

## **APPRAISAL REPORT**

OF THE REAL PROPERTY LOCATED AT

233 Brush Creek Rd Dunlow, WV 25511

for

Peoples Bank National Association 135 Puntam Street Marietta, OH 45750

as of

08/28/2020

by

B. Keith Ross II 1962 Route 75 Kenova, WV 25530

Davis Appraisals

## Uniform Residential Appraisal Report

File# 20080069

	The purpose of this summary appraisal rep	ort is to provide the lender/clieu	nt with an acc	urate and adequate	alv supported	oninion of the m	arket vali	ie of the subject	property										
		ort is to provide the lender/clief	iii wiiii aii acc		siy supported,	•		Zip Code 2551											
	Property Address 233 Brush Creek Rd			City Dunlow		State WV		Zip Code Z 3 3 1	1										
	Borrower Larry Lippman		c Record Lar	~		County Wa	yne												
	Legal Description 89.63 SURF 12 POL		<u>SURF 12 POI</u>																
s	Assessor's Parcel # 00083.0000 & 002	1.0001		Tax Year 2019		R.E. Taxes	321												
U	Neighborhood Name Dunlow/Brush (	Creek		Map Reference Lit	ncoln Dist/8	Ce	nsus Tract	208											
В	Occupant Owner Tenant X	Vacant Special Assess	sments \$ 0		PUD	ноа \$ 0		per year	per month										
١	Property Rights Appraised X Fee Simple		Other (describe	`				p = 1, 5 = 1.	perment										
E	Assignment Type Purchase Transact			<u>,                                      </u>	na Dafault E	Cornellagura or I	ogg Miti	antion											
ΙŦ							OSS IVIIII	gation											
	Lender/Client Peoples Bank National A			ntam Street, Marie				37											
	Is the subject property currently offered for							Yes X No											
	Report data source(s) used, offering price(s), and date(s). The subject property has not been listed or transferred within the past 12																		
	nonths. This was verified through Huntington MLS(HMLS) and county records.																		
	I did did not analyze the con	tract for sale for the subject purcl	n. Explain the result	ts of the analy	sis of the contract	for sale of	or why the analys	s was not											
C	performed.	performed.																	
0																			
N	Contract Brice \$ Date of Contra	Contract Price\$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)																	
Ŕ			-						No										
A																			
С	If Yes, report the total dollar amount and	describe the items to be paid:																	
Т																			
	Note: Race and the racial compos	sition of the neighborhoo	d are not ar	opraisal factors.															
	Neighborhood Characteristics	5 (	One-Unit Hou	ising Trends		One-Unit Ho	using	Percent Land Use %											
N	Location Urban Suburban X	Rural Property Values	Increasing	X Stable	Declining	PRICE	AGE	One-Unit 75 %											
Ę	Built-Up Over 75% X 25-75%	Under25% Demand/Supply	Shortage	X InBalance	OverSupply	\$(000)	(yrs)	2-4 Unit	%										
Ġ	Growth Rapid X Stable	Slow Marketing Time	Under 3 mths			10 Low	1	Multi-Family	%										
Н			_ Under 3 mins	A 3-6 mins			1 1 7 5	-											
В	Neighborhood Boundaries *** See Addi	itional Comments ***				350 High	45		%										
0						85 Pred.		Other	25 %										
R	Neighborhood Description The subject'																		
H	population center of the area is of	considered a positive att	tribute. Pub	olic schools, she	opping, se	rvices and va	rious a	menities and											
0	recreational facilities are located	within a 10 to 15 mile	radius.																
D	Market Conditions (including support for the	ne above conclusions) Relat	ively stable	e market condit	ions have	prevailed for	an exte	ended											
	period of time; however, market																		
	are absorbing a portion of the cl																		
	Dimensions Irregular Calls/No Survey In		Area 190.63 a		Shape Irregu			:Res:Woods											
	Specific Zoning Classification No Zoning			No Zoning/Typica		iiai	VICW 14	,1803, 17 00003											
		Legal Nonconforming (Grandfathe		X No Zoning		describe)													
	Is the highest and best use of the subject prope	rty as improved (or as proposed per	r plans and spec	cifications) the present	use? XY	es No If N	lo, describ	e											
	*** See Additional Comments ***																		
s	Utilities Public Other (describe)	Publ	lic Other (d	lescribe)	Off-site	e Improvemen	tsType	Public F	Private										
1	Electricity X	Water X			Street	Asphalt		X											
ĮŢ	Gas None	Sanitary Sewer	X Pri	ivate	Alley	None													
E	FEMA Special Flood Hazard Area Y	es X No FEMA Flood Zo	one X	FEMA Map No	54099C02	60C	FEN	//A Map Date 01/0	FEMA Special Flood Hazard Area Yes X No FEMA Flood Zone X FEMA Map No. 54099C0260C FEMA Map Date 01/02/2013										
	Are the utilities and off-site improvements typical for the market area?  X Yes  No. If No, describe *** See Additional Comments ***																		
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes X No If Yes, describe																		
	-	•				etc.)? Yes			2/2013										
	Are there any adverse site conditions or e	external factors (easements, encr	oachments, en	vironmental condition	ns, land uses,		X No		2/2013										
	Are there any adverse site conditions or e See CommentsOther than	external factors (easements, encre the typical utility easem	oachments, en nents, there	vironmental condition were no other	ns, land uses, known or	apparent eas	X No ements,	If Yes, describe	2/2013										
	Are there any adverse site conditions or e See CommentsOther than encroachments, or adverse condi	external factors (easements, encre the typical utility easem tions present at the time	roachments, en nents, there e of field o	vironmental condition were no other bservation. The	ns, land uses, known or e appraise	apparent eas	X No ements,	If Yes, describe	2/2013										
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**Uniform Residential Appraisal Report** File# 20080069 75,000 There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$to \$ 250,000 250,000 There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **FEATURE** COMPARABLE SALE # 1 COMPARABLE SALE # 2 COMPARABLE SALE #3 233 Brush Creek Rd 6260 Right Fork Madison Ck 1356 Bowen Creek Rd 6143 1/2 Smith Creek Rd Dunlow, WV 25511 Salt Rock, WV 25559 Salt Rock, WV 25559 Branchland, WV 25506 Address 18.45 miles NE Proximity to Subject 15.87 miles NE 18.36 miles NE 135,000 155,000 225,000 Sale Price 91.18 sq. ft. 52.73 sq. ft. 174.42 sq. ft. Sale Price/Gross Liv. Area \$ Cabell Records; DOM Unk HMLS#166560:DOM 37 DB 1338, Pg 312;DOM Unk Data Source(s) Verification Source(s) Appraiser Files/CH Records Appraiser Files/CH Records Appraiser Files/CH Records DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-)\$ Adjustment DESCRIPTION +(-)\$ Adjustment +(-)\$ Adjustment Sale or Financing ArmLth ArmLth ArmLth -1,500 Seller;0 Concessions FHA;1500 Conv:0 s03/19;c02/19 s11/19;c10/19 Date of Sale/Time s05/20;Unk N;Res;Res N;Res;Res N;Res;Res N;Res;Res Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple +37,250 16.00 ac +27,750190.63 ac 41.00 ac +43,500 79.00 ac N;Res;Woods N;Res;Woods N;Res;Woods N;Res;Woods Design (Style) DT1;Man/DW DT1;Man/DW DT1;Man/DW DT1;Man/DW -10,000 O4 -10,000Quality of Construction O4O3 O3 20 0 18 Actual Age 0|15 -15,000 C3 -15,000 C3 -15,000 C4 C3 Condition Total Bdrms. Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. -1,000 5 | 3 Room Count 5 | 3 2.0 6 3 2.0 0 6 4 2.0 2.0 1,700 <u>-9,300</u> +3,400Gross Living Area 1,627 2,560 1,290 sq. ft. sq. ft. sq. ft sq. ft. Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade **Functional Utility** Average Average Average Average Heating/Cooling FA/CA FA/CA FA/CA FA/CA Energy Efficient Items ThermWindow ThermWindow ThermWindow ThermWindow Garage/Carport 2gd2dw -5,000 2gd2dw -5,0003dw 3dw CPorch/Barn CPorch/Barn Porch/Patio/Deck Covered Porch +1,500 CPorch/Barn X 10,750 X 14,700 1,150 Net Adjustment (Total) Adjusted Sale Price 6 94 Net Adi. 10.89 % Net Adi. 0.51 149,700 Gross Adj. 226,150 of Comparables Gross Adj 41.13 % 165.750 Gross Adj. 55.78 27.18 % \$ I X did did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research 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) Huntington MLS/County Records Mv research did X did not reveal any prior sales or transfers of the comparable sales for the prior year to the date of sale of the comparable sale. Huntington MLS/County Records Data Source(s) 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 08/28/2020 Price of Prior Sale/Transfer \$78,000 Cabell County Records Cabell County Records Data Source(s) Wayne County Records Cabell County Records Effective Date of Data Source(s) 08/28/2020 08/28/2020 08/28/2020 Analysis of prior sale or transfer history of the subject property and comparable sales The subject property transferred on 08/28/2020(trustee sale) for the consideration of \$78,000, and no transfers on the comparables within the past 12 months Summary of Sales Comparison Approach The square footage was adjusted at a market rate of \$10/per square foot for the difference of the comparables vs. the subject property, however, comparable 1 was within 100 sq/ft of the subject property. The garage count was adjusted at a market rate of \$2500/per garage space for the difference of the comparables vs. the subject property. The bedroom was adjusted at a market rate of \$1000/bedroom, for the difference of the comparables vs. the Cost Approach (if developed) \$100,000Income Approach (if developed) \$ X "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been

subject property. \*\*\* See Additional Comments \*\* Indicated Value by Sales Comparison Approach \$ 165,000Indicated Value by: Sales Comparison Approach \$ 165,000The sales comparison approach was given the most weight due to adequate sales data. The cost approach sets the upper limit of value. The income approach was not considered applicable due to a lack of sufficient rental data This appraisal is made subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Appraisal is as is No warranty of the appraisal is given or implied. \*\*\* See Additional Comments \*\*\* Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is as of 08/28/2020**\$** 165 000 which is the date of inspection and the effective date of this appraisal. Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 2 of 6 FannieMaeForm 1004 March 2005 Davis Appraisals

Location

Site

View

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File No. 20080069

ADDITIONAL COMPARABLES															
Borrower Larry Lippman															
Property Address 233 Brush Creek Rd															
City Dunlow							ate WV Zip Code 25511								
Lender/Client ]	Peoples Ba	ank Nationa	al Association												
FEATURE	COMPARABLE SALE NO. 4				COMPARABLE SALE NO. 5				COMPARABLE SALE NO. 6						
233 Brush Creek Rd	586 Deeph			Road											
Address Dunlow, V	Genoa, WV 25517 4.05 miles N														
	Proximity to Subject					110.000									
Sale Price	\$		\$ 110,000					\$				\$			
Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 112.24 sq. ft.				\$ sq. ft.				\$ sq. ft.				
Data Source(s)				HMLS#167200;DOM 104											
Verification Source(s)				Appraiser Files/CH Records						1					
VALUE ADJUSTMENTS				IPTION		+(-)\$ Adjustment	DESCRIPTION		PTION	+(-)\$ Adjustment	С	ESCRIF	PTION	+(-)\$ Adjustment	
Sale or Financing	-														
Concessions				/2.0											
Date of Sale/Time	N.D. D.		s04/20;c03/20												
Location	N;Res;Re		N;Res;Res												
Leasehold/Fee Simple	Fee Simp		Fee Simple			120 750									
Site	190.63 ac		75.13 ac			+28,750									
View	N;Res;W		N;Res;Woods			0	+								
	DT1;Man	I/DW	DT1;Man/SW												
Quality of Construction	Q4		Q4		-	+5,000								+	
	23 C4		44			0	<u>'</u>							+	
Condition		mo Dati	C4	D-11			Total .	dr	D-4t		T	D.J	D-#-	+	
Above Grade	Total Bdr		Total Bdrm		-	±2.000	Total E	sarms.	Baths		Total	Bdrms.	Baths		
Room Count		3   2.0	980	1.0		+2,000			~						
Gross Living Area	1,62	7 sq. ft.		sq. 1	rt.	+6,500			sq. ft.				sq. ft.		
Basement & Finished	0sf		0sf												
Rooms Below Grade	A		<b>A</b>												
Functional Utility		Average Avera													
Heating/Cooling	FA/CA	in dans	FA/CA ThormWindow												
Energy Efficient Items	ThermWi	ndow	ThermWindow											+	
Garage/Carport	3dw CPorch/B	)	Gayarad Barah			+1.500									
Porch/Patio/Deck	CPOICH/B	arn	Covered Porch			+1,500									
Not Adjustment (Total)			X + - \$ 43,750				1 + [		\$ 0				\$ 0		
Net Adjustment (Total)						\$ 43,/30	Not Adi		0.00 %	\$ 0					
Adjusted Sale Price					% %	e 152.750	Net Adj. 0.0			%		Net Adj. 0.00 % Gross Adj. 0.00 %			
of Comparables ITEM					%		Gross Adj. 0.00 % \$			_			<u> </u>		
		08/28/2020	SUBJECT COMPARABLE SALE #4 COMPARABLE SALE #5 COMPARABL								IPARABLE	SALE #0			
Date of Prior Sale/Transfer		\$78,000										-			
Price of Prior Sale/Transfer			nter Dagand		117	arma Caumter Day	a a u d a								
Data Source(s)		08/28/2020	unty Records Wayne County Rec 0 08/28/2020				cords								
Effective Date of Data Source Comment on Sales Comparison							ft of +1		hiaat n	roperty and a	m o rl	ot odi	natman	t for	
	1 f	Comparad	nes 5 and	o were	: W	vitnin 100 sq/.	11 01 11	ie st	ibject p	roperty and a	шагк	<u>et auj</u>	ustmen	1 101	
the difference in squa	are ioota	ige was no	ot deemed	necess	sar	У.									
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