

APPRAISAL OF REAL PROPERTY



LOCATED AT

753 Peach St
Peckville, PA 18452
DEED BOOK 379 PAGE 13

FOR

FIRST NATIONAL COMMUNITY BANK
102 EAST DRINKER STREET, DUNMORE, PA 18512

AS OF

01/23/2013

BY

GLEN C. HARVEY
PA CERTIFIED RESIDENTIAL APPRAISER
RL139733

Uniform Residential Appraisal Report

FITCH
File # 01/23/2013

SUBJECT

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	753 Peach St	City	Peckville	State	PA	Zip Code	18452
Borrower	KEVIN C & CARLA C FITCH	Owner of Public Record	KEVIN C & CARLA C FITCH	County	LACKAWANNA		
Legal Description	DEED BOOK 379 PAGE 13						
Assessor's Parcel #	10315040019	Tax Year	2012	R.E. Taxes \$	3,286		
Neighborhood Name	BLAKELY BOROUGH	Map Reference	10315040019	Census Tract	1112.00		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0 <input type="checkbox"/> per year <input 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 type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	FIRST NATIONAL COMMUNITY BANK	Address	102 EAST DRINKER STREET, DUNMORE, PA 18512				
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). MULTIPLE LISTING SERVICE							

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	0	Date of Contract		Is the property seller the owner of public record?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid.							

NEIGHBORHOOD

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

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	20 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	25	Low 1	Multi-Family	5 %
Neighborhood Boundaries	THE IMMEDIATE NEIGHBORHOOD IS CONSIDERED TO BE BLAKELY BOROUGH TO THE NORTH, SOUTH, EAST AND WEST.			450	High 150	Commercial	10 %
				125	Pred. 80	Other	5 %
Neighborhood Description	THE SUBJECT IS LOCATED IN AN ESTABLISHED NEIGHBORHOOD OF MOSTLY SIMILAR QUALITY HOUSING. ALL AMENITIES ARE LOCATED THROUGHOUT THE AREA.						
EMPLOYMENT CENTERS ARE LOCATED THROUGHOUT THE AREA AND EMPLOYMENT STABILITY IS CONSIDERED AVERAGE. VIEW AND NOISE LEVEL ARE CONSIDERED AVERAGE. OVERALL APPEAL TO THE MARKET IS CONSIDERED AVERAGE.							
Market Conditions (including support for the above conclusions) LAND RECORD DATA & MLS STATISTICS AS WELL AS SALES/RESALES OF PROPERTIES IN SUBJECTS							
NEIGHBORHOOD SHOW STABLE PROPERTY VALUES. AVERAGE TIME ON MARKET IS 90-180 DAYS. UNAWARE OF ANY BUYDOWNS OR DISCOUNTS. CONCESSIONS UP TO 6% ARE COMMON IN THE MARKET AREA.							

SITE

Dimensions	150X122	Area	18300 sf	Shape	RECTANGULAR	View	N;Res;Woods
Specific Zoning Classification	R2	Zoning Description	MEDIUM DENSITY RESIDENTIAL				
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 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							

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"/>	Street	BLACKTOP	<input checked="" type="checkbox"/> <input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	NONE	<input type="checkbox"/> <input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone C FEMA Map # 4205250005A FEMA Map Date 01/16/1980

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

THE ONLY EASEMENTS NOTED WERE THOSE NECESSARY FOR NORMAL UTILITY SERVICE TO THE SUBJECT AND THOSE THAT MAY APPEAR IN THE PRIOR CHAIN OF TITLE.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE BLOCK/AVG	Floors	WWW/VINYL/AVG
# of Stories 2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	VINYL/AVG	Walls	SHEETROCK/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 922 sq.ft.	Roof Surface	COMP.SHINGLE/AVG.	Trim/Finish	WOOD/AVG.
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	ALUMINUM/AVG.	Bath Floor	VINYL/AVG.
Design (Style) COLONIAL	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DH VINYL/AVG.	Bath Wainscot	FIBERGLASS/AVG.
Year Built 2011	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	INSULATED/AVG.	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 1	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	ALUM.FRAME/AVG.	<input checked="" type="checkbox"/> Driveway	# of Cars 4
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	DIRT
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel	GAS	<input type="checkbox"/> Garage	# of Cars 0
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence NONE	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck REAR	<input checked="" type="checkbox"/> Porch FRONT	<input 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 type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 7 Rooms 3 Bedrooms 2.1 Bath(s) 1,845 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). STANDARD EFFICIENT					

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;THE SUBJECT PROPERTY IS IN GOOD GENERAL CONDITION AND NO DEFERRED MAINTENANCE WAS NOTED. THE FLOOR PLAN PRESENTS NO FUNCTIONAL INADEQUACIES AND NO EXTERNAL DEPRECIATION WAS NOTED.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe

NO PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS WERE NOTED.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

BASED ON THE INTERIOR AND EXTERIOR INSPECTION OF THE SUBJECT PROPERTY AND THE IMMEDIATE NEIGHBORHOOD, THE SUBJECT PROPERTY APPEARS TO GENERALLY CONFORM TO THE NEIGHBORHOOD.

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SALES COMPARISON APPROACH	There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 215,000 to \$ 235,000 .																							
	There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 170,500 to \$ 220,000 .																							
	FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3											
	Address 753 Peach St Peckville, PA 18452			1124 Howell St Archbald, PA 18403			102 Krajewski Dr Archbald, PA 18403			1022 Carmalt St Dickson City, PA 18519														
	Proximity to Subject			2.05 miles E			1.97 miles E			1.79 miles SW														
	Sale Price			\$ 0			\$ 195,000			\$ 220,000			\$ 170,500											
	Sale Price/Gross Liv. Area			\$ sq.ft.			\$ 92.86 sq.ft.			\$ 123.18 sq.ft.			\$ 83.41 sq.ft.											
	Data Source(s)			MLS#12-2102;DOM 185			MLS#12-3602;DOM 19			MLS#12-3343;DOM 1														
	Verification Source(s)			TAX ASSESSMENT RECORDS			TAX ASSESSMENT RECORDS			TAX ASSESSMENT RECORDS														
	VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment											
	Sales or Financing			ArmLth			ArmLth			ArmLth														
	Concessions			Conv;0			FHA;-2000			-2,000			Cash;0											
	Date of Sale/Time			s01/13;c11/12			s11/12;c08/12			s07/12;c07/12														
	Location			N;Res;			N;Res;			N;Res;														
	Leasehold/Fee Simple			Fee Simple			FEE SIMPLE			FEE SIMPLE														
	Site			18300 sf			13,068 sf			+600			10,454 sf			+900			9,148 sf			+1,050		
	View			N;Res;Woods			N;Res;Woods			N;Res;Woods														
	Design (Style)			COLONIAL			COLONIAL			COLONIAL			COLONIAL											
	Quality of Construction			Q4			Q4			Q3			-20,000			Q4								
	Actual Age			2			5			0			13			+5,000			4			0		
Condition			C3			C3			C3			C3												
Above Grade			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths												
Room Count			7 3 2.1			8 4 3.1			-4,000			6 3 2.1			0			6 3 3.0			-2,000			
Gross Living Area			1,845 sq.ft.			2,100 sq.ft.			-6,375			1,786 sq.ft.			0			2,044 sq.ft.			-4,875			
Basement & Finished			922sf0sfwu			1050sf500sfwo			-7,500			893sf350sfwo			-5,250			1022sf0sfwo			0			
Rooms Below Grade			1rr0br0.1ba0o			0			1rr0br0.0ba0o			0												
Functional Utility			AVERAGE			AVERAGE			AVERAGE			AVERAGE												
Heating/Cooling			GAS/FWA/CENT			ELEC/BB/NONE			+3,000			GAS/FWA/CENT			ELEC/BB/NONE			+3,000						
Energy Efficient Items			STANDARD			STANDARD			STANDARD			STANDARD												
Garage/Carport			OSP			OSP			2 CAR ATT.			-8,000			1 CAR ATT.			-4,000						
Porch/Patio/Deck			PORCH/DECK			PORCH/PATIO			0			PORCH/DECK			PCH/PAT/DEC			0						
OTHER			NONE			INGROUND POOL			-7,500			NONE			NONE									
Net Adjustment (Total)						+ - \$ -21,775			+ - \$ -29,350			+ - \$ -6,825												
Adjusted Sale Price of Comparables						Net Adj. 11.2 %			Net Adj. 13.3 %			Net Adj. 4.0 %			Gross Adj. 8.8 % \$ 163,675									
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain																								
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.																								
Data Source(s) COURT HOUSE RECORDS/ REAL PROPERTY DATA ANALYZER/ MULTI-LISTING SERVICE																								
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.																								
Data Source(s) COURT HOUSE RECORDS/ REAL PROPERTY DATA ANALYZER/ MULTI-LISTING SERVICE																								
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).																								
ITEM		SUBJECT				COMPARABLE SALE #1				COMPARABLE SALE #2				COMPARABLE SALE #3										
Date of Prior Sale/Transfer		11/04/2010																						
Price of Prior Sale/Transfer		\$1																						
Data Source(s)		C.H.R./R.P.D.A./M.L.S.				C.H.R./R.P.D.A./M.L.S.				C.H.R./R.P.D.A./M.L.S.				C.H.R./R.P.D.A./M.L.S.										
Effective Date of Data Source(s)		01/15/2013				01/15/2013				01/15/2013				01/15/2013										
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT PROPERTY REFLECTS A \$1.00 NON ARMS LENGTH TRANSFER ON 11/04/2010, THIS HAS NO AFFECT ON THE APPRAISED VALUE OF THE SUBJECT PROPERTY. NO PRIOR SALES OF THE COMPARABLES WITHIN 1 YEAR OF THEIR RECENT SALE WERE IDENTIFIED.																								
Summary of Sales Comparison Approach ALL COMPARABLES WERE CONSIDERED GOOD AND AFTER ADJUSTMENT REPRESENTATIVE TO THE SUBJECT PROPERTY. DUE TO CURRENT STABLE REAL ESTATE MARKET THE DISTANCE, ADJUSTMENT AND TIME LIMITATIONS WERE EXCEEDED. ALL COMPARABLES WERE FELT TO BE THE BEST AVAILABLE. SELLERS CONCESSIONS UP TO 6% ARE COMMON IN THE MARKET AREA.																								
ALL COMPARABLES ARE LOCATED IN NEARBY COMPARABLE NEIGHBORHOODS. ANY POTENTIAL BUYER IS FELT TO VIEW EACH COMPARABLE NEIGHBORHOOD AS EQUAL WHEN MAKING A PURCHASING DECISION.																								
Indicated Value by Sales Comparison Approach \$ 173,000																								
Indicated Value by: Sales Comparison Approach \$ 173,000 Cost Approach (if developed) \$ Income Approach (if developed) \$																								
THE SALES COMPARISON ANALYSIS IS THE BEST WAY TO ESTIMATE FAIR MARKET VALUE. THE COST APPROACH WAS NOT DEVELOPED AND IS CONSIDERED LESS MEANINGFUL FOR EXISTING HOMES WHEN CURRENT COMPARABLE SALES DATA IS AVAILABLE. THE INCOME APPROACH IS NOT APPLICABLE AND WAS NOT DEVELOPED DUE IN PART TO THE LACK OF SINGLE FAMILY RENTALS IN THE MARKET AREA.																								
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:																								
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 173,000 , as of 01/23/2013 , which is the date of inspection and the effective date of this appraisal.																								

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ADDITIONAL COMMENTS

THIS APPRAISAL REPORT IS BASED ON A TYPICAL APPRAISAL INSPECTION, IT SHOULD NOT BE CONSIDERED A REASONABLE SUBSTITUTE FOR A BUILDING INSPECTION. THE PURPOSE OF AN APPRAISAL INSPECTION IS TO ASSIST THE APPRAISER IN DEVELOPING THE ESTIMATE OF VALUE; TO ASCERTAIN THAT THE DWELLING MEETS MINIMUM PROPERTY STANDARDS (FHA/HUD) AND TO DETERMINE MARKETABILITY AND VALUE.

A HOME INSECTION IS A DETAILED IN-DEPTH INSPECTION BY A TRAINED PROFESSIONAL. IT'S PURPOSE IS TO EVALUATE THE PHYSICAL CONDITION OF SPECIFIC COMPONENTS INCLUDING OVERALL CONSTRUCTION, STRUCTURAL, INTEGRITY AND MECHANICAL SYSTEMS; TO IDENTIFY THE EXISTANCE OF DEFECTIVE COMPONENTS IN NEED OF REPAIR OR REPLACEMENT; TO ESTIMATE THE REMAINING USEFUL LIFE OF A MAJOR SYSTEMS AND COMPONENTS INCLUDING MECHANICAL,STRUCTURAL AND FINISHES.

THIS APPRAISAL IS NOT A HOME INSPECTION AND SHOULD NOT BE RELIED UPON TO REPORT THE CONDITION OF THE PROPERTY BEING APPRAISED. IT SHOULD BE EXPRESSLY UNDERSTOOD THAT THE APPRAISER IS NOT AN ENGINEER OR A TRAINED HOME INSPECTOR AND THEREFORE URGES THE BUYER TO EXERCISE HIS OR HER RIGHT TO A FULL HOME INSPECTION BY A QUALIFIED HOME INSPECTOR.

At the request of the client, this appraisal report has been prepared in compliance with the UAD (Uniform Appraisal Dataset) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to select standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings, as well as comparable sales and listing data. Not every element of subject property was viewable and comparable property data was generally obtained from third party sources (i.e, MLS, realtors when available, tax assessor records, etc). Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser

WE HAVE NOT COMPLETED ANY PRIOR APPRAISALS ON THE SUBJECT PROPERTY WITHIN THE PREVIOUS 3 YEARS.

ESTIMATED MARKETING TIME FOR THE SUBJECT PROPERTY IS 90-180 DAYS.

COST APPROACH

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) NOT DEVELOPED

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE.....= \$		
Source of cost data NOT DEVELOPED	DWELLING	Sq.Ft. @ \$= \$
Quality rating from cost service N/A Effective date of cost data N/A		Sq.Ft. @ \$= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$
NOT DEVELOPED	Garage/Carport	Sq.Ft. @ \$= \$
	Total Estimate of Cost-New	= \$
	Less Physical	Functional	External
	Depreciation		= \$()
	Depreciated Cost of Improvements	= \$
	"As-is" Value of Site Improvements	= \$
Estimated Remaining Economic Life (HUD and VA only) Years	INDICATED VALUE BY COST APPROACH	= \$

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM) NOT APPLICABLE TO THIS APPRAISAL DUE TO LACK OF SINGLE FAMILY RENTALS IN THE SUBJECTS MARKET AREA.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

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.

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

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

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

FITCH
File # 01/23/2013

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER PA CERTIFIED RESIDENTIAL APPRAISER

Signature Glen C. Harvey
Name GLEN C. HARVEY
Company Name HARVEY APPRAISAL SERVICES, INC.
Company Address 98 NORTH WELLES AVENUE
KINGSTON, PA 18704
Telephone Number 570-714-7550
Email Address GLENHARV@AOL.COM
Date of Signature and Report 01/31/2013
Effective Date of Appraisal 01/23/2013
State Certification # RL139733
or State License # _____
or Other (describe) _____ State # _____
State PA
Expiration Date of Certification or License 06/30/2013

ADDRESS OF PROPERTY APPRAISED
753 Peach St
Peckville, PA 18452
APPRAISED VALUE OF SUBJECT PROPERTY \$ 173,000
LENDER/CLIENT
Name No AMC
Company Name FIRST NATIONAL COMMUNITY BANK
Company Address 102 EAST DRINKER STREET, DUNMORE,
PA 18512
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

FITCH
File # 01/23/2013

SALES COMPARISON APPROACH	FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
	Address	753 Peach St Peckville, PA 18452			916 Hilltop Dr Jessup, PA 18434			428 N River St Olyphant, PA 18447			600 MAPLEWOOD DRIVE DICKSON CITY, PA 18519					
	Proximity to Subject				1.98 miles SE			0.76 miles SW			1.31 miles SW					
	Sale Price	\$ 0			\$ 215,000			\$ 229,900			\$ 218,000					
	Sale Price/Gross Liv. Area	\$ sq.ft.			\$ 105.81 sq.ft.			\$ 90.16 sq.ft.			\$ 119.78 sq.ft.					
	Data Source(s)				MLS#12-654;DOM 18			MLS#12-4514;DOM 341			MLS#12-4363;DOM 122					
	Verification Source(s)				TAX ASSESSMENT RECORDS			TAX ASSESSMENT RECORDS			TAX ASSESSMENT RECORDS					
	VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
	Sales or Financing				ArmLth						Listing			-22,990		
	Concessions				Cash;0						PENDING;0			PENDING;0		
	Date of Sale/Time				s03/12;c03/12						c12/12			c01/13		
	Location	N;Res;			N;Res;						N;Res;			N;Res;		
	Leasehold/Fee Simple	Fee Simple			Fee Simple						Fee Simple			Fee Simple		
	Site	18300 sf			8,276 sf			+1,150			6,970 sf			+1,300		
	View	N;Res;Woods			N;Res;Woods						N;Res;Woods			N;Res;Woods		
	Design (Style)	COLONIAL			CAPE COD			0			COLONIAL			COLONIAL		
	Quality of Construction	Q4			Q3			-20,000			Q4			Q3		
	Actual Age	2			20			+5,000			4			0		
	Condition	C3			C3						C3			C3		
	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths				Total	Bdrms.	Baths	Total	Bdrms.	Baths
	Room Count	7	3	2.1	7	3	2.0	+2,000			8	4	2.0	+2,000		
	Gross Living Area	1,845 sq.ft.			2,032 sq.ft.			-4,675			2,550 sq.ft.			-17,625		
	Basement & Finished Rooms Below Grade	922sf0sfwu			1296sf620sfwo			-6,200			1150sf0sfwo			0		
	Functional Utility	AVERAGE			AVERAGE						AVERAGE			AVERAGE		
	Heating/Cooling	GAS/FWA/CENT			GAS/HW/NONE			+3,000			GAS/HW/CENT			0		
	Energy Efficient Items	STANDARD			STANDARD						STANDARD			STANDARD		
Garage/Carport	OSP			2 CAR ATT.			-8,000			2 CAR ATT.			-8,000			
Porch/Patio/Deck	PORCH/DECK			PATIO/DECK			0			PCH/PAT/BAL			0			
OTHER	NONE			NONE						NONE			NONE			
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -27,725			<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -45,315			
Adjusted Sale Price of Comparables				Net Adj. 12.9 %						Net Adj. 19.7 %						
				Gross Adj. 23.3 %			\$ 187,275			Gross Adj. 22.6 %			\$ 184,585			

SALE HISTORY	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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
	Date of Prior Sale/Transfer	11/04/2010				
	Price of Prior Sale/Transfer	\$1				
	Data Source(s)	C.H.R./R.P.D.A./M.L.S.		C.H.R./R.P.D.A./M.L.S.	C.H.R./R.P.D.A./M.L.S.	C.H.R./R.P.D.A./M.L.S.
	Effective Date of Data Source(s)	01/15/2013		01/15/2013	01/15/2013	01/15/2013
	Analysis of prior sale or transfer history of the subject property and comparable sales					

ANALYSIS / COMMENTS	Analysis/Comments				

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

Condition Ratings and Definitions

C1

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

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

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

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

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

Q3

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

Q4

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

Subject Photo Page

Borrower/Client	KEVIN C & CARLA C FITCH				
Property Address	753 Peach St				
City	Peckville	County	LACKAWANNA	State	PA
				Zip Code	18452
Lender	FIRST NATIONAL COMMUNITY BANK				



Subject Front

753 Peach St
Sales Price 0
Gross Living Area 1,845
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;Woods
Site 18300 sf
Quality Q4
Age 2



Subject Rear



Subject Street

Subject Photo Page

Borrower/Client	KEVIN C & CARLA C FITCH				
Property Address	753 Peach St				
City	Peckville	County	LACKAWANNA	State	PA
				Zip Code	18452
Lender	FIRST NATIONAL COMMUNITY BANK				



Subject Side

753 Peach St	
Sales Price	0
Gross Living Area	1,845
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;Woods
Site	18300 sf
Quality	Q4
Age	2



Subject Side



Subject Living Room

Subject Photo Page

Borrower/Client	KEVIN C & CARLA C FITCH				
Property Address	753 Peach St				
City	Peckville	County	LACKAWANNA	State	PA Zip Code 18452
Lender	FIRST NATIONAL COMMUNITY BANK				

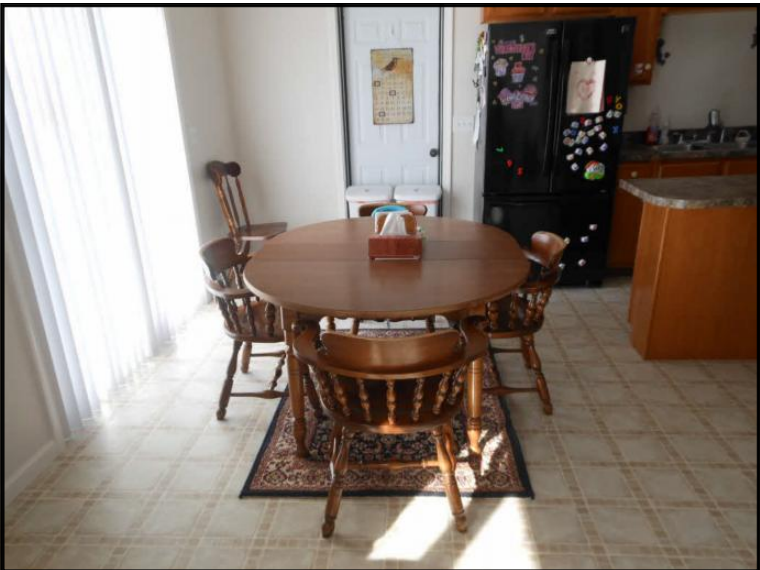


Subject Dining Room

753 Peach St	
Sales Price	0
Gross Living Area	1,845
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;Woods
Site	18300 sf
Quality	Q4
Age	2



Subject Kitchen



Subject Dinette

Subject Photo Page

Borrower/Client	KEVIN C & CARLA C FITCH				
Property Address	753 Peach St				
City	Peckville	County	LACKAWANNA	State	PA Zip Code 18452
Lender	FIRST NATIONAL COMMUNITY BANK				



Subject Bedroom

753 Peach St
Sales Price 0
Gross Living Area 1,845
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;Woods
Site 18300 sf
Quality Q4
Age 2



Subject Bedroom



Subject Street

Subject Photo Page

Borrower/Client	KEVIN C & CARLA C FITCH				
Property Address	753 Peach St				
City	Peckville	County	LACKAWANNA	State	PA
				Zip Code	18452
Lender	FIRST NATIONAL COMMUNITY BANK				



Subject Bathroom

753 Peach St	
Sales Price	0
Gross Living Area	1,845
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;Woods
Site	18300 sf
Quality	Q4
Age	2



Subject Bathroom



Subject Bathroom

Comparable Photo Page

Borrower/Client	KEVIN C & CARLA C FITCH				
Property Address	753 Peach St				
City	Peckville	County	LACKAWANNA	State	PA
				Zip Code	18452
Lender	FIRST NATIONAL COMMUNITY BANK				



Comparable 1

1124 Howell St	
Prox. to Subject	2.05 miles E
Sales Price	195,000
Gross Living Area	2,100
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;Woods
Site	13,068 sf
Quality	Q4
Age	5



Comparable 2

102 Krajewski Dr	
Prox. to Subject	1.97 miles E
Sales Price	220,000
Gross Living Area	1,786
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;Woods
Site	10,454 sf
Quality	Q3
Age	13



Comparable 3

1022 Carmalt St	
Prox. to Subject	1.79 miles SW
Sales Price	170,500
Gross Living Area	2,044
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;Woods
Site	9,148 sf
Quality	Q4
Age	4

Comparable Photo Page

Borrower/Client	KEVIN C & CARLA C FITCH				
Property Address	753 Peach St				
City	Peckville	County	LACKAWANNA	State	PA
				Zip Code	18452
Lender	FIRST NATIONAL COMMUNITY BANK				



Comparable 4

916 Hilltop Dr	
Prox. to Subject	1.98 miles SE
Sales Price	215,000
Gross Living Area	2,032
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Woods
Site	8,276 sf
Quality	Q3
Age	20



Comparable 5

428 N River St	
Prox. to Subject	0.76 miles SW
Sales Price	229,900
Gross Living Area	2,550
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Woods
Site	6,970 sf
Quality	Q4
Age	4



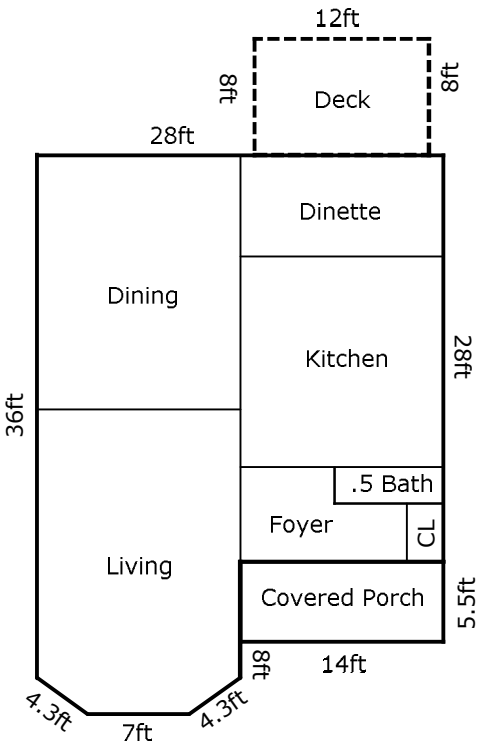
Comparable 6

600 MAPLEWOOD DRIVE	
Prox. to Subject	1.31 miles SW
Sales Price	218,000
Gross Living Area	1,820
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;Woods
Site	7,841 sf
Quality	Q3
Age	31

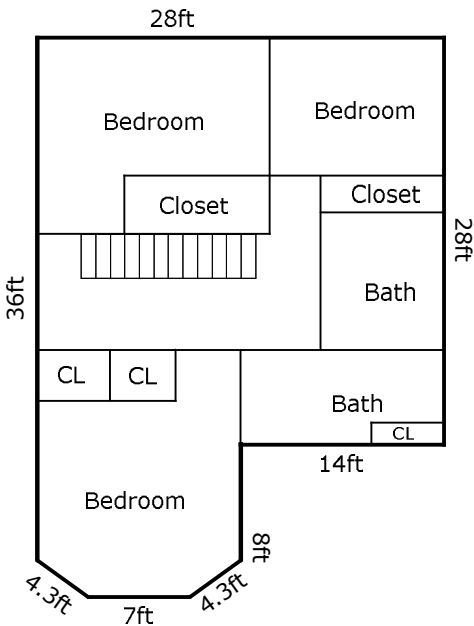
Building Sketch

Borrower/Client	KEVIN C & CARLA C FITCH			
Property Address	753 Peach St			
City	Peckville	County	LACKAWANNA	State PA Zip Code 18452
Lender	FIRST NATIONAL COMMUNITY BANK			

First Floor



Second Floor



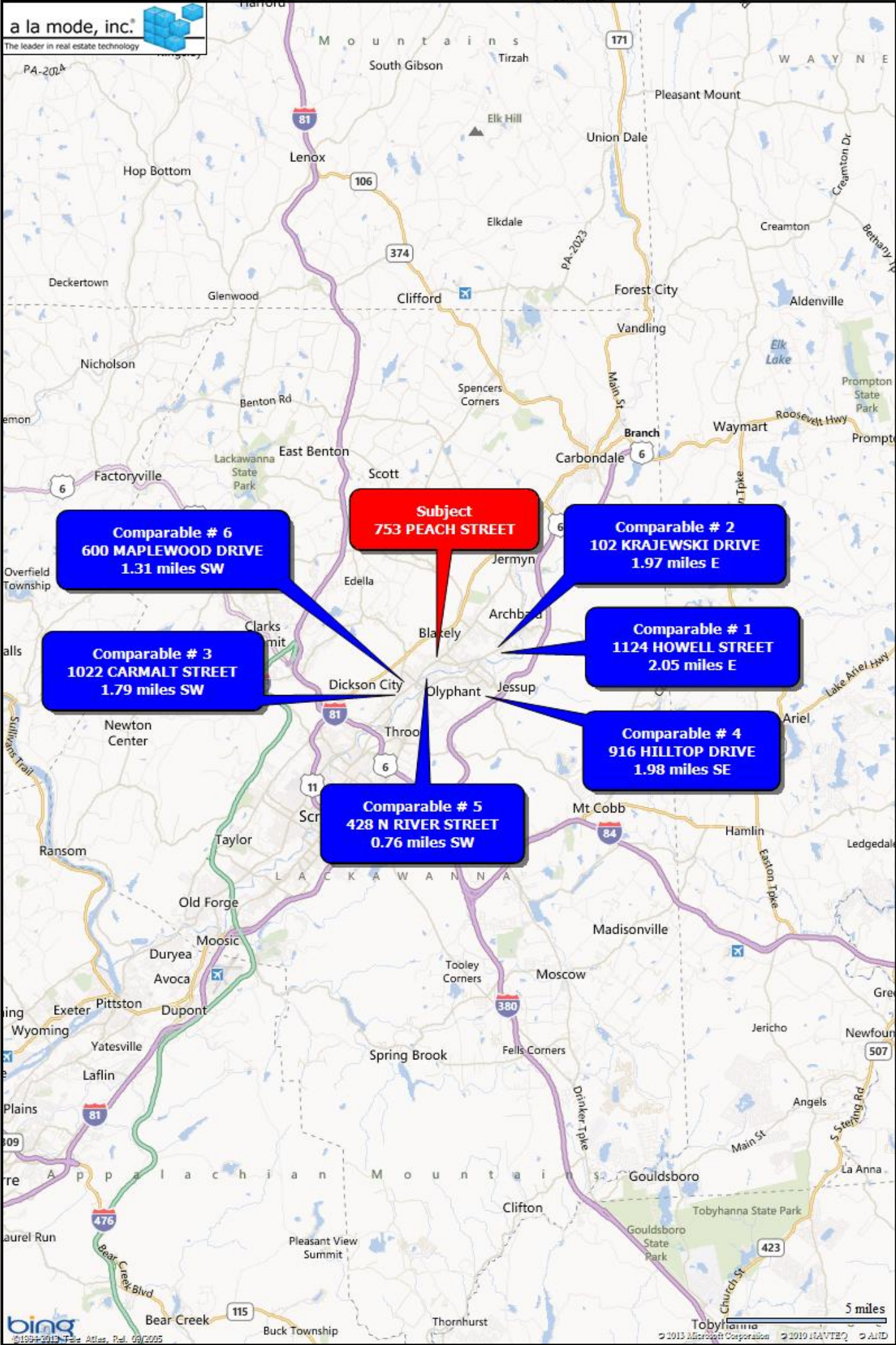
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details	
First Floor	922.25 Sq ft	28 × 28	= 784
		14 × 8	= 112
		7 × 2.5	= 17.5
		0.5 × 2.5 × 3.5	= 4.38
		0.5 × 3.5 × 2.5	= 4.38
Second Floor	922.25 Sq ft	28 × 28	= 784
		14 × 8	= 112
		7 × 2.5	= 17.5
		0.5 × 3.5 × 2.5	= 4.38
		0.5 × 2.5 × 3.5	= 4.38
Total Living Area (Rounded):		1845 Sq ft	
Non-living Area			
Covered Porch	77 Sq ft	5.5 × 14	= 77
Wood Deck	96 Sq ft	12 × 8	= 96

Location Map

Borrower/Client	KEVIN C & CARLA C FITCH			
Property Address	753 Peach St			
City	Peckville	County	LACKAWANNA	State PA Zip Code 18452
Lender	FIRST NATIONAL COMMUNITY BANK			



ERRORS AND OMISSIONS
GeneralStar™

General Star National Insurance Company
P O Box 10360 (Attn: GSN)
Stamford, Connecticut 06904

**REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY****DECLARATIONS PAGE**

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA858850A

Renewal of Number: NJA858850

1. **NAMED INSURED:** Glen C. Harvey
STREET ADDRESS:
98 North Welles Avenue
Kingston, PA 18704
2. **POLICY PERIOD:** Inception Date: 01/30/2013 Expiration Date: 01/30/2014
Effective 12:01 a.m. Standard Time at the address of the Named Insured.
3. **LIMITS OF LIABILITY:**
Each Claim: \$500,000
Aggregate: \$1,000,000
Claim Expenses have a separate Limit of Liability:
Each Claim: \$500,000
Aggregate: \$1,000,000
4. **DEDUCTIBLE:** Each Claim: \$0 Aggregate: \$0
5. **RETROACTIVE DATE:** 01/30/2009
If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.
6. **ANNUAL PREMIUM:** \$573.00
- TOTAL Premium and Taxes/Surcharge : \$573.00
7. **ENDORSEMENTS:**
This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).
AP 00 0001 (06/11), AP 27 0004 (06/11), AP 21 0002 (06/11), AP 01 0033PA (06/11),
AP 08 0039PA (06/2011),
8. **PRODUCER NAME:** Marsh U. S. Consumer
STREET ADDRESS: 12421 Meredith Drive
Urbandale, IA 50398

Authorized Representative

Producer Code: 26460

Class Code: 73128

Date: 01/14/2013

AP 10 0001 06 11

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Commonwealth of Pennsylvania Department of State Bureau of Professional and Occupational Affairs PO Box 2649 Harrisburg PA 17105-2649		10 0635447
Certificate Type Certified Residential Appraiser		Certificate Status Active
GLEN CARL HARVEY 98 NORTH WELLES AVENUE Kingston PA 18704	Certificate Number RL139733	Initial Certification Date 01/29/2009
		Expiration Date 06/30/2013
 Acting Commissioner of Professional and Occupational Affairs	 Signature	
ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 P.S. § 4911		

FROM:
GLEN C. HARVEY
HARVEY APPRAISAL SERVICES
98 NORTH WELLES AVENUE
KINGSTON, PA 18704
(570)714-7550-PHONE
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INVOICE	DATE	REFERENCE
01/23/2013	01/23/2013	FITCH

753 PEACH STREET
PECKVILLE,PA 18452

T0:
FIRST NATIONAL COMMUNITY BANK
102 EAST DRINKER STREET
DUNMORE,PA 18512

[illegible]

HARVEY APPRAISAL SERVICES, INC.