APPRAISAL OF REAL PROPERTY



LOCATED AT

1303 Main St Greenup, KY 41144 EAST MAIN ST LT 134

FOR

Peoples Bank National Association 138 Putnam Street Marietta, OH 45750

OPINION OF VALUE

109,500

AS OF

07/14/2020

BY

Kenneth C Rase Ken Rase & Co 507 Chillicothe St, Upper Floor Portsmouth, OH 45662-4015 (740) 354-2427 kenrase@midohio.twcbc.com Ken Rase & Co 507 Chillicothe St, Upper Floor Portsmouth, OH 45662-4015 (740) 354-2427

07/28/2020

Peoples Bank National Association 138 Putnam Street Marietta, OH 45750

Re: Property: 1303 Main St

Greenup, KY 41144

Borrower: Patricia and Carl Hall File No.: VLKY-0000903

Opinion of Value: \$ 109,500 Effective Date: 07/14/2020

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

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

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

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

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

Sincerely,

Kenneth C Rase

License or Certification #: 2014004468 State: KY Expires: 06/30/2021 kenrase@midohio.twcbc.com Ken Rase & Co

Page # 4 of 25

Exterior-Only Inspection Residential Appraisal Report

7116000509/7116005403 File # VLKY-0000903

_	The purpose	of this sumn	nary appraisal repo	rt is to pr	ovide the lender/cli	ent with an	accurate,	and adequate	ely suppo	rted. opi	inion of the mai	ket value	of the sul	ject property.
	Property Address		Main St				City	Greenup	,		State			1144
		atricia and (Owner of	Public Record		l Robert an	nd Patri	cia Hal	II County	111		1177
	Legal Description		MAIN ST LT 1	34				T TODOTT UIT	ia i aui	ola i iai		0,00	Тир	
	Assessor's Parc		3-20-02-058.00				Tax Y	ear 2019			R.E. Ta	xes\$ 5	589	
L	Neighborhood N	lame 02	Greenup City A	mbulance			Map I	Reference 2	26580		Census	Tract C	405.02	
EC	•	Owner	Tenant Vaca			sessments \$	0			PU	JD HOA\$ O		per year	per month
SUB	Property Rights		Fee Simple	Leasehol		,								
	Assignment Typ		chase Transaction		ance Transaction		(describe)							
	Lender/Client		Bank National		on Addre le in the twelve months	100		Street, Mar	ietta, C	H 4575	50		Von No	
			g price(s), and date(s).	en onereu ioi sa									Yes 🔀 No	
	Troport data dour	100(0) 0000, 01101111	g priod(o), and dato(o).		AABOR ML	.S, Greeni	up Coun	iy PVA and	Owner					
	l did [did not analyz	e the contract for sale fo	r the subject pur	chase transaction. Expla	in the results of	the analysis o	f the contract for s	sale or why	the analysi	sis was not			
	performed.						•							
E														
RAC	Contract Price \$;	Date of Contra	ıct	Is the p	operty seller the	owner of pul	olic record?		Yes	No Data Sou	rce(s)		
CONTRACT		,	-	-	vnpayment assistance, e	etc.) to be paid b	y any party o	n behalf of the bor	rrower?					Yes No
ပ	If Yes, report the	e total dollar amoun	t and describe the items	to be paid.										
	Note: Bace and	the racial compo	sition of the neighborh	ood are not ann	raisal factors									
	HOLE. HACE MIC		od Characteristics	oou are not app	raioai iactoro.	One-	Unit Housing	Trends			One-Unit Ho	ısina	Present	Land Use %
	Location	Urban		Rural	Property Values	Increasing		Stable	☐ Declir	nina	PRICE	AGE	One-Unit	70 %
	Built-Up		25-75%	Under 25%	Demand/Supply	Shortage		In Balance		Supply	\$ (000)	(yrs)	2-4 Unit	70 % %
٥	Growth		Stable	Slow	Marketing Time	Under 3 r		<u> </u>	Nover (6 mths	25 Low	1	Multi-Family	%
ПООН	Neighborhood B			is bound to	the East by In	dustrial P	arkwav.				225 High	120	Commercial	%
BOR	Ohio Rive	r to the Sou	th by SR 207, a						,		120 Pred.	80	Other	30 %
ᇙ	Neighborhood D				proximity of sc	nools, em	oloymen	t, hospitals,	, shopp	ing and	d amenities in	Greenup	, KY and	
ž	Wheelersl	burg, OH. A	ppeal to the ma	arket is ave	erage. Other la	nd use is v	/acant. ∖	acant land	use ha	s no in	npact on mark	etability	or value o	f subject
	property.													
			rt for the above conclus			nt market	conditio	ns are favo	rable. (Current	t cost of interes	st is at a	n effective	market
	rate. Estin	nated marke	ting time is six	to twelve	months.									
	Dimensions	44575			Area	0005 -4		Shap	9 D			View N-	D	
	Specific Zoning	115x75 Classification	No zonina			8625 sf Description	No zor		1 100	tangula tuniosi		١٧,	Res;	,
	Zoning Compliar		No zoning al Legal Nonco	onforming (Grand		No Zo		Illegal (describe)	ning is	турісаі	and does not	anect ma	arketability	
	- '				per plans and specifica			9 ()		×	Yes No	If No, descr	ibe	
		<u> </u>			· · · · · · · · · · · · · · · · · · ·						3			
	Utilities	Public Othe	r (describe)		Pu	olic Other (describe)		Off-s	site Improve	ements - Type		Public	Private
Щ	Electricity	X							Stree	πэр	ohalt		<u> </u>	
S	Gas	Name of Association					EENAA A	len#	Alley	1401		TMA Man De	<u> </u>	
		lood Hazard Area	Yes ments typical for the ma			AE ▼ Yes □	FEMA N	nap # 210 o, describe	089C01	79D		EMA Map Da	ale 09/2	6/2014
		and on oito improve						0, 00001100			Yes	X No	If Yes, describe	
		dverse site condition	is or external factors (ea											
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		dverse site condition	**		omnonto, onvironmenta								11 100, 00001100	
			is or external factors (ea											
		for Physical Charac	**		Appraisal Files	MLS		sessment and Tax		[Prior Inspection		Property Owner	
	Source(s) Used Other (desc	for Physical Charac	is or external factors (ea		Appraisal Files	MLS	Data So	urce for Gross Livi			Greenup Cour		Property Owner	Je
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Exterior-Only Inspection Residential Appraisal Report

7116000509/7116005403 File # VLKY-0000903

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There are 3 comparable	prope	rties curr	rently of	ffered f	or sale	in t	the subject neighborho	od rangi	ng in	price	from \$	95,000		to \$	125	,000	
There are 1 comparable	sales		subject	neighbo			the past twelve month	s rangin	-	sale pri		\$ 115,00	0			30,000	
FEATURE		SUBJECT	ſ		CON	MPARAB	SLE SALE # 1		COI	MPARAB	LE SALE # :	2		CON	MPARABL	E SALE # 3	
Address 1303 Main St				1000	Caroly	n St		204 5	Shephe	erd Lo	ор		49 Os	sborne	St		
Greenup, KY 411	144			Worth	nington	ı, KY	41183	Gree	nup, K	Y 411	144		Greer	nup, K	Y 411	44	
Proximity to Subject				4.42 ו	miles E	Ξ		2.19	miles :	S			4.68 ı	miles N	٧W		
Sale Price	\$						\$ 98,500				\$	114,500				\$	120,600
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	57.13	sq.ft.		\$	52.05	5 sq.ft.			\$	80.51	sq.ft.		
Data Source(s)				AABO	DR#48	669;[DOM 112	AABO	DR#47	7901;[OOM 56	i	AABO	DR#47	564;D	OM 324	4
Verification Source(s)				Greenup County PV				Greenup County				Greenup County					
VALUE ADJUSTMENTS		DESCRIPTION			SCRIPTIO		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION			Adjustment		
Sales or Financing				ArmL	th			ArmL	th				ArmL	th			
Concessions				Cash;0				Conv						FHA;4600			-4,600
Date of Sale/Time					0;c01/	20			9:c07	/19				:0;c10/	19		.,000
Location	N;Res;			N;Res;					l;Res;				N:Res:				
Leasehold/Fee Simple		Simple			Simple				Simple					Simple			
Site								1.60				-1,500					0
View	8625 sf N;Res;			10450 sf				N;Re				-1,000	9583 ST N;Res;				
Design (Style)	DT2;Colonial		N;Res;						,		0		s, Ranch			0	
Quality of Construction		Q4		DT1;Ranch				_	DT1;Ranch		U		Q4	Nanch			U
Actual Age	120			Q4 ~45				Q4 59				^	~50				0
Condition	C4			~45 C4			1	C4				U	~50 C4				U
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	+	Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7						+	_				2.000	7				1 000
Gross Living Area		3	2.0 3 sq.ft.	8	3	2.0 sq.ft.	.4.446		2	3.0 sq.ft.		-2,000	/	3	2.1 sq.ft.		-1,000
Basement & Finished	0-4	2,168) oq.ii.	Oof	1,724	oy.II.	+4,440	_	2,200	, oq.ii.		-320	Oof	1,498	oq.IL		+6,700
Rooms Below Grade	0sf			0sf				0sf					0sf				
Functional Utility				A			-	Average					•				
Heating/Cooling		rage		Avera	•			Average				Average					
Energy Efficient Items	FA/			FA/C					FA/CA				FA/C				
Garage/Carport	Non				None		0.000	None					None				4 000
Porch/Patio/Deck	1gd			2ga2dw			-3,000	2gd2dw Porch/Deck					1ga2dw Porch/Patio				-1,000
FOIGHT AND DOCK	Por	ch/Patio	0	Porcr	n/Patio			Porcr	1/Deck	K		0	Porcr	1/Patio			
Net Adjustment (Total)				×	+ -	٦.	\$ 4.440	\vdash	+ N	X -	s	4.000	X	+ F	٦.	\$	400
. , ,				Net Adj.		1.5 %	\$ 1,440	Net Adj.	· <u>v</u>		•	-4,820	Net Adj.			Ψ	100
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