Borrower	Terry & Wanda Whitehair				File No.	Whiteha	irTW18	
Property Address	1113 13th St							
City	Parkersburg	County	Wood	State	WV	Zip Code	26101	
Lender/Client	Peoples Bank National Association							

TABLE OF CONTENTS



Letter of Transmittal	1
USPAP Identification	
Exterior-Only	3
General Text Addendum	9
Subject Photos	11
Comparable Photos 1-3	12
Additional Appraiser's Certification	13
Environmental Addendum - Appraiser	14
Location Map	
Flood Map	17
lianna	10

Peoples Bank National Association 138 Putnam Street Marietta, OH 45750

Re: Property: 1113 13th St

Parkersburg, WV 26101
Borrower: Terry & Wanda Whitehair

File No.: WhitehairTW18

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

The purpose of this appraisal is to estimate the market value of 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 value conclusions reported are as of the effective date stated in the body of the report and 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,

Pamela K. Underwood

Borrower		Wanda Whitehair			File N	0. WhitehairTW18
Property A City	ddress 1113 13 Parkerst		County Wo	ood	State WV	Zip Code 26101
Lender/Cli	ent Peoples	Bank National Assoc	ciation			
APF	PRAISAL AN	ND REPORT ID	DENTIFICATION			
This	Report is one of	the following types:				
	Appraisal Report	(A written report prep	ared under Standards Rule 2	2-2(a) , pursuant to the Sco	pe of Work, as disclosed	d elsewhere in this report.)
	Restricted Appraisal Report		ared under Standards Rule 2 d intended use by the specified c	2-2(b) , pursuant to the Sco lient or intended user.)	ope of Work, as disclose	ed elsewhere in this report,
I certify - The s - The re analyse - I have - I have accepta - I have - My er - My co client, t - My ar were in - Unles - Unles individu	that, to the best of matterments of fact core ported analyses, opinions, and conce no present or prosp. performed no service ance of this assignment in this assignme	clusions. lective interest in the propers, as an appraiser or in an int. It to the property that is the information was not continge pleting this assignment is report was prepared. I have made a personal in the interest of the interest of the property appraisal assignment or interest of the interes		and no personal interest with lerty that is the subject of this involved with this assignment determined results. In or reporting of a predetermine ce of a subsequent event directed, in conformity with the Unification of the person of the p	respect to the parties involve port within the three-year end value or direction in valicity related to the intended uform Standards of Profession Certification (if there are example) and the property alue on the effective date	ved. period immediately preceding ue that favors the cause of the se of this appraisal. onal Appraisal Practice that ceptions, the name of each
			d Report Identific			
Note	any USPAP-rei	ated issues requirir	ng disclosure and any sta	te mandated requirem	ents:	
APPR	AISER:			SUPERVISORY or C	CO-APPRAISER (if a	pplicable):
	0		· .			
Signatu	re: $\underline{\mathscr{F}_a}$	mela K	Underwood	Signature:		
Name:	Pam Underwoo	d		Name:		
	ertification #: CR1	128		State Certification #:		
	License #: WV Expiration D	ate of Certification or Licens	e: 09/30/2018	or State License #: State: Expiration	n Date of Certification or Lice	nse:
Date of	Signature and Report:	07/16/2018		Date of Signature:		
Inspecti	e Date of Appraisal: on of Subject: Inspection (if applicable	07/12/2018 None Interior and le): 07/12/2018	Exterior Exterior-Only	Inspection of Subject: [Date of Inspection (if applic	None Interior an	d Exterior Exterior-Only

Exterior-Only Inspection Residential Appraisal Report WhitehairTW18 File # WhitehairTW18

The nurnose	of this summ	nary appraisal rep	ort is to pro	vide the lender	r/client with an	accurate	and adequate	elv sunnort	ed oninio	n of the	e marki	et value	of the subje	ect property
Property Addr		13th St	ore to pro	1100 010 101100	, onone man an		Parkersbu		.оц, оринс		State		Zip Code 2	
_ , ,		da Whitehair		Own	er of Public Rec				oir			Wood	-	0101
Legal Descrip						olu Tell	y & Wand	a willen	iaii		County	VVOOC	1	
		2 J V Rathbor	ie Est 90 x	34 X 90 X 34		Toy V	nor 0047				D E To	voo & 0		
Assessor's Pa							ear 2017					xes \$ 0		
Neighborhood	.,,,,	th Parkersbur	•				Reference 7	71					005.00	
Occupant 2		Tenant Va			ial Assessment	\$ N.A.			PUD	HOA \$	0		per year	per month
Property Righ		Fee Simple	Leaseh		er (describe)	(1 11)								
Assignment T	,,	rchase Transaction		nance Transactio			Default/C							
Lender/Client		Bank Nationa					Street, Mar							
		ntly offered for sale											Yes 🔀 No	
Report data si	ource(s) used,	offering price(s), a	nd date(s).	From the	street the s	subject did	l not appe	ar to be f	or sale,	MLS Ii	stings	did inc	licate that	the
	not currentl													
	did not anal	yze the contract fo	r sale for the si	ubject purchase	transaction. Exp	lain the resu	ts of the analy	ysis of the o	contract for	r sale or v	why the	analysis	was not	
performed.														
Contract Price										_				
Contract Price		Date of Co			he property sell				Yes		ata Sou	rce(s)		
Is there any fi	nancial assistar	nce (loan charges,	sale concessio	ons, gift or down	payment assista	nce, etc.) to	be paid by an	y party on b	oehalf of th	e borrow	er?		۱ ا	/es 🗌 No
If Yes, report	the total dollar	amount and descri	oe the items to	be paid.										
Note: Race a	and the racial o	omposition of the	e neighborho	od are not appr	aisal factors.									
	Neighborhoo	d Characteristics			One-U	nit Housing	Trends			One-U	nit Hou	sing	Present L	and Use %
Location	Urban	Suburban	Rural	Property Value	s Increas	ing 🔀	Stable	Declini	ng	PRICE		AGE	One-Unit	75 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Supp	ly Shorta	ge 🔀	In Balance	Over S	upply	\$ (000)		(yrs)	2-4 Unit	8 9
Growth	Rapid	Stable	Slow	Marketing Tim	e Under	3 mths 🔀	3-6 mths	Over 6	mths	50	Low	2	Multi-Family	0 %
Neighborhood		_	_	on the north b							High	130	Commercial	2 9
		nd the south b			., maraoon			, , , , , , , , , , , , , , , , , , , ,			Pred.	65	Other	15 %
Neighborhood				within a mix	residential	neighbor	nond se u	ıell as so						
4	•	ing distances												
Within Con		ar from the ex				and empl	oyinent. 3	Juniound	mig prop	Jei IIGS	vaiy li	ı sıze,	uye allu	
		support for the abo						l l		. 41				ha la
		- ' '			ctors that af			pply for n	iomes ir	ı ine ne	eignbo	mood	appears to	be in
balance. I	NILS INIORM	ation indicates	a normai r	narkeung un	ne oi 3 to 6	monuns ir	i ine area.							
Dimensions	0.4 00			۸r	00 000 1		Char	20			,	fiour NI	D	
Dimensions Consider Zonin					ea 3,060 sf			pe rectai		1 42 . 1		/iew N;	Res;	
	ng Classification		noonforming //		ning Description				nily resid	ientiai				
	liance X Le		1	Grandfathered Us	, —		Illegal (descrit		N v	'aa 🗆	l No. I	f No. doo	oribo	
is the nighest	and best use o	f subject property a	as improved (o	r as proposed pe	er pians and spe	cilications) t	ne present usi	e?	XY	es	No I	f No, des	CTIDE	
11411141	D. Lille Add	(-lll)			Dullin Other	(- \		0# -!	4- 1		T		D. J. II.	Datasets
Utilities		er (describe)		14/-4		r (describe)			te Improve		туре		Public	Private
Electricity Gas	X	1		Water	X				Concr	ete			<u> </u>	
	N [Van		Sanitary Sewer	X [FERMA A	lan # 544		None			111 1100	Data 44/0	(00.40
	Flood Hazard A			EMA Flood Zone		FEMA N		107C009	3D		rE	ivia iviap	Date 11/6/	2013
		nprovements typica			Yes [No If No		in ata \a			Voc. "	✓ Nic	If Voc dage	ho
		nditions or externa										_	If Yes, describ	
		ent adverse ea												
		ormation is pe				to be relie	d upon for	flood ins	surance	determ	nınatio	n. The	client sho	ould rely
		cation source				0 12 .		Tau D:		Dai'			Name: + · C	
		Characteristics of F		Appraisal Fi	les 🔀 ML		essment and			Prior Insp			Property Owne	
		erior Inspection	1	Compand Describe	tion		urce for Gross	s LIVING Are			unty T	ax Ass	essors Re	
	General Descr	<u> </u>		General Descrip			ng/Cooling			enities		7.4:	Car Stora	ye
Units X On		h Accessory Unit	Concret		awl Space	X FWA [HWBB		Fireplace		0	None		
# of Stories	2.0	_	Full Bas		Finished	Radian	i .		Woodsto			X Drive		
Type 🔀 De		S-Det./End Unit		Basement	Finished	Other				ck Nor	ne [Driveway		Concrete
Existing	Proposed	Under Const.	_		-Alum	Fuel	Gas		Porch fr		[Garag		
Design (Style)) Coloni	al	Roof Surfac		mp Shngle		Air Condition		Pool N		[Carpo		
Year Built	1900		Gutters & D	ownspouts Me	tal/Avg	Individu	ıal	X	Fence re	ear	[Attac	hed [Detached
Effective Age	(Yrs) 35		Window Typ	oe Db	le hung/Avg	Other			Other][Built-i	in	
Appliances	Refrigerator	Range/Over	n Dishw			crowave [Washer/D	ryer	Other (des	scribe)				
Finished area	above grade co	ontains:	6 Room	S	3 Bedrooms		1.1 Bath(s)		1,440	Square	Feet of	Gross Liv	ing Area Abov	re Grade
Additional feat	tures (special e	nergy efficient item	is, etc.)	front porch					,					
		3,	., ,	poro										
Additional feat	condition of the	property and data	source(s) (incl	uding apparent r	needed repairs.	deterioration.	renovations, r	remodelina.	etc.).	·The	e subie	ect ann	ears to be	in
average o		erall. Althou												
		ect the subject												OI
comments		re no informat												ive and
		d equal to com							_			negau	ve or posit	ive and
assumeu	average and	a equal to con	iparabies. F	трргаізеі па	s assumeu	JWHEI OCC	upieu,aiii i	ough it c	oulu Hol	De vei	illeu.			
Are there any	annarent nhysi	cal deficiencies or	adverse conditi	ions that affect t	he livahility sou	ndness or st	ructural intent	rity of the nu	ronerty?			Yes 🔀	ZI No	
If Yes, describ		bai delicionolos di	aavorso oonan	iono that anoot t	no nvability, sou	nunoss, or si	ruoturai intogi	iity oi tiio pi	орону:			103	NO NO	
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Dogo the pro-	party ganerally	onform to the noise	hhorbood (fun-	ctional utility ct	de condition	o construct	on ato \o		Va.	, NI-	n If N	docorit	۵	
Does the prop	perty generally o	onform to the neig	hborhood (fund	ctional utility, sty	rle, condition, us	se, constructi	on, etc.)?		X Yes	s No	o If No	, describ	е.	
Does the prop	perty generally o	onform to the neig	hborhood (fund	ctional utility, sty	rle, condition, us	se, constructi	on, etc.)?		X Yes	s 🗌 No	o If No	, describ	е.	

Exterior-Only Inspection Residential Appraisal Report WhitehairTW18 File # WhitehairTW18

	There are 3 comparabl	e nror	nerties ci	urrently	offered	for c	ale in	the subjec	t neighborh	ood rai	naina in	nrice	from \$ 5	o 000		to 9	70.	በበበ	
													ice from \$						•
		e sale			TIEIGHL					uis iaii								71,500	
	FEATURE		SUBJEC	1		COM	IPAKAB	LE SALE #	:]				LE SALE # 2	<u> </u>				LE SALE #	ŧ 3
	Address 1113 13th St				2101	Maxv	vell A	/e		1436	20th	St			1440	20th	St		
	Parkersburg, W\	/ 261	01		Parke	ersbui	a. W	V 26101		Park	ersbur	a. WV	/ 26101		Park	ersbui	ra. W\	/ 26101	
	Proximity to Subject					miles					miles					miles			
						IIIICS	INL	\$	00.000		IIIICS	14	\$	74 500		IIIICS	INL	\$	00.000
	Sale Price	\$		0					60,000				þ.	71,500				2	69,000
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	42.5	5 sq.ft.			\$	38.36	sq.ft.			\$	51.3	4 sq.ft.		
	Data Source(s)				MLS	Ext N	ILS 3	929041;	DOM 339	MLS	39	44527	7;Dom 47		MLS	# 389	6456;	DOM 18	33
	Verification Source(s)				MIS	# 392	9041	Dom 33	9	MLS	# 394	4577·	Dom 47		MLS	# 389	6456	Dom 18	3
	VALUE ADJUSTMENTS	D	ESCRIPT	ION	_	SCRIPT			Adjustment		SCRIPT		+(-) \$ Ac	liuetment	_	SCRIPT			Adjustment
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	Sales or Financing				ArmL						vention					_th 0 C			0
	Concessions				Cash	1;0			0) Clsir	ng Cos	t		-2,000	None	e note	d		0
	Date of Sale/Time				s05/1	18;Unl	<		0	11/1	4/2017	,		0	12/0	1/2017	7		0
	Location	Res			N;Re	es.				Subi	urban				N;Re	es.			
	Leasehold/Fee Simple	_	Simple			Simple					Simple					Simple			
	Site						,												
			60 sf		8250				U	5670				0	5749	ST			0
	/iew	Res			N;Re	es;				Resi	dential				Res				
	Design (Style)	Cold	onial		Color	nial				Colo	nial				Colo	nial			
	Quality of Construction	Vinv	/I-Alum		Vinyl					Viny	ı			0	Vinyl	1			0
	Actual Age	-			89					103					108				
	· · · · · · · · · · · · · · · · · · ·	118						_											0
	Condition		rage	1_	Avera		1.			Aver					Aver		Ι.		
	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		+1,500	Total	Bdrms.	Baths		-1,500	Total	Bdrms.	Baths		
	Room Count	6	3	1.1	6	3	1.0			7	4	2.0	<u></u>	-3,000	7	3	1.1	<u></u>	0
	Gross Living Area		•) sq.ft.		•) sq.ft.		C)		sq.ft.		-5,500			sq.ft.		0
	Basement & Finished	0 P	smt/0-F			mt/0-l					smt/0-f					mt/0-			
		1		111	I		-111		Ü			-111		0			F111		0
	Rooms Below Grade		nown		None					None					None				
ı	Functional Utility	Ave	rage		Avera	age				Aver	age				Aver	age			
5	Heating/Cooling	Fa (Ca		Spac	ce			+1,500	Fa C	a				Fa C	a			
VOACE	Energy Efficient Items		ndard		Stand				.,000	Stan					Stan				
ŕ																			
j	Garage/Carport	Non			None			-		None					None				
į	Porch/Patio/Deck	Por				h/Dec	k				h/Patio)				h/Dec	k		
300	Other	Non	e		None	<u> </u>				None	е				None	<u> </u>			
ij	Other	Non	е		None	•				None	е				None	•			
ł	None	Non			None					None					None				
	Net Adjustment (Total)	11011			_	+ [٦-	\$	3,000			X -	\$	40.000	_		٦.	\$	
3							_		3,000				Ψ	-12,000			_		0
ß	Adjusted Sale Price				Net Ad		5.0 %			Net Ac		6.8 %			Net Ad		0.0 %		
9	of Comparables				Gross	Adj.	5.0 %	\$	63,000	Gross	Adj. 1	6.8 %	\$	59,500	Gross	Adj.	0.0 %	\$	69,000
-		Ale e e e l																	
ð	did did not research	tne sai	e or trans	ster nisto	ory or ur	ie subjei	ct prope	erty and cor	mparable sal	es. If no	ot, explaii	n							
ð	did did not research	tne sai	e or trans	ster nisto	ory or un	ie subjei	ct prope	erty and co	mparable sal	es. If no	ot, explai	n							
A O	did did not research	tne sai	e or trans	ster nisto	ory or ur	ie subjei	ct prope	erty and co	mparable sal	es. If no	ot, explai	n							
a o													factive date	of this appr	raical				
40	My research ☐ did 🔀 did	not rev	eal any p										fective date	of this appr	raisal.				
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Exterior-Only Inspection Residential Appraisal Report WhitehairTW18 File # WhitehairTW18

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Unless otherwise stated in this report, the existence of hazardous substar	ices including but not limite	ed to: asbest	tos, radon gas, plychlorinated						
biphenyl, petroleum leakage, electromagnetic radiation fields or other haz									
appraiser (s), nor did the appraiser (s) become aware of any such adverse									
(s) has no knowledge of the existence of such materials or conditions on or									
appraisal report. However, the appraiser (s) are not environmental hazard	d experts and are not quali	fied to test fo	r such conditions. No						
responsibility is assumed for any such conditions, or the expertise or engi	neering knowledge require	ed to discover	them. It may be necessary to)					
retain an expert in the field of environmental hazard evaluation if the prese	ence of environmental haza	ards are susp	pected. The opinion of value						
contained within this report is predicted on the assumption that there are r				,					
			,						
fect the subjects property marketability or value. ne Appraiser did not consider any personal property, trade fixture or intangibles within the opinion of value with this report.									
The Appraiser did not consider any personal property, trade lixture or inta	ngibles within the opinion o	or value with	ınıs report.						
The analysis of the subject highest and best use was based on the site be	eing legally permissible, fin	ancially feasi	ble, physically possible and						
maximal productive for the current use.									
•									
The appraiser is not a whole house inspector. No attempt has been made	to incure that the user of	this report m	av rely on any condition of the						
		•	ay rely on any condition of the						
improvements or the site that are not readily observable by the appraiser	during the time of the site	VISIL.							
The opinion of value is an economic concept, it is not a fact.									
Clarification of intended Use and Intended user.:									
The intended user of this appraisal report is the Lender/Client. The intended	led use is to evaluate the r	ronerty that	is the subject of this appraisal f	for					
·	•								
loss mitigation, subject to the stated scope of work, purpose of the apprais	ai, reporting requirements	or this appra	isai report form and definition d	וכ					
market value.									
Comments on Sales Comparison									
The appraiser did not note any sales concessions that would significantly	impact the estimated value	e of the subje	ect. In the direct sales						
comparison analysis, the subject property is compared to similar properties									
possible,these properties is are adjusted to the subject with regard to the									
				ala.					
characteristics, et. this approach can , when appropriate, be used for imp				ле					
or appropriate adjustments is the paring of data sets or paired analysis. T	•		•						
difference in unit sales prices. these differences provide a market reaction	n to variance. This method	l is generally	used on a recognized unit of						
comparison basis that is typical for the type of property being the subject	of the analysis. When sign	nificant marke	et data does exist for an						
indicated range attributable to the variation, it can assist the analysis in co	nsideration of an appropri	ate adiustme	nt amount.						
In some cases the may not be possible. This usually is due to the lack of									
When this method is not used, the reasoning is explained sometimes s	ubjective or intuitive adjust	ments are co	risidered appropriate.						
The appraiser has driven by all comparables.									
COST APPROACH TO VALUE	(not required by Fannia Mae)								
	(not required by Fannie Mae)								
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	ns.	ne site value v	within the cost approach has be	een					
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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.

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 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Hamela K. Underwood	Signature
Company Name Elite Appraisals	Company Name
Company Address 1820 Steven	Company Address
Parkerburg, WV, 26101	Talankana Musakan
Telephone Number <u>304-485-9095</u>	Telephone Number Email Address
Email Address pamunderwood@suddenlink.net Date of Signature and Report 07/16/2018	
	Date of Signature State Certification #
	or Ctata Linanae #
State Certification # CR1128 or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State WV	Expiration Date of Certification of License
Expiration Date of Certification or License 09/30/2018	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	00002011110121111
1113 13th St	☐ Did not inspect exterior of subject property
Parkersburg, WV 26101	☐ Did inspect exterior of subject property from street
Tarkersburg, WV 20101	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 63.000	
LENDER/CLIENT	COMPARABLE SALES
Name CSS	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 Street, Marietta, OH 45750	Date of Inspection
Email Address	·

Freddie Mac Form 2055 March 2005

Supplemental Addendum

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Borrower	Terry & Wanda Whitehair		•		
Property Address	1113 13th St				
City	Parkersburg	County Wood	State WV	Zip Code 26101	
Lender/Client	Peoples Bank National Assoc	iation			

File No WhitehairTW18

Comments On land use

The 20 % listed as other in land use represents schools

Comments on range of neighborhood price/ predominate value.

The subject is located within a neighborhood section with varied values of homes. The subject is typical for the area. Homes in this market area vary with garages, basements and bedroom count. Homes with garages, greater gla, and more bedroom/baths would fall within the higher range of the predominate value.

Comments On Comparables

Adjustments were calculated at \$3,000 for bedroom and \$3,000 for full bath, \$1,500 for 1/2 bath. \$1,500 for carport. Garage adjustment was calculated at \$3,000 a door. Gla was calculated at \$13.00 sf. Basement Adjustment was made at \$6.00 sq ft, with no adjustment for 100-400 variance, with finished room calculated similar to upper gla, and based upon the greater degree of upgrades. No adjustment was made for porch/deck/patio as the appraiser could not abstract from sales information, that buyers taste reflect an reaction to a preference of deck/porch and size in this price range. Any Condition adjustment was made within the age section of the sales comparison analysis, and are based on the appraisers opinion of the overall effective age of the improvements.

Comments On Bracketing of Age

All comparables are newer in age as compared to the subject. No adjustment was made for age. Any condition adjustment, was based on the appraisers opinion of the overall effective age of the subject and comparables.

It is the appraisers belief that homebuyers would consider each comparable, when selecting their potential new home.

All comparable are similar in regards to proximity to employment, education and shopping.

No time adjustment was made as the market has remained stable within the previous 14 months.

• FIRREA/USPAP Addendum: Additional Comments

Environmental Disclaimer: The value in this report is based on the assumption that the property is not negatively affected by the existence of hazardous conditions. the appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser (s) routine inspection of and inquires about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively. It is possible that the test and the inspection made by a qualified expert would reveal the existence of hazardous materials and environmental conditions on or around the property that would negatively affect the value of the property

Precedence of Comments and Conditions

This report contains comments, conditions and/or certifications added by the signing appraiser, including but not limited to this supplemental addendum. these item shall supersede and take precedence over all language, requirements or conditions contained an any preprinted and/or third party forms or documents included herein, or incorporated by reference into, the appraisal report.

This addendum will serve in part to certify that all comparable sales herein utilized are in the neighborhood or surrounding areas of this market place which would compete with the subject's neighborhood. To a prospective purchase, these competing areas and properties are given equal consideration at the time they would be purchasing a home.

It is typical in West Virginia to be required to use comparables that may have closed more than 14 months prior to the sale date an may be located ten or more miles in distance from the subject. This is due to the fact of population in West Virginia is not remotely similar to those of more metropolitan states. After a search of closed sales of over 14 months the appraiser has selected the most similar comparable at present time. It is the appraiser belief that all comparables represent the current market

* Site Adjustments may appear to be out of line based upon size, Any site adjustment was based upon local land and site sales

The land value shown herein is based upon comparable site sales. In the case of suburban lots or sites, we have made comparisons with the most recent land sales found in competing or similar areas. Size differential may or may not affected the lot price/value and the question of utility is analyzed. Many larger lots have equal or less utility to the smaller tracts, and hence, no additional value.

Local land and site sales *******

Site Comments

This is an above road grade site that is very typical of the neighborhood in terms of sized, topography, view and the general appeal. It provides a suitable setting for the improvements and is consistent with market expectations in these price range. While no readily apparent adverse site conditions or external factors were noted, many site related issues are beyond the scope of this assignment. Statements regarding zoning compliance are intended only in the most general sense. Zoning and building ordinance vary significantly from one municipality to another and can be extremely detailed. The scope of this assignment does not include a comparison of every potentially significant characteristic of the subject property's site and improvements relative to zoning and building ordinances. Unless otherwise noted, standard utility and right-of-way easements are insignificant to value. However a current locational or boundary survey, which was unavailable to the appraiser, may reveal encroachments, easements, zoning violations or other matters of interest that could warrant modification of the appraisal value.

Comments On Geographic Competency

The subject property is located within 10 miles from my office. This assignment requires geographic competency as part of the scope of work. I have spent sufficient time in the subjects market and understand the nuances of the local market and the supple and demand factors relating to the specific property type and the location involved. Such understanding will not be imparted solely form a consideration of specific data such as demographics, cost, 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.

Supplemental Addendum

Supplemental Addendum	File No. WhitehairTW18
County Wood	State W/V Zip Code 26101

Reasonable Exposure Time

Borrower

City

Property Address

Lender/Client

My opinion of reasonable exposure time for the subject at market value in the report is 3-6 months

The appraiser has included some or all comparables in competing neighborhoods, due to the lack of sales in the subjects direct neighborhood at the time of effective date.

Comments on School District/Neighborhood

Terry & Wanda Whitehair

Peoples Bank National Association

1113 13th St

Parkersburg

School district for the subject is wood county. The subject as well as the comparables neighbor hood is Wood county ,with each district being competing and similar. No neighbor name is give to the comparable or listings. Neighborhood name for subject being North Parkersburg.

After a search of the surrounding market area, it is the appraiser belief that all comparables are most similar to the subject at present, being the most similar and competing with the subject.

This appraisal is formatted as "A Drive By Appraisal" There has been no interior inspection made of the improvements. The improvement data has been supplied by the wood county courthouse and an exterior only street inspection. This appraisal is being made with extraordinary assumption that the data obtained on the subject property is accurate, but this data has not been verified by an interior or on-grounds inspection, and the interior conditions of the improvements is similar to that of the exterior appearance of the property at the day of in exterior inspection. If the data obtained on the subject or the interior conditions differ from the listing within this appraisal it could effect the subjects marketability and or opinion of value.

No Information could be verified for basment area, other then part. Therefore no adjustment was made to comparables. Where no data could be verified no adjustment was made to comparables. If the data obtained on the subject or the interior conditions differ from the listing within this appraisal it could effect the subjects marketability and or opinion of value, and may require an adjusted quick sale value.

Per lender request this report is to include "90 Day Quick Sale Value" as well as noted "As Is Value" noted on page 1 of this report.

As is Value \$ 63,000, which represents a typical market time of 3-6 months.

The subject is located in amrket area that is not driven by reo, or bank owned sales. After a search of themarket area, it can be noted taht a range of 2 % - 9% can be noted for quick sale for homes in this price range and market area.

Appraiser has noted a 7 % to the subject for an reasonable quick sale of 90 days. 90 day quick sale value of \$ 59,000.00 rounded up.

Not noted Cost to cure was observed from street

Land use

The 15 % other land use represents schools, vacant lots, streets.

Tax information

The subject has no noted tax information, as the owner is homestead exempt, for tax reduction.

Prior Service within prior 3 years

I have preformed no prior services, as an appraiser regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

Subject Photo Page

Borrower	Terry & Wanda Whitehair			
Property Address	1113 13th St			
City	Parkersburg	County Wood	State WV	Zip Code 26101
Lender/Client	Peoples Bank National Association			



Front

1113 13th St	Sales Price	0	Gross Living Area	1,440
Total Rooms	6			
Total Bedrooms	3	1.1		
Location	Res; View	Res		
Site	3,060 sf			
Quality	Vinyl-Alum			
Age	118			



Rear

Rear



Street