APPRAISAL OF



LOCATED AT:

723 Hastings St Pittsburgh, PA 15206

FOR:

Movement Mortgage 1434 Crossways Blvd, Suite 250 Chesapeake, VA, 23320

BORROWER:

Scott Danzig & Aliona Tsypes

AS OF:

March 22, 2022

BY:

Gino T. Pusateri PA Certified Residential Real Estate Appraiser

Grand Property Appraisal Services, Inc. Appraisal Report

K2-132910 File No. 723Hastings

Karis Management Group - K2 Branch Movement Mortgage 1434 Crossways Blvd, Suite 250 Chesapeake, VA, 23320

File Number: 723Hastings

To whom it may concern:

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

723 Hastings St Pittsburgh, PA 15206

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of March 22, 2022

is:

\$634,000 Six Hundred Thirty-Four 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.

Respectfully Submitted,

Gino T. Pusateri

PA Certified Residential Real Estate Appraiser

RL138927

Uniform Residential Appraisal Report

K2-132910 File No. 723Hastings

	ie niirnase at this siimmary annraisal renart i	s to provide the lender/clie	ent with an accura	iz vlaterinahe hne atr	unnorted	oninion of the i	market valı	IP Of the Subject	ct nronerty I
	e purpose of this summary appraisal report i	3 to provide the lender/che			upporteu,				
	Property Address 723 Hastings St			Pittsburgh				Zip Code 1520	б
	Borrower Scott Danzig & Aliona Tsype			vid A. & Rebecca			unty Alleg	neny	
	Legal Description D.B.V. 13650 P. 318/BEECHWOO	DD PK PLAN PTS 87 & 88 LOT	33.40XAVG160.27X9	2.72 RR IN ALL HASTING	GS ST IMP-	DESC: 2 STY BRK	HSE 723		
	Assessor's Parcel # 0085-M-00284-0000	-00	Tax	Year 2021		R.E	E. Taxes \$ 6	6.153	
	Neighborhood Name Pointe Breeze / Pgh	n-Ward 14		Reference SMSA 38	830		nsus Tract 1		
SUBJECT				Nelelelice OIVIOA 30			iisus iiaci		
≌.	Occupant X Owner Tenant Vacan		Assessments \$ 0		P	UD HOA \$ 0		per year	per month
5	Property Rights Appraised X Fee Simple	Leasehold Other (describe)						
S	Assignment Type X Purchase Transaction	Refinance Transaction (Other (describe)						
	Lender/Client Movement Mortgage		1434 Crosswa	ays Blvd, Suite 25	0. Ches	sapeake. VA	23320		
	Is the subject property currently offered for sale or I			•					
									_
	Report data source(s) used, offering price(s), and of								e
	number is #1539261 as provided by	<u>/ WPMLS, days on m</u>	narket is 4.Wa	s originally offere	d for sa	le < continu	ed in ad	dendum >	
	I X did did not analyze the contract for sal	e for the subject purchase trar	nsaction. Explain the	results of the analysis of	f the contra	act for sale or why	the analysis	s was not perform	ned.
	Arms length sale; The subject prope			-		-	-		
CONTRAC	concessions. The contract provided				= =	$\overline{}$			
≱.	Contract Price \$ 620,000 Date of Co	ntract 03/07/2022	s the property seller	the owner of public recor	rd? X	Yes No	Data Source	e(s) Court Re	ecords
Ź	Is there any financial assistance (loan charges, sale	e concessions, gift or downpa	yment assistance, e	tc.) to be paid by any part	ty on behal	If of the borrower?	· [X] \	Yes [_]No	
႙ၟ	If Yes, report the total dollar amount and describe t		,	\$10000;;Ther					
	ii res, report the total dollar amount and describe t	rie iterris to be paid.		ψ10000,,11161	ie aie y	10000 111 361	iei conce	23310113.	
H.									
Í	Note: Race and the racial composition of the ne	eighborhood are not apprais	sal factors.						
	Neighborhood Characteristics		One-Unit Housi	ng Trends		One-Unit Hou	sing	Present Lan	d Use %
		ol Droporti Value			linina		_		
١	Location Urban X Suburban Rur			==	lining	PRICE		One-Unit	85 %
		der 25% Demand/Supply		X In Balance Over	r Supply	\$(000)	(yrs) 2	2-4 Unit	5 %
Ø	Growth Rapid X Stable Slo	w Marketing Time	X Under 3 mths	3-6 mths Over	r 6 mths	30 Low	0 1	Multi-Family	5 %
9	Neighborhood Boundaries The neighborhood	<u> </u>				1,250 High		Commercial	5 %
GHBORHOOD	•			ioriii, Oriauy Ave.					
젊.	the West, and Wilkins Ave. to the E	-				640 Pred.	120		%
픙	Neighborhood Description The subject proper	ty is approximately 4 mile	s Northeast of the	e City of Pittsburgh, ir	n an area	known as, Poil	nte Breeze	e / Pgh-Ward 1	4. This
) Neik	area is serviced by the Pittsburgh School D	istrict. Homes are primar	ily single family ir	a variety of styles, w	vith conve	enience of supr	orting ame	enities. Some	
Z	employment is offered locally, however, a v								
								0 1 1	
	Market Conditions (including support for the above								
	factors appear to be in balance and	I typical marketing tin	ne is under 3 r	months. All forms	s of fina	ncing are av	ailable to	the area.	Interest
	rates and discount points are consid	dered reasonable. Th	ne difference b	etween the Fede	eral and	Conventiona	al market	t is minimal	
	Dimensions 33 X 305.45	Area 10080		Shape Irregu				Res:Res	
						SENITIAL VE		,	
	Specific Zoning Classification R1D-VL	Zoning Descr	iption SINGLE-I	JNIT DETACHED	RESIL	DENTIAL VE	RY LOW	/ DENSITY	
	Zoning Compliance X Legal Legal No	nconforming (Grandfathered L	Jse) 🔲 No Zoni	ng Ullegal (descrii	ibe)				
	Is the highest and best use of the subject property	as improved (or as proposed r	ner plans and specif	cations) the present use	7 X	Yes No	If No. descr	ibe. The high	nest and
							ii ivo, ucsci	ibe. <u>Trio riigi</u>	loot and
	best use for the subject property is	a SFR due to the imi			ket area				
	Utilities Public Other (describe)		Public C	ther (describe)		Off-site Improv	ements—T	ype Publi	c Private
-									C Private
ш	Electricity X	Water	[X]			Street Aspha	lt	(X)	
SITE			$\overline{}$			Street Aspha	lt		
SITE	Gas X	Sanitary Sewer	· X			Alley None		X	
SITE	Gas X FEMA Special Flood Hazard Area Yes X	Sanitary Sewer	<u>X</u>	FEMA Map # 420063	3 - 42003C0	Alley None			
SITE	Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for	Sanitary Sewer No FEMA Flood Zone X r the market area? X Y	es No If N	FEMA Map # 420063 o, describe.		Alley None	MA Map Date	X 09/26/2014	
SITE	Gas X FEMA Special Flood Hazard Area Yes X	Sanitary Sewer No FEMA Flood Zone X r the market area? X Y	es No If N	FEMA Map # 420063 o, describe.		Alley None		X 09/26/2014	
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SITE	Gas X	Sanitary Sewer No FEMA Flood Zone X r the market area? X y ctors (easements, encroachm	res No If Noents, environmental	FEMA Map # 420063 b, describe. conditions, land uses, et	tc.)? [Alley None 0358-H FEN Yes X No Interials/condition	If Yes, de	e 09/26/2014 escribe.	1 als/condition
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Uniform Residential Appraisal Report File No. 723Hastings

K2-132910

			oject neighborhood rang				670			
	rable sales in the subject n					599,952	to \$	690,000		
FEATURE	SUBJECT		LE SALE NO. 1			SALE NO. 2		COMPARABLE S	SALE NO. 3	
723 Hastings St		430 S Dallas Av		213 Elysian St			5841 Ferree St			
Address Pittsburgh, I	PA 15206	Pittsburgh, PA	15208	Pittsburgh,		206		burgh, PA 15	217	
Proximity to Subject		0.36 miles NE		0.46 miles			0.42	miles SW		
Sale Price	\$ 620,000		\$ 599,952		\$	620,000		\$	642,000	
Sale Price/Gross Liv. Area	\$ 218.23 sq. ft.	\$ 284.34 sq. ft.		\$ 192.25				63.11 sq. ft.		
Data Source(s)		WPMLS #15363		WPMLS #1				/ILS #152122		
Verification Source(s)		Assessment Re		Assessmer				essment Reco		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	TION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth	.		Arml			
Concessions		Conv;0		Conv;3000		0	Con			
Date of Sale/Time	N.DD	s03/22;c01/22		s11/21;c09				21;c11/21		
Location	N;Res;Res	N;Res;Res		N;Res;Res			_	es;Res		
Leasehold/Fee Simple	Fee Simple	Fee Simple	.40.000	Fee Simple	е	.40.000		Simple	.40.000	
Site	10080 sf	4920 sf	+10,000	3534 sf		+10,000			+10,000	
View	N;Res;Res	N;Res;Res		N;Res;Res				es;Res		
Design (Style)	DT3;Colonial	DT3;Colonial		DT3;Colon	ııaı			Colonial		
Quality of Construction	Q4	Q4		Q4		0	Q4			
Actual Age	122 C3	98 C3	0	102 C3		0	102 C3		-20,000	
Condition								.	-20,000	
Above Grade	Total Bdrms. Baths 8 5 2.1	Total Bdrms. Baths 7 4 3.1	F 000	Total Bdrms.	Baths 2.1	0	-	drms. Baths 3.1	F 000	
Room Count	2,841 sq. ft.	2,110 sq.	-5,000		2. I 25 sq. ft.	-26,880	/	2,440 sq. ft.	-5,000	
Gross Living Area 70	2,641 sq. ii.	2,110 sq.		3,22 1290sf0sfir		-20,000	0760	2,440 sq. ii.	+28,070	
Basement & Finished	936SIUSIWU	844SIUSIWU	0	1290810811	n	U	9768	siosiwu	0	
Rooms Below Grade	A	A.,		A.,			A.,,,,,,,,			
Functional Utility	Average	Average		Average			Aver			
Heating/Cooling	HVAC	HVAC		HVAC	ا ا ا ما ما		HVA			
Energy Efficient Items	Therm. Window	Therm. Window		Therm. Wi	indow	45.000		m. Window	45.000	
Garage/Carport	None	2gd	-30,000	3gd	D. d	-45,000		Defin Deal	-15,000	
Porch/Patio/Deck	Porch, Patio, Deck	Patio, Deck	+5,000	Porch, Patio,		. 0 000		n, Patio, Deck	. 4 000	
Fireplace(s)	3 Fireplace(s)	2 Fireplace(s)	+2,000	0 Fireplace	e(s)	+6,000		eplace(s)	+4,000	
Pool/Fence/etc	Fence	Fence		Fence			Scre	ened Porch	-6,000	
N - + A - !: + + /T - + - !\		X +	\$ 33,170	+ X	1	<i>EE</i> 000		+ X- \$	2 020	
Net Adjustment (Total)			\$ 33,170]-	55,880	Not Ad		3,930	
Adjusted Sale Price of Comparables		Net Adj. 5.5% Gross Adj. 17.2%	\$ 633,122	,	1.2% \$	564,120	Net Ad	,	638,070	
	search the sale or transfer h					001,120	010337	nαj. 10.770 ψ	000,070	
	did not reveal any prior sa			ree years prior to	o the effect	tive date of this appra	aisal.			
Data source(s) Court F	Records, Realquest	t data, and WPMI	L							
Data source(s) Court F My research did X	Records, Realquest did not reveal any prior sa	t data, and WPMI nles or transfers of the co	L omparable sales for the							
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Uniform Residential Appraisal Report

K2-132910 File No. 723Hastings

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

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

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

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

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

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

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

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

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

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

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

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- 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 seg., 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Signature_ Name Gino T. Pusateri Company Name Grand Property Appraisal Services, Inc. Company Name Company Address 252 Kingston Drive Company Address Pittsburgh, PA 15235 Telephone Number 412-816-1174 Telephone Number _ Email Address gino@gpaservices.com Email Address Date of Signature and Report 03/23/2022 Date of Signature Effective Date of Appraisal 03/22/2022 State Certification # State Certification # RL138927 or State License # or State License # State or Other (describe) Expiration Date of Certification or License State # State PA Expiration Date of Certification or License 06/30/2023 PA Certified Residential Real Estate Appraiser ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 723 Hastings St Did not inspect subject property Pittsburgh, PA 15206 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 634,000 Did inspect interior and exterior of subject property Date of Inspection LENDER/CLIENT Name Karis Management Group - K2 Branch COMPARABLE SALES Did not inspect exterior of comparable sales from street Company Name Movement Mortgage Company Address 1434 Crossways Blvd, Suite 250 Did inspect exterior of comparable sales from street Chesapeake, VA 23320 Date of Inspection Email Address

APPRAISER

Uniform Residential Appraisal Report

K2-132910 File No. 723Hastings

							tppi ai		eport		No. 723F		
FEATURE		SUBJECT			_	SALE NO. 4			SALE NO. 5		COMPARAB		LE NO. 6
723 Hastings St					5454 Kipling Rd			6348	Aurelia S	t			
Address Pittsburgh,	Pittsburgh, PA 15206 Pittsburgh, PA			15	217	Pittsburg		5217	Pittsb	urgh, PA	1520	06	
Proximity to Subject			0.17 mil	les SW	/		0.68 mile	es SW		0.80 r	niles NW		
Sale Price	\$	620,000			\$	678,500		\$	659,000			\$	670,000
Sale Price/Gross Liv. Area	\$	218.23 sq. ft.	\$ 300.2	22 sq. ft.		,	\$ 227.2	4 sq ft	,	\$ 25	3.79 sq. ft.		<u> </u>
Data Source(s)	,					5;DOM 12			42;DOM 4		LS #1541	207	DOM 5
Verification Source(s)			Assessr				Assessm				sment Re		
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment	DESCR			t	SCRIPTION		+(-) \$ Adjustment
	DE	SCRIFTION	ArmLth	KIFTION		+(-) \$ Adjustment	Listing	IFTION	+(-) \$ Adjustment	Listing		_	+(-) \$ Adjustment
Sale or Financing							_			;0	y		
Concessions			Cash;0	-05/04			;0		40.400	-			40.400
Date of Sale/Time			s07/21;0				c01/22		-13,180				-13,400
Location	N;Res	,	A;BsyRo			+15,000	N;Res;Re			N;Res	•		
Leasehold/Fee Simple		Simple	Fee Sim	nple			Fee Sim	ple		Fee S			
Site	10080		4550 sf			+10,000			+10,000	3647			+10,000
View	N;Res		N;Res;R	Res			N;Res;Re	es		N;Res	•		
Design (Style)	DT3;0	Colonial	DT3;Co	Ionial			DT3;Cold	onial		DT3;0	Colonial		
Quality of Construction	Q4		Q4				Q4			Q4			
Actual Age	122		95			0	97		0	122			
Condition	C3		C3			-20,000	C3			C3			
Above Grade	Total Bdr	rms. Baths	Total Bdrms.	Baths	\Box	20,000	Total Bdrms.	Baths	1	Total Bdr	ms. Baths		
Room Count	8 5		7 4	3.1		-5,000	8 5	3.0	-2,500	9 5		-+	0
	0 1 5									9 3			
Gross Living Area 70	000	2,841 sq. ft.		2,260 s	q. II.	+40,670		,900 sq. 1		40=-	2,640 so		+14,070
Basement & Finished	936sf	ustwu	904sf54			0	1160sf40		0		f221sfwu	ا ا	0
Rooms Below Grade	1.		1rr0br1.			-10,000	1rr0br0.1	ıba1o	-10,000		0.0ba0o	\perp	-10,000
Functional Utility	Avera		Average)			Average		1	Avera			
Heating/Cooling	HVAC		HVAC				HVAC			HVAC			
Energy Efficient Items	Thern	n. Window	Therm.	Windo	w		Therm. V	Vindow		Thern	n. Windov	w_	
Garage/Carport	None		2gd			-30,000			-15,000	1gd			-15,000
Porch/Patio/Deck		Patio, Deck	Porch, [Deck		+5,000			+10,000		, Deck		+5,000
Fireplace(s)		place(s)	0 Firepla				1 Firepla	ce(s)	+4,000		place(s)		+6,000
Pool/Fence/etc	Fence		Fence	<u>(0)</u>		. 5,550	Fence	.55(5)	1 4,000	Fence			. 5,550
1 001/1 ence/etc	1 CITCE	7	1 CIICE				i ciice			1 CIICE	7		
ALLAP L. I/T L.N			(X) +		┰┙	44.070		∇	10.000		(X)-		2 220
Net Adjustment (Total) Adjusted Sale Price of Comparables				4	\$	11,670		X - \$	16,680	+		\$	3,330
Adjusted Sale Price			Net Adj.	1.7%	1		,	-2.5%		Net Adj.			
7			Gross Adj.	20.9%			Cross Adi	9.8%	642,320	Gross Ad	dj. 11.0%	2	666,670
of Comparables				20.0%	\$	690,170						•	
of Comparables ITEM		SUI	BJECT	20.070	\$	COMPARABLE SA			MPARABLE SALE NO	. 5		•	SALE NO. 6
		SUI		20.0%] \$				MPARABLE SALE NO	. 5		•	SALE NO. 6
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer			BJECT	201070		COMPARABLE SA		COM		. 5		•	SALE NO. 6
ITEM Date of Prior Sale/Transfer		SUI Court Recor	BJECT	201070				COM	MPARABLE SALE NO			RABLE	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	r		BJECT		Co	COMPARABLE SA		COM	Records	(COMPAR	RABLE	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	rce(s)	Court Recor 03/22/2022	BJECT ds		Co:	comparable sa ourt Records 22/2022	LE NO. 4	Court 03/22/	Records 2022	(COMPAR Court Rec 03/22/202	cords	
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Uniform Appraisal Dataset Definitions

K2-132910 File No. 723Hastings

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.

Uniform Appraisal Dataset Definitions

K2-132910 File No. 723Hastings

Abbreviat					
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
	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
ba	• ,				
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	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	PubTrn	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/Carport	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/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	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
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
g	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
ga	_				
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	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
Abbrev.	Full Name		l		
	rumvame	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	r univame	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	r univame	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	Tullivalle	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	r univame	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	Tullivalle	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	Tullivalle	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	T UII Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Scott Danzig & Aliona Tsypes		File No.: 723Hastings
Property Address: 723 Hastings St		Case No.: K2-132910
City: Pittsburgh	State: PA	Zip: 15206
Lender: Movement Mortgage		

THIS APPRAISAL WAS COMPLETED USING UAD STANDARDS

The subject property utilities are on working properly at the time of inspection.

The pandemic may impact the market value.

Measurements were obtained using the ANSI method.

MLS SEARCH RESULTS FOR PAST 12 MONTHS

1536375 430 S Dallas Ave. 1,924 03/03/2022 2 \$599,000 \$599,952 100.16

1505338 130 N Woodland Rd 1,987 0\$14,927,184 08/06/2021 3 \$650,000 \$615,000 94.62

1519239 213 Elysian Street 1,920 0 \$9,309,309 11/09/2021 2 \$629,000 \$620,000 98.57

1483089 6849 Penham Place 1,959 03/26/2021 5 \$599,000 \$627,200 104.71

1521229 5841 Ferree 1,920 11/12/2021 22 \$649,900 \$642,000 98.78

1516672 126 N Woodland Road 1,987 0\$21,197,411 09/16/2021 1 \$670,000 \$655,000 97.76

1495665 6404 Wilkins 1,927 07/15/2021 12 \$685,000 \$678,500 99.05

1513622 5745 Northumberland St 1,915 0 \$6,347,746 10/29/2021 72 \$690,000 \$690,000 100.00

REASONABLE EXPOSURE TIME

Exposure time is always presumed to precede the effective date of the appraisal. It is the estimated length of time the property would have been offered on the market, prior to the hypothetical sale, at the appraised value, on the effective date of the appraisal. It is a retrospective estimate based on an analysis of past events assuming a competitive and open market. This includes not only adequate, sufficient and reasonable time, but adequate, sufficient and reasonable effort. It is often expressed as a range and is based on the following:

1. Statistical information about days on the market, most commonly obtained from the local Multiple Listing Service

2. Information gathered through sales verification.

Under historical market conditions, the reasonable exposure time for the subject property would have been approximately three months. This is based on the analyses of historical market data in the general area and takes into account the size, condition and price range of the subject property and surrounding area. It presupposes that the listed price would have been at or near the appraised value. It also assumes aggressive professional marketing by reputable local real estate offices.

COMMENTS ON MARKET DATA

Sale # 4 sold cash. A review of the data indicates that the sale price was not influenced by this factor in the market.

There are no adjustments warranted for seller concessions in the subject property's market area. It is common and accepted practice by similar like buyers and sellers in the subject market area for seller concessions. Therefore, no adjustments are warranted.

Comparable # 4 is located on a busy road. There is a measurable market difference in being located on a busy road. Therefore, an adjustment is warranted for location.

Site adjustment may not be proportional to differences in lot frontage or area as other factors were considered, such as topography, utility, location, excess size, and shape.

The subject property is located in an area where the homes widely vary in style and design. This blend of different architectural styles lends to a favorable neighborhood appearance while avoiding any monotony of design. All the homes benefit from these variations. This mixture of different architectural designs, make it difficult to find comparables with the same design characteristics as the subject. Therefore, it was necessary to utilize comparables which vary in architectural style, while offering similar living benefits and quality of life style.

No adjustment for variation in age was made as this is reflected in the adjustment for condition.

Condition adjustments were made to reflect the market value difference attributable to the overall condition of comparables # 3 & 4 including wall and floor coverings, carpeting, lighting and bath fixtures. The adjustment also takes into consideration the continued maintenance over the years. This information was verified by the listing agent comments and/or interior photos on the MLS.

Square foot adjustments are based on \$70/sf of living space. All sales are closed and data is believed to be reliable. Indicated square foot area of comparable homes is approximate. The most recent, closely located sales were considered and their degree of comparability to the subject evaluated.

There is no measurable market difference in a fence. Therefore, no adjustment is warranted.

IN SUMMARY

APPRAISER DID NOT DETERMINE IF SUBJECT PROPERTY MEETS STATE OR LOCAL BUILDING OR FIRE AND PANIC CODE REQUIREMENTS. APPRAISER HAS DETERMINED THAT THE SUBJECT MEETS

ADDENDUM

Borrower: Scott Danzig & Aliona Tsypes	File No.	: 723Hastings	
Property Address: 723 Hastings St	Case N	o.: K2-132910	
City: Pittsburgh	State: PA	Zip: 15206	
Lender: Movement Mortgage			

MINIMUM PROPERTY STANDARDS, UNLESS NOTED OTHERWISE, TO ASSURE SAFE SANITARY HOUSING AS PER H.U.D. MINIMUM PROPERTY STANDARDS. IN THE EVENT THERE IS A CONCERN REGARDING STATE OR LOCAL BUILDING CODE COMPLIANCE, TOXIC OR HAZARDOUS CONDITIONS, STRUCTURAL INTEGRITY OR EQUIPMENT ADEQUACY, AN APPROPRIATE INSPECTOR SHOULD BE CONTACTED.

THE APPRAISER SUBMITS THIS APPRAISAL REPORT WHICH IS PREPARED FOR MORTGAGE PURPOSES COMPLIANCE WITH USPAP REGULATIONS. THE INTENDED USERS OF THIS REPORT BEING THE LENDER/CLIENT. THE BORROWER IS NOT AN INTENDED USER.

THE APPRAISER HAS NOT PERFORMED ANY VALUATION/APPRAISAL SERVICES ON THE SUBJECT PROPERTY IN THE PAST THREE YEARS.

ELECTRONIC SIGNATURE ADDENDUM

WE HAVE FOLLOWED THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE, (USPAP), STATEMENT NO.3 (SMT-8) WHICH STATES THAT THE APPRAISER MUST AFFIX HIS OWN SIGNATURE TO THE REPORT AND THAT HE ALONE HAS THE PASSWORD. THESE MEASURES HAVE BEEN TAKEN TO ASSURE THE INTEGRITY OF THE ELECTRONIC SIGNATURE. ELECTRONICALLY AFFIXING A SIGNATURE TO A REPORT CARRIES THE SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER COPY REPORT.

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property: 02/17/2022 for \$519,900. The reference number is #1539261 as provided by WPMLS, days on market is 0. The subject property is currently under agreement for \$620,000 as of 03/07/2022. The reference number is 1539261 as provided by the WPMLS.

Analysis of the Sales Contract

Continued from Analysis of the Sales Contract: There are seller concessions. This appears to be an arm's-length transaction, and assuming the parties were acting in their own best interest, the price was likely not affected by the concessions.

Market Conditions Addendum to the Appraisal Report

K2-132910 File No. 723Hastings

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 723 Hastings St City Pittsburgh State PA Zip Code 15206 Borrower Scott & Aliona Danzig & Tsypes 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 Prior 7-12 Months Prior 4-6 Months Current - 3 Months **Inventory Analysis** Overall Trend X Stable Total # of Comparable Sales (Settled) Increasing Declining 4 3 Absorption Rate (Total Sales/Months) 1.00 Increasing $\left[\mathbf{X}\right]$ Stable 0.67 0.33 Declining X Stable Increasing Total # of Comparable Active Listings 2 0 5 Months of Housing Supply (Total Listings/Ab.Rate) 2.99 0.00 15.15 Declining X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 641,100 642,000 599,952 Increasing X Stable Increasing Median Comparable Sales Days on Market Declining X Stable 22 Median Comparable List Price 669,950 0 642,000 Increasing X Stable Declining Median Comparable Listings Days on Market X Stable Increasing 47 0 38 Declining Increasing Declining Median Sale Price as % of List Price 97.14% 98.78% 100.16% X Stable Declining Seller-(developer, builder, etc.)paid financial assistance prevalent? X Yes No X Stable 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.). The appraiser used a data source, West Penn Multi-List, that does not always give sales concessions information. However, the appraiser has seen sales concessions on sales contracts in this market. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). Cite data sources for above information. West Penn Multi - List, WPML 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. The market area for the subject property is stable and the supply for comparable listings are sufficient. The lack of activity in the market does not demonstrate accurate indications whether the market is stable or declining. After analyzing the market and making the adjustments accordingly in the sales comparison approach the market appears to be stable. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months | Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Increasing Absorption Rate (Total Sales/Months) Stable Declining Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? 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** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name Gino T. Pusateri Name Company Name Grand Property Appraisal Services, Inc. Company Name Company Address <u>252 Kingston Drive</u> Company Address _ Pittsburgh, PA 15235 State License/Certification #_ State License/Certification # RL138927 State PA State Email Address gino@gpaservices.com Email Address

DIMENSION LIST ADDENDUM

Borrower: Scott Danzig & Aliona Tsypes	File N	0.: 723Hastings
Property Address: 723 Hastings St	Case	No.: K2-132910
City: Pittsburgh	State: PA	Zip: 15206
Lender: Movement Mortgage		

GROSS BUILDING AREA (GBA) 2,841 GROSS LIVING AREA (GLA) 2,841 % of GLA % of GBA Area(s) 100.00 2,841 Living 38.33 Level 1 1,089 38.33 36.33 36.33 Level 2 1,032 25.34 Level 3 720 25.34 Other 744 26.19 26.19 936 Basement 0 Garage

Ar	ea Mea	surements				Area	Туре		
Measurements		Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
x x x x x x 26.00 x 12.00 x x	9.00 36.00 8.00	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	936.00						
x _			720.00 936.00			\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\			
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x x		X = X =							
x _		X = X = X =							
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Scott Danzig & Aliona Tsypes File No.: 723Hastings
Property Address: 723 Hastings St Case No.: K2-132910
City: Pittsburgh State: PA Zip: 15206
Lender: Movement Mortgage



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 22, 2022 Appraised Value: \$ 634,000



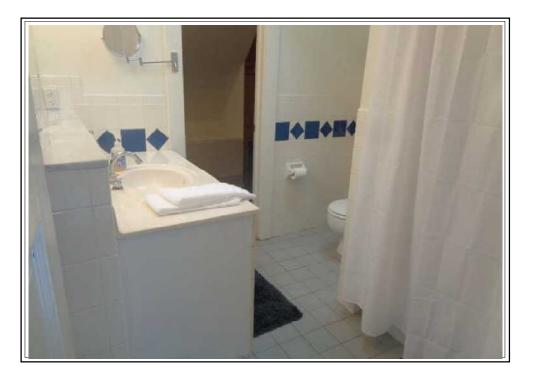
REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

BATHROOM PHOTOS

Borrower: Scott Danzig & Aliona Tsypes	File N	0.: 723Hastings
Property Address: 723 Hastings St	Case	No.: K2-132910
City: Pittsburgh	State: PA	Zip: 15206
Lender: Movement Mortgage		•



Master Bath

Comment:



Bath

Comment:

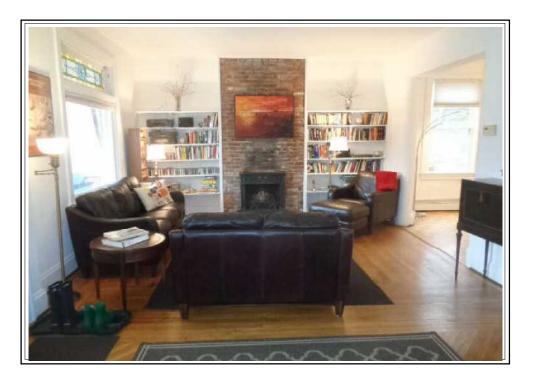


Powder Room

Comment:

INTERIOR PHOTOS

Borrower: Scott Danzig & Aliona Tsypes	File N	0.: 723Hastings
Property Address: 723 Hastings St	Case	No.: K2-132910
City: Pittsburgh	State: PA	Zip: 15206
Lender: Movement Mortgage		



Living Room

Comment:



Dining Room

Comment:



Kitchen

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Scott Danzig & Aliona Tsypes
Property Address: 723 Hastings St
City: Pittsburgh
Lender: Movement Mortgage

File No.: 723Hastings
Case No.: K2-132910

Zip: 15206



COMPARABLE SALE #1

430 S Dallas Ave Pittsburgh, PA 15208 Sale Date: s03/22;c01/22 Sale Price: \$ 599,952



COMPARABLE SALE #2

213 Elysian St Pittsburgh, PA 15206 Sale Date: s11/21;c09/21 Sale Price: \$ 620,000



COMPARABLE SALE #3

5841 Ferree St Pittsburgh, PA 15217 Sale Date: s11/21;c11/21 Sale Price: \$ 642,000

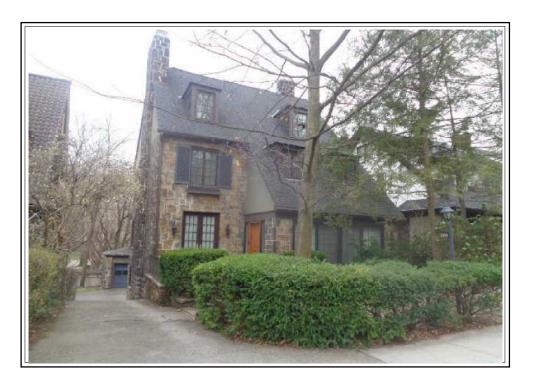
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Scott Danzig & Aliona Tsypes
Property Address: 723 Hastings St
Case No.: K2-132910
City: Pittsburgh
Lender: Movement Mortgage



COMPARABLE SALE #4

6404 Wilkins Ave Pittsburgh, PA 15217 Sale Date: s07/21;c05/21 Sale Price: \$ 678,500



COMPARABLE SALE #5

5454 Kipling Rd Pittsburgh, PA 15217 Sale Date: c01/22 Sale Price: \$ 659,000



COMPARABLE SALE #6

6348 Aurelia St Pittsburgh, PA 15206 Sale Date: c03/22 Sale Price: \$ 670,000 Borrower: Scott Danzig & Aliona Tsypes
Property Address: 723 Hastings St
City: Pittsburgh
Lender: Movement Mortgage

File No.: 723Hastings
Case No.: K2-132910

Zip: 15206



Breakfast Nook



Bedroom



Bedroom

Borrower: Scott Danzig & Aliona Tsypes
Property Address: 723 Hastings St
City: Pittsburgh
Lender: Movement Mortgage

File No.: 723Hastings
Case No.: K2-132910

Zip: 15206



Bedroom



Bedroom



Master Bedroom

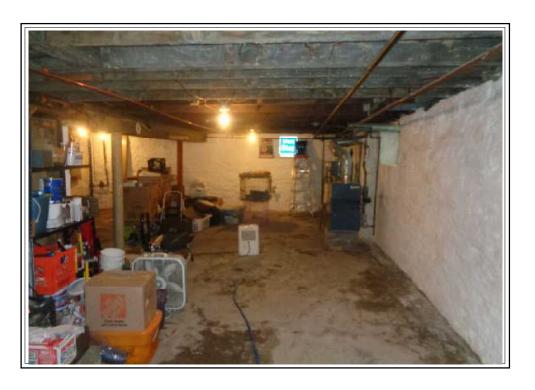
Borrower: Scott Danzig & Aliona Tsypes
Property Address: 723 Hastings St
City: Pittsburgh
Lender: Movement Mortgage

File No.: 723Hastings
Case No.: K2-132910

Zip: 15206



Additional Master bedroom photo



Basement

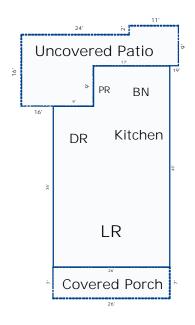


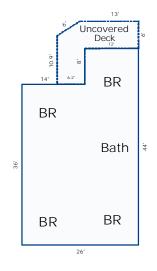
Crawl Space

FLOORPLAN SKETCH

Borrower: Scott Danzig & Aliona TsypesFile No.: 723HastingsProperty Address: 723 Hastings StCase No.: K2-132910City: PittsburghState: PAZip: 15206

Lender: Movement Mortgage







Sketch by Apex Medina™

Comments:

Code	AREA Description	CALCULATIONS	SUMMARY Net Size	Net Totals
GLA1 GLA2 GLA3 P/P	First Flo Second Fl Third Flo Porch Patio Wood Deck	oor	1089.0 1032.0 720.0 182.0 411.0 151.3	1089.0 1032.0 720.0
Net	LIVABLE /	Area ((rounded)	2841

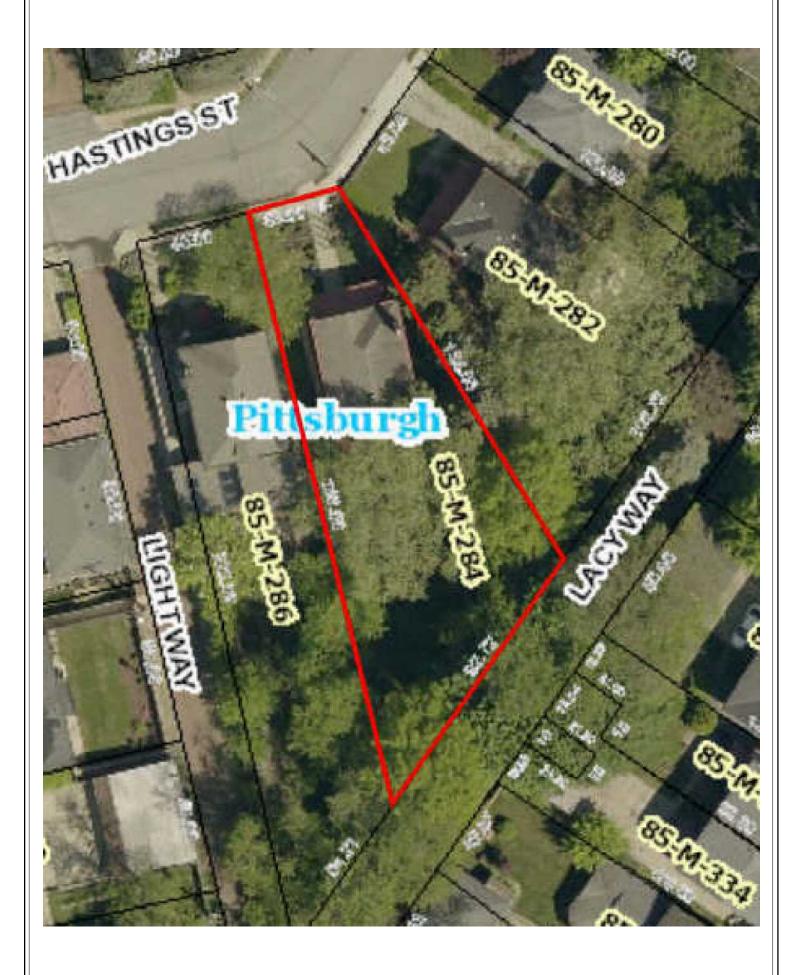
LIVING	ARE/	BREAKD	OWN			
	kdown		Subtotals			
First Floor						
	0 x	36.0	936.0			
9.	0 x	17.0	153.0			
Second Floor						
	0 x		936.0			
	0 x	12.0	96.0			
Third Floor	_					
36.	0 x	20.0	720.0			
5 Items		(rounded)	2841			

FLOORPLAN SKETCH

Pristurgh State: PA Light 15206 Crawl Space Unifinished Unifinished AREA CALCULATIONS SUMMARY Net State Description Net State Net Totals Subtract Pageodate AREA CALCULATIONS SUMMARY Net State PARTOLIS Subtract Pageodate AREA CALCULATIONS SUMMARY Net State PARTOLIS Subtract Pageodate PARTOLIS Subtract PAR	nerty Addres	SS: 723 Hastings St		Case No.: K2-132910	
Torrients: Crawl Space Cr	: Pittsburgh	l	State: P	'A Zip: 15206	3
Torrients: Crawl Space Cr	der: Moveme	nt Mortgage			
Crawl Space Unfinished Unfinished AREA CALCULATIONS SUMMARY Description Net Size Net Totals AREA BREAKDOWN Breakdown Subtotals					
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Crawl Space Unfinished Unfinished AREA CALCULATIONS SUMMARY Description Net Size Net Totals AREA BREAKDOWN Breakdown Subtotals			17'		
Unfinished 2 Unfinished 2 AREA CALCULATIONS SUMMARY Code Description Net Size Net Totals Breakdown Subtotals					
2 Unfinished 2 I Unfinished 2 AREA CALCULATIONS SUMMARY Code Description Net Size Net Totals Breakdown Subtotals			Crawl Space		
AREA CALCULATIONS SUMMARY Code Description Net Size Net Totals Breakdown Subtotals			26 17'		
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PLAT MAP

Borrower: Scott Danzig & Aliona Tsypes		File No.: 723Hastings
Property Address: 723 Hastings St		Case No.: K2-132910
City: Pittsburgh	State: PA	Zip: 15206
London Mayament Martaga	-	



LOCATION MAP

Borrower: Scott Danzig & Aliona Tsypes File No.: 723Hastings Property Address: 723 Hastings St Case No.: **K2-132910** City: Pittsburgh State: PA Zip: 15206 Lender: Movement Mortgage dnton Ave Negley Run Blvd E Liberty Blvd Rosetta St Latiner Ave E Liberty Blvd Broad St Penn Ave EAST LIBERTY LARIMER ATT SA Penn Ave Comparable Sale 6 Frankstown Ave FRIENDSHIP 6348 Aurelia St Baum Blyd Pittsburgh, PA 15206 Hamilton Ave 0.80 miles NW Centre Ave (8) Ellsworth M Frankstown Kelly St LA Fitness Hamilton Ave Lesmont PI Lehigh Ave BAKERY SOLIARF Camen Way Highland Comparable Sale 2 Walnut Si 213 Elysian St Pittsburgh, PA 15206 SHADYSIDE 0.46 miles NE Fifth Penn Mellon Park Fifth Ave Walnutst Comparable Sale 1 Comet Way 430 S Dallas Ave P Pittsburgh, PA 15208 Subject Chatha 0.36 miles NE 723 Hastings St Univers Pittsburgh, PA 15206 Comparable Sale 5 5454 Kipling Rd Fifth Pittsburgh, PA 15217 0.68 miles SW Dunmoyle St Shady Hastings SQUIRREL Beeler St HILL NORTH s Ave Comparable Sale 3 Murray POINT BE 5841 Ferree St Pittsburgh, PA 15217 0.42 miles SW P Comparable Sale 4 6404 Wilkins Ave Pittsburgh, PA 15217 Ferree St 0.17 miles SW Aylesboro Ave rland St Aylesboro Av Kittanning Way FO Forbes Ave Forbes Ave Forbes Ave Forbes Ave Darlington Re Darlington Rd Bartlett St Bartlett St Rateigh St SQUIRREL HILL SOUTH agechwood Bho ady Beacon St Hobart St Douglas St Dauglas St Guarino Ro Phillips Av Frick Park Coop Dat St Waldron St Map data ©2022 Google

Borrower: Scott Danzig & Aliona Tsypes File No.: 723Hastings Property Address: 723 Hastings St Case No.: **K2-132910** City: Pittsburgh State: PA Zip: 15206 Lender: Movement Mortgage CONTRACTOR OF ANY CHANGE CONTRACTOR OF ANY CHANGE Commonwealth of Pennsylvania Department of State THE THIRD A SOUTH STILL 0039678 THE THE TANK OF THE PARTY OF TH Bureau of Professional and Occupational Affairs PO BOX 2649 Harrisburg PA 17105-2649 License Status License Type Certified Residential Appraiser Active Initial License Date **GINO T PUSATERI** 252 KINGSTON DRIVE 06/13/2003 PITTSBURGH, PA 15235 **Expiration Date** License Number 06/30/2023 RL138927 Commissioner of Professional and Occupational Affairs ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 PA.C.S. §. 4911

Borrower: Scott Danzig & Aliona Tsypes		File No.: 723Hastings
Property Address: 723 Hastings St		Case No.: K2-132910
City: Pittsburgh	State: PA	Zip: 15206
Lender: Movement Mortgage		•

AIG SPECIALTY INSURANCE COMPANY

Administrative Offices - 175 Water Street, 18th Floor, New York, NY 10038

Certificate Number:

012074655-01

This Certificate forms a part of Master Policy Number:

035908521-01

Renewal of Master Policy Number:

035908521-00

NOTICE: THIS INSURANCE IS WRITTEN ON A CLAIMS MADE AND REPORTED BASIS AND ONLY APPLIES TO CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER DURING THE CERTIFICATE PERIOD. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER AFTER THE END OF THE CERTIFICATE PERIOD UNLESS, AND TO THE EXTENT, A BASIC OR EXTENDED REPORTING PERIOD APPLIES

NOTICE: DEFENSE EXPENSES ARE INCLUDED WITHIN AND REDUCE THE APPLICABLE LIMIT OF LIABILITY STATED IN THE CERTIFICATE. PLEASE READ THE ENTIRE POLICY CAREFULLY

NORMAN-SPENCER REAL ESTATE RISK PURCHASING GROUP INC dba

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS (A Delaware Corporation)

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder:

Grand Property Appraisal Services, Inc.

252 Kingston Drive

Pittsburgh

15235

2. Certificate Period:

Effective Date:

to Expiration Date:

6/30/2021 12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1. above

6/30/2022

2a. Retroactive Date:

6/30/2003

5

\$

12:01 a.m. Standard Time at the Address of the Certificate Holder shown in Item 1, above

3. Limit of Liability:

1,000,000 each claim 1,000,000 aggregate limit

4. Deductible:

1,000 each claim

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

6. Advance Certificate Holder Premium:

\$1,820.00

Surplus Lines Tax

54.60

7. Minimum Earned Premium:

\$455.00

Stamping Fee

20.00 40.00

Forms and Endorsements:

25% or

Risk Purchasing Group Fee

\$ 114.60

See Attached Forms list Agency Name and Address:

Norman-Spencer Agency, LLC

8075 Washington Village Drive

Dayton, OH 45458

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

County: Allegheny

Authorized Representative OR

Countersignature (in states where applicable)

Date: June 22, 2021

The insurer which has issued this insurance is not licensed by the Pennsylvania Insurance Department and is subject to limited regulation. This insurance is not covered by the Pennsylvania Property and Casualty Insurance Guaranty Association. Brian Norman 8075 Washington Village Dr Dayton OH 45458

PRG 4110 (5/20)

Aerial Photo

Borrower: Scott Danzig & Aliona Tsypes
Property Address: 723 Hastings St
City: Pittsburgh
Lender: Movement Mortgage File No.: 723Hastings Case No.: K2-132910 Zip: 15206 State: PA



252 Kingston Drive, Pittsburgh, PA 15235 / (412) 816-1174