Borrower	Ezra & Regina Roseberry				File No.	VLKY-0	000316	
Property Address	45 Sammons Rd							
City	Olive Hill	County	Carter	State	KY	Zip Code	41164	
Lender/Client	Peoples Bank National Association							

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Joe Elam Appraisal Services, Inc. 2419 Jackson Ave Ashland, KY 41102-6025 606-744-3963

04/25/2018

Corporate Settlement Solutions Peoples Bank National Association 138 Putnam St Marietta, OH 45750

Re: Property: 45 Sammons Rd Olive Hill, KY 41164 Borrower: Ezra & Regina Roseberry File No.: VLKY-0000316

Opinion of Value: \$ 52,700 Effective Date: 04/22/2018

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

of Cal

Toby Ward License or Certification #: 5162 State: KY Expires: 06/30/2018 tward8006@gmail.com

Borrower Ezra & Regina Roseberry	File No. VLKY-0000316
Property Address 45 Sammons Rd City Olive Hill County	Carter State KY Zip Code 41164
Lender/Client Peoples Bank National Association	
APPRAISAL AND REPORT IDENTIFICATION	
This Report is one of the following types:	
Appraisal Report (A written report prepared under Standards Rule	$2\mathchar`-2(a)$, pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricted (A written report prepared under Standards Rule Appraisal Report restricted to the stated intended use by the specifie	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, d client or intended user.)
 analyses, opinions, and conclusions. Unless otherwise indicated, I have no present or prospective interest in the property the Unless otherwise indicated, I have performed no services, as an appraiser or in any ot period immediately preceding acceptance of this assignment. I have no bias with respect to the property that is the subject of this report or the parti My engagement in this assignment was not contingent upon developing or reporting p My compensation for completing this assignment is not contingent upon the develop client, the amount of the value opinion, the attainment of a stipulated result, or the occur My analyses, opinions, and conclusions were developed, and this report has been pre were in effect at the time this report was prepared. Unless otherwise indicated, I have made a personal inspection of the property that is to unless otherwise indicated, no ne provided significant real property appraisal assistance individual providing significant real property appraisal assistance is stated elsewhere in the 	bredetermined results. nent or reporting of a predetermined value or direction in value that favors the cause of the rence of a subsequent event directly related to the intended use of this appraisal. pared, in conformity with the Uniform Standards of Professional Appraisal Practice that the subject of this report. nce to the person(s) signing this certification (if there are exceptions, the name of each his report). the as the estimated length of time that the property interest being le at market value on the effective date of the appraisal.) e stated in this report is: <u>3-6 months.</u>
Comments on Appraisal and Report Identifi Note any USPAP-related issues requiring disclosure and any st The Intended User of this appraisal report is the Lender/Client. The In appraisal for a mortgage finance transaction, subject to the stated Sco	tate mandated requirements: tended Use is to evaluate the property that is the subject of this
approint separat form and Definition of Mark (1977)	
appraisal report form, and Definition of Market Value.	
The appraiser has done service for the subject property of this report i	in the prior 3 years from the accepted date of this assignment,
	in the prior 3 years from the accepted date of this assignment,
The appraiser has done service for the subject property of this report i	in the prior 3 years from the accepted date of this assignment,
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The appraiser has done service for the subject property of this report i 04/11/2018. A previous appraisal inspection was done effective 03/13 APPRAISER: Signature: Name: Toby Ward Signature: Name: 5162 or State License #: State: KY Expiration Date of Certification or License: 06/30/2018	in the prior 3 years from the accepted date of this assignment, //2017. SUPERVISORY or CO-APPRAISER (if applicable): Signature: Name: State Certification #: or State License #: State: Expiration Date of Certification or License:
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SUMMARY OF SALIENT FEATURES

	Subject Address	45 Sammons Rd
	Legal Description	Situate in Carter Co., KY, Whitley Branch DB 334-454
NC	City	Olive Hill
SUBJECT INFORMATION	County	Carter
JECT INF	State	KY
SUB	Zip Code	41164
	Census Tract	9603.00
	Map Reference	26580
PRICE & DATE	Contract Price	5 N/A
PRICE	Date of Contract	N/A
PARTIES	Borrower	Ezra & Regina Roseberry
PAF	Lender/Client	Peoples Bank National Association
	Size (Square Feet)	1,170
	Price per Square Foot	
ESCRIPTION OF IMPROVEMENTS	Location	Rural
IMPROV	Age	18
TION OF	Condition	Average
DESCRIF	Total Rooms	5
	Bedrooms	3
	Baths	2.0
ISER	Appraiser	Toby Ward
APPRAISER	Effective Date of Appraisal	04/22/2018
VALUE	Opinion of Value \$	5 52,700
VA		- 52,700

Joe Elam Appraisal Services, Inc.

			•	Residential Appra	•		File # VLKY-	0000316	
The purpose of this summary appraisal	report is to pr	ovide the lender/clie	ent with an	accurate, and adequat	ely supported,	opinion of the	market value	of the subje	ect property.
Property Address 45 Sammons R	d			City Olive Hill		5	State KY	Zip Code 41	1164
Borrower Ezra & Regina Rosebe	rry	Owner of F	Public Record	Ezra Roseber	ry Estate	(County Carte	r	
Legal Description Situate in Carte	r Co., KY, Whit	ley Branch DB 3	334-454						
Assessor's Parcel # 079-00-00	8.L1			Tax Year 2017		F	R.E. Taxes \$ 3	28	
Neighborhood Name Whitley Bran	ch			Map Reference	26580	(Census Tract g	603.00	
Occupant 🗙 Owner 🗌 Tenant	Vacant	Special As	sessments \$	0		PUD HOA \$		per year	per month
Property Rights Appraised Kee Sim	ole 🗌 Leaseho	ld 🛛 Other (de	scribe)						
Assignment Type Purchase Transact	ion Refin	ance Transaction	X Other (describe) Default,	Foreclosure,	Loss Mitiga	ation, Collect	ions	
Lender/Client Peoples Bank Nat	ional Associatio	on Addres	^{ss} 138 F	Putnam St, Marietta	a, OH 45750				
Is the subject property currently offered for sale or			rior to the effect	ive date of this appraisal?	,		`	Yes 🗙 No	
Report data source(s) used, offering price(s), and of	late(s).	AABRMLS							
I did did not analyze the contract fo	r sale for the subject pur	chase transaction. Explai	n the results of t	he analysis of the contract for	sale or why the anal	ysis was not			
performed. N/A									
Contract Price \$ N/A Date	of Contract N/A	Is the pro	operty seller the	owner of public record?	Ye	es 🗌 No Da	ta Source(s)	N/A	
Is there any financial assistance (loan charges, sale	e concessions, gift or dov	vnpayment assistance, e	tc.) to be paid by	y any party on behalf of the bo	rrower?			Ye	es 🗌 No
If Yes, report the total dollar amount and describe t	ne items to be paid.		N/A						
Note: Race and the racial composition of the ne	ighborhood are not app	raisal factors.							
Neighborhood Characterist	ics		One-U	Init Housing Trends		One-Ur	nit Housing	Present L	and Use %
Location Urban Suburban	Rural	Property Values	Increasing	Stable	Declining	PRICE	AGE	One-Unit	75 %
Built-Up Over 75% X 25-75%	Under 25%	Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	<u>73 %</u> 5 %
Growth Rapid Stable	Slow	Marketing Time	Under 3 m		Over 6 mths	. ,	Low 15	Multi-Family	<u> </u>
				enup Co., on the e			High 21	Commercial	10 %
Carter Co., on the south by rura	1				Juar by ruidi		Pred. 20	Other	<u> </u>
				dverse factors whic	h may affect	00	20		hiect is
								iity. The sui	
within reasonable distance of m	ajor routes, sor	ioois, nospitais,	snopping	and recreational la	cillues, and	employment	ι.		
Market Conditions (including support for the above	conclusions)	I	-!	·		The surf sur		-1	
	,			is available to dete					
as "Stable"; and Demand/Supp								nusual mar	rket
Conditions or seller concessions	s were observed					ermine tren			
Dimensions 32,234 sf			0.74 ac	Sha	nrogalai			ural	rr , ;
Specific Zoning Classification No Zon Zoning Compliance Legal Legal	ing al Nonconforming (Grand		Description No Zon	No zoning/comme ing Illegal (describe		puilt if destr	oyed/market	tability unaf	nected.
		,				Yes	No If No, descri	iho	
Is the highest and best use of subject property as i	inhioven (ni as hinhosed	i pei pians and specificat	ions) uie presen	1 435 (WITES	DOL 11 NO DESCE	INC	
							110, 00001		
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Utilities Public Other (describe)		Pub		lescribe)	Off-site Impr	ovements - Type		Public	Private
Electricity		Water			Off-site Impro	ovements - Type			Private
Electricity 🔀 🗌 Gas 🗌 🗙 Propane	e/Common	Water Sanitary Sewer		Septic/Common	Off-site Impr Street G Alley No	ovements - Type	· · · · · · · · · · · · · · · · · · ·	Public	
Electricity X C Gas X Propand FEMA Special Flood Hazard Area	e/Common Yes 🗙 No Fi	Water Sanitary Sewer		Septic/Common FEMA Map # 21	Off-site Impro	ovements - Type	FEMA Map Da	Public	
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Exterior-Only Inspection Residential Appraisal Report

7032000245

		Exterior-Only in	•		11501 1	пероп	File #	VLKY-0000	316
There are 4 comparable			the subject neighborhoo		price	00,000			900 ·
There are 5 comparable	sales in the subject		the past twelve months		ale pric	10,000			5,000
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COM	/IPARABL	E SALE # 2		COMPARABL	LE SALE # 3
Address 45 Sammons Rd		6315 Lakewood	Village Dr	3151 Beech	ıy Crk		712 H	Hidden Holw	,
Olive Hill, KY 411	64	Catlettsburg, KY	41129	South Shore	e, KY	41175	Gree	nup, KY 411	44
Proximity to Subject		23.37 miles NE		27.62 miles			23.90) miles NE	
Sale Price	\$ N/A		\$ 50,000			\$ 65,000			\$ 46,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 46.30 sq.ft		\$ 49.88	sq.ft.		\$	40.82 sq.ft.	
Data Source(s)		AABRMLS # 42	571	AABRMLS #	# 446	06	AAB	RMLS #4408	37
Verification Source(s)		Exterior-Only Ins		Exterior-Onl				ior-Only Ins	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	N	+(-) \$ Adjustment	DI	ESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Conv/DOM 282		Cash/DOM	128		Cash	/DOM 45	
Concessions		None		None			None	;	
Date of Sale/Time		07/26/2017		02/16/2018			08/31	1/2017	
Location	Rural	Rural		Rural			Rura		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee S	Simple	
Site	0.74 ac	0.20 ac	+1,350	0.50 ac			0.25	ac	+1,225
View	Rural	Rural		Rural			Rura	I	
Design (Style)	Manufac	Manufac		Manufac			Manu	ufac	
Quality of Construction	Average	Average		Average			Avera	age	
Actual Age	18	21		~20			15		
Condition	Average	Average		Average			Avera	age	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths		Total	Bdrms. Baths	+1,000
Room Count	5 3 2.0	5 3 2.0		7 3	2.0		5	2 2.0	.,50
Gross Living Area	1,170 sq.ft.	1,080 sq.ft	+1,350			-1,995	-	1,127 sq.ft.	
Basement & Finished	0 Sq. Ft.	0 Sq. Ft.	1,000	0 Sq. Ft.		-1,335	0 Sq.	.,	
Rooms Below Grade		None							
Functional Utility	None		+	None			None		
Heating/Cooling	Adequate	Adequate		Adequate			Adeq		
Energy Efficient Items	CH&A	CH&A		CH&A			CH&		
	CH&A	CH&A		CH&A			CH&		
Garage/Carport	2dw	1carport2dw	,	2gd2dw		-4,000			-2,000
Porch/Patio/Deck	Deck/Porch	Porch	+1,500	Porch		+1,500	Pc/S	crPc/Dk	-4,000
Amenities/Exterior	None/Vinyl	None/Vinyl		None/Vinyl			None	e/Vinyl	
Amenities	None	OB	-500	OB		-500	OB		-500
Estimated Cost to Cure	Unk	Unk		Unk			Unk		
Net Adjustment (Total)		X + 🗌 -	\$ 2,700	🗌 + 🗙	۲.	\$ -4,995		+ 🗙 -	\$ -4,275
		Net Adj. 5.4 %				,	Net Adj.	9.3 %	
Adjusted Sale Price				[¹¹⁰ L Auj. (.	./ /0		liver Auj.	9.3 %	
Adjusted Sale Price of Comparables		. 0.4		· · ·		\$ 60.005	· ·	0.0	\$ 41.72
of Comparables	ale or transfer history of the	Gross Adj. 11.4 %	\$ 52,700	· · ·	.7 % 2.3 %	\$ 60,005	· ·	0.0	\$ 41,725
of Comparables	ale or transfer history of the	Gross Adj. 11.4 %	\$ 52,700	· · ·		\$ 60,005	· ·	0.0	\$ 41,725
of Comparables	ale or transfer history of the	Gross Adj. 11.4 %	\$ 52,700	· · ·		\$ 60,005	· ·	0.0	\$ 41,725
of Comparables I Image: did Image: did Image: did		Gross Adj. 11.4 % subject property and comp	\$ 52,700 arable sales. If not, explain	Gross Adj. 12	2 <u>.3</u> %		· ·	0.0	\$ 41,725
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

The subject property is located 34.60 miles from my office. This assignment requires geographic competency as part of the scope of work. I has spent sufficient time in the subject's market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and the location involved. Such understanding will not be imparted solely from a consideration of specific data such as demographics, costs, sales, and rentals. The necessary understanding of local market conditions provides the bridge between a sale and a	
comparable sale or a rental and a comparable rental.	
Highest & Best Use: The subject as improved is at it highest and best use. It is residential and that appears to be its best continued use. It is proposed to be of any other use and the neighborhood promotes a residential use.	not
CSS AMC registration number: KY #81	
Appraiser fee: \$275.00	
CSS (Corporate Settlement Solutions) fee: Unknown	
All addresses have been converted to USPS standard.	
The subject property is a manufactured home. The appraisal was requested on a 2055, not a 1004C. Due to the scope of work and no-contact requirements, the appraisal would not of had enough information to use a 1004C, therefore, the 2055 form in this report is appropriate. All con a are also manufactured homes.	
The occupancy of this subject is unknown due to the required limits if the appraisal inspection. The box in this report is marked as of owner occupied however this was unable to be verified.	
90 day quick sale value: \$47,000	
Per sales information it appears that sales occurring with less than a 90 day exposure time are being reduced at a rate of approx 10%.	
COST APPROACH TO VALUE (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	
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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 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 visual inspection 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.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 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.

3. 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.

4. 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 prosence 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 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 a newformental assessment of the property.

5. 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.

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 visual inspection of the exterior areas of the subject property from at least the street. 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 mortgage 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 appraisel report were delivered containing my original hand written signature.

APPRAISER Toby Ward	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Toby Ward	Name
Company Name Joe Elam Appraisal Services, Inc.	Company Name
Company Address 2419 Jackson Ave, Ashland, KY 41102-6025	Company Address
Telephone Number 606-744-3963	Telephone Number
Email Address tward8006@gmail.com	Email Address
Date of Signature and Report 04/25/2018	Date of Signature
Effective Date of Appraisal 04/22/2018	State Certification #
State Certification # 5162	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State KY	
Expiration Date of Certification or License 06/30/2018	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
45 Sammons Rd	Did not inspect exterior of subject property
Olive Hill, KY 41164	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 52,700	
LENDER/CLIENT	COMPARABLE SALES
Name Corporate Settlement Solutions	Did not inspect exterior of comparable sales from street
Company Name Peoples Bank National Association	Did inspect exterior of comparable sales from street
Company Address 138 Putnam St, Marietta, OH 45750	Date of Inspection
Email Address customerservice@visitcss.com	

Freddie Mac Form 2055 March 2005

Page 6 of 6

Subject Photo Page

Borrower	Ezra & Regina Roseberry						
Property Address	45 Sammons Rd						
City	Olive Hill	County	Carter	State	KY	Zip Code	41164
Lender/Client	Peoples Bank National Association						



Subject Front

45 Sammons Ro	I
Sales Price	N/A
Gross Living Area	1,170
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	Rural
View	Rural
Site	0.74 ac
Quality	Average
Age	18

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Ezra & Regina Roseberry						
Property Address	45 Sammons Rd						
City	Olive Hill	County	Carter	State	KY	Zip Code	41164
Lender/Client	Peoples Bank National Association						





Comparable 1

6315 Lakewood	Village Dr
Prox. to Subject	23.37 miles NE
Sale Price	50,000
Gross Living Area	1,080
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	Rural
View	Rural
Site	0.20 ac
Quality	Average
Age	21

Comparable 2

3151 Beechy Crl	k
Prox. to Subject	27.62 miles N
Sale Price	65,000
Gross Living Area	1,303
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	Rural
View	Rural
Site	0.50 ac
Quality	Average
Age	~20

Comparable 3

712 Hidden Holw	/
Prox. to Subject	23.90 miles NE
Sale Price	46,000
Gross Living Area	1,127
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	Rural
View	Rural
Site	0.25 ac
Quality	Average
Age	15

Property Card - Page 1

/13/2017		Carter County	Assessor's Office					
	Carter Cou Leslie Kiser Rose 300 W. Main St. Ste 2 Ph: (606) 474-5663 • 1	berry, Propert 14 Grayson, KY	y Valuation Ad 41143	ministr	ation			
Recent Sales in Area	Previous Parcel Next Parce	Field Definitions	Return to Main Sea	rch Page	Subscription Home	Carter Home		
		Owner and Parcel	Information					
Owner Name	ROSEBERRY EZRA ESTATE	Today's Date		March 13, 2017				
Mailing Address	ailing Address C/O MICHAEL ROSEBERRY 45 SAMMONS RD		count Number	079-00-00-008.L1 /17806				
	OLIVE HILL, KY 41164-	Tax District		00 00				
Description	DWMH ONLY	2016 Rate Per Tho	usand	8.40				
Land Characteristics:								
Location Address	SAMMONS RD 45	Parcel Map		Parcel Map Not Available for this Parcel				
Condition		Topography						
Plat Book/Page		Drainage						
Subdivision		Flood Hazard						
Lot		Zoning						
Block		Electric		No				
Acres	0.00	Water		No				
Front	0	Gas		No				
Depth	0	Sewer		No				
Lot Size	0x0	Road						
Lot Sq Ft	0	Side Walks						
Shape		Information Source						

	Working Tax Roll Information												
Year	Class	Net Taxable Value	Total Taxable Value	Land Value	Improvement Value	Ag Improvement Value	Land FCV	Improvement FCV	Ag Improvement FCV	Total FCV	Farm Acres	Fire Protection Acres	
2017	Mobile Home	\$40,000	\$40,000	\$0	\$40,000	\$0	\$0	\$0	\$0	\$0	0	0	

					Certifie	ed Value Inform	matio	n				
Year	Class	Net Taxable Value	Total Taxable Value	Land Value	Improvement Value	Ag Improvement Value	Land FCV	Improvement FCV	Ag Improvement FCV	Total FCV	Farm Acres	Fire Protection Acres
2016	Mobile Home	\$40,000	\$40,000	\$0	\$40,000	\$0	\$0	\$0	\$0	\$0	0	0

			Impro	vement Inform	ation		
Building Number	Description	Residence Type	Comm Type	Mobile Home Type	Year Built/Manufactured	Effective Age	Average Wal Height
1	DWMH			MH - Residential	1999	0	0
Structure	Number of Stories	Exterior	Foundation	Construction Type	Construction Quality	Building Condition	Roof Type
	0.0						
Roof Cover	Roof Pitch	Basement Type	Basement Finish	Basement Size	Basement Sq Ft	Garage/Carport	Garage Size
					0		
Garage Type	Garage Exterior	Width	Length	Garage Sq Ft	Pool	Pool Size	Tennis Court
		28	44	0		0	
Kitche ns	Dining Rooms	Living Rooms	Family Rooms	Bedrooms	Full Baths	Half Baths	Other Rooms
0	0	0	0	0	0	0	0
Total Rooms	Living Sqft	Fireplaces/Water	Supplemental Heat	Mobile Home Model	Mobile Home Type	Mobile Home Manufacturer	MH Skirt Foundation
0	1,232	0/0			MH - Residential	CLAYTON	

http://qpublic5.qpublic.net/ky_gdisplay.php?county=ky_carter&KEY=079-00-008.L1&account=17806

1/2

Property Card - Page 2

Heat	Heat Source	Heat Type	Air Conditioning	AC/Type	Special Improvements	Fire Alarm	Sprinklers
No			No		No	No	No
Porch/Deck	Porch Sq Ft	Deck Sq Ft	Concrete Type	Farm Bldg Type	Value	Driveway	Fence
	0	0	0		\$29,400.00		0
		Building Pl	noto Preview Enla	rge/Show All	Building Sketc	h Preview	
		alle		Manual March	Building Sketch N	ot Available	
			H, H				

			Sale Infor	nation			
Sale Date	Sale Price	Sale Type	Deed Book	Deed Page		Grantee	Grantor
					RO	SEBERRY TRACY	
						The second s	
Recent Sales in Are	a Previous P	arcel Next Parc	cel Field Definitions	Return to Main Sear	ch Page	Subscription Home	Carter Home

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http://qpublic5.qpublic.net/ky_gdisplay.php?county=ky_carter&KEY=079-00-00-008.L1&account=17806

Location Map

Borrower	Ezra & Regina Roseberry						
Property Address	45 Sammons Rd						
City	Olive Hill	County	Carter	State	KY	Zip Code	41164
Lender/Client	Peoples Bank National Association						



Flood Map

Borrower	Ezra & Regina Roseberry							
Property Address	45 Sammons Rd							
City	Olive Hill	County	Carter	State	KY	Zip Code	41164	
Lender/Client	Peoples Bank National Association							





LEXINGTON INSURANCE COMPANY

WILMINGTON, DELAWARE

Administrative Offices - 99 High Street, Floor 23, Boston, Massachusetts 02110-23110 **Certificate Number:** 018390955-05 This Certificate forms a part of Master Policy Number: 018389876-05 **Renewal of Master Policy Number :** 018389876-04 YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY. READ THE ATTACHED MASTER POLICY CAREFULLY THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS CERTIFICATE DECLARATIONS 1. Name and Address of Certificate Holder: Joe Elam Appraisal Services, Inc. 2419 Jackson Avenue KY Ashland 41102 2. Certificate Period: **Effective Date:** 11/13/17 11/13/18 to Expiration Date: 12:01 a.m. Local Time at the Address of the Insured. 2a. Retroactive Date: 11/13/07 12:01 a.m. Local Time at the Address of the Insured. 3. Limit of Liability: \$ 1,000,000 each claim 2,000,000 aggregate limit s 4. Deductible: \$0 each claim 5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES 6. Advance Certificate Holder Premium: \$ 1,412 7. Minimum Earned Premium: 25% or 353 S Forms and Endorsements: PRG 3512 (12/15) Real Estate Appraisers Professional Liability Coverage Form, PRG 2078 (01/17) Addendum to the Declarations, PRG 3935 (2/16) Premises Liability Coverage Amendatory Endorsement, 89644 (6/13) Economic Sanctions Endorsement, 91222 (09/16) Policyholder Notice, 118477 (03/15) Policyholder Notice, PRG 3150 (10/05) Real Estate Appraisers Professional Liability Insurance Declarations Additional Endorsements applicable to this Certificate only: None Agency Name and Address: INTERCORP, INC. 1438-F West Main Street Ephrata, PA 17522-1345 IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY. THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER. allen B Barry IM County: Boyd Authorized Representative OR Countersignature (in states where applicable) Date: November 8, 2017 PRG 3152 (10/05)

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE