

Borrower	Jason & Cindy Jenkins	File No.	VLKY-0000303
Property Address	528 Gartrell St		
City	Ashland	County	Boyd
		State	KY
		Zip Code	41101
Lender/Client	Peoples Bank National Association		

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Joe Elam Appraisal Services, Inc.
2419 Jackson Ave
Ashland, KY 41102-6025
606-571-5172
www.joeelamappraisalservices.com

03/05/2018

Corporate Settlement Solutions
Peoples Bank National Association
845 Wheeling Ave
Cambridge, OH 43725

Re: Property: 528 Gartrell St
Ashland, KY 41101
Borrower: Jason & Cindy Jenkins
File No.: VLKY-0000303

Opinion of Value: \$ 65,000
Effective Date: 03/01/2018

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,



Paul Joseph Elam
License or Certification #: 3803
State: KY Expires: 06/30/2018
pjelam@JoeElamAppraisalServices.com

Borrower	Jason & Cindy Jenkins	File No. VLKY-0000303
Property Address	528 Gartrell St	
City	Ashland	County Boyd State KY Zip Code 41101
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 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being

appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

3-6 months.

This was derived from the median marketing time of the 5 sales used for statistical purposes in this report.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

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

This statement is an extension of the report certification:

The appraiser has done no prior service for the subject property of this report in the prior 3 years from the accepted date of this assignment, 02/27/2018.

APPRAISER:

Signature: *Paul Joseph Elam*
 Name: Paul Joseph Elam

State Certification #: 3803

or State License #: _____

State: KY Expiration Date of Certification or License: 06/30/2018

Date of Signature and Report: 03/05/2018

Effective Date of Appraisal: 03/01/2018

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 03/01/2018

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	528 Gartrell St
	Legal Description	Situate in Ashland, KY.,Gartrell Sub., Lot 8 R 3, 50x200; DB 670-303
	City	Ashland
	County	Boyd
	State	KY
	Zip Code	41101
	Census Tract	0304.00
	Map Reference	26580
PRICE & DATE	Contract Price	\$ N/A
	Date of Contract	
PARTIES	Borrower	Jason & Cindy Jenkins
	Lender/Client	Peoples Bank National Association
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,272
	Price per Square Foot	\$
	Location	Residential
	Age	93
	Condition	Average
	Total Rooms	7
	Bedrooms	3
	Baths	1.0
APPRAISER	Appraiser	Paul Joseph Elam
	Effective Date of Appraisal	03/01/2018
VALUE	Opinion of Value	\$ 65,000

Exterior-Only Inspection Residential Appraisal Report

VLKY-0000303
File # VLKY-0000303

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 528 Gartrell St City Ashland State KY Zip Code 41101
BORROWER Jason & Cindy Jenkins Owner of Public Record Jason & Cindy Jenkins County Boyd
LEGAL DESCRIPTION Situate in Ashland, KY., Gartrell Sub., Lot 8 R 3, 50x200; DB 670-303
ASSESSOR'S PARCEL # 039-06-10-006.00 Tax Year 2018 R.E. Taxes \$ 1,067.04
NEIGHBORHOOD NAME Gartrell Sub. Map Reference 26580 Census Tract 0304.00
OCCUPANT Owner Tenant Vacant Special Assessments \$ \$0 PUD HOA \$ 0 per year per month
PROPERTY RIGHTS APPRAISED Fee Simple Leasehold Other (describe)
ASSIGNMENT TYPE Purchase Transaction Refinance Transaction Other (describe) Collectors, Default, Foreclosure, or Loss Mitigation
LENDER/CLIENT Peoples Bank National Association Address 845 Wheeling Ave, Cambridge, OH 43725
 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? Yes No
 Report data source(s) used, offering price(s), and date(s). AABRMLS

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 \$ N/A Date of Contract Is the property seller the owner of public record? Yes 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? Yes 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	80 %		
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	5 %		
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	55	Low 60	Multi-Family	5 %		
Neighborhood Boundaries The subject is bounded on the north by the Ohio River, on the east by the Ohio River, on the south by Catlettsburg, and on the west by Roberts Dr.		90	High 78	Commercial	10 %		
Neighborhood Description As of the date of the inspection there were no adverse factors which may affect the subject's marketability. The subject is within reasonable distance of major routes, schools, hospitals, shopping and recreational facilities, and employment.		61	Pred. 65	Other	%		

Market Conditions (including support for the above conclusions) Insufficient data is available to determine trends. Therefore, property values are marked as "Stable"; and Demand/Supply is marked as "In Balance." Financing is readily available from a wide variety of sources. No unusual market conditions or seller concessions were observed during this appraisal.

SITE
Dimensions 50x200 Area 10,000 sf Shape Rectangular View Residential
Specific Zoning Classification R-6 Zoning Description Single Family Residential/Medium Density
Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity Water Street Asphalt
 Gas Natural gas Sanitary Sewer Alley None
FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 21019C0078D FEMA Map Date 8/5/2013
 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

SOURCE(S) USED FOR PHYSICAL CHARACTERISTICS OF PROPERTY Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) Exterior Drive-By Inspection Data Source for Gross Living Area County Records

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	Fireplace(s) # 0	None
# of Stories 2	Full Basement <input type="checkbox"/> Finished	Radiant <input type="checkbox"/> Other	Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 2
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Partial Basement <input type="checkbox"/> Finished	Fuel Gas	Patio/Deck None	Driveway Surface concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Vinyl/Stone	Central Air Conditioning <input checked="" type="checkbox"/>	Pool None	Garage # of Cars
Design (Style) Cape Cod	Roof Surface Comp Shingle	Individual <input type="checkbox"/> Other	Fence None	Carport # of Cars
Year Built 1925	Gutters & Downspouts Metal	Window Type Insulated	Other OB	Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 25	Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	Other (describe)		Built-in
Finished area above grade contains: 7 Rooms 3 Bedrooms 1.0 Bath(s) 1,272 Square Feet of Gross Living Area Above Grade				
Additional features (special energy efficient items, etc.) None				

IMPROVEMENTS
 Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). The appraiser is making the extraordinary assumption the subject property is in average condition and of average quality construction. The subject appeared to have normal wear & tear. No major repairs appeared necessary. The subject appeared to be functionally adequate as of the date of inspection. This was a no-contact exterior-only drive-by inspection. Therefore, the inspection was minimal and important facts could have been missed.
 Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No
 If Yes, describe.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe.

Exterior-Only Inspection Residential Appraisal Report

VLKY-0000303
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There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 63,900 to \$ 89,900							
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 55,000 to \$ 89,900							
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	528 Gartrell St Ashland, KY 41101	315 39th St Ashland, KY 41101	4421 Blackburn Ave Ashland, KY 41101	4015 Mound St Ashland, KY 41101			
Proximity to Subject		0.54 miles N	0.73 miles W	0.45 miles NW			
Sale Price	\$ N/A	\$ 63,000	\$ 89,900	\$ 57,500			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 50.48 sq.ft.	\$ 58.76 sq.ft.	\$ 53.24 sq.ft.			
Data Source(s)		AABRMLS #44117;DOM 131	AABRMLS #42540;DOM 167	AABRMLS #42554;DOM 145			
Verification Source(s)		Exterior-Only Inspection	Exterior-Only Inspection	Exterior-Only Inspection			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth FHA;3810	-3,810	ArmLth Cash;0	
Date of Sale/Time		11/29/2017		03/27/2017		03/07/2017	
Location	Residential	Residential		Residential		Residential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	10,000 sf	3,560 sf	+1,610	10,497 sf		8,800 sf	
View	Residential	Residential		Residential		Residential	
Design (Style)	Cape Cod	Cottage	0	Cape Cod		Ranch	0
Quality of Construction	Average	Average		Average		Average	
Actual Age	93	78	0	70		65	0
Condition	Average	Good	-2,500	Average		Average	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 1.0	6 3 1.0		7 4 1.0		5 3 1.0	
Gross Living Area	1,272 sq.ft.	1,248 sq.ft.		1,530 sq.ft.	-3,870	1,080 sq.ft.	+2,880
Basement & Finished	0sf	0sf		1020sf	-4,080	1080sf	-4,320
Rooms Below Grade	0	0		0		0	
Functional Utility	Adequate	Well-Maintained	0	Adequate		Adequate	
Heating/Cooling	CH&A	CH&A		CH&A		CH&A	
Energy Efficient Items	None	CH&A	0	None		None	
Garage/Carport	2dw	1dw	+500	1gd2dw	-1,000	None	+1,000
Porch/Patio/Deck	2 Porches	Porch/Patio/DK	-1,000	Porch/ScPc	-500	Porch/Patio	0
Amenities/Exterior	None/VinylStn	None/Vinyl	0	None/Vinyl	0	None/Alm	0
Amenities	OB	FN	0	FN	0	None	+500
An Estimated Cost to Cure	\$0	Unk	0	Unk	0	Unk	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,390		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -13,260		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 60	
Adjusted Sale Price of Comparables		Net Adj. 2.2 % Gross Adj. 8.9 % \$ 61,610		Net Adj. 14.7 % Gross Adj. 14.7 % \$ 76,640		Net Adj. 0.1 % Gross Adj. 15.1 % \$ 57,560	
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 type="checkbox"/> did <input checked="" 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) County Records							
My research <input checked="" type="checkbox"/> did <input 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) County Records							
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		N/A	06/02/2018	N/A			
Price of Prior Sale/Transfer		N/A	\$0	N/A			
Data Source(s)	County Records	County Records	County Records	County Records			
Effective Date of Data Source(s)	03/01/2018	03/01/2018	03/01/2018	03/01/2018			
Analysis of prior sale or transfer history of the subject property and comparable sales All previous sales were within the time constraints listed in the grid above. There are no current listings of the comparable sales. Comp #2 had a prior sale regarding an estate. The sale/transfer price was \$0.							
Summary of Sales Comparison Approach The sales listed are from the subject's market and are within acceptable proximity to the subject. They are the most recent and most comparable found. The subject's market has low population density which contributes to limited sales and active listings. Adjustments were made for dissimilarities based on market reaction. The subject property is bracketed by sold price and the adjusted values of the comparable sales. The GLA of the subject is bracketed by the GLA of the comparable sales. Most weight was given to comp # 1 due to the lowest gross percentage adjustments. Site size is bracketed. Condition adjustments were used, if needed, instead of Age adjustments. The statistics for the comparables are drawn from MLS; County Records; & Appraiser Files. The statistics from these sources may not agree. Therefore, the appraiser chose the best and most reasonable statistics for this report.							
Indicated Value by Sales Comparison Approach \$ 65,000							
Indicated Value by: Sales Comparison Approach \$ 65,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$ 0							
Due to lack of data, the income approach was not used. Most weight was given to the sales comparison approach since it most accurately reflects current market trends and conditions. The cost approach was not used due to the age of the subject.							
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 visual inspection of the exterior areas of the subject property from at least the street, 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 \$ 65,000 , as of 03/01/2018 , which is the date of inspection and the effective date of this appraisal.							

Exterior-Only Inspection Residential Appraisal Report

VLKY-0000303
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The subject property is located 1.68 miles from my office. This assignment requires geographic competency as part of the scope of work. I have 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.

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

CSS AMC registration number: KY #81
Appraiser fee: \$325.00
CSS (Corporate Settlement Solutions) fee: Unknown

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 not proposed to be of any other use and the neighborhood promotes a residential use.

The statistics for the comparables are drawn from MLS; County Records; & Appraiser Files. The statistics from these sources may not agree. Therefore, the appraiser chose the best and most reasonable statistics for this report.

An estimated 90-day quick sale value is \$55,000.

ADDITIONAL COMMENTS

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) Vacant residential land sales were researched to estimate site value. AABRMLS #38722 appeared to be the only similar sale over the last 2 years prior to the inspection date. County records were used to verify sales. The site value is not valid for insurance purposes. Opinion of site value is \$8,250.

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	8,250
Source of cost data	N/A		DWELLING	Sq.Ft. @ \$	= \$
Quality rating from cost service	N/A	Effective date of cost data		Sq.Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					= \$
N/A			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)			35 Years	INDICATED VALUE BY COST APPROACH	= \$ 0

COST APPROACH

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) N/A

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(s)
Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

PUD INFORMATION

Exterior-Only Inspection Residential Appraisal Report

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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 visual inspection of the exterior areas of the subject property from at least the street, (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.

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 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.
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.

Exterior-Only Inspection Residential Appraisal Report

VLKY-0000303
File # VLKY-0000303

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.

Exterior-Only Inspection Residential Appraisal Report

VLKY-0000303
File # VLKY-0000303

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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 Paul Joseph Elam

Signature 

Name Paul Joseph Elam

Company Name Joe Elam Appraisal Services, Inc.

Company Address 2419 Jackson Ave, Ashland, KY 41102-6025

Telephone Number 606-571-5172

Email Address pjlam@JoeElamAppraisalServices.com

Date of Signature and Report 03/05/2018

Effective Date of Appraisal 03/01/2018

State Certification # 3803

or State License # _____

or Other (describe) _____ State # _____

State KY

Expiration Date of Certification or License 06/30/2018

ADDRESS OF PROPERTY APPRAISED

528 Gartrell St

Ashland, KY 41101

APPRAISED VALUE OF SUBJECT PROPERTY \$ 65,000

LENDER/CLIENT

Name Corporate Settlement Solutions

Company Name Peoples Bank National Association

Company Address 845 Wheeling Ave, Cambridge, OH 43725

Email Address customerservice@visitcss.com

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 exterior of subject property

Did inspect exterior of subject property from street

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 _____

Subject Photo Page

Borrower	Jason & Cindy Jenkins				
Property Address	528 Gartrell St				
City	Ashland	County	Boyd	State	KY Zip Code 41101
Lender/Client	Peoples Bank National Association				



Subject Front

528 Gartrell St
Sales Price N/A
Gross Living Area 1,272
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 1.0
Location Residential
View Residential
Site 10,000 sf
Quality Average
Age 93

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Jason & Cindy Jenkins				
Property Address	528 Gartrell St				
City	Ashland	County	Boyd	State	KY
				Zip Code	41101
Lender/Client	Peoples Bank National Association				



Comparable 1

315 39th St
 Prox. to Subject 0.54 miles N
 Sale Price 63,000
 Gross Living Area 1,248
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location Residential
 View Residential
 Site 3,560 sf
 Quality Average
 Age 78



Comparable 2

4421 Blackburn Ave
 Prox. to Subject 0.73 miles W
 Sale Price 89,900
 Gross Living Area 1,530
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 1.0
 Location Residential
 View Residential
 Site 10,497 sf
 Quality Average
 Age 70




Comparable 3

4015 Mound St
 Prox. to Subject 0.45 miles NW
 Sale Price 57,500
 Gross Living Area 1,080
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location Residential
 View Residential
 Site 8,800 sf
 Quality Average
 Age 65

Property Card

3/5/2018

qPublic.net - Boyd County, KY PVA

 **qPublic.net** Boyd County, KY PVA

Summary

Parcel Number 039-06-10-006.00
 Account Number 209926
 Location Address 528 GARTRELL STREET
 Description LOT 8 R 3 50X200
 (Note: Not to be used on legal documents)
 Class RESIDENTIAL (10)
 Tax District 20-Ashland
 Rate Per Thousand 1.5926

[View Map](#)



*50x200 =
10,000 sq*

Ownership

JENKINS JASON R & CINDY SEXTON
 11920 KELLY DR
 ASHLAND, KY 41102

Land Characteristics

Condition	Fair	Topography	Not Used
Plat Book/Page		Drainage	
Subdivision	GARTRELL	Flood Hazard	
Lot	8	Zoning	Residential
Block	3	Electric	No
Acres	0.00	Water	No
Front	50	Gas	No
Depth	0	Sewer	No
Lot Size	50x0	Road	
Lot Sq Ft	0	Sidewalks	No
Shape		Information Source	

DB 670-303

Tax Roll Information

+ Land Value
 + Improvement Value
 = Total Taxable Value
 - Exemption Value
 = Net Taxable Value

	Working Value	Certified Value
	\$12,000	\$12,000
	\$55,000	\$55,000
	→ \$67,000	\$67,000
	\$0	\$0
	\$67,000	\$67,000

Taxes \$1067.04

Exemption:

Homestead: No

Homestead: No

Improvement Information

Building Number	1	Kitchens	1
Description	HOUSE	Dining Rooms	0
Residence Type	Single Family	Living Rooms	1
Comm Type		Family Rooms	1
Mobile Home Type		Bedrooms	3
Year Built	1925	Full Baths	1
Effective Age	0	Half Baths	0
Ave. Wall Height	8	Other Rooms	1
Structure	1 1/2 Story	Total Rooms	8
Number of Stories	1.5	Living Sq Ft	1,272
Exterior	Vinyl	Fireplaces/Water	1/Y
Foundation	Concrete Block	Supplemental Heat	Wood
Construction Type	Wood Frame	Mobile Home Model	
Construction Quality	Fair/Economy	Mobile Home Manufacturer	
Building Condition	Fair	MH Skirt Foundation	
Roof Type	RY-Gable	Heat	Y
Roof Cover	RF-Asphalt Shingles	Heat Source	Electric
Roof Pitch	RP-Medium	Heat Type	Forced Air
Basement Type	BT-None	Air Conditioning	Y
Basement Finish	None	AC/Type	Central
Basement Size	BS-None	Special Improvements	N
Basement Sq Ft	0	Fire Alarm	N
Garage/Carport		Sprinklers	N
Garage Size		Porch/Deck	None
Garage Type		Porch Sq Ft	246

Property Card

qPublic.net - Boyd County, KY PVA

Garage Exterior	-	Deck Sq Ft	0
Width	0	Concrete Sq Ft	0
Length	0	Farm Bldg Type	
Garage Sq Ft	0	Value	\$55,000.00
Pool	None	Driveway	Paved/Asphalt
Pool Size	0	Fence	0
Tennis Courts	None		

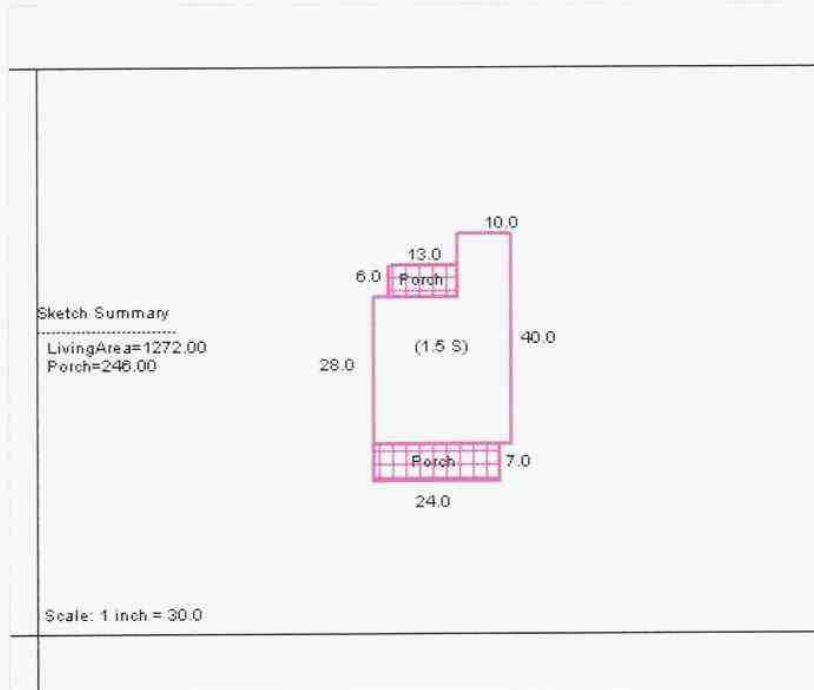
Sales

Sale Date	Sale Price	Deed Book	Deed Page	Grantor	Grantor
3/24/2004	\$67,000	670	303	JENKINS JASON R & CINDY SEXTON	HOWARD KENNETH JR & CATHY A
4/23/1999	\$58,000	624	226	HOWARD KENNETH JR & CATHY A	FERGUSON JEFFREY DEAN & REBECCA
7/1/1984	\$30,000	508	388	FERGUSON JEFFREY & REBECCA RUTH	FLEMING EUGENE & MARY F
1/1/1900	\$0	429	399	FLEMING EUGENE & MARY	

Photos



Sketches



Prior Listing of Subject

MLS # 39633

Address: 528 Gartrell Street

Page 1 of 1

PRIOR LISTING of SUBJECT

ALL FIELDS DETAIL



MLS #	39633	Bedrooms	3
Class	RESIDENTIAL	Rooms	6
Type	Single Family	Full Baths	2
Area	Ashland	Half Baths	0
Asking Price	\$48,950	Total Baths	2
Address	528 Gartrell Street	Garage Capacity	0
City	Ashland	Garage Type	None
State	KY	Approx Age	50+
Zip	41101	Basement	No
Status	EXPIRED		
Sale/Rent	For Sale		

ea of 9/24/15



GENERAL

Client Hit Count	19	Agent Hit Count	74
VOW Include	No	VOW Address	No
VOW Comment	No	VOW AVM	No
Listed in other class Y/N	No	Agent	JOANN SCOTT - Cell: 606-471-9435
Listing Office 1	RE/MAX REAL TEAM REALTY - MAIN: 606-325-0407	Comm %	2.8
Comm Variable Y/N	No	Showing	Lockbox
Possession	With Deed @ Closing	Listing Date	5/23/2015
Deed Book	670	Page #	303
Lot Size	50x200	Above Grade Finished SqFt	1272
School	Ashland Indepen	Below Grade Finished SqFt	0
Year Built	1925	Directions	US 23 to 44th Street to left onto Gartrell. House on right.
Total Finished SqFt	1,272	Associated Document Count	1
Off Market Date ✓	9/24/2015 ✓	IDX Include	Y
Original Price	\$48,950	Picture Count	1
Days On Market	124	Days On MLS	120
Input Date ✓	5/27/2015 8:50 PM ✓	Update Date	9/23/2016 3:00 AM

FEATURES

Style	1.5 Story/Cape Cod	Exterior	Stone Vinyl Siding	Foundation	Concrete Block	Water/Sewer	Public Sewer Public Water
Cooling	Central	Features	Deck Patio Porch Swimming Pool Above Ground Swim Pool	Heat	Forced Air Gas	Possession	With Deed
Appliances	Dishwasher Range-Gas Range Hood Refrigerator	Home Warranty	No	Roof	Composition Shingles	Topography	Level Rolling Clear

FINANCIAL

Lock Box # 31613892

PUBLIC REMARKS

Public Remarks House priced for quick sale! ATTN: Investors & Landlords! Being sold "AS IS, WHERE IS". Go show & make offer! This 3 BR, 2 BA homw has large living room with bay window and back deck. Sq. ft. is approximate.

DISCLAIMER

The accuracy of all info regardless of source, incl but not limited to sq ft & lot sizes, is deemed reliable but is not guaranteed & should be independently verified through personal inspection &/or w/the appropriate professionals.

License



Commonwealth of Kentucky
Kentucky Real Estate Appraisers Board

2017 - 18

Hereby grants a *Certified Residential Real Property Appraiser*

To: Paul Joseph Elam
Joe Elam Appraisal Services, Inc.
2419 Jackson Ave.
Ashland, KY 41102

License No **3803**

who has complied with the provisions of Chapter 324A of the Kentucky Revised Statutes IN WITNESS WHEREOF, we have caused the official seal to be fixed and attested for the year shown above.



John G. Kenkel, Jr., Chair
Dwain Wheeler, Vice Chair
Russ C. Lohan

Handwritten signature of John M. Kelly, Jr.

This certificate expires 6/30/2018

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
Ashland KY 41102
- 2. Certificate Period: Effective Date: 11/13/17 to Expiration Date: 11/13/18
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
- 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

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 D Barry IV

County: Boyd

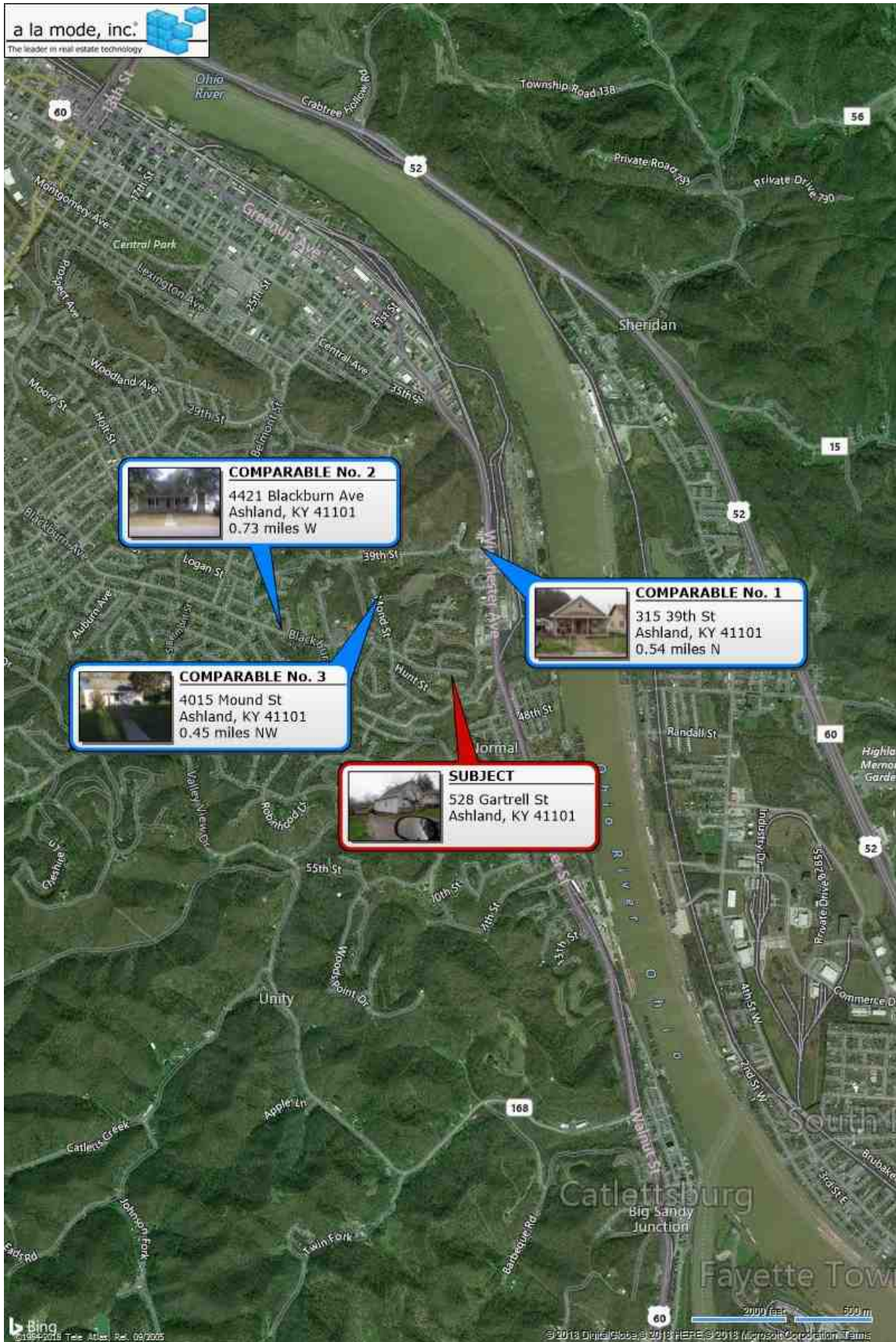
Authorized Representative OR
Countersignature (in states where applicable)

Date: November 8, 2017

PRG 3152 (10/05)

Location Map

Borrower	Jason & Cindy Jenkins				
Property Address	528 Gartrell St				
City	Ashland	County	Boyd	State	KY
Lender/Client	Peoples Bank National Association				
				Zip Code	41101



Flood Map

Borrower	Jason & Cindy Jenkins				
Property Address	528 Gartrell St				
City	Ashland	County	Boyd	State	KY
Lender/Client	Peoples Bank National Association		Zip Code	41101	

