Uniform Residential Appraisal Report

0439776808
File # 0119694

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 1216 Grenadier Dr | City Chesapeake | State VA | Zip Code 23322
Borrower Michael Kiegel | Owner of Public Record Michael J Kiegel & Heather L Stevens | County Chesapeake City
Legal Description 129 BATTLEWOOD MEADOWS SEC 3
Assessor's Parcel # 0731007001290 | Tax Year 2024 | R.E. Taxes $ 3,959
Neighborhood Name Battlewood Meadows | Map Reference Google Maps | Census Tract 0210.09
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client Nationstar Mortgage LLC d/b/a Mr. Cooper | Address 8950 Cypress Waters Blvd, Dallas, TX 75019
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offering price(s), and date(s). REIN MLS; Owner

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE		One-Unit	90 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)	(yrs)		2-4 Unit	%
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	290	Low	32	Multi-Family	%
								550	High	65	Commercial	10 %
								400	Pred.	43	Other	%

Neighborhood Boundaries bound to the North by Etheridge Manor Blvd, to the South by wooded land, and to the West by Chesapeake Expy, to the East by Centerville Tpke.

Neighborhood Description The subject neighborhood is within 2 miles of shopping, employment, schools, etc. Presence of these properties appears to have little to no affects on market values within the market area. Market condition conclusions reported in One-Unit Housing Trends represent an analysis of single family detached properties that are reasonably competitive with the subject property.

Market Conditions (including support for the above conclusions) See attached addenda.

SITE

Dimensions See Site Map and Additional Comments | Area 15159 sf | Shape Irregular | View N;Res;
Specific Zoning Classification R-15S | Zoning Description Single Family Residential
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe See Attached Addendum

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[ ]	[ ] None	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 5100340065D | FEMA Map Date 12/16/2014
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe
There are no known adverse easements, encroachments, special assessments, slide areas or nonconforming uses. The appraiser is not qualified to determine what is hazardous waste, toxic, molds, etc., BUT NONE ARE KNOWN TO EXIST.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	[X] One [ ] One with Accessory Unit	[ ] Concrete Slab	[X] Crawl Space	Foundation Walls	Block;Brick/Avg	Floors	HW;Carp;Tl/Avg
# of Stories	1	[ ] Full Basement	[ ] Partial Basement	Exterior Walls	Brick;Vinyl/Avg	Walls	Drywall/Avg
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	ArchShingle/Avg	Trim/Finish	WdPaint/Avg
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	Metal/Avg	Bath Floor	Tile/Avg
Design (Style)	Ranch	[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	Vinyl DHDP/Avg	Bath Wainscot	Tile/Avg
Year Built	1977	Evidence of [ ] Infestation		Storm Sash/Insulated	Yes/Avg	Car Storage	[ ] None
Effective Age (Yrs)	15	[ ] Dampness	[ ] Settlement	Screens	Yes/Avg	[X] Driveway	# of Cars 1
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Concrete/Avg
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Electric	[X] Fireplace(s) # 1	[X] Fence Wood	[X] Garage	# of Cars 1
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Comp	[X] Porch Stoop	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool None	[ ] Other None	[ ] Att. [ ] Det.	[X] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [X] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 8 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,725 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). F.R.O.G., Newer Roof
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-eleven to fifteen years ago;Bathrooms-updated-eleven to fifteen years ago;See attached addenda.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
None are known to exist.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

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There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 425,000 to $ 519,900 .
There are 53 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 290,100 to $ 550,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	1216 Grenadier Dr Chesapeake, VA 23322	1217 Grenadier Dr Chesapeake, VA 23322		457 Gloria Dr Chesapeake, VA 23322		1112 Shifford Ln Chesapeake, VA 23322	
Proximity to Subject		0.03 miles E		0.98 miles NE		0.72 miles NE	
Sale Price	$		$ 420,000		$ 470,000		$ 450,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 218.98 sq.ft.		$ 270.89 sq.ft.		$ 261.32 sq.ft.	
Data Source(s)		REIN MLS# 10565036;DOM 4		REIN MLS# 10575001;DOM 3		REIN MLS# 10569212;DOM 7	
Verification Source(s)		REIN MLS;Tax Records		REIN MLS;Tax Records		REIN MLS;Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth VA;0		ArmLth FHA;0	
Date of Sale/Time		s01/25;Unk		s04/25;Unk		s04/25;Unk	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	15159 sf	14898 sf	0	11935 sf	0	13155 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	48	48		43	0	37	0
Condition	C3	C4	+40,000	C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 3 / 2.0	9 / 4 / 2.0	0	8 / 4 / 2.0	0	7 / 4 / 2.0	0
Gross Living Area	1,725 sq.ft.	1,918 sq.ft.	-6,800	1,735 sq.ft.	0	1,722 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA;Elect/CAir	FWA;Elect/CAir		FWA;Elect/CAir		FWA;Gas/CAir	0
Energy Efficient Items	None	None		None		None	
Garage/Carport	1gbi1dw	1ga1dw	0	1ga1dw	0	1ga1dw	0
Porch/Patio/Deck	Stoop/Deck	Prch/ScrnPrch	0	Porch/Patio	0	Porch/Deck	0
Fireplace	1 F/P	1 F/P		1 F/P		1 F/P	
Net Adjustment (Total)		☒ + ☐ -	$ 33,200	☐ + ☐ -	$ 0	☐ + ☐ -	$ 0
Adjusted Sale Price of Comparables		Net Adj. 7.9 % Gross Adj. 11.1 %	$ 453,200	Net Adj. 0.0 % Gross Adj. 0.0 %	$ 470,000	Net Adj. 0.0 % Gross Adj. 0.0 %	$ 450,000

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain Appraiser did research the sales and transfer history of the subject property and comparable sales.

My research ☐ did ☒ 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) REIN MLS; Tax Record
My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data Source(s) REIN MLS; Tax Record

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				
Price of Prior Sale/Transfer				
Data Source(s)	Tax Records	Tax Records	Tax Records	Tax Records
Effective Date of Data Source(s)	05/19/2025	05/19/2025	05/19/2025	05/19/2025

Analysis of prior sale or transfer history of the subject property and comparable sales Subject property has no record of sale or transfer in the past 3 years.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach $ 460,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 460,000 **Cost Approach (if developed) $** 460,637 **Income Approach (if developed) $**

The most probable price which the subject property should bring in a competitive in open market is the indicated value by the sales comparison approach. The cost approach supports the market value by the sales comparison approach and is an estimate of replacement costs minus depreciation plus the value of the site. The income approach was not developed because it was not considered necessary for credible assignment results, given the intended use of the appraisal.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

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 $ 460,000 **, as of** 05/19/2025 **, which is the date of inspection and the effective date of this appraisal.**

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SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	1216 Grenadier Dr Chesapeake, VA 23322	864 Jo Anne Cir Chesapeake, VA 23322		601 Marston Dr Chesapeake, VA 23322			
Proximity to Subject		0.92 miles NE		0.95 miles NE			
Sale Price	$		$ 480,000		$ 479,900		$
Sale Price/Gross Liv. Area	$ sq.ft.	$ 305.15 sq.ft.		$ 261.24 sq.ft.		$ sq.ft.	
Data Source(s)		REIN MLS# 10575368;DOM 2		REIN MLS# 10577837;DOM 3			
Verification Source(s)		REIN MLS;Tax Records		REIN MLS;Tax Records			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		Listing		Listing			
Date of Sale/Time		Active		Active			
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	15159 sf	15290 sf	0	12850 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch			
Quality of Construction	Q4	Q4		Q4			
Actual Age	48	43	0	33	0		
Condition	C3	C3	-20,000	C3			
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 3 / 2.0	6 / 3 / 2.0	0	8 / 4 / 2.0	0	/ /	
Gross Living Area	1,725 sq.ft.	1,573 sq.ft.	+5,300	1,837 sq.ft.	-3,900	sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf			
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA;Elect/CAir	FWA;Elect/CAir		FWA;Gas/CAir	0		
Energy Efficient Items	None	None		None			
Garage/Carport	1gbi1dw	1ga1dw	0	1gbi1dw			
Porch/Patio/Deck	Stoop/Deck	Stoop/Patio	0	Porch/Deck	0		
Fireplace	1 F/P	1 F/P		1 F/P			
Net Adjustment (Total)		☐ + ☒ -	$ -14,700	☐ + ☒ -	$ -3,900	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 3.1 % Gross Adj. 5.3 %	$ 465,300	Net Adj. 0.8 % Gross Adj. 0.8 %	$ 476,000	Net Adj. % Gross Adj. %	$

SALE HISTORY

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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Tax Records	Tax Records	Tax Records	
Effective Date of Data Source(s)	05/19/2025	05/19/2025	05/19/2025	

Analysis of prior sale or transfer history of the subject property and comparable sales ***See page 2 of this report under Analysis of prior sales or transfer history of the subject and the comparables for analysis of the above sales***

ANALYSIS / COMMENTS

Analysis/Comments

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ADDITIONAL COMMENTS

Additional Comments:

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client. 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 report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser.

Site Dimensions - Appraiser was not given a survey on or before the due date of this report. Plat map is copied from the City website and does not offer dimensions. Plat map is a good indicator of the shape and size of the site but not deemed accurate. Size of site is used from city website. All due diligence has been performed in obtaining a plat map for the subject's area. There are not plat maps available for the report attachment as of the effective date of this report.

At the time of inspection all utilities were on and in working condition.

Legal description was found by research and the use of the City or County website for the subject city.

The Photos attached to this report were digitally taken by the Appraiser and they have not been altered in any way.

Exposure Time - A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be 90 days and was derived using market analysis of closed sales over the past 12 months.

The sketch attached to this report adheres to ANSI Z765-2021 standards. The GSE's have adopted the ANSI standard for measuring homes for all appraisals with an effective date of April 1, 2022. The measurement of this house complies with ANSI Z765-2021.

No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent 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 to immediately report any unauthorized contacts either personally by phone or electronically to Accurate.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The land value is estimated from sales of other lots in similar areas and/or abstraction method when simular lot sales are not available. The abstraction method or also known as extraction method takes an estimated value of the improvements and subtracts that from the total sales price / market value to derive a figure for the site value.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data: Marshall & Swift Cost Handbook/ Local Builder

Quality rating from cost service: Avg Effective date of cost data: 01/10/2025

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

Cost for gross living area is estimated by information given by local builder.Depreciation is based on age / life and observation.

Opinion on site value is 54% of the indicated value by the sales comparison approach. This is typical for this area of Chesapeake, VA.

OPINION OF SITE VALUE				=$ 248,000
DWELLING	1,725 Sq.Ft. @ $	140.00		=$ 241,500
	0 Sq.Ft. @ $			=$
				=$
Garage/Carport	266 Sq.Ft. @ $	40.00		=$ 10,640
Total Estimate of Cost-New				=$ 252,140
Less Depreciation	Physical 44,503	Functional	External	=$(44,503)
Depreciated Cost of Improvements				=$ 207,637
"As-is" Value of Site Improvements				=$ 5,000
INDICATED VALUE BY COST APPROACH				**=$ 460,637**

Estimated Remaining Economic Life (HUD and VA only) 70 Years

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases | Total number of units | Total number of units sold

Total number of units rented | Total number of units for sale | Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

0439776808
File # 0119694

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

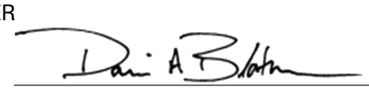
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name Darin A Blatner
Company Name Darin A Blatner
Company Address 3153 Amador Drive
Virginia Beach, VA 23456
Telephone Number (757) 567-9779
Email Address dblatner@cox.net
Date of Signature and Report 06/04/2025
Effective Date of Appraisal 05/19/2025
State Certification # 4001013032
or State License #
or Other (describe) State #
State VA
Expiration Date of Certification or License 10/31/2025

ADDRESS OF PROPERTY APPRAISED
1216 Grenadier Dr
Chesapeake, VA 23322
APPRAISED VALUE OF SUBJECT PROPERTY $ 460,000

LENDER/CLIENT
Name Accurate Group
Company Name Nationstar Mortgage LLC d/b/a Mr. Cooper
Company Address 8950 Cypress Waters Blvd, Dallas, TX 75019
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Client File No. 17070612.1

0439776808

Market Conditions Addendum to the Appraisal Report

File No. 0119694

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 1216 Grenadier Dr City Chesapeake State VA ZIP Code 23322

Borrower Michael Kiegel

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	17	17	19	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	2.83	5.67	6.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	8	3	10	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.82	0.53	1.58	☐ Declining	☒ Stable	☐ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Median Comparable Sale Price	$460,000	$466,500	$465,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	12	21	8	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	$477,500	$424,900	$479,950	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	19	41	5	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	100.00%	100.00%	100.00%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☒ Yes ☐ No				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Current market conditions have sellers paying some or all of the buyer closing costs. This will generally be 3% to 5% of the sales price. Some sellers in order to sell their homes faster are offering closing cost assistance in there listings. Buyers are looking for homes in good condition. If repairs are needed buyers are asking for up to 2% toward repairs.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

Currently foreclosure sales (REO sales) are not a factor within the subject neighborhood.

Cite data sources for above information. The Market Conditions Addenda was completed with data from Real Estate Information Network, Inc. MLS with an effective date of 05/19/2025.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Appraiser researched comparable sales, active listings and pending sales for the subject neighborhood. Conclusions formed from this report are supported in the attached report. Appraiser used MLS and Public Records for information need in this report. He also keeps current on local market trend and conditions through research provided to him be REIN MLS, local news papers, local Appraiser forums and shared information between Real Estate Agents and Appraisers. Local MLS does not supply information for the grey shaded boxes, Total # of comparable active sales and Months of housing supply. Not Available has been added to these boxes. The 1004MC is not deemed an accurate source to determine market conditions and is not weighted within the report or used to determine the final opinion of market value.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: **Project Name:**

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature	Signature
Appraiser Name Darin A Blatner	Supervisory Appraiser Name
Company Name Darin A Blatner	Company Name
Company Address 3153 Amador Drive, Virginia Beach, VA 23456	Company Address
State License/Certification # 4001013032 State VA	State License/Certification # State
Email Address dblatner@cox.net	Email Address

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Supplemental Addendum

File No. 0119694

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						

• URAR: Neighborhood - Market Conditions

Within the subject market area, there are external influences driving the market, i.e. national mortgage interest rates. With national mortgage rates remaining high, many buyers are choosing to stay in their current homes rather than purchase new ones. This is driven by concerns about paying higher prices and facing larger monthly mortgage payments, making them reluctant to enter the market unless it's essential. It is typical within the market area to have a larger inventory of homes for buyers to purchase. Due to the lack of inventory and demand for homes, there are bidding wars in which properties are selling near or higher than asking price. In most cases, sellers are receiving multiple competitive offers within a short listing period. This is currently and will likely have an effect on market values within the area.

Market rates for conventional transactions range from approximately 5.0% to 8.0% for fixed and adjustable rate financing for owner occupied and investment properties. Closing costs and/or loan discount points are typically divided between buyer and seller. Sales concessions are generally minimal and do not significantly affect the final value estimate. Market times are currently typically between 1 to 45 days.

• URAR: Subject - Overall Condition of the Property

The subject property appears to be in average condition. All materials and workmanship appears to be professional quality and grade. Interior and exterior of property has been maintained and has no visible damage. Appraiser has estimated remaining economic life to be 70 years and the effective age of the property to be 15 years. These conclusions were formed by current condition of home. At the time of inspection, all utilities were on and in working condition.

At the time of inspection, the Appraiser did observe a CO detector and smoke alarm. There did not appear to be straps securing the hot water heater, which is not required per local code.

• URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

The subject is compatible with the surrounding area. The three (3) comps are all of similar type and quality of construction. After adjustments, the comps indicate a value range from a low of about $450,000 to a high of about $470,000. A reasonable estimate of market value for the subject is about $460,000. Adjustments are made for condition and gross living area. Appraiser has placed the comps within the sales grid in the order in which they are given weight. Comp 1 is given the most weight because it is the closest in proximity. Comps 4 and 5 are active listings. Due to the lack of comparable sales and listings within the subject neighborhood over the prior 12 months, the Appraiser extended the search radius up to 1 mile from the subject. The Appraiser crossed major roadways but remained within the subject market area. Current list prices of available inventory are also given consideration form on the principle of substitution. The Appraiser's adjustments are supported by market indicators and the extraction method.

Time and Market Conditions Adjustments - The Appraiser analyzed comparable sales within the subject neighborhood and surrounding market area and found stable market values and stable marketing times. The Appraiser placed these sales into Titan Analytics and produced graphs and charts that support there finding. Please note that the graphs and charts are based off of unadjusted sales prices to the subject property. Sales could offer features that are inferior or superior to the subject. Based on these findings the subject market area has stable market values and Time and Market Conditions adjustments are not warranted.

Site- The site adjustments were based on a comparison of properties with similar characteristics in terms of lot sizes and locations. This data is derived from the MLS sales data between January 2024 and the effective date of this report for properties within a two-mile radius. Zero dollar adjustment have been made for sites which have similar market values to the subject. Land area which exceeds what is needed to support the highest and best use of the improvements is considered surplus and yields no additional contributory value.

Condition Adjustments- Comp 1 has inferior conditions and lacks updates/upgrades to flooring, kitchen and bathroom materials. Comp 4 has more recent kitchen and bathroom upgrades. There may be some variances in conditions which are not significant enough or do not have market support to warrant an adjustment. Condition adjustments are derived from the cost-to-cure method, estimating the cost of updating or upgrading certain property features. The adjustment reflects the estimated cost of the necessary upgrades, such as replacing flooring, countertops, appliances and fixtures, which would amount to approximately $ K based on local contractor estimates. Adjustments have been made for the market reaction to the condition of the subject property.

Bathroom Adjustments- The Appraiser's research and analysis of sales within the market area show an increase in sales prices and market values for homes with additional bathrooms. Adjustments have been made at $2,500 for a half bathroom. Bathrooms are a significant factor in the valuation of residential properties. This adjustment was derived from the sales comparison of properties with similar design and condition characteristics, where the difference in bathroom count was one of the primary distinguishing features. The market indicates a variance in values of $3K-$8K for the functionality of an additional bathroom and $2K-$3K for the functionality of a half bathroom. Variances in materials and upgrades are included within the condition line item Adjustments.

Gross Living Area- Adjustments have been made at $35/sf, and rounded to the nearest hundred dollars. Adjustments which are minimal and less than $1,000 have been reported as $0. Comps' GLAs are reported per CoreLogic and/or city tax records. The Appraiser reported measurements taken at the time of inspection as GLA for the subject within this report. The tax records for the subject state 1,683 sf. The variances in GLA appears to be due to F.R.O.G. area that the city did not include on sketch.

Due to their higher than market value list prices and lack of competing listings, the Appraiser did not bracket the market value of the subject by the adjusted sales prices of the listings within the grid.

Zero dollar adjustment have been made for age, the effective ages of the subject and comps are similar. Adjustments for variances in wear and tear of materials have been considered and applied within the condition grid if deemed necessary and supported by sales within the subject market area.

Zero dollar adjustments have been made for bedroom count, and this is included with GLA adjustments. Within the market area, homes with competing GLA but varying bedroom counts exist. Typically homes which have a variance of 1-2 bedrooms have similar market values due to functionality preferences of the buyers/owners. The Appraiser did not bracket the bedroom count within the grid. The tax records for the subject states the subject has 4 bedrooms, as well as other Comps, and the Appraiser is

Supplemental Addendum

File No. 0119694

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
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Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						

under the extraordinary assumption some Comps have similar F.R.O.G areas. There are homes which have 3 bedrooms, but none of which are the most similar to the subject and have sold within the prior 12 months.

Zero dollar adjustments have been made for porch/patio/deck or fireplace, as variances in these features have little to no affect on market values within the market area.

The Appraiser considers zero dollar adjustments to be adjustments, and reflect the market reaction to the features of the subject property. All contributory values have been analyzed, compared, and adjusted for within the grid. If a zero dollar adjustment has been made, it is because the variances between the subject and comps are minimal.

Personal property on the site and/or within the dwelling were not considered within the opinion of market value for the subject.

Comparable Search and Results:

The appraiser has attempted to display comparable sales that closed within the past 90 days, within the subject neighborhood, bracketing GLA and room count, and similar in style of living to the subject. All available comparables have been reviewed and reconciled within the researched range listed at the top of page #2 of the report. The initial research may result in some properties that were not considered best comparable in similarity to the subject property. The search was then expanded to transaction dates within the past 6-12 months and stayed within 1 mile of the subject property using the most similar property characteristics. In the expanded search the BEST available similar characteristic comparables were chosen to be reconciled and adjusted accordingly. The comparable properties selected are considered the Best available and Most comparable, therefore included and reconciled within this appraisal report. All adjustments made for comparable dissimilarities are market derived according to FNMA guidelines. Comparable adjustments are made as warranted when market research deems verifiable, justifiable and credible. Please note that AVM data may not be deemed as arms length reliable or verifiable subject similar data and may or may not be included within sales range listed on the top of page #2 of the appraisal report.

Highest and Best Use:

The highest and best use for the subject as improved was determined to be its present use as a single-family residence. This use is legally permissible; it is the only legal use under the current zoning regulations. It is physically possible; there are no topological or engineering considerations evident which would prevent this use. It is financially feasible; local financing for such improvements is readily available at prevailing rates. And it is maximally productive, in that it returns maximum benefit to the owner and to the community.

This report was revised and resigned on 05/21/2025

The Lender/Client has asked the Appraiser to address the following:

Please clarify with commentary in the report if the following item is a health and safety issue: missing guardrail in the rear deck photo. If this is a safety issue the report should reflect "Subject to" remediation and provide a cost to cure. - *Any raised area of a house that requires ingress/egress via stairs could be considered a "safety issue". At the time of inspection the Appraiser measured the height of the rear deck at a few different locations and found the height to be 20 to 24 inched. The height of the deck meets minimum building code requirements in the City of Chesapeake and does not require a railing or handrail. Because the Appraiser is being asked to comment on the safety of the area the report is being made subject to rails and handrails to be installed around the deck and on the stairs to improve the safety of this area. Another option is to expand the existing stairs to extended around entire deck. Cost to cure is the railing and handrails being installed on the deck is estimated to be $500 to $1,000.*

This report was revised and resigned on 06/04/2025

The Lender/Client has asked the Appraiser to address the following:

If appraiser confirmed the height meets building code requirements in the city of Chesapeake and does not need installation of railing and handrail then we can proceed without requiring one. If it meets local code then we already addressed there is no safety concern. Can we ask appraiser to make this as is due to meting local building code requirements. - *In the prior revision request the Appraiser was not asked if the deck meets building code requirements but if it was a "safety issue". The original report was "as-is" and was made subject to railings being installed. Per the Lender/Client this report is being revised back to "as-is" because the deck on the rear of the subject meets minimum building code requirements.*

Subject Photo Page

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



Subject Front

1216 Grenadier Dr

Sales Price	
Gross Living Area	1,725
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	15159 sf
Quality	Q4
Age	48



Subject Rear



Subject Street

Comparable Photo Page

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



Comparable 1

1217 Grenadier Dr

Prox. to Subject	0.03 miles E
Sale Price	420,000
Gross Living Area	1,918
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	14898 sf
Quality	Q4
Age	48



Comparable 2

457 Gloria Dr

Prox. to Subject	0.98 miles NE
Sale Price	470,000
Gross Living Area	1,735
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	11935 sf
Quality	Q4
Age	43



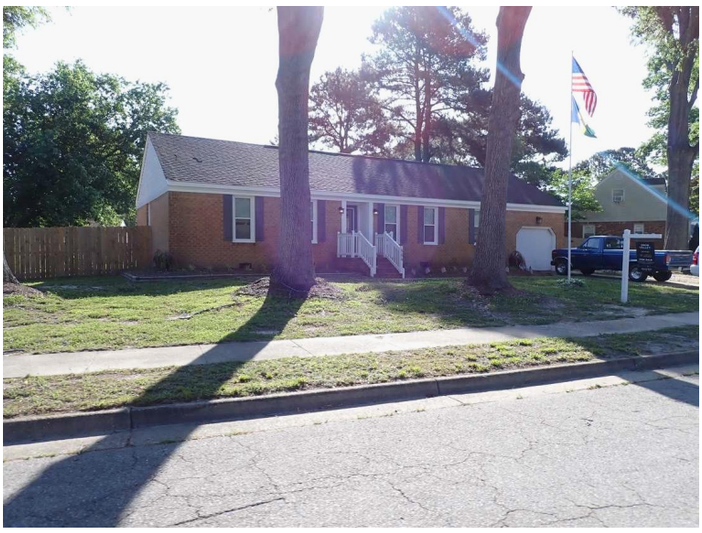
Comparable 3

1112 Shifford Ln

Prox. to Subject	0.72 miles NE
Sale Price	450,000
Gross Living Area	1,722
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	13155 sf
Quality	Q4
Age	37

Comparable Photo Page

Borrower	Michael Kiegel						
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Comparable 4

864 Jo Anne Cir

Prox. to Subject	0.92 miles NE
Sale Price	480,000
Gross Living Area	1,573
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	15290 sf
Quality	Q4
Age	43



Comparable 5

601 Marston Dr

Prox. to Subject	0.95 miles NE
Sale Price	479,900
Gross Living Area	1,837
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	12850 sf
Quality	Q4
Age	33

Comparable 6

Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

Photograph Addendum

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
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Left Front

Comments:



Right Front

Comments:



Left Rear

Comments:

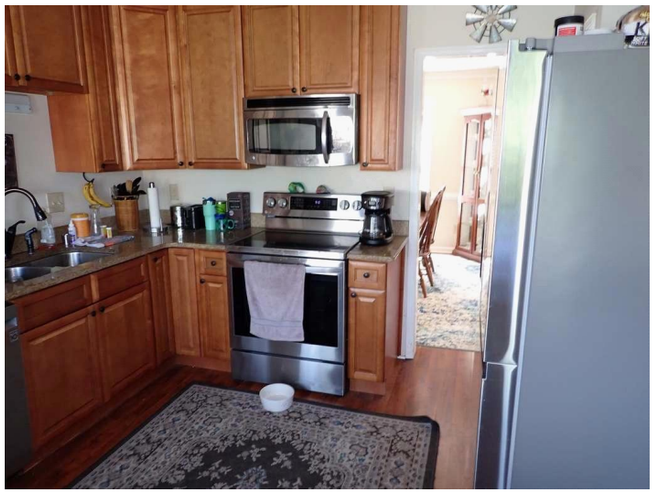


Right Rear

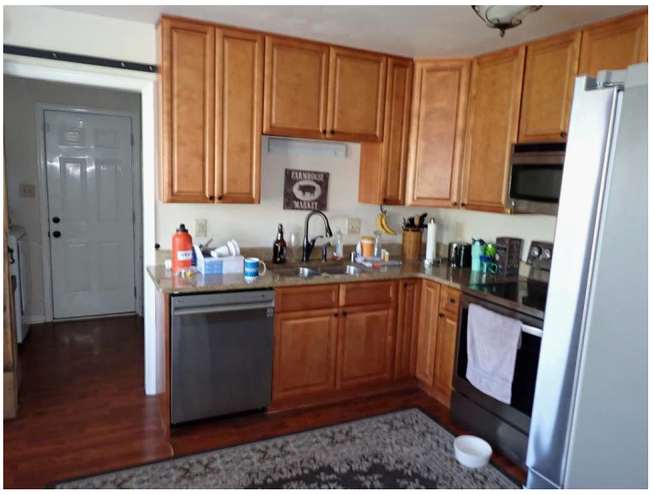
Comments:

Interior Photos

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



Kitchen



Kitchen
Alt Photo



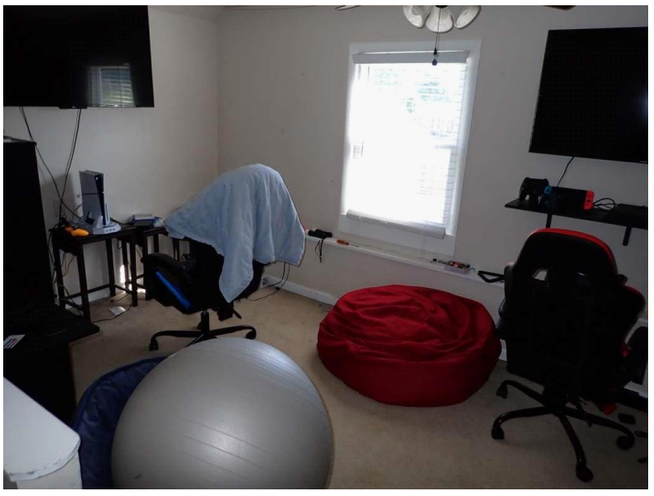
Breakfast



Dining



Living
Main Living Area



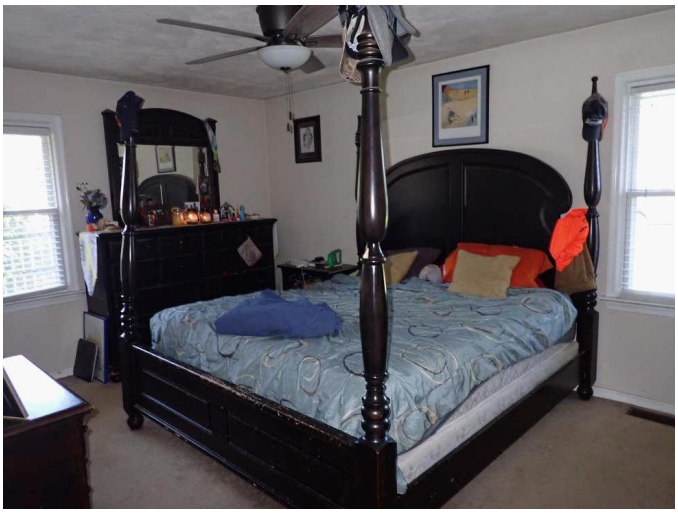
F.R.O.G.

Interior Photos

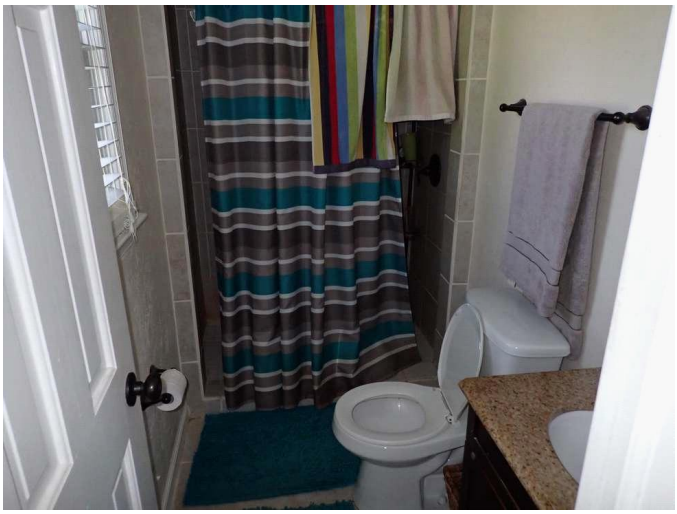
Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



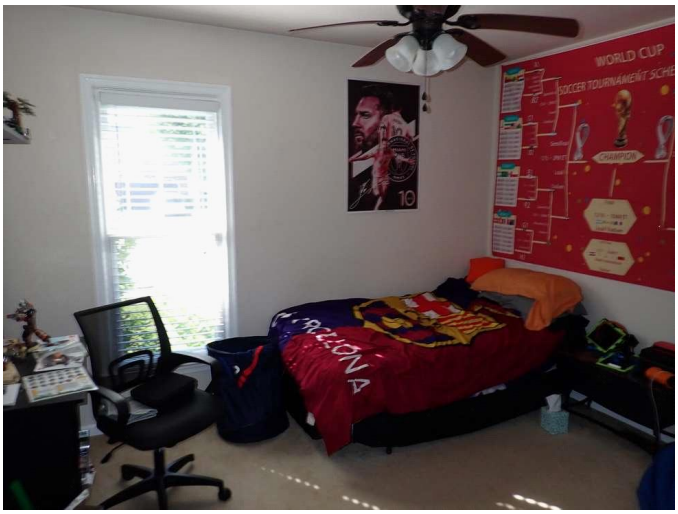
Bathroom



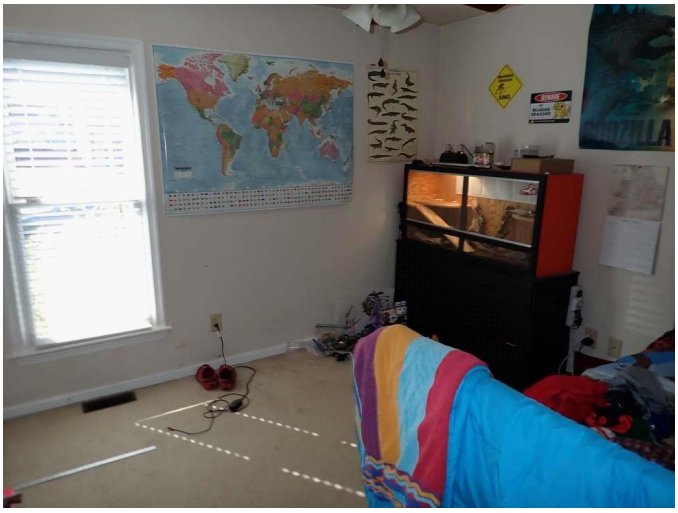
Bedroom



Bathroom



Bedroom



Bedroom



Alt Street Scene

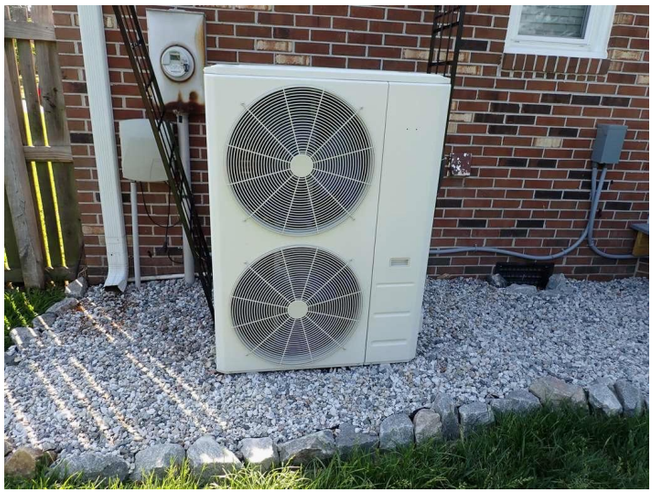
Client File No. 17070612.1

Photograph Addendum

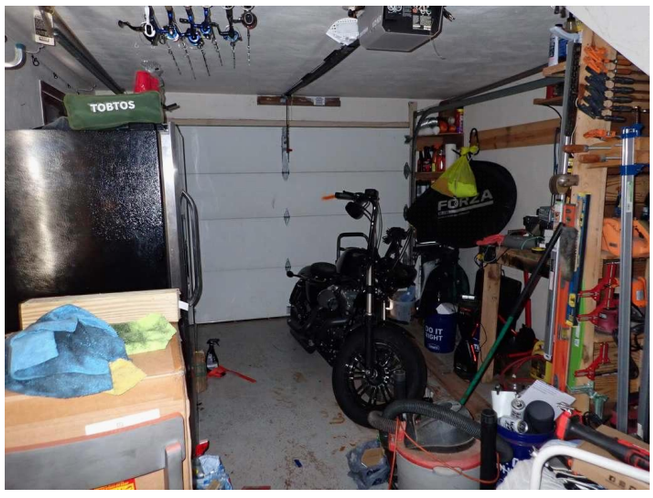
Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



Address Verification



A/C Unit



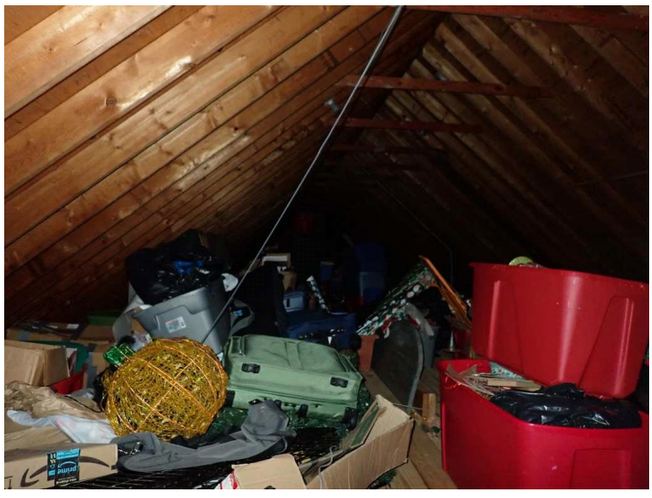
Garage



Hot Water Heater



Furnace



Attic

Photograph Addendum

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						

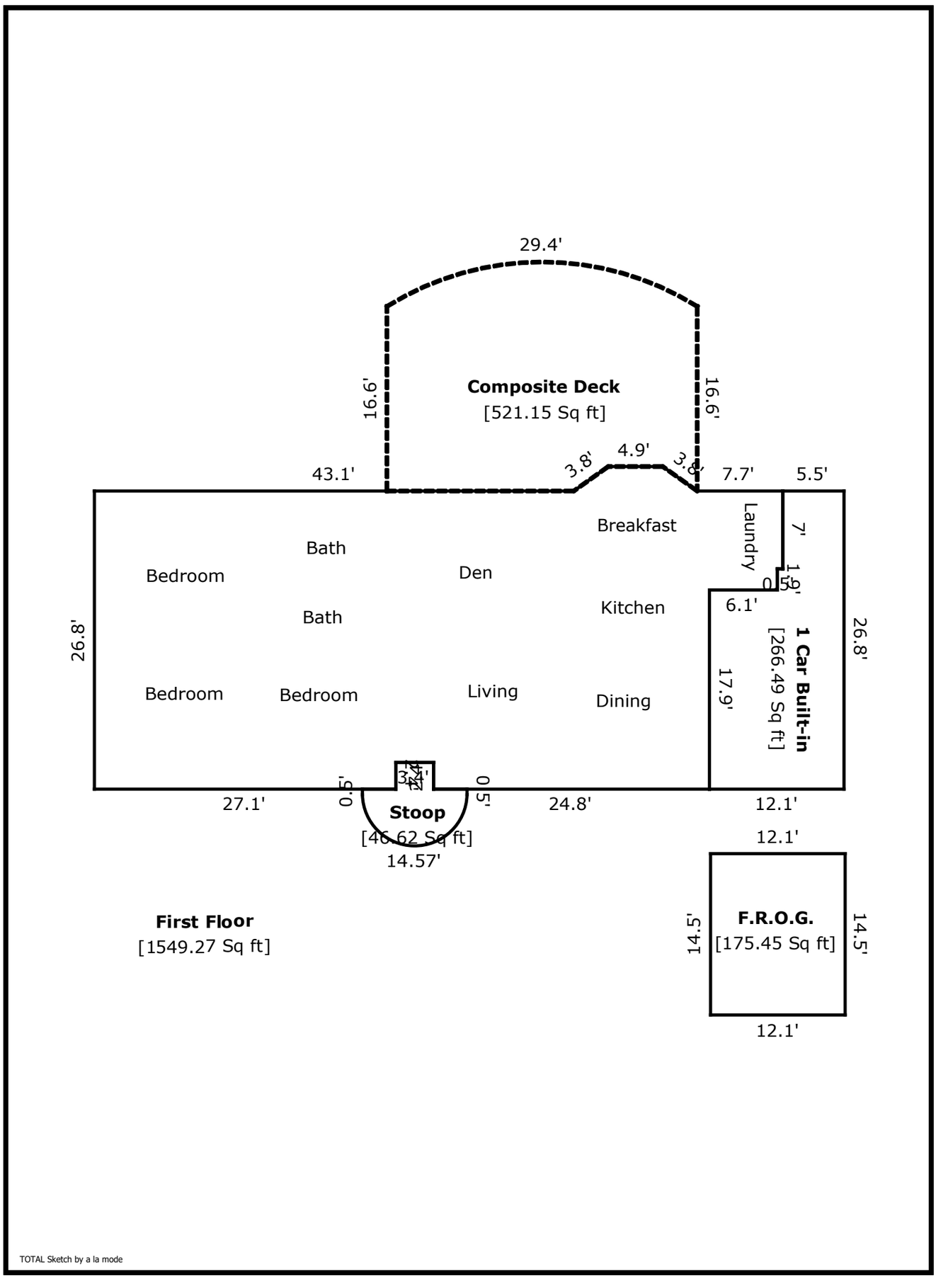


CO/Smoke Detector

Client File No. 17070612.1

Building Sketch (Page - 1)

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



TOTAL Sketch by a la mode

Building Sketch (Page - 2)

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						

TOTAL Sketch by a la mode

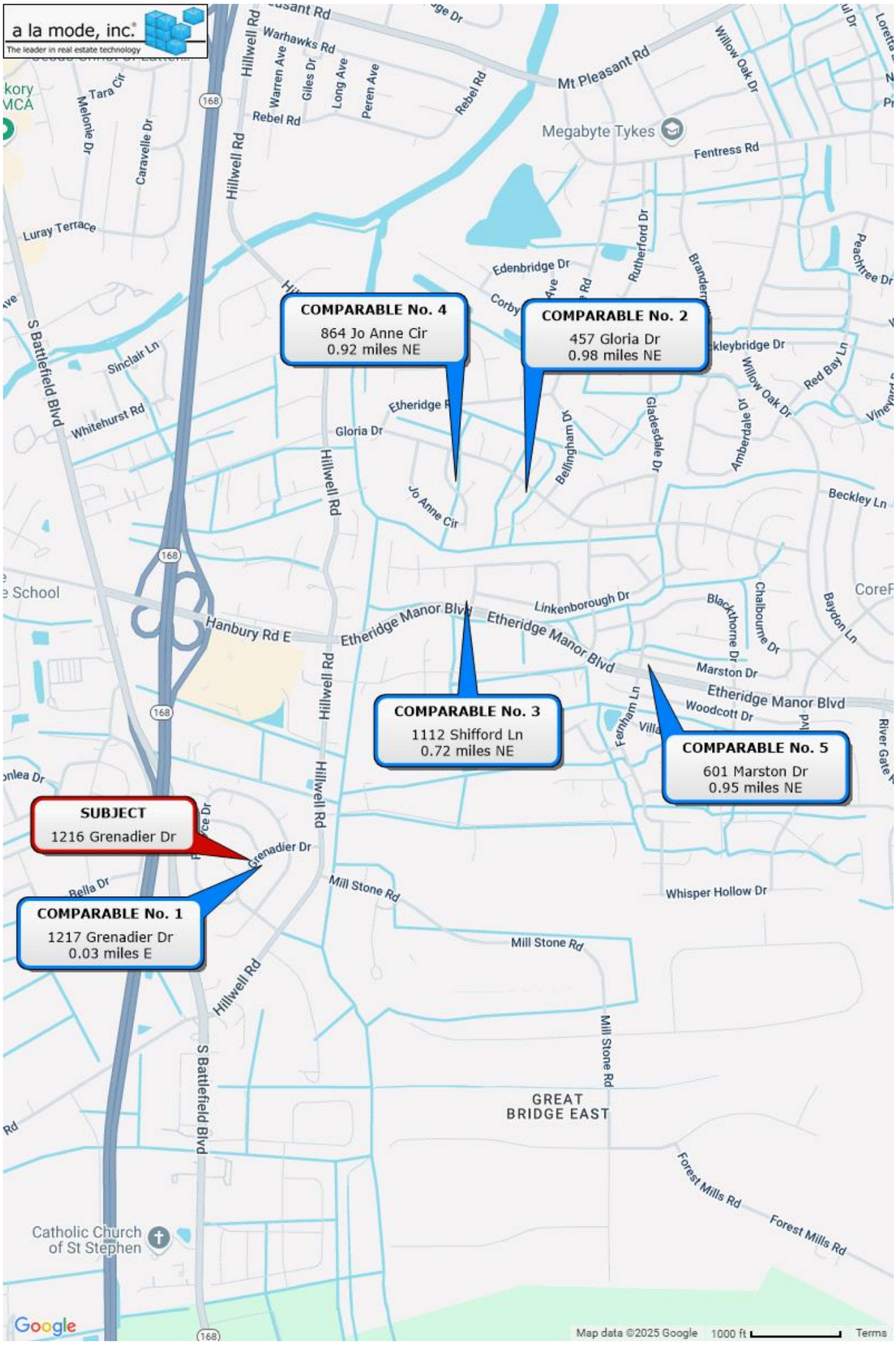
Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	1549.27 Sq ft	0.5 × 3.1 × 2.2	= 3.41
		0.5 × 2.2 × 3.1	= 3.41
		4.9 × 2.2	= 10.78
		26.8 × 27.1	= 726.28
		34.8 × 7	= 243.6
		1.9 × 6.1	= 11.59
		19.8 × 24.8	= 491.04
		3.4 × 17.4	= 59.16
F.R.O.G.	175.45 Sq ft	14.5 × 12.1	= 175.45
Total Living Area (Rounded):	**1725 Sq ft**		
Non-living Area			
Composite Deck	521.15 Sq ft	27.9 × 14.4	= 401.76
		0.5 × 3.1 × 2.2	= 3.41
		2.2 × 16.8	= 36.96
		0.5 × 2.2 × 3.1	= 3.41
		Arc	= 75.61
Stoop	46.62 Sq ft	9.4 × 0.5	= 4.7
		3.4 × 2.4	= 8.16
		Arc	= 33.76
1 Car Built-in	266.49 Sq ft	5.5 × 7	= 38.5
		12.1 × 17.9	= 216.59
		6 × 1.9	= 11.4

Client File No. 17070612.1

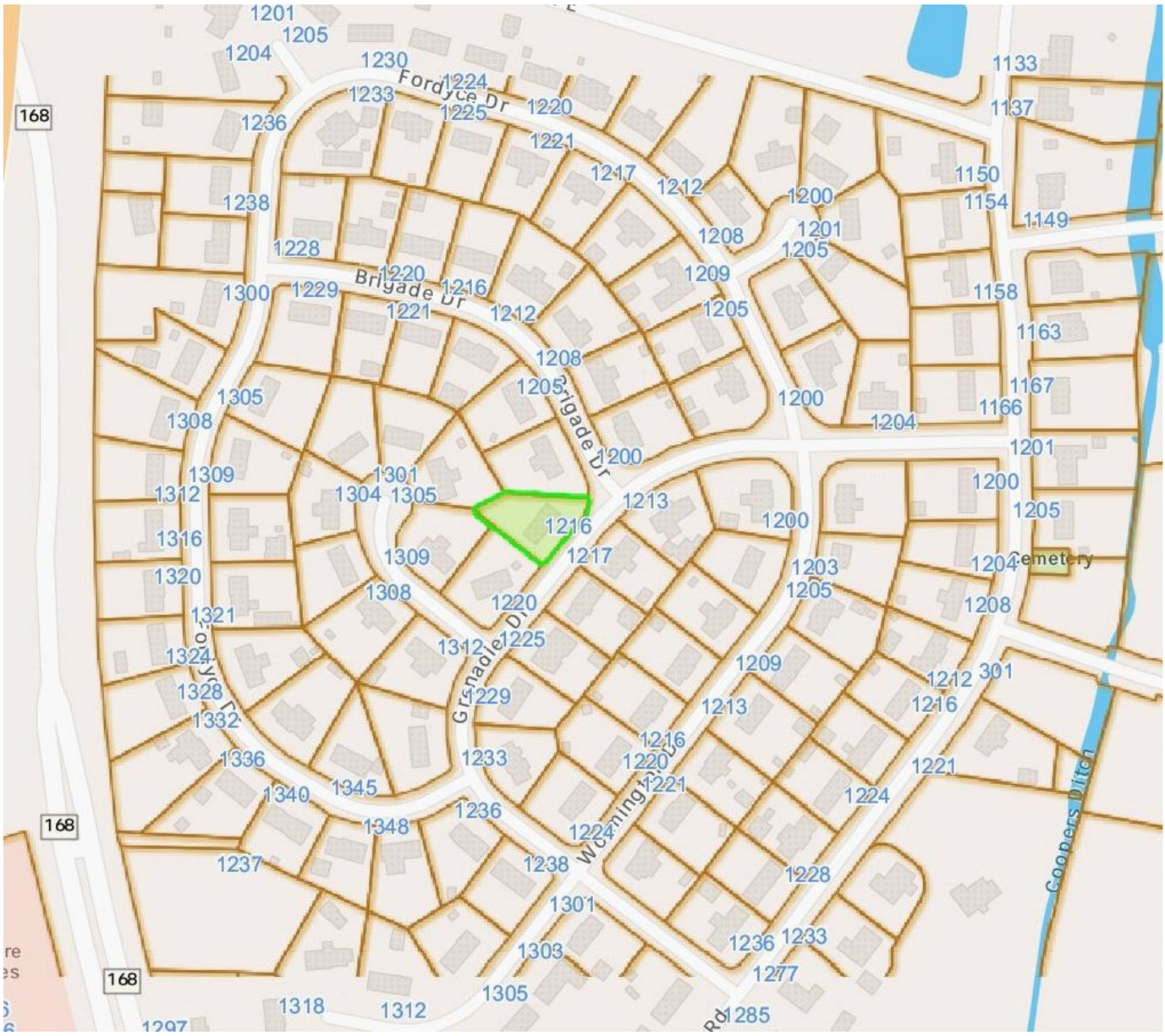
Location Map

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



Client File No. 17070612.1

Plat Map



Client File No. 17070612.1

Aerial Map

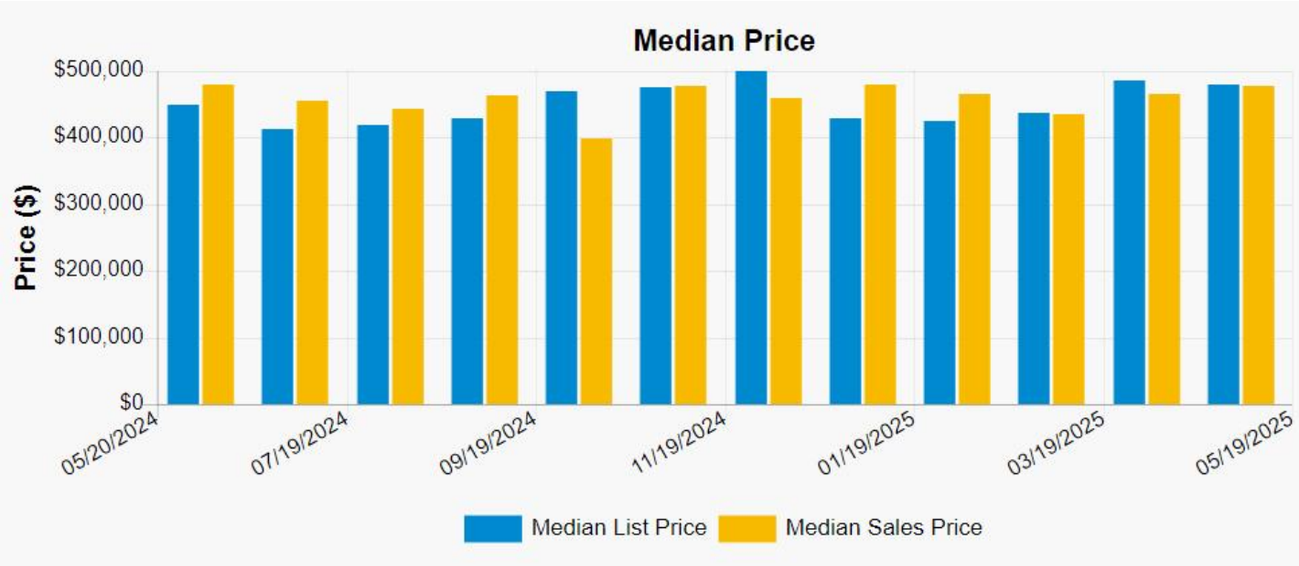
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Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



Client File No. 17070612.1

Analytics Addendum

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



For each month from 05-20-2024 to 05-19-2025 this chart shows the median price for both sales and listings in the subject market.



This chart demonstrates the median sales to list price ratio for transactions in the market area between 05-20-2024 and 05-19-2025.



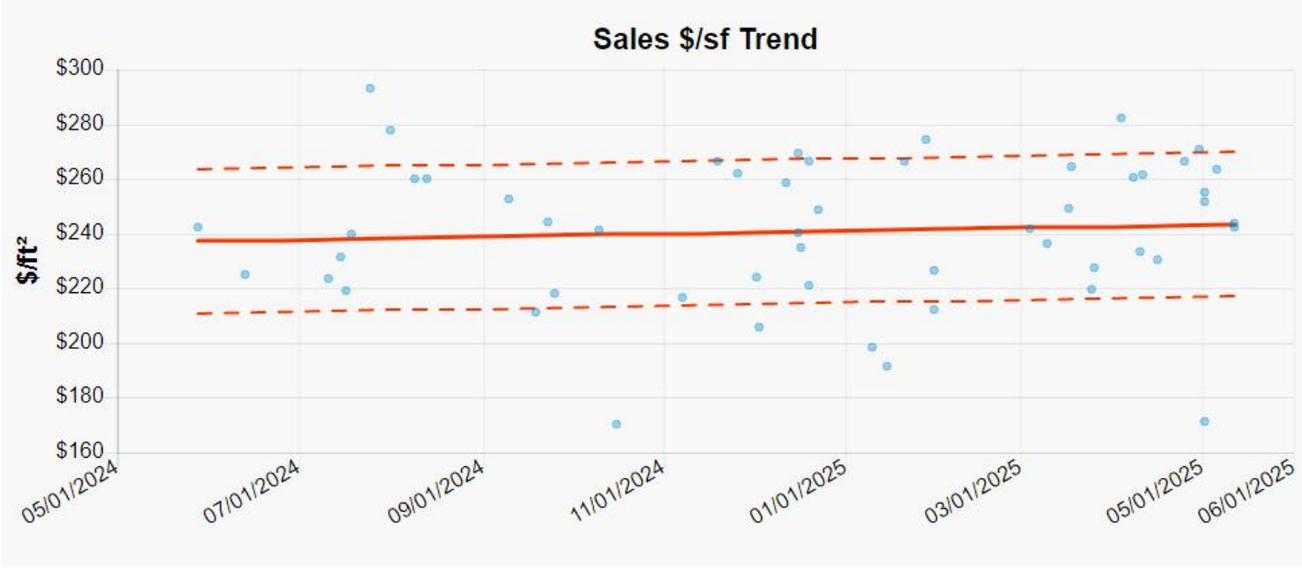
For each month from 05-20-2024 to 05-19-2025 this chart shows the median price per square foot for both sales and listings in the subject market.

Analytics Addendum

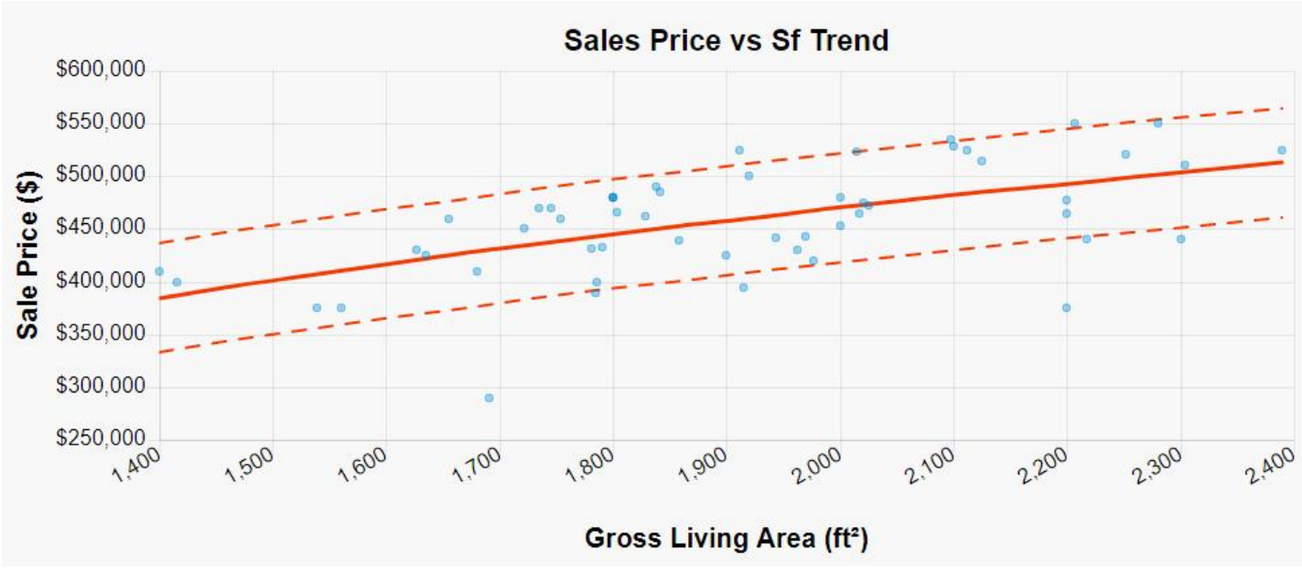
Borrower	Michael Kiegel						
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Lender/Client	Nationstar Mortgage LLC d/b/a Mr. Cooper						



This analysis of prices in the subject market from 05-28-2024 to 05-12-2025 yields a price range of $402,551 to $506,143 for properties in the subject market as of 05-19-2025.



This analysis of the price per sq ft. in the subject market from 05-28-2024 to 05-12-2025 yields a range of $217/sf to $270/sf for properties in the subject market as of 05-19-2025.



This graph represents sales prices versus living area in the subject market from 05-28-2024 to 05-12-2025 and shows a likely value for a property of -- sf to be between -- and --.

Client File No. 17070612.1

USPAP ADDENDUM

0439776808
File No. 0119694

Borrower	Michael Kiegel						
Property Address	1216 Grenadier Dr						
City	Chesapeake	County	Chesapeake City	State	VA	Zip Code	23322
Lender	Nationstar Mortgage LLC d/b/a Mr. Cooper						

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: 90 Days

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

The Appraiser will be compensated $285.00 from Accurate Group for the completion of this report. There is a $10.00 technology fee, and the total to be paid to the Appraiser is $275.00

Intended Use: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a loan transaction.

Intended User: The intended user of this appraisal is the lender/client.

The borrower is reported per order sheet provided by Lender/Client. The owner is reported per tax records.

Attached tax record has been blurred to remove data which does not comply with Fair Housing standards.

APPRAISER:

Signature: Darin A Blatner
Name: Darin A Blatner
Date Signed: 06/04/2025
State Certification #: 4001013032
or State License #:
State: VA
Expiration Date of Certification or License: 10/31/2025
Effective Date of Appraisal: 05/19/2025

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner’s site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner’s site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from “stock” standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

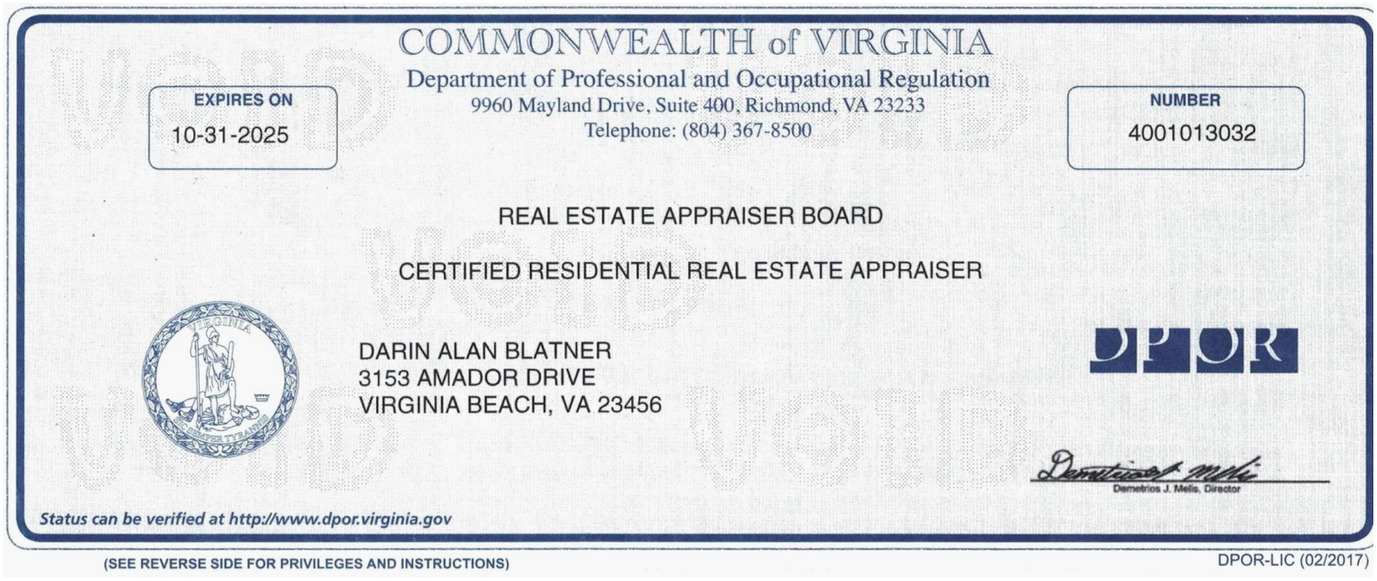
Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

License



COMMONWEALTH of VIRGINIA

Department of Professional and Occupational Regulation
9960 Mayland Drive, Suite 400, Richmond, VA 23233
Telephone: (804) 367-8500

EXPIRES ON
10-31-2025

NUMBER
4001013032

REAL ESTATE APPRAISER BOARD

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

DARIN ALAN BLATNER
3153 AMADOR DRIVE
VIRGINIA BEACH, VA 23456

DPOR

Demetrios J. Melis, Director

Status can be verified at http://www.dpor.virginia.gov

(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

DPOR-LIC (02/2017)

Tax Record - Page 1

1216 Grenadier Dr, Chesapeake, VA 23322-4361, Chesapeake City

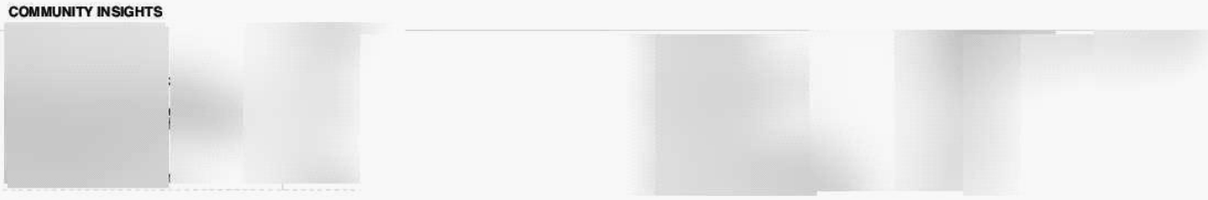
APN: 0731007001290 CLIP: 8481112226

MLS Beds	MLS Full Baths	Half Baths	Sale Price	Sale Date
4	2	N/A	$265,000	07/29/2017
MLS Sq Ft	**Lot Sq Ft**	**MLS Yr Built**	**Type**	
2,106	15,159	1977	SFR	

OWNER INFORMATION

Owner Name	Kiegel Michael J	Tax Billing Zip	23322
Owner Name 2	Stevens Heather L	Tax Billing Zip+4	4361
Tax Billing Address	1216 Grenadier Dr	Tax Billing Carrier Route	C002
Tax Billing City & State	Chesapeake, VA	Owner Occupied	Yes

COMMUNITY INSIGHTS



LOCATION INFORMATION

Subdivision	Battlewood Meadows/Pg	Carrier Route	C002
Municipality	Pleasent Grove	Zoning	R15S
Lot	129	Flood Zone Code	X
Census Tract	210.09	Flood Zone Panel	5100340065D
Zip Code	23322	Flood Zone Date	12/16/2014
Zip + 4	4361		

TAX INFORMATION

Tax-ID	0731007001290	Tax Area	23
% Improved	53%	Lot	129
Legal Description	129 BATTLEWOOD MEADOWS SE C 3		

ASSESSMENT & TAX

Assessment Year	2024	2023	2022
Assessed Value - Total	$392,000	$371,000	$340,500
Assessed Value - Land	$185,000	$165,000	$150,000
Assessed Value - Improved	$207,000	$206,000	$190,500
YOY Assessed Change ($)	$21,000	$30,500	
YOY Assessed Change (%)	5.66%	8.96%	

Tax Year	Total Tax	Change ($)	Change (%)
2022	$3,439		
2023	$3,747	$308	8.96%
2024	$3,959	$212	5.66%

CHARACTERISTICS

Land Use - State	Residential Improved	Cooling Type	Yes
Land Use - County	Residential - Single Family	Heat Type	Electric Baseboard
Land Use - CoreLogic	SFR	Porch	Stoop
Lot Acres	0.348	Porch 1 Area	12
Lot Area	15,159	Porch Type	Stoop
Lot Frontage	144.65	Patio Type	Patio
Lot Depth	150	Patio/Deck 1 Area	221
Building Sq Ft	Tax: 1,683 MLS: 2,106	Garage Type	Attached Garage
Above Gnd Sq Ft	1,683	Garage Capacity	MLS: 1
Foundation	MLS: Crawl	Garage Sq Ft	288
Foundation Type	Brick	Roof Type	Gable
Stories	1	Roof Material	Asphalt
Year Built	1977	Roof Shape	Gable

Property Details Courtesy of Jamie Malcom, Darin Blatner, Real Estate Information Network Inc

The data within this report is compiled by CoreLogic from public and private sources. If desired, the accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality. The listings data displayed on this medium comes in part from the Real Estate Information Network, Inc. (REIN) and has been authorized by participating listing Broker Members of REIN for display. REIN's listings are based upon data submitted by its Broker Members, and REIN therefore makes no representation or warranty regarding the accuracy of the data. All users of REIN's listings database should confirm the accuracy of the listing information directly with the listing agent.

Tax Record - Page 2

Total Rooms	7	Construction	Concrete
Bedrooms	4	Interior Wall	Plaster
Total Baths	2	Exterior	Brick
MLS Total Baths	2	Floor Cover	Tile
Full Baths	2	Other Rooms	Ba3
Fireplaces	1	Condition	Good
Water	Type Unknown		

FEATURES

Feature	Feature's Sq Ft
Slab	210

Area	Area's Sq Ft
20 - Attached Finished Garage	288
Finished First Floor	1,510
30 - Open Porch	8
42 - Patio	221
Room Over Garage 60%	173
43 - Stoop	12

ESTIMATED VALUE

RealAVM™	$448,100	Confidence Score	92
RealAVM™ Range	$416,800 - $479,400	Forecast Standard Deviation	7
Value As Of	05/05/2025		

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

RENTAL TRENDS

Estimated Value	2691	Cap Rate	4.1%
Estimated Value High	2881	Forecast Standard Deviation (FSD)	0.07
Estimated Value Low	2501		

(1) Rental Trends is a CoreLogic® derived value and should be used for information purposes only.

(2) The FSD denotes confidence in an Rental Trends estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion a Rental Amount estimate will fall within, based on the consistency of the information available to the Rental Amount at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION

MLS Listing #	1211809	MLS Sale Date	04/25/2012
MLS Status	Sold	MLS Status Change Date	05/02/2012
MLS Listing Price	$265,000	MLS Listing Agent	33133-Kim Stanley
MLS Orig Listing Price	$265,000	MLS Selling Agent	7730-Lynne Jenkins
MLS Sale Price	$265,000	MLS Selling Broker	THE REAL ESTATE GROUP
MLS Listing Date	03/27/2012	MLS D.O.M	4
MLS Pending Date	04/03/2012	Expiration Date	09/27/2012

MLS Listing #	1113423	1045364	1028575	0850436	0840823
MLS Status	Sold	Withdrawn	Withdrawn	Rented	Expired
MLS Orig Listing Price	$249,977	$289,987	$1,650	$1,750	$277,000
MLS Listing Price	$189,000	$269,987	$1,700	$1,650	$277,000
MLS Listing Sale Price	$170,000			$1,650	
MLS Listing Date	04/01/2011	10/15/2010	06/24/2010	11/17/2008	09/08/2008
MLS Sale Date	11/23/2011			01/14/2009	
MLS Expiration Date	12/31/2011	12/31/2011	12/31/2010	04/30/2009	12/31/2008

MLS Listing #	0815591	0744841	0501076
MLS Status	Withdrawn	Expired	Sold
MLS Orig Listing Price	$299,900	$320,000	$246,000
MLS Listing Price	$279,900	$299,900	$246,000
MLS Listing Sale Price			$246,000
MLS Listing Date	04/01/2008	09/17/2007	01/12/2005
MLS Sale Date			02/28/2005

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MLS Expiration Date	10/01/2008	03/18/2008	04/13/2005

LAST MARKET SALE & SALES HISTORY

Recording Date	08/04/2017	Owner Name 2	Stevens Heather L
Sale Date	Tax: 07/29/2017 MLS: 04/25/2012	Seller	Balsamo David C & Leigh-Anne
Sale Price	$265,000	Document Number	9819-190
Price Per Square Feet	$157.46	Deed Type	Bargain & Sale Deed
Owner Name	Kiegel Michael J		

Recording Date	08/04/2017	05/09/2012	11/29/2011	03/29/2005	06/29/2001
Sale Date	07/29/2017	04/25/2012	11/21/2011	02/22/2005	06/22/2001
Sale Price	$265,000	$265,000	$170,000	$246,000	$144,900
Buyer Name	Kiegel Michael J & Heather L S	Balsamo David C & Leigh-Anne	Pierce John & Robin	Navarro Alberto M	Miale Christopher J & Tracy L
Seller Name	Balsamo David C & Leigh-Anne	Pierce John & Robin	Navarro Alberto M & Lissangela	Miale Christopher J & Tracy L	Pierson Cheryl A
Document Number	9819-190	8693-81	8545-370	5926-333	4310-145
Document Type	Bargain & Sale Deed	Bargain & Sale Deed	Deed (Reg)	Bargain & Sale Deed	Deed (Reg)

Recording Date		
Sale Date	09/25/1991	
Sale Price		
Buyer Name	Pierson Cheryl A	
Seller Name	Owner Record	
Document Number		
Document Type	Deed (Reg)	

MORTGAGE HISTORY

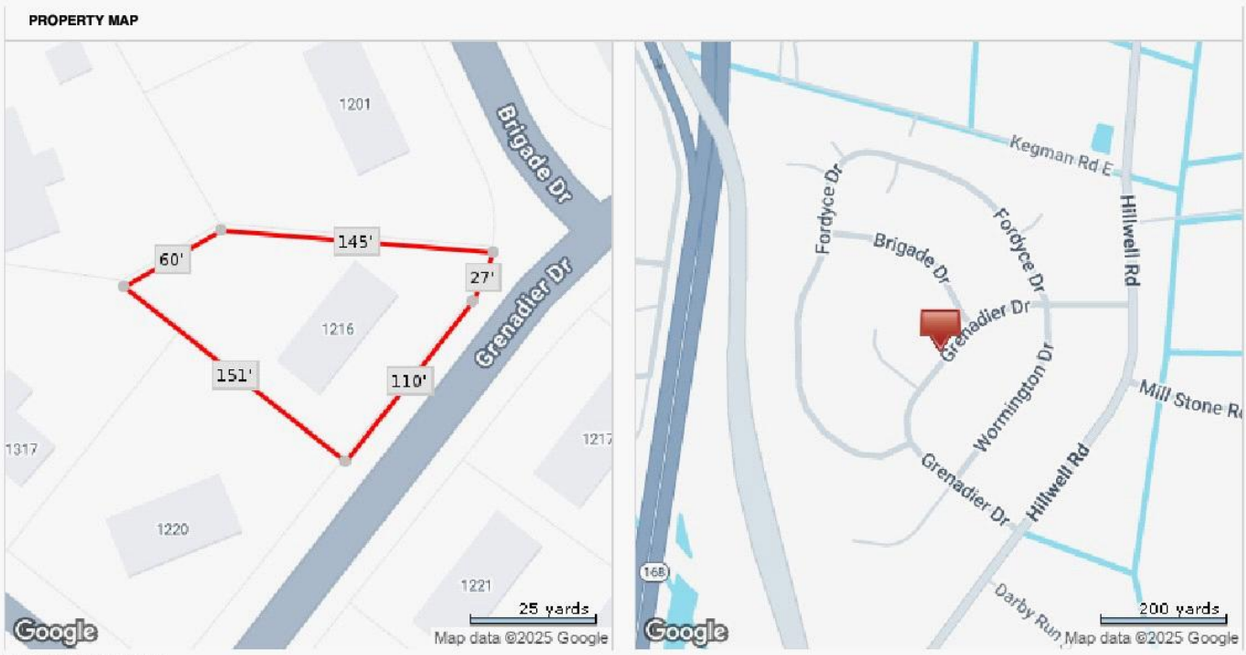
Mortgage Date	06/14/2023	03/29/2021	10/28/2020	03/04/2019	08/04/2017
Mortgage Amount	$60,000	$277,600	$8,682	$20,000	$260,200
Mortgage Lender	Old Point Nat'l Bk/Phoebus	Tidewater Mtg Svcs	Secretary/Hsng & Urban Dev	Old Point Nat'l Bk/Phoebus	Tidewater Mtg Svcs
Mortgage Type	Conventional	Conventional	Conventional	Conventional	Fha
Mortgage Purpose	Refi	Refi	Refi	Refi	Resale
Mortgage Term		30	27		30
Mortgage Period		Years	Years		Years
Mortgage Int Rate		3.13			
Mortgage Int Rate Type	Adjustable Int Rate Loan	Fixed Rate Loan	Fixed Rate Loan	Fixed Rate Loan	

Mortgage Date	05/09/2012	11/29/2011	03/29/2005
Mortgage Amount	$271,360	$170,000	$196,800
Mortgage Lender	Tidewater Hm Fndg	Community Bk	American Bk
Mortgage Type	Va	Conventional	Conventional
Mortgage Purpose	Resale	Resale	Resale
Mortgage Term	30		30
Mortgage Period	Years		Years
Mortgage Int Rate	3.75		6.5
Mortgage Int Rate Type		Adjustable Int Rate Loan	

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PROPERTY MAP



*Lot Dimensions are Estimated

Property Details Courtesy of Jamie Malcom, Darin Blatner, Real Estate Information Network Inc

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