Compliance Inspection Report

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be Official. Consult mortgagee for official reports.

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB No. 2502-0189
(exp. 07/31/2017)

387-6585626
17431858

Builder's Name and Address		FHA Case Number
True Homes 2649 Brokonridge Centre Drive Ste 104 Monroe, NC 28110	a. ☒ Report not left at site. b. ☐ Report not official without reviewer's signature.	387-6585626 Date of Inspection (mm/dd/yyyy) 11/22/2024
Mortgagee's Name and Address		**Property Address**
Wells Fargo Bank, N.A. 2701 Wells Fargo Way Minneapolis, MN 55467		1616 Running Deer Dr Kernersville, NC 27284

I. Inspection of On-Site Improvements Reveals

1. Construction ☐ was, ☐ was not begun prior to the date of mortgage insurance approval shown on the commitment, statement of appraised value or "Early Start" letter. (Applies to the initial report on new construction)
2. ☐ Builder other than named in application
3. ☐ Unable to make inspection. (Explain below)
4. ☐ Accepted construction exhibits not available at site.
5. ☐ Individual Sewage disposal system; ☐ Individual Water supply system
   ☐ No noncompliance. ☐ Correction essential as explained below.
   ☐ Submit Health Department letter
6. ☐ Correction req'd. by rprt. dated _____ not acceptably completed
7. ☐ Repairs required by form HUD-92800.5B not acceptably completed.
8. ☒ Correction essential as explained below
   ☐ a. Will examine at next inspection
   ☐ b. Do not conceal until reinspected
9. ☐ No noncompliance observed
10. ☐ Acceptable variations as described below (Request for Change, form HUD-92577, may be submitted).
11. ☐ Extensive noncompliance as explained below (see IV. A below)
12. ☐ On-site improvements acceptably completed subject to receipt of certification that mortgagee's inspection reveals satisfactory completion of all items listed below.
13. ☐ On-site improvements acceptably completed except items listed below, completion of which is delayed by conditions beyond control of the builder (see IV. B below).
14. ☒ On-site improvements acceptably completed.
15. ☐ Off-site improvements:
    ☐ a. Correction/Completion essential as explained below.
    ☐ b. Completion assured by escrow agreement or governing authority.
    ☐ c. Acceptably completed.

II. Explanation of statements checked in Parts I and III

☐ Initial Inspection ☐ Framing Inspection ☒ Final Inspection ☐ Other (explain) ☐ Repair Inspection

Inspection Number

No.		No.	
14	Subject was completed as per plans and specs.		

Certification: I certify that I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge I have reported all noncompliance, work requiring correction, and unacceptable work.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 37 U.S.C. 3729, 3802)

Signature	Date (mm/dd/yyyy)			ID Number
Marybeth Abdow	11/22/2024	☐ Fee Inspector ☐ DE Staff Inspector	☒ Appraiser ☐ HUD Inspector	A3020

III. Specific Conditions Required by the HUD-92800.5B, Not Requiring Field Inspection

16. ☐ Submit items or resubmit incomplete items as noted above.
17. ☐ Acceptable Compliance with all specific conditions not requiring field inspection.
18. ☐ Submit Termite Soil Treatment Guarantee.
☐ **None**

Approved	Signature	Date (mm/dd/yyyy)		ID Number
☐ as modified by me		☐ Direct Endorsement Underwriter ☐ Chief Architect ☐ Deputy		

IV. To Mortgagee: When signed below, refer to the statement on the back corresponding to the designation checked.

☐ **A. Noncompliance**
- ☐ (a) Variations from exhibits.
- ☐ (b) Unacceptable construction.
- ☐ (c) Premature construction.

☐ **B. Compliance --** Incomplete Items. "Mortgagee's Assurance of Completion", HUD-92300, may be submitted.
$ _____ for completion not later than: (mm/dd/yyyy) _____

☐ **C. Final Acceptance.** Closing papers may be submitted provided mortgage credit analysis is acceptable

Signature	Date (mm/dd/yyyy)		ID Number
		☐ Direct Endorsement Underwriter ☐ Director of Housing Development ☐ Deputy	

For HUD Use Only for concurrence of Direct Endorsement Processing of this Compliance Inspection Report. If signed, this final report is considered processed by HUD and, thereby, convertible to the Veterans Administration.

Signature of HUD Authorized Agent — Date (mm/dd/yyyy)

Previous editions are obsolete. form **HUD-92051** (7/87)
Retain this record for 30 years or the life of the file — Submit an Original and four copies — ref. Handbooks 4000, 4115.3, 4145, 4165, 4190, & 4240.4

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collecton displays a valid OMB control number.

See the statement below that corresponds to the designation checked on the front of the form under section "IV. To Mortgagee".

A. Noncompliance. Construction is not acceptable or all specific conditions have not been fulfilled in accordance with the terms of the related commitment because of:

(a) Variations from Exhibits. Inspection reveals extensive non compliance, involving variations from accepted construction exhibits. The property will be considered ineligible for mortgage insurance (1) unless the work has been corrected so as to effect compliance, or (2) unless reprocessing is requested on the basis of the mortgage security as it is now being constructed, and this is found to be acceptable. Requests for reprocessing must be accompanied by a letter, in duplicate, fully describing the work as now being constructed, signed by the mortgagor and approved by the mortgagee. Where the plan arrangement, or either the exterior or interior appearance is affected, the mortgagor's letter must be accompanied by drawings, in duplicate, fully indicating the variations and signed by both the mortgagor and the mortgagee.

(b) Unacceptable Construction. Construction reveals extensive noncompliance with applicable FHA requirements or good construction practice. The property will be considered ineligible for mortgage insurance until construction has been corrected so as to effect compliance.

(c) Premature Construction. Inspection reveals that construction was begun prior to the date of approval for mortgage insurance (in noncompliance with the commitment or statement of appraised value).

B. Compliance. (with incomplete terms)
Construction of on-site improvements has been acceptably completed except for any items listed on the front of this form. Completion of those items is delayed by conditions beyond the parties' control. The property will be considered acceptable for mortgage insurance and and closing papers may be submitted, provided:

(a) All required off-site improvements have been acceptably completed and so reported, or their completion has been assured by an acceptable "Mortgagee's Assurance of Completion" form, and;

(b) All specific conditions not requiring field inspection as indicated on the front of this form have been acceptably fulfilled or evidence of compliance is submitted with the closing papers, and;

(c) The closing papers are accompanied by form HUD-92300, "Mortgagee's Assurance of Completion", properly executed and providing for withholding the sum indicated, or by indicating the sum is available on a commercial letter of credit, and for completion of construction not later than the date stated on the front of this form.

C. Final Acceptance

Construction has been completed and all specific conditions have been acceptably fulfilled. Closing papers may be submitted provided the mortgagee's credit analysis of the borrower is acceptably completed. Evidence of Compliance with specific conditions not requiring field inspection as indicated on the front of this form may be submitted with the closing papers.

Supplemental Addendum File No. 17431858

Borrower/Client	Angela Ferreira/LaDonna Campbell						
Property Address	1616 Running Deer Dr						
City	Kernersville	County	Forsyth	State	NC	Zip Code	27284
Lender	Wells Fargo Bank, N.A.						

The appraisal assignment/inspection was completed in compliance with FHA requirements and does meet both FHA and HUD guidelines as outlined in 4000.1. Water is operable at this final inspection. The appraiser operated and observed all built in cabinetry and appliances to ensure they were in working order. The appraiser operated and observed the plumbing system to ensure no foul odors were emitted and the pressure is sufficient. The attic was accessed for "head and shoulders" inspection. Please note photos. The subject's attic does appear to have adequate venitlation based on both interior and exterior inspections. The roof appears to have a remaining economic life of approximately 30+/- years. All utilities were operable at time of inspection.

The Appraiser's performance and the appraisal report complies with all applicable laws including the Fair Housing Act and other federal, state and local antidiscrimination laws. The Appraiser has met the HUD 4000.1 guidance specific to Nondiscrimination Policy; and compliance with FHA Guidelines and Appraiser conduct.

Intended Use and Intended Users of Appraisal The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b)). FHA and the Mortgagee are the intended users of the appraisal report. The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only. (noted intended user in report)

Servicelink's NC Registration Number: NC-1037.

The intended user of this appraisal report is the lender/client including FHA/HUD. No additional intended users are identified by the appraiser. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal form and definition of market value.

PRIOR SERVICES: I have performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately proceeding the acceptance of this assignment. The original assignment was completed on 07/09/2024 while the subject was under construction, and the next appraisal assignment was for final inspection conducted on 10/17/2024, additional final inspection conducted on 11/07/2024 with shower framing incomplete, an additional final inspection completed on 11/20/2024 with water nonoperable as well as dishwasher nonoperable and this final inspection completed on 11/22/204 with water and electricity operable.

MARKETING/EXPOSURE TIME: A reasonable market time for the subject is 0-120 days utilizing market conditions pertinent to the appraisal assignment. Reasonable exposure time for the subject is 60 days based upon actual sales/listings within TriadMLS. These DOM figures were determined after analysis of the subject's market area during the past twelve months.

HIGHEST AND BEST USE: The subject is legally permissible use based on its current zoning. Also, the lot size, shape and land to building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

PHOTOS: Specific settings within the appraisers software are required in order to meet file size requirements when uploading completed reports to the AMC websites. The appraiser would like it noted, however, these same settings sometimes but not always, cause blurred.fuzzy photos and/or scanned documents.

FIRREA CERTIFICATION: The appraiser certifies and agrees this appraisal was prepared in accordance with the requirements of Title Xl of the Financial institutions, Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

AIR STATEMENT: No employee, director, officer or agent of the lender or any other third party acting as joint venture partner, independence contractor, appraisal management company or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client) as identified on the first page of the report, borrower, or designated contact to make an appointment to enter the property. I agree immediately to report any unauthorized contacts either personally by phone or electronically.

ANSI Z765-2021 DECLARATION: Finished square footage calculations for this house were made based on plan dimensions only and may vary from the finished square footage of the house as built.

Subject Photo Page

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
Lender	Wells Fargo Bank, N.A.				



Subject Front

1616 Running Deer Dr

Sales Price	368,635
Gross Living Area	1,679
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;Res
View	N;Res;Res
Site	7,841 sf
Quality	Q3
Age	0



Subject Street



Subject Street

Subject Photo Page

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
Lender	Wells Fargo Bank, N.A.				



Subject Rear and Left Side

1616 Running Deer Dr

Sales Price	368,635
Gross Living Area	1,679
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;Res
View	N;Res;Res
Site	7,841 sf
Quality	Q3
Age	0



Subject Right Side



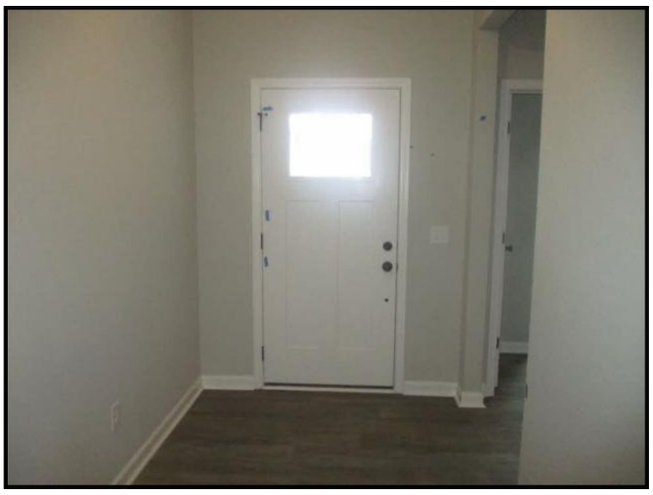
Subject Street

Photograph Addendum

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
Lender	Wells Fargo Bank, N.A.				



Lot Signage



Foyer/Entry



Bedroom



Bath



Bedroom



Electricity Operable

Photograph Addendum

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
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Water Nonoperable



Dining Room



Laundry



Finished Garage



Water Heater



Electrical Box

Photograph Addendum

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Kitchen View 1`



Kitchen View 2



Family Room



Primary Bedroom



Bath 1



Bath 1

Photograph Addendum

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
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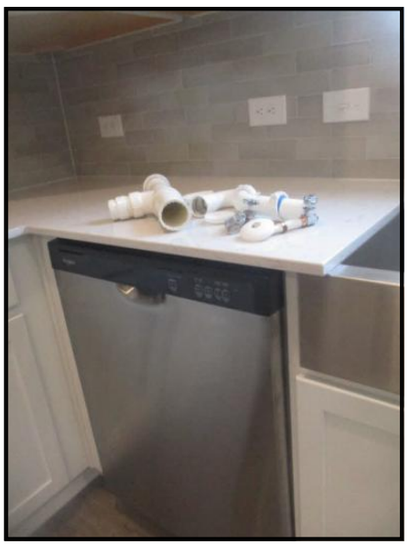
Primary Shower



Scuttle Space Attic



HVAC



Dishwasher



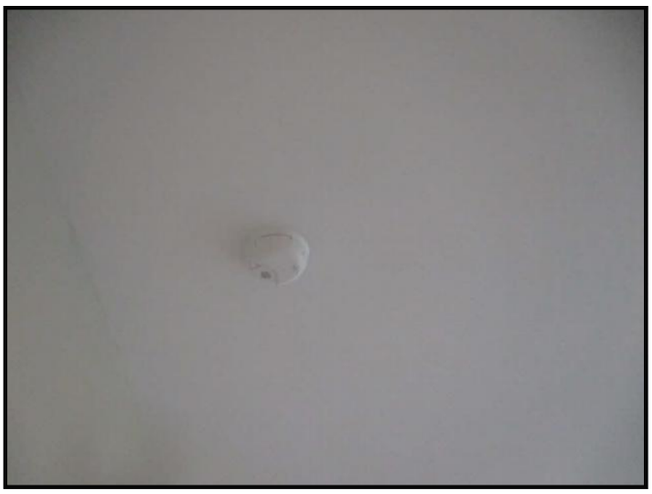
Microwave



Scuttle Space Attic

Photograph Addendum

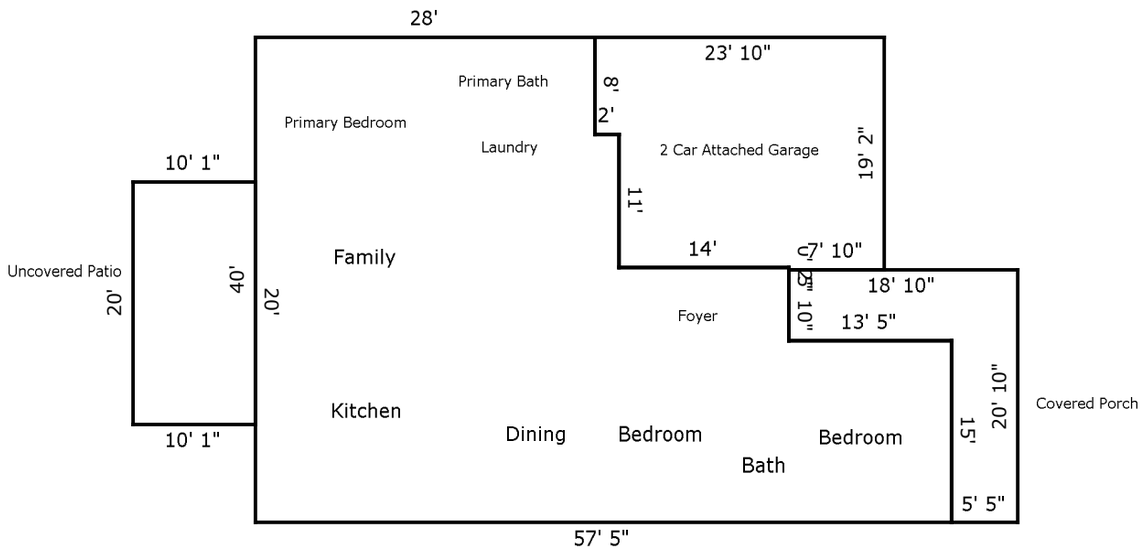
Borrower/Client	Angela Ferreira/LaDonna Campbell				
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CO/Smoke

Building Sketch

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
Lender	Wells Fargo Bank, N.A.				



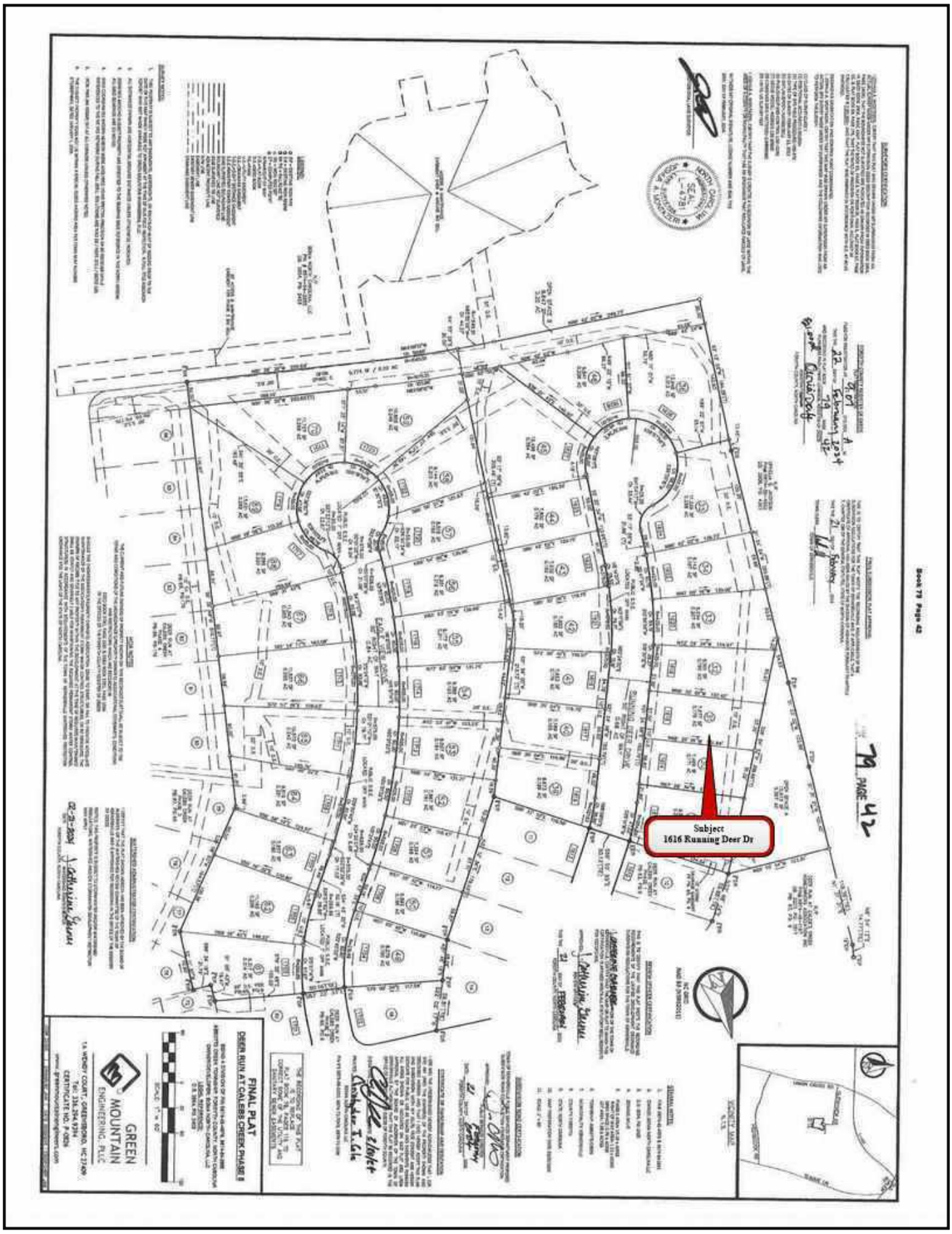
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	1679.3 Sq ft	15 × 13.4 = 201.3 40 × 28 = 1120 16 × 21 = 336 11 × 2 = 22
Total Living Area (Rounded):	**1679 Sq ft**	
Non-living Area		
Covered Porch	191.1 Sq ft	5.8 × 13.4 = 78.3 20.8 × 5.4 = 112.8
Uncovered Patio	201.7 Sq ft	20 × 10.1 = 201.7
2 Car Attached Garage	432.1 Sq ft	19.2 × 7.8 = 150.1 14 × 11 = 154 16 × 8 = 128

Plat Map

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County	Forsyth	State NC	Zip Code 27284
Lender	Wells Fargo Bank, N.A.				



Aerial Map

Borrower/Client	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
Lender	Wells Fargo Bank, N.A.				



USPAP ADDENDUM

387-6585626
File No. 17431858

Borrower	Angela Ferreira/LaDonna Campbell				
Property Address	1616 Running Deer Dr				
City	Kernersville	County Forsyth	State NC	Zip Code 27284	
Lender	Wells Fargo Bank, N.A.				

This report was prepared under the following USPAP reporting option:

☒ **Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ **Restricted Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: _____

Reasonable exposure time for the subject is 60 days. A reasonable marketing time for the subject is 0-120 days utilizing market conditions pertinent to the appraisal assignment.

Additional Certifications

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

☐ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☒ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

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

Additional Comments

APPRAISER:

Signature: Marybeth Abdow
Name: Marybeth Abdow
Date Signed: 11/22/2024
State Certification #: A3020
or State License #: _____
State: NC
Expiration Date of Certification or License: 06/30/2025
Effective Date of Appraisal: 07/09/2024

SUPERVISORY APPRAISER: (only if required)

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____
Supervisory Appraiser Inspection of Subject Property:
☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Builder's Certification

Builder's Certification of Plans, Specifications, & Site

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0496
Exp 06/30/2026

Property Address (street, city, state, & zip code)	Subdivision Name
1616 Running Deer Dr., Kernersville, NC, 27284	Caleb's Creek
Mortgagee's (Lender's) Name & Address (this is the lender who closed the loan)	FHA Case Number
	Phone Number

1. **Site Analysis Information:** To be completed on all proposed and newly constructed properties.	YES	NO
A. **Flood Hazards**. Are the property improvements in a Special Flood Hazard Area (SFHA)?	☒	☐
1) Provide the community number and date of the Flood Insurance Rate Map (FIRM) used to document your answer. Community Number: 3710687400J Panel 6874 Map Date: 01/02/2009		
2) If participating, is the community in good standing with the National Flood Insurance Program (NFIP)?	☒	☐
3) If "Yes" to item 1.A. above, attach:		
(i) A Letter of Map Amendment (LOMA) or;	☐	☒
(ii) A Letter of Map Revision (LOMR) or;	☐	☒
(iii) A signed Elevation Certificate documenting that the lowest floor (including basement) is built in compliance with 24 CFR 200.926d(c)(4).	☐	☒
4) Is the property located within a Coast Barrier Resource System (CBRS)? If yes, the property is ineligible for FHA insured financing.)	☐	☒
B. **Noise.** Is the property located within 1000 feet of a highway, freeway, or heavily traveled road?	☐	☒
(i) Within 3000 feet of a railroad?	☐	☒
(ii) Within one mile of a civil airfield or 5 miles of a military airfield?	☐	☒
C. **Runway Clear Zones / Clear Zones.** Is the property within 3000 feet of a civil or military airfield?	☐	☒
(i) If "Yes," is the property in a Runway Clear Zone / Clear Zone?	☐	☒
D. **Explosive /Flammable Materials Storage Hazard.** Does the property have an unobstructed view or located within 2000 feet of any facility handling or storing explosive or fire prone materials?	☐	☒
E. **Toxic Waste Hazards**. Is the property within 3000 feet of a dump, landfill or site recognized on a EPA Superfund National Priority List (NPL) or equivalent State list?	☐	☒
F. **Foreseeable Hazards or Adverse Conditions.**		
1) Does the site have any rock formations, high ground water levels, inadequate surface drainage, springs, sinkholes, etc.?	☐	☒
2) Does the site have unstable soils (expansive, collapsible, or erodible)?	☐	☒
3) Does the site have any excessive slopes?	☐	☒
4) Does the site have any earth fill?	☒	☐
(i) If "Yes," will foundations, slabs, or flatwork rest on the fill?	☒	☐

If you marked "Yes" to any of the above questions in item "F," attach a copy of all State licensed engineers' (soils and structural) reports, designs, and/or certifications to demonstrate compliance with HUD requirements ensuring structural soundness of the improvements and the health and safety of the occupants.
Refer to HUD Handbook 4145.1, HUD Handbook 4140.3 and HUD Handbook 4000.1.

Complete this section for all properties. The property complies with:

2. ☒ HUD Minimum Property Standard in the Code of Federal Regulations at 24 CRF 200.926d.
3. ☒ Appendix 8, Site Grading & Drainage guideline included in the HUD Handbook 4145.1, or the Site Grading & Drainage requirements incorporates in the Local/State adopted IRC Building Code, identified in item #5.
4. ☒ Meets or exceeds IECC (International Energy Conservation Code) 2009.
5. ☒ Other Code or Local/State Code as follows: 2018 NCRC
   Applicable Provisions: All
6. ☒ CABO One- and Two-Family Dwelling Code, as listed in 24 CFR 200.926b, replaced by IRC (International Residential Code)
7. ☒ Electrical Code for OneandTwoFamily Dwellings, as listed in 24 CFR 200.926b, or equivalent, name code: NCEC 2020/ NFPA 70-2020
8. ☐ This is a manufactured (mobile) home and was constructed in accordance with the Federal Manufactured Home Construction & Safety Standards (FMHCS). The label on the manufactured home reflects compliance with the FMHCS.

I hereby certify that the plans and specifications for all other construction (i.e., site, foundation) comply with applicable building codes or HUD requirements listed above, including Handbook 4145.1, Handbook 4000.1 II.A.1.b.iv.(B)(5)(c)(ii), II.D.5.c and the Permanent Foundations Guide for Manufactured Housing.

Builder's Certification Page 2

HUD Label Number(s):

Builder or Builder's Agent: I hereby certify that the site analysis information above is true and accurate to the best of my knowledge and belief and that the plans and specifications were designed to mitigate any foreseeable hazards or adverse conditions. On all properties eligible for maximum LTV financing, I further certify that I have personally reviewed the plans, specifications, and site information submitted herewith. Based upon my review, I hereby certify that such plans, specifications comply with the applicable building codes specified above as well as complying with the HUD construction requirements listed above. An "X" marked in the blank by each numbered item indicates that provisions from the marked code apply.

9.a. Name of Builder's Company or Builder's Agent (type or print)	10.a. Name & Title of Builder or Builder's Agent (type or print)	
True Homes	**Nick Bacon, Operations Partner**	
b. Street Address **2649 Brekonridge Centre Drive Ste 104**	b. Signature of Builder or Builder's Agent Date	Date 7/3/2024
c. City, State, & Zip Code **Monroe, NC 28110**	c. Telephone Number (include area code) **704-238-1229**	

11. Affirmative Fair Housing Marketing Plan (AFHMP): Did you sell five (5) or more houses in the last twelve (12) months or do you intend to sell five (5) or more houses within the next twelve (12) months with HUD mortgage insurance?	YES	NO
If "Yes," check either a, b, c, or d below.	☒	☐
a. I am a signatory in good standing to a Voluntary Affirmative Marketing Agreement (VAMA).	☐	☐
b. I have an AFHMP which HUD approved on (mm/dd/yyyy)	☐	☐
c. I have a contract with _____ to market this property?	☐	☐
d. I certify that I will comply with the following: (a) Carry out an affirmative program to attract all minority and majority groups to the housing for initial sale or rental. Such a program shall typically involve publicizing to minority persons the availability of housing opportunities regardless of race, color, religion, sex, handicap, familial status or national origin, through the type of media customarily utilized by the applicants; (b) Maintain a nondiscrimination hiring policy in recruiting from both minority and majority groups; (c) Instruct all employees and agents in writing and orally in the policy of nondiscrimination and fair housing; (d) conspicuously display the Fair Housing Poster in all Sales Offices, include the Equal Housing Opportunity logo, slogan and statement in all printed material used in connection with sales, and post in a prominent position at the project site a sign which displays the Equal Opportunity logo, slogan or statement, as listed in 24 CFR 200.620 and appendix to subpart M to part 200. I understand that I am obliged to develop and maintain records on these activities, and to make them available to HUD upon request.	☒	☐

Builder: I hereby certify that the site analysis information is true and accurate to the best of my knowledge and belief. I further certify that on all properties eligible for maximum LTV financing, the plans and specifications submitted herewith have been reviewed by the individual signing above and that the individual has the knowledge and experience necessary to determine whether such plans and specifications comply with the HUD/FHA requirements set forth at 24 CFR 200.926d and with other applicable HUD requirements as determined in accordance with 24 CFR 200.926(d)(1) and (2). Any subsequent changes to these plans and specifications shall comply with the aforementioned requirements. Upon sale or conveyance of the property, the undersigned will promptly furnish to the lender a Warranty of Completion of Construction, form HUD-92544 on all properties eligible for maximum LTV financing.

12 a. Name of Builder's Company (type or print)	13 a. Name & Title of Builder (type or print)	
True Homes	**Nick Bacon, Operations Partner**	
b. Street Address **2649 Brekonridge Centre Drive Ste 104**	b. Signature of Builder	Date 7/3/2024
c. City, State, & Zip Code **Monroe, NC 28110**	c. Telephone Number (include area code) **704-238-1229**	

"I, the undersigned, certify under penalty of perjury that the information provided above is true and correct.
WARNING: Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729)"
This form must be complete and legible and must be reproduced to include all three pages.

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Executive Order 11988 and HUD environmental regulations (24 CFR Part 51) require builders who build newly constructed properties to ensure that the property is not affected by: flood hazards, noise, runway clear zones, explosive/flammable materials storage hazards, toxic waste hazards, and other foreseeable hazards that may affect the site. HUD requires this information to determine whether the site/location factors would adversely affect the dwelling or homeowner. A response is required whenever a builder builds new properties. Confidentiality is not applicable.

Forsyth County Tax Card

Forsyth County Property Record Card

Property Summary

Tax Year: 2024

REID	6874450807000	**PIN**	6874-45-0807	**Property Owner**	BOMA NORTH CAROLINA LLC
Location Address	1616 Running Deer DR	**Property Description**	LO:031 BL:5632H PL:79-42	**Owner's Mailing Address**	836 GOOD HOPE DR CASTLE ROCK CO 80108

Administrative Data

Plat Book & Page	79-42
Old Map #	672842
Market Area	674846
Township	ABBOTTS CREEK
Planning Jurisdiction	COUNTY WIDE
City	KERNERSVILLE TOWN
Fire District	
Spec District	
Land Class	91.00-Vacant SF Res
History REID 1	
History REID 2	
Acreage	0.18
Permit Date	
Permit #	

Transfer Information

Deed Date	6/16/2016
Deed Book	002954
Deed Page	02403
Revenue Stamps	
Package Sale Date	
Package Sale Price	
Land Sale Date	
Land Sale Price	

Improvement Summary

Total Buildings	0
Total Units	0
Total Living Area	0
Total Gross Leasable Area	0

Photograph

Property Value

Total Appraised Land Value	$61,200
Total Appraised Building Value	
Total Appraised Misc Improvements Value	
Total Cost Value	$61,200
Total Appraised Value - Valued By Cost	$61,200
Other Exemptions	
Exemption Desc	
Use Value Deferred	
Historic Value Deferred	
Total Deferred Value	
Total Taxable Value	$61,200

57X15/X 57X137

No Photo Found

Building Summary

Misc Improvements Summary

Card #	Unit Quantity	Measure	Type	Base Price	Size Adj Factor	Eff Year	Phys Depr (% Bad)	Econ Depr (% Bad)	Funct Depr (% Bad)	Common Interest (% Good)	Value

Total Misc Improvements Value Assessed:

Forsyth County Tax Card Page 2

Card #	Unit Quantity	Measure	Type	Base Price	Size Adj Factor	Eff Year	Phys Depr (% Bad)	Econ Depr (% Bad)	Funct Depr (% Bad)	Common Interest (% Good)	Value
No Data											

Total Misc Improvements Value Assessed:

Land Summary

Land Class: 91.00-Vacant SF Res Deeded Acres: 0.18 Calculated Acres: 0.18

Zoning	Soil Class	Description	Size	Rate	Size Adj. Factor	Land Adjustment	Land Value
MU-S		RES-LOT	1.00 BY THE UNIT PRICE	$72,000		UTILITY-85.00	$61,200

Total Land Value Assessed: $61,200

Ownership History

	Owner Name	Deed Type	% Ownership	Stamps	Sale Price	Book	Page	Deed Date
Current	BOMA NORTH CAROLINA LLC	DEED	100	0		002954	02403	6/16/2016

Notes Summary

Building Card	Date	Line	Notes
No Data			

Appraiser's Certification



NORTH CAROLINA
APPRAISAL BOARD

APPRAISER QUALIFICATION CARD

REGISTRATION / LICENSE / CERTIFICATE HOLDER

MARYBETH ABDOW

24 25

A3020	C	Y
APPRAISER NUMBER	TYPE	NATIONAL REGISTRY

Appraiser's Signature

Executive Director

EXPIRES JUNE 30, 2025

Appraiser's E&O Insurance

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL100636-01 **Renewal of: NAX40PL100636-00**

1. **Named Insured: Marybeth Abdow**

2. **Address:** 1610 Tredegar Rd
Kernersville, NC 27284

3. **Policy Period:** **From: March 10, 2024** **To: March 10, 2025**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item **2.** Above.

4. **Limit of Liability:**

	Each **Claim**	Policy Aggregate
Damages Limit of Liability	**4A. $ 1,000,000**	**4C. $ 1,000,000**
Claim Expenses Limit of Liability	**4B. $ 1,000,000**	**4D. $ 1,000,000**

5. **Deductible** (Inclusive of **Claims Expenses**):

Each **Claim**	Aggregate
5A. $500	**5B. $1,000**

6. **Policy Premium: $ 567**

7. **Retroactive Date: March 10, 2004**

8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
Accelerant National Insurance Company
400 Northridge Rd. Suite 800
Sandy Springs, GA 30350

9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org

10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: February 26, 2024 By: Isaac Peck
Authorized Representative

N DEC 40000 04 22