## **SUMMARY OF SALIENT FEATURES**

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	Subject Address	1013 Raceland Ave
	Legal Description	Situate in Raceland, Greenup Co., KY. Sec 6 Lot 29 pt 28 Bennett Add. See DB 418-7
TION	City	Raceland
INFORMATION	County	Greenup
ECT INF	State	KY
SUBJECT	Zip Code	41169
	Census Tract	0403.00
	Map Reference	26580
۳		
PRICE & DATE	Contract Price	\$
PRICE	Date of Contract	
6	Derrower	John Stewart
PARTIES	Borrower	
<b>a</b> .	Lender/Client	Peoples Bank National Association
	Size (Square Feet)	1,088
IS	Price per Square Foot	\$
DESCRIPTION OF IMPROVEMENTS	Location	N;Res;Res
IMPROV	Age	65
ON OF	Condition	C4
CRIPTI	Total Rooms	6
DES	Bedrooms	3
	Baths	1.0
APPRAISER	Appraiser	Toby Ward
APPF	Effective Date of Appraisal	01/16/2020
VALUE	Opinion of Value	\$ 65,700

Toby Ward Appraisals

E	cterior-Only	Inspection	Residential Ap	opraisal R	eport File # VLKY	03751/31200013 -0000738	
The purpose of this summary appraisal repo	ort is to provide the	lender/client with an	accurate, and adequate	ely supported, op	inion of the market value	of the subject pro	operty.
Property Address 1013 Raceland Ave			City Raceland		State KY	Zip Code 41169	
Borrower John Stewart		Owner of Public Re			County Gree	nup	
Legal Description Situate in Raceland,		<ol> <li>Sec 6 Lot 29 p</li> </ol>		ee DB 418-73			
Assessor's Parcel # 182-20-07-006.00			Tax Year 2020		R.E. Taxes \$		
Neighborhood Name Bennett Addition	ant	Special Accessmen	Map Reference 2	26580 □ PL	Census Tract ( ID HOA \$ 0		er month
Property Rights Appraised X Fee Simple	Leasehold	Special Assessmen Other (describe)	ιs φ U		ΙΟ ΠΟΑ ֆ Ο 🗌	_ per year pe	
Assignment Type Purchase Transaction			r (describe) Dofault	Eoroclosuro I	oss Mitigation, Colle	ctions	
Lender/Client Peoples Bank National			Putnam St, Marietta		LOSS Milligation, Colle	CIIONS	
Is the subject property currently offered for sal					appraisal?	Yes 🗙 No	
Report data source(s) used, offering price(s),	and date(s). AAE	BRMLS	·		·· <u> </u>		
I did did not analyze the contract fo	r sale for the subject p	ourchase transaction.	Explain the results of the	analysis of the co	ontract for sale or why the a	analysis was not	
performed.							
Contract Price \$ Date of Cor		1- the ansature					
Contract Price \$ Date of Cor Is there any financial assistance (loan charges			ler the owner of public re-			Yes	No
If Yes, report the total dollar amount and descr	· · · ·		ssistance, etc.) to be paid	by any party on t		162	
	ibe the items to be pa	iu.					
Note: Race and the racial composition of th	e neighborhood are	not appraisal facto	rs.				
Neighborhood Characteristics			nit Housing Trends		One-Unit Housing	Present Land	Jse %
Location Urban X Suburban	Rural Propert	y Values 🗌 Increas		Declining	PRICE AGE	One-Unit	75 %
Built-Up 🗌 Over 75% 🗙 25-75% 🗌	Under 25% Deman			Over Supply	\$ (000) (yrs)	2-4 Unit	5 %
Growth 🗌 Rapid 🔀 Stable 🗌			3 mths 🗌 3-6 mths	Over 6 mths	51 Low 60	Multi-Family	10 %
Neighborhood Boundaries The subject	is bounded on the	e north by the Ol	nio River, on the eas	st by the Ohio	80 High 70	Commercial	10 %
River, on the south by Rte 93, and o					65 Pred. 65	Other	%
Neighborhood Description As of the dat	te of the inspection	on there were no	adverse factors whi	ch may affect	the subject's market	ability. The subj	ect is
within reasonable distance of major	routes, schools, ł	nospitals, shoppi	ng and recreational	facilities, and	employment.		
Market Conditions (including support for the al					. Therefore, property		
as "Stable"; and Demand/Supply is r			g is readily available	e from a wide	variety of sources. N	o unusual mark	et
conditions or seller concessions wer Dimensions 7,500 sf per PVA parcel in		<u>g this appraisal.</u> Area 7500 sf	Sha	pe Rectangula	or View N	·Pag·Pag	
Specific Zoning Classification R1	Iomation		n Residential Distric	rt 1		;Res;Res	
Zoning Compliance 🗙 Legal 🗌 Legal Nor	conforming (Grandfat						
is the highest and best use of subject property	as improved (or as p	roposed per plans an			Yes 🗌 No If No, de	scribe	
is the highest and best use of subject property	as improved (or as p	roposed per plans an	d specifications) the pres		Yes 🗌 No If No, de	scribe	
Utilities Public Other (describe)	as improved (or as p	Public Othe		ent use? 🗙	Yes No If No, de		vate
Utilities Public Other (describe)	Water	Public Othe	d specifications) the pres	ent use? 🗙	rovements - Type		vate
Utilities     Public     Other (describe)       Electricity     Image: Constraint of the second s	Water Sanitary	Public Othe	d specifications) the pres r (describe)	off-site Imp Street Asp Alley Nor	rovements - Type halt le	Public Pri	
Utilities     Public     Other (describe)       Electricity         Gas         FEMA Special Flood Hazard Area     Yes	Water Sanitary	Public Othe	d specifications) the pres r (describe) FEMA Map # 210	off-site Imp Street Asp Alley Nor	rovements - Type halt le	Public Pri	
Utilities     Public     Other (describe)       Electricity     Image: Constraint of the c	Water Sanitary No FEMA Floo cal for the market area	Public Othe Sewer X C d Zone X ? X Yes [	d specifications) the pres r (describe) FEMA Map # 210 No If No, describe	ent use? X Off-site Imp Street Asp Alley Nor 089C0211D	rovements - Type halt ie FEMA Maj	Public         Pri           Image: Constraint of the second se	
Utilities     Public     Other (describe)       Electricity         Gas         FEMA Special Flood Hazard Area     Yes	Water Sanitary No FEMA Floo cal for the market area	Public Othe Sewer X C d Zone X ? X Yes [	d specifications) the pres r (describe) FEMA Map # 210 No If No, describe	ent use? X Off-site Imp Street Asp Alley Nor 089C0211D	rovements - Type halt ie FEMA Maj	Public Pri	
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Utilities     Public     Other (describe)       Electricity     Image: Constraint of the c	Water Sanitary Mo FEMA Floo cal for the market area al factors (easements,	Public Othe Sewer X C d Zone X ? X Yes [	d specifications) the pres r (describe) FEMA Map # 210 PRO If No, describe ironmental conditions, lar	ent use? X Off-site Imp Street Asp Alley Nor 089C0211D nd uses, etc.)?	rovements - Type halt le FEMA Maj	Public         Pri           Image: Constraint of the second se	
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Utilities       Public       Other (describe)         Electricity       Image: Constraint of the state	Water Sanitary : No FEMA Floo cal for the market area al factors (easements; Property Appr General D Concrete Slab Full Basement	Public     Other       Sewer	d specifications) the press r (describe) FEMA Map # 210 No If No, describe ironmental conditions, lar S Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant	Off-site Imp Street Asp Alley Non 089C0211D nd uses, etc.)? Tax Records ss Living Area F A Firepl Wood	rovements - Type halt IE FEMA Maj Yes X No Yes X No Yes No You Records menities ace(s) # 0	Public         Pri           Image: Constraint of the second se	4
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Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       □ Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         X       Other (describe)       Drive-By Inspection         Units       X       One       One with Accessory Unit         # of Stories       1       Type       Det.       Att.       S-Det./End Unit         Keisting       Proposed       Under Const.       Design (Style)       Ranch       Year Built       1955         Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       ************************************	Water         Sanitary :         No       FEMA Floo         cal for the market area         al factors (easements)         Property       ▲ Appr         General D         Concrete Slab         Full Basement         Partial Basement         Exterior Walls         Roof Surface         Gutters & Downspou         Window Type         Dishwasher         6	Public Othe Sewer 2 d Zone X ? 2 Yes encroachments, env aisal Files ML escription Crawl Space Finished t Finished Vinyl Metal ttsAlum Unk	d specifications) the press r (describe) FEMA Map # 210 No If No, describe ironmental conditions, lar S ▲ Assessment and Data Source for Gros Heating/Cooling ★ FWA _ HWBB Radiant 0 Other Fuel Gas ▲ Central Air Condition Individual 0 Other	Off-site Imp         Street Asp         Alley Nor         089C0211D         nd uses, etc.)?         Tax Records         Stiving Area         Firepi         Alley         Prive         Off-site Imp         Alley         Nor         Nor         OB9C0211D         nd uses, etc.)?         Tax Records         Firepi         Other         Imp         Pool         Fence         Woot         Other         Interver	rovements - Type halt ie FEMA May Yes X No Yes X No Yes X No PVA Records menities ace(s) # 0 Non Istove(s) # 0 X Driv Deck None Driveway n Front X Gara None Carp PNONE Xttal OB Built	Public Pri	 14 /Grav 1 0 ned
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         Source(s)       Used for Physical Characteristics of         General Description       Units         Units       One         One       One with Accessory Unit         # of Stories       1         Type       Det.         Att.       S-Det./End Unit         Meansh       1955         Effective Age (Yrs) 20         Appliances       Refrigerator         Finished area above grade contains:	Water         Sanitary :         No       FEMA Floo         cal for the market area         al factors (easements)         Property       ▲ Appr         General D         Concrete Slab         Full Basement         Partial Basement         Exterior Walls         Roof Surface         Gutters & Downspou         Window Type         Dishwasher         6	Public     Other       Sewer	d specifications) the press r (describe) FEMA Map # 210 No If No, describe ironmental conditions, lar Data Source for Gross Heating/Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Condition Individual Other fuel Gas	Off-site Imp         Street Asp         Alley Nor         089C0211D         nd uses, etc.)?         Tax Records         Stiving Area         Firepi         Alley         Price         Stiving Area         Price         Price         Price         Proto         Proto         Fing         Proto         Proto         Fing         Pool         Frence         Woot         Other         Typer         Other	rovements - Type halt ie FEMA May Yes X No Yes X No Yes X No PVA Records menities ace(s) # 0 Non istove(s) # 0 X Driv Deck None Driveway 1 Front X Gara None Carp 2 None X Attal OB Built (describe)	Public Pri	 14 /Grav 1 0 ned
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         X       Other (describe)       Drive-By Inspection         Units       X       One       One with Accessory Unit         # of Stories       1       Type       Det.       Att.       S-Det./End Unit         Vear Built       1955       Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter       Secondaria	Water Sanitary : No FEMA Floo cal for the market area al factors (easements, Property Appr General D General D Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspou Window Type Dishwasher 6 Rooms ms, etc.) CH&A	Public Othe Sewer X	d specifications) the press r (describe) FEMA Map # 210 No If No, describe ironmental conditions, lar S ★ Assessment and Data Source for Gros Heating/Cooling ★ FWA ↓ HWBB Radiant Other Fuel Gas ★ Central Air Condition ↓ Individual 0 Other ↓ Individual 0 Other ↓ Individual ↓ O Bath(s)	Off-site Imp         Street Asp         Alley Nor         D89C0211D         nd uses, etc.)?         Tax Records         Street Asp         Street Asp         Barborn Area         Firepl         Wood         Patio,         Pertion         Pool         Frence         Wood         Potion         Potion         Pretion         Pother         Norther         Norther <th>rovements - Type halt IP FEMA May FEMA May Yes X No Yes X No PVA Records menities ace(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Driveway 1 Front X Gara None Driveway 0 Front X Gara None Carp None Attat OB B Built (describe) 8 Square Feet of Gross I</th> <th>Public Pri</th> <th> 14 /Grav 1 0 ned</th>	rovements - Type halt IP FEMA May FEMA May Yes X No Yes X No PVA Records menities ace(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Driveway 1 Front X Gara None Driveway 0 Front X Gara None Carp None Attat OB B Built (describe) 8 Square Feet of Gross I	Public Pri	 14 /Grav 1 0 ned
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         X       Other (describe)       Drive-By Inspection         Units       X       One       One with Accessory Unit         # of Stories       1       Type       Det.       Att.       S-Det./End Unit         Vear Built       1955       Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter	Water Sanitary : No FEMA Floo cal for the market area al factors (easements, Property Appr General D Concrete Slab ( Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspou Window Type Dishwasher [ 6 Rooms ms, etc.) CH&A a source(s) (including	Public Othe Sewer X	d specifications) the press r (describe) FEMA Map # 210 No If No, describe ironmental conditions, lar S ★ Assessment and Data Source for Gros Heating/Cooling ★ FWA	ent use? Off-site Imp Street Asp Alley Nor D89C0211D and uses, etc.)? Tax Records Tax Recor	rovements - Type halt IP FEMA May FEMA May Yes X No Yes X No Yes X No VA Records menities ace(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Derveway Deront X Gara None Carre None Carre None X Attau OB B Built (describe) 8 Square Feet of Gross I , etc.). C4;C4;The s	Public       Pri         Image: Constraint of the second secon	4 /Grav 1 0 ned
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         Mother (describe)       Drive-By Inspection         Units       One       One with Accessory Unit         # of Stories       1         Type       Det.       Att.       S-Det./End Unit         Seisting       Proposed       Under Const.         Design (Style)       Ranch       Year Built       1955         Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter         Describe the condition of the property and data       appeared to be in average condition         exterior-only appraisal inspection.       T	Water         Sanitary :         Sanitary :         Sanitary :         Sanitary :         Sanitary :         Image: Sanitary :         Property       Appropring         General D         Concrete Slab [         Full Basement         Partial Basement         Partial Basement         Gutters & Downspou         Window Type         Dishwasher [         6 Rooms         ms, etc.)       CH&A         a source(s) (including and of average conservations of av	Public Othe Sewer X d Zone X (? X Yes [ , encroachments, env aisal Files maisal Files aisal Files aisal Files Crawl Space  Finished t Finished t Finished t Tished Vinyl Metal dtsAlum Unk  Disposal Metal dtsAlum Unk  Disposal A Bedrooms apparent needed rep quality as of the constant	specifications) the press     r (describe)     FEMA Map # 210     No If No, describe     ironmental conditions, lar     S    Assessment and     Data Source for Gros     Heating/Cooling     FWA    HWBB     Radiant     Other     Fuel Gars     Central Air Condition     Individual     Other     rowave    Washer/D         1.0 Bath(s)     airs, deterioration, renova late of inspection. T dinary assumption t	Off-site Imp         Street Asp         Alley Nor         D89C0211D         nd uses, etc.)?         Tax Records         Tax Records         Street Asp         Pation         Pation         Potol         Pation         Potol         Ining       Pocol         Ining       Other         Other       1,08         tions, remodeling         The scope of withe interior of	rovements - Type halt IE FEMA May Yes X No Yes X No Yes X No VA Records menities ace(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Diveck None Driveway 1 Front X Gara None Carp 2 None X Atta OB Built (describe) 8 Square Feet of Gross I . etc.). C4;C4;The s vork for this order records the subject is in at lease	Public       Pri         Image: Construction of the state of the stat	 14  /Grav 1 0 ned rade
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         Mother (describe)       Drive-By Inspection         Units       One       One with Accessory Unit         # of Stories       1         Type       Det.       Att.       S-Det./End Unit         X       Existing       Proposed       Under Const.         Design (Style)       Ranch       Year         Year Built       1955       Effective Age (Yrs) 20         Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter         Describe the condition of the property and data       appeared to be in average condition         exterior-only appraisal inspection.       T         condition as the exterior for the purp	Water         Sanitary :         Sanitary :         Sanitary :         Sanitary :         Image: Sanitary :         Image: Sanitary :         Property       Approprint         General D         Concrete Slab         Full Basement         Partial Basement         Partial Basement         Concrete Slab         Gutters & Downspou         Window Type         Dishwasher         6 Rooms         ms, etc.)       CH&A         a source(s) (including and of average conservations of this appraiser is monoses of this apprai	Public Othe Sewer X 2Sewer X d Zone X (? X Yes [ , encroachments, env aisal Files missed Files Alternative missed The Space  Finished t Finished t Finished t Finished Vinyl Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal A Bedrooms  apparent needed rep quality as of the constants aisal. The interior	specifications) the press     r (describe)     FEMA Map # 210     No If No, describe     ironmental conditions, lar     S    Assessment and     Data Source for Gross     Heating/Cooling     FWA    HWBB     Radiant     Other     Fuel Gas     Central Air Condition     Individual     Other     Contral Air Condition     Individual     Other     I.0 Bath(s)     airs, deterioration, renova late of inspection. T     dinary assumption fr     r of the subject was	ent use? Off-site Imp Street Asp Alley Nor D89C0211D nd uses, etc.)? Tax Records Tax Records Tax Records Street Asp Alley Nor B9C0211D nd uses, etc.)? Tax Records Street Asp Alley Nor B9C0211D Alley Nor B9C0210 Alley Nor B9C02 Alley Nor B9C	rovements - Type halt IE FEMA May Yes X No Yes X No None X Atta OB Built (describe) 8 Square Feet of Gross I yetc.). C4;C4;The s Yes X No Yes X	Public       Pri         Image: Construction of the system       Image: Construction of the system         Image: Construction of the system       Image: Construction of the system         Property Owner       Image: Construction of the system         Car Storage       Image: Construction of the system         eway       # of Cars         y Surface       Conc         ige       # of Cars         y Surface       Conc         ige       # of Cars         ched       Detact         inin       Image: Conc         ubject property       Utires a no cont         ast the same       not very closely	 14  /Grav  1  0 med  rade 
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         M Other (describe)       Drive-By Inspection         Units       One       One with Accessory Unit         # of Stories       1         Type       Det.       Att.       S-Det./End Unit         M Existing       Proposed       Under Const.         Design (Style)       Ranch       Year Built       1955         Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient itel         Describe the condition of the property and data       appeared to be in average condition         exterior-only appraisal inspection.       T         condition as the exterior for the purp       observed due to inspection requirem	Water         Sanitary :         Sanitary :         Sanitary :         Sanitary :         Image: Sanitary :         Image: Sanitary :         Property       Approprint         General D         Concrete Slab         Full Basement         Partial Basement         Partial Basement         Concrete Slab         Gutters & Downspou         Window Type         Dishwasher         6 Rooms         ms, etc.)       CH&A         a source(s) (including and of average conservations of this appraiser is monoses of this apprai	Public Othe Sewer X 2Sewer X d Zone X (? X Yes [ , encroachments, env aisal Files missed Files Alternative missed The Space  Finished t Finished t Finished t Finished Vinyl Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal M Metal dtsAlum Unk  Disposal A Bedrooms  apparent needed rep quality as of the constants aisal. The interior	specifications) the press     r (describe)     FEMA Map # 210     No If No, describe     ironmental conditions, lar     S    Assessment and     Data Source for Gross     Heating/Cooling     FWA    HWBB     Radiant     Other     Fuel Gas     Central Air Condition     Individual     Other     Contral Air Condition     Individual     Other     I.0 Bath(s)     airs, deterioration, renova late of inspection. T     dinary assumption fr     r of the subject was	ent use? Off-site Imp Street Asp Alley Nor D89C0211D nd uses, etc.)? Tax Records Tax Records Tax Records Street Asp Alley Nor B9C0211D nd uses, etc.)? Tax Records Street Asp Alley Nor B9C0211D Alley Nor B9C0210 Alley Nor B9C02 Alley Nor B9C	rovements - Type halt IE FEMA May Yes X No Yes X No None X Atta OB Built (describe) 8 Square Feet of Gross I yetc.). C4;C4;The s Yes X No Yes X	Public       Pri         Image: Construction of the system       Image: Construction of the system         Image: Construction of the system       Image: Construction of the system         Property Owner       Image: Construction of the system         Car Storage       Image: Construction of the system         eway       # of Cars         y Surface       Conc         ige       # of Cars         y Surface       Conc         ige       # of Cars         ched       Detact         inin       Image: Conc         ubject property       Utires a no cont         ast the same       not very closely	4 /Grav 1 0 ned rade
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Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typin         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         Source(s)       Used for Physical Characteristics of         Other (describe)       Drive-By Inspection         Units       One       One with Accessory Unit         # of Stories       1         Type       Det.       Att.       S-Det./End Unit         ✓       Source (s) Used (or Physical Characteristics of       Difter (describe)         Units       One       One with Accessory Unit         # of Stories       1       Type       Det.         Att.       S-Det./End Unit       S-Det./End Unit         ✓       Proposed       Under Const.         Design (Style)       Ranch       Year Built       1955         Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient itel         Describe the condition of the property and data       appeared to be in avera	Water         Sanitary :         Sanitary :         Sanitary :         Sanitary :         Image: Sanitary :         Image: Sanitary :         Image: Sanitary :         Property       Image: Sanitary :         Property       Image: Sanitary :         Image: Sanitary :       Sanitary :         Imag	Public       Other         Sewer	specifications) the press     r (describe)     FEMA Map # 210     No If No, describe     ironmental conditions, lar     S    Assessment and     Data Source for Gros     Heating/Cooling     FWA    HWBB     Radiant     Other     Fuel Gas     Central Air Condition     Individual     Other     crowave    Washer/D         1.0 Bath(s)     airs, deterioration, renova     late of inspection. I     dinary assumption t     r of the subject wass     is in this report are p	ent use?	rovements - Type halt  FEMA May  FEMA May  Yes X No  None  Atta OB  Built (describe)  S Square Feet of Gross I  work for this order rec and the exterior was ionably inaccurate, the	Public       Pri         Image: Construction of the second sec	 14  /Grav  1  0 med  rade 
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typin         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         Source(s)       Used for Physical Characteristics of         Other (describe)       Drive-By Inspection         Units       One       One with Accessory Unit         # of Stories       1         Type       Det.       Att.       S-Det./End Unit         ✓       Source (s) Used (or Physical Characteristics of       Difter (describe)         Units       One       One with Accessory Unit         # of Stories       1       Type       Det.         Att.       S-Det./End Unit       S-Det./End Unit         ✓       Proposed       Under Const.         Design (Style)       Ranch       Year Built       1955         Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient itel         Describe the condition of the property and data       appeared to be in avera	Water         Sanitary :         Sanitary :         Sanitary :         Sanitary :         Image: Sanitary :         Image: Sanitary :         Image: Sanitary :         Property       Image: Sanitary :         Property       Image: Sanitary :         Image: Sanitary :       Sanitary :         Imag	Public       Other         Sewer	specifications) the press     r (describe)     FEMA Map # 210     No If No, describe     ironmental conditions, lar     S    Assessment and     Data Source for Gros     Heating/Cooling     FWA    HWBB     Radiant     Other     Fuel Gas     Central Air Condition     Individual     Other     crowave    Washer/D         1.0 Bath(s)     airs, deterioration, renova     late of inspection. I     dinary assumption t     r of the subject wass     is in this report are p	ent use?	rovements - Type halt  FEMA May  FEMA May  Yes X No  None  Atta OB  Built (describe)  S Square Feet of Gross I  work for this order rec and the exterior was ionably inaccurate, the	Public       Pri         Image: Construction of the second sec	 14  /Grav  1  0 med  rade 
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typin         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         Source(s)       Used for Physical Characteristics of         Other (describe)       Drive-By Inspection         Units       One       One with Accessory Unit         # of Stories       1         Type       Det.       Att.       S-Det./End Unit         ✓       Source (s) Used (or Physical Characteristics of       Difter (describe)         Units       One       One with Accessory Unit         # of Stories       1       Type       Det.         Att.       S-Det./End Unit       S-Det./End Unit         ✓       Proposed       Under Const.         Design (Style)       Ranch       Year Built       1955         Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient itel         Describe the condition of the property and data       appeared to be in avera	Water Sanitary : No FEMA Floo cal for the market area al factors (easements, Property Appr General D General D Pull Basement Partial Basement Proul Basement Partial Basement Gutters & Downspou Window Type Dishwasher 6 Rooms ms, etc.) CH&A a source(s) (including and of average of he appraiser is moses of this appra- nents. In the even r adverse conditions th	Public       Other         Sewer	d specifications) the press r (describe) FEMA Map # 210 No If No, describe ironmental conditions, lar S ★ Assessment and Data Source for Gros Heating/Cooling ★ FWA ↓ HWBB Radiant Other fuel Gas ★ Central Air Condition ↓ Individual Other 1.0 Bath(s) airs, deterioration, renova late of inspection. 1 dinary assumption for of the subject was is in this report are p , soundness, or structura	ent use?	rovements - Type halt  FEMA May  FEMA May  Yes X No  None  Atta OB  Built (describe)  S Square Feet of Gross I  work for this order rec and the exterior was ionably inaccurate, the	Public Pri  Public Pri  Property 09/26/20  If Yes, describe  Property Owner  Car Storage e e eway # of Cars (Surface Conc uge # of Cars ched □ Detactin  iving Area Above G ubject property uuries a no cont ast the same not very closely e opinion of val  No	 14  /Grav  1  0 .ed act,
Utilities       Public       Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Source(s)       Used for Physical Characteristics of         Source(s)       Used for Physical Characteristics of         Other (describe)       Drive-By Inspection         Units       One       One with Accessory Unit         # of Stories       1         Type       Det       Att.       S-Det./End Unit         Existing       Proposed       Under Const.         Design (Style)       Ranch       Year Built       1955         Effective Age (Yrs) 20       Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter         Describe the condition of the property and data appeared to be in average condition exterior-only appraisal inspection.       T         observed due to inspection requirem this report is no longer valid.       Are there any apparent physical deficiencies on if Yes, describe.	Water Sanitary : No FEMA Floo cal for the market area al factors (easements, Property Appr General D General D Pull Basement Partial Basement Proul Basement Partial Basement Gutters & Downspou Window Type Dishwasher 6 Rooms ms, etc.) CH&A a source(s) (including and of average of he appraiser is moses of this appra- nents. In the even r adverse conditions th	Public       Other         Sewer	d specifications) the press r (describe) FEMA Map # 210 No If No, describe ironmental conditions, lar S ★ Assessment and Data Source for Gros Heating/Cooling ★ FWA ↓ HWBB Radiant Other Gas ★ Central Air Condition ↓ Individual Other 1.0 Bath(s) airs, deterioration, renova late of inspection. 1 dinary assumption for of the subject was is in this report are p , soundness, or structura	ent use?	rovements - Type halt  FEMA May  FEMA May  Yes X No  PVA Records  menities ace(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Stove(s) # 0 Non Carr None Carr None Carr None Atta OB B Built (describe) 8 Square Feet of Gross I  fetc.). C4;C4;The s vork for this order record the subject is in at lea and the exterior was conably inaccurate, th roperty? Yes 2	Public Pri  Public Pri  Property 09/26/20  If Yes, describe  Property Owner  Car Storage e e eway # of Cars (Surface Conc uge # of Cars ched □ Detactin  iving Area Above G ubject property uuries a no cont ast the same not very closely e opinion of val  No	 14  /Grav  1  0 .ed act,

## Exterior-Only Inspection Residential Appraisal Report

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	le properties currently					to \$ 74,	. 900
There are 6 comparab	le sales in the subject	neighborhood within	the past twelve mon	ths ranging in sale pr	ice from \$ 51,000	to \$ 8	. 30,000
FEATURE	SUBJECT	COMPARAB			LE SALE # 2		LE SALE # 3
Address 1013 Raceland A		1403 Taylor St		221 Highland Av	<u>م</u>	807 Williams Av	۵
Raceland, KY 41		-		Raceland, KY 41		Raceland, KY 41169	
Proximity to Subject	109		1159		1109		109
	¢	1.13 miles S	¢ 04.000	1.66 miles NW	<b>• - - - - - - - - - -</b>	0.43 miles NW	<b>* -------------</b>
Sale Price	\$		\$ 61,000		\$ 70,555		\$ 75,500
Sale Price/Gross Liv. Area	\$ sq.ft.			\$ 71.27 sq.ft.		\$ 82.79 sq.ft.	
Data Source(s)		AABRMLS # 486	583;DOM 44	AABRMLS # 488	319;DOM 48	AABRMLS # 479	25;DOM 66
Verification Source(s)		Ext-Insp/MLS/P\	/Α	Ext-Insp/MLS/P\	/A	Ext-Insp/MLS/P\	/A
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		RH;0	
Date of Sale/Time				s01/19;c12/18		s08/19;c08/19	
		s12/19;c10/19					
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7500 sf	11,900 sf	0	8,712 sf	0	7,700 sf	0
View	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	65	~60	0	~65	0	~70	0
Condition	C4	C4	l v	C4	Ŭ	C3	-3,500
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	+2.000		-0,000
Room Count			0		,		
					-1,000		
Gross Living Area	1,088 sq.ft.	1,208 sq.ft.	-1,800		+1,470		+2,640
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade							
Functional Utility	Functional	Functional		Functional		Functional	
Heating/Cooling	CH&A	CH&A		CH&A		CH&A	
Energy Efficient Items	CH&A	CH&A		CH&A		CH&A	
Garage/Carport	1ga4dw	1ga2dw	0	2gd2dw	-2,000		+2,000
Porch/Patio/Deck	Porch	Porch		Porch	-2,000	Pc/Dk/Pat	-3,000
			0.000				
Amenities/Exterior	None/Vinyl	None/BrkVen	· · · · · · · · · · · · · · · · · · ·	None/Vinyl	500	None/BrkVen	-2,000
Amenities	OB	FN		None	+500		-
Est Cost to Cure	\$0	Unk		Unk		Unk	0
Net Adjustment (Total)			\$ -3,800		\$ 970		\$ -3,860
Adjusted Sale Price		Net Adj. 6.2 %		Net Adj. 1.4 %		Net Adj. 5.1 %	
of Comparables		Gross Adj. 6.2 %	\$ 57,200	Gross Adj. 9.9 %	\$ 71,525	Gross Adj. 17.4 %	\$ 71,640
I 🗙 did 🗌 did not research	the sale or transfer his	story of the subject pro	operty and comparable	sales. If not, explain			
My research 🗌 did 🔀 did	not reveal any prior sa	les or transfers of the	subject property for th	e three years prior to t	the effective date of this	s appraisal.	
		les or transfers of the	subject property for th	e three years prior to t	the effective date of this	s appraisal.	
Data Source(s) County Re	cords						
Data Source(s) County Re My research did 🔀 did	cords not reveal any prior sa				the effective date of this		
Data Source(s) County Re My research did X did Data Source(s) County Re	cords not reveal any prior sa cords	les or transfers of the	comparable sales for t	he year prior to the da	te of sale of the compa	arable sale.	2)
Data Source(s)     County Re       My research     idi     idi       Data Source(s)     County Re       Report the results of the research	cords not reveal any prior sal cords n and analysis of the p	les or transfers of the rior sale or transfer his	comparable sales for t story of the subject pro	he year prior to the da	te of sale of the compa sales (report additiona	arable sale. al prior sales on page	
Data Source(s) County Re My research did X did Data Source(s) County Re Report the results of the research ITEM	cords not reveal any prior sal cords n and analysis of the p	les or transfers of the	comparable sales for t	he year prior to the da	te of sale of the compa	arable sale. al prior sales on page	3). RABLE SALE #3
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Data Source(s)       County Re         My research       did       did         Data Source(s)       County Re         Report the results of the research       ITEM         Date of Prior Sale/Transfer       Price of Prior Sale/Transfer         Data Source(s)       Effective Date of Data Source(s)         Analysis of prior sale or transfer       the comps used in this re         Summary of Sales Comparison A         market areas. The apprai         and room count are brack         bracketed by the adjusted         adjustments. The addition         adjustments appeared ne         Indicated Value by Sales Comparison         Dute to lack of data, the im         reflects current market tree         This appraisal is made       "as         completed,       subject to the	Approach The co ser made adjustrr (and solve a solve adjustrr (and analysis of the p (and analysis of the subject of port.)	les or transfers of the rior sale or transfer his IBJECT ords interpretation of the market mps used in this rents in the sales ustments appeare es and the actual ven further consist aintenance of the 5,700 65,700 (as not used. Mor ns. The cost apping completion per plans terations on the basis ary assumption that the as of the subject per r) opinion of the market as of the subject per r) opinion of the market r) opinion of the marke	comparable sales for t story of the subject pro COMPARABLE S COUNTY Records 01/16/2020 ble sales The grid recognizing of a necessary desp l sales prices. Mor deration based or e subject and com Cost Approach (if den st weight was give roach was not use s and specifications o is of a hypothetical che condition or deficie roperty from at leas narket value, as def	he year prior to the da perty and comparable ALE #1 C Coun O1/16 appraiser found a reasonable prod differences based bite size difference st weight was giv market similariti parables appeare reloped) \$ 0 en to the sales co ed due to the age n the basis of a hyp ondition that the repa ncy does not require t the street, defined ined, of the real pi	te of sale of the compa e sales (report addition OMPARABLE SALE # ty Records //2020 no evidence of ac eximity to the subjed d on market data of es and low percer es and low percer es and low percer ed similar.	arable sale. al prior sales on page 2 COMPA 2	RABLE SALE #3