



---

Franklin American Mortgage Company, a division of Citizens Bank, N.A.  
5221 North O'Connor Blvd. Suite 900  
Irving, TX 75039

2102459208  
ERIC GAGNON  
777 OAK LEAF LANE  
HARRISBURG, PA 17111

Method of Delivery: Electronically

Dear Eric

Thank you for your recent mortgage loan application with **S&T Bank**. Your broker has selected Franklin American Mortgage Company, a division of Citizens Bank, N.A. to service their lending needs.

Enclosed with this letter is a copy of an appraisal report, Notice of Value and any property valuations ordered on your behalf for use in connection with your loan application. Please note that at this time we have not determined the acceptability of the enclosed appraisal. Rather, we are providing this copy to you in accordance with Appraisal Independence Requirements.

This appraisal was prepared solely for our use in evaluating your loan application. The appraisal should not be relied upon by any other person or entity. We make no express or implied representation or warranty of any kind, and we expressly disclaim any liability to any person or entity with respect to the appraisal.

To comply with our lending policies, we may provide you with multiple appraisal reports for the following reasons: 1) our underwriting policies require more than one appraisal to evaluate your loan application; 2) our appraisal quality process produced a review appraisal report in addition to the originally ordered appraisal report; 3) we received an initial appraisal report prior to receipt of an actual loan application.

Please also be advised that an appraiser must follow certain professional appraisal standards and is not allowed to discuss the appraisal with you or provide a copy of the appraisal directly to you. Any questions should be directed to your broker.

We are pleased to have the opportunity to partner with your mortgage broker in servicing your mortgage lending needs.

Thank you.

**#9**

AffirmativeCertifiedAppraisers (717) 713-8425

446-4531108  
File No. 20-01016

**APPRAISAL OF**



**LOCATED AT:**

777 Oak Leaf Ln  
Harrisburg, PA 17111

**FOR:**

S and T Bank  
355 N 5Th St  
Indiana, PA, 15701

**BORROWER:**

Eric S Gagnon & Hali M Soloski

**AS OF:**

January 30, 2020

**BY:**

Richard C. Washock

CSS - AMC000011  
S and T Bank  
355 N 5Th St  
Indiana, PA, 15701

File Number: 20-01016

In accordance with your request, I have appraised the real property at:

777 Oak Leaf Ln  
Harrisburg, PA 17111

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.

In my opinion, the market value of the property as of January 30, 2020 is:

\$185,000  
One Hundred Eighty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.



Richard C. Washock

## Uniform Residential Appraisal Report

446-4531108

File No. 20-01016

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.								
Property Address 777 Oak Leaf Ln			City Harrisburg			State PA Zip Code 17111		
Borrower Eric S Gagnon & Hali M Soloski			Owner of Public Record Christy H Hartwick			County Dauphin		
Legal Description Deed Doc #51383								
Assessor's Parcel # 63-063-233			Tax Year 2019			R.E. Taxes \$ 3,436		
Neighborhood Name Swatara Township			Map Reference 63-063			Census Tract 0228.00		
Occupant <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant			Special Assessments \$ 250			<input checked="" type="checkbox"/> PUD	HOA \$ 80	<input type="checkbox"/> per year <input checked="" type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)								
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)								
Lender/Client S and T Bank			Address 355 N 5Th St, Indiana, PA 15701					
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Report data source(s) used, offering price(s), and date(s). BMLS								

CONTRACT	I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Non-arm's length sale; under contract for \$185,000; not listed through MLS; sale to tenant; no personal property was part of the sale; contract is market oriented								
	Contract Price \$ 185,000			Date of Contract 01/17/2020			Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Public Record		
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, report the total dollar amount and describe the items to be paid. \$11100;;closing cost assistance								

NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.								
	Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	PRICE (\$000)	AGE (yrs)	One-Unit 2-4 Unit	85 % 5 %		
	Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths		40 Low	0	Multi-Family	5 %		
Neighborhood Boundaries See Attached Addendum			245 High	100	Commercial	5 %			
			175 Pred.	40	Other	0 %			
Neighborhood Description See Attached Addendum									

SITE	Dimensions 58x100			Area 5834 sf			Shape Rectangular			View N;Res;		
	Specific Zoning Classification R-S			Zoning Description Single Family Residential District								
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)											
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. The present use of the subject property is considered the highest and best use.											
	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements? Type			Public	Private		
	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
	Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>		
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Nb	FEMA Flood Zone X	FEMA Map # 42043C0431D			FEMA Map Date 08/02/2012					
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.												
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. No easements, encroachments or other adversities which could affect the marketability of the subject were noted from an inspection. No survey was provided. Base flood zone should be determined by a survey or certificate.												

IMPROVEMENTS	GENERAL DESCRIPTION			FOUNDATION			EXTERIOR DESCRIPTION			materials/condition	
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Average		Floors	HW/C/V/Avg.				
	# of Stories 2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	WFS/Average		Walls	Drywall/Average				
	Type <input type="checkbox"/> Det. <input type="checkbox"/> Att. <input checked="" type="checkbox"/> S-Det./End Unit	Basement Area 708 sq. ft.			Roof Surface	Shingle Asp./Avg		Trim/Finish	Wood/Average		
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 90 %			Gutters & Downspouts	Metal/Average		Bath Floor	Vinyl/Average		
	Design (Style) Twnhse	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vinyl/Average		Bath Wainscot	Fiberglass/Avg				
	Year Built 2006	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	No / No		Car Storage	<input type="checkbox"/> None				
	Effective Age (Yrs) 5	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Average		<input checked="" type="checkbox"/> Driveway	# of Cars 1				
	Attic <input type="checkbox"/> None <input type="checkbox"/> Stairs	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HMBA <input type="checkbox"/> Radiant	Amenities	<input checked="" type="checkbox"/> WoodStove(s) # 1		Driveway Surface	Asphalt				
	<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0 <input type="checkbox"/> Fence None		<input checked="" type="checkbox"/> Garage	# of Cars 1				
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Wd	<input checked="" type="checkbox"/> Porch Coverd		<input type="checkbox"/> Carport	# of Cars 0					
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pod None	<input type="checkbox"/> Other None		<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in					
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											
Finished area above grade contains: 6 Rooms 3 Bedrooms 2.1 Bath(s)			1,680 Square Feet of Gross Living Area Above Grade								

Additional features (special energy efficient items, etc.) The features of the home are standard for the area. The basement is finished to include a recreation room.											
---	--	--	--	--	--	--	--	--	--	--	--

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;well maintained with typical physical depreciation due to normal wear and tear											
---	--	--	--	--	--	--	--	--	--	--	--

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.											
---	--	--	--	--	--	--	--	--	--	--	--

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.											
---	--	--	--	--	--	--	--	--	--	--	--

## Uniform Residential Appraisal Report

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 164,900 to \$ 229,900 .							
There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 169,900 to \$ 229,900 .							
FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3			
777 Oak Leaf Ln Address Harrisburg, PA 17111		1049 Wooded Pond Dr Harrisburg, PA 17111	753 Winding Ln Harrisburg, PA 17111	600 Yale St #506 Harrisburg, PA 17111			
Proximity to Subject		2.78 miles NE	0.08 miles NW	1.68 miles NW			
Sale Price	\$ 185,000	\$ 202,000	\$ 180,000	\$ 169,900			
Sale Price/Gross Liv. Area	\$ 110.12 sq. ft.	\$ 120.24 sq. ft.	\$ 122.95 sq. ft.	\$ 87.89 sq. ft.			
Data Source(s)	BMLS #PADA115230;DOM 8		BMLS #PADA113220;DOM 5	BMLS #PADA113116;DOM 11			
Verification Source(s)	Co Tax Records/RealQuest		Co Tax Records/RealQuest	Co Tax Records/RealQuest			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;1000	0	VA;5400	0	Conv;0	0
Date of Sale/Time		s11/19;c10/19	0	s09/19;c08/19	0	s09/19;c08/19	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5834 sf	2178 sf	5,000	5663 sf	0	2614 sf	5,000
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	SD2;Twnhse	AT2;Twnhse	2,000	SD2;Twnhse		SD2;Twnhse	
Quality of Construction	Q4	Q4		Q3	-7,300	Q4	
Actual Age	14	19	0	8	0	12	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdms. Baths	Total Bdms. Baths		Total Bdms. Baths		Total Bdms. Baths	
Room Count	6 3 2.1	6 3 2.1		6 3 2.1		7 3 2.1	0
Gross Living Area 20	1,680 sq. ft.	1,680 sq. ft.		1,464 sq. ft.	4,300	1,933 sq. ft.	-5,100
Basement & Finished	708sf637sfwo	756sf650sfwo	0	648sf0sfwo	0	633sf0sfwo	0
Rooms Below Grade	1rr0br0.0ba0o	1rr0br0.0ba0o			4,000		4,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	ThermWind	ThermWind		ThermWind		ThermWind	
Garage/Carport	1ga1dw	1ga1dw		1ga1dw		1ga1dw	
Porch/Patio/Deck	Patio/Deck,Porch	Deck,Porch	0	Deck,Porch	0	Porch	0
Fireplace	1 W/S	1 F/P	0	None	1,000	None	1,000
Extras	None	None		None		None	
Net Adjustment (Total)	[X] + <input type="checkbox"/> -	\$ 7,000	[X] + <input type="checkbox"/> -	\$ 2,000	[X] + <input type="checkbox"/> -	\$ 4,900	
Adjusted Sale Price of Comparables	Net Adj. 3.5% Gross Adj. 3.5%	\$ 209,000	Net Adj. 1.1% Gross Adj. 9.2%	\$ 182,000	Net Adj. 2.9% Gross Adj. 8.9%	\$ 174,800	

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain BMLSMy research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) BMLS

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) BMLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	BMLS#0	BMLS#0	BMLS#0	BMLS#0
Effective Date of Data Source(s)	01/30/2020	01/30/2020	01/30/2020	01/30/2020

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not been for sale or sold for the past three years prior to the effective date of this appraisal other than noted above. None of the comparable sales have been for sale or sold for the past year prior to the effective date of this appraisal other than noted above.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach \$ 185,000

Indicated Value by: Sales Comparison Approach \$ 185,000 Cost Approach (if developed) \$ 186,200 Income Approach (if developed) \$ 0

Due to the availability of recent sales of comparable properties, the Sales Comparison Approach is given the greatest weight. The value is supported by the Cost Approach. The Income Approach was not found to be applicable to the subject in an owner occupied neighborhood.

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: See Attached Addendum

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 185,000 as of 01/30/2020, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

## Uniform Residential Appraisal Report

446-4531108

File No. 20-01016

Significant tax increases often occur when the property is sold. The Taxable Value and Taxes may reflect Exemptions, Classifications and Value Limitations that will be removed at the time of sale. Homestead Exemptions, Agricultural Classifications, and Value Limitations are NOT transferable to the new owner. Upon sale, a property's value is reset to market and the new owner must reapply for Homestead Exemption and Agricultural Classification.

THIS IS NOT A HOME INSPECTION REPORT. The appraiser has performed a visual inspection of readily accessible areas only (excluding attic areas), for readily observable conditions only. THE APPRAISAL INSPECTION IS NOT TO BE RELIED UPON TO DISCLOSE CONDITIONS AND/OR DEFECTS IN THE PROPERTY. We are appraisers not specifically trained in the home inspection field, should concerns arise a licensed home inspector should be contacted.

The Intended User of this appraisal report is the Lender/Client/HUD-FHA. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The Scope of Work for the appraisal is described below. It indicates the type and extent of research, property inspection and analysis that was applied to arrive at the reported opinions and conclusions contained in the appraisal report.

The subject property and neighborhood were visually inspected by the appraiser on the Effective Date of the appraisal. A review of data related to the subject and the comparable sales used in the report were researched from all (or some) of the following sources: County Property Appraisers Websites, Aerial Maps and Plat Books, County and Municipal zoning ordinances and maps, FEMA Flood Maps, Multiple Listing Services, Appraisal Files, Developer Brochures and other On-Line (electronic) sales data services subscribed to by the appraiser. An exterior and interior visual inspection of the Subject Property was made. This visual inspection is considered to be a walk around and walk through of the property, with a viewing of readily observable areas (excluding attic and crawl spaces if applicable). The viewing is intended to be sufficient enough to readily identify relevant physical characteristics, overall construction and component quality and to be able to assess the overall physical condition, or needed repairs as they relate to an opinion of value. The visual inspection is not to be considered a "Home Inspection" but a less technical field report geared towards more general conditions and obvious features. It is recommended that an inspection by a professional home inspector be obtained if a more detailed analysis of the mechanical, structural, HVAC system, electrical, roof or plumbing is required to aide the intended user in making informed decisions about the property. Next, the applicable approaches to value were considered and applicable data was analyzed. After assembling and analyzing the available data, and considering the strengths and weakness of the data and each approach, an opinion of market value was formed and reported.

The analyses, opinions, and conclusions were developed, and this report has been prepared in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP) as well as the requirements of the Commonwealth of Pennsylvania.

This is to be considered an Appraisal Report, as described by USPAP. As such, the format is abbreviated and some appraisal data has been retained in our files.

## COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) This area is predominantly built out. There were no recent vacant land sales. The extraction method was used to determine land value.

COST APPROACH	ESTIMATED	<input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ 35,000			
	Source of cost data	Marshall & Swift	Dwelling	1,680 Sq. Ft. @ \$ 70..... = \$ 117,600		
	Quality rating from cost service	Average	Effective date of cost data	01/2020	Bsmt: 708 Sq. Ft. @ \$ 50..... = \$ 35,400	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)				Deck, Porch	included
	Cost was estimated using cost manuals as well as information provided by local builders. Depreciation was computed using Economic Age - Life method. No functional or external obsolescence was noted. Land value is based on one or more of the following: Similar sales, county records, market value, and/or appraisers knowledge of the area.				Garage/Carport 240 Sq. Ft. @ \$ 20..... = \$ 4,800	
					Total Estimate of Cost-New ..... = \$ 157,800	
					Less 75 Physical	Functional
					Depreciation 20%	External
						= \$( 31,560)
					Depreciated Cost of Improvements ..... = \$ 126,240	
					"As-is" Value of Site Improvements ..... = \$ 25,000	
	Estimated Remaining Economic Life (HUD and VA only)	40 Years	INDICATED VALUE BY COST APPROACH ..... = \$ 186,200			

## INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The income approach is not required.

## PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project Winding Oaks

Total number of phases	Total number of units	Total number of units sold
------------------------	-----------------------	----------------------------

Total number of units rented	Total number of units for sale	Data source(s)
------------------------------	--------------------------------	----------------

Was the project created by the conversion of an existing building(s) into a PUD?  Yes  No If Yes, date of conversion.

Does the project contain any multi-dwelling units?  Yes  No Data source(s)

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

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

Describe common elements and recreational facilities.

## Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

## Uniform Residential Appraisal Report

**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.
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).

## Uniform Residential Appraisal Report

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

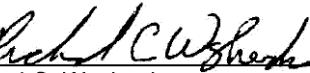
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

**APPRAISER**

Signature   
 Name Richard C. Washock  
 Company Name Affirmative Certified Appraisers  
 Company Address 832 Lee Ln  
 Enola, PA 17025  
 Telephone Number (717)-713-8425  
 Email Address aca6666@gmail.com  
 Date of Signature and Report 02/04/2020  
 Effective Date of Appraisal 01/30/2020  
 State Certification # RL139667  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State PA  
 Expiration Date of Certification or License 06/30/2021

**ADDRESS OF PROPERTY APPRAISED**

777 Oak Leaf Ln  
 Harrisburg, PA 17111

APPRAISED VALUE OF SUBJECT PROPERTY \$ 185,000

**LENDER/CLIENT**

Name CSS - AMC000011  
 Company Name S and T Bank  
 Company Address 355 N 5Th St  
 Indiana, PA 15701  
 Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

**SUBJECT PROPERTY**

Did not inspect subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_  
 Did inspect interior and exterior of subject property  
 Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

## Uniform Residential Appraisal Report

FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
777 Oak Leaf Ln Address Harrisburg, PA 17111		1410 Woodridge Dr Middletown, PA 17057			1152 Day Star Dr Harrisburg, PA 17111			535 Sunday Dr Harrisburg, PA 17111		
Proximity to Subject		2.30 miles SE			2.74 miles NE			1.74 miles SW		
Sale Price	\$ 185,000		\$ 185,000		\$ 229,900			\$ 164,900		
Sale Price/Gross Liv. Area	\$ 110.12 sq. ft.	\$ 106.57 sq. ft.		\$ 131.52 sq. ft.			\$ 129.23 sq. ft.			
Data Source(s)		BMLS #PADA112754;DOM 18			BMLS #PADA117388;DOM 8			BMLS #PADA118234;DOM 20		
Verification Source(s)		Co Tax Records/RealQuest			Co Tax Records/RealQuest			Co Tax Records/RealQuest		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		0	Listing ;0		0	Listing ;0		0
Date of Sale/Time		s09/19;c07/19		0	Active		-4,600	Active		-3,300
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	5834 sf	8276 sf		0	5663 sf		0	3049 sf		0
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	SD2;Twnhse	SD2;Twnhse			SD2;Twnhse			AT2;Twnhse		2,000
Quality of Construction	Q4	Q3		-8,700	Q3		-8,700	Q4		
Actual Age	14	31		5,100	13		0	21		0
Condition	C3	C3			C3			C3		
Above Grade	Total Bdmns. Baths	Total Bdmns. Baths			Total Bdmns. Baths			Total Bdmns. Baths		
Room Count	6 3 2.1	7 3 2.1		0	7 3 2.1		0	5 2 2.1		0
Gross Living Area	20 1,680 sq. ft.	1,736 sq. ft.		0	1,748 sq. ft.		0	1,276 sq. ft.		8,100
Basement & Finished	708sf637sfwo	0sf		4,000	1018sf0sfm		0	430sf400sfwo		0
Rooms Below Grade	1rr0br0.0ba0o			4,000			4,000	0rr0br0.0ba1o		0
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FWA C/Air	FWA C/Air			FWA C/Air			FWA C/Air		
Energy Efficient Items	ThermWind	ThermWind			ThermWind			ThermWind		
Garage/Carport	1ga1dw	1ga1dw			2ga2dw		-4,000	1ga1dw		
Porch/Patio/Deck	Patio/Deck,Porch	Deck,Porch		0	Deck,Porch		0	Porch		0
Fireplace	1 W/S	1 F/P		0	1 F/P		0	None		1,000
Extras	None	Sun Rm		-3,000	None			None		
Net Adjustment (Total)		[X] + <input type="checkbox"/> -	\$ 1,400	<input type="checkbox"/> + [X] -	\$ 13,300	[X] + <input type="checkbox"/> -	\$ 7,800			
Adjusted Sale Price of Comparables		Net Adj. 0.8%		Net Adj. -5.8%		Net Adj. 4.7%				
		Gross Adj. 13.4%	\$ 186,400	Gross Adj. 9.3%	\$ 216,600	Gross Adj. 8.7%	\$ 172,700			
ITEM	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
Date of Prior Sale/Transfer										

SALES COMPARISON APPROACH

### 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.

\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

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.

\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

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.

\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

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.

\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

### Quality Ratings and Definitions

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.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

### Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

## **Abbreviations Used in Data Standardization Text**

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
B	Beneficial	Location & View	op	Open	Garage/Carpot
BsyRd	Busy Road	Location	o	Other	Basement & Finished Rooms Below Grade
cp	Carport	Garage/Carpot	O	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Ptk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	Pwrln	Power Lines	View
Comm	Commercial Influence	Location	PubTm	Public Transportation	Location
c	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
cv	Covered	Garage/Carpot	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carpot	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	s	Settlement Date	Date of Sale/Time
e	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carpot	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carpot	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carpot	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carpot	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	w	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

## **Other Appraiser-Defined Abbreviations**

## ADDENDUM

Borrower: Eric S Gagnon & Hali M Soloski	File No.: 20-01016
Property Address: 777 Oak Leaf Ln	Case No.: 446-4531108
City: Harrisburg	State: PA
Lender: S and T Bank	Zip: 17111

The reader is advised that this is an appraisal report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2 (a) of the Uniform Standards of Professional Appraisal Practice for an appraisal report. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation concerning the data, reasoning, and analyses is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated below. The appraiser is not responsible for unauthorized use of this report.

The appraiser is competent to complete this report in accordance with the competency provision in USPAP.

The subject meets all FHA/HUD minimum property requirements as outlined in the HUD Handbooks 4000.1 and all applicable Mortgagee Letters [2005-02, 2005-48, 2005-34, 2009-09].

At the time of the inspection, the utilities were on and in proper working order. Appliances and mechanicals were in working order.

Water pressure appeared steady and plumbing fixtures had no visual signs of leaks. Electrical system appeared to be 200 amp service with no visual signs of defects. No functional, nor external inadequacies were noted or are known of by the appraiser. The appraiser has performed a visual inspection of readily accessible areas only, for readily observable conditions only. A visual head and shoulders inspection was performed of the attic space. No apparent signs of water intrusion or damage to the roof system was observed by the appraiser.

I have performed no other services to the subject property as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 120 to 180 days.

CSS--PA License Number AMC000011

#### **Neighborhood Boundaries**

The boundaries are considered Swatara Township. It is bounded on the north by Lower Paxton Township, on the south by Lower Swatara Township, on the west by the Susquehanna River, and on the east by Derry and South Hanover Townships.

#### **Neighborhood Description**

The subject's neighborhood is located in the township of Swatara. The homes are mainly older homes in completely developed projects with most being constructed in the 1890's through today. The homes consist of single-family detached units, semi-detached units, and row houses. The homes within the area are of average/good construction quality based on local building standards. Access to I-83 can be found with several entrance/exit areas. All market amenities are conveniently located and easily accessible. Market appeal would be rated average/good.

#### **Neighborhood Market Conditions**

Market conditions in this neighborhood are typical for the area with most houses selling in the 95% to 98% of asking price. Interest rates remain attractive which has tended to perpetuate a strong real estate market. Mortgage money is readily available to qualified buyers through a variety of programs. Seller loan concessions and other sales incentives are not common in this market.

#### **Comments on Sales Comparison**

A thorough search of the County's Public Records was made to find comparable sales that are close to and similar to the subject. The sales on the report are good indicators of the subject's value and are resales from the subject's neighborhood. The sales used were found to be the best sales available as of the date of the report. All adjustments are market extracted and are considered reasonable. They reflect current market reactions.

It was necessary to extend outside of the desired one mile radius. The sales selected were from neighborhoods near the subject that are similar in amenities. These neighborhoods also have homes with similar effective age and GLA. A prospective buyer would have interest in any homes in these similar neighborhoods.

The sellers of sales 1 and 2 assisted with closing costs. Seller assistance is common in this market, therefore, no adjustment is deemed necessary.

Sales 5 and 6 are listings. Sales in the area range from 95% to 100% of the listing price with an average of 98%. Therefore, each listing was reduced by 2%.

Sales 1 and 3 are located on a significantly larger lot. An adjustment of \$5,000 is considered reasonable.

Sales 1 and 6 are interior units considered inferior due to lack of privacy. An adjustment of \$2,000 is considered reasonable.

Sales 2, 4, 5 have an superior quality rating. Based on the differences between interior features and upgrades, an adjustment of -\$5.00/sf is reasonable.

An age adjustment was applied to all comps with a difference of more than 10 years. An adjustment of \$300/year is reasonable.

The gross living area adjustment is required to compensate for the difference in square footage between the subject and the comparable sales. The market supports an adjustment of 33% of the cost per square foot of the subject times the difference in square feet of the subject and the comparable sale. Adjustments for differences of less than 100 sq. ft. are not necessary. Adjustments are made to account for the physical differences of the homes. These adjustments include: size and functional utility of the car storage area, pool/spa, and bath facilities. These are all features which are readily recognized by the purchasing public and are based on contributory value found within the market place.

The sales used on the report reflect a reasonable range of value between \$174,800 and \$209,000 indicating the opinion of market value of \$185,000 to be market oriented. The greater weight was given to sale 2 due to being the most similar to the subject. All sales were within the last 5 months. The comparable sales bracket the indicated value of the subject unit both before and after adjustment.

## ADDENDUM

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108

State: PA Zip: 17111

Two listings were included for support, but are not considered in determining the opinion of market value.

**Conditions of Appraisal**

The value conclusion assumes there is no outstanding special assessment. This is an Appraisal Report. The photographs used in this report are digital photographs utilizing photo imaging technology. Unless otherwise noted, the appraiser personally completed an exterior inspection only of comparables utilized in the report.

This appraisal report is not a home inspection. The appraiser performed a visual inspection only of the accessible areas and this appraisal cannot be relied upon to disclose conditions and/or defects in the property. It is further noted that although the borrower or a third party may receive a copy of this appraisal, the borrower and/or the third party is not the 'intend user' (as defined in the URAR form and USPAP) of this report.

The photographs are true and correct representations of the subject and the comparable sales as of the date of inspection. Although the photographs may have been enhanced for tone and brightness during the finishing process, no alterations were made to the images which would misrepresent the appearance of the subject property or comparables.

The software used by this office to electronically transfer a report provides a digital signature security feature for all appraisers signing a Report. The appraiser is able to ensure the signature is protected and only the appraiser maintains control of the signature. This control is maintained by a password known only to the appraiser. USPAP guidelines affirms that electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. The definition of signature in a signed certification under USPAP is as follows: SIGNATURE--personalized evidence indicating authentication of the work performed by the appraiser and the acceptance of the responsibility for content, analysis and the conclusions in the report. Comment: A signature can be represented by a hand written mark, a digitized image controlled by a personalized indemnification number, or other media, where the appraiser has sole personalized control of affixing the signature. USPAP 2018, page 4.

This appraisal assignment was not made, nor was the appraisal rendered on the basis of a requested minimum valuation, specific valuation, or an amount which would result in approval of a loan. The appraiser has no direct or indirect interest in the appraised property and no relationship with any owner of, or party involved with, the appraised property.

As of the date of the report, Richard C. Washock has completed the continuing education requirements of the Commonwealth of Pennsylvania. See attached Assumptions and Limiting Conditions.

## Market Conditions Addendum to the Appraisal Report

446-4531108

File No. 20-01016

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address	777 Oak Leaf Ln	City	Harrisburg	State	PA	Zip Code	17111
------------------	-----------------	------	------------	-------	----	----------	-------

Borrower	Eric S Gagnon & Hali M Soloski
----------	--------------------------------

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend				
Total # of Comparable Sales (Settled)	0	3	1	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Dedining
Absorption Rate (Total Sales/Months)	0.00	1.00	0.33	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Dedining
Total # of Comparable Active Listings	1	0	2	<input checked="" type="checkbox"/>	Dedining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	6.06	<input checked="" type="checkbox"/>	Dedining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend				
Median Comparable Sale Price	0	180,000	202,000	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Dedining
Median Comparable Sales Days on Market	0	11	8	<input type="checkbox"/>	Dedining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Increasing
Median Comparable List Price	164,900	0	197,400	<input checked="" type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Dedining
Median Comparable Listings Days on Market	181	0	16	<input checked="" type="checkbox"/>	Dedining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Increasing
Median Sale Price as % of List Price	0.00%	0.00%	102.33%	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Dedining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/>	Dedining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/>	Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

Approximately 30% of all sales have seller contributions, typically in assistance with closing costs. Concessions are most prevalent with the lower priced sales. The concessions are typically 3% to 6% of the contract.

MARKET RESEARCH &amp; ANALYSIS

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).  
Foreclosures are not typical in this area.

Cite data sources for above information. BMLS; County Tax Record; RealQuest

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.  
No opinion of the trends is provided due to lack of data for analysis. The data is limited to sales and listings within 10 years of the subject's age and within 10% of the subject's GLA. The BMLS provides all normal requested data and includes median prices. The data is considered reliable.

CONDOS / CO-OP PROJECTS

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend				
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/>	Dedining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/>	Dedining
Total # of Active Comparable Listings				<input checked="" type="checkbox"/>	Dedining	<input type="checkbox"/> Stable	<input type="checkbox"/>	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input checked="" type="checkbox"/>	Dedining	<input type="checkbox"/> Stable	<input type="checkbox"/>	Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRaiser

Signature 

Name Richard C. Washock

Company Name Affirmative Certified Appraisers

Company Address 832 Lee Ln

Enola, PA 17025

State License/Certification # RL139667

State PA

Email Address aca66666@gmail.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

State License/Certification # \_\_\_\_\_

State \_\_\_\_\_

Email Address \_\_\_\_\_

## DIMENSION LIST ADDENDUM

Borrower: Eric S Gagnon & Hali M Soloski

File No.: 20-01016

**Property Address:** 777 Oak Leaf Ln

Case No.: 446-4531108

City: Harrisburg

State: PA

Lender: S and T Bank

Zip: 17111

GROSS BUILDING AREA (GBA)		1,680
GROSS LIVING AREA (GLA)		1,680
Area(s)	Area	% of GLA
Living	1,680	100.00
Level 1	716	42.62
Level 2	964	57.38
Level 3	0	0.00
Other	240	14.29
Basement	708	
Garage	240	

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



FRONT VIEW OF  
SUBJECT PROPERTY

Appraised Date: January 30, 2020  
Appraised Value: \$ 185,000



REAR VIEW OF  
SUBJECT PROPERTY

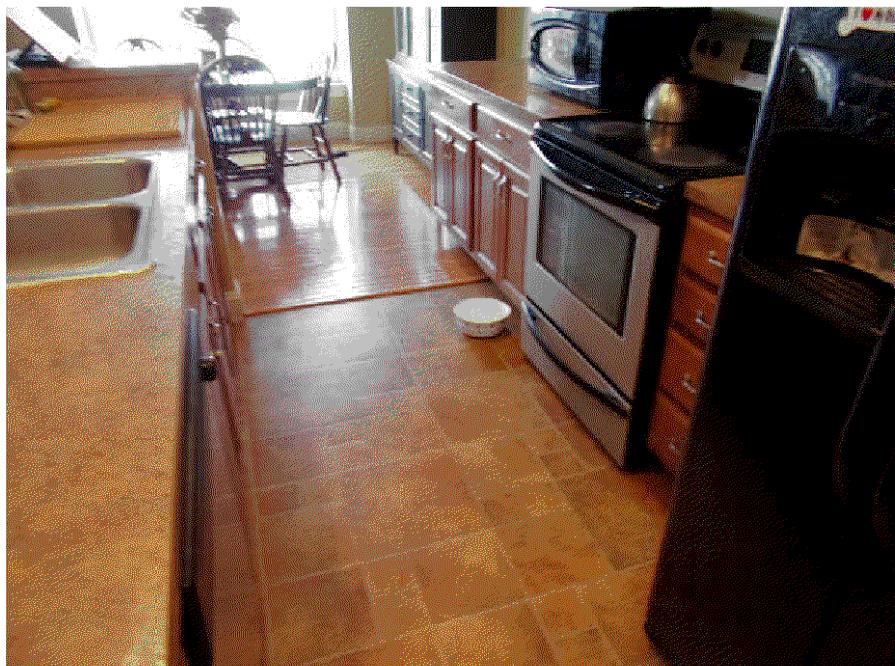


STREET SCENE

## INTERIOR PHOTOS

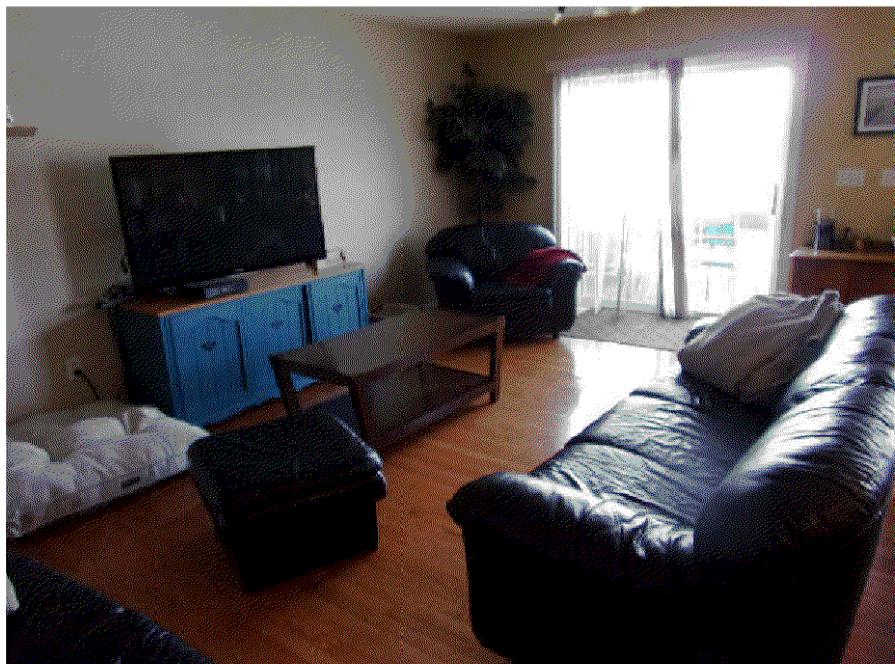
Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



Kitchen

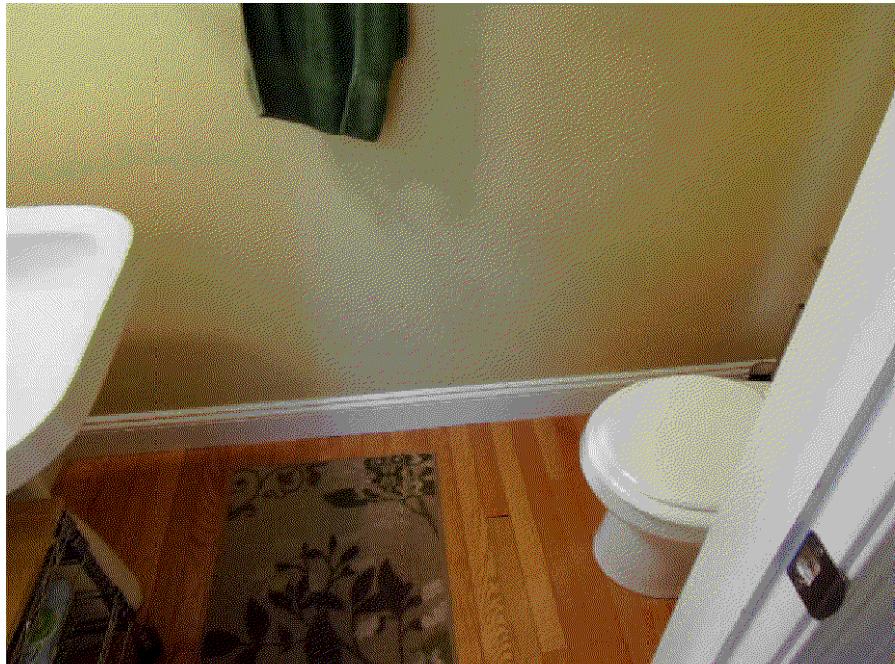
Comment:



Living Area

Description:  
Living Room

Comment:



Bathroom

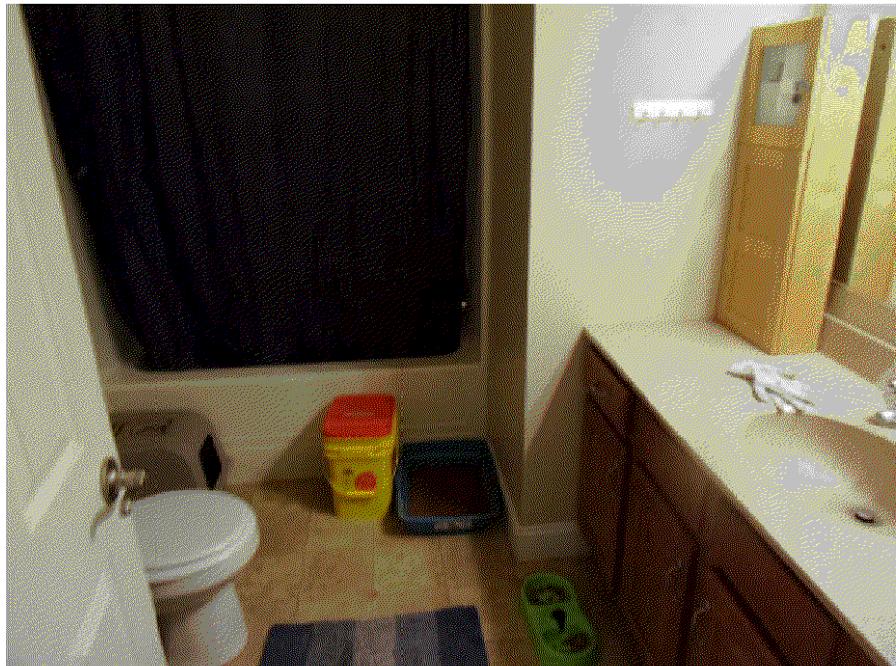
Description:  
Powder Room

Comment:

# BATHROOM PHOTOS

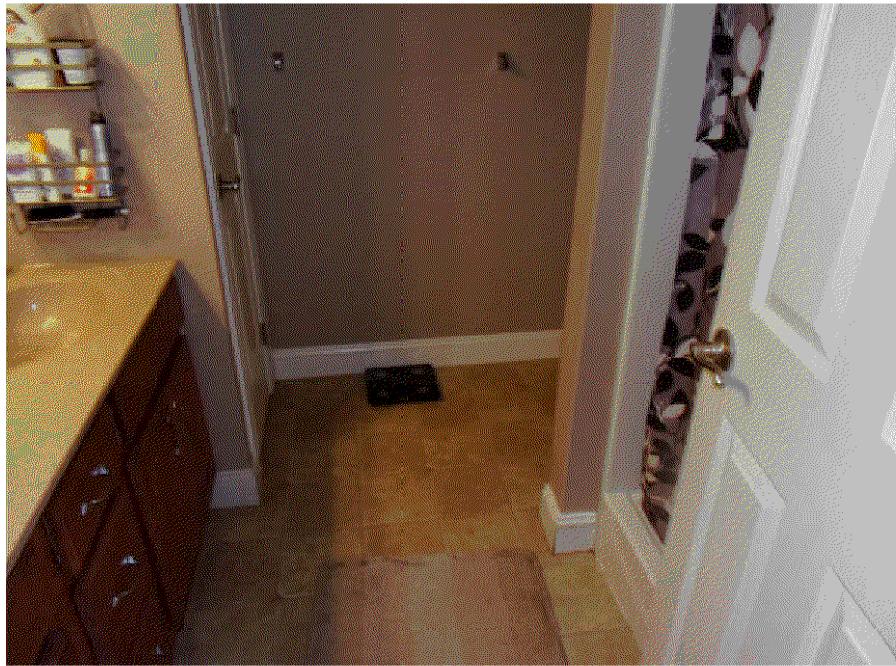
Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



Bathroom

Comment:



Bathroom

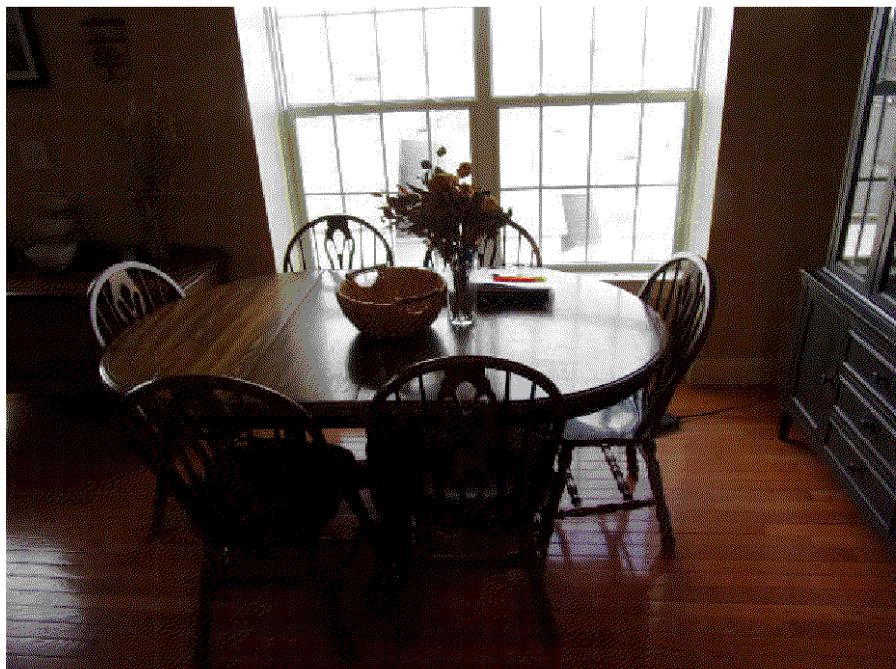
Comment:

Comment:

## INTERIOR PHOTOS

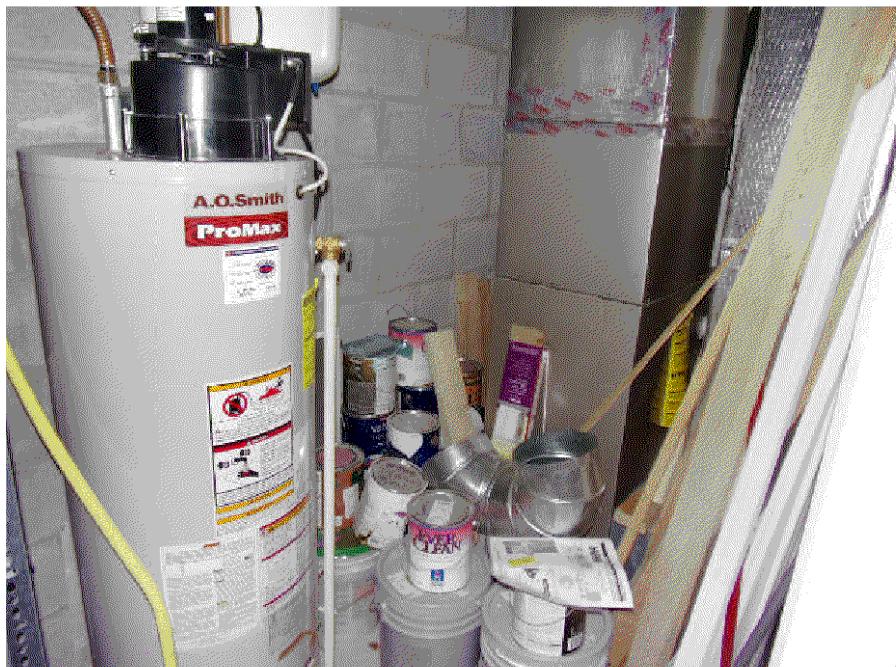
Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



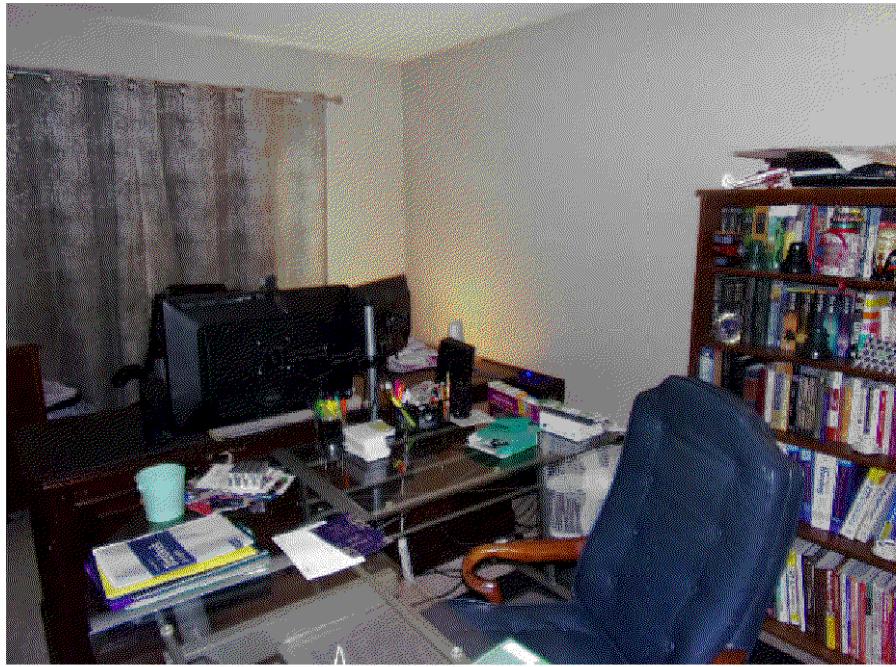
Dining Room

Comment:



Basement Unfinished Area

Comment:



Bedroom

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Eric S Gagnon & Hali M Soloski

File No.: 20-01016

Property Address: 777 Oak Leaf Ln

Case No.: 446-4531108

City: Harrisburg

State: PA

Zip: 17111

Lender: S and T Bank



COMPARABLE SALE #1

1049 Wooded Pond Dr

Harrisburg, PA 17111

Sale Date: s11/19;c10/19

Sale Price: \$ 202,000



COMPARABLE SALE #2

753 Winding Ln

Harrisburg, PA 17111

Sale Date: s09/19;c08/19

Sale Price: \$ 180,000



COMPARABLE SALE #3

600 Yale St #506

Harrisburg, PA 17111

Sale Date: s09/19;c08/19

Sale Price: \$ 169,900

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



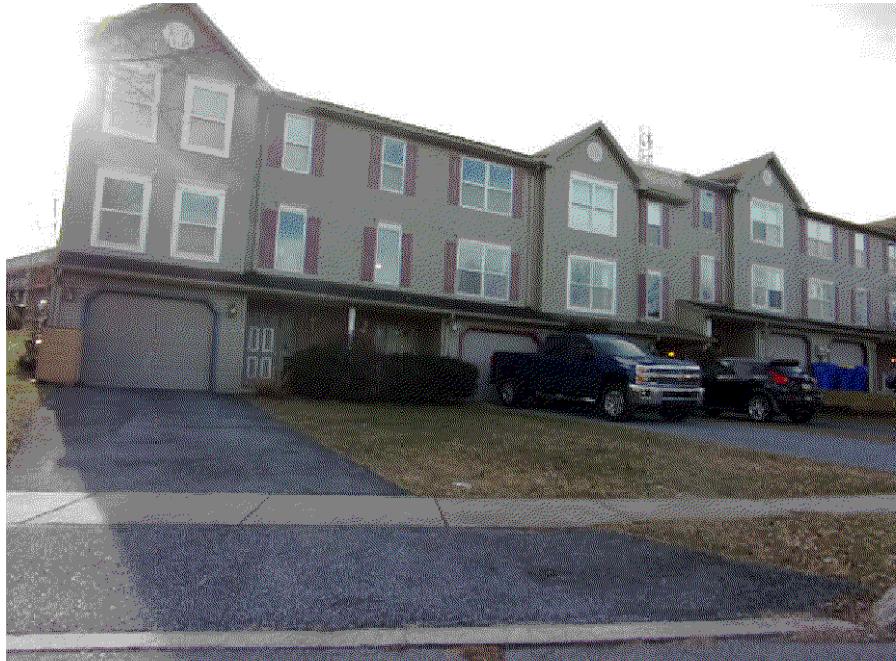
COMPARABLE SALE #4

1410 Woodridge Dr  
Middletown, PA 17057  
Sale Date: s09/19;c07/19  
Sale Price: \$ 185,000



COMPARABLE SALE #5

1152 Day Star Dr  
Harrisburg, PA 17111  
Sale Date: Active  
Sale Price: \$ 229,900

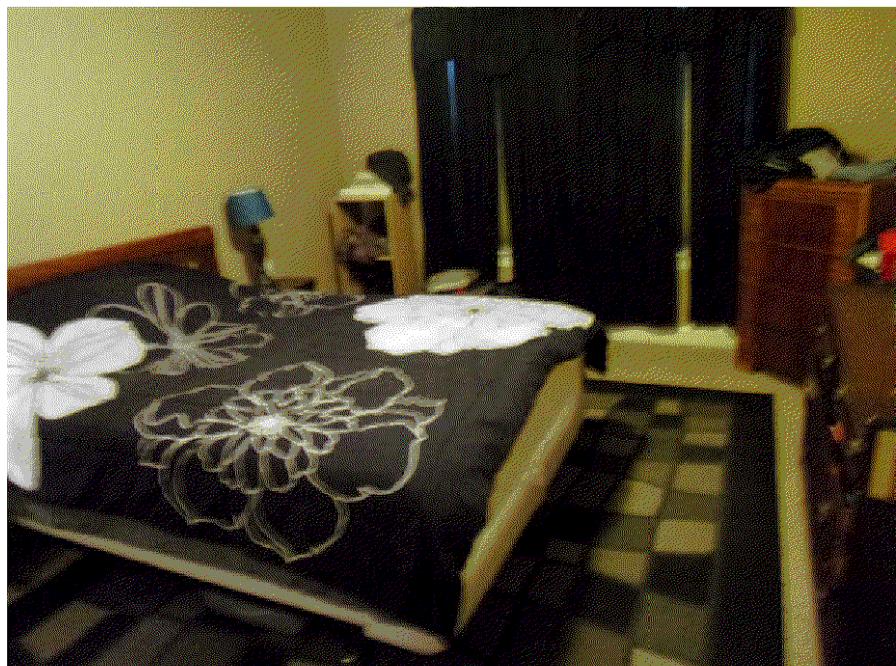


COMPARABLE SALE #6

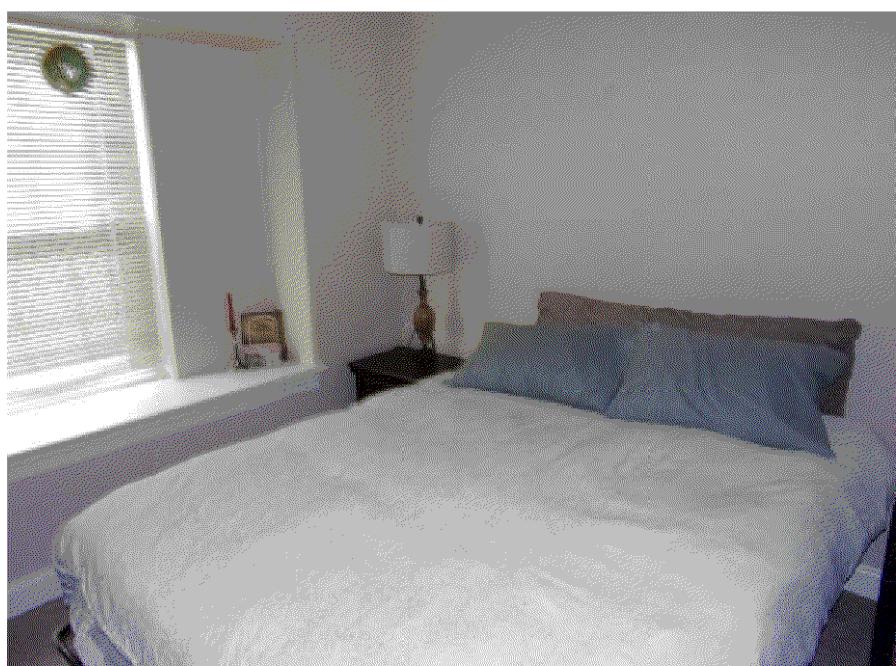
535 Sunday Dr  
Harrisburg, PA 17111  
Sale Date: Active  
Sale Price: \$ 164,900

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

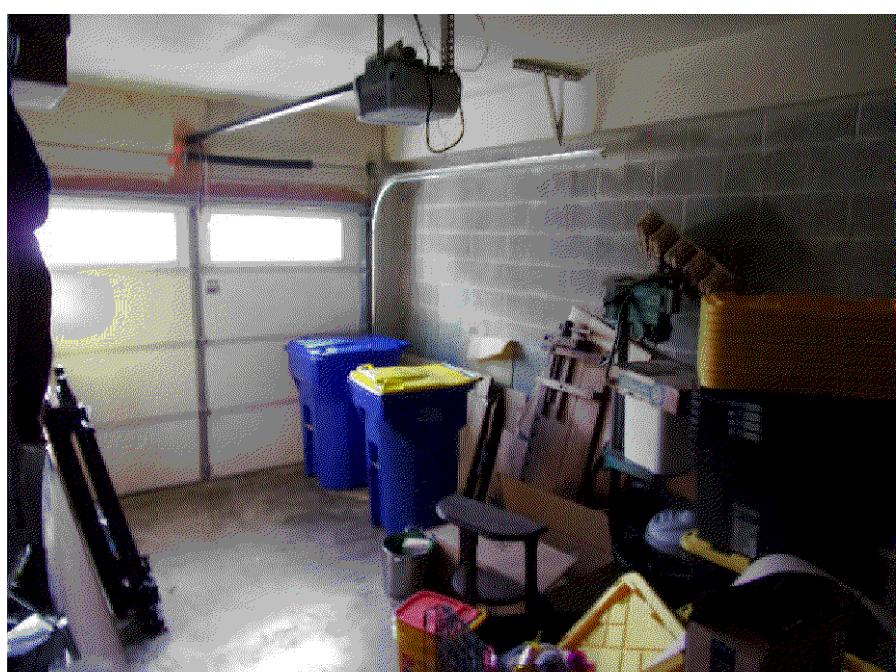
File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



Bedroom



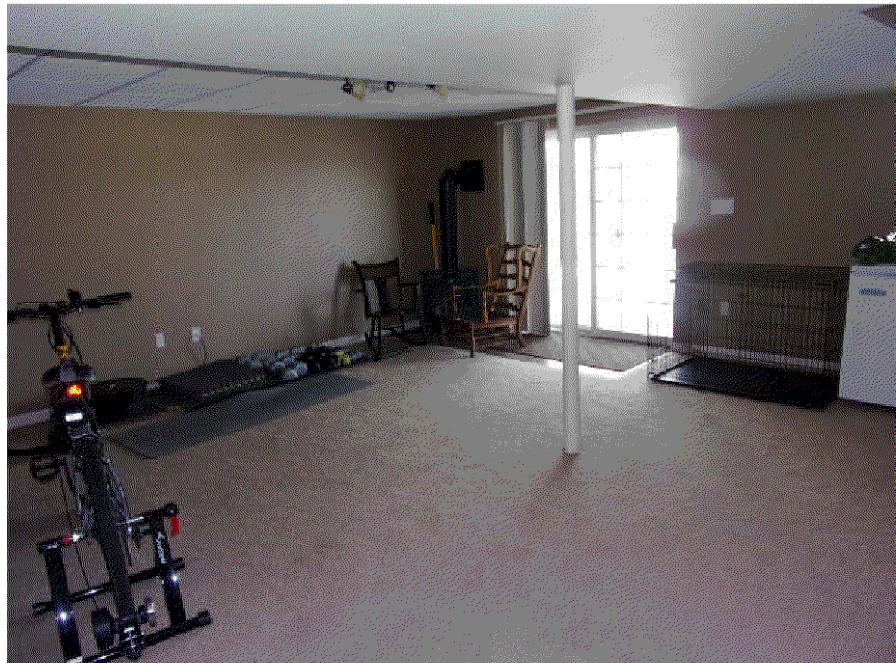
Bedroom



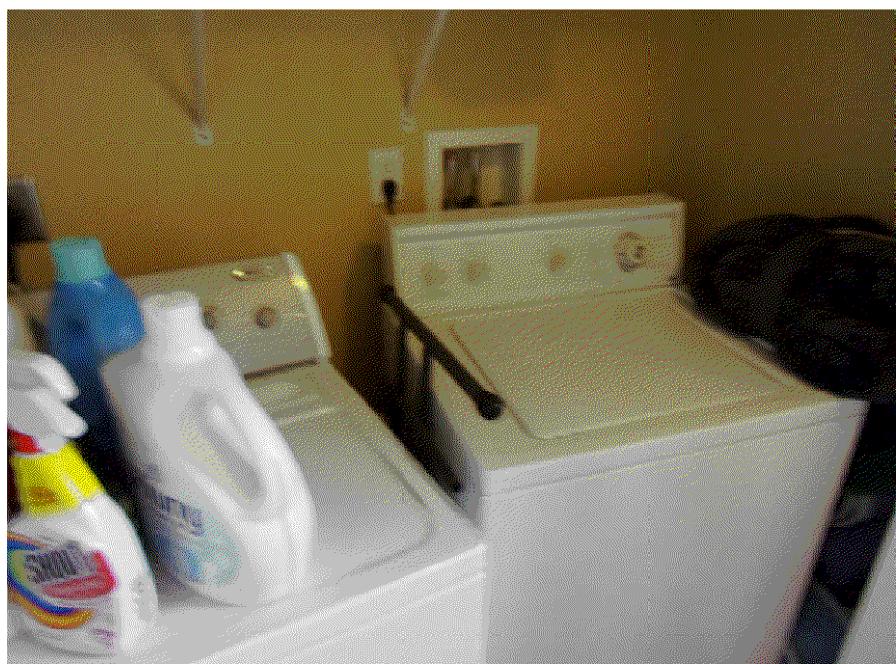
Garage

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



Recreation Room  
Basement



Laundry



Attic

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

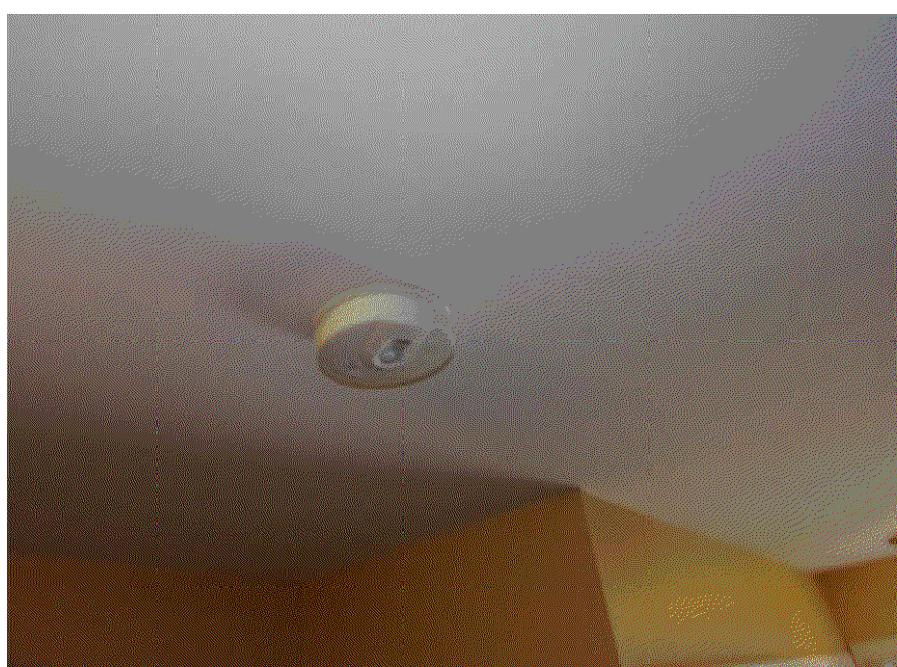
File No.: 20-01016  
Case No.: 446-4531108  
State: PA  
Zip: 17111



Side View



Smoke Detector



Smoke Detector

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA Zip: 17111



## FLOORPLAN SKETCH

Borrower: Eric S Gagnon &amp; Hali M Soloski

File No.: 20-01016

Property Address: 777 Oak Leaf Ln

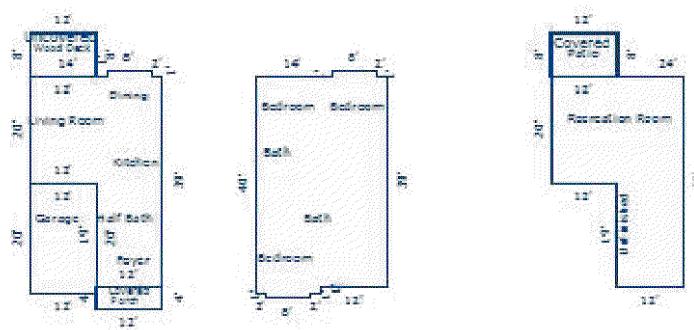
Case No.: 446-4531108

City: Harrisburg

State: PA

Zip: 17111

Lender: S and T Bank



Drawing by Open House Software Version 1.0

Comments:

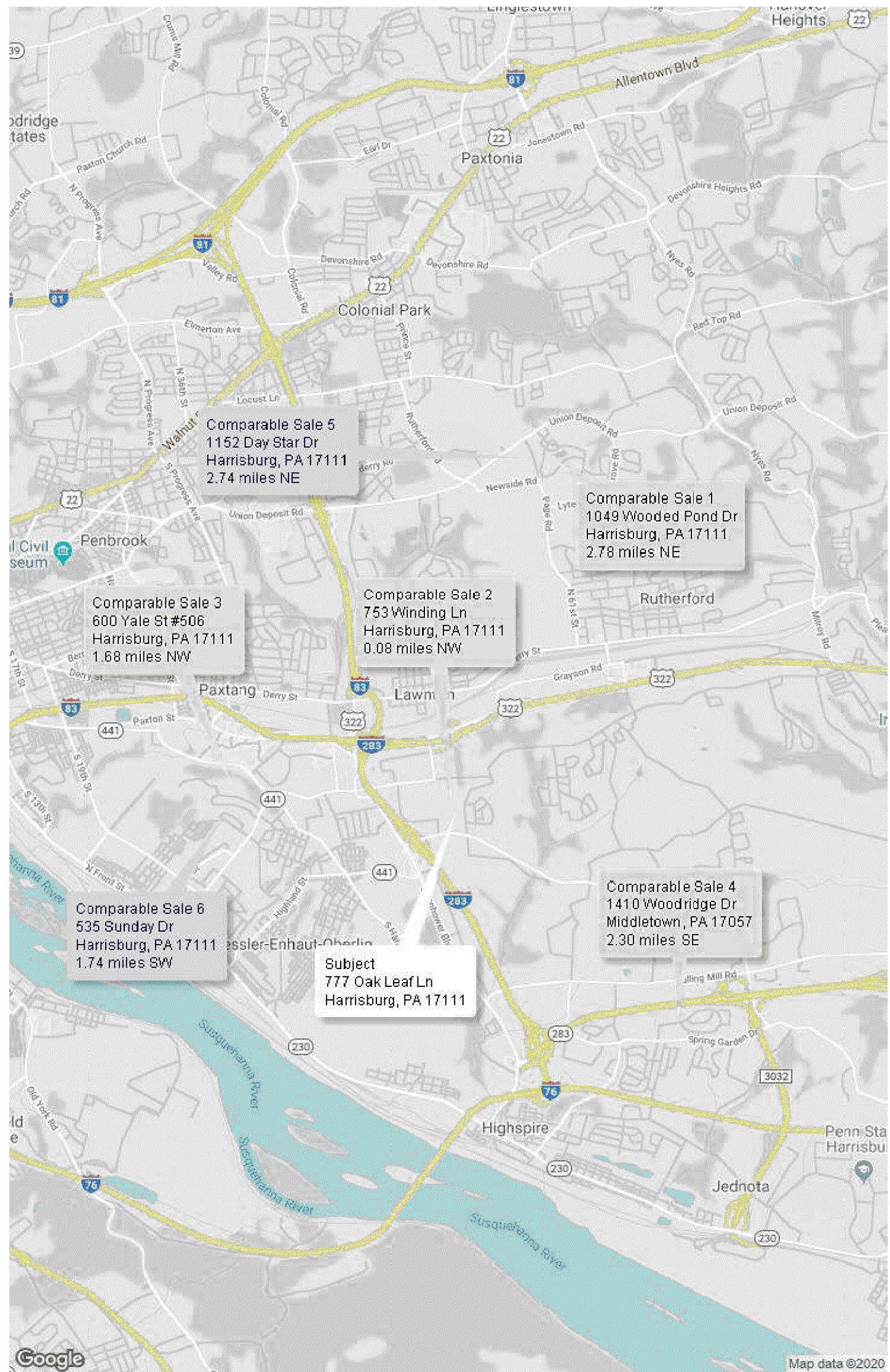
AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Total
GLA1	First Floor	716.00	716.00
GLA2	Second Floor	964.00	964.00
BMT1	Basement	708.00	708.00
GAR	Garage	240.00	240.00
P/F	Wood Deck	96.00	96.00
	Floor	48.00	48.00
	Ratio	96.00	240.00
Net LIVABLE Area		(rounded)	1680

LIVING AREA BREAKDOWN		
Breakdown		Subtotal
First Floor		
12.0	x	12.0
24.0	x	24.0
1.0	x	1.0
Second Floor		
24.0	x	24.0
1.0	x	1.0
1.0	x	1.0
1.0	x	1.0
7 Items		(rounded) 1680

### LOCATION MAP

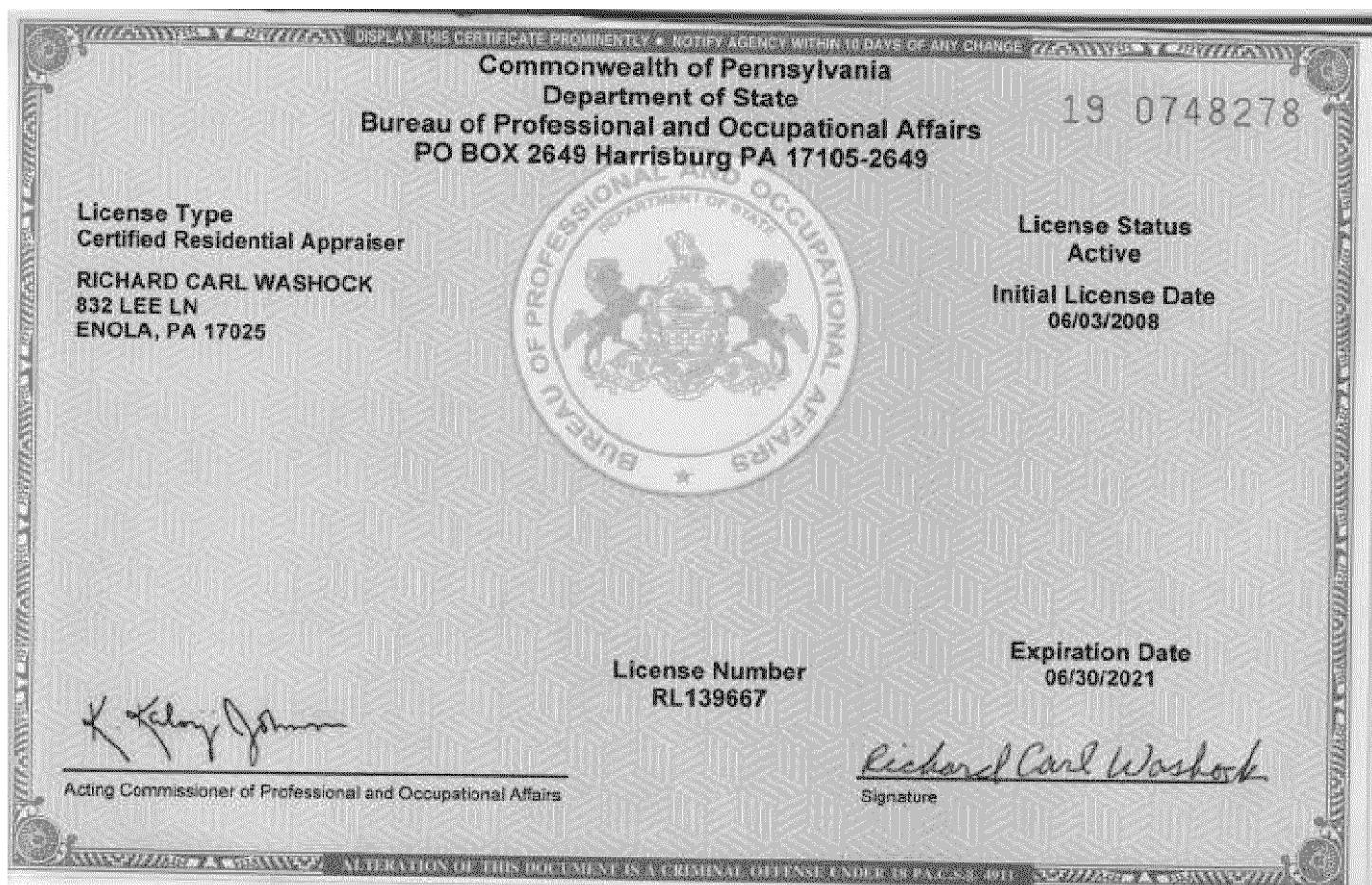
Borrower: Eric S Gagnon & Hali M Soloski  
 Property Address: 777 Oak Leaf Ln  
 City: Harrisburg  
 Lender: S and T Bank

File No.: 20-01016  
 Case No.: 446-4531108  
 State: PA  
 Zip: 17111



Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA Zip: 17111



Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA Zip: 17111

STOCK COMPANY	PRO GUARD PLATINUM POLICY DECLARATIONS		
<b>VALIDUS</b> <b>SPECIALTY</b> An AIG company			
<input type="checkbox"/> WESTERN WORLD INSURANCE COMPANY		<input type="checkbox"/> TUDOR INSURANCE COMPANY	<input checked="" type="checkbox"/> STRATFORD INSURANCE COMPANY
<b>POLICY NUMBER: REO0002403</b>			
Prior Policy Number: <b>NEW</b>			

Named Insured and Mailing Address:  
Richard Carl Washock

Agent/Broker #33601

DBA Affirmative Certified Appraisers  
832 Lee Lane

Premium: \$ 515.00

ENOLA, PA 17025

Producer:  
Professionals' Best  
6750 University Ave  
Suite #250  
San Diego, CA 92115

Policy Period: (Mo./Day/Yr.)  
From: 08/23/2019 To: 08/23/2020 12:01 AM, standard time at your mailing address shown above.  
EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

**ITEM 1. PROFESSIONAL SERVICES:**

Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCE		
ITEM 2. LIMIT OF INSURANCE	Each Claim Limit \$ 1,000,000	Aggregate Limit \$ 1,000,000
ITEM 3. DEDUCTIBLE	Each Claim \$ 500	Aggregate \$ 1,000
ITEM 4. RETROACTIVE DATE		08/23/2005
ITEM 5. PREMIUM		\$ 515.00

## FLOOD MAP

Borrower: Eric S Gagnon & Hali M Soloski

File No.: 20-01016

Property Address: 777 Oak Leaf Ln

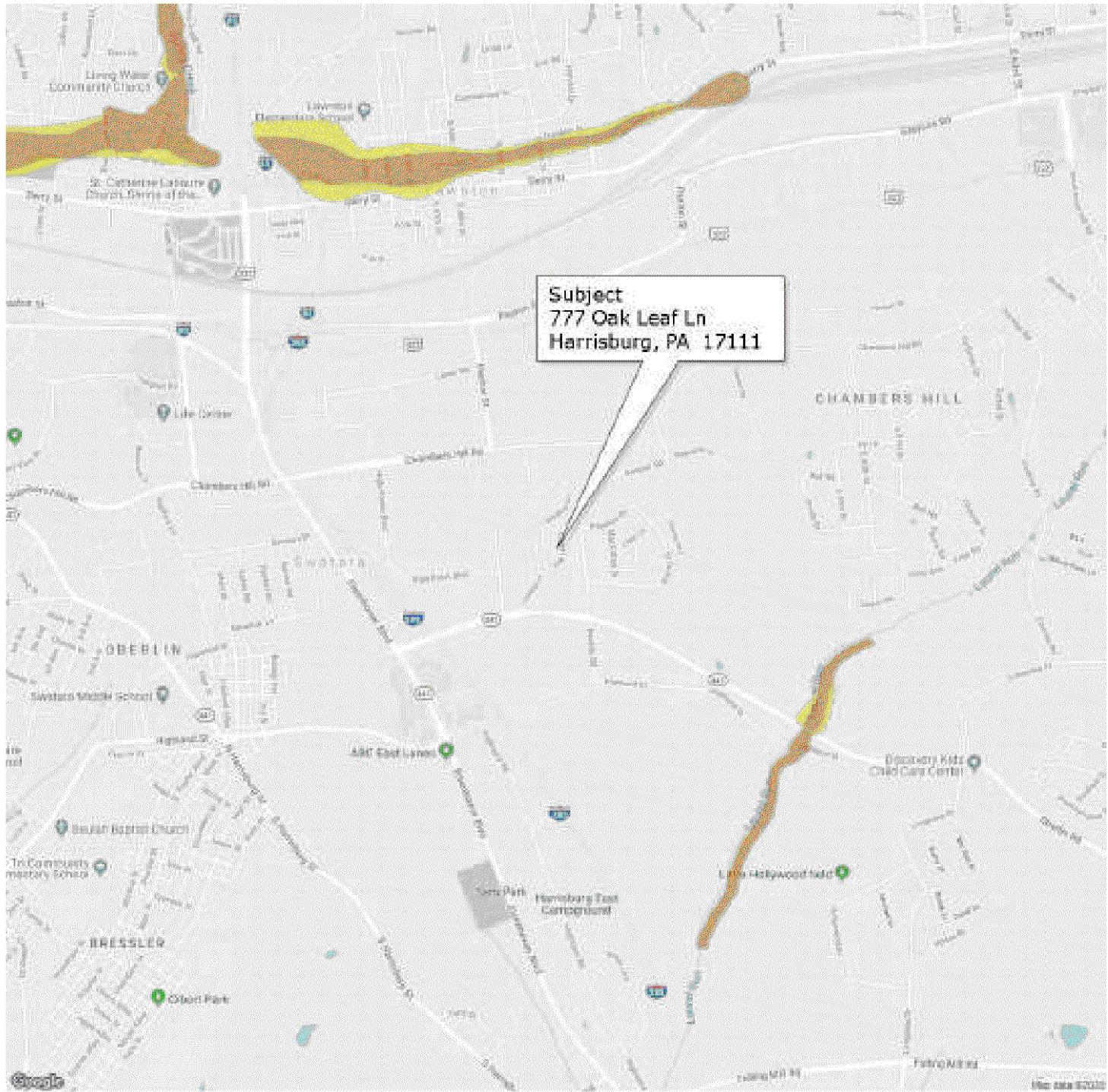
Case No.: 446-4531108

City: Harrisburg

State: PA

Zip: 17111

Lender: S and T Bank



### FLOOD INFORMATION

Community: Township of Swatara

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 42043C0431D

Panel: 0431D

Zone: X

Map Date: 08-02-2012

FIPS: 42043

Source: FEMA DFIRM

### LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

#### Road View:

= Forest

= Water

**Sky Flood™**

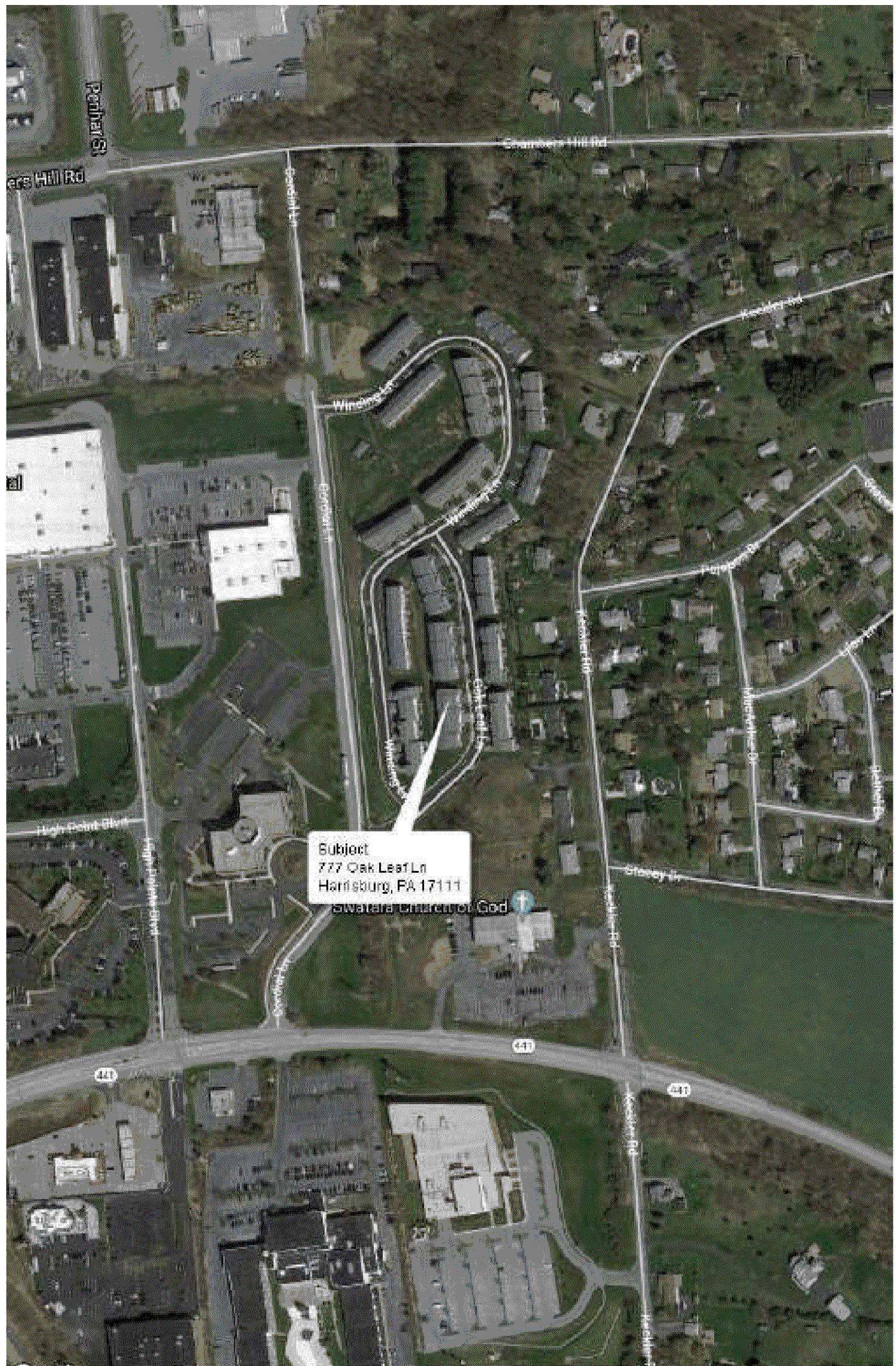
No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose are implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at specific locations.

No liability is accepted by any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: Eric S Gagnon & Hali M Soloski  
Property Address: 777 Oak Leaf Ln  
City: Harrisburg  
Lender: S and T Bank

File No.: 20-01016  
Case No.: 446-4531108  
State: PA Zip: 17111





## NON-INFLUENCE & COMPLIANCE CERTIFICATE

Order Number: VLPA-0025920

Transaction Type: Purchase

FHA Case Number: 446-4531108

Borrower: Eric S Gagnon and Hali M Soloski

Ordered By: Regina Eiland

Appraised Value: 185000

Completed Date: 2/4/2020 4:34:51 PM

Lender Name: S and T Bank - Retail Mortgage

Loan Number: 9876671869

Appraisal Type: FHA 1004 UAD Compliant URAR  
Int/Ext

Property Address: 777 Oak Leaf Lane HARRISBURG  
PA 17111

Order Date: 1/27/2020 4:06:29 PM

Effective Date: 1/30/2020

We hereby certify that the above referenced appraisal report was completed in compliance with the appraisal independence standards and the FHA regulations governing the real estate appraisal process.

**Appraiser independence safeguards** – There was no attempt to influence the development, reporting, result or review of the appraisal report.

**Appraiser selection/engagement** – We were solely responsible for selecting, retaining the appraiser utilized and for providing payment of all compensation relating to the appraiser. The appraiser is capable, competent, knowledgeable, and understands the minimum Uniform Standards of Professional Appraisal Practice required of performing appraisal assignments intended for mortgage lending purposes, as well as the market analysis required for the assignment. Furthermore, the appraiser is geographically competent to perform appraisal assignments within the locality of the subject property.

**Prevention of improper influence** – We certify that we did not in anyway attempt to influence the appraiser in anyway regarding value. The appraiser has verified that he/she has not been influenced in anyway by us or any employee of the client stated in the appraisal report.

**Referrals of misconduct** – If we believe or have evidence that the appraiser and/or stated client have violated any laws, or is otherwise engaging in unethical conduct, we shall promptly refer the matter to the applicable state and/or federal regulatory bodies.

**Quality Assurance** – We certify that this appraisal was reviewed by our quality control department and meets our minimum appraisal quality standards.

This document certifies that the appraiser was independently engaged, that appraisal is free of improper influence, and the borrower, home buyer, and secondary mortgage market investors are receiving an independent property valuation.

For questions/comments/concerns please contact:

**Corporate Settlement Solutions**

25221 Country Club Blvd., Suite 235

North Olmsted OH 44070

[customerservice@visitcss.com](mailto:customerservice@visitcss.com)

# Conditional Commitment Direct Endorsement Statement of Appraised Value

U.S. Department of Housing  
and Urban Development  
Office of Housing  
Federal Housing Commissioner

OMB Approval No. 2502-0494  
(exp. 03/31/2014)

## General Commitment Conditions

### 1. Maximum Mortgage Amount and Term:

- (a) Occupant Mortgagors: Mortgage amount and terms assume satisfactory owner-occupant mortgagor(s). They may be changed depending upon the rating of borrower, his/her income and credit.
- (b) Changes: The Commissioner or Direct Endorsement (DE) Underwriter may, after reviewing pertinent information, change the mortgage amount and term.
2. Approval of Borrower: A determination for approval will be based upon receipt of acceptable application for mortgage credit analysis.

3. Validity Period: This document expires 120 days for the effective date of the appraisal or the appraisal update.

4. Cancellation: This document may be cancelled after 60 days from the date of issuance if construction has not started.

5. Property Standards: All construction, repairs, or alterations proposed in the application or on the construction exhibits returned herewith must equal or exceed applicable codes and HUD minimum property standards or requirements.

**Information:** The estimates of fire insurance and taxes are furnished for mortgagee's and mortgagor's information. They must be used to prepare the Addendum to the Uniform Residential Loan Application, form HUD-92900-A, when a firm commitment is desired.

## Commitment Terms

Conditional Commitment for Mortgage Insurance under the National Housing Act, Sec. 203(b)



See below

By: DORAN, JEANETTE  
U602

Lender ID 34471 Action Date 02/06/2020  
Sponsor/Agent FHA Case No. 446-4531108-703  
INST Case Ref. No. 2102459208

Est. Value of Prop. \$ 185,000.00

Property Address: 777 Oak Leaf Lane  
Harrisburg, PA 17111-2360

Existing  Proposed  
(see gen. cond. 3)

Monthly Expense Estimate  
Fire Insurance.....\$ 60.00  
Taxes.....\$ 333.00

Commitment Issued 01/30/2020  
Commitment Expires 05/29/2020

Improved Living Area Sq. Ft. 1680 Condo. Com. Exp.\$ 80.00  
Total.....\$ 599.46

Mortgagee  
Citizens Bank, N.A.  
6100 Tower Circle, Suite 600  
Franklin, TN 37067

## Specific Commitment Conditions (Applicable when checked)

HUD's commitment to insure a mortgage on this property is dependent on the completion of the conditions listed below.

**HUD Does Not Guarantee** the work done to comply with the conditions.

Estimated Remaining Economic Life of this property is 40 years.

This property  is,  is not eligible for maximum financing (high loan-to-value ratio mortgage).

Manufactured Housing

Assurance of Completion: If the required repairs cannot be completed prior to submission of closing papers, form HUD-92300 made in the amount of \$ \_\_\_\_\_ (or such additional amount as the lender desires) may be established as the means to ensure completion.

See indicated additional items on attached:

See the following additional conditions on the back:

Loan # 2102459208

Case Binder Copy

form HUD-92800.5B (6/2010)  
ref. Handbook 4150.1

**Public reporting burden** for the collection of information is estimated to average seven minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 203 of the National Housing Act authorizes the Secretary of the Department of Housing and Urban Development

to insure mortgages on appraisal and commitment/direct endorsement statement of appraised value on a designated property. This form serves as the application for individual "proposed construction" and "existing construction" properties.

The Conditional Commitment / Direct Endorsement Statement of Appraised Value (Form HUD-92800.5B) sets forth the terms upon which the commitment/direct endorsement statement of appraised value is made and the specific conditions that must be met before HUD can endorse a Firm Commitment for Mortgage

Insurance.

Responses to the collection of information are required to obtain mortgage insurance. Information contained in these collections will be used only for the purpose of determining the eligibility of a property for mortgage insurance. The information is considered confidential. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.

---

**Specific Commitment Conditions** (Applicable when indicated on the front of this form)

- B. **Proposed Construction:** The builder or mortgagee must notify the assigned Fee Inspector as appropriate (see items 11, 12, and 13 below).
- C. **Warranty:** Form HUD-92544 is required on all new construction and shall be executed between the builder and the purchaser.
- D. **Section 223:** This commitment is issued pursuant to Section 223(e).
- E. **Health Authority Approval:** Submit local health authority approval (on a form or letter) indicating the individual water supply and/or sewage disposal system is acceptable.
- F. **Reserved.**
- G. **Prefabricator's Certificate:** The Lender shall provide a prefabrication certificate as required by the related engineering bulletin.
- H. **Termite Control:** (Proposed Construction) If soil poisoning is used, the builder shall complete form HUD-92052, Termite Soil Treatment Guarantee, and transmit a copy to HUD or the Direct Endorsement Underwriter. The Mortgagee will deliver the original and a copy to the mortgagor at closing.
- I. **Flood Insurance Requirement:** This property is located in a special flood hazard area and must be covered by flood insurance in accordance with HUD regulation 24 CFR 203.16a.
- J. **Carpet Identification:** (as listed in Certified Products Directory) Manufacturer recommended maintenance program must be provided to the homebuyer.
- K. **Termite Control (Existing Construction):** A recognized termite control operator shall furnish certification using form NCPA-1, or State-mandated form, that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.
- L. **Code Enforcement:** The lender shall submit a statement from the public authority that the property meets local code requirements. If the mortgage on the property is to be insured under Section 221(d)(2), a code compliance inspection is required.
- M. **Repairs:** The lender shall notify the original appraiser upon completion of required repairs, unless otherwise instructed.
- N. **Lender's Certificate of Completion:** The lender shall furnish a certificate that required repairs have been examined and were satisfactorily completed.
- O. **Manufacturers Warranties** must be provided to the homebuyer covering heating/cooling systems, hot water heaters, ranges, etc.
- P. **Initial Inspection** (2 working days) is requested before the "beginning of construction" with forms in place.
- Q. **Frame Inspection** (1 working day) is requested when the building is enclosed and framing, plumbing, heating, electrical, and insulation is complete and visible.
- R. **Final Inspection** is requested when construction is completed and the property ready for occupancy.
- S. **Insulation Certificate** must be posted in a conspicuous location in the dwelling.
- T. **The Insured Protection Plan Warranty Agreement** shall be executed between the builder and the homebuyer.
- U. The lender shall furnish a certificate of occupancy or letter of acceptance from the local building authority.