Manufactured Home Appraisal Report

648498
File # 29253839

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 491 Hickory Hollow Rd | City Gaston | State NC | Zip Code 27832
Borrower Maralyn Hawkins | Owner of Public Record Kenneth & Maralyn Hawkins | County Northampton
Legal Description W A Vincent 11-8
Assessor's Parcel # 01-08196 | Tax Year 2021 | R.E. Taxes $ 1,006
Neighborhood Name Northampton Co. | Map Reference 40260 | Census Tract 9204.01
Occupant [X] Owner [ ] Tenant [ ] Vacant | Project Type (if applicable) [ ] PUD [ ] Condominium [ ] Cooperative [ ] Other (describe)
Special Assessments $ 0 | HOA $ [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client Nations Lending Corporation | Address 4 Summit Park Drive, Suite 200, Independence, OH 44131
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). Navica MLS system

Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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.

I [ ] did [ ] did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed.

Retailer's Name (New Construction)

NEIGHBORHOOD

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

Neighborhood Characteristics				Manufactured Housing Trends				Manufactured Housing		Present Land Use %	
Location	[ ] Urban	[ ] Suburban	[X] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	30 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)	(yrs)	2-4 Unit	%
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[ ] 3-6 mths	[X] Over 6 mths	25 Low	1	Multi-Family	%
Neighborhood Boundaries	neighborhood boundaries seen as NC/VA state line to North, Hwy 158 to East							175 High	70	Commercial	%
& West and Halifax to South.								125 Pred.	20	Other	70 %

Neighborhood Description The subjects neighborhood is Northampton Co. and the surrounding counties in NC . area. Est. land use: 30% single family and 70% farm and timberland.

Market Conditions (including support for the above conclusions) The subjects market area is mostly Northampton county. This is a stable market with loans of Conv, FHA, VA, and other types of financing available at the time of report.

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SITE

Dimensions per tax records | Area 1.34 ac | Shape rect | View N;Res
Specific Zoning Classification AR-2 | Zoning Description single family resid.
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 The subjects current use is the best use under current zoining as no other use would return more to the land.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements – Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asph	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[ ]	[X] septic (typl to area)	Alley none	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 37131C3070J | FEMA Map Date 02/04/2009
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe

Is the site size, shape and topography generally conforming to and acceptable in the market area? [X] Yes [ ] No If No, explain

Is there adequate vehicular access to the subject property? [X] Yes [ ] No If No, describe

Is the street properly maintained? [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

HUD DATA PLATE

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.
Is the HUD Data Plate/Compliance Certificate attached to the dwelling? [X] Yes [ ] No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. Cabinet
Is a HUD Certification Label attached to the exterior of each section of the dwelling? [X] Yes [ ] No If No, provide the data source(s) for the HUD Certification Label #'s

Manufacturer's Serial #(s)/VIN #(s) OHC026106NCAB
HUD Certification Label #(s) HWC448460, HWC448461
Manufacturer's Name CMH Manufacturing, Inc. | Trade/Model 29NOW28764ZH17 | Date of Manufacture 12/07/2016
Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? [X] Yes [ ] No If No, explain

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IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
# of Units ☒ One ☐ Additions	☐ Poured Concrete ☐ Concrete Runners	Skirting masonary/avg	Floors cpt/vyl/avg
# of Stories ☒ 1 ☐ 2 ☐ Other	☒ Block & Pier ☐ Other-att. description	Exterior Walls siding/avg	Walls drywall/avg
Design (Style) ranch/mh	☐ Full Basement ☐ Partial Basement	Roof Surface comp./avg	Trim/Finish wood painted/avg
# of Sections ☐ 1 ☒ 2 ☐ 3	Basement Area 0 sq.ft.	Gutters & Downspouts none	Bath Floor vyl/avg
☐ Other	Basement Finish 0 %	Window Type dh/avg	Bath Wainscot fiberglass/avg
Type ☒ Det. ☐ Att. ☐ S-Det./End Unit	☐ Outside Entry/Exit ☐ Sump Pump	Storm Sash/Insulated insulated/avg	Car Storage ☐ None
☒ Existing ☐ Proposed ☐ Under Const.	Evidence of ☐ Infestation	Screens alum/avg	☒ Driveway # of Cars 2
Year Built 2016 Effective Age (Yrs) 5	☐ Dampness ☐ Settlement	Doors fiberglass/avg	Driveway Surface Gravel
Attic ☒ None	Heating ☒ FWA ☐ HWBB ☐ Radiant	Amenities ☐ Woodstove(s) # 0	☐ Garage # of Cars 0
☐ Drop Stair ☐ Stairs	☐ Other Fuel elec	☐ Fireplace(s) # 0 ☐ Fence none	☒ Carport # of Cars 2
☐ Floor ☐ Scuttle	Cooling ☒ Central Air Conditioning	☒ Patio/Deck f&r ☐ Porch none	☐ Attached ☒ Detached
☐ Finished ☐ Heated	☐ Individual ☐ Other	☐ Pool none ☐ Other	☐ Built-in

Appliances ☐ Refrigerator ☐ Range/Oven ☒ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☒ Other (describe) Fanhood

Finished area **above** grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,998 Square Feet of Gross Living Area Above Grade

Describe any additions or modifications (decks, rooms, remodeling, etc.) 2 decks added at time of home being set on site

Installer's Name homeowner Date Installed 01/15/2017 Model Year 2016

Is the manufactured home attached to a permanent foundation system? ☒ Yes ☐ No If No, describe the foundation sytem and the manner of attachment.

Have the towing hitch, wheels, and axles been removed? ☒ Yes ☐ No If No, explain

Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? ☒ Yes ☐ No If No, explain

Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? ☒ Yes ☐ No If No, explain

Additional features (special energy efficient items, non-realty items, etc.) Heat Pump, insulated windows, decks

The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide®, Marshall & Swift Residential Cost Handbook®, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.

Quality ☐ Poor ☐ Fair ☒ Average ☐ Good ☐ Excellent Identify source of quality rating Marshal and Swift and the appraisers files.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). The subject found to be in C-4 condition with no repairs required at time of inspection.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

COST APPROACH

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) Land sales within the subjects market area.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Marshall swift, appraisers files Effective date of cost data 10/6/2021 Quality rating from cost service Avg.

OPINION OF SITE VALUE		$ 16,000	**Exterior Dimensions of the Subject Unit**
Section One	1,998 Sq. ft. @ $ 75.00	$ 149,850	13.5 X 74 = 999.0 Sq. ft.
Section Two	Sq. ft. @ $	$	13.5 X 74 = 999.0 Sq. ft.
Section Three	Sq. ft. @ $	$	X = Sq. ft.
Section Four	Sq. ft. @ $	$	X = Sq. ft.
		$	Total Gross Living Area: 1,998 Sq. ft.
		$	**Other Data Identification**
decks/carport		$ 2,000	N.A.D.A. Data Identification Info: Edition Mo: Yr:
Sub-total:		$ 151,850	MH State: Region: Size: ft. x ft.
Cost Multiplier (if applicable):		x .9	Gray pg. White pg. Black SVS pg.
Modified Sub-total:		136,665	15 years and older Conversion Chart pg. Yellow pg.
Physical Depreciation or Condition Modifier:		-13,667	Comments Marshal and Swift and appraisers files
Functional Obsolescence (not used for N.A.D.A.):			
External Depreciation or State Location Modifier:			
Delivery, Installation, and Setup (not used for N.A.D.A.):		$ 10,000	
Other Depreciated Site Improvements:		$ 10,000	
Market Value of Subject Site (as supported above):		$ 16,000	
Indicated Value by Cost Approach:		$ 158,998	Estimated Remaining Economic Life (HUD and VA only) 45 Years

Summary of Cost Approach see area addendum for area measurements

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 90,000 to $ 150,000 .

There are 15 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 90,000 to $ 150,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	491 Hickory Hollow Rd Gaston, NC 27832	2482 Cornwallis Rd Garysburg, NC 27831		36 Marvin St Roanoke Rapids, NC 27870		209 Stone St Gaston, NC 27832	
Proximity to Subject		11.28 miles E		3.35 miles S		5.19 miles E	
Sale Price	$		$ 149,000		$ 135,000		$ 90,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 91.98 sq.ft.		$ 62.91 sq.ft.		$ 48.60 sq.ft.	
Manufactured Home		☒ Yes ☐ No		☒ Yes ☐ No		☒ Yes ☐ No	
Data Source(s)		nav-mls #127643;DOM 55		nav-mls #126561; dom184		nav-mls#126694;DOM 88	
Verification Source(s)		ext inspec/North. tax rec		ext. inspec/Halifax tax recs		ext inspec/North. tax rec	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth/Cash 0		ArmLth/Conv. sc: $4,050		Estate/Conv. 0	
Date of Sale/Time		07/30/2021		03/25/2021		01/14/2021	
Location	North. Co.	North. Co.		Halifax Co.		North. Co.	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1.34 ac	1.59 ac	0	37,200 sf	+3,500	29,185 sf	+5,000
View	resid	resid		resid.		resid	
Design (Style)	ranch/mh	ranch/mh		ranch/mh		ranch/mh	
Quality of Construction	avg	avg		good	-5,000	avg	
Actual Age	5	13	+2,500	20	+3,000	15	+2,500
Condition	avg	avg		avg		avg	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 4 / 2.0	9 / 3 / 2.0	+2,000 0	7 / 3 / 2.0	+2,000 0	6 / 3 / 2.0	+2,000 0
Gross Living Area	1,998 sq.ft.	1,620 sq.ft.	+9,500	2,146 sq.ft.	-3,700	1,852 sq.ft.	+3,700
Basement & Finished Rooms Below Grade	0	0		0		0	
Functional Utility	avg	avg		avg		avg	
Heating/Cooling	Cheat/Cair	Cheat/Cair		Cheat/Cair		Cheat/Cair	
Energy Efficient Items	insul. wndws	mh/sh	+2,000	insul windws		mh/sh	+2,000
Garage/Carport	2cp2dw	2cp2dw		1ga2dw	-4,000	2gd2dw	-6,500
Porch/Patio/Deck	decks	porches	0	stoop/dk/fnc	-1,000	porch/deck	-1,000
list to sell 98%	none	none		none		none	
Net Adjustment (Total)		☒ + ☐ -	$ 16,000	☐ + ☒ -	$ -5,200	☒ + ☐ -	$ 7,700
Adjusted Sale Price of Comparables		Net Adj. 10.7 % Gross Adj. 10.7 %	$ 165,000	Net Adj. 3.9 % Gross Adj. 16.4 %	$ 129,800	Net Adj. 8.6 % Gross Adj. 25.2 %	$ 97,700

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

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) tax records

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) tax records

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 4).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	12/01/2008	08/01/2000	01/16/2008	
Price of Prior Sale/Transfer	$11,500	$7,500	$14,000	
Data Source(s)	Northampton Co. tax recs.	Northampton Co. tax recs.	Halifax tax recs.	Northampton co. tax rec
Effective Date of Data Source(s)	10/06/2021	10/06/2021	10/06/2021	10/06/2021

Analysis of prior sale or transfer history of the subject property and comparable sales the subject has not sold within the past 36 months per tax records.
comps #1 & #2 had not transferred in the prior 12 months per tax records. Comp. # 3 had no prior transfer history listed per tax recs.

Summary of Sales Comparison Approach the subject compared to sales within the market area of similar homes. adjustments for the home made at est. market reaction for the individual differences between the subject and the comparables. adjustments were gla at $25. per sf. and bedrooms at $2,000.

Indicated Value by Sales Comparison Approach $ 125,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 125,000 **Cost Approach $** 158,998 **Income Approach (if developed) $**

the sales approach was the best indicator of value for the subject. the cost approach was developed for the subject. the income approach was not developed. the data was verified with the mls system and the co. tax records. comps. # 2 and 3 were given most weight as they bracket the subjects gla., are the closest in prox. to the subject and with support from # 1 the most recent sale. The subject compared to other manufactured homes with an adjustment made for the differences in quality of construction and condition.

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 $ 125,000 **, as of** 10/06/2021 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

no, employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment 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.

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 re-financing purposes, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report from, and definition of market value. no additional intended users are identified by the appraiser.

FIRREA Certification Statement The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery and Enforcement Act (FIRREA) OF 1989, as amended (12 U. S. C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

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(s)

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 manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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.

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 also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, 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.

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 Samuel L Harrison
Company Name Virginia Carolina Appraisal Co of Emporia, Inc
Company Address 11227 Lebanon Church Rd Jarratt, VA 23867

Telephone Number 804-691-1524
Email Address va-ca@telpage.net
Date of Signature and Report 10/13/2021
Effective Date of Appraisal 10/06/2021
State Certification # A5751
or State License #
or Other
State NC
Expiration Date of Certification or License 06/30/2022

ADDRESS OF PROPERTY APPRAISED

491 Hickory Hollow Rd
Gaston, NC 27832

APPRAISED VALUE OF SUBJECT PROPERTY $ 125,000

LENDER/CLIENT

Name Servicelink
Company Name Nations Lending Corporation
Company Address 4 Summit Park Drive, Suite 200,
Independence, OH 44131
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

Manufactured Home Appraisal Report

648498
File # 29253839

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	491 Hickory Hollow Rd Gaston, NC 27832	246 Wendover Ln Roanoke Rapids, NC 27870		301 Jasper Jones Rd Gaston, NC 27832			
Proximity to Subject		3.80 miles SE		3.84 miles E			
Sale Price	$		$ 110,000		$ 114,000		$
Sale Price/Gross Liv. Area	$ sq.ft.	$ 71.47 sq.ft.		$ 59.47 sq.ft.		$ sq.ft.	
Manufactured Home		☒ Yes ☐ No		☒ Yes ☐ No		☐ Yes ☐ No	
Data Source(s)		nav-mls #128567;DOM 5		nav-mls #128195;DOM 39			
Verification Source(s)		ext. inspec/Halifax tax recs		ext. inspec/north. tax recs			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		listing ;0		listing ;0			
Date of Sale/Time		pending		pending			
Location	North. Co.	Halifax Co.		North. Co.			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	1.34 ac	16,117 sf	+6,000	22,215 sf	+5,500		
View	resid	resid		resid			
Design (Style)	ranch/mh	ranch/mh		ranch/mh			
Quality of Construction	avg	avg		avg			
Actual Age	5	21	+3,000	23	+3,000		
Condition	avg	avg		avg			
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 4 / 2.0	6 / 3 / 2.0	+2,000	8 / 4 / 2.0	0	/ /	
Gross Living Area	1,998 sq.ft.	1,539 sq.ft.	+11,500	1,917 sq.ft.	+2,000	sq.ft.	
Basement & Finished Rooms Below Grade	0	0 / 0		0 / 0			
Functional Utility	avg	avg		avg			
Heating/Cooling	Cheat/Cair	Cheat/Cair		Cheat/Cair			
Energy Efficient Items	insul. wndws	insul. wndws		insul. wndws			
Garage/Carport	2cp2dw	2dw	+1,000	2dw	+1,000		
Porch/Patio/Deck	decks	porch/dk/fnc	-2,000	porch/deck	-1,000		
list to sell 98%	none	list to sell	-2,200	list to sell	-2,280		
Net Adjustment (Total)		☒ + ☐ -	$ 19,300	☒ + ☐ -	$ 8,220	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 17.5 % Gross Adj. 25.2 %	$ 129,300	Net Adj. 7.2 % Gross Adj. 13.0 %	$ 122,220	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	12/01/2008	05/19/2017	12/01/1997	
Price of Prior Sale/Transfer	$11,500	$68,000	$5,000	
Data Source(s)	Northampton Co. tax recs.	Halifax tax recs.	Northampton Co. tax recs.	
Effective Date of Data Source(s)	10/06/2021	10/06/2021	10/06/2021	

Analysis of prior sale or transfer history of the subject property and comparable sales: Comp./listings # 4 & 5 had not transferred in the 12 mos. prior per tax recs.

ANALYSIS / COMMENTS

Analysis/Comments: comp./ listings 4 & 5 given little weight due to not being closed sales at time of report.

Supplemental Addendum

File No. 29253839

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						

Appraisal Fee: $550

AMC Lic # NC-1037

I have performed no 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.

a reasonable market exposure time would be expected to range form 1 to 365 days

exposure time is the estimated length of time that the property interest being appraised would have offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

there are some areas due to the rural market with limited comparable sales and listings of manufactured homes available that are outside the guidelines, they are: gross / net adjustments, age of comp's. and largest line item adjustment .

site size adjustments made on the basis of the size of the site, and the appeal of the site as compared to the subject

garg./ carports adjusted at est. market reaction for the functionality of the individual carport or gar as it compared to the subject. not all are exactly the same as some function better than others.

porches and decks are strictly an est of contributory value as opposed to the subject.

insla. windows v/s storms adjusted at approx. 50% of the avg. cost of replacement windows in the median home in the market

list to sell ratio was taken from the market condition report.

the appraisers comparable search parameters began with an mls search for single family homes sold within the prior three months and extended to 12 months, located within the market area of the subject property, of homes of similar age as the subject, and containing 1,500 sf to 2,200 sf of living area. the comparable sales used in the appraisal were the most recent and best available overall similar sales to the subject.

it was noted that some comparables were located at greater distance and across manmade boundaries ; however, these sales and listings are within the same market area as the subject and experiences similar market appeal. homes located at these distances were not demonstrated by mls research to command a premium price. sales located in closer proximity to the subject were built out side the age or gla peram. and were not considered as similar to the subject as the comparables chosen. short sales and reo properties are currently competing with the subject.

The subject has (per tax recs.) 1.34 acres which is not a working farm and not income producing.

Thes adjusted value range of the comparables was greater than desirable, however due to limited sales & listings of manufactured homes in the subject's market area, this unavoidable at time of report.

Market Conditions Addendum to the Appraisal Report

File No. 648498 29253839

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 491 Hickory Hollow Rd City Gaston State NC ZIP Code 27832

Borrower Maralyn Hawkins

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)	10	2	3	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	1.67	0.67	1.00	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	not available	not available	3	☐ Declining	☐ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	not available	not available	3.0	☐ 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	109,000	136,750	149,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	119	136	55	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	not available	not available	179,000	☐ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	not available	not available	79	☐ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	100	95	100	☐ 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.). 0-5% typical to area

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).

There are properties that have been forclosed in the subjects market area and do compete with the subject, however foreclosures are not seen as driving the market at time of report only a part of todays market.

Cite data sources for above information. navica mls system

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.

the data is limited in the the subject market area and the surrounding area does not give a good sample, however the available information does indicate to a stable market

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 Samuel L Harrison	Supervisory Appraiser Name
Company Name Virginia Carolina Appraisal Co of Emporia, Inc	Company Name
Company Address 11227 Lebanon Church Rd Jarratt, VA 23867	Company Address
State License/Certification # A5751 State NC	State License/Certification # State
Email Address va-ca@telpage.net	Email Address

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

Subject Photo Page

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



Subject Front

491 Hickory Hollow Rd

Sales Price	
Gross Living Area	1,998
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	North. Co.
View	resid
Site	1.34 ac
Quality	avg
Age	5



Subject Rear



Subject Street

Photograph Addendum

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



opposite street



address



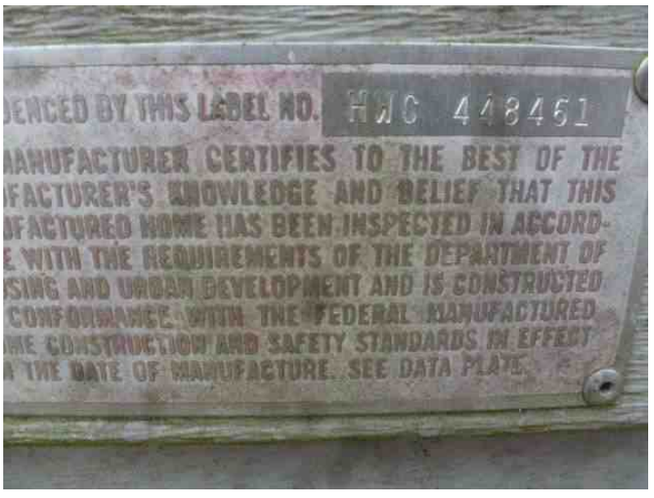
carport



left side



hvac



hud tag

Photograph Addendum

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



hud tagq



left side



living room



utility



bed



bath

Photograph Addendum

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



dining



den



bed



bath



bed



bed

Photograph Addendum

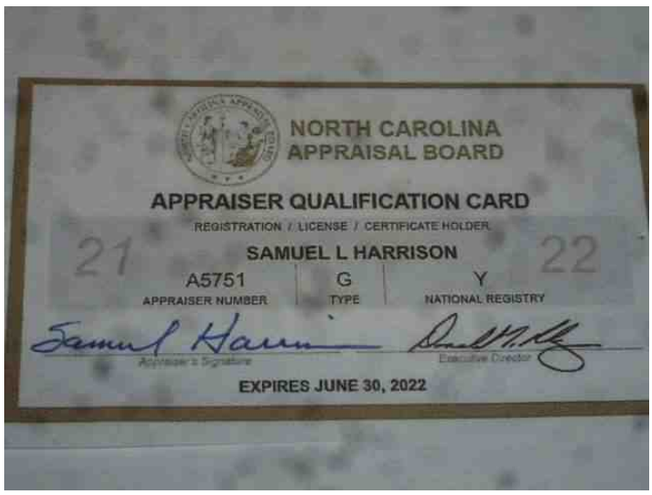
Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



data plate



kitchen



appraiser's cert.

Comparable Photo Page

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



Comparable 1

2482 Cornwallis Rd

Prox. to Subject	11.28 miles E
Sale Price	149,000
Gross Living Area	1,620
Total Rooms	9
Total Bedrooms	3
Total Bathrooms	2.0
Location	North. Co.
View	resid
Site	1.59 ac
Quality	avg
Age	13



Comparable 2

36 Marvin St

Prox. to Subject	3.35 miles S
Sale Price	135,000
Gross Living Area	2,146
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	Halifax Co.
View	resid.
Site	37,200 sf
Quality	good
Age	20



Comparable 3

209 Stone St

Prox. to Subject	5.19 miles E
Sale Price	90,000
Gross Living Area	1,852
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	North. Co.
View	resid
Site	29,185 sf
Quality	avg
Age	15

Comparable Photo Page

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



Comparable 4

246 Wendover Ln

Prox. to Subject	3.80 miles SE
Sale Price	110,000
Gross Living Area	1,539
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	Halifax Co.
View	resid
Site	16,117 sf
Quality	avg
Age	21



Comparable 5

301 Jasper Jones Rd

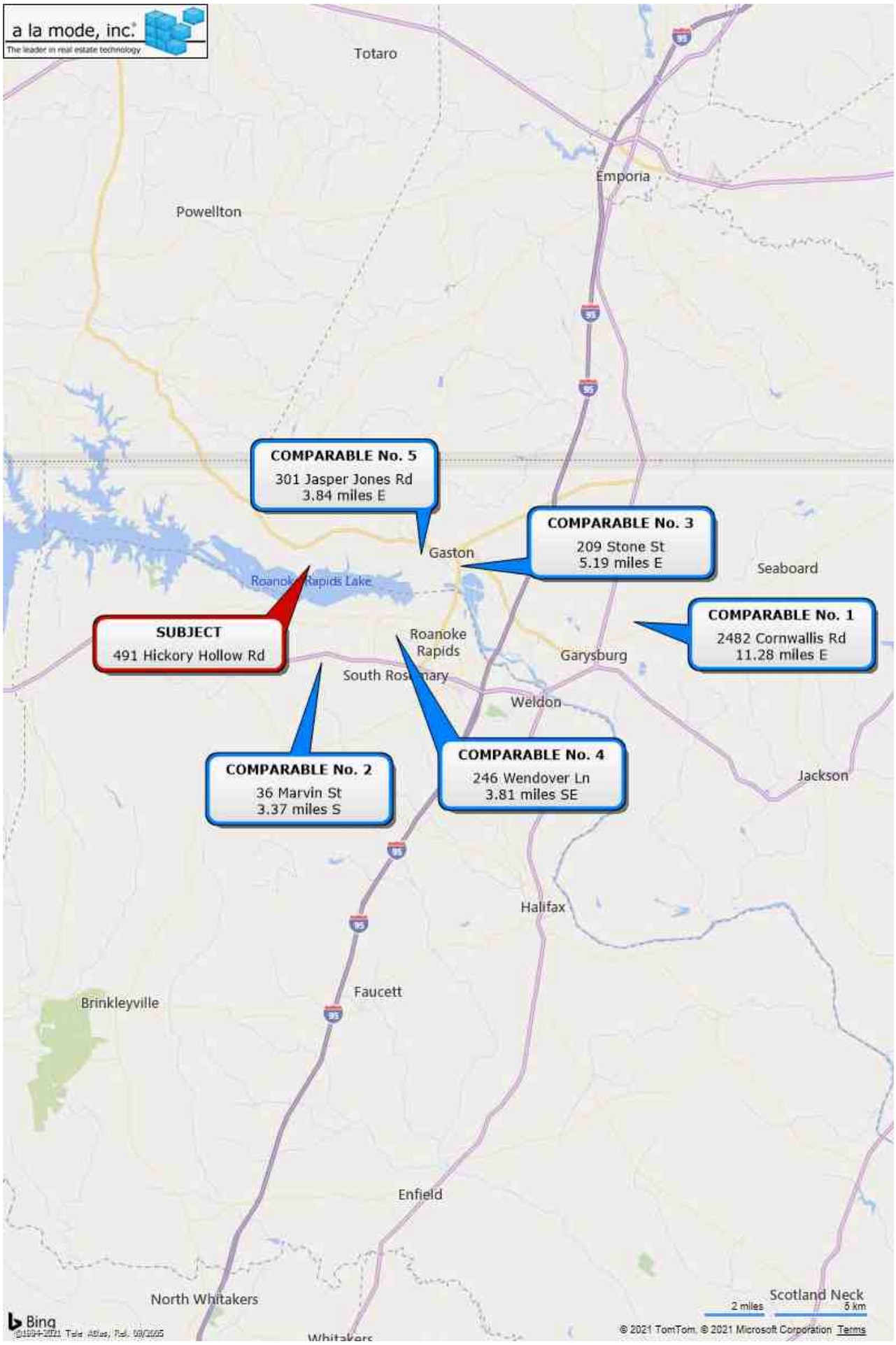
Prox. to Subject	3.84 miles E
Sale Price	114,000
Gross Living Area	1,917
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	North. Co.
View	resid
Site	22,215 sf
Quality	avg
Age	23

Comparable 6

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

Location Map

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



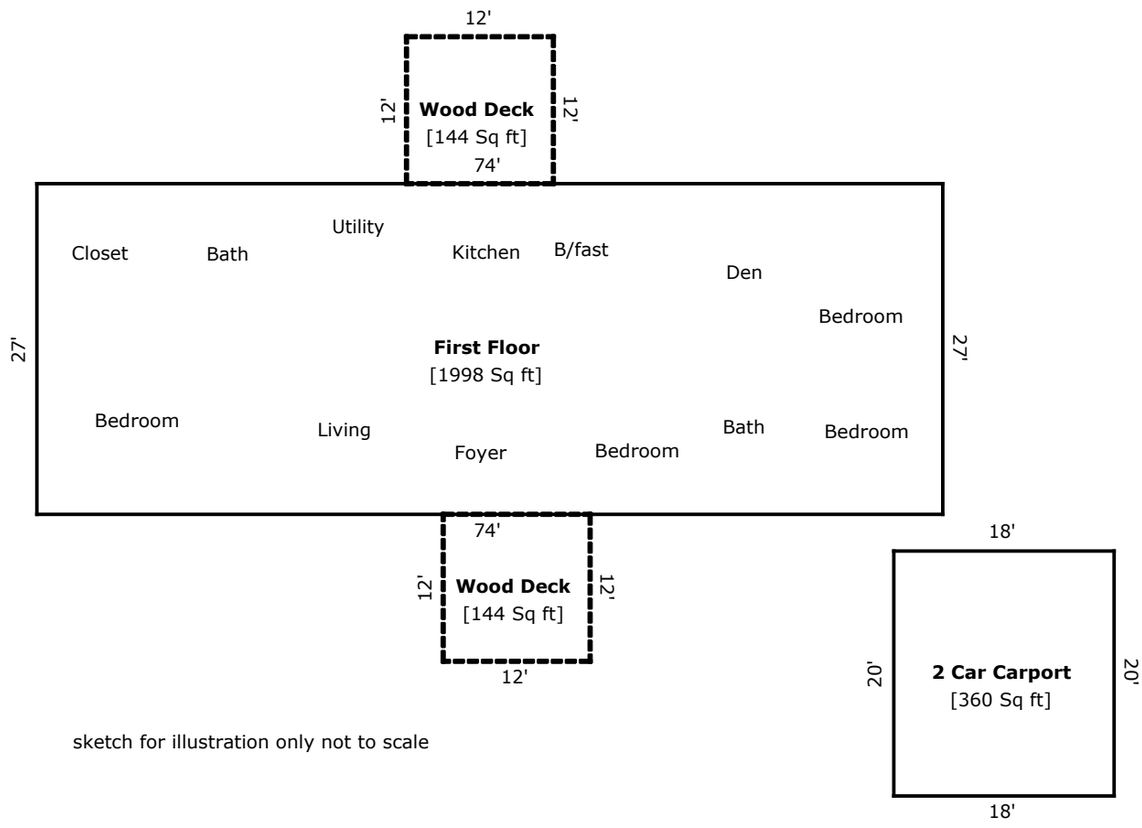
Aerial Map

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



Building Sketch

Borrower	Maralyn Hawkins						
Property Address	491 Hickory Hollow Rd						
City	Gaston	County	Northampton	State	NC	Zip Code	27832
Lender/Client	Nations Lending Corporation						



sketch for illustration only not to scale

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	1998 Sq ft	27 × 74 = 1998
Total Living Area (Rounded):	**1998 Sq ft**	
Non-living Area		
Wood Deck	144 Sq ft	12 × 12 = 144
2 Car Carport	360 Sq ft	20 × 18 = 360
Wood Deck	144 Sq ft	12 × 12 = 144

USPAP ADDENDUM

File No. 648498 29253839

Borrower	Maralyn Hawkins
Property Address	491 Hickory Hollow Rd
City	Gaston
County	Northampton
State	NC
Zip Code	27832
Lender	Nations Lending Corporation

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: 1-365 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

APPRAISER:

SAMUEL L. HARRISON NOTARY PUBLIC NORTH CAROLINA GENERAL APPRAISER

Signature:
Name: Samuel L Harrison
Date Signed: 10/13/2021
State Certification #: A5751
or State License #:
State: NC
Expiration Date of Certification or License: 06/30/2022
Effective Date of Appraisal: 10/06/2021

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