Exterior-Only Inspection Residential Appraisal Report

91215760
File No. 0063594857

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 100 Ferndale Dr | City Elkins | State WV | Zip Code 26241
Borrower Brandon Young | Owner of Public Record Brandon Young & Vanessa Hyson | County Randolph
Legal Description B-1 LOT 1 PT LOT 2 TAYLOR
Assessor's Parcel # 54083-42-05- 26-0214.0000 | Tax Year 2021 | R.E. Taxes $ 724
Neighborhood Name Elkins | Map Reference 0026 | Census Tract 9660.00
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 [ ] Refinance Transaction [X] Other (describe) Other
Lender/Client The Huntington National Bank | Address 5555 Cleveland Ave, GW2W59, Columbus, OH 43231
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). NCWVMLS

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	95 %
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	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths	95 Low	20	Multi-Family	%
Neighborhood Boundaries	North to Bruce Street; East to Tygart Valley River; South to Tygart Valley							225 High	95	Commercial	3 %
River and West to Livingston Ave.								125 Pred.	60	Other	2 %

Neighborhood Description The Immediate Neighborhood Is Made Up Of mixed style housing of different sizes, condition, and styles The other land references is vacant or undeveloped land which has no effect on subject. The commercial is elementary school in same neighborhood, which has no negative effect on subject.

Market Conditions (including support for the above conclusions) Current market is subject's market area is considered stable. Market conditions with regard to mortgage financing terms are considered good with local banks offering lower rates. Pricing appears to be stable. Interest rates remain stable as of the date of this appraisal with banks having lower rates than they have in years.

SITE

Dimensions 90 x 170 | Area 15300 sf | Shape Rectangular | View N;Res;
Specific Zoning Classification Deed Restrictions | Zoning Description Deed Restrictions- Subject can be rebuilt if destroyed
Zoning Compliance [ ] Legal [ ] Legal Nonconforming (Grandfathered Use) [X] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. Subject is located in an Suburban area which is legally permissible, physically possible, financially feasible and maximally productive use.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 54083C0161C | FEMA Map Date 09/29/2010
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.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [ ] MLS [X] Assessment and Tax Records [ ] Prior Inspection [ ] Property Owner
[X] Other (describe) True | Data Source(s) for Gross Living Area County Land Books

GENERAL DESCRIPTION	GENERAL DESCRIPTION	Heating / Cooling	Amenities	Car Storage
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	[X] FWA [ ] HWBB	[ ] Fireplace(s) # 0	[ ] None
# of Stories 1	[ ] Full Basement [ ] Finished	[ ] Radiant	[ ] WoodStove(s) # 0	[X] Driveway # of Cars 2
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	[ ] Partial Basement [ ] Finished	[ ] Other	[X] Patio/Deck Rear	Driveway Surface Concrete/Avg
[X] Existing [ ] Proposed [ ] Under Const.	Exterior Walls Aluminum/Avg	Fuel Gas	[X] Porch Stoop	[X] Garage # of Cars 1
Design (Style) Ranch	Roof Surface C Shingle/Avg	[ ] Central Air Conditioning	[ ] Pool None	[ ] Carport # of Cars 0
Year Built 1968	Gutters & Downspouts Metal/AVg	[ ] Individual	[X] Fence Privacy	[ ] Attached [X] Detached
Effective Age (Yrs) 30	Window Type DH/Avg	[X] Other Unknown	[ ] Other None	[ ] Built-in

Appliances [ ] Refrigerator [ ] Range/Oven [ ] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [X] Other (describe) Unknown from driveby
Finished area above grade contains: 6 Rooms | 3 Bedrooms | 1.1 Bath(s) | 1,181 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Windows

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;This was a Drive-by appraisal only. No other information is known. The appraisers did not view the interior. The subject's condition is an assumption based on an exterior inspection from the street. The appraiser makes extraordinary assumption the interior of the subject is in average condition. It is also assumed that the information relied upon is true, accurate and complete. If these assumptions are found to be incorrect, conclusions within this report may need to be reconsidered.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.

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 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 89,000 to $ 189,000 .

There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 125,000 to $ 150,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	100 Ferndale Dr Elkins, WV 26241	122 Riverview Dr Elkins, WV 26241		51 Savory St Elkins, WV 26241		232 Evergreen Dr Elkins, WV 26241	
Proximity to Subject		0.45 miles W		0.98 miles SE		0.14 miles NW	
Sale Price	$		$ 150,000		$ 145,000		$ 140,000
Sale Price/Gross Liv. Area	$ sq. ft.	$ 126.69 sq. ft.		$ 103.57 sq. ft.		$ 89.29 sq. ft.	
Data Source(s)		NCWVMLS#10143662;DOM 5		NCWVMLS#10138502;DOM 1		NCWVMLS#10131793;DOM 5	
Verification Source(s)		Tax Records		Tax Records		Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0		ArmLth VA;0		ArmLth RH;0	
Date of Sale/Time		s05/22;c05/22		s12/21;c10/21		s01/22;c10/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	15300 sf	8712 sf	0	6400 sf	0	11326 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	54	44	0	51	0	43	0
Condition	C4	C4		C4		C4	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 1.1	6 / 3 / 2.0	-2,500	6 / 4 / 1.1	0	6 / 3 / 1.1	
Gross Living Area	1,181 sq. ft.	1,184 sq. ft.	0	1,400 sq. ft.	-5,475	1,568 sq. ft.	-9,675
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Gas/No AC	Electric/AC	-2,500	EBB/No AC	0	EBB/NoAC	0
Energy Efficient Items	Windows	Windows		Windows		Windows	
Garage/Carport	1gd2dw	1gd2dw		2dw	+5,000	2dw	+5,000
Porch/Patio/Deck	Porch	Porch/Patio	0	Porch		Porch/Deck	0
Net Adjustment (Total)		[ ] + [X] -	$ -5,000	[ ] + [X] -	$ -475	[ ] + [X] -	$ -4,675
Adjusted Sale Price of Comparables		Net Adj. 3.3% Gross Adj. 3.3%	$ 145,000	Net Adj. 0.3% Gross Adj. 7.2%	$ 144,525	Net Adj. 3.3% Gross Adj. 10.5%	$ 135,325

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] 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) NCWVMLS/Court Records

My research [ ] did [X] 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) NCWVMLS/Court 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 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	NCWVMLS/Court Record	NCWVMLS/Court Record	NCWVMLS/Court Record	NCWVMLS/Court Records
Effective Date of Data Source(s)	07/01/2022	07/01/2022	07/01/2022	07/01/2022

Analysis of prior sale or transfer history of the subject property and comparable sales There were no prior sales of comparables within the last 12 months from dates in grid.

Summary of Sales Comparison Approach. The 3 Comparables utilized were the most suitable and most recent for subject basis. The 3 comparables after adjustments provided appraiser with a realistic range of value for subject property. Using the theory that most weight is given to sales with the least amount of adjustments, emphasis was placed on Comparable #1 with 60% of the value, then # 2 & 3 with 20% each of the value for a weighted value of $142000. Comp 1 has similar GLA as subject. Comp 1 adjusted for bath Count. Market adjustments for full baths, $5,000; Half Baths $2,500. Comps 2 & 3 adjusted for no garages. Market adjustments for garage stalls $5,000 each.

Indicated Value by Sales Comparison Approach $ 142,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 142,000 Cost Approach (if developed) $ Income Approach (if developed) $

Most weight is given to the sales comparison approach as it reflects the buyers and sellers actions. The cost approach is usually the high end of estimate value. The Cost approach supports the sales comparison approach. The income approach was considered but not utilized due to lack of pertinent data.

This appraisal is made [X] "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 limited information and exterior drive-by. Appraiser assumes interior in similar condition as exterior.

Based on a visual inspection of the exterior areas of the subject property from at least the street, 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 $ 142,000 as of 07/18/2022 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

When completing the One-Unit Housing Trends portion of the Neighborhood section of the appraisal report forms, the trends must be reflective of those properties deemed to be competitive to the property being appraised. If the neighborhood contains properties that are truly competitive (that is, market participants make no distinction between the parties), then all the properties within the neighborhood would be reflected in the One-Unit Housing Trends section. However, when a segmented or bifurcated market is present, the One-Unit Housing Trends portion must reflect those properties from the same segment of the market as the property being appraised. This ensures that the analysis being performed is based on competitive properties. For example, if the neighborhood contains a mix of property types not considered competitive by market participants, then a segmented or bifurcated market is present. additionally, the conclusions reported in this portion of the appraisal will be supported by the analysis contained the Market Conditions Addendum to the Appraisal Report.

**Appraisals based on interior and exterior inspections must include compete visual inspections of the accessible areas of the property. Note: Appraisers are not responsible for hidden or unapparent conditions.

**If the subject property is located in a rural area that has minimal sales activity, the appraiser may not be able to locate 3 truly comparable sales that sold in the last 12 months. In this case, the appraiser may use older comparable sales as long as he or she explains why they are being used.

07/19/2022 Based on exterior only inspection the age appears to be appox. 30 Years

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) Site value based on sales from Randolph County, with similar features. Site improvements include utilites, landscaping, etc.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data Marshall & Swift Cost Handbook

Quality rating from cost service Average Effective date of cost data 07/01/2022

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

The Cost Approach was derived through Marshall & Swift Residential Cost Handbook, Local Contractors and Building Supply Outlets. Site Value is based on review of recent land sales in the area according to Local Real Estate Firms and Courthouse Records. Physical Depreciation is derived from the age/life method

Estimated Remaining Economic Life (HUD and VA only) Years

OPINION OF SITE VALUE			= $ 20,000
Dwelling	Sq. Ft. @ $		= $
	Sq. Ft. @ $		= $
Garage/Carport	Sq. Ft. @ $		= $
Total Estimate of Cost-New			= $
Less Depreciation	Physical	Functional	External = $ ( )
Depreciated Cost of Improvements			= $
"As-is" Value of Site Improvements			= $
INDICATED VALUE BY COST APPROACH			= $

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 an 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.

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 visual inspection of the exterior areas of the subject property from at least the street, (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.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 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.

3. 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.

4. 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 this 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.

5. 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 visual inspection of the exterior areas of the subject property from at least the street. 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.

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 Beverly H. Johnson, CG396
Company Name Johnson Realty Inc.
Company Address 332 Randolph Avenue Suite B
Elkins, WV 26241
Telephone Number (304) 636-3003
Email Address beverly@johnsonrealtyinc.com
Date of Signature and Report 07/19/2022
Effective Date of Appraisal 07/18/2022
State Certification # CG396
or State License # _____
or Other (describe) _____ State # _____
State WV
Expiration Date of Certification or License 09/30/2022

ADDRESS OF PROPERTY APPRAISED
100 Ferndale Dr
Elkins, WV 26241

APPRAISED VALUE OF SUBJECT PROPERTY $ 142,000

LENDER/CLIENT
Name First American Mortgage Solutions
Company Name The Huntington National Bank
Company Address 5555 Cleveland Ave, GW2W59
Columbus, OH 43231
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 exterior subject property
☐ Did inspect exterior of subject property from street
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 _____

Uniform Appraisal Dataset Definitions

91215760
File No. 0063594857

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.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

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.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

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.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

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.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

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.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

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 residences 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.

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

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

Uniform Appraisal Dataset Definitions

91215760
File No. 0063594857

Abbreviations Used in Data Standardization Text

Abbrev.	Full Name	Appropriate Fields
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
AT	Attached Structure	Design(Style)
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
BsyRd	Busy Road	Location
cp	Carport	Garage/Carport
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
cv	Covered	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
DT	Detached Structure	Design(Style)
dw	Driveway	Garage/Carport
Estate	Estate Sale	Sale or Financing Concessions
e	Expiration Date	Date of Sale/Time
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Garage - Attached	Garage/Carport
gbi	Garage - Built-in	Garage/Carport
gd	Garage - Detached	Garage/Carport
GR	Garden Structure	Design(Style)
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
HR	High Rise Structure	Design(Style)
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
MR	Mid-Rise Structure	Design(Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
op	Open	Garage/Carport
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design(Style)
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
RT	Row or Townhouse	Design(Style)
RH	Rural Housing - USDA	Sale or Financing Concessions
SD	Semi-detached Structure	Design(Style)
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, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
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
w	Withdrawn Date	Date of Sale/Time
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Photograph Addendum

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



Front



Side



Side



Rear



Rear



Street



Rear



Garage



Front



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



COMPARABLE SALE #1

122 Riverview Dr

Sale Date:
Sale Price: $



COMPARABLE SALE #2

51 Savory St

Sale Date:
Sale Price: $



COMPARABLE SALE #3

232 Evergreen Dr

Sale Date:
Sale Price: $

Single Family Residential Property
Market Listings

91215760
File No. 0063594857

LISTINGS

FEATURE	SUBJECT	LISTING # 1		LISTING # 2		LISTING # 3	
Address	100 Ferndale Dr Elkins, WV 26241	107 Bruce St Elkins, WV 26241		305 Marro Dr Elkins, WV 26241		1518 Taylor Ave Elkins, WV 26241	
Proximity to Subject		1.83 miles N		1.31 miles NE		0.22 miles N	
Original List Price	$		$		$		$
Current List Price	$		$ 129,900		$ 189,000		$ 89,000
Last Price Revision Date	N/A	N/A		N/A		N/A	
Sale Price	$						
Price/Gross Liv. Area	$ sq. ft.	$ 106.83 sq. ft.		$ 124.67 sq. ft.		$ 60.50 sq. ft.	
Data Source(s)		NCWVMLS#10144656		NCWVMLS#10143593		NCWVMLS #10144186	
Verification Source(s)	Tax	Tax Records		Tax Records Tax		Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Days on Market	16	16	73	73	42	42	
Sale or Financing	N/A	N/A	N/A	N/A	N/A	N/A	
Concessions	N/A	N/A	N/A	N/A	N/A	N/A	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple Fee	Fee Simple	Fee	Fee Simple	Fee	Fee Simple	
Site	15300 sf	13503 sf		13504 sf	0	3600 sf	+2,000
View	N;Res;	N;Res		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT2:Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4 Q4	Q4	Q4	Q4	Q4	Q4	
Actual Age	54 15	15	0	77	0	115	0
Condition	C4 C4	C4	C4	C4	C4	C4	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 1.1	5 / 2 / 2.0	+7,500	7 / 3 / 1.0	+2,500	6 / 3 / 1.1	
Gross Living Area	1,181 sq. ft.	1,216 sq. ft.	-700	1,516 sq. ft.	-6,700	1,471 sq. ft.	-5,800
Basement & Finished Rooms Below Grade	0sf 0sf	0sf		707sf156sfwu 0rr0br1.0ba1o	0sf	0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Gas/No AC	Gas/AC	-2,500	Gas/No AC		Gas/No AC	
Energy Efficient Items	Windows	Windows		Windows		None	
Garage/Carport	1gd2dw	1ga2dw	0	1gd2dw	2dw	2dw	+5,000
Porch/Patio/Deck	Porch	Deck		Porches		Covered Porch	
Net Adjustment (Total)		☐ + ☒ - $	-1,700	☐ + ☒ - $	-4,200	☒ + ☐ - $	1,200
Adjusted List Price		Net Adj. 1.3% Gross Adj. 12.9% $	128,200	Net Adj. 2.2% Gross Adj. 4.9% $	184,800	Net Adj. 1.3% Gross Adj. 14.4% $	90,200

ITEM	SUBJECT	LISTING # 1	LISTING # 2	LISTING # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	NCWVMLS/Court Record	NCWVMLS/Court Record	NCWVMLS/Court Record	NCWVMLS/Court Records
Effective Date of Data Source(s)	07/01/2022	07/01/2022	07/01/2022	

Comments on Market Listings: No value given to listings, This is to reflect partial market conditions only

COMPETING LISTING PHOTO ADDENDUM

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



COMPETING LISTING #1

107 Bruce St

Listing Price: $
Days-On-Market:



COMPETING LISTING #2

305 Marro Dr

Listing Price: $
Days-On-Market:



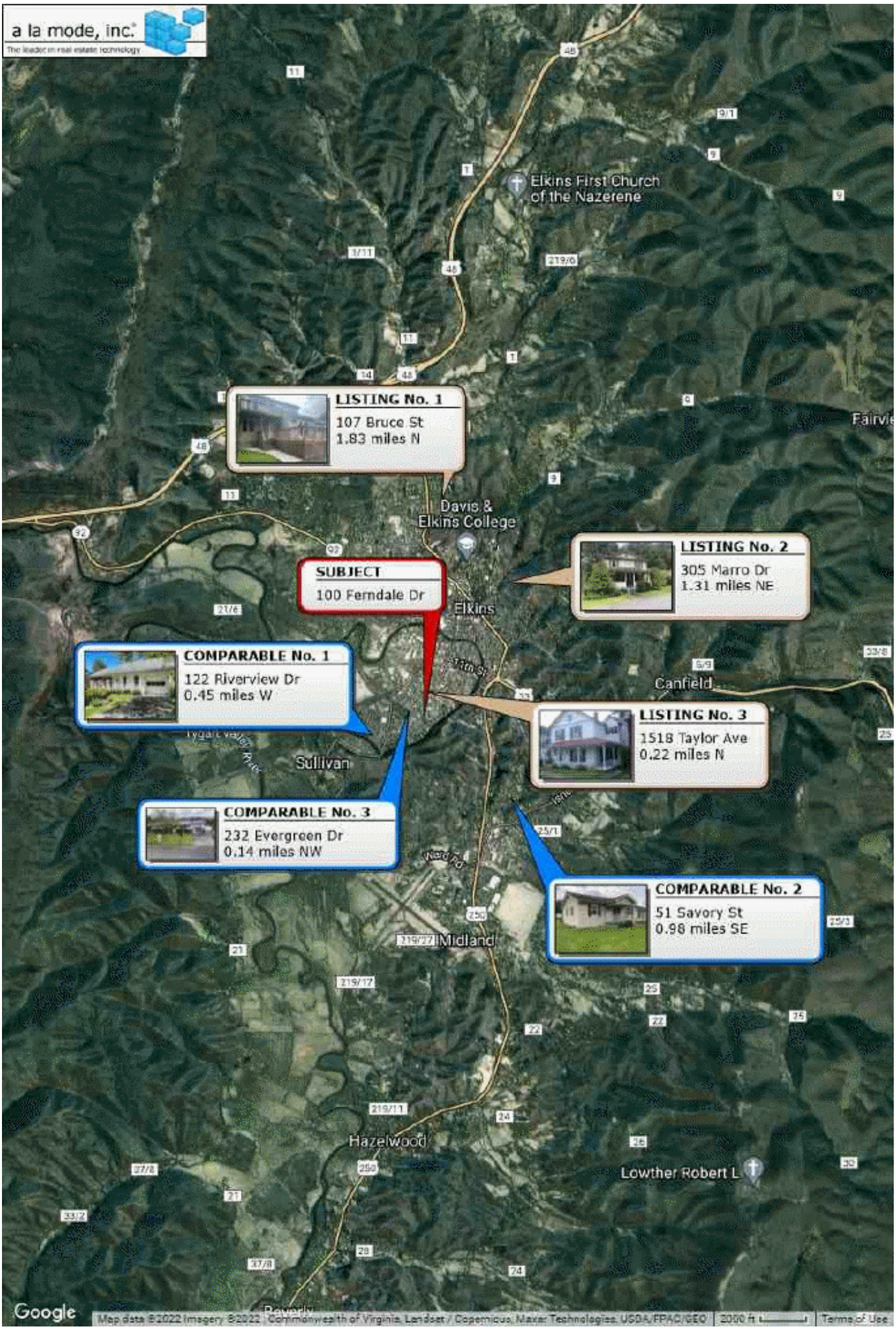
COMPETING LISTING #3

1518 Taylor Ave

Listing Price: $
Days-On-Market:

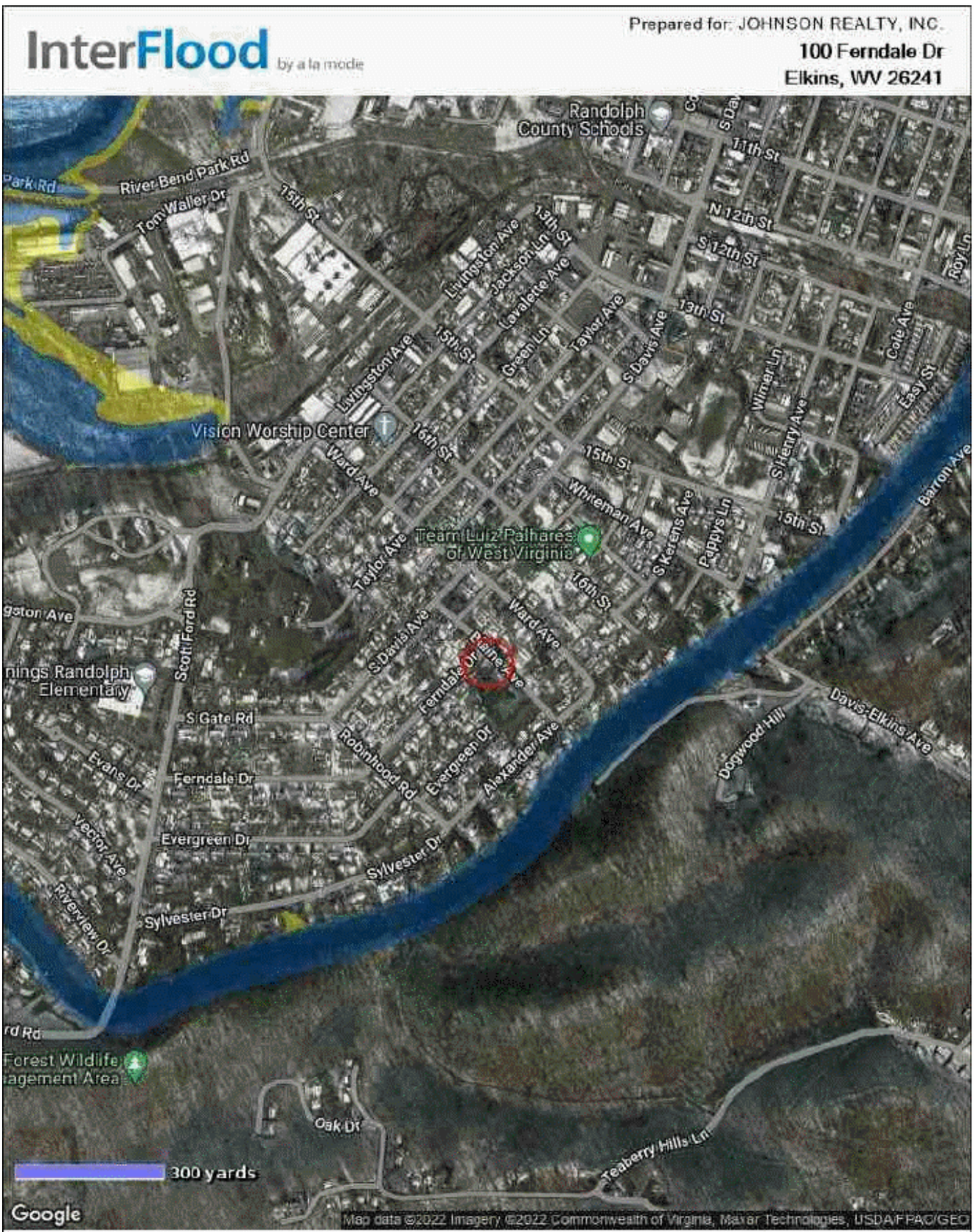
LOCATION MAP

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



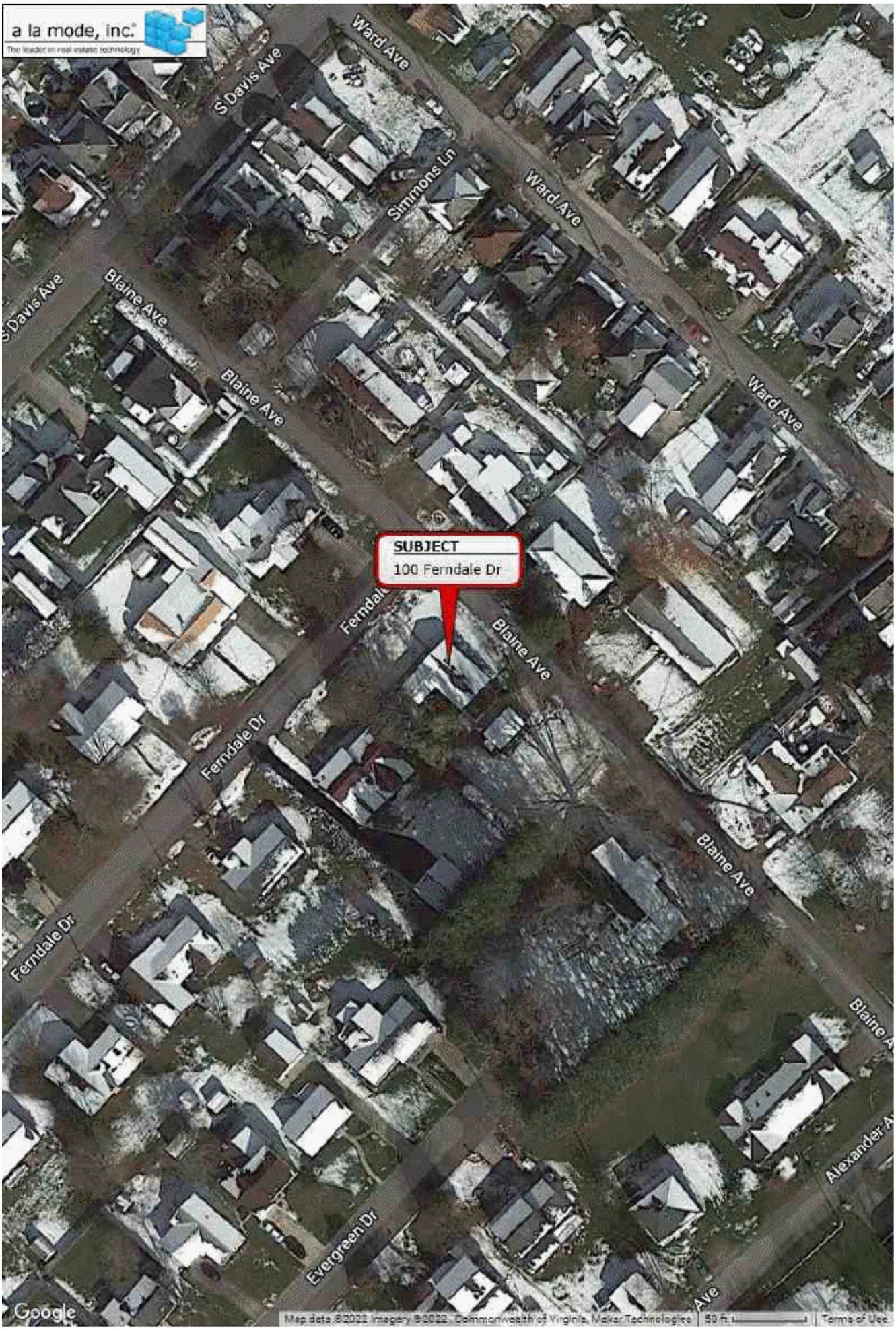
Flood Map

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



AERIAL MAP

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



PLAT MAP

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		



91215760

USPAP ADDENDUM

File No. 0063594857

Borrower: Brandon Young
Property Address: 100 Ferndale Dr
City: Elkins County: Randolph State: WV Zip Code: 26241
Lender: The Huntington National Bank

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report — A written report prepared under Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — A written report prepared under 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: _____

My opinion of a reasonable exposure time based on present market conditions, for a property of similar value and similar features to subject would be in the range of 50-200 days, depending on pricing.

Additional Certifications

- [X] 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.
- [ ] 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,

Additional Comments

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: _____	Signature: _____
Name: Beverly H. Johnson, CG396	Name: _____
Date Signed: 07/19/2022	Date Signed: _____
State Certification #: CG396	State Certification #: _____
or State License #: _____	or State License #: _____
or Other (describe): _____ State #: _____	State: _____
State: WV	Expiration Date of Certification or License: _____
Expiration Date of Certification or License: 09/30/2022	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 07/18/2022	[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

Market Conditions Addendum to the Appraisal Report

91215760
File No. 0063594857

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 100 Ferndale Dr City Elkins State WV Zip Code 26241

Borrower Brandon Young

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)	1	1	1	[ ] Increasing [X] Stable [ ] Declining
Absorption Rate (Total Sales/Months)	0.17	0.33	0.33	[ ] Increasing [X] Stable [ ] Declining
Total # of Comparable Active Listings	0	0	3	[ ] Declining [X] Stable [ ] Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	9.10	[ ] Declining [X] 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	145,000	140,000	150,000	[ ] Increasing [X] Stable [ ] Declining
Median Comparable Sales Days on Market	104	538	5	[ ] Declining [X] Stable [ ] Increasing
Median Comparable List Price	0	0	135,966	[ ] Increasing [X] Stable [ ] Declining
Median Comparable Listings Days on Market	0	0	44	[ ] Declining [X] Stable [ ] Increasing
Median Sale Price as % of List Price	0.00%	0.00%	0.90%	[ ] Increasing [X] Stable [ ] Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? [ ] Yes [X] No				[ ] Declining [X] 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.).

Seller Concessions are not prevalent in this area

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

REO sales declined over the last 12 months which has helped stabilize the market.

Cite data sources for above information. GVBMLS, Court Records

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.

Search Criteria

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

APPRAISER

Signature
Name Beverly H. Johnson, CG396
Company Name Johnson Realty Inc.
Company Address 332 Randolph Avenue Suite B
Elkins, WV 26241
State License/Certification # CG396 State WV
Email Address beverly@johnsonrealtyinc.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
State License/Certification # State
Email Address

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		

Beverly H. Johnson, CG396



Johnson Appraisal Services

332 Randolph Avenue, Ste B, Elkins, WV 26241 Office: (304) 636-3003 Fax: (304) 636-3580 beverly@johnsonrealtyinc.com www.johnsonrealtyinc.com

Objective

To give each client quick, efficient, and more importantly, accurate service.

Appraisal Education

- Narrative Appraisal Report Writing
- Income Approach Techniques
- Direct & Yield Capitalization of Income Property
- Farm and Land Use
- Financial Analysis of Income Property
- Advanced Income Capitalization
- Mathematics, Statistics, and Income Approach Techniques
- USPAP Updates
- National USPAP 2010-2011
- Practice of Residential Property
- Fannie Mae and Freddie Mae Guidelines for Properties & Appraisal Analysis
- Uniform Standards for Professional Appraisal Practices 2014-2015
- Income Property Valuation
- Appraising 2-4 Family & Multi-Family Properties
- FHA for Today's Appraiser
- VA Appraising West Virginia Appraisal Law & Rules
- Appraisal of 2-4 Unit Properties
- Fundamentals of Income Property Appraisal
- Fannie Mae & Freddie Mac Mortgage Lending Appraisal Requirements
- The FHA Handbook 400.1
- National USPAP Update 2020-2021
- Continued Education Classes & Updates Each Year
- Mortgage Appraisal Requirements Fannie Mae and Freddie Mac
- WV Appraisal Law

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
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Beverly H. Johnson, CG396

Qualifications

- Over 40 years in Real Estate, Inclusive of 28 Years Owning and Operating Johnson Realty, Inc.
- Over 18 years of Real Estate Appraising
- Qualified FHA Appraiser
- Licensed Certified General CG396
- Residential and FHA Appraiser
- Qualified VA Appraiser
- Land & Acreage Appraisals
- Estate Appraisals
- Condo Appraisals.
- Commercial & Industrial Appraisals
- Rental Income Appraisals
- Appraisal Review

Previous Employment

- 2007-Present – **Certified General Appraiser**
- 2003-2007 – **Residential Appraiser**
- 1990-Present – **Real Estate Broker/Owner**
- 1986-1990 – **Associate Broker**
- 1980-1986 – **Real Estate Sales**
- 1978-1980 – **Insurance Sales** – New York Life Insurance
- 1976-1978 – **Legal Secretary** – Harry Smith, Esq.
- 1973-1976 – **Bank Teller** – Citizens National Bank of Elkins, Elkins, WV

Affiliates and Membership

- Member of North Central Board of Realtors
- Past President of the Elkins-Randolph Board of Realtors
- Past Trustee of the United Methodist Church of Elkins
- Active in the United Way of Randolph County
- Active in Breast Cancer Awareness

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		

Beverly H. Johnson, CG396

Clients

- West Virginia Housing and Development Fund, Charleston, WV
- JP Morgan Chase
- Rural Development
- Davis Trust Company, Elkins, WV
- Citizens Bank of West Virginia, Elkins, WV
- Quicken Loans, Inc.
- Mountain Valley Bank, N.A.
- Woodford Oil Company, Elkins, WV
- Brown Enterprises, Elkins, WV
- Summit Bank, Petersburg, WV
- Branch, Banking & Trust
- First Neighborhood Bank of Parkersburg
- Pendleton Community Bank
- Huntington National Bank
- Fifth Third Bank
- Grant County Bank
- First Central Bank of Buckhannon
- First Citizens Bank & Trust
- Nationwide Appraisal & Settlement
- First American
- Fannie Mae
- Federal Home Loan Mortgage Corporation
- Bank of America
- VA Appraisals
- Potomac Valley Bank

AMC

- Amrock
- VA
- Street Links
- First American Mortgage
- Clear Capitol
- Solidifi
- Valuation Partners
- Mercury
- Propsci
- LRES
- RRR
- Appraisal Port

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Beverly H. Johnson, CG396

- Appraisal Scope
- Core Logic
- First Community Appraisal
- Dart Appraisal
- Pro Teck
- Triserv

License & Certifications

- 2007-Present – **Licensed Certified General Appraiser, #CG396**
- 2005 – **Licensed Residential Appraiser, #0812**
- 2002 – **Licensed Residential Apprentice Appraiser, #0374**
- March 1990-Present – **Owner/Broker/President** – Johnson Realty, Inc., Elkins, WV
- March 1990 – **Licensed Broker**
- April 1987 – **Licensed Associate Broker**
- March 1980 – **Licensed Realtor**

Appraiser Independence Certification

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		

I do hereby certify that I have followed the appraiser independence safeguards in compliance with Appraisal Independence Requirements (AIR) and in addition to any applicable state laws with which I may be required to comply. This includes but is not limited to the following:

I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for this appraisal assignment and is reflected on the appraisal report. I am geographically competent and have the appraisal practice experience to complete a credible appraisal on the subject property of this report. I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines. I assert that no employee, director, officer, or agent of the Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Client has influenced or attempted to influence the development, reporting, result or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner. I further assert that neither the Client nor the Agent working on behalf of the Client have ever participated in any of the following prohibited behavior in our business relationship.

1. Withholding or threatening to withhold timely payment or partial payment for any appraisal report;

2. Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;

3. Expressly or impliedly promising future business, promotions, or increased compensation for myself;

4. Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimated requested from me;

5. Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;

6. Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;

7. Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or any other financial or non-financial benefits;

8. Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

License

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		

State of West Virginia
WV Real Estate Appraiser Licensing & Certification Board
This is to certify that

Certified General CG396
Expiration: 9/30/2022
Beverly H Johnson
332 Randolph Ave. Suite B
Elkins, WV 26241

has met the requirements of the law, and is authorized to appraise real estate and real property in the State of West Virginia.

Executive Director

The Board has received your annual fee and verification of completion of continuing education. The adjoining pocket card evidencing that you are entitles to appraise real property in the State of West Virginia is valid until the expiration date on the face of the card. If you do not receive your renewal application at least 30 days prior to the expiration date, contact the Board office. It is your responsibility to renew your license or certification, even if you do not automatically receive a renewal application.

Important

When signing an appraisal report, place your classification and license or certification number adjacent to or immediately below your signature. Also, use your number and classification in all statements of qualifications, contracts or other instruments, including advertising media. You are required to comply with the Uniform Standards of Professional Appraisal Practice, which are promulgated by The Appraisal Foundation, and are bound by the Competency Provision contained therein.

Assisted Appraisal Letter

Borrower: Brandon Young		File No.: 0063594857
Property Address: 100 Ferndale Dr		Case No.: 91215760
City: Elkins	State: WV	Zip: 26241
Lender: The Huntington National Bank		

Johnson Realty Inc.

www.johnsonrealtyinc.com

332 Randolph Avenue Suite B, Elkins, WV 26241

Tel: (304)636-3003
Fax: (304)636-3580

Jill A. Mckenzie A1865

332 Randolph Ave. Suite B

Elkins, WV 26241

Jill A. Mckenzie, A1865 has been approved by the West Virginia State Appraisal Board as a Real Estate Apprentice Appraiser. Jill has completed 78 required educational hours earning her Real Estate Apprentice status. Jill is now working toward obtaining her field hours required to earn her Real Estate Appraisal License. Jill completes every aspect of the Appraisal requirements from measuring, photographing the exterior of home, decks, and outbuildings. Jill views each room, while sketching the floor plan and listing all features of each room including but not limited to (floors, walls, ceilings, kitchen appliances, etc.) while being assisted by Supervisor Appraiser Beverly H. Johnson, CG396. The following are a list of logs that must be completed during each appraisal: 1. Property Type 2. Form Used 3. Land/Site Inspection and Description 4. Neighborhood Description and Analysis 5. Highest and best use Analysis 6. Research and Verification of Comparable Sales 7. Cost Approach Research and Analysis 8. Sales Comparison Research and Analysis 9. Final Reconciliation Jill also obtains arial, flood and location maps for each appraisal.

Appraisal License

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State of West Virginia
WV Real Estate Appraiser Licensing & Certification Board
This is to certify that
Apprentice A1865
Expiration: 9/30/2022
Jill A. McKenzie
332 Randolph Avenue
Suite B
Elkins, WV 26241
has met the requirements of the law, and is authorized to appraise real estate and real property in the State of West Virginia.

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Jill A. McKenzie, A1865

Johnson Realty Appraisal Services

332 Randolph Avenue, Ste B, Elkins, WV 26241

Office: (304) 636-3003; Fax: (304)636-3580

appraisals@johnsonrealtyinc.com www.johnsonrealtyinc.com

Objective

To give each client quick, and more importantly, accurate service.

Appraisal Education

*Supervisor-Trainee Course for West Virginia
*Basic Appraisal Principles
*Basic Appraisal Procedures
*2020-2021 15hr. National USPAP Course
*West Virginia Appraisal Law
*Residential Appraiser Site Valuation and Cost Approach
*Residential Sales Comparison and Income Approaches
*Residential Market Analysis and Highest & Best Use

Previous Employment

*20018- Present – Johnson Realty Inc. (Office Manager)
*2011-2015 – Uniontown Hospital (Phlebotomist)
*2009-2011 – Highland Hospital (Phlebotomist)

License & Certifications

*WV Real Estate Appraiser Licensing and Certification Board
Apprentice A1865

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PEARL® INSURANCE

Regulatory Office
Dept: Regulatory
505 Eagleview Blvd., Suite 100
Exton, PA 19341-1120
Telephone: 800-688-1840

Insurance Company Providing Coverage: Greenwich Insurance Company

REAL ESTATE PROFESSIONALS ERRORS AND OMISSIONS DECLARATIONS
THIS IS A CLAIMS MADE INSURANCE POLICY. PLEASE READ IT CAREFULLY.

PRODUCER: Pearl Insurance Group
PRODUCER #: 08938
POLICY NUMBER: PEG9134894-18
RENEWAL OF: PEG9134894-17

THIS IS A CLAIMS MADE POLICY. THE POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE CLAIM MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. CLAIM EXPENSES ARE GENERALLY IN ADDITION TO AND WILL NOT REDUCE THE LIMIT OF LIABILITY. HOWEVER, CERTAIN COVERAGE EXTENSIONS HAVE LIMITS OF INSURANCE THAT INCLUDE AND WILL BE REDUCED BY CLAIMS EXPENSES. PLEASE REVIEW THIS POLICY CAREFULLY.

Item 1. **NAMED INSURED:** Johnson Realty

Item 2. **ADDRESS:** 332 Randolph Ave, Ste B
Elkins, WV 26241-3941

Item 3. **POLICY PERIOD:** **FROM:** 04/29/2022 **TO:** 04/29/2023
12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein.

Item 4. **LIMITS OF LIABILITY:**

A.	Limits of Liability	$ 1,000,000 Each **Claim**	$ 1,000,000	Policy Aggregate
B.	**Fair Housing Discrimination** Limit of Liability		$ 250,000	Aggregate
C.	Fungi and Bacteria Limit of Liability		$ 1,000,000	Aggregate
D.	Open House Limit of Liability		$ 1,000,000	Aggregate

Item 5. **DEDUCTIBLE:** $ 2,500 Each **Claim**

Item 6. **PREMIUM:** $ 2,563

*Plus West Virginia Surcharge of $14.10

Item 7. **RETROACTIVE DATE:** 3/27/1998

Item 8. **NOTICES TO BE SENT TO:**

Report A Claim
AXA XL – Commercial E & O Claims
100 Constitution Plaza, 8th Floor
Hartford, CT 06103
877-791-3777 [Phone]
860-548-9668 [Fax]

Report A Claim
Pearl Insurance
1200 East Glen Avenue
Peoria Heights, IL 61616
1-800-447-4982

Item 9. **FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE:**

JPP-PF (08/18) Real Estate Errors & Omissions Policy Form
JPP 148 (08/18) Sellers Shield Deductible Forgiveness
JPP-WV1 (04/11) West Virginia Changes
JPP 147 (06/16) Consumer Financial Protection Bureau Defense Endorsement

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Errors - These items must be corrected to receive a "pass".

- 2055_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "The commercial is elementary school in same neighborhood, which has no negative effect on subject.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.

Warnings - These items may be incorrect and require your review.

- 2055_05UAD - SALES COMPARISON APPROACH - Low Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- 1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Sales (Settled) on the 1004MC (3) - does not match that of the main form (4).
- 2055_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.
- 2055_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- CRX - 2055_05UAD - SALES COMPARISON APPROACH - Subject - Age (54; Year Built: 1968) differs from PUBLIC RECORDS (57; Year Built: 1968).
- 2055_05UAD - SALES COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.
- 2055_05UAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are superior to Subject Property.
- 2055_05UAD - SALES COMPARABLE NO. 3 - Data Source(s) - number of days on market is greater than 180.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)