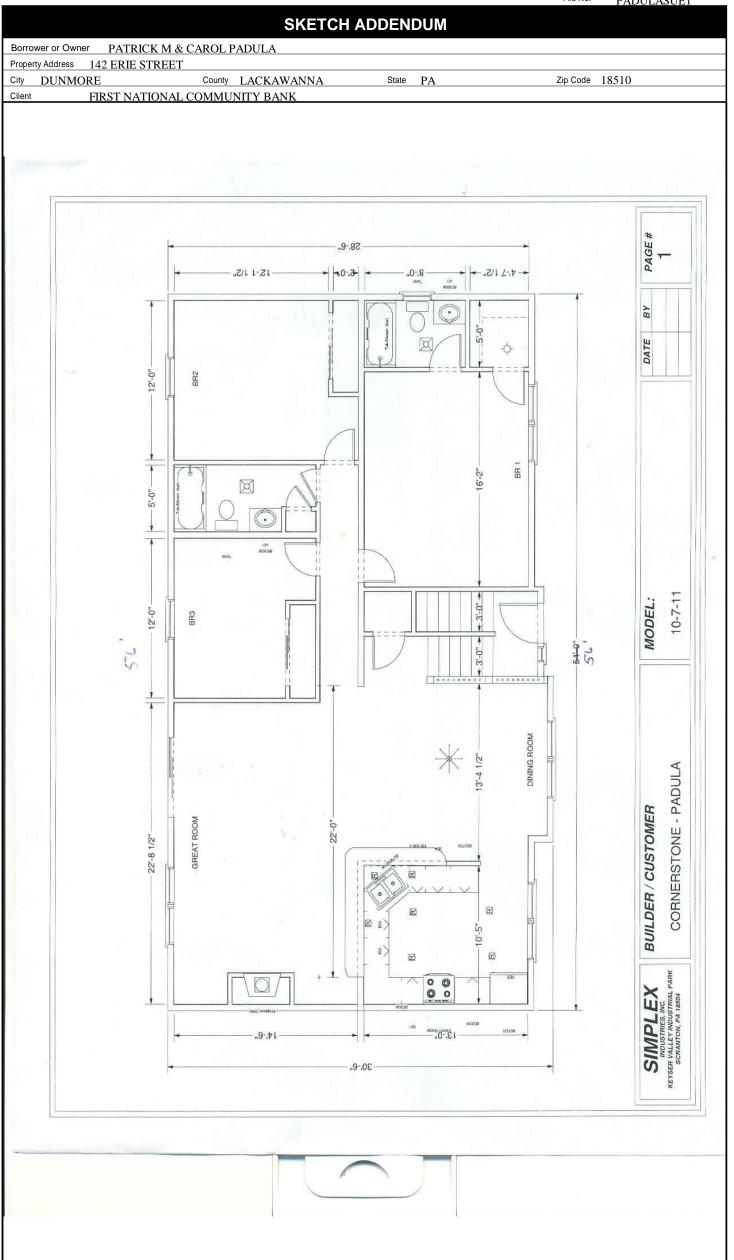
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File No.

PADULASUE1

PHOTOGRAPH ADDENDUM

Borrower or Owner PATRICK M & CAROL PADULA

Property Address 142 ERIE STREET

City DUNMORE County LACKAWANNA State PA Zip Code 18510

Client FIRST NATIONAL COMMUNITY BANK



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

PHOTOGRAPH ADDENDUM

Borrower or Owner PATRICK M & CAROL PADULA

Property Address 142 ERIE STREET

City DUNMORE County LACKAWANNA State PA Zip Code 18510

Client FIRST NATIONAL COMMUNITY BANK



COMPARABLE #1

1221 THROOP STREET DICKSON CITY, PA 18519

 Price
 \$240,000

 Price/SF
 114.29

 Date
 \$06/12;c05/12

 Age
 23

 Room Count
 6-3-2.0

 Living Area
 2,100

Value Indication \$234,875



COMPARABLE #2

720 PEARL STREET THROOP, PA 18512

 Price
 \$190,000

 Price/SF
 142.32

 Date
 \$08/12;c07/12

 Age
 26

 Room Count
 6-3-2.0

 Living Area
 1,335

Value Indication \$200,350

COMPARABLE #3

138 CONROY AVENUE SCRANTON, PA 18505

 Price
 \$240,000

 Price/SF
 131.15

 Date
 \$06/12;c04/12

 Age
 51

 Room Count
 6-3-1.1

 Living Area
 1,830

Value Indication \$238,425



PHOTOGRAPH ADDENDUM

Borrower or Owner PATRICK M & CAROL PADULA

Property Address 142 ERIE STREET

City DUNMORE County LACKAWANNA State PA Zip Code 18510

Client FIRST NATIONAL COMMUNITY BANK





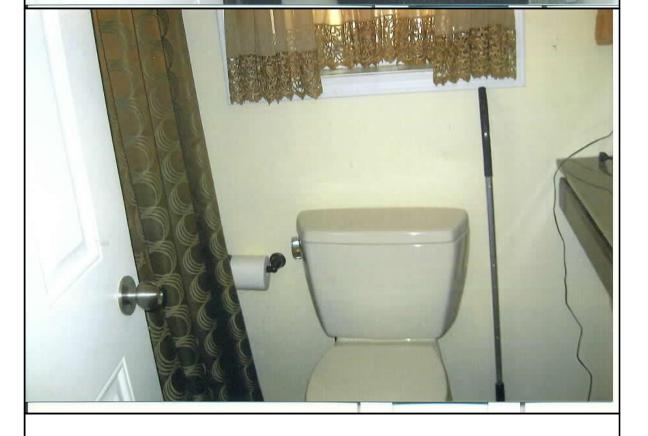
PHOTOGRAPH ADDENDUM

Borrower or Owner PATRICK M & CAROL PADULA

Property Address 142 ERIE STREET

City DUNMORE County LACKAWANNA State PA Zip Code 18510





PHOTOGRAPH ADDENDUM

Borrower or Owner PATRICK M & CAROL PADULA

Property Address 142 ERIE STREET

City DUNMORE County LACKAWANNA State PA Zip Code 18510

ient FIRST NATIONAL COMMUNITY BANK





THIS DEED

THIS DEED Made the 23rd day of mAY, in the year of our Lord Two Thousand and Twelve (2012)

BETWEEN

WILLIAM PADULA and CARMELLA PADULA, his wife, of the Borough of Dunmore, County of Lackawanna and Commonwealth of Pennsylvania, hereinafter referred to as the GRANTORS

A N D

PATRICK M. PADULA and CAROL PADULA, his wife, of the Borough of Dunmore, County of Lackawanna and Commonwealth of Pennsylvania, hereinafter referred to as the GRANTEES

WITNESSETH, that in consideration of the sum of ONE (\$1.00) DOLLAR and other good and valuable consideration in hand paid, the receipt whereof is hereby acknowledged; the Grantors do hereby grant and convey to the said Grantees, their heirs, successors and assigns:

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Dunmore, County of Lackawanna and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point being the intersection of the northwesterly line of Gravity Street and the northeasterly line of Erie Street; thence along said Erie Street, North forty-eight degrees West (N. 48° 00° W.), seventy-six feet (76.00) to a point being the corner of lands now or formerly of Steven Scarantino; thence along the southeasterly line now or formerly of Scarantino North forty-two degrees East (N. 42° 00° E.), fifty and fifteen one-hundredths feet (50.15) to a point; thence along a new division line through lands now or formerly of William Padula, South fifty-three degrees, fourteen minutes fifty-four seconds East (S. 53° 14′ 54" E.), seventy-six and thirty-two one-hundredths feet (76.32) to a point in the northwesterly line of said Gravity Street; thence along the northwesterly line of Gravity Street South forty-two degrees West (S. 42° 00' W.) fifty-seven and thirteen one-hundredths feet (57.13) to the place of beginning for the lands described herein.

CONTAINING an area of 4,076.35 square feet of land.

SUBJECT to the same conditions, exceptions, restrictions, reservations, covenants, easements and rights-of-way as are contained in deeds in the chain of title.

BEING the same premises conveyed to William Padula by Deed from William Padula, dated December 28, 1994 and recorded January 3, 1995 in the Office of the Recorder of Deeds in and for Lackawanna County in Deed Book 1497, Page 445.

ALSO BEING part of the same premises conveyed by Deed dated December 5, 1961 and recorded in the Office of the Recorder of Deeds in and for Lackawanna County in Deed Book 589, Page 394.

TAX MAP NO: 157.08-020-024

THIS CONVEYANCE is exempt from the provisions of the Pennsylvania Realty Transfer Tax Act since it is a conveyance between parents to child.

NO TITLE SEARCH REQUESTED. NO TITLE SEARCH PERFORMED

HAZARDOUS WASTE IS NOT BEING DISPOSED OF NOR HAS IT EVER BEEN DISPOSED OF ON THE PROPERTY CONVEYED HEREIN BY THE GRANTORS OR TO THE GRANTORS' KNOWLEDGE.

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND IN THAT CONNECTION DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT.

> LACKAWANNA COUNTY Certified Property Identification

15708 0 2012 Day

CLERK

10w

Simply a better bank	ζ.	
	Appraisal F	Engagement Letter
Date: February 12, 20		-Sagoment Letter
Appraiser Name: Address:	Stephen R. Margitich 615 South Irving Scranton, PA1850	
Dear : Suzanne		
appraiser will provide	professional appraisal services for the I	Il constitute an Agreement between the Appraiser (company First National Community Bank (hereafter "FNCB"). The tender. The appraisal request is as follows:
Type of Transaction:	i uicliase	ConstructionPurchase with Renovation
Fee:	\$325.00	
Client(s):	Patrick M. Padula Carol Padula	
Property Address:	142 Erie Street Dunmore, PA 18512	County: Lackawanna
Contact Number:	570-343-5272 (Home) 570-342-7629	(Cell)
Appraisal Type:	Subject in XML and PDF format. 2-4 Family Unit: Freddie Ma Form 71 and Fannie Mae Form 1004N of Subject in XML and PDF format. Condos: Freddie Mac Form 4 Freddie Mac Form 71 and Fannie Mac Interior Photos of Subject in XML and Construction Inspection: Fred 2005 with Interior Photos of Subject. Refinance / Purchase Transac Form 1004D with Relevant Photos of Recertification of Value: Fred	die Mac Form 442 and Fannie Mae Form 1004D March
egal Description: urchase: construction:	X Deed – Copy of survey to be pSales agreement is attachedPlans/Specs/Agreement – May	brovided by appraiser be attached or are available for pick up
ease have appraisal o	r inspection back to First National Con	munity Bank within 10 days of request.
Arformed to date of su	ch termination Annraiser understands t	hat even with the termination of agreement appraiser is stil

Mortgage Lending Manager
First National Community Bank (hereafter "FNCB")
Phone Number 570.558.6704 Fax Number 570.558.6735
For state non- member Banks, use 12 CFR 34.1. For state member banks use 12 CFR 225.61. First National Community Bank.

Stephen R. Margitich Agency 615 South Irving Avenue Scranton, PA 18505 570-342-1941 INVOICE 02/21/2013 PADULASUE1
DATE FILE NUMBER CASE NUMBER

Client:

FIRST NATIONAL COMMUNITY BANK

103 E DRINKER STREET

DUNMORE, PA

15212

Ite	Total	
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APPRAISAL FEE FOR SERVICES RENDERED

325.00

Borrower: PATRICK M & CAROL PADULA 142 ERIE STREET DUNMORE, PA 18510 SEE INSTRUMENT # 201211668

Total: \$ 325.00

Thank you

iviarket Con			understar	nding of the market t	rends	and condition	s prev	valent in the	subjec	t
The purpose of this addendum is to provide the lend	der/client with a clear a	and accurate	anaorotai	name of the market t						
neighborhood. This is a required addendum for all a	ppraisal reports with an	effective dat	ite on or	after April 1, 2009.						
Property Address 142 ERIE STREET	<u> </u>	City	DUNM	MORE.			State	e PA ZIF	P Code	18510
, ,		0.1,	DUINI	IOKL			Olai	<u> </u>		10310
Borrower PATRICK M & CAROL PAD										
Instructions: The appraiser must use the information										
housing trends and overall market conditions as report	•			•						
it is available and reliable and must provide analysis									•	
explanation. It is recognized that not all data sources	•									
in the analysis. If data sources provide the required in	•			• • • • • • • • • • • • • • • • • • • •		•		•	•	
average. Sales and listings must be properties that co	•						ed by	a prospectiv	e buye	r of the
subject property. The appraiser must explain any anor					reclos	sures, etc.				
Inventory Analysis	Prior 7-12 Months	Prior 4-6 M	Vonths	Current - 3 Months			Ov	erall Trend		
Total # of Comparable Sales (Settled)	1	1		2		Increasing	X	Stable		Declining
Absorption Rate (Total Sales/Months)	0.17	0.33		0.67	X	Increasing	I	Stable		Declining
							X	Stable		
Total # of Comparable Active Listings	3	0		0		Declining	₽	1	╬	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	18.00	0.00)	0.00	X	Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 M	Nonths	Current - 3 Months			Ov	erall Trend		
Median Comparable Sale Price	254,000	243,00	00	235,000		Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	1	82		210		Declining		Stable	X	Increasing
·	•	02		210			V	1		
Median Comparable List Price	265,000					Increasing	X	Stable	╬	Declining
Median Comparable Listings Days on Market	140					Declining	X	Stable	4	Increasing
Median Sale Price as % of List Price	94%	90%		93%	L	Increasing	X	Stable		Declining
Seller-(developer, builder, etc.) paid financial assistance prev	valent?	Yes	X No			Declining	X	Stable		Increasing
Series (developes, surraci, etc.) para intantical decisiantes pro-					E0/				loeina	
Explain in detail the seller concessions trends for the	· -				, ე%	, increasing u	oc Oī	buyuowiis, (ภบรเกิด	cosis, condo
fees, options, etc.). SELLER CONCESSIONS	ARE COMMON IN	N THE CUI	RRENT	Γ MARKET.						
								-		
Are foreclosure sales (PEO sales) a factor in the	e market? Yes	X No If	VAS 0V2	plain (including the tr	ande	in lietings on	d sale	as of forcel	need n	ronarties)
Are foreclosure sales (REO sales) a factor in the	mainet! Yes	AL INU IT	усь, ехр	plain (including the tre	zı IUS	iii iisungs an	u sale	so ui iurecio	Joeu pi	operties).
	D MI C									
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Cite data sources for above information. GSB	ur conclusions in the N	-				-				
Cite data sources for above information. GSB: Summarize the above information as support for you an analysis of pending sales and/or expired and with	ur conclusions in the Nithdrawn listings, to form	mulate your	conclusion	ons, provide both an	expla	nation and su	pport	for your co	nclusion	S.
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Freddie Mac Form 71 March 2009

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MULTI-PURPOSE APPRAISAL ADDENDUM

FOR FEDERALLY RELATED TRANSACTIONS

Borrower/Client	PATRICK M & CAROL PADULA			
Property Address	142 ERIE STREET			
City DUNMORE	County LACKAWANNA	State	PA	Zip Code 18510
Lender	FIRST NATIONAL COMMUNITY BANK			

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC) and the Federal Reserve.

	This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.
X	PURPOSE & FUNCTION OF APPRAISAL
	urpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to the above-named Lender in evaluating the subject property for lending purposes. This is a Federally related transaction.
X	EXTENT OF APPRAISAL PROCESS
X	The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
X	The Reproduction Cost is based on MARSHALL & SWIFT supplemented by the appraiser's knowledge of the local market.
X	Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.
X	The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
	The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
	For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.
X	SUBJECT PROPERTY OFFERING INFORMATION
	has not been offered for sale in the past 30 days. is currently offered for sale for \$ was offered for sale within the past 30 days for \$ Offering information was considered in the final reconciliation of value. Offering information was not considered in the final reconciliation of value. Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.
X	SALES HISTORY OF SUBJECT PROPERTY
Acco	rding to OWNER AND DEED the subject property: has not transferred in the past thirty-six months. has transferred in the past thirty-six months. All prior sales which have occurred in the past thirty-six months are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.
	Date Sales Price Document # Seller Buyer
	05/23/2012 \$1 DEED PADULA PATRICK M & CAROL PADULA
	LAND ONLY FAMILY TRANSFER
X	FEMA FLOOD HAZARD DATA
X	The subject property is not located in a FEMA Special Flood Hazard Area. The subject property is located in a FEMA Special Flood Hazard Area.
-	Zone FEMA Map/Panel # Map Date Name of Community
C	420529 09/ /1979 DUNMORE
X	The community does not participate in the National Flood Insurance Program. The community does participate in the National Flood Insurance Program. It is covered by a regular program. It is covered by an emergency program.

FW-70M Stephen R. Margitich Agency ltem#130990

X CURRENT SALES CONTRACT
X The subject property is currently not under contract. The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.
The contract and/or escrow instructions were reviewed. The following summarizes the contract:
Contract Date Amendment Date Contract Price Seller
PATRICK M & CAROL PADULA
The contract indicated that personal property was not included in the sale. The contract indicated that personal property was included. It consisted of
Personal property was not included in the final value estimate. Personal property was included in the final value estimate. The contract indicated no financing concessions or other incentives. The contract indicated the following concessions or incentives:
If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.
X MARKET OVERVIEW Include an explanation of current market conditions and trends.
X ADDITIONAL CERTIFICATION
The Appraiser certifies and agrees that: (1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), except that the Departure Provision of the USPAP does not apply. (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the
 (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurence of a subsequent event. (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.
X ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS
detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.
ADDITIONAL COMMENTS
X APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
Appraiser's Signature M. Brudnicki Effective Date 02/15/2013 Date Prepared 02/21/2013 Appraiser's Name(print) Suzanne M. Brudnicki Phone # (570) 342-1941 State PA License X Certification # RL000052-L Tax ID #
CO-SIGNING APPRAISER'S CERTIFICATION
The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
The co-signing appraiser has not personally inspected the interior of the subject property and: has not inspected the exterior of the subject property and all comparable sales listed in the report. has inspected the exterior of the subject property and all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal
CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
Co-Signing Appraiser's Signature Effective Date Date Prepared
Co-Signing Appraiser's Name (print) Phone # () State License Certification # Tax ID #

	npliance Addendum File No. PADULASUE1
Property Address 142 ERIE STREET	
	AWANNA State PA Zip Code 18510
ender/Client FIRST NATIONAL COMMUNITY BANK, 103 E DRI	INKER STREET, DUNMORE, PA 15212
PPRAISAL AND REPORT IDENTIFICATION	
is Appraisal Report is one of the following types:	
Self Contained (A written report prepared under Standards Rule 2-2(a), pursua K Summary (A written report prepared under Standards Rule 2-2(b), pursua	
Summary (A written report prepared under Standards Rule 2-2(b), pursua Restricted Use (A written report prepared under Standards Rule 2-2(c), pursual	int to the Scope of Work, as disclosed elsewhere in this report.)
restricted to the stated intended use by the specified client or in	
· ·	·
OMMENTS ON THE STANDARDS RULE 2-3	
ertify that, to the best of my knowledge and belief:	
The statements of fact contained in this report are true and correct.	
The report analyses, opinions, and conclusions are limited only by the repopinions, and conclusions.	eported assumptions and are my personal, impartial, and unbiased professional analyses,
I have no (or the specified) present or prospective interest in the property the parties involved.	nat is the subject of this report and no (or specified) personal interest with respect to the
Unless otherwise indicated, I have performed no services, as an appraise within the three-year period immediately preceding acceptance of this ac	er or in any other capacity, regarding the property that is the subject of the report greement.
I have no bias with respect to the property that is the subject of	this report or to the parties involved with this assignment.
My engagement in this assignment was not contingent upon deve	reloping or reporting predetermined results.
	the development or reporting of a predetermined value or direction in value that ainment of a stipulated result, or the occurrence of a subsequent event directly related
	ort has been prepared, in conformity with the Uniform Standards of Professional
X have or have not made a personal inspection of the pr	roperty that is the subject of this report.
No one provided significant real property appraisal assistance to the persoroviding significant real property appraisal assistance is stated else	son signing this certification. (If there are exceptions, the name of each individual sewhere in this report.)
OMMENTS ON APPRAISAL AND REPORT IDENTIFICATION	
ARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT F	PROPERTY
A reasonable marketing time for the subject property is 3-6	month(s) utilizing market conditions pertinent to the appraisal assignment.
A reasonable exposure time for the subject property is 3-6	month(s).
PRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
4	
inature <u>Svymme M. Brindriscke</u>	Signature
me Suzanne M. Brudnicki	Name
te of Signature $02/21/2013$	Date of Signature
ate Certification # RL000052-L	State Certification #
State License #	or State License #
tite PA	State Evaluation Data of Contification and Japanese
piration Date of Certification or License 06/30/2013	Expiration Date of Certification or License
	Supervisory Appraiser Inspection of Subject Property:
fective Date of Appraisal 02/15/2013	Did Not Exterior-only from Street Interior and Exterior

USPAP Compliance Addendum 2012