File No. 6325232-1

APPRAISAL OF



LOCATED AT:

1356 Greenheather Dr
Salisbury, NC 28147

FOR:

Fifth Third Bank, N.A.
5001 Kingsley Dr.
Cincinnati, OH 45227

BORROWER:

Jacqueline Hardin

AS OF:

December 23, 2021

BY:

Marc Connolly

Appraisal Report

Uniform Residential Appraisal Report

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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 1356 Greenheather Dr | City Salisbury | State NC | Zip Code 28147

Borrower Jacqueline Hardin | Owner of Public Record Jacqueline Hardin | County Rowan

Legal Description L2 .66AC 976-316

Assessor's Parcel # 473A002 | Tax Year 2020 | R.E. Taxes $ 1,393

Neighborhood Name Ashland Place | Map Reference 3710563900J | Census Tract 0512.01

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0.00 | [X] PUD | HOA $ 160 [X] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)

Lender/Client Fifth Third Bank, N.A. | Address 5001 Kingsley Dr., Cincinnati, OH, 45227

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). CMLS

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	[X] Increasing	[ ] Stable	[ ] Declining	PRICE	AGE	One-Unit	50 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	67 Low	0	Multi-Family	1 %
Neighborhood Boundaries	North of 152, South of 150, East of Millbridge Rd, West of 29.							1,025 High	175	Commercial	5 %
								270 Pred.	32	Other Other	43 %

Neighborhood Description Homes in the subject area are varied in style and age, with adequate levels of overall maintenance. Support facilities are within reasonable commute times via local and major roadways. Public services, including fire, police, and public transportation, are adequate and typical. See Addendum for additional neighborhood description.

Market Conditions (including support for the above conclusions) Dom is indicative of current trends when properly marketed. The short marketing time and shortage are typical in an increasing market. See 1004MC for additional data.

SITE

Dimensions 78 x 228 x 221 x 203 | Area 28750 sf | Shape Irregular | View N;Res;

Specific Zoning Classification RA-3 | Zoning Description Residential

Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] 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.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 3710563900J | FEMA Map Date 06/16/2009

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. There are no apparent adverse easements, encroachments, environmental conditions or lands uses noted that would have a negative impact on value or marketability. If any should be present and not known to the appraiser, the appraiser reserves the right to amend the value opinion if necessary.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units	[X] One [ ] One with Accessory Unit	[ ] Concrete Slab	[X] Crawl Space	Foundation Walls	Brick/Avg	Floors	Hw,Cpt,Vin/Avg
# of Stories	1	[ ] Full Basement	[ ] Partial Basement	Exterior Walls	Vinyl,Brick/Avg	Walls	Drywall/Avg
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	0 sq. ft.	Roof Surface	Asphalt/Avg	Trim/Finish	Wood/Avg
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Vinyl/Avg
Design (Style)	Ranch	[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	Sh/Avg	Bath Wainscot	Fiberglass,Cer/A
Year Built	2007	Evidence of [ ] Infestation		Storm Sash/Insulated	Insulated/Avg	Car Storage	[ ] None
Effective Age (Yrs)	10	[ ] Dampness	[ ] Settlement	Screens	Yes,Part/Avg	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] WoodStove(s) # 0	Driveway Surface	Concrete
[X] Drop Stair	[ ] Stairs	[ ] Other	Fuel Gas	[X] Fireplace(s) #	1 [ ] Fence none	[X] Garage	# of Cars 2
[ ] Floor	[ ] Scuttle	Cooling [X] Central Air Conditioning		[ ] Patio/Deck none	[X] Porch Porch2	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool none	[X] Other Storage	[ ] Att. [ ] Det.	[X] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [X] Microwave [X] Washer/Dryer [X] Other (describe) Fan

Finished area above grade contains: 6 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,676 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). The subject has an average efficiency heating system and windows.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The property has been well maintained and is not noted to be in need of any immediate repairs. Over the past 10+- years the subject has had updates and improvements including but not limited to; Screened porch, storage, light fixtures/fans, tile around showers, storm doors, landscape, toilets, plumbing fixtures, chair rail. All items are accounted for in the overall condition/quality of the property and within the reconciliation of value.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe. There were no readily observable conditions that would affect the livability, soundness, or structural integrity of the property. All utilities were functional at the time of inspection.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe. The property has no observed functional obsolescence and is similar in style, condition, use and construction.

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There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 139,000 to $ 448,000 .

There are 52 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 171,000 to $ 380,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	1356 Greenheather Dr Salisbury, NC 28147	1339 Greenheather Dr Salisbury, NC 28147		1023 Greenheather Dr Salisbury, NC 28147		111 Bramblewood Dr Salisbury, NC 28147	
Proximity to Subject		0.06 miles NW		0.25 miles SW		0.33 miles SW	
Sale Price	$		$ 250,000		$ 315,000		$ 326,250
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 152.35 sq. ft.		$ 154.34 sq. ft.		$ 165.27 sq. ft.	
Data Source(s)		CMLS #3666780;DOM 1		CMLS #3767175;DOM 3		CMLS #3764647;DOM 2	
Verification Source(s)		Assessor Rec/Deed/Realist		Assessor Rec/Deed/Realist		Assessor Rec/Deed/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0	0 0	ArmLth Conv;0	0 0	ArmLth Conv;0	0 0
Date of Sale/Time		s03/21;c11/20	37,917	s09/21;c08/21	5,250	s08/21;c07/21	6,797
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	28750 sf	1.15 ac	-5,300	21344 sf	0	21344 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT2;Transitional	0	DT1;Ranch	
Quality of Construction	Q4	Q4	2,500	Q4	-2,500	Q4	-5,000
Actual Age	14	14		14		4	0
Condition	C3	C3	5,000	C3		C3	-15,000
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	6 / 3 / 2.0		7 / 4 / 2.1	-2,500	6 / 3 / 2.1	-2,500
Gross Living Area 55	1,676 sq. ft.	1,641 sq. ft.	0	2,041 sq. ft.	-20,100	1,974 sq. ft.	-16,400
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average Utility	Average Utility		Average Utility		Average Utility	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw		2gbi2dw	
Porch/Patio/Deck	Porch2,Storage	Porch,Deck	2,500	Porch,Deck,Fnc	0	Porch,Patio	2,500
Net Adjustment (Total)		[X] + [ ] - $	42,617	[ ] + [X] - $	19,850	[ ] + [X] - $	29,603
Adjusted Sale Price of Comparables		Net Adj. 17.0% Gross Adj. 21.3% $	292,617	Net Adj. -6.3% Gross Adj. 9.6% $	295,150	Net Adj. -9.1% Gross Adj. 14.8% $	296,647

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) Assessor Records/Realist

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) Assessor Records/Realist

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)	Assessor Rec/Realist	Assessor Rec/Realist	Assessor Rec/Realist	Assessor Rec/Realist
Effective Date of Data Source(s)	12/23/2021	12/23/2021	12/23/2021	12/23/2021

Analysis of prior sale or transfer history of the subject property and comparable sales There were no sales of the subject in the 36 months prior to the effective date of the appraisal. There were no sales of the utilized comparables in the 12 months prior to the sales reported above.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach $ 293,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 293,000 Cost Approach (if developed) $ 285,800 Income Approach (if developed) $

The sales comparison approach is considered the most reliable indicator of potential market value. The cost approach has been developed and is given no weight. The income approach was considered and not developed as single family homes are not typically purchased for income producing potential.

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 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 $ 293,000 as of 12/23/2021 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

The cost approach has been developed and is given no weight within the reconciliation of value. Use of this data, in whole or in part, for any other purpose outside of this report, is not intended by the appraiser. Nothing set forth within the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal, due to many factors including but not limited to; changing costs of labor and materials, supply, demand, building codes, governmental regulations and requirements.

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 derived from current and historic land sales.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data BlueBook,Builders

Quality rating from cost service Builder Effective date of cost data Current

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

Physical depreciation reflects physical wear and is based on age/life method with a total economic life of 60 years.

OPINION OF SITE VALUE				= $ 45,000
Dwelling	1,676 Sq. Ft. @ $	135.00		= $ 226,260
Basement	Sq. Ft. @ $	0.00		= $ 0
Porch2,Storage				15,000
Garage/Carport	506 Sq. Ft. @ $	35.00		= $ 17,710
Total Estimate of Cost-New				= $ 258,970
Less	60 Physical	Functional	External	
Depreciation	$43,161			= $ (43,161)
Depreciated Cost of Improvements				= $ 215,809
"As-is" Value of Site Improvements				= $ 25,000
INDICATED VALUE BY COST APPROACH				= $ 285,800

Estimated Remaining Economic Life (HUD and VA only) 50 Years

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? [ ] Yes [X] No Unit type(s) [X] 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.

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

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

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

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

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

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

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

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

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

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

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

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

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing 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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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).

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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.

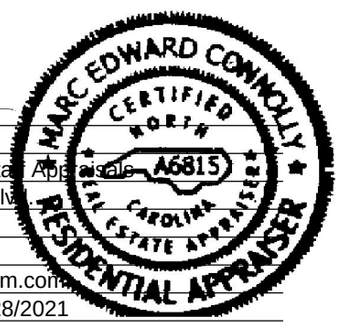
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

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 Marc Connolly
Company Name First American Staff Appraisals
Company Address 4795 Regent Blvd
Irving, TX 75063
Telephone Number 866-956-4245
Email Address CentralOps@firstam.com
Date of Signature and Report 12/28/2021
Effective Date of Appraisal 12/23/2021
State Certification # A6815
or State License #
or Other (describe) State #
State NC
Expiration Date of Certification or License 06/30/2022

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

ADDRESS OF PROPERTY APPRAISED
1356 Greenheather Dr
Salisbury, NC 28147

APPRAISED VALUE OF SUBJECT PROPERTY $ 293,000

LENDER/CLIENT
Name Accurate Title Group
Company Name Fifth Third Bank, N.A.
Company Address 5001 Kingsley Dr.
Cincinnati, OH 45227
Email Address N/A

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

Uniform Appraisal Dataset Definitions

File No. 6325232-1

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

File No. 6325232-1

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

ADDENDUM

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		

REPORT TYPE

This real property appraisal report has been prepared under the Uniform Standards of Professional Appraisal Practice option entitled "Appraisal Report".

SCOPE OF WORK

Subject Property Identification; The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records, CMLS, Realist, viewing of the subject property, neighborhood and comparable properties and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used. Reported room counts and gla often differ from public records as these items are rarely reported accurately within public records. CMLS data is typically found to be more accurate. Reported site size may differ slightly from public records due to rounding to the nearest hundredth.

This appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAW, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

Additional Appraiser Certification
The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, and Enforcement (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.

The appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice.

Appraiser Insurance Requirements
The appraiser is aware that the client has certain Errors and Omissions Insurance requirements in place for vendors of appraisal services. Proof of Errors and Omissions Insurance has been provided and is on file with the entity that engaged First American Staff Appraisals for this assignment. The appraiser is covered by the company's E&O.

Appraiser Independence
No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the lender, has influenced or attempted to influence the development, reporting, result, or review of this appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

INTENDED USERS

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

This appraisal is not to be used by any party for insurance purposes.

SUBJECT SECTION

Legal Description
A partial description has been included on pg. 1 of the report. A more complete description was included on an additional page.

Occupancy/Utilities
At the time of inspection the subject property was occupied with the electric, plumbing, heating and cooling systems on and functioning.

No atypical energy efficient items were noted for the subject or the provided comparables.

Highest and Best Use

Current legally permissible uses of the subject site include its current use. The likelihood of a zoning change is remote and due to the existing use and zoning, no alternate use is likely. The improvements are compatible with market demand for the neighborhood and the present improvements contribute to the value of the subject property so that its value is greater than the estimated vacant site value and/or other legally permissible, physically possible, probable and financially feasible potential uses. The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the current use of the subject property is reasonably determined to be the highest and best use.

NEIGHBORHOOD

Other land use includes but is not limited to vacant land, a house of worship and a school. There is also commercial/industrial property, a railroad, a busy road and a major highway within the subjects general area. All of which are typical and have no noted impact on value or marketability. All comps share a similar location.

SITE SECTION

Site / Accessibility
The Subject property is accessible year round in all types of weather conditions.

The subject has well and septic systems which are common in the area and have no noted impact on value or marketability.

At the time of inspection, there was no surface evidence of the location of the subject's septic tank/field. However, there were no visible signs of failure noted during the property inspection.

Subject Aerial Photo
An aerial photo of the subject has been provided in this report.

The subject is not noted to be a working farm, hobby farm or other income producing property. There is no noted commercial or agricultural use of the land.

The subject backs a moderately travelled road which has no noted impact on value and/or marketability. Comparable #1 backs a similar road while comparable #3 is located on the corner of the same road.

IMPROVEMENTS SECTION

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		

Actual Age vs. Effective Age
The subject's actual and effective ages differ as the subject has been occupied and well maintained.

The appraisers measured gla(1,676 sf) differs slightly from the assessors reported gla(1,658 sf) which is common in the area.

The subject has not been damaged, nor marketability affected by any recent storm or disaster.

SALES COMPARISON APPROACH SECTION

Comparable Search Parameters

MLS research of the subject's market area was performed to identify the most reliable indicators of value for the subject. The utilized comparables are considered to be the best available matches to the subject and it's overall market appeal.

The comparable sales used were determined by searching the neighborhood boundaries, as defined in the neighborhood section of the report, within one year, within 2 miles, 1,200+ sqft, no manufactured homes, less than 2 acres.

The search resulted in 5 available listings and 52 sales. The resulting sales were reduced to the 3 comparable sales utilized in the report.

The appraiser provided the most similar, most recent and nearest comparables available. With the proper adjustments, the sales provided are the best available to adequately represent the subjects potential market value. No better or more comparable sales were excluded.

Comparable #1 was included as it is the nearest current sale and is so similar to the subject in gla, age, room count and style. Comparable #2 is among the nearest recent sales similar in age, condition and gla to the subject. Comparable #3 is among the nearest recent sales similar to the subject in style, room count and gla.

Guidelines
Guidelines suggest comparables be within six months, one mile, and have gross adjustments less than 25%, net adjustments less than 15%, and individual adjustments not exceeding 10%. However, there are a limited number of recent comparables in the subject's neighborhood and surrounding areas. Due to this lack of recent comparables in close proximity to the subject, similar in gla, age, condition, quality and overall market appeal, it was necessary to utilize comparable #1 which exceeds 6-months and comparable #1 which required a line adjustment exceeding 10% and 15% as well as a net adjustments exceeding 25%. Adjustments of this magnitude were necessary and with these adjustments the utilized comparable is a good indicator of the subjects potential market value.

The adjustments made reflect the actions of a typical buyer in the market area, and are not cost based. All adjustments are market based using paired sales when possible, appraiser experience and estimated buyer reaction to specific features.

This includes adjustments for gla, condition, quality, baths, site and additional features which were applied based on the value related difference between similar homes that could be attributed to these specific features. The applied adjustments are believed to be accurate and indicative of typical buyer reaction.

0 was noted within the sales grid for comparables with no noted seller concessions per UAD requirements. This is to be considered the equivalent of none.

Comparable Sales/Actual Sales Prices
The unadjusted value range of the provided sales exceeds 25%. This is common in the area and with the proper adjustments, the utilized sales are good indicators of the subjects potential market value.

Comparable Selection / Bedroom Count / Style / Exterior Finish / Location / Site
Market data indicated no adjustment was required for bedroom count and/or exterior finish as the local market considers them similar and comparable in appeal and utility.

Market data indicated no adjustment was required for difference in lot size of .25 acre or less as the local market considers sites reasonably similar in size, to be similar and comparable in appeal and utility.

No location adjustments are applied as local market data indicated all comps to have locations and to located within areas considered similar and comparable to that of the subject. No comparables are located across significant geographic boundaries. A typical prospective purchaser would likely consider all locations when searching for a similar home in and around the area.

Quality adjustments are made to comparables #1, #2 and #3 based on an exterior inspection and CMLS listing information which includes a description and interior photos that indicated a noted difference in materials and upgrades including but not limited to; Kitchens, baths, floor cover and overall appeal. No rating change was required as the rating encompasses a wide range of quality, materials and upgrades. The adjustments vary as the noted level of upgrades, materials and/or impact varies.

The gla of comp #2 differs from the subject by more than 20% which is common in the area.

The indicated value of the subject is above the neighborhood predominant value due to the subjects condition, quality, age and appeal. The value is however within range and supported by the local market. The subject is not an over improvement. This has no noted undue impact on marketability.

No age adjustments are applied due to the relationship between effective age and condition. Condition adjustments take this relationship into account.

Condition adjustments are made to comparables #1 and #3 based on CMLS listing information which includes a description and interior photos that indicated a noted difference in updating and/or effective age including but not limited to; Kitchens, baths, floor cover and overall maintenance. No rating change was required as the condition rating encompasses a wide range of updating and effective ages. The adjustments vary as the noted level of updating, effective age and/or impact varies.

No personal property was included within the estimate of value.

The appraiser is not aware of any pending litigation involving the subjects HOA.

RECONCILIATION
All comparables share many meaningful attributes with the subject property and are good indicators of the subjects potential market value. The most weight is placed on comparable #1 as it is the nearest current sale and is so similar to the subject in gla, age, room count and style. Weight is also placed on comparables #2 and #3 as comparable #2 is among the nearest recent sales similar in age, condition and gla to the subject, while comparable #3 is among the nearest recent sales similar to the subject in style, room count and gla.

The provided sales were found to be the best available to bracket the subjects most significant features and adequately represent the subjects potential market value. No better, more ideal comparables to accomplish this were located.

ADDENDUM

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		

As of the effective date of the report there has been no notable impact on market conditions that can be attributed to Covid-19.

12/27/2021 - Request -). Page 1 has subject marked as being on public water and sewer, but comments in the report state subject is on well and septic. Please revise accordingly.....2). There is commentary in the report pertaining to FHA and HUD that need to be removed since this is not an FHA appraisal.

Page 1 was corrected to reflect well and septic systems.

FHA/HUD commentary was removed.

t

Market Conditions Addendum to the Appraisal Report

File No. 6325232-1

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 1356 Greenheather Dr City Salisbury State NC Zip Code 28147

Borrower Jacqueline Hardin

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)	24	12	16	[X] Increasing	[ ] Stable	[ ] Declining
Absorption Rate (Total Sales/Months)	4.00	4.00	5.33	[X] Increasing	[ ] Stable	[ ] Declining
Total # of Comparable Active Listings	0	0	5	[ ] Declining	[X] Stable	[ ] Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	0.94	[ ] 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	251,000	275,000	264,000	[X] Increasing	[ ] Stable	[ ] Declining
Median Comparable Sales Days on Market	5	3	6	[ ] Declining	[X] Stable	[ ] Increasing
Median Comparable List Price	0	0	261,000	[ ] Increasing	[X] Stable	[ ] Declining
Median Comparable Listings Days on Market	0	0	14	[ ] Declining	[X] Stable	[ ] Increasing
Median Sale Price as % of List Price	101.00%	105.00%	101.00%	[ ] Increasing	[X] Stable	[ ] Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? [X] Yes [ ] 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 present in the local market and have remained stable at approximately 1%-5%.

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).

Though foreclosure sales are present, they are not driving the market.

Cite data sources for above information. Charlotte area MLS. Note that Charlotte area MLS does not reliably report the listing data for past time periods. Therefore, the grayed out boxes above have been marked with zero.

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 above data is a small sample of overall market activity. It is mostly consistent with the overall market data and showed that over the past 12 months activity, absorption rate and values have increased while dom and list/sale price ratio have been relatively stable. There is a shortage of comparable homes with 16 current sales and 5 available listings. Though the above data indicates a 12 month increase in values with a decline over the final 6 months, price per square foot(a more accurate indicator of value trends) showed a steady increase moderating over the final 6 months. $140/sqft, $155/sqft and $159/sqft. Market condition adjustments are applied at 14% per 12 months for comparables(#1) with contract dates exceeding 6 months. Adjustments are applied at 5% per 12 months to comps(#2 and #3) with contract dates within 6 months.

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 Marc Connolly
Company Name First American Sta... Appraisals
Company Address 4795 Regent Blv...
Irving, TX 75063
State License/Certification # A6815 State ...
Email Address CentralOps@firstam.com

MARC EDWARD CONNOLLY CERTIFIED NORTH CAROLINA REAL ESTATE APPRAISER A6815 RESIDENTIAL APPRAISER

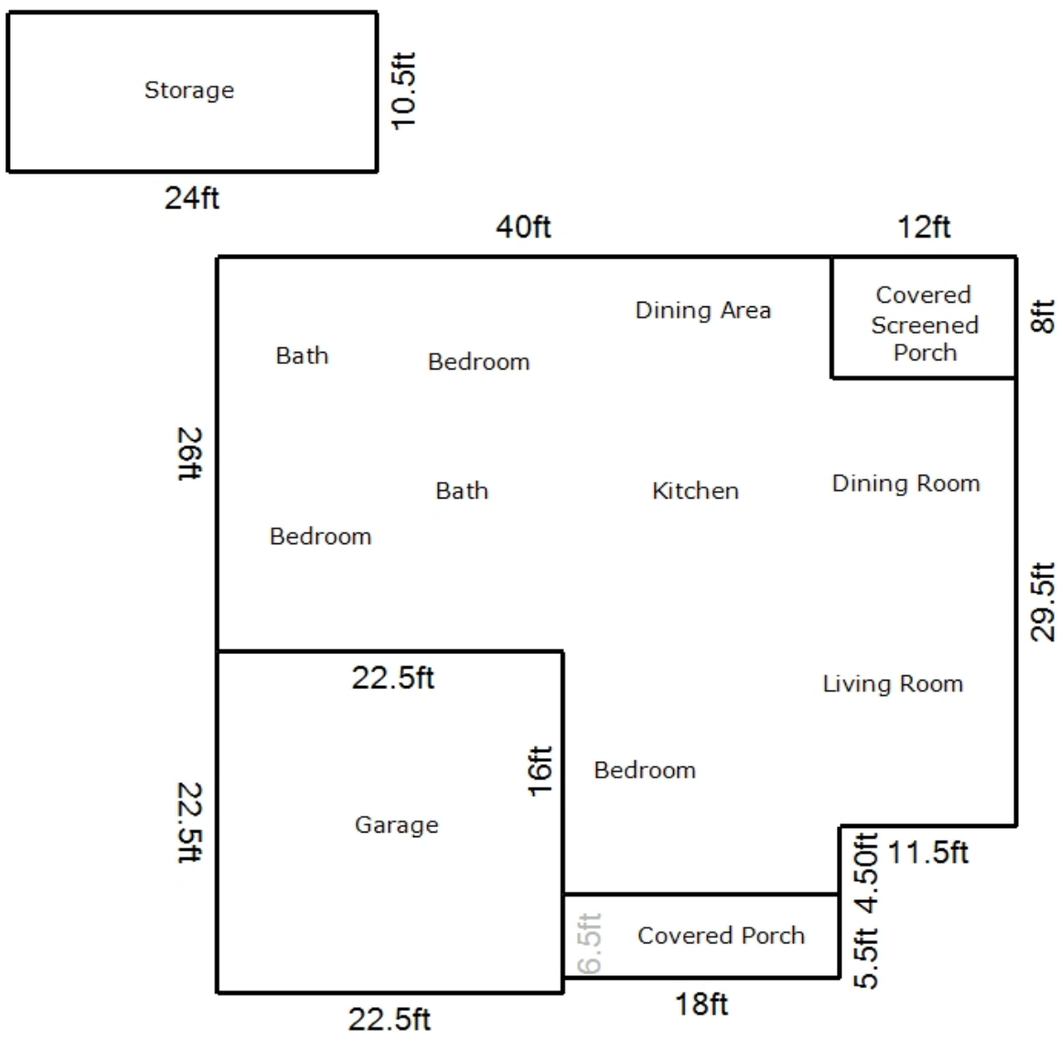
SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

FLOORPLAN SKETCH

Borrower: Jacqueline Hardin		File No.: 6325232-1	
Property Address: 1356 Greenheather Dr		Case No.:	
City: Salisbury	State: NC		Zip: 28147
Lender: Fifth Third Bank, N.A.			

Sketch



10 ft

Living Area		Area Calculation				
First Floor	1676.25 ft²	First Floor				x 1.00 = 1676.25 ft²
Nonliving Area		☐	22.5ft x	26ft x	1.00 =	585 ft²
Garage	506.25 ft²	☐	42ft x	17.5ft x	1.00 =	735 ft²
Porch	99.00 ft²	☐	12ft x	29.5ft x	1.00 =	354 ft²
Porch	96.00 ft²	☐	4.50ft x	0.5ft x	1.00 =	2.25 ft²
Storage	252 ft²					
Total Living Area (rounded):	**1676 ft²**					

DIMENSION LIST ADDENDUM

Borrower: Jacqueline Hardin | File No.: 6325232-1
Property Address: 1356 Greenheather Dr | Case No.:
City: Salisbury | State: NC | Zip: 28147
Lender: Fifth Third Bank, N.A.

GROSS BUILDING AREA (GBA)	1,676
GROSS LIVING AREA (GLA)	1,676

Area(s)	Area	% of GLA	% of GBA
Living	1,676		100.00
Level 1	1,676	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other	0	0.00	0.00
GBA			
Basement ☐	0		
Garage ☐	506		
Other ☐	447		

Area Measurements							Area Type					
Measurements			Factor		Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
22.50	x	26.00	x 1.00	=	585.00		X					
42.00	x	17.50	x 1.00	=	735.00		X					
12.00	x	29.50	x 1.00	=	354.00		X					
4.50	x	0.50	x 1.00	=	2.25		X					
22.50	x	22.50	x 1.00	=	506.25							X

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: December 23, 2021
Appraised Value: $ 293,000



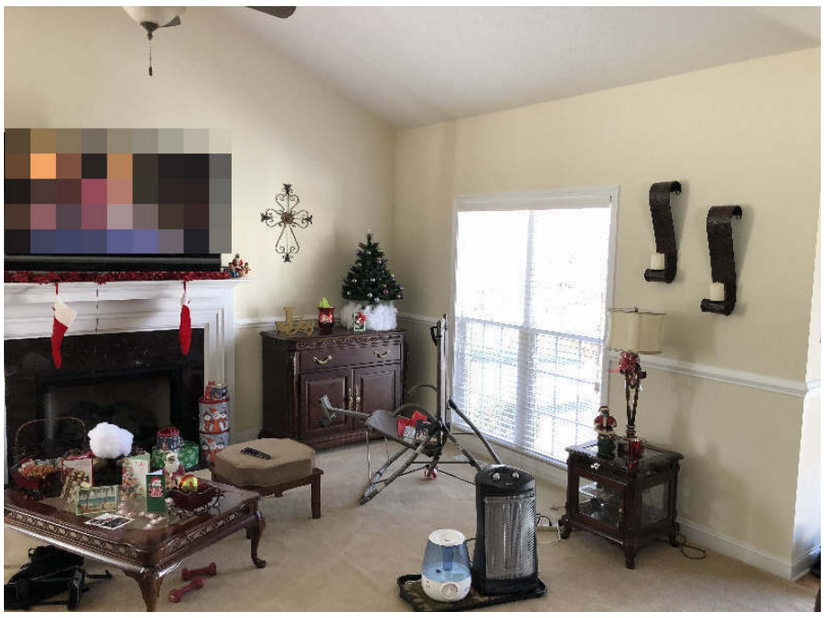
REAR VIEW OF
SUBJECT PROPERTY



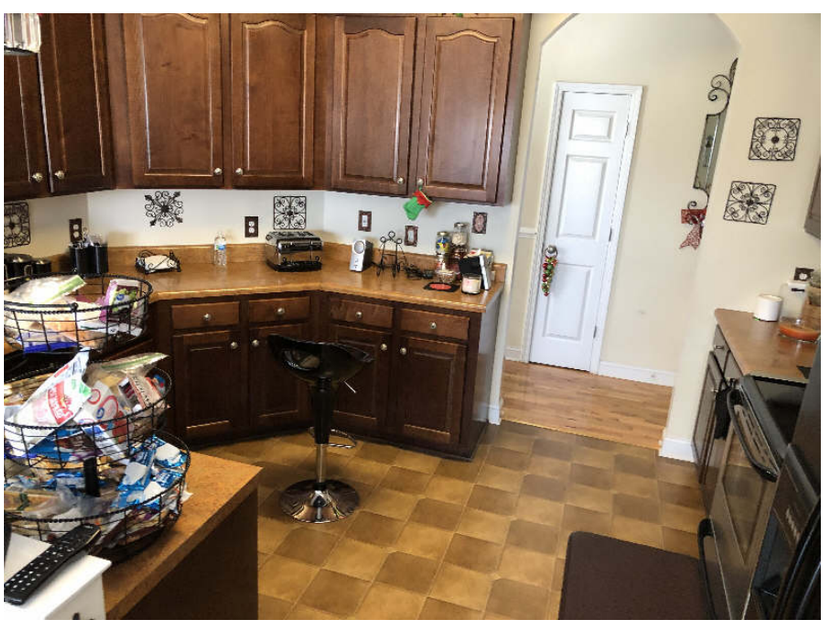
STREET SCENE

Subject Property Photo Addendum

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



LIVING ROOM



KITCHEN



BATH

Subject Property Photo Addendum

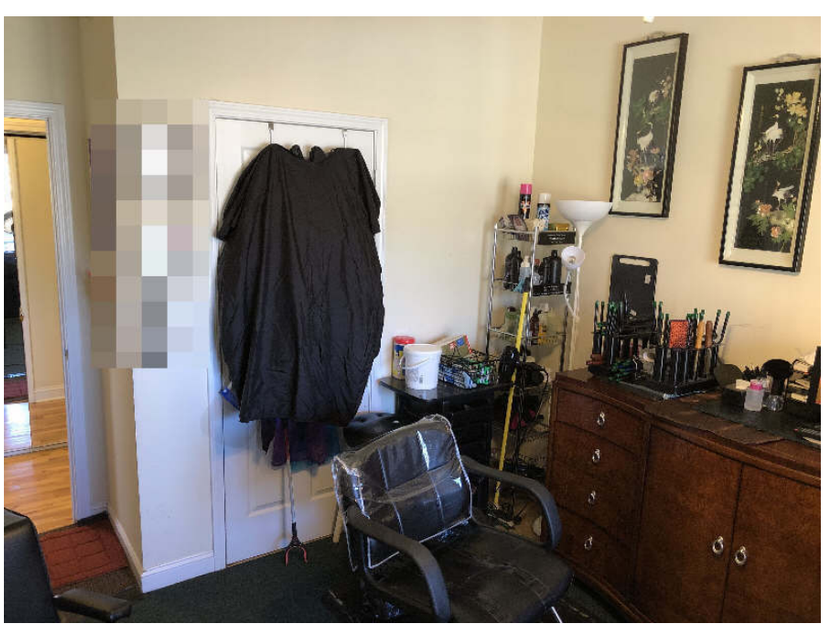
Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



BATH



BEDROOM



BEDROOM

Subject Property Photo Addendum

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



BEDROOM



DINING ROOM



DINING AREA

Subject Property Photo Addendum

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



LAUNDRY



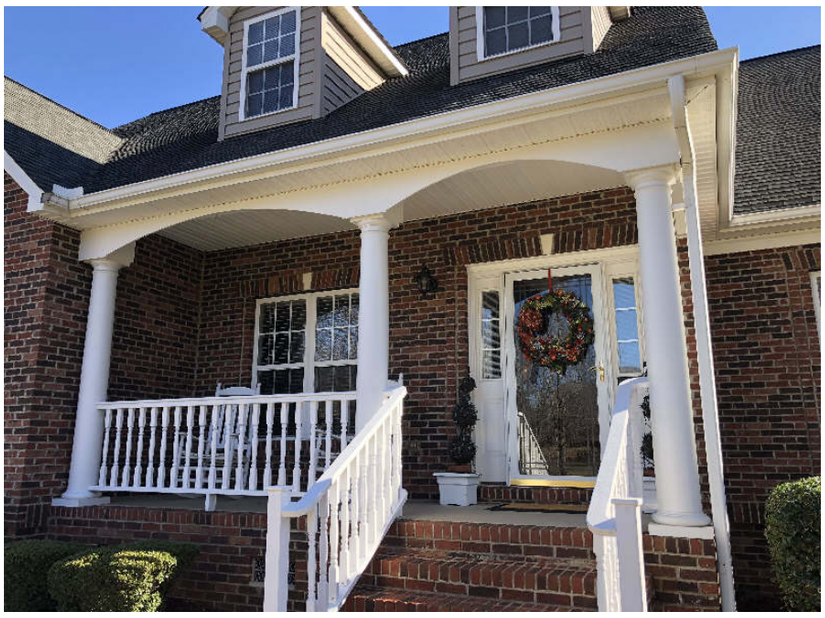
GARAGE



SMOKE/CARBON MONOXIDE ALARMS

Subject Property Photo Addendum

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



PORCH



PORCH



STORAGE

Subject Property Photo Addendum

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



STORAGE



FRONT



FRONT

Subject Property Photo Addendum

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



SIDE



SIDE



REAR

Subject Property Photo Addendum

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



STREET



ADDRESS



VIEW FROM BACK

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



COMPARABLE SALE #1

1339 Greenheather Dr
Salisbury, NC 28147
Sale Date: s03/21;c11/20
Sale Price: $ 250,000



COMPARABLE SALE #2

1023 Greenheather Dr
Salisbury, NC 28147
Sale Date: s09/21;c08/21
Sale Price: $ 315,000

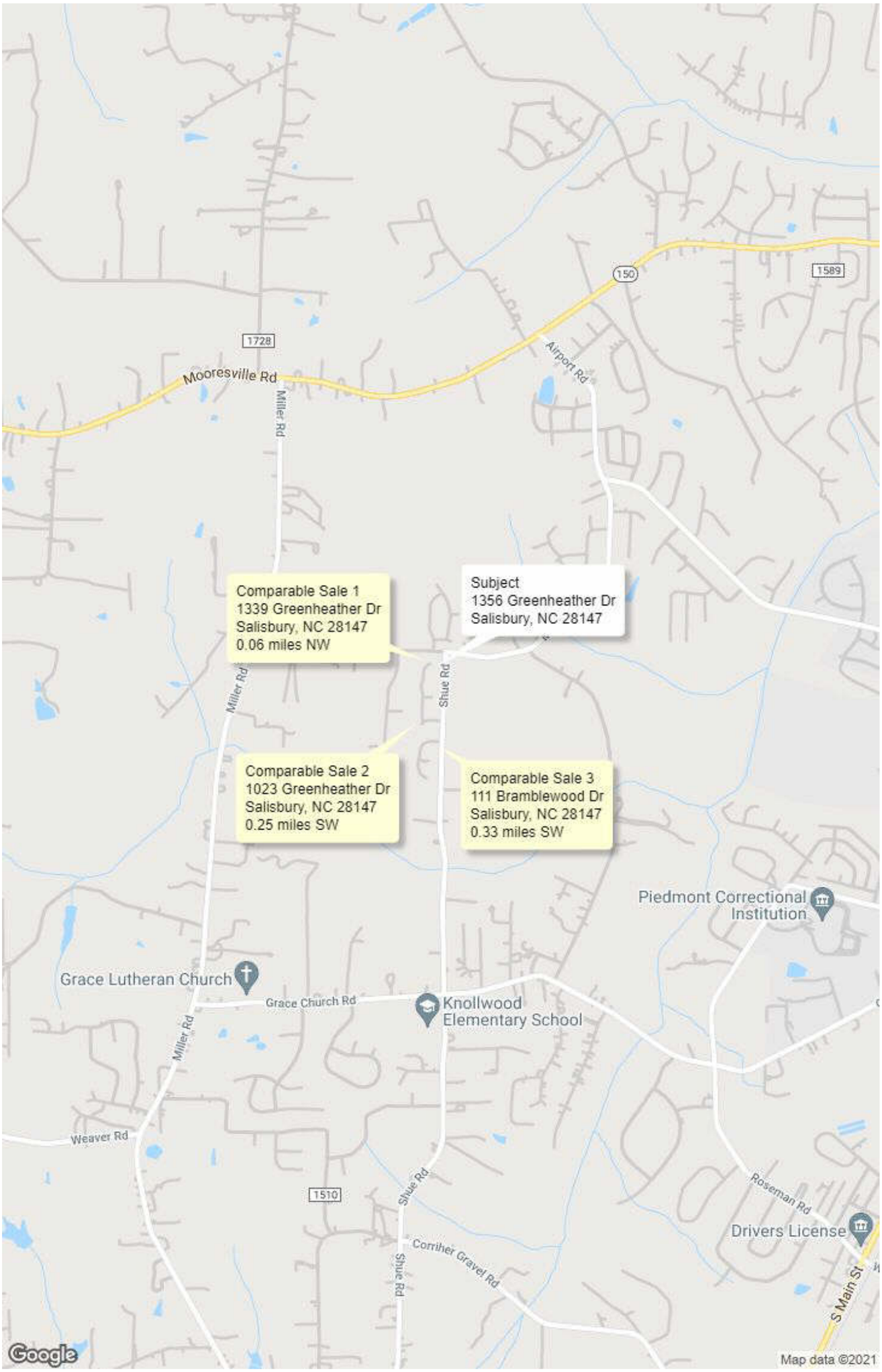


COMPARABLE SALE #3

111 Bramblewood Dr
Salisbury, NC 28147
Sale Date: s08/21;c07/21
Sale Price: $ 326,250

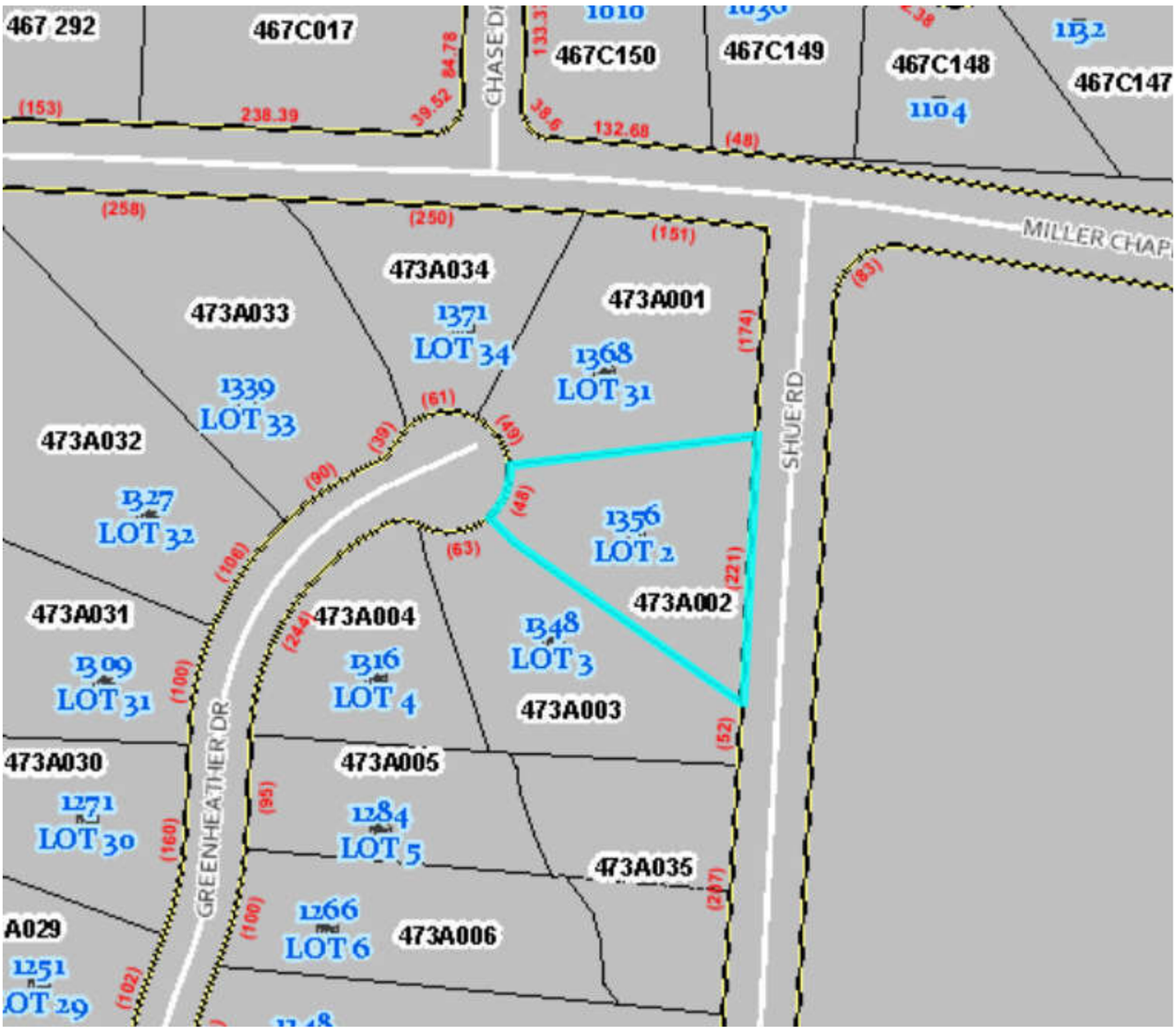
LOCATION MAP

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



PLAT MAP

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



FLOOD MAP

Borrower: Jacqueline Hardin	File No.: 6325232-1	
Property Address: 1356 Greenheather Dr	Case No.:	
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



FLOOD INFORMATION

Community: ROWAN COUNTY
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 3710563900J
Panel: 37159C5639
Zone: X
Map Date: 06-16-2009
FIPS: 37159
Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

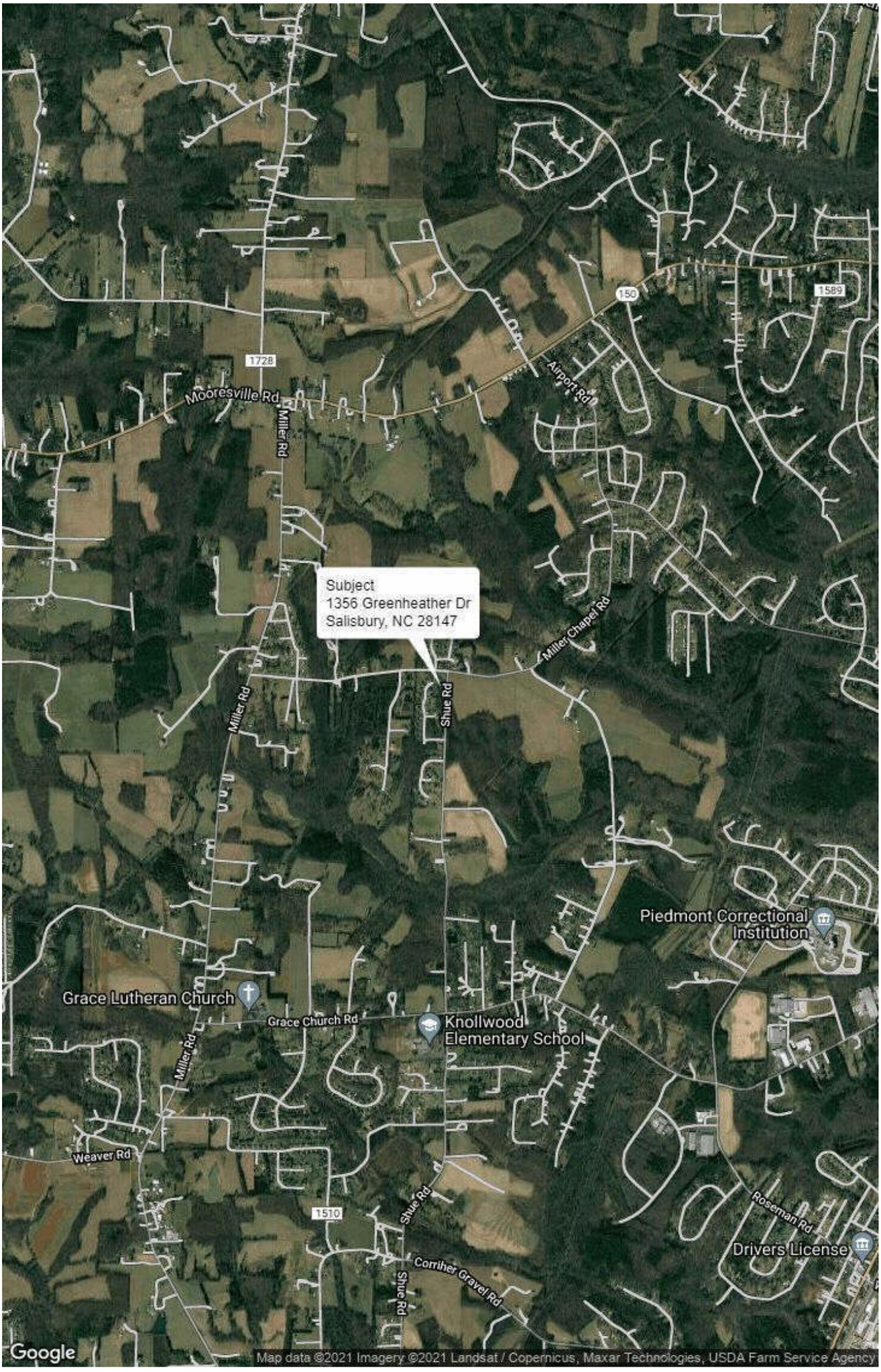
= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



Legal Description

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		

BEING all of Lot 2, Section One, of Ashland Place as shown on Map recorded in Book of Maps 9995 at Page 5657 in the Rowan County Registry.

Borrower: Jacqueline Hardin	File No.: 6325232-1	
Property Address: 1356 Greenheather Dr	Case No.:	
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/27/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Marsh Risk & Insurance Services 17901 Von Karman Avenue, Suite 1100 (949) 399-5800; License #0437153 Irvine, CA 92614 CN106027701-STND-GAWUE-21- Gen	**CONTACT NAME:** **PHONE (A/C, No, Ext):** **FAX (A/C, No):** **E-MAIL ADDRESS:**
INSURED First American Financial Corporation and its covered subsidiaries, including: First American Title Insurance Company First American Title Company, LLC First American Staff Appraisals, LLC 1 First American Way Santa Ana, CA 92707	**INSURER(S) AFFORDING COVERAGE** — **NAIC #** **INSURER A :** Hartford Fire Insurance Company — 19682 **INSURER B :** N/A — N/A **INSURER C :** Trumbull Insurance Company — 27120 **INSURER D :** Twin City Fire Insurance Company — 29459 **INSURER E :** AIG Specialty Insurance Company — 26883 **INSURER F :**

COVERAGES **CERTIFICATE NUMBER:** LOS-002431848-69 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	X COMMERCIAL GENERAL LIABILITY			72CSER32911	06/01/2021	06/01/2022	EACH OCCURRENCE	$	2,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$	1,000,000
							MED EXP (Any one person)	$	N/A
							PERSONAL & ADV INJURY	$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$	4,000,000
	X POLICY PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$	4,000,000
	OTHER:							$	
A	AUTOMOBILE LIABILITY			72CSER32909	06/01/2021	06/01/2022	COMBINED SINGLE LIMIT (Ea accident)	$	2,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$	
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$	
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$	
								$	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$	
	DED RETENTION $							$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N			72WNR32908 (AOS)	06/01/2021	06/01/2022	X PER STATUTE OTH-ER		
D	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N	N/A		72WEKU6489 (WI)	06/01/2021	06/01/2022	E.L. EACH ACCIDENT	$	1,000,000
	(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$	1,000,000
							E.L. DISEASE - POLICY LIMIT	$	1,000,000
E	Professional Liability/E&O			013088083	06/01/2021	06/01/2022	Limit (Each Claim)		2,000,000
	Claims-made form			'"SIR/Retro Dates various per policy"'			Aggregate		2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

EVIDENCE OF FIRST AMERICAN'S INSURANCE - DOES NOT INCLUDE BORROWER

The referenced policies cover all First American locations.

CERTIFICATE HOLDER

First American Financial Corporation
First American Title Insurance Company
Attn: Kaelyn Reed
1 First American Way
Santa Ana, CA 92707

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
of Marsh Risk & Insurance Services

Sally Collins — Sally Collins

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ACORD 25 (2016/03) **The ACORD name and logo are registered marks of ACORD**

USPAP ADDENDUM

File No. 6325232-1

Borrower: Jacqueline Hardin
Property Address: 1356 Greenheather Dr
City: Salisbury County: Rowan State: NC Zip Code: 28147
Lender: Fifth Third Bank, N.A.

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).

This report is considered to be an Appraisal Report as defined by Standards Rule 2-2 of the USPAP.

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: Under 3 Months

A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be under 3 months.

The Appraisal Institute text - The Dictionary of Real Estate Appraisal, 6th Edition, defines â€œExposure Timeâ€• as: The estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; Comment: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

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.

I have performed no known 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.

Additional Comments

The undersigned appraiser certifies to Geographic Competency for the completion of this report. As required for compliance with USPAP, I have the experience, knowledge and expertise to appropriately complete this assignment. The subject property is located approximately 5 miles from my office. I have completed 20+ appraisal assignments in and around the area within the past 12 months.

APPRAISER:

Signature:
Name: Marc Connolly
Date Signed: 12/28/2021
State Certification #: A6815
or State License #:
or Other (describe):
State: NC
Expiration Date of Certification or License: 06/30/2022
Effective Date of Appraisal: 12/23/2021

MARC EDWARD CONNOLLY CERTIFIED NORTH CAROLINA REAL ESTATE APPRAISER A6815 RESIDENTIAL APPRAISER

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

License

Borrower: Jacqueline Hardin		File No.: 6325232-1
Property Address: 1356 Greenheather Dr		Case No.:
City: Salisbury	State: NC	Zip: 28147
Lender: Fifth Third Bank, N.A.		



NORTH CAROLINA
APPRAISAL BOARD

APPRAISER QUALIFICATION CARD

REGISTRATION / LICENSE / CERTIFICATE HOLDER

21 22

MARC EDWARD CONNOLLY

A6815	C	Y
APPRAISER NUMBER	TYPE	NATIONAL REGISTRY

Appraiser's Signature

Executive Director

EXPIRES JUNE 30, 2022

Rating: Fail

Review Master: PAR Logic Review

File No. 6325232-1

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (CLOSE PROXIMITY) "Due to this lack of recent comparables in close proximity to the subject, similar in gla, age, condition, quality and overall market appeal, it was necessary to utilize comparable #1 which exceeds 6-months and comparable #1 which required a line adjustment exceeding 10% and 15% as well as a net adjustments exceeding 25%.", 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.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (SCHOOL) "NEIGHBORHOOD Other land use includes but is not limited to vacant land, a house of worship and a school.", 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.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (WORSHIP) "NEIGHBORHOOD Other land use includes but is not limited to vacant land, a house of worship and a school.", 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.

- REQ - LENDER/CLIENT - Name - on report Fifth Third Bank, N.A. does not match Lender/Client Name as ordered Accurate Title Group.
- 1004_05UAD - SALES COMPARABLE(S) #1,3 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #1 - Date of Sale Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #1 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #3 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

Information - These items typically require comment.

- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 6/30/2022. Expiration Date on ASC.gov is 6/30/2027.