74010-000756 File # SR22227

Г	The nurnose of this summary appraisal ren	ort is to provide the lender/client with an acc	curate and adequately cunnorted only	nion of the market value	of the subject property
		ort is to provide the lender/client with all act			
	Property Address 1831 Lasalle Ave	Owner of Public Record	City Portsmouth	State VA	Zip Code 23704
	Borrower Baba Gurgur Homes LLC		Baba Gurgur Homes LLC	County Ports	smouth City
	Legal Description LOT 1831 LASALLE Assessor's Parcel # 0055-0220	<u> </u>	Tax Year 2022	R.E. Taxes \$	1 170
	Neighborhood Name D (' D)		Map Reference 47260	Census Tract 2	•
SUBJECT	Occupant Owner Tenant X Vac	cant Special Assessments \$			per year per month
3	Property Rights Appraised Fee Simple	Leasehold Other (describe)	U L FOL	υ ΠΟΑ Ψ ()	_ per year per monun
S	Assignment Type Purchase Transaction		agariba)		
	Lender/Client Global Integrity Finance		,	TV 75060	
		ale or has it been offered for sale in the twelve m	Edbud Blvd, 4th Floor, Mckinne		Yes 🔀 No
	Report data source(s) used, offering price(s),			ippraisar:	163 🔼 110
	ricport data source(s) asea, oriening price(s),	MEIN MES NO listings it	Duna		
	I did did not analyze the contract for	or sale for the subject purchase transaction. Exp	lain the results of the analysis of the cor	ntract for sale or why the a	analysis was not
	performed.	or said for the subject parenase transaction. Exp	nam the results of the analysis of the cor	illaction sale of wify the b	inalysis was not
H	•				
S	Contract Price \$ Date of Co	ontract Is the property seller t	he owner of public record? Yes	No Data Source(s)	
CONTRACT	Is there any financial assistance (loan charge	s, sale concessions, gift or downpayment assist	·		Yes No
ģ	If Yes, report the total dollar amount and desc		arice, etc., to be paid by arry party on be	chair of the borrower:	103 100
0	11 103, report the total dollar amount and desc	Tibe the items to be paid.			
	Note: Race and the racial composition of t	the neighborhood are not appraisal factors.			
	Neighborhood Characteristics		Housing Trends	One-Unit Housing	Present Land Use %
			•		
	Location Urban Suburban Duith Ha	Rural Property Values Increasing		PRICE AGE	One-Unit 95 %
9	Built-Up X Over 75% 25-75%	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit 0 %
Įŏ	Growth Rapid Stable	Slow Marketing Time Munder 3 mi		28 Low 0	Multi-Family 0 %
南	Neighborhood Boundaries The neighborhood	orhood is generally bound by I 264 no	rth, Effingham Ave east,	370 High 130	Commercial 5 %
单	Effingham/George Washington Hwy			204 Pred. 45	Other 0 %
NEIGHBORHOOD	Neighborhood Description Subj neighb	orhood consists of single family dwell			
뿔	facilities. Support commercial land	uses exists along main roads. Area is		ximity to downtown F	ortsmouth, good
	•	Roads Area, and competing price level			
	Market Conditions (including support for the a		consists of FHA, VA & Conv fin		
		FRMs. Discount points vary b/w 0 & 5		. Payment of some of	closing costs, is
		rates are rising and COVID is lingering		View A1	
	Dimensions 25.26 x 100	Area 2526 sf	Shape Rectangula	r View N	;Res;
	Specific Zoning Classification UR-M		Jrban Residential		
		onconforming (Grandfathered Use) No Zonir		V	
		y as improved (or as proposed per plans and sp	•		scribe Residential
	land use is a physically passible. Is				
		gally permissible and economically via			
	Utilities Public Other (describe)	Public Other (de	escribe) Off-site Impro	ovements - Type	Public Private
E E	Utilities Public Other (describe)	Public Other (de Water	escribe) Off-site Impro	ovements - Type ed	
SITE	Utilities Public Other (describe)  Electricity	Public   Other (de     Water   ☒     Sanitary Sewer   ☒	escribe) Off-site Impro Street Pave Alley none	ovements - Type ed	Public Private
SITE	Utilities     Public     Other (describe)       Electricity     ✓     ✓       Gas     ✓     ✓       FEMA Special Flood Hazard Area     ✓     Yes	Water     X     □       Sanitary Sewer     X     □       No     FEMA Flood Zone     AE	Street         Pave           Alley         none           FEMA Map #         5155290083D	ovements - Type ed	Public Private
SITE	Utilities Public Other (describe)  Electricity	Water <th>Street         Pave           Alley         none           FEMA Map #         5155290083D           Io         If No, describe</th> <th>ovements – Type ed e FEMA Map</th> <th>Public Private</th>	Street         Pave           Alley         none           FEMA Map #         5155290083D           Io         If No, describe	ovements – Type ed e FEMA Map	Public Private
SITE	Utilities Public Other (describe)  Electricity	Water Water   Sanitary Sewer ✓   No FEMA Flood Zone   ical for the market area? ✓   Yes No   Nal factors (easements, encroachments, environ	Street         Pave           Alley         none           FEMA Map #         5155290083D           Io         If No, describe	ovements – Type ed e FEMA Map	Public Private
SITE	Utilities Public Other (describe)  Electricity	Water Water   Sanitary Sewer ✓   No FEMA Flood Zone   ical for the market area? ✓   Yes No   Nal factors (easements, encroachments, environ	Street         Pave           Alley         none           FEMA Map #         5155290083D           Io         If No, describe	ovements – Type ed e FEMA Map	Public Private
SITE	Utilities Public Other (describe)  Electricity	Water Water   Sanitary Sewer ✓   No FEMA Flood Zone   ical for the market area? ✓   Yes No   Nal factors (easements, encroachments, environ	Street         Pave           Alley         none           FEMA Map #         5155290083D           Io         If No, describe	ovements – Type ed e FEMA Map	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer  No FEMA Flood Zone AE  ical for the market area?  Market area?  Market area.  Public Other (de	Street Pave Alley none FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?	ovements - Type ed FEMA Map Yes X No	Public Private  Do Date 08/03/2015  If Yes, describe
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer  No FEMA Flood Zone AE  ical for the market area?  Mal factors (easements, encroachments, environ e market area.  Foundation	Street Pave Alley none FEMA Map # 5155290083D  lo If No, describe mental conditions, land uses, etc.)?  Exterior Description materials	ed FEMA Map  Yes Mo  s/condition Interior	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer  No FEMA Flood Zone AE  ical for the market area?   Nal factors (easements, encroachments, environ e market area.  Foundation  Concrete Slab	Street Pave Alley none FEMA Map # 5155290083D  To If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 0	red  FEMA Map  Yes No  S/condition Interior  Gd Floors	Public Private  O Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer  No FEMA Flood Zone AE  ical for the market area?  Nal factors (easements, encroachments, environe market area.  Foundation  Concrete Slab  Crawl Space  Full Basement  Partial Basement	Street Pave Alley none FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / 6  Exterior Walls Viny/StoneF	red  FEMA Map  Yes No  No  Condition Interior  Gd Floors  Fair / New Walls	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer   No FEMA Flood Zone AE  ical for the market area?   No ranket area?   The properties of the market area   The properties of the p	Street Pave Alley none FEMA Map # 5155290083D  To If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 6 Exterior Walls Viny/StoneF Roof Surface Comp/Fair /	red  FEMA Map  Yes No  No  Yes No  No  Yes No  Trim/Finish	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water Sanitary Sewer Sulfaments, environ  Poundation  Foundation  Foundation  Full Basement Area 0 sq.ft.  Basement Area 0 sq.ft.  Basement Finish 0 %	Street Pave Alley none FEMA Map # 5155290083D  To If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / G Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None	red  FEMA Map  Yes No  No  Condition Interior  Gd Floors  Fair / New Walls  New Trim/Finish  Bath Floor	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer   Sanitary Sewer   No FEMA Flood Zone AE  ical for the market area?   No real factors (easements, encroachments, environ expense)  Foundation  Concrete Slab   Crawl Space  Full Basement Partial Basement  Basement Area 0 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump	Street Pave Alley none FEMA Map # 5155290083D  To If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / O Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None Window Type Insul/Avg / N	red  FEMA Map  Yes No  No  New Trim/Finish Bath Floor  Bath Wainsco	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer  No FEMA Flood Zone AE  ical for the market area?  Nal factors (easements, encroachments, environ  market area.  Foundation  Concrete Slab  Crawl Space  Full Basement  Basement Area  O sq.ft.  Basement Finish  O %  Outside Entry/Exit  Sump Pump  Evidence of ☐ Infestation	Street Pave Alley none FEMA Map # 5155290083D  To If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 0 Exterior Walls Viny/Stone FRoof Surface Comp/Fair / Gutters & Downspouts None Window Type Insul/Avg / N Storm Sash/Insulated Yes /Avg / N	FEMA Map  Yes No  No  Yes No  Yes No  Figure 1 New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (decomposition   Sanitary Sewer	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / 0  Exterior Walls Viny/StoneF  Roof Surface Comp/Fair /  Gutters & Downspouts None  Window Type Insul/Avg / N  Storm Sash/Insulated Yes /Avg / N  Screens Yes /Avg / N	FEMA Map  Yes No  No  Yes No  Final Price	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (de  Water  Sanitary Sewer  No FEMA Flood Zone AE  ical for the market area?   Public Other (de  No FEMA Flood Zone AE  ical for the market area?   Partial factors (easements, encroachments, environe are market area.  Foundation  Concrete Slab  Crawl Space  Full Basement Partial Basement Basement Area	Exterior Description Foundation Walls Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / Norestries & Downspouts None  Window Type Insul/Avg / Norestries & Comp / Fair / Storens Avg / Norestries & Comp / Fair / Storens Yes / Avg / Norestries & Comp / Fair / Storens Yes / Avg / Norestries & Comp / Fair / Storens Yes / Avg / Norestries & Comp / Fair / Storens Yes / Avg / Norestries & Comp / Fair / Storens Yes / Avg / Norestries & Comp / Fair / Storens Yes / Avg / Norestries & Comp / Norestri	FEMA Map  Yes No  Yes No  Focondition Interior  Gd Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Car Storage  New Driveway  Ye(s) # 0 Driveway Sui	Public Private
SITE	Utilities Public Other (describe)  Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typ Are there any adverse site conditions or extent  Site conforms with other sites in the   General Description  Units  One One with Accessory Unit  # of Stories 2.0  Type  Det. Att. S-Det./End Unit  Existing Proposed Under Const  Design (Style) Trad  Year Built 1900  Effective Age (Yrs) 75  Attic None  Drop Stair Stairs	Public Other (de  Water  Sanitary Sewer  No FEMA Flood Zone AE  ical for the market area?   No real factors (easements, encroachments, environe emarket area.  Foundation  Concrete Slab  Crawl Space  Full Basement Partial Basement  Basement Area	Exterior Description Foundation Walls Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / Norestription Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  CMU/Avg / Norestription Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / Norestription Sash/Insulated Yes /Avg / Norestription Yes / Norestr	FEMA Map  Yes No  Yes No  Yes No  Focondition Interior  Gd Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Car Storage  New Driveway  Ye(s) # 0 Driveway Surence  Garage	Public Private  Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New  None / Drywall / Nw  None / New  None / LVP/New  Of None FG/New  None FG/New  Mone / # of Cars 0  rface  # of Cars 0
	Utilities Public Other (describe)  Electricity	Public Other (de   Water	Exterior Description materials Foundation Walls CMU/Avg / 0 Gutters & Downspouts None Window Type Insul/Avg / N Screens Yes /Avg / N Amenities Woodstor Fireplace(s) # 0 Fence F Street Pave Alley none Alley none Raterial Pave Alley none Materials CMU/Avg / 0	FEMA Map  FEMA Map  Yes No  S/condition Interior  Gd Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Jew Car Storage  New Driveway  Ve(s) # 0 Driveway Surence  Garage  EvdStoop Carport	Public Private  Do Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New  None / Drywall / Nw  None / New  None / LVP/New  Of None FG/New  None FG/New  Mone / # of Cars 0  # of Cars 0  # of Cars 0
	Utilities Public Other (describe)  Electricity	Public Other (de   Water	Exterior Description materials Foundation Walls CMU/Avg / 0  Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None Window Type Insul/Avg / N Screens Yes /Avg / N Amenities Woodstor Fireplace(s) # 0 Fence F Pare Alley none Street Pave Alley none  Street Pave Alley None  Insul/Avg / N Fence F Patio/Deck CvdPc Porch C	red  FEMA Map  FEMA Map  Yes No  S/condition Interior  Gd Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainscr  New Car Storage  New Driveway  Ve(s) # 0 Driveway Sur  ence Garage  cydStoop Carport  one Att.	Public Private  Do Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New  None / Drywall / Nw  None / New  None / LVP/New  Of None FG/New  None FG/New  Mone / # of Cars 0  # of Cars 0  # of Cars 0
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de   Water	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / 0  Exterior Walls Viny/StoneF  Roof Surface Comp/Fair /  Gutters & Downspouts None  Window Type Insul/Avg / N  Storm Sash/Insulated Yes /Avg / N  Screens Yes /Avg / N  Amenities Woodstor  Fireplace(s) # 0 Fence F  Patio/Deck CvdPc Porch C  Pool none Other (n	FEMA Map  FEMA Map  Yes No  No  No  No  Figure 1 New Walls  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  New Car Storage  New Driveway  New Driveway  New Garage  SydStoop Garage  SydStoop Garage  Carport  One Att.  describe)	Public Private  Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New  None / Drywall / Nw  None / New  None / LVP/New  None / LVP/New  None FG/New  None / # of Cars 0  # of Cars 0  # of Cars 0  Det. Built-in
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de   Water	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / O  Exterior Walls Viny/StoneF  Roof Surface Comp/Fair /  Gutters & Downspouts None  Window Type Insul/Avg / N  Screens Yes /Avg / N  Screens Yes /Avg / N  Amenities Woodstor  Fireplace(s) # 0 Fence F  Pool none Other nowave Washer/Dryer Other (or content of the	FEMA Map  Yes No  Yes No  Yes No  Focondition Interior  Gd Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Car Storage  New Driveway  Ye(s) # 0 Driveway Surve(s) # 0 Driveway  For Storage Cardotop  For Garage  For Storage Cardotop  For Garage  For Storage  For Stora	Public Private  Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New  None / Drywall / Nw  None / New  None / LVP/New  Of None FG/New  None / Gars  # of Cars  # of Cars  Det.  Built-in
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de   Water	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / O  Exterior Walls Viny/StoneF  Roof Surface Comp/Fair /  Gutters & Downspouts None  Window Type Insul/Avg / N  Screens Yes /Avg / N  Screens Yes /Avg / N  Amenities Woodstor  Fireplace(s) # 0 Fence F  Pool none Other nowave Washer/Dryer Other (or content of the	FEMA Map  Yes No  Yes No  Yes No  Focondition Interior  Gd Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Car Storage  New Driveway  Ye(s) # 0 Driveway Surve(s) # 0 Driveway  For Storage Cardotop  For Garage  For Storage Cardotop  For Garage  For Storage  For Stora	Public Private  Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New  None / Drywall / Nw  None / New  None / LVP/New  Of None FG/New  None / Gars  # of Cars  # of Cars  Det.  Built-in
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 0 Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / N Screens Yes /Avg / N Screens Yes /Avg / N Amenities Woodstor Fireplace(s) # 0 Fence F Patio/Deck CvdPc Porch C Pool none Other nowave Washer/Dryer Other (or siding, roof, some new windows)	FEMA Map  FEMA Map  FEMA Map  Yes No  No  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainscr  Yes Var Storage  New Driveway  Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes Att.  Storage  Yes Storage  New Driveway  Yes Storage  Ye	Public Private
	Utilities Public Other (describe)  Electricity	Public Other (de   Water	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 0 Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / N Screens Yes /Avg / N Screens Yes /Avg / N Amenities Woodstor Fireplace(s) # 0 Fence F Patio/Deck CvdPc Porch C Pool none Other nowave Washer/Dryer Other (or siding, roof, some new windows)	FEMA Map  FEMA Map  FEMA Map  Yes No  No  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainscr  Yes Var Storage  New Driveway  Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes Att.  Storage  Yes Storage  New Driveway  Yes Storage  Ye	Public Private  Date 08/03/2015  If Yes, describe  materials/condition  None / LVP / New  None / Drywall / Nw  None / New  None / LVP/New  Of None FG/New  None / Gars  # of Cars  # of Cars  Det.  Built-in
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 0 Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / N Screens Yes /Avg / N Screens Yes /Avg / N Amenities Woodstor Fireplace(s) # 0 Fence F Patio/Deck CvdPc Porch C Pool none Other nowave Washer/Dryer Other (or siding, roof, some new windows)	FEMA Map  FEMA Map  FEMA Map  Yes No  No  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainscr  Yes Var Storage  New Driveway  Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes Att.  Storage  Yes Storage  New Driveway  Yes Storage  Yes S	Public Private
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 0 Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / N Screens Yes /Avg / N Screens Yes /Avg / N Amenities Woodstor Fireplace(s) # 0 Fence F Patio/Deck CvdPc Porch C Pool none Other nowave Washer/Dryer Other (or siding, roof, some new windows)	FEMA Map  FEMA Map  FEMA Map  Yes No  No  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainscr  Yes Var Storage  New Driveway  Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes Att.  Storage  Yes Storage  New Driveway  Yes Storage  Yes S	Public Private
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials Foundation Walls CMU/Avg / 0 Exterior Walls Viny/StoneF Roof Surface Comp/Fair / Gutters & Downspouts None  Window Type Insul/Avg / N Screens Yes /Avg / N Screens Yes /Avg / N Amenities Woodstor Fireplace(s) # 0 Fence F Patio/Deck CvdPc Porch C Pool none Other nowave Washer/Dryer Other (or siding, roof, some new windows)	FEMA Map  FEMA Map  FEMA Map  Yes No  No  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainscr  Yes Var Storage  New Driveway  Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes No  Fair / New Walls  Trim/Finish  Bath Floor  New Bath Wainscr  Gar Storage  New Driveway  Yes Yes Att.  Storage  Yes Storage  New Driveway  Yes Storage  Yes S	Public Private
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / 0  Exterior Walls Viny/StoneF  Roof Surface Comp/Fair /  Gutters & Downspouts None  Window Type Insul/Avg / N  Screens Yes /Avg / N  Screens Yes /Avg / N  Amenities Woodstor  Fireplace(s) # 0 Fence F  Pool none Other nowave Washer/Dryer Other (conditions)  Washer/Dryer Other (conditions)  Exterior Description materials  CMU/Avg / N  Exterior Description materials  Exterior Description mate	FEMA Map  FEMA Map  FEMA Map  FEMA Map  Fecondition Interior  Feat Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Car Storage  New Driveway  Ve(s) # 0 Driveway Sur  Pence Garage  FodStoop Carport  One Att.  Condescribe  Condes	Public Private
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / 0  Exterior Walls Viny/StoneF  Roof Surface Comp/Fair /  Gutters & Downspouts None  Window Type Insul/Avg / N  Screens Yes /Avg / N  Screens Yes /Avg / N  Amenities Woodstor  Fireplace(s) # 0 Fence F  Pool none Other nowave Washer/Dryer Other (conditions)  Washer/Dryer Other (conditions)  Exterior Description materials  CMU/Avg / N  Exterior Description materials  Exterior Description mate	FEMA Map  FEMA Map  FEMA Map  FEMA Map  Fecondition Interior  Feat Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Car Storage  New Driveway  Ve(s) # 0 Driveway Surence  FordStoop Carport  One Att.  Gescribe)  O Square Feet of Gross Les, HVAC and appliant  Feat Act Act Act Act Act Act Act Act Act Ac	Public Private
ENTS	Utilities Public Other (describe)  Electricity	Public Other (de	Street Pave Alley none  FEMA Map # 5155290083D  Io If No, describe mental conditions, land uses, etc.)?  Exterior Description materials  Foundation Walls CMU/Avg / 0  Exterior Walls Viny/StoneF  Roof Surface Comp/Fair /  Gutters & Downspouts None  Window Type Insul/Avg / N  Screens Yes /Avg / N  Screens Yes /Avg / N  Amenities Woodstor  Fireplace(s) # 0 Fence F  Pool none Other nowave Washer/Dryer Other (conditions)  Washer/Dryer Other (conditions)  Exterior Description materials  CMU/Avg / N  Exterior Description materials  Exterior Description mate	FEMA Map  FEMA Map  FEMA Map  FEMA Map  Fecondition Interior  Feat Floors  Fair / New Walls  New Trim/Finish  Bath Floor  New Bath Wainsco  Car Storage  New Driveway  Ve(s) # 0 Driveway Surence  FordStoop Carport  One Att.  Gescribe)  O Square Feet of Gross Les, HVAC and appliant  Feat Act Act Act Act Act Act Act Act Act Ac	Public Private
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74010-000756 File # SR22227

					price from \$ 149,900	to \$ 244	·
					ale price from \$ 45,000		93,000 .
FEATURE	SUBJECT		LE SALE # 1		ARABLE SALE # 2	COMPARABL	E SALE # 3
Address 1831 Lasalle Ave		1516 Lasalle Av	e	822 Portsmo		921 Nelson St	
Portsmouth, VA 2	23704	Portsmouth, VA	23704	Portsmouth,	VA 23704	Portsmouth, VA 2	23704
Proximity to Subject		0.17 miles N		0.42 miles S		0.09 miles SE	
Sale Price	\$		\$ 95,000		\$ 45,000		\$ 82,500
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 52.43 sq.ft.		\$ 24.17	sq.ft.	\$ 61.38 sq.ft.	
Data Source(s)		REIN MLS 1044	4934;DOM 34	REIN MLS 1	0413742;DOM 20	REIN MLS 10444	1934;DOM 34
Verification Source(s)		MLS, Agents, Ex	terior Inspection	MLS, Agents	s, Exterior Inspection	MLS, Agents, Ex	terior Inspection
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	N + (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		REO		ArmLth	
Concessions		Cash;0		Cash;0		Cash;0	
Date of Sale/Time		s08/22;c08/22	0	s02/22;c12/2	21 +3,000	s08/22;c07/22	+1,000
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2526 sf	5227 sf	0	7144 sf	0	5663 sf	0
View	N;Res;	N;Res;		A;Res/Traffic	c; +15,000	N;Res;	
Design (Style)	DT2.0;Trad	DT1.5;Cape	0	DT2.0;Trad		DT2.0;Trad	
<b>Quality of Construction</b>	Q4	Q4		Q4		Q4	
Actual Age	122	112	0	102	0	110	0
Condition	C6	C5	-10,000	C5	-10,000	C6	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. E	Baths	Total Bdrms. Baths	
Room Count	7 4 2.0	7 3 2.0	0	8 3 2	2.1 -3,000	5 3 1.0	+6,000
Gross Living Area	1,670 sq.ft.	1,812 sq.ft.					+6,500
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade							
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	None/FHA/CAC	_	-6,000		0	None	0
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Amenities Fence/Pool/Etc Kitchen Equipment Net Adjusted Sale Price	Insul Win	Insul Win		Insul Win		Insul Win	
Garage/Carport	None	1gd1dw	-4,000		0	1dw	0
✓ Porch/Patio/Deck	Cvd Stoop	Scn Porch	0	Cvd Stoop		Scn Porch	0
Amenities	Cvd Porch	None	+1,000	None	+1,000	None	+1,000
Fence/Pool/Etc	Fence	Fence		Fence		Fence	•
Kitchen Equipment	None/New	Standard	-1,000	None	0	None	0
Net Adjustment (Total)		□ + X -	\$ -22,800		] - \$ 2,200		\$ 14,500
Adjusted Sale Price		Net Adj. 24.0 %			1.9 %	Net Adj. 17.6 %	,
of Comparables  I 🔀 did 🗌 did not research		Gross Adj. 26.1 %	\$ 72,200	Gross Adj. 79		Gross Adj. 17.6 %	\$ 97,000
Data Source(s) MLS (REIN My research	N), City Tax Recor	ds es or transfers of the			or to the effective date of thi		
Report the results of the research ITEM	and analysis of the p		story of the subject pro COMPARABLE S		arable sales (report addition COMPARABLE SALE #		3). RABLE SALE #3
Date of Prior Sale/Transfer	07/12/2022						
Price of Prior Sale/Transfer	\$30,000						
Data Source(s)		Tax Records	MLS (REIN), Tax	Records M	ILS (REIN), Tax Reco	ords MLS (REIN	), Tax Records
Effective Date of Data Source(s)	09/29/2022		09/29/2022		9/29/2022	09/29/2022	•
Analysis of prior sale or transfer		property and compara	ble sales Sub	ject transferr	ed in a bargain sale &	<u> </u>	
The sale was not deemed							
appears in line with prior							
subject (Subject To Value	). See comp 4.						
Summary of Sales Comparison A	opproach See at	tached addenda					
Indicated Value by Sales Compar	ison Approach \$ 78	3,000					
Indicated Value by: Sales Com		·	Cost Approach (if dev	reloped) \$	Income Api	proach (if developed)	\$
The sales comparison app		,		. ,		( ::-:	-
	prodon is conside	iod tile best illule	ALOI OI IIIAINEL VA	iuo.			
2							
This appraisal is made X "as completed,  subject to the following required inspection bases."	following repairs or a	Iterations on the bas	is of a hypothetical c	ondition that the	a hypothetical condition that repairs or alterations have quire alteration or repair:	e been completed, or	subject to the
Based on a complete visual conditions, and appraiser's c		r) opinion of the n	narket value, as def	ined, of the re		subject of this repo	

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Per the Appraisal Institute:	
rei tile Appraisai ilistitute.	
Exposure time is always presumed to precede the effective date of the a offered on the market, prior to the hypothetical sale, at the appraised value	
based on an analysis of past events assuming a competitive and open m	arket. This includes not only adequate, sufficient and reasonable time,
but adequate, sufficient and reasonable effort. It is often expressed as a	
<ol> <li>Statistical information about days on the market, most commonly obtains.</li> <li>Information gathered through sales verification.</li> </ol>	ned from the local Multiple Listing Service.
Interviews with market participants.	
o monor panto pant	
Diana wate that all due dilinawa was was markeyered in processing a subject of	and common his site sizes and SE of CLA. Normand recommon for this
Please note that all due diligence was performed in researching subject a information include tax records, assessor's records, MLS listings and cor report disparate figures for both SF of GLA and site sizes. Your appraise	versations with agents. It is not uncommon for various resources to
site size and SF of GLA derived from accepted resources.	
Subject was measured to ANSI Standards.	
Cuspost was moderate 7 inter clandards.	
COST APPROACH TO VALUE	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate a	
Support for the opinion of site value (summary of comparable land sales or other methods for	estimating site value) Cost approach was not deemed relevant to the
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scope of work for this assignment. Opinion of site value was derived from	· · · · · · · · · · · · · · · · · · ·
scope of work for this assignment. Opinion of site value was derived from	· · · · · · · · · · · · · · · · · · ·
scope of work for this assignment. Opinion of site value was derived from  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	· · · · · · · · · · · · · · · · · · ·
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data	extraction techniques and limited sales of vacant land.  OPINION OF SITE VALUE =\$ 46,000  DWELLING Sq.Ft. @\$ =\$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data	extraction techniques and limited sales of vacant land.  OPINION OF SITE VALUE =\$ 46,000  DWELLING Sq.Ft. @\$ =\$  O Sq.Ft. @\$ =\$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data	extraction techniques and limited sales of vacant land.  OPINION OF SITE VALUE =\$ 46,000  DWELLING Sq.Ft. @\$ =\$  O Sq.Ft. @\$ =\$  =\$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	extraction techniques and limited sales of vacant land.  OPINION OF SITE VALUE =\$ 46,000  DWELLING Sq.Ft. @\$ =\$  O Sq.Ft. @\$ =\$  Garage/Carport Sq.Ft. @\$ =\$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data	extraction techniques and limited sales of vacant land.  OPINION OF SITE VALUE =\$ 46,000  DWELLING Sq.Ft. @\$ =\$  O Sq.Ft. @\$ =\$  Garage/Carport Sq.Ft. @\$ =\$  Total Estimate of Cost-New =\$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	extraction techniques and limited sales of vacant land.  OPINION OF SITE VALUE =\$ 46,000  DWELLING Sq.Ft. @\$ =\$  O Sq.Ft. @\$ =\$  Garage/Carport Sq.Ft. @\$ =\$
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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 the 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 CALL	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Greg Campbell	Name
Company Name Southeastern Valuation Advisory	Company Name
Company Address 917 Larchmont Cres	Company Address
Norfolk, VA 23508-2511	
Telephone Number (757) 749-5279	Telephone Number
Email Address gcampbell@sevanorfolk.com	Email Address
Date of Signature and Report 10/11/2022	Date of Signature
Effective Date of Appraisal 09/29/2022	State Certification #
State Certification # 4001010599	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State VA	
Expiration Date of Certification or License 12/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
1831 Lasalle Ave	☐ Did inspect exterior of subject property from street
Portsmouth, VA 23704	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 78,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
Company Name Global Integrity Finance LLC	GUIVIFANABLE SALES
Company Address 1600 REdbud Blvd, 4th Floor, Mckinney, TX	Did not inspect exterior of comparable sales from street
75069	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

74010-000756 Uniform Residential Appraisal Report File # SR22227 COMPARABLE SALE # 6 **FEATURE** SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE #5 Address 1831 Lasalle Ave 121 Gilmerton Ave 2011 Charleston Ave 1901 Parker Ave Portsmouth, VA 23704 Portsmouth, VA 23704 Portsmouth, VA 23704 Portsmouth, VA 23704 Proximity to Subject 0.09 miles SW 0.41 miles W 0.30 miles W \$ Sale Price 269,900 259,900 293,000 sq.ft. \$ Sale Price/Gross Liv. Area \$ 172.35 sq.ft. 157.90 sq.ft. 151.66 sq.ft. Data Source(s) REIN MLS# 10438716;DOM 51 REIN MLS# 10448137;DOM 35 REIN MLS# 10440129;DOM 10 Verification Source(s) MLS, Agents, Exterior Inspection MLS, Agents, Exterior Inspection MLS, Agents, Exterior Inspection VALUE ADJUSTMENTS **DESCRIPTION** DESCRIPTION DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmLth ArmLth ArmLth Concessions VA;8097 Conv;0 FHA;0 Date of Sale/Time s08/22;c07/22 +2,000 s09/22;c08/22 s07/22;c06/22 +5,000 Location N;Res; N;Res; N;Res; N;Res; Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 0 6970 sf 2526 sf 7405 sf 0 5227 sf View N;Res; N;Res; N;Res; N;Res; Design (Style) 0 DT2.0;Trad DT2.0;Trad DT2.0;Trad DT1.5;Cape Quality of Construction Q4 Q4 Q4 Q4 Actual Age 0 86 0 84 0 122 77 Condition C6 C2 0 C2 0 C2 0 Ahove Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 4 4 3.0 3 4 0 2.0 -6.000 6 2.0 0 2.0 Gross Living Area 1,670 sq.ft. 1,566 sq.ft. +2,100 1,646 sq.ft 0 1,932 sq.ft. -5,200 Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Average Heating/Cooling None/FHA/CAC FHA/CAC 0 FHA/CAC 0 FHA/CAC 0 Energy Efficient Items Insul Win Insul Win Insul Win Insul Win Garage/Carport -8,000 0 1dw 0 2gd2dw None 1dw Porch/Patio/Deck Cvd Stoop Cvd Stoop Cvd Stoop Cvd Stoop +1,000 None Amenities +1,000 None +1,000 Cvd Porch None Fence/Pool/Etc. Fence Fence Fence Fence None/New Kitchen Equipment New 0 New 0 New **X** +  $\mathsf{X}$ X Net Adjustment (Total) **+** \$ 1,000  **+** \$ -7,200 Net Adj. Net Adj. Adjusted Sale Price Net Adi 0.3 % 0.4 % 2.5 % 0.4 % of Comparables Gross Adj. 4.1 % \$ 269,000 Gross Adj 260,900 Gross Adj 6.6 % 285,800 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). COMPARABLE SALE # 6 **SUBJECT** COMPARABLE SALE # 4 COMPARABLE SALE # 5 ITEM Date of Prior Sale/Transfer 07/12/2022 03/16/2022 Price of Prior Sale/Transfer \$30,000 \$106,255 Data Source(s) MLS (REIN), Tax Records MLS (REIN), Tax Records MLS (REIN), Tax Records MLS (REIN), Tax Records Effective Date of Data Source(s) 09/29/2022 09/29/2022 09/29/2022 09/29/2022 Analysis of prior sale or transfer history of the subject property and comparable sales Comp 5 sold prior on 3/16/22 in a bargain & sale deed for \$106,255 was rehabbed and resold. The client has requested both an AS IS and Subject To value for the subject. Comps 1-3 are used to derive AS IS opinion of value and comps 4-6 are used to derive the Subject To Value. Comps 4-6 are deemed to be the most similar, proximate and timely sales available from which to derive an opinion of value for the subject Subject to the proposed renovations enumerated herein. Adjustments were deemed warranted for changes in market conditions (As noted, appreciation of 10% is derived from the market and adjustments are applied accordingly.), bath count, SF and amenities. Please note that no market support for a site size adjustment could be found at the time of preparation of this report. Therefore, the opinion of value for the subject under the hypothetical condition that the proposed renovations have been completed in a workmanlike manner as of 9/28/22 is \$270,000. Most consideration was given to the adjusted values of comps 4 and 5. It is noted that the opinion of value is greater than the predominate primarily in consideration of the subject's condition upon completion of proposed renvovations.

Freddie Mac Form 70 March 2005

SALES COMPARISON APPROACH

SAI E HISTORY

ANALYSIS / COMMENTS

## Market Conditions Addendum to the Appraisal Report The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions p

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neighborhood. This is a required addendum for all app	•	•	April 1, 2009.	·				
Property Address 1831 Lasalle Ave		City Portsm		State VA	ZI	P Code 237	<b>'</b> 04	
Borrower Baba Gurgur Homes LLC		1.1						
Instructions: The appraiser must use the information	•		· ·					-
housing trends and overall market conditions as repor it is available and reliable and must provide analysis a	-	• • • • • • • • • • • • • • • • • • • •					exte	IL
explanation. It is recognized that not all data sources v	•	•				•	data	
in the analysis. If data sources provide the required in	· ·							
average. Sales and listings must be properties that co	-			-		-		Э
subject property. The appraiser must explain any anor	malies in the data, such a	s seasonal markets, ne	w construction, foreclosure			_		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			erall Trend	1	
Total # of Comparable Sales (Settled)	27	10	17	Increasing			╠	Declining
Absorption Rate (Total Sales/Months)  Total # of Comparable Active Listings	4.50 NA	3.33 NA	5.67	Increasing Declining	+	Stable		Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	NA NA	NA NA	1.1	Declining	╆	Stable	┢	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		0	erall Trend		
Median Comparable Sale Price	200,000	230,000	239,900	✓ Increasing		Stable		Declining
Median Comparable Sales Days on Market	17	21	34	Declining	X	Stable		Increasing
Median Comparable List Price	NA	NA	206,500	Increasing	4	Stable	Ļ	Declining
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	NA 4040/	NA 4040/	26	Declining Increasing		Stable		Increasing
Seller-(developer, builder, etc.)paid financial assistanc	101% Yes	101% No	100%	Declining		Stable	⊬	Declining Increasing
Explain in detail the seller concessions trends for the			sed from 3% to 5%, increas				con	
fees, options, etc.). Some seller concession				•		•		
between 2-3% which is not deemed to sig			costs are typical in th	is market. Ass	istai	ice is typi	Call	у
between 2-570 which is not deemed to sig	meanity impact nom	ie values.						
Are foreclosure sales (REO sales) a factor in the mark	ket? 🔀 Yes 🗌 No	o If yes, explain (inc	cluding the trends in listings	and sales of fored	losec	properties).		
There is an inventory of foreclosure/distre				-				
appeal to the owner occupant as well as t					g for	rehabbed	d ho	mes
continues to fuel the absorption of this inv	entory by investors.	1 of the sales ab	ove was an REO sale	<b>).</b>				
Cite data sources for above information. REIN	MLS It is noted no	data on prior listin	ngs could be efficiently	v extranolated	from	the MLS	SVS	tem and
	MEO. It is noted no	data on prior listii	igs could be emoleriti	y chirapolateu	IIOII	THE WILE	ЗуЗ	terri and
thus were not provided.								
thus were not provided.								
Summarize the above information as support for your	conclusions in the Neigh	borhood section of the	appraisal report form. If yo	u used any addition	nal inf	ormation, su	ich a	S
·				-			ich a	S
Summarize the above information as support for your an analysis of pending sales and/or expired and withd The impact of the COVID 19 global pande	lrawn listings, to formulate emic appears to be v	e your conclusions, pro vaning. The Hamp	ovide both an explanation ar oton Roads market far	nd support for your ed better than	conc othe	lusions. er parts of	the	state
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74010-000756 File No. SR22227

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae 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 diminished 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 refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

02

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.

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

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.

### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	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
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	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		Basement & Finished Rooms Below Grade
	Interior Only Stairs Landfill	Location
Lndfl		View
LtdSght	Limited Sight	
Listing	Listing Mountain View	Sale or Financing Concessions View
Mtn		
N N A	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	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
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	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

Borrower

Lender/Client

City

Property Address 1831 Lasalle Ave

Global Integrity Finance LLC

	Supplemental Addendum	File No. SR22227
Baba Gurgur Homes LLC		
1831 Lasalle Ave		
Portsmouth	County Portsmouth City	State VA Zip Code 23704

#### **ADDENDUM**

Appraiser Trainees: When a report is transmitted via EDI (Emai) with an electronic signature, change the wording in the form from "Appraiser" to "Appraiser Trainee".

Intended Users: The intended user of this report is the client. If the loan is VA backed, the VA is also an intended user. If the loan is FHA backed, HUD is also an intended user.

Intended Use: This appraisal has been developed to support a market value estimate. The estimate of value will be used for financial considerations, which may include obtaining a mortgage, reducing PMI insurance, setting an asking price for potential sale, or other financial considerations.

Hypothetical Conditions: If this appraisal is based on plans & specs or is subject to repairs, these repairs are assumed to be in place as of the date of appraisal. These would be hypothetical conditions.

Additional Certifications: 1) We certify that, to the best of my knowledge and belief, the reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the code of professional ethics and standards of professional appraisal practice of the appraisal institute. 2) We certify that the use of this report is subject to the requirements of the appraisal institute relating to review by its duly authorized representative.

Digital Photo Certifications (if applicable): 1) The photos used in this appraisal are digital photos utilizing photo imaging technology. 2) The appraiser personally inspected the subject and all comparables utilized in this appraisal. 3) The photographs used in this appraisal are true and correct representations of the subject property and the comparable sales utilized in this report. 4) Although the photographs may have been enhanced during the finishing process, no alterations were made to the images which would misrepresent the appearance of the subject property or comparables. 5) Any exterior repairs and/or defects of the subject property and/or comparables sales is noted and addressed in the appraisal report, if necessary. 6) Photos in most instances have been down loaded from MLS database and may contain a "for sale" sign in front yard. None of the comparables are currently re listed for sale unless specifically addressed in the body of the appraisal.

Digital Signature Certifications (if applicable): This appraisal report may contain digital signatures that meet the requirements of the Uniform Standards of Professional Appraisal Practice (USPAP) and of FNMA/FHLMC. The software program used to generate this appraisal report contains a digital signature security feature which utilizes personal passwords to protect digital signatures. Each appraiser has sole personalized control of affixing his/her digital signature to a report. The appraisal report cannot be modified without the permission of every appraiser who has signed the report. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. Lastly, disregard the word "appraiser" beside any associate/appraiser trainee's signature box if this report was transmitted by EDI.

Compliance: Thus appraisal report conforms with the minimum standards set forth on 12 C.F.R. Part 1608, Standards 1 and 2 of the Uniform Standards of Professional Appraisal Practice promulgated by the Appraisal Standards Board of the Appraisal Foundation.

Scope: The scope of this appraisal was to perform the research and analysis necessary to arrive at a well supported opinion of value. An Inspection of the subject property and surrounding neighborhood was conducted to determine the physical features and condition of the property and the environment in which it is located. Municipal records were researched for information on ownership, real estate assessments, taxes, utility availability and zoning regulations. Also, the research effort endeavored to extract market data for the development of the approaches to value. Information concerning the subject property and comparable sales was obtained from normal sources which included the assessor's office and Circuit Court record room in the subject's jurisdiction and other pertinent jurisdictions. During the course of the research every effort was made to verify information through public and proprietary records and personal interviews. The most pertinent data was assembled and analyzed in relation to the subject property. This information and analysis was then processed into an indication of value for the subject property using sound appraisal principles and practices.

#### Supplemental Addendum

		Supplemental Addendum	File	No. SR22227	
Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lander/Client	Global Integrity Finance III	<u></u>			

#### **URAR: Improvements - Condition of the Property**

The subject of this report is a two story traditional style home built in 1900 of approximately 1,670 SF. The subject was in poor condition (C6) at the time of inspection. Damage was noted on exterior front steps, covered porch ceiling, foundation, vinyl siding, some windows and doors were boarded up and the interior floor finishes, walls, ceilings and fixtures have been removed. The interior has been gutted.

The client has requested both an AS IS and Subject To completion of proposed renovations values. Please see attached construction budget for proposed renovations. Upon completion of the renovations the subject will be in C2 condition with no functional or external obsolescence noted. The subject will have a new roof, insulation, HVAC, electrical and plumbing system upgrades, new baths and kitchen, new drywall, fixtures, interior doors, etc. The subject will be renovated using modern energy efficient materials and methods.

Comps 1-3 are used to derive an opinion of value in AS IS condition. Comps 4-6 are used to derive an opinion of value Subject To the preposed renovations enumerated herein. Due to limitations of the form it was not possible to reflect both subject's C6 AS IS condition rating and C2 Subject To condition rating. Subject is assumed to be in C2 condition as it relates to comps 4-6.

• <u>URAR</u> : <u>Sales Comparison Analysis - Summary of Sales Comparison Approach</u> Comparables are deemed to be the most similar, proximate and timely sales available at the time of preparation of this report.

Adjustments were deemed warranted for time of sale (Appreciation of 10% was derived from the market and adjustments are applied herein accordingly.), view, condition, bath count, SF and amenities. Weighted sales analysis utilizing gross adjustments supports opinion of value with most consideration given to the adjusted values of comps 1 and 3.

Opinion of value is below the predominate primarily due to the subject's condition, which is below the predominate.

It is noted that due to the required adjustments, line item adjustments exceeded 10% for comps 1 and 2, net adjustments exceeded 15% for comps 1 and 3 and gross adjustments exceeded 25% for comps 1 and 2. This was unavoidable.

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance LLC				



### **Subject Front**

1831 Lasalle Ave

Sales Price

 Gross Living Area
 1,670

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 2526 sf

 Quality
 Q4

 Age
 122



### **Subject Rear**



**Subject Street** 

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance I.I.C				



### **Subject Front**

1831 Lasalle Ave

Sales Price

 Gross Living Area
 1,670

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 2526 sf

 Quality
 Q4

 Age
 122



### **Subject Rear**



### **Subject Street**

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lander/Client	Global Integrity Finance LLC				



### **Broken Porch Step**

1831 Lasalle Ave

Sales Price

 Gross Living Area
 1,670

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 2526 sf

 Quality
 Q4

 Age
 122



### **Boarded Window**



### **Deteriorating Ceiling**

Borrower	Baba Gurgur Homes LLC					
Property Address	1831 Lasalle Ave					
City	Portsmouth	County Portsmouth City	State \	VA	Zip Code 23704	
Lender/Client	Global Integrity Finance LLC					



### **Foundation Damage**

1831 Lasalle Ave

Sales Price

 Gross Living Area
 1,670

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 2526 sf

 Quality
 Q4

 Age
 122



### **Unseated Vinyl**



### **Living Room**

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance LLC				



### **Dining Room**

1831 Lasalle Ave

Sales Price

Gross Living Area 1,670 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 2526 sf Quality Q4 122 Age



### **Kitchen**



Bath

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance LLC				



### **Bedroom**

1831 Lasalle Ave

Sales Price

Gross Living Area 1,670 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 2526 sf Q4 Quality Age 122



#### **Bedroom**



### Bedroom

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance I.I.C				



### **Bedroom**

1831 Lasalle Ave

Sales Price

Gross Living Area 1,670 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 2526 sf Quality Q4 122 Age



**Bath** 

### **Comparable Photo Page**

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State V	A Zip Code	23704
Lender/Client	Global Integrity Finance LLC				



### Comparable 1

1516 Lasalle Ave

Prox. to Subject 0.17 miles N Sale Price 95,000 Gross Living Area 1,812 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 5227 sf Site Quality Q4 Age 112



### Comparable 2

822 Portsmouth Blvd

0.42 miles SE Prox. to Subject Sale Price 45,000 1,862 Gross Living Area Total Rooms 8 Total Bedrooms Total Bathrooms 2.1 Location N;Res; A;Res/Traffic; View Site 7144 sf Q4 Quality 102 Age



### **Comparable 3**

921 Nelson St

Prox. to Subject 0.09 miles SE Sale Price 82,500 Gross Living Area 1,344 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; Site 5663 sf Quality Q4 Age 110

### **Comparable Photo Page**

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance LLC			•	



### Comparable 4

121 Gilmerton Ave

Prox. to Subject 0.09 miles SW Sale Price 269,900 Gross Living Area 1,566 Total Rooms Total Bedrooms 4 **Total Bathrooms** 3.0 Location N;Res; View N;Res; 7405 sf Site Quality Q4 Age 77



### Comparable 5

2011 Charleston Ave

0.41 miles W Prox. to Subject Sale Price 259,900 Gross Living Area 1,646 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5227 sf Quality Q4 86 Age



### Comparable 6

1901 Parker Ave

Prox. to Subject 0.30 miles W Sale Price 293,000 Gross Living Area 1,932 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6970 sf Quality Q4 Age 84

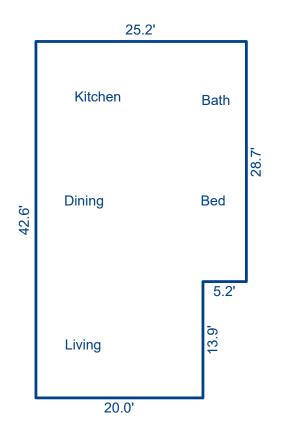
### USPAP Compliance Addendum

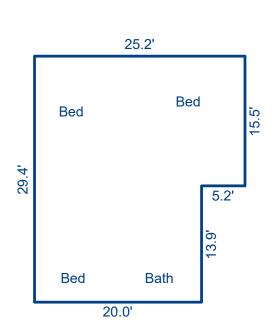
Loan # 74010-000756 File # SR22227

Borrower	Baba Gurg	ur Homes LLC				
Property Addres	1001 Edda					
City	Portsmouth			smouth City	State VA	Zip Code 23704
Lender/Client	Global Inte	grity Finance LLC				
APPRAISAL	AND REPORT	IDENTIFICATION				
	Report is one of the					
Appraisal F	Report Appraisal Report	This report was prepared intended user of this	ared in accordance with the requirement ared in accordance with the requirement report is limited to the identified client. onclusions set forth in the report may r	nts of the Restricted Appraisa This is a Restricted Appraisa	al Report option of USPAP I Report and the rationale t	Standards Rule 2-2(b). The for how the appraiser arrived
ADDITIONAL	_ CERTIFICATIO	ONS				
I certify that, to	the best of my kno		ue and correct.			
	analyses, opinions and conclusions.	, and conclusions are l	imited only by the reported assumption	ns and are my personal, impa	artial, and unbiased profes	sional analyses,
■ I have no ( parties inv		esent or prospective in	terest in the property that is the subject	t of this report and no (or spe	cified) personal interest w	ith respect to the
■ I have no b	ias with respect to	the property that is the	subject of this report or the parties inv	olved with this assignment.		
<ul><li>My engage</li></ul>	ement in this assign	nment was not continge	ent upon developing or reporting prede	termined results.		
	nt, the amount of the		not contingent upon the development ainment of a stipulated result, or the oc			
		onclusions were develo	oped and this report has been prepared	d. in conformity with the Unifo	orm Standards of Profession	onal Appraisal Practice.
			th the requirements of Title XI of FIRRE			
PRIOR SER\	/ICES					
		es, as an appraiser or in	any other capacity, regarding the prop	perty that is the subject of this	s report within the three-ye	ear period
☐ I HAVE per	formed services, a		nt. other capacity, regarding the property t vices are described in the comments t		rt within the three-year pe	riod immediately
	INSPECTION					
X I HAVE ma			rty that is the subject of this report. nat is the subject of this report.			
Unless otherwis	se noted, no one pr		property appraisal assistance to the pe of the assistance provided in the report		ı. If anyone did provide sig	nificant assistance, they
ΔΠΩΙΤΙΩΝΔΙ	COMMENTS					
Additional USP	AP related issues re ypothetical con	dition may have a	or any state mandated requirements: ffected the assignment results is on file with AMC.			eting this assignment. The requirements for E&O
MARKETING	TIME AND EX	POSURE TIME FOR	R THE SUBJECT PROPERTY			
		for the subject prope		lizing market conditions pe	rtinent to the appraisal	assignment.
		for the subject prope	erty is 1-3 months day(s).			
APPRAISER	_	Carl	<b>1</b>	SUPERVISORY APPR	RAISER (ONLY IF RE	QUIRED)
Signature	<b>~</b>	/ who	•	Signature		
-	Greg Campbell	<u> </u>		Name		<u> </u>
Date of Signa				Date of Signature		
State Certifica	_10010	10599		State Certification #		
or State Licer	nse #			or State License #		
State <u>VA</u> Expiration Da	te of Certification o	r License 12/31/20	123	State Expiration Date of Certifica	tion or License	
,		12/01/20	· <del></del>	Supervisory Appraiser Insp		у
Effective Date	e of Appraisal no	9/29/2022		Did Not Exteri	ior-only from Street	Interior and Exterior

### **Building Sketch**

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance LLC		·	·	





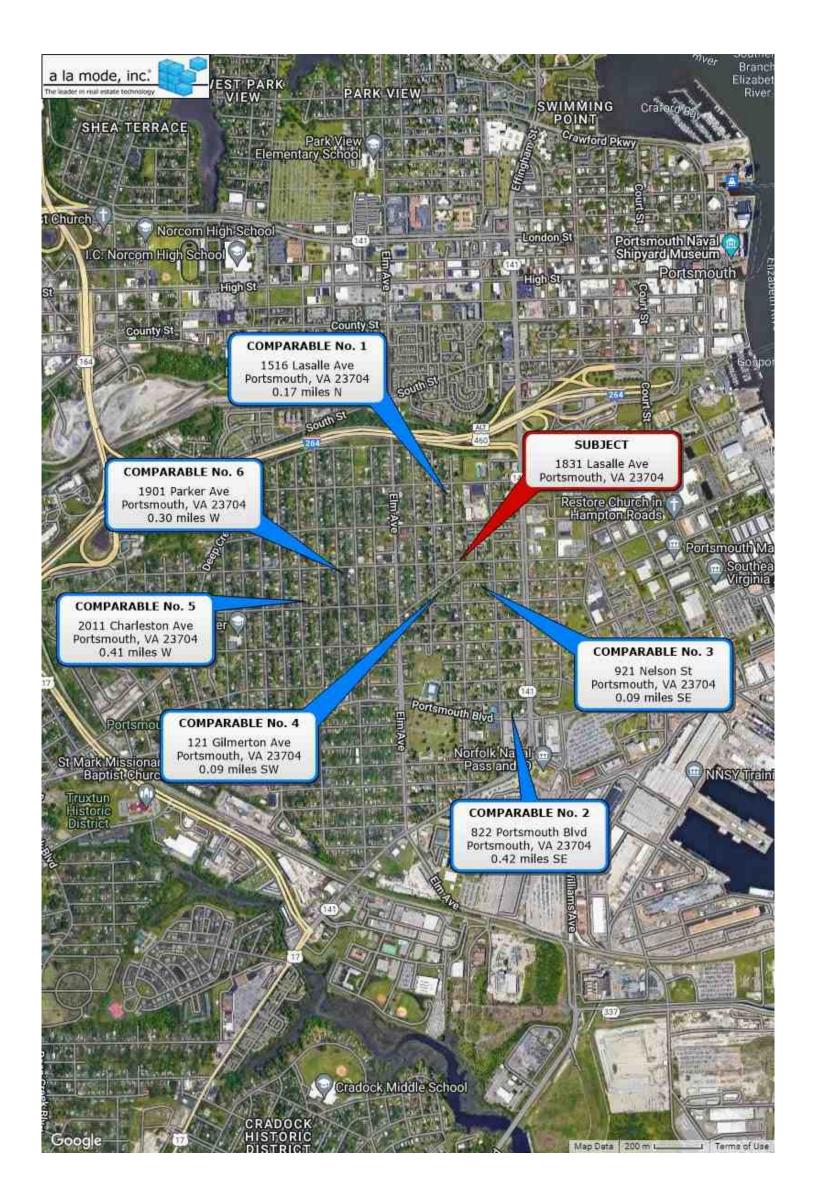
Sketch by Apex Sketch

	AREA CA	ALCULATI	ONS SUMI	MARY			AREA CAL	CULA	TIONS	BRE	EAKDOWN	
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base		Height		Width =	Area
GLA1	First Floor	1.0	1001.2	135.6	1001.2	First Floor			42.6	х	20.0 =	852.0
GLA2	Second Floor	1.0	668.6	109.2	668.6				28.7	X	5.2 =	149.2
						Second Floor			29.4	Х	20.0 =	588.0
									15.5	x	5.2 =	80.6
	Net LIVABLE	cnt	2	(rounded)	1,670							
		5.1.0	_	(rounded)	2,0,0	4 total items					(rounded)	1,670

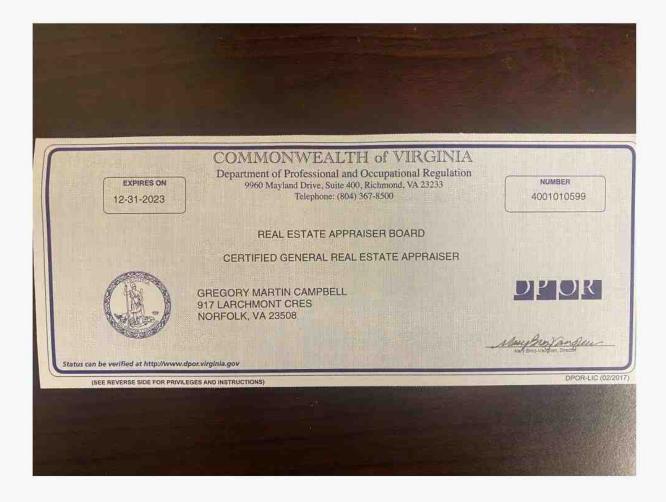
 $\ensuremath{\text{@}}$  iLOOKABOUT (US) Inc. dba Apex Software

### **Location Map**

Borrower	Baba Gurgur Homes LLC				
Property Address	1831 Lasalle Ave				
City	Portsmouth	County Portsmouth City	State VA	Zip Code 23704	
Lender/Client	Global Integrity Finance LLC				



### License





Instructions: Please fill in all of the information for the general contractor who will be overseeing your project (your

### General Contractor for this Property's Reh

NAME: Omar Khalid
Address: 1813 Sunrise Dr, Virginia Beach, VA 23455
Website (if applicable): 757-318-1327

REHAB ESTIMATING & BUDGE	TING W	ORKSHEET	
DESCRIPTION	ES	TIMATED COST	
DESCRIPTION	LABO	R and MATERIALS	
GENERAL REQUIREMENTS	İ		
Plans and Specifications	\$	1,000.00	1
Plan Review	\$	1,000.00	2
Permits: Zoning, Building, Environmental, Other	\$	800.00	3
Survey	\$	500.00	4
Engineering Fees			5
Enter Additional Items (MUST describe)			6
· ·			7
			8
			9
Subtota	al \$	3,300.00	
SITE PREP			
Demolition (Remodel)			10
Jacking & Shoring (Remodel)	\$	3,500.00	11
Dust control, Surface Protection (Remodel)	\$	1,000.00	12
Job-Site Access		Y .	13
Job-Site Security	\$	<del>-</del> 81	14
Dumpster & Removal			15
Clear Lot	\$	500.00	16
Storage On Site			17
Portable Toilet	\$	150.00	18
Temporary Power	\$	450.00	19
Temporary Heat			20
Scaffolding Rental	\$	400.00	21
Tool/Equipment Rental	\$	500.00	22
Enter Additional Items (MUST describe)			23
			24
			25
Subtota	al \$	6,500.00	
ON-SITE WATER/SEWER			
Soil & Perc Tests			26
Septic System Design			27
Septic Permits, Inspections, Fees			28
Septic System Onstallation, Tie In To House			29
Dewatering (High Water Table)			30

Well, Pump, Trenching, Plumbing To House, Pressure T	ank		
	S		31
Well Permits & Fees			32
Enter Additional Items (MUST describe)			33
			34
		55%	35
	otal \$	37	
UTILITIES			
Town Water: Tap Fees & Hookup			36
Town Sewer: Tap Fees & Hookup		7.500.00	37
Electrial: Permit, Connection Fee, Installation	\$	7,500.00	38
Gas: Permit, Connection Fee, Hookup	\$	700.00	39
LPN: Tank Installation, Hookup			40
Oil Tank Installation			41
Telecom Hookup			42
Enter Additional Items (MUST describe)			43
			44
24.		0.200.00	45
	otal \$	8,200.00	
EXCAVATION & EARTHWORK			
Cut & Fill			46
Blasting			47
Removal Of Stone/Dirt			48
Rough Grading			49
Trenching For Utility Hookups			50
Foundation Excavation			51
Foundation Footing Drains			52
Curtain Drains			53
Culverts			54
Swales			55
Retaining Walls			56
Ponds			57
Other Site Drainage			58
Backfill			59
Compaction			60
Top Soil			61
Finish Grading		was word mad	62
Seeding/Sod	\$	400.00	63
Enter Additional Items (MUST describe)			64
			65
	restreet a line	100.05	66
	otal \$	400.00	
FOUNDATION	4	W 12020000000000000	100001
Footings/Pads	\$	4,000.00	67
Foundation walls/stem walls/grade beams			68
Piers			69
Slabs - Foundation, Basement, Garage			70
Steel Reinforcing			71
Anchor Bolts, Hold Downs			72
Bulkheads			73
Sub-Slab Vapor Barrier			74

	T .	
Sump Pump		75
Sub-Slab Vapor Barrier	ć 1,000,00	76
Crawlspace Vapor Barrier	\$ 1,000.00	77
Crawlspace Vents	\$ 250.00	78
Foundation Windows		79
Damproofing, Waterrproofing		80
Foundation Drain Board		81
Waterproofing/Damproofing		82
Slab insualtion: Edge/Below		83
Exterior Foundation Insulation		84
Exterior Insulation Coating/Protection		85
Enter Additional Items (MUST describe)		86
		87
		88
Subtot	al \$ 5,250.00	
OTHER MASONRY/PAVING		
Patios	\$ 1,400.00	89
Exterior Stairs	\$ 500.00	90
Masonry Chimneys	=	91
Fireplaces/Hearths	\$ 800.00	92
Driveway		93
Walkways		94
Enter Additional Items (MUST describe)		95
"		96
		97
Subtot	al \$ 2,700.00	
ROUGH FRAMING		
Sill & Seal		98
Steel/Wood Carrying Beam, Lolly columns		99
Floor Framing	\$ 2,000.00	100
Exterior & Interior Walls, Rough Stairs		101
Sheathing, Subflooring	\$ 2,000.00	102
Roof Framing/Trusses		103
Subfascia		104
Steel Framing Connectors		105
Nails, Screws, Fasteners	\$ 150.00	106
Prep for Plaster, Drywall		107
Rough Framing - Labor Only	\$ 3,000.00	108
Enter Additional Items (MUST describe)		109
		110
		111
Subtot	al \$ 7,150.00	
ROOFING		
Underlayment	\$ 700.00	112
Membrane		113
Flashing: Chimney, Vent Pipes, Sidewalls, Other		Sacrife
Penetrations	\$ 450.00	114
Drip Edge	\$ 300.00	115
Roofing Installation	\$ 4,000.00	116
Gutters & Downspouts	\$ 650.00	117
Skylights		118
		30000

	1.4	450.00	
Ridge and roof vents	\$	150.00	119
Enter Additional Items (MUST describe)			120
			121
		6,250.00	122
Subto	otal 2	0,230.00	
EXTERIOR		000.00	***
Exterior Foam Sheathing	\$	800.00	123
Weather Barrier (Tyvek, etc.)		000.00	124
Membrane & Flashing	\$	800.00	125
Vinyl or Composite Siding	\$	4,500.00	126
Wood Siding			127
Brick Vneer		1 250 00	128
Stone Veneer	\$	1,350.00	129
Stucco			130
Fascia, Soffit, Frieze, Corner Boards, Water Table		4 400 00	131
Soffit/Gable vents	\$	1,400.00	132
Window/Door Trim	\$	1,200.00	133
Other Exterior Trim	\$	500.00	134
Exterior Stairs, Landing	\$	800.00	135
Exterior Paint, Stain, Caulk	\$	2,500.00	136
Exterior, labor-only			137
Enter Additional Items (MUST describe)			138
			139
		12.050.00	140
Subto	otal >	13,850.00	
WINDOWS/EXTERIOR DOORS	1		
Membrane & Flashing			141
Exterior doors, prehung	\$	1,100.00	142
Exterior door slabs	_		143
Exterior door frames, sills	\$	250.00	144
Sidelights, transoms	\$	150.00	145
Locksets, knobs, door hardware	\$	250.00	146
Patio doors: sliding or hinged	04		147
Windows	\$	1,750.00	148
Garage Doors & Opener			149
Enter Additional Items (MUST describe)			150
			151
		2 500 00	152
Subto	ital >	3,500.00	-
PLUMBING	<u></u>	2 222 22	450
Drain/Waste/Vent	\$	2,000.00	153
Water Supply Piping	\$	1,500.00	154
Gas Piping	\$	900.00	155
Water Treatment		222.22	156
Water Heater	\$	800.00	157
Fixtures: Toilets, Tubs, Sinks, Showers	\$	2,000.00	158
Faucets, Mixing Valves, Shower Heads	\$	800.00	159
Disposal			160
Enter Additional Items (MUST describe)			161
			162
			163

	Subtotal	\$ 8,000.00	. (3
Rough Wiring   \$ 3,500.00   165	ELECTRICAL		
Phone, Cable, Internet Wiring   \$   300.00   166     Lighting Fixtures   \$   1,500.00   167     Low-Voltage Fixtures/transformers   168     Exterior Lighting   \$   140.00   169     Devices: outlets, switches, dimmers   \$   250.00   170     Lighting control system	Service Panel, Sub-Panels		164
Lighting Fixtures         \$ 1,500.00         167           Low-Voltage Fixtures/transformers         168           Exterior Lighting         \$ 140.00         168           Devices: outlets, switches, dimmers         \$ 250.00         170           Lighting control system         171         172           Doorbell System         \$ 200.00         172           Smoke, CO2 Alarms         \$ 250.00         173           Intercom system         \$ 500.00         173           Home Theater/Entertainment         176           Enter Additional Items (MUST describe)         177           Enter Additional Items (MUST describe)         177           WHAC         178           Furnace/Heat Pump         \$ 6,890.00           Central AC         \$ 2,500.00           Air Handler         182           Ductwork, Grilles, Registers         \$ 2,500.00           Air Filter         184           Boiler, Piping         183           Air Filter         184           Boiler, Piping         185           Radjators         185           Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)         187           HVAC Controls         \$ 180.00           Solar hot water	Rough Wiring		165
Low-Voltage Fixtures/transformers   168   Exterior Lighting   \$ 140.00   169   Devices: outlets, switches, dimmers   \$ 250.00   170   Lighting control system   \$ 200.00   172   Smoke, CO2 Alarms   \$ 250.00   173   Intercom system   \$ 500.00   175   Intercom system   \$ 500.00   175   Intercom system   \$ 500.00   175   Intercom system   \$ 176   Intercom system   \$ 178   Intercom system   \$ 179   Intercom system   \$ 180   Intercom system   \$ 180   Intercom system   \$ 2,500.00   Intercom system   \$ 2,500.00   Intercom system   \$ 2,500.00   Intercom system   \$ 2,500.00   Intercom system   \$ 180   Intercom system   \$ 2,500.00   Intercom system   \$	Phone, Cable, Internet Wiring	\$ 300.00	166
Exterior Lighting   \$   140.00   169     Devices: outlets, switches, dimmers   \$   250.00   170     Lighting control system   \$   200.00   172     Smoke, CO2 Alarms   \$   250.00   173     Intercom system   \$   500.00   175     Home Theater/Entertainment   176     Enter Additional Items (MUST describe)   177     Enter Additional Items (MUST describe)   178     Furnace/Heat Pump   \$   2,500.00   180     Central AC   \$   2,500.00   181     Air Filter   182   183     Air Filter   184   185     Boiler, Piping   185     Radiators   186     Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)   187     HVAC Controls   \$   180.00   188     Solar hot water   190   191     The Additional Items (MUST describe)   190     INSULATION & AIR SEALING   190     Roof/Eave Baffles   190   195     Foam Board Insulation   5   500.00   195     Foam Board Insulation   197   198     Carwispace Insulation   197   198     Carwispace Insulation   199   199     Air Sealing   200   201     Enter Additional Items (MUST describe)   199     Air Sealing   200   201     Enter Additional Items (MUST describe)   199     Carwispace Insulation   197   198     Carwispace Insulation   197   198     Carwispace Insulation   199   198     Carwispace Insulation   199   199     Air Sealing   200     Enter Additional Items (MUST describe)   202     DRYWALL/PLASTER   200.00   201     DRYWALL/PLASTER   200.00   200	Lighting Fixtures	\$ 1,500.00	167
Devices: outlets, switches, dimmers   \$ 250.00   170     Lighting control system   \$ 200.00   172     Smoke, CO2 Alarms   \$ 200.00   173     Intercom system   \$ 250.00   173     Intercom system   \$ 500.00   174     Security system   \$ 500.00   175     Enter Additional Items (MUST describe)   176     Enter Additional Items (MUST describe)   177     Furnace/Heat Pump   \$ 2,500.00   181     Air Handler   \$ 2,500.00   181     Air Handler   \$ 2,500.00   183     Air Filter   \$ 2,500.00   183     Boiler, Piping   \$ 2,500.00   183     Boiler, Piping   \$ 185     Radiators   \$ 180.00   188     Solar hot water   \$ 180.00   188     Solar hot water   \$ 180.00   189     Inter Additional Items (MUST describe)   190     Inter A	Low-Voltage Fixtures/transformers		168
Lighting control system   \$ 200.00   172	Exterior Lighting	\$ 140.00	169
Doorbell System	Devices: outlets, switches, dimmers	\$ 250.00	170
Smoke, CO2 Alarms         \$ 250.00         173           Intercom system         174           Security system         \$ 500.00         175           Home Theater/Entertainment         176           Enter Additional Items (MUST describe)         177           Subtotal         \$ 6,890.00           HVAC           Furnace/Heat Pump         \$ 2,500.00         180           Central AC         \$ 2,500.00         181           Air Handler         182           Ductwork, Grilles, Registers         \$ 2,500.00         183           Air Filter         184           Boiler, Piping         185           Radiators         186           Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)           HYAC Controls         \$ 180.00           Solar hot water         189           Enter Additional Items (MUST describe)         190           Instruction (HRV, ERV, Exhaust Only, Other)           Instruction (HRV,	Lighting control system		171
Intercom system	Doorbell System		172
Security system   \$ 500.00   175	Smoke, CO2 Alarms	\$ 250.00	173
Home Theater/Entertainment   176   177	Intercom system		174
Enter Additional Items (MUST describe) 178	Security system	\$ 500.00	175
178	Home Theater/Entertainment		176
179   Subtotal   \$ 6,890.00	Enter Additional Items (MUST describe)		177
Subtotal   \$   6,890.00			178
HVAC   Furnace/Heat Pump   \$ 2,500.00   180   Central AC   \$ 2,500.00   181   Air Handler			179
Furnace/Heat Pump \$ 2,500.00 180 Central AC \$ 2,500.00 181 Air Handler	Subtotal	\$ 6,890.00	
Central AC         \$ 2,500.00         181           Air Handler         182           Ductwork, Grilles, Registers         \$ 2,500.00         183           Air Filter         184           Boiler, Piping         185           Radiators         186           Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)         187           HVAC Controls         \$ 180.00         188           Solar hot water         189         189           Enter Additional Items (MUST describe)         190         191           Insulation (MUST describe)         192         192           Insulation (MUST describe)         5 7,680.00         193           Roof/Attic Insulation (MUST describe)         194         194           Wall Cavity Insulation (MUST describe)         194         194           Wall Cavity Insulation (MUST describe)         197         198           Spray Foam Insulation (MUST describe)         199         199           Crawlspace Insulation (MUST describe)         200         199           Energy Diagnostics (Blower Door, Infrared)         201         203           Enter Additional Items (MUST describe)         203         204           DRYWALL/PLASTER         1,600.00         190  <	HVAC		
Air Handler       182         Ductwork, Grilles, Registers       \$ 2,500.00       183         Air Filter       184         Boiler, Piping       185         Radiators       186         Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)       187         HVAC Controls       \$ 180.00       188         Solar hot water       189         Enter Additional Items (MUST describe)       190         Insulation All Stations       190         Subtotal       \$ 7,680.00         INSULATION & AIR SEALING       5 500.00         Roof/Eave Baffles       194         Wall Cavity Insulation       \$ 500.00         193       196         Spray Foam Insulation       196         Spray Foam Insulation       197         Basement Insulation linterior)       198         Crawlspace Insulation       199         Air Sealing       200         Energy Diagnostics (Blower Door, Infrared)       201         Enter Additional Items (MUST describe)       202         Total Sealing       202         Enter Additional Items (MUST describe)       203         Roof-Keap Sealing       200         Enter Additional Items (MUST describe)       20	Furnace/Heat Pump	\$ 2,500.00	180
Ductwork, Grilles, Registers         \$ 2,500.00         183           Air Filter         184         184           Boiler, Piping         185         186           Radiators         186         186           Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)         187           HVAC Controls         \$ 180.00         188           Solar hot water         189           Enter Additional Items (MUST describe)         190         191           Subtotal         \$ 7,680.00         193           INSULATION & AIR SEALING         \$ 500.00         193           Roof/Eave Baffles         194         194           Wall Cavity Insulation         \$ 500.00         195           Foam Board Insulation         195         1,100.00         195           Foam Board Insulation         196         197         198           Crawlspace Insulation linterior)         198         200           Energy Diagnostics (Blower Door, Infrared)         200         201           Enter Additional Items (MUST describe)         202           Enter Additional Items (MUST describe)         203           Subtotal         \$ 1,600.00	Central AC	\$ 2,500.00	181
Air Filter       184         Boiler, Piping       185         Radiators       186         Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)       187         HVAC Controls       \$ 180.00       188         Solar hot water       189         Enter Additional Items (MUST describe)       190         Insulation       \$ 7,680.00         INSULATION & AIR SEALING       192         Roof/Attic Insulation       \$ 500.00       193         Roof/Eave Baffles       194         Wall Cavity Insulation       \$ 1,100.00       195         Foam Board Insulation       196         Spray Foam Insulation       197       198         Crawlspace Insulation linterior)       198       200         Energy Diagnostics (Blower Door, Infrared)       201       201         Enter Additional Items (MUST describe)       202       203         Enter Additional Items (MUST describe)       203       204         DRYWALL/PLASTER       1,600.00       0	Air Handler		182
Boiler, Piping   185   186   186   186   186   187   187   187   187   187   187   187   187   189   189   189   189   189   190   191   192   192   192   192   192   193   193   194   194   195   196	Ductwork, Grilles, Registers	\$ 2,500.00	183
Radiators       186         Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)       187         HVAC Controls       \$ 180.00       188         Solar hot water       189         Enter Additional Items (MUST describe)       190         Subtotal       191         Insulation       \$ 7,680.00         Insulation & Subtotal       500.00         Insulation & Subtotal       193         Roof/Eave Baffles       194         Wall Cavity Insulation       \$ 1,100.00       195         Foam Board Insulation       196         Spray Foam Insulation       197         Basement Insulation linterior)       198         Crawlspace Insulation       199         Air Sealing       200         Energy Diagnostics (Blower Door, Infrared)       201         Enter Additional Items (MUST describe)       202         Enter Additional Items (MUST describe)       203         Enter Additional Items (MUST describe)       203         Enter Additional Items (MUST describe)       204         Enter Additional Items (MUST describe)       204          Enter Additional Items (MUST describe)       204          Enter Additional Items (MUST describe)       204 <tbody< td=""><td>Air Filter</td><td></td><td>184</td></tbody<>	Air Filter		184
Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)         187           HVAC Controls         \$ 180.00         188           Solar hot water         189         190           Enter Additional Items (MUST describe)         190         191           Subtotal         \$ 7,680.00         192           INSULATION & AIR SEALING         \$ 500.00         193           Roof/Attic Insulation         \$ 500.00         193           Roof/Eave Baffles         194         194           Wall Cavity Insulation         \$ 1,100.00         195           Foam Board Insulation         196         197           Basement Insulation linterior)         198         199           Crawlspace Insulation         199         199           Air Sealing         200         201           Energy Diagnostics (Blower Door, Infrared)         201         201           Enter Additional Items (MUST describe)         202         203           Subtotal         \$ 1,600.00         DRYWALL/PLASTER	Boiler, Piping		185
HVAC Controls   \$ 180.00   188	Radiators		186
Solar hot water	Whole-House Ventilation (HRV, ERV, Exhaust Only, Other)		187
Enter Additional Items (MUST describe)   190   191   192   192   192   192   192   192   192   192   192   192   192   192   192   192   193   194   195   194   195   194   195	HVAC Controls	\$ 180.00	188
191	Solar hot water		189
Subtotal   \$   7,680.00	Enter Additional Items (MUST describe)		190
Subtotal   \$ 7,680.00			191
INSULATION & AIR SEALING   Roof/Attic Insulation   \$ 500.00   193   Roof/Eave Baffles   194   194   194   195   195   195   196   196   196   197   197   198   197   198   198   199			192
Roof/Attic Insulation         \$ 500.00         193           Roof/Eave Baffles         194           Wall Cavity Insulation         \$ 1,100.00         195           Foam Board Insulation         196           Spray Foam Insulation         197           Basement Insulation linterior)         198           Crawlspace Insulation         199           Air Sealing         200           Energy Diagnostics (Blower Door, Infrared)         201           Enter Additional Items (MUST describe)         202           Subtotal         \$ 1,600.00           DRYWALL/PLASTER         Info00.00	Subtotal	\$ 7,680.00	Ĭ.
Roof/Eave Baffles       194         Wall Cavity Insulation       \$ 1,100.00       195         Foam Board Insulation       196         Spray Foam Insulation       197         Basement Insulation linterior)       198         Crawlspace Insulation       199         Air Sealing       200         Energy Diagnostics (Blower Door, Infrared)       201         Enter Additional Items (MUST describe)       202         Subtotal       \$ 1,600.00         DRYWALL/PLASTER	INSULATION & AIR SEALING		
Wall Cavity Insulation \$ 1,100.00 195 Foam Board Insulation 196 Spray Foam Insulation 197 Basement Insulation linterior) 198 Crawlspace Insulation 199 Air Sealing 200 Energy Diagnostics (Blower Door, Infrared) 201 Enter Additional Items (MUST describe) 202 Subtotal \$ 1,600.00 DRYWALL/PLASTER	Roof/Attic Insulation	\$ 500.00	193
Foam Board Insulation 196  Spray Foam Insulation 197  Basement Insulation linterior) 198  Crawlspace Insulation 199  Air Sealing 200  Energy Diagnostics (Blower Door, Infrared) 201  Enter Additional Items (MUST describe) 202  Subtotal \$ 1,600.00  DRYWALL/PLASTER	Roof/Eave Baffles		194
Spray Foam Insulation 197  Basement Insulation linterior) 198  Crawlspace Insulation 199  Air Sealing 200  Energy Diagnostics (Blower Door, Infrared) 201  Enter Additional Items (MUST describe) 202  Subtotal \$ 1,600.00  DRYWALL/PLASTER	Wall Cavity Insulation	\$ 1,100.00	195
Basement Insulation linterior) 198 Crawlspace Insulation 199 Air Sealing 200 Energy Diagnostics (Blower Door, Infrared) 201 Enter Additional Items (MUST describe) 202 203 204 Subtotal \$ 1,600.00	Foam Board Insulation		196
Crawlspace Insulation         199           Air Sealing         200           Energy Diagnostics (Blower Door, Infrared)         201           Enter Additional Items (MUST describe)         202           203         204           Subtotal         \$ 1,600.00           DRYWALL/PLASTER         ————————————————————————————————————	Spray Foam Insulation		197
Air Sealing       200         Energy Diagnostics (Blower Door, Infrared)       201         Enter Additional Items (MUST describe)       202         203       203         Subtotal       \$ 1,600.00         DRYWALL/PLASTER       ————————————————————————————————————	Basement Insulation linterior)		198
Energy Diagnostics (Blower Door, Infrared)         201           Enter Additional Items (MUST describe)         202           203         204           Subtotal         \$ 1,600.00           DRYWALL/PLASTER	Crawlspace Insulation		199
Enter Additional Items (MUST describe) 202 203 204 Subtotal \$ 1,600.00  DRYWALL/PLASTER	Air Sealing		200
203   204     204       204       205       206       206       207       208       208         208	Energy Diagnostics (Blower Door, Infrared)		201
204	Enter Additional Items (MUST describe)		202
Subtotal \$ 1,600.00 DRYWALL/PLASTER			203
DRYWALL/PLASTER			204
DRYWALL/PLASTER	Subtotal	\$ 1,600.00	
Walls \$ 1,200,00 205	DRYWALL/PLASTER		
	Walls	\$ 1,200.00	205

Ceilings, Soffits	\$ 600.00	206
Decorative Plaster		207
Drywall Labor Only	\$ 2,800.00	208
Enter Additional Items (MUST describe)		209
		210
		211
Subtotal	\$ 4,600.00	
INTERIOR FINISH		
Interior Doors, prehung	\$ 1,100.00	212
Interor Door slabs		213
Interior Door frames, thresholds		214
Door knobs, hardware	\$ 200.00	215
Interior Trim: Baseboard, Casings, Crown, Chair Rail, Other	\$ 750.00	216
Wainscotting, Paneling		217
Built-In Shelving, Cabinets		218
Closet Shelving, Hardware	\$ 450.00	219
Stairs, Railings, Newels	\$ 450.00	220
Interior Painting, Staining	\$ 2,400.00	-
Wood Flooring		222
Carpeting	\$ 1,800.00	223
Resilient/Vinyl Flooring	\$ 2,800.00	
Ceramic Tile/Stone (& Underlayment, Surface Prep)	\$ 1,200.00	
Other Flooring		226
Acoustical, Metal, Decorative Ceilings		227
Interior Carpentry Labor Only		228
Enter Additional Items (MUST describe)		229
		230
		231
Subtotal	\$ 11,150.00	The second second
Kitchen & Bath		
Kitchen Cabinets	\$ 7,500.00	232
2023 Million A. 2000 M. 2010 M. 10 Million 2000 M.		
Bath Cabinets	7,300.00	233
Bath Cabinets Cabinet Pulls, Hardware		233
Cabinet Pulls, Hardware	\$ 140.00	234
Cabinet Pulls, Hardware Countertops, Backsplash		234 235
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone	\$ 140.00	234 235 236
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform	\$ 140.00	234 235 236 237
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure	\$ 140.00 \$ 2,400.00	234 235 236 237 238
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors	\$ 140.00	234 235 236 237 238 239
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets	\$ 140.00 \$ 2,400.00 \$ 600.00	234 235 236 237 238 239 240
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00	234 235 236 237 238 239 240 241
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00	234 235 236 237 238 239 240 241 242
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories K&B Labor Only	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00	234 235 236 237 238 239 240 241 242 243
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00	234 235 236 237 238 239 240 241 242 243 244
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories K&B Labor Only	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00	234 235 236 237 238 239 240 241 242 243 244 245
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories K&B Labor Only Enter Additional Items (MUST describe)	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00 \$ 2,600.00	234 235 236 237 238 239 240 241 242 243 244 245 246
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories K&B Labor Only Enter Additional Items (MUST describe)  Subtotal	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00 \$ 2,600.00	234 235 236 237 238 239 240 241 242 243 244 245 246
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories K&B Labor Only Enter Additional Items (MUST describe)  Subtotal Porches & Decks	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00 \$ 2,600.00	234 235 236 237 238 239 240 241 242 243 244 245 246
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories K&B Labor Only Enter Additional Items (MUST describe)  Subtotal Porches & Decks Open Porch	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00 \$ 2,600.00	234 235 236 237 238 239 240 241 242 243 244 245 246
Cabinet Pulls, Hardware Countertops, Backsplash Ceramic Tile, Stone Raised Tub Platform Tub Enclosure Shower enclosure/doors Medicine Cabinets Mirrors Towel hangers, toilet paper holders, accessories K&B Labor Only Enter Additional Items (MUST describe)  Subtotal Porches & Decks	\$ 140.00 \$ 2,400.00 \$ 600.00 \$ 300.00 \$ 150.00 \$ 2,600.00	234 235 236 237 238 239 240 241 242 243 244 245 246

Fencing	\$ 1,500.00	250
Other Outdoor Structures		251
Enter Additional Items (MUST describe)		252
		253
		254
Subtotal	\$ 1,500.00	
Appliances		
Refrigerator	\$ 1,650.00	255
Range, Cooktop	\$ 600.00	256
Microwave	\$ 250.00	257
Range Hood		258
Dishwasher	\$ 450.00	259
Washer/Dryer	\$ 1,800.00	260
Other		261
Enter Additional Items (MUST describe)		262
		263
		264
Subtotal	\$ 4,750.00	
[Enter New Category]	-	
Enter Additional Items (MUST describe)		265
		266
		267
		268
Subtotal	\$ <b>#</b> !	
TOTAL CONSTRUCTION COSTS	\$ 116,960.00	

OMAR W KHALID

**Buyer Signature** 

9/21/2022

Date



#### **HUDSON INSURANCE COMPANY**

100 William Street, 5<sup>th</sup> Floor New York, NY 10038



## REAL ESTATE PROFESSIONAL ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

#### PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2RE-1000726 Renewal of:

Named Insured: Southeastern Valuation Advisory (including Predecessor Entities and DBA's)

2. Address: 917 Larchmont Crescent

Norfolk, VA 23508

3. Policy Period: From: November 11, 2021 To: November 11, 2022

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability

**A.** Per **Claim:** \$1,000,000 **B.** Aggregate: \$1,000,000

5. Deductible: \$10,000 Each Claim

6. Policy Premium: \$661.00 State Taxes / Surcharges: \$0

7. Retroactive Date: Full Prior Acts

**8. Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:

Hudson Insurance Group 100 William Street, 5<sup>th</sup> Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com On weekends or holidays: **866-546-3981 (Toll Free)** 

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**9. A. Program Administrator:** Riverton Insurance Agency Corp.

B. Agent/Broker: OREP

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IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary

PRA102 (01/20)