Nick A. Petrucci
Appraisal Services, Inc.

442-5359659
File No. 248-00007

APPRAISAL OF



A Residential One Unit Dwelling

LOCATED AT:

454 Ferguson Rd
Dunbar, PA 15431

FOR:

U.S. Bank, N.A.
200 South 6th Street
Minneapolis, MN, 55402

BORROWER:

Rhiannon Dickerson

AS OF:

August 9, 2024

BY:

Nicholas A. Petrucci, Jr.
PA State Certified Residential Appraiser

114 Skyview Drive, Jeannette, PA 15644

August 9, 2024

Worth Valuation Services
U.S. Bank, N.A.
200 South 6th Street
Minneapolis, MN, 55402

File Number: 248-00007

To Whom it May Concern:

In accordance with your request, I have appraised the real property at:

454 Ferguson Rd
Dunbar, PA 15431

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.

In my opinion, the market value of the property as of August 9, 2024 is:

$185,000
One Hundred Eighty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Respectfully Submitted,

Nicholas A. Petrucci, Jr.
PA State Certified Residential Appraiser

2490937343

Uniform Residential Appraisal Report

442-5359659

File No. 248-00007

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 454 Ferguson Rd | City Dunbar | State PA | Zip Code 15431

Borrower Rhiannon Dickerson | Owner of Public Record Mark A. Rusinack, Jr. | County Fayette

Legal Description Deed Book Volume #3541, Page 0741

Assessor's Parcel # Tax Map #09-31-0242 | Tax Year 2024 | R.E. Taxes $ 849

Neighborhood Name Dunbar Township | Map Reference 6280 | Census Tract 2626.00

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

Lender/Client U.S. Bank, N.A. | Address 200 South 6th Street, Minneapolis, MN 55402

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? [X] Yes [ ] No

Report data source(s) used, offering price(s), and date(s). DOM 12;According to the West Penn multi List, the subject property is currently listed for sale with Berkshire Hathaway The Preferred Realty for $189,000: List Date 07/17/2024; UC 07/29/2024; Wpmls #1663289.

CONTRACT

I [X] 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.

Arms length sale;The result of the analysis indicated no special or unusual contingencies or addenda. Furthermore, the sales contract appears to have been fully executed by both the seller and the buyer. TOTAL PAGES OF CONTRACT REVIEWED: 14

Contract Price $ 182,000 | Date of Contract 07/29/2024 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) County Records

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? [X] Yes [ ] No

If Yes, report the total dollar amount and describe the items to be paid. $6000;;According to the Agreement of Sale, the seller has agreed to pay $6000.00 toward the buyer's closing costs.

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	80 %
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	80	Low	20	Multi-Family	%
Neighborhood Boundaries	The subject property is bound to the north by high Street, to the south by							800	High	150	Commercial	5 %
Runaround Road, tot he east by High Street and to the west by Pechin Road.								238	Pred.	80	Other Vacant	15 %

Neighborhood Description Typical properties in this area are single family dwellings of similar quality and various designs.

Market Conditions (including support for the above conclusions) See Attached Addendum

SITE

Dimensions Actual Dimensions Unknown | Area 1.83 ac | Shape Irregular | View N;Res;

Specific Zoning Classification R-2 | Zoning Description High Density 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. The highest and best use of the subject is as improved.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 42051C0378E | FEMA Map Date 07/18/2017

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

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. See Attached Addendum

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	Sand Stone/Average	Floors	Lam/HW/Average
# of Stories	2	[ ] Full Basement	[X] Partial Basement	Exterior Walls	Vinyl/Average	Walls	Hard Coat/Pnl/Avg
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	627 sq. ft.	Roof Surface	Shingle/Average	Trim/Finish	Wood/Average
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	Aluminum/Average	Bath Floor	Laminate/Average
Design (Style)	Traditional	[X] Outside Entry/Exit	[ ] Sump Pump	Window Type	Vinyl/Average	Bath Wainscot	Ceramic/Average
Year Built	1920	Evidence of [ ] Infestation		Storm Sash/Insulated	No/Yes/Average	Car Storage	[ ] None
Effective Age (Yrs)	20	[ ] Dampness	[ ] Settlement	Screens	None	[X] Driveway	# of Cars 4
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] WoodStove(s) # 0	Driveway Surface	Gravel
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Electric	[ ] Fireplace(s) # 0	[ ] Fence None	[ ] Garage	# of Cars 0
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Rear	[ ] Porch None	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool None	[ ] Other None	[ ] Att.	[ ] Det. [ ] Built-in

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

Finished area above grade contains: 6 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,272 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Six panel interior doors, glass block windows in basement.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-timeframe unknown;Bathrooms-remodeled-timeframe unknown;Updates Include: First floor front of the house roof replaced, new furnace and heat pump, updated flooring, interior paint, light fixtures, roof shingles, hot water tank, central air condition.

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 are no physical deficiencies or adverse conditions that affect the livability, soundness or structural integrity of the property.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe. The property does generally conform to the neighborhood and offers adequate functional utility and average quality of construction.

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 0 to $ 0 .

There are 0 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 0 to $ 0 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	454 Ferguson Rd Dunbar, PA 15431	113 Hi Way Supply Road Dunbar, PA 15431		114 Ridge Boulevard Connellsville, PA 15425		131 Oglevee Lane Connellsville, PA 15425	
Proximity to Subject		1.53 miles NW		3.20 miles NW		2.80 miles NW	
Sale Price	$ 182,000		$ 225,000		$ 199,900		$ 234,500
Sale Price/Gross Liv. Area	$ 143.08 sq. ft.	$ 151.21 sq. ft.		$ 112.56 sq. ft.		$ 109.32 sq. ft.	
Data Source(s)		wpmls #1652333;DOM 6		wpmls #1653950;DOM 1		wpmls #1631278;DOM 78	
Verification Source(s)		Tax Office And Multi List Rcrds		Tax Office And Multi List Rcrds		Tax Office And Multi List Rcrds	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth FHA;6750	-6,750	ArmLth Cash;0		ArmLth Conv;0	
Date of Sale/Time		s07/24;c05/24		s06/24;c05/24		s02/24;c01/24	
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1.83 ac	18295 sf	2,800	13068 sf	3,000	1.82 ac	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	104	96	0	122	0	124	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	5 / 3 / 2.0	0	6 / 3 / 2.0		8 / 5 / 2.0	0
Gross Living Area 15	1,272 sq. ft.	1,488 sq. ft.	-3,200	1,776 sq. ft.	-7,600	2,145 sq. ft.	-13,100
Basement & Finished Rooms Below Grade	627sf0sfwo	840sf0sfin	0	936sf0sfin	0	1014sf0sfwo	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Elec FA C/Air	Oil BB C/Air	0	Gas FA C/Air	0	Gas FA No C/A	1,000
Energy Efficient Items	None Noted	None Noted		None Noted		None Noted	
Garage/Carport	4dw	None	0	2ga4dw	-4,000	2gd6dw	-4,000
Porch/Patio/Deck	Rear Deck	Porch/Enclsd Porch	-2,000	Similar	0	Similar	0
Fireplace	None	None		None		None	
Other	None Noted	None Noted		None Noted		None Noted	
Other	None Noted	None Noted		None Noted		None Noted	
Net Adjustment (Total)		[ ] + [X] -	$ 9,150	[ ] + [X] -	$ 8,600	[ ] + [X] -	$ 16,100
Adjusted Sale Price of Comparables		Net Adj. -4.1% Gross Adj. 6.6%	$ 215,850	Net Adj. -4.3% Gross Adj. 7.3%	$ 191,300	Net Adj. -6.9% Gross Adj. 7.7%	$ 218,400

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

My research [X] did [ ] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) County and or Multi List 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) County and or Multi List 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	02/27/2023			
Price of Prior Sale/Transfer	$159,900			
Data Source(s)	County & Wpmls #1589568	County & MLS Records	County & MLS Records	County & MLS Records
Effective Date of Data Source(s)	08/09/2024	08/09/2024	08/09/2024	08/09/2024

Analysis of prior sale or transfer history of the subject property and comparable sales A search of multi list, tax and or county records did reveal a transfer or sale of the subject property within the thirty six (36) months. Also, the comparable sales are not known to have transferred in the past twelve (12) months prior to their stated sales date in this Appraisal. The prior transfer of the subject appears to have been an arm's length transaction. List Price $159900 Sold Price $159900 with $4797 in concessions.

Summary of Sales Comparison Approach. See Attached Addendum.

Indicated Value by Sales Comparison Approach $ 185,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 185,000 Cost Approach (if developed) $ Income Approach (if developed) $

See Attached Addendum

This appraisal is made [ ] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [X] 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: See Attached Addendum

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 $ 185,000 as of 08/09/2024 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

1004 MC DATA

1004MC data differs from grid data due to the MC form being prepared to provide the client with a wide market prospective. The information above the grid is to provide only specific information related to the subject. It should be noted that "comparable" and "competing" are not necessarily the same.

MAP

The map page has been reviewed and determined the location of the subject and comparables are accurately illustrated on the attached map. The map may not show each street name, however, they are correctly depicted as the mapping program will not enable a closer view of the street names.

EFFECTIVE AGE

Effective age is subject, it is an estimated age of a property based on its condition (Improvements, updates and maintenance performed on the subject over the years) rather than the actual time since it was built.

ADJUSTMENT COMMENTARY

All adjustments are supported by pattern recognition of a collection of paired-sales data obtained by this appraisal firm over the past 27 years. This pattern recognition and data collected shows typical adjustments for individual features considering market areas, value structures, for specific property types, and typical adjustments found for specific categories.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The estimated site value is based on the subject's current assessed land value.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $ 24,910
Source of cost data	Dwelling Sq. Ft. @ $	= $
Quality rating from cost service Effective date of cost data	Sq. Ft. @ $	= $
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		
	Garage/Carport Sq. Ft. @ $	= $
	Total Estimate of Cost-New	= $
	Less 60 Physical / Functional / External	
	Depreciation	= $ ( )
	Depreciated Cost of Improvements	= $
	"As-is" Value of Site Improvements	= $
Estimated Remaining Economic Life (HUD and VA only) 40 Years	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.

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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.

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 Nicholas A. Petrucci, Jr.
Company Name Nick A. Petrucci, Appraisal Services, Inc.
Company Address 114 Skyview Drive
Jeannette, PA 15644
Telephone Number 412-559-5874
Email Address nickpetrucci@comcast.net
Date of Signature and Report 08/11/2024
Effective Date of Appraisal 08/09/2024
State Certification # RL003077L
or State License #
or Other (describe) State #
State PA
Expiration Date of Certification or License 06/30/2025

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
454 Ferguson Rd
Dunbar, PA 15431

APPRAISED VALUE OF SUBJECT PROPERTY $ 185,000

LENDER/CLIENT
Name Worth Valuation Services
Company Name U.S. Bank, N.A.
Company Address 200 South 6th Street
Minneapolis, MN 55402
Email Address

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 Residential Appraisal Report

442-5359659
File No. 248-00007

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	454 Ferguson Rd Dunbar, PA 15431	126 S. 16th Street Connellsville, PA 15425		504 Ferguson Road Dunbar, PA 15431			
Proximity to Subject		3.33 miles NE		0.22 miles NE			
Sale Price	$ 182,000		$ 185,000		$ 230,000		$
Sale Price/Gross Liv. Area	$ 143.08 sq. ft.	$ 110.12 sq. ft.		$ 157.10 sq. ft.		$ 0.00 sq. ft.	
Data Source(s)		wpmls #1616858;DOM 35		wpmls #1664413;DOM 4			
Verification Source(s)		Tax Office And Multi List Rcrds		Tax Office And Multi List Rcrds			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;5550	-5,550	Listing ;0			
Date of Sale/Time		s10/23;c09/23		c07/24			
Location	N;Res;Res	N;Res;Res		N;Res;Res			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	1.83 ac	19602 sf	2,800	10019 sf	3,200		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional			
Quality of Construction	Q4	Q4		Q4			
Actual Age	104	84	0	94	0		
Condition	C3	C3		C3			
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 2.0	Total 6 / Bdrms. 3 / Baths 1.1	500	Total 7 / Bdrms. 4 / Baths 2.0	0	Total / Bdrms. / Baths	
Gross Living Area 15	1,272 sq. ft.	1,680 sq. ft.	-6,100	1,464 sq. ft.	-2,900	sq. ft.	
Basement & Finished Rooms Below Grade	627sf0sfwo	840sf0sfin	0	504sf0sfwo	0		
Functional Utility	Average	Average		Average			
Heating/Cooling	Elec FA C/Air	Oil FA No C/A	1,000	Oil HW C/Air	0		
Energy Efficient Items	None Noted	None Noted		None Noted			
Garage/Carport	4dw	1gd2dw	-2,000	2ga4dw	-4,000		
Porch/Patio/Deck	Rear Deck	Similar	0	Similar	0		
Fireplace	None	None		None			
Other	None Noted	None Noted		None Noted			
Other	None Noted	None Noted		None Noted			
Net Adjustment (Total)		☐ + ☒ -	$ 9,350	☐ + ☒ -	$ 3,700	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. -5.1% Gross Adj. 9.7%	$ 175,650	Net Adj. -1.6% Gross Adj. 4.4%	$ 226,300	Net Adj. % Gross Adj. %	$

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	02/27/2023			
Price of Prior Sale/Transfer	$159,900			
Data Source(s)	County & Wpmls #1589568	County & MLS Records	County & MLS Records	
Effective Date of Data Source(s)	08/09/2024	08/09/2024	08/09/2024	

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

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

442-5359659
File No. 248-00007

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: Rhiannon Dickerson		File No.: 248-00007
Property Address: 454 Ferguson Rd		Case No.: 442-5359659
City: Dunbar	State: PA	Zip: 15431
Lender: U.S. Bank, N.A.		

SCOPE OF WORK

A visual inspection of the subject property was made including an inspection of the neighborhood. This inspection included readily visible areas of the interior and exterior as well as any accessory buildings that would offer contributory value. Only areas readily visible were observed. Appraiser did not move personal belongings, furniture, boxes, etc.

The subject was occupied at the time of inspection.

At the time of the inspection all of the utilities were on and functional. The foundation where readily visible was inspected for cracks, bowing and any other visual signs of problems that were readily visible. To determine if dwelling is structural sound an inspection by a qualified professional would be need. A visible inspection of the roof was performed from the ground for worn cracked, curled, shingles and other readily visible signs of apparent problems. To determine the overall condition and remaining life of the roof an inspection by a qualified professional would be needed.

This inspection was done in accordance with USPAP. An appraisal inspection is not as in-depth as a home inspection done by a qualified professional and should not be substituted for a home inspection. If this is a purchase it would be in the best interest of the Borrower to have the home inspected by a qualified home inspector that includes radon and mold tests. This report does not offer any warranties or guarantees of any kind.

Personal property was given no consideration in the evaluation process. County records were researched for all prior sales of the subject and are reported on this report. Multi List was searched for listing history. The sales agreement was analyzed unless otherwise stated in this report. If provided deed and survey were reviewed. All three approaches to value were considered (market, income and cost approaches) Only the market approach was developed, the cost approach and income approach have a lesser degree of reliability and were not deemed relevant or necessary to produce a reliable report.

The subject was measured from the exterior and/or interior. A sketch was provided that included outside dimensions and placement of the rooms. This is to give the reader a visual perspective. While all reasonable care was executed in the measurement of the subject property, final gross living area figures should be considered an approximation only and are not guaranteed.

The comparables selected for this report are considered to be the closest, most recent similar properties available to support the estimate of value of the subject property. The comparable neighborhoods were visually inspected and digital photographs of the comparables were taken or multi list photos as of the date of the sale were used.

A multi list search of county micro-fishe, the appraiser's own files, consultation with brokers/appraisers that are familiar with the market area of the subject, the comparables selected are considered to be the closest, most recent sales of similar properties that could most reasonably be adjusted to support the estimated value of the subject property.

At the time of inspection digital photographs of the interior and exterior of the subject were taken including all accessory buildings that offer contributory value. These digital photographs have not been altered or enhanced in anyway. The digital signatures used in this report are encrypted and password protected.

Data was collected for the subject from any or all of the following, physical inspection, homeowner, agents involved (if applicable), previous appraisal's on file, county records and/or multi list services, National Flood Maps, review of sales agreement (if applicable) and deed (if provided). Data for the comparables including condition and gross living area was collected and/or confirmed from any or all of following, exterior inspection from the street, multi list, county records, agents involved in transactions and consultation with other appraisers familiar with the market area. Adjustments were made for measurable dollar differences between the subject and comparables. These adjustments are based on market extraction and/or what has become readily acceptable appraisal practices in this market area. Taxes are an estimate based on county assessments and similar properties in the area. Actual taxes should be confirmed with the local tax collector. County records are updated 30 to 90 days. Multi List is updated daily, National Flood Maps are updated annually.

The purpose of the report is to estimate current market value as of the effective date as defined herein. The intended use of this appraisal report is to assist the lender client named on page one of this report in evaluating the subject property as collateral for a mortgage lending decision. While there are others who may rely on this report they are not intended users and must rely on this report as written for the intended purpose of making a mortgage lending decision. The appraiser has established a client relationship with the client named on page one of this report. We will only address questions and concerns in writing from our client. The appraiser will not address any concerns, or additional data requested by anyone other than the intended user that we have established a client relationship in respect to this report.

HIGHEST AND BEST USE

Legally Permissible YES, PRESENT USE

Physically Possible YES, PRESENT USE

Financially Feasible YES, PRESENT USE

Most Profitable YES, PRESENT USE

OIL/GAS/MINERAL

No gas, oil or mineral rights of any kind are included in the value opinion. Appraisal includes surface rights only excluding any standing timer and growing crops. If the property is under separate ownership or lease for any gas, oil or mineral rights appraiser assumes that terms of the leases or any extraction would not negatively affect the surface rights. Appraiser is not an attorney or has no legal expertise in reading or interpreting leases. The existence of a lease does not typically prevent the use of the property as a residence. Some home/properties throughout this region are under lease there has been no market evidence of any material impact on value or marketability due to leasing. There is no apparent indications of active drilling on the property and no active pumping site within 200 feet.

GLA/ANSI COMPLIANT/MEASUREMENT METHODOLOGY

The appraiser's method of measurement is based on the study and following of ANSI standards Z765-2021. The gross living area was calculated in the field by the appraiser measuring the property using a tape and or laser device. Due to variances caused by different devices, standards, etc, it is possible for the appraiser's measured square footage calculation and ie, county courthouse or builder square footage number to be slightly different. The appraiser does not guarantee the accuracy of the sketch but has put forth reasonable diligence to perform an accurate product. Comparable sale gross living area is extracted from MLS or county records.

BRACKETING

The subject's gla and basement area s could not be bracketed, however, no other sales data that would bracket these amenities or features are available. The lack of additional sales data is typically attributable to a lack of offerings not insufficent demand.

ACROSS THE BOARD ADJUSTMENT

An across the board gla adjustment exist, however, no other sales that are comparable to the subject offer a similar gla. Although important ot bracket an amenity or feature, in certain situations (as is the case with this assignment) an across the board adjustment is unavoidable. The sales used, although create an across the board adjustments are good indicators of the subject's value as they share very similar attributes and therefore after adjustments they are indicative of market value. Furthermore, expanding the search to competing markets would be misleading therefore those sales used in this report are the best indictors of the subject's value and thus after adjusting for the variation in differences, these sales are representative of the subject's market and thus its value.

Neighborhood Boundaries

Borrower: Rhiannon Dickerson		File No.: 248-00007
Property Address: 454 Ferguson Rd		Case No.: 442-5359659
City: Dunbar	State: PA	Zip: 15431
Lender: U.S. Bank, N.A.		

Residential neighborhoods generally do not have set boundaries or characteristics, they do not have fixed sizes or natural or man made benchmarks.

Any indication listed as Vacant under "Present Land Use" refers to undeveloped land, not vacant homes.

Neighborhood Market Conditions
The general marketing conditions for this area appear to be favorable and in balance. The current interest rates appear to be at effective levels. Presently, their appears to be no need for special or creative financing. The typical marketing time for this area appears to fall between three to six months.

Seller financing is virtually non existent, although seller concessions of a few thousand dollars are not uncommon. MLS records indicate an average marketing time of about 90 to 180 days.

Utilities/Off-Site Improvements
The utilities and off-site improvements are typical for the market area.

Adverse Site Conditions
The subject's site is a typical lot in terms of size and appeal. Site improvements and landscaping are typical for the area.

No adverse easements or encroachments were apparent or noted.

No survey or title searches were performed as part of this appraisal.

Buried Oil Tanks (if applicable)

In cases where fuel oil is utilized as the heating source, the necessity of storage tanks for that oil (although common in most areas within Southwestern Pennsylvania) result in what may be perceived as a potential environmental hazard. In those cases where doubt exist concerning the potential hazard, an environmental inspection should be completed.

FLOOD MAP/AREA/DATE

Every effort was made by the appraiser to determine the subject's flood map number, zone, and date. However, the appraiser is not an expert and should not be relied upon for Flood Zone Determinations or any perceived or real legal issues.

ZONING

As noted, the subject is zoned R-2 (residential), however, specifics about the zoning are not readily available in the normal course of business, therefore if more information regarding the subject's zoning is requested, it would be recommended the lender/client contact the municipality's zoning office. The subject's use is legal, and continuous, therefore if the subject is destroyed it maybe rebuilt as a residential dwelling.

NON RESIDENTIAL DWELLINGS

Although non residential dwellings are located within the aerial view of the subject, there is no market evidence these non residential dwellings will have an impact on the subject's value or it's marketability.

Comments on Sales Comparison
Square Footage adjustments were based on $15.00 per square foot of above grade livingspace. All sales are closed and believed reliable. The value derived at in this report was based on the subjects market value, not a sales price.

All of the comparable sales were closed at the time of the inspection and final appraisal analysis.

In order to locate comparable sales believed most similar to the subject property, one or more of the following sources was utilized; WEST PENN MULTI LIST, FAYETTE COUNTY MULTI LIST (WHEN APPLICABLE), PUBLIC RECORDS, (COURTHOUSE AND ASSESSMENT RECORDS), APPRAISER'S FILES, and LOCAL REALTORS. In certain cases it is necessary to search several of these sources, however, typically only one is needed.

The appraiser was unable to verify the existence of special financing concessions attributed to any of the comparable sales.

The appraiser was unable to find any more recent sales of similar type of homes in the same municipality, serviced by the same school district and offering the same amenities. However, this is no indication of a slow market. All indications are that there are ample buyers and sellers to create and maintain an active resale market. Therefore, one or more of the comparable sales used was over six months old since, in the appraisers judgement they better represent better indications of the subjects value than any more recent sales.

There is no measurable dollar difference between homes with various types of exterior veneer including, but not limited to; all brick, all frame, or brick and frame.

No age adjustment is necessary as the subject and comparable sales are similar in effective age.

An adjustment was made under Site due to the greater marked appeal of larger size lots in this marketing area. The adjustment was calculated at $2000 per acre difference.

The subject property is located in a suburban area. One of more of the comparable sales was located outside the one mile radius from the subject. However, was located in the same or similar municipality, serviced by the same or similar school district and offer the same amenities as the subject. Although the sales appear further than one mile from the subject property they better represent the market then other more closely located sales.

The subject property has a market value which approaches the lower price level. However, it is not a significant over-improvement, and is felt that the property would appeal to enough qualified buyers to create and maintain an on-going resale market.

The subject property is located in a suburban area where the homes vary in style and design. When appraising homes in this area it is normal to see wide variations in size (square footage of lot and square footage of livingspace) which may require a difference in price/living space in excess of $10.00 (as is the case in this appraisal).

Most Weight Was given to Comparable sale #1 as it offers the most similar gla and is the most recent sale, followed by comparable sale #3 which offers a similar site area as the subject, followed by comparable sale #2, then comparable sale #4.

BRACKETING GLA

No other sales are available to further bracket the subject's gla. The subject's gla is not an under improvement it is similarly sized to other similar dwellings in the neighborhood it merely offers an insignificantly smaller gla then all of the available sales.

Borrower: Rhiannon Dickerson		File No.: 248-00007
Property Address: 454 Ferguson Rd		Case No.: 442-5359659
City: Dunbar	State: PA	Zip: 15431
Lender: U.S. Bank, N.A.		

Final Reconciliation

The cost approach was not used as supportive consideration when determining the subject's market value and tends to measure the cost of production. This approach requires accurate depreciation estimates and assumes that the typical buyer would not pay more for an existing dwelling than one new. As a result, this approach tends to set the upper price level.

In addition, homes in this area tend to be purchased for their use and not their income stream potential. Accordingly, since these type are not considered a feasible choice for this type of investment, their exists little or no comparable sales to effectively develop an accurate history of the true Income Stream Potential for this type of dwelling. Therefore, although considered, The Income Approach to value was felt to be unreliable in this case.

Conditions of Appraisal

This appraisal is subject to the following FHA Repairs:

The subject's crawl space offers no vapor barrier, a vapor barrier needs installed. Estimated cost to cure is approximately $1000

The subject's basement stairs (both sides) needs railings and balusters installed. Estimated cost to cure is approximately $500

The subject, once the required repairs are complete, the subject will meets all of Hud's guidelines as stated in Handbook 4000.1

An inspection of the attic area and crawl space was completed, as required by Hud, and its been determined the atticarea and crawl space area meets hud's guidelines as stated in Handbook 4000.1.

REPAIR ESTIMATES

Any repair estimated included in this report as well as the estimate of what work will actually be needed is from the appraiser's own general knowledge. The appraiser is not an expert in home repair and remodeling and cannot guarantee the accuracy of these estimates. The cost(s) and cure(s) may be more extensive and expensive than these estimates. If an accurate estimate of both the cause(s) and cure(s) are needed, a qualified professional should be consulted.

2490937343

Market Conditions Addendum to the Appraisal Report

442-5359659

File No. 248-00007

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 454 Ferguson Rd City Dunbar State PA Zip Code 15431

Borrower Rhiannon Dickerson

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)	0	0	0	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	0.00	0.00	0.00	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	0	0	0	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	0.00	☐ Declining	☒ Stable	☐ Increasing
Median Sale & List Price, DOM, Sale/List %	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**	**Overall Trend**		
Median Comparable Sale Price	0	0	0	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	0	0	0	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	0	0	0	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	0	0	0	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	0.00%	0.00%	0.00%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

There appears to be trends of seller concessions for the past 12 months. It is not uncommon for sellers to contribute towards buyers closings cost, however, the contribution is typically less then 6%.

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

The subject property is located in an area that is not REO driven, however, a few REO properties will compete with the subject property.

Cite data sources for above information. The data sources for the above information was obtained through the West Penn Multi List 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.

See Attached Addendum

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 Nick a Petrucci

Name Nicholas A. Petrucci, Jr.

Company Name Nick A. Petrucci, Appraisal Services, Inc.

Company Address 114 Skyview Drive
Jeannette, PA 15644

State License/Certification # RL003077L State PA

Email Address nickpetrucci@comcast.net

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

State License/Certification # State

Email Address

ADDENDUM

Borrower: Rhiannon Dickerson	File No.: 248-00007	
Property Address: 454 Ferguson Rd	Case No.: 442-5359659	
City: Dunbar	State: PA	Zip: 15431
Lender: U.S. Bank, N.A.		

Market Analysis Comments

Although the median sales and listings vary in one period the market appears stable even with the supply of comparable homes being limited at this time. These trends do at times occur before the spring selling season in smaller nitch markets. The statistics noted above are based on active listing and closed sales as reported by the West Penn Multi List for similar properties in a general price range.

"Appraiser's 'Inventory Analysis', 'Median Sale & List Price, DOM' and other observations in this addendum are based on the data source identified above, which appraiser generally believes to be a reliable source of market data. However, the appraiser cannot verify all of the information in that data source and cannot guarantee the accuracy of such data or conclusions based thereon."

"The appraiser cannot guarantee future market conditions affecting the subject property."

2490937343

442-5359659

USPAP ADDENDUM

File No. 248-00007

Borrower: Rhiannon Dickerson
Property Address: 454 Ferguson Rd
City: Dunbar County: Fayette State: PA Zip Code: 15431
Lender: U.S. 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).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 3-6 months

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.

Additional Comments

APPRAISER:

Signature: Nicholas A. Petrucci
Name: Nicholas A. Petrucci, Jr.
Date Signed: 08/11/2024
State Certification #: RL003077L
or State License #:
or Other (describe): State #:
State: PA
Expiration Date of Certification or License: 06/30/2025
Effective Date of Appraisal: 08/09/2024

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:
Supervisory Appraiser inspection of Subject Property:
[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

2490937343

Appraiser Independence Certification

442-5359659
File No.: 248-00007

Borrower: Rhiannon Dickerson
Property Address: 454 Ferguson Rd
City: Dunbar County: Fayette State: PA Zip Code: 15431
Lender/Client: U.S. Bank, N.A.

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. 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 the appraisal assignment(s) and is reflected on the appraisal 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 Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
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 Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature: Nicholas A. Petrucci
Name: Nicholas A. Petrucci, Jr.
Date Signed: 08/11/2024
State Certification #: RL003077L
or State License #:
or Other (describe): State #:
State: PA
Expiration Date of Certification or License: 06/30/2025

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:

DIMENSION LIST ADDENDUM

Borrower: Rhiannon Dickerson | File No.: 248-00007
Property Address: 454 Ferguson Rd | Case No.: 442-5359659
City: Dunbar | State: PA | Zip: 15431
Lender: U.S. Bank, N.A.

GROSS BUILDING AREA (GBA)	1,272
GROSS LIVING AREA (GLA)	1,272

Area(s)		Area	% of GLA	% of GBA
Living		1,272		100.00
Level 1		837	65.80	65.80
Level 2		436	34.28	34.28
Level 3		0	0.00	0.00
Other		0	0.00	0.00
	GBA			
Basement	☐	627		
Garage	☐			
Other	☐	360		

Area Measurements							Area Type					
Measurements				Factor		Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
7.60	x	25.20	x	1.00	=	191.52	X					
1.90	x	15.50	x	1.00	=	29.45	X					
26.20	x	23.50	x	1.00	=	615.70	X					
28.10	x	15.50	x	1.00	=	435.55		X				
7.60	x	25.20	x	1.00	=	191.52					X	
28.10	x	15.50	x	1.00	=	435.55					X	
	x		x		=							
	x		x		=							
	x		x		=					

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Rhiannon Dickerson		File No.: 248-00007
Property Address: 454 Ferguson Rd		Case No.: 442-5359659
City: Dunbar	State: PA	Zip: 15431
Lender: U.S. Bank, N.A.		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: August 9, 2024
Appraised Value: $ 185,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rhiannon Dickerson		File No.: 248-00007
Property Address: 454 Ferguson Rd		Case No.: 442-5359659
City: Dunbar	State: PA	Zip: 15431
Lender: U.S. Bank, N.A.		



COMPARABLE SALE #1

113 Hi Way Supply Road
Dunbar, PA 15431
Sale Date: s07/24;c05/24
Sale Price: $ 225,000



COMPARABLE SALE #2

114 Ridge Boulevard
Connellsville, PA 15425
Sale Date: s06/24;c05/24
Sale Price: $ 199,900



COMPARABLE SALE #3

131 Oglevee Lane
Connellsville, PA 15425
Sale Date: s02/24;c01/24
Sale Price: $ 234,500

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rhiannon Dickerson		File No.: 248-00007	
Property Address: 454 Ferguson Rd		Case No.: 442-5359659	
City: Dunbar	State: PA	Zip: 15431	
Lender: U.S. Bank, N.A.			



COMPARABLE SALE #4

126 S. 16th Street
Connellsville, PA 15425
Sale Date: s10/23;c09/23
Sale Price: $ 185,000



COMPARABLE SALE #5

504 Ferguson Road
Dunbar, PA 15431
Sale Date: c07/24
Sale Price: $ 230,000

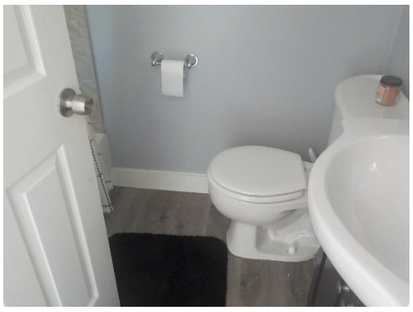
COMPARABLE SALE #6

Sale Date:
Sale Price: $

Borrower: Rhiannon Dickerson		File No.:	248-00007
Property Address: 454 Ferguson Rd		Case No.:	442-5359659
City: Dunbar	State: PA	Zip:	15431
Lender: U.S. Bank, N.A.			



laundry



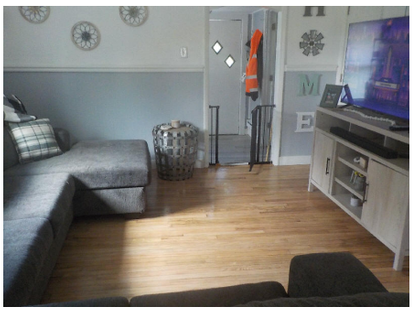
bathroom



additional view bathroom



kitchen



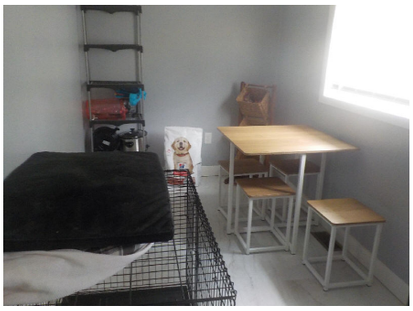
livingroom



water on



stove on



diningroom



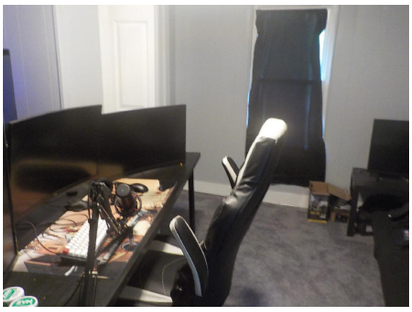
bedroom



bathroom



bedroom



bedroom

Borrower: Rhiannon Dickerson		File No.:	248-00007
Property Address: 454 Ferguson Rd		Case No.:	442-5359659
City: Dunbar	State: PA	Zip:	15431
Lender: U.S. Bank, N.A.			



attic



attic



attic



attic



attic



attic



hot water tank



additional view hot water tank



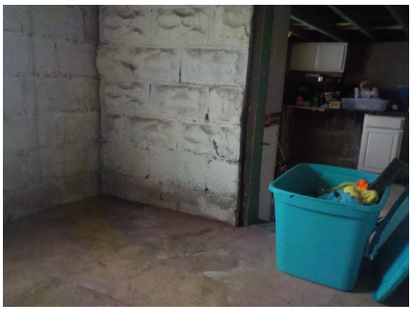
furnace



sump pump

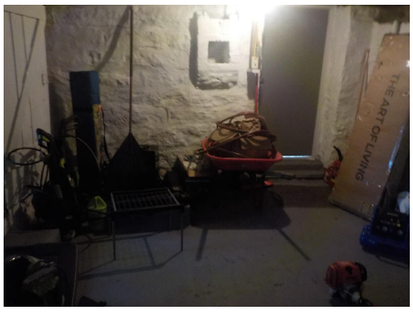


electric panel



basement

Borrower: Rhiannon Dickerson		File No.:	248-00007
Property Address: 454 Ferguson Rd		Case No.:	442-5359659
City: Dunbar	State: PA	Zip:	15431
Lender: U.S. Bank, N.A.			



basement



need railing and balusters



need railing and balusters



additional view kitchen



crawl space
vapor barrier needed



opposing view



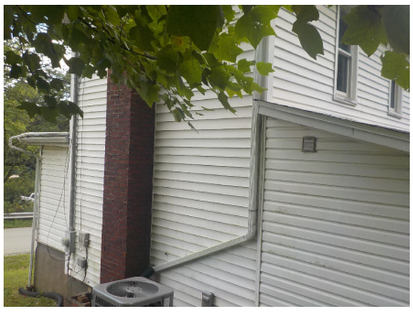
additional street view



additional front view



side



side



additional rear view

N/A

Borrower: Rhiannon Dickerson		File No.:	248-00007
Property Address: 454 Ferguson Rd		Case No.:	442-5359659
City: Dunbar	State: PA	Zip:	15431
Lender: U.S. Bank, N.A.			



side



address



additional street view

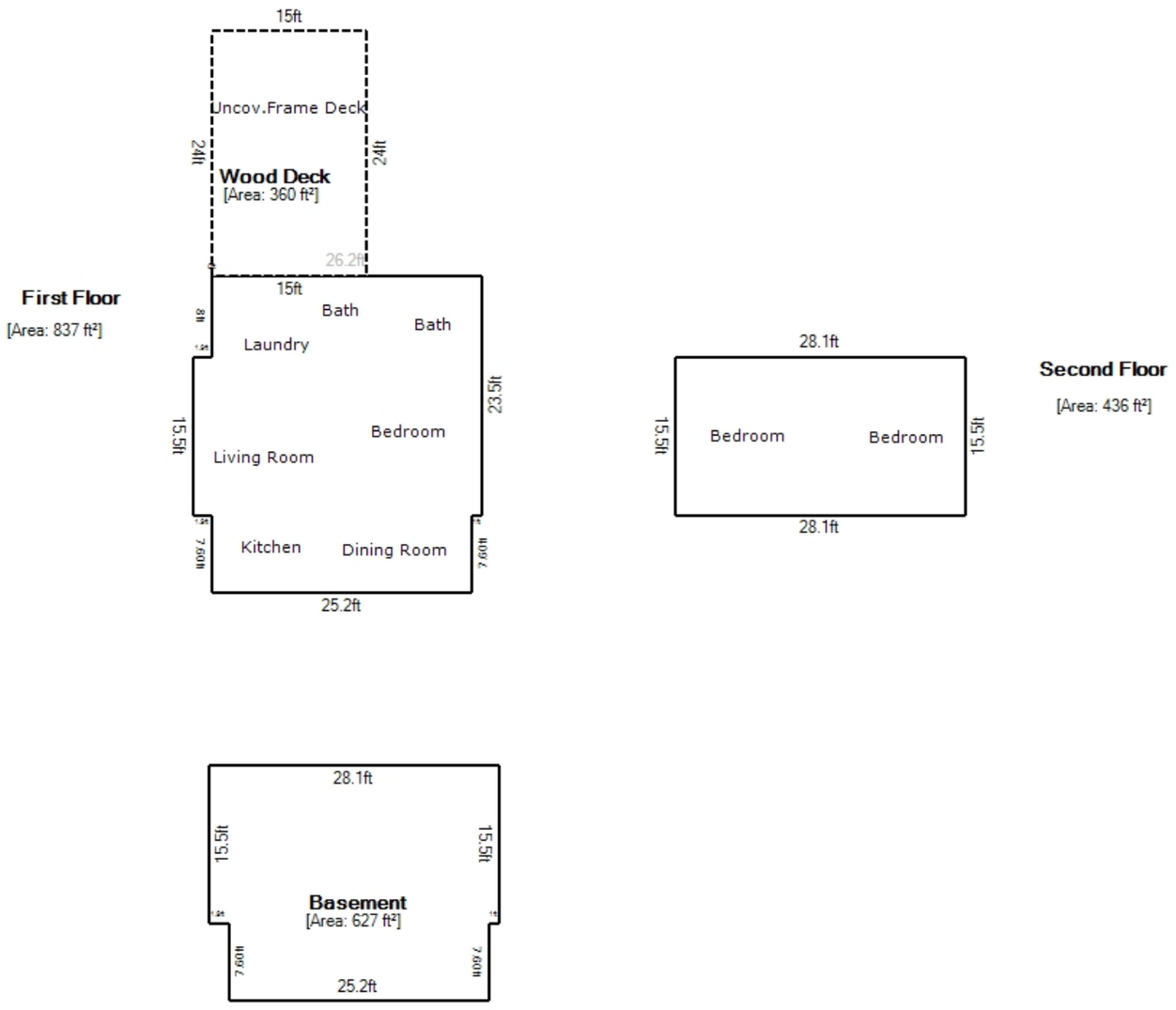


additional front view

FLOORPLAN SKETCH

Borrower: Rhiannon Dickerson		File No.: 248-00007	
Property Address: 454 Ferguson Rd		Case No.: 442-5359659	
City: Dunbar	State: PA	Zip: 15431	
Lender: U.S. Bank, N.A.			

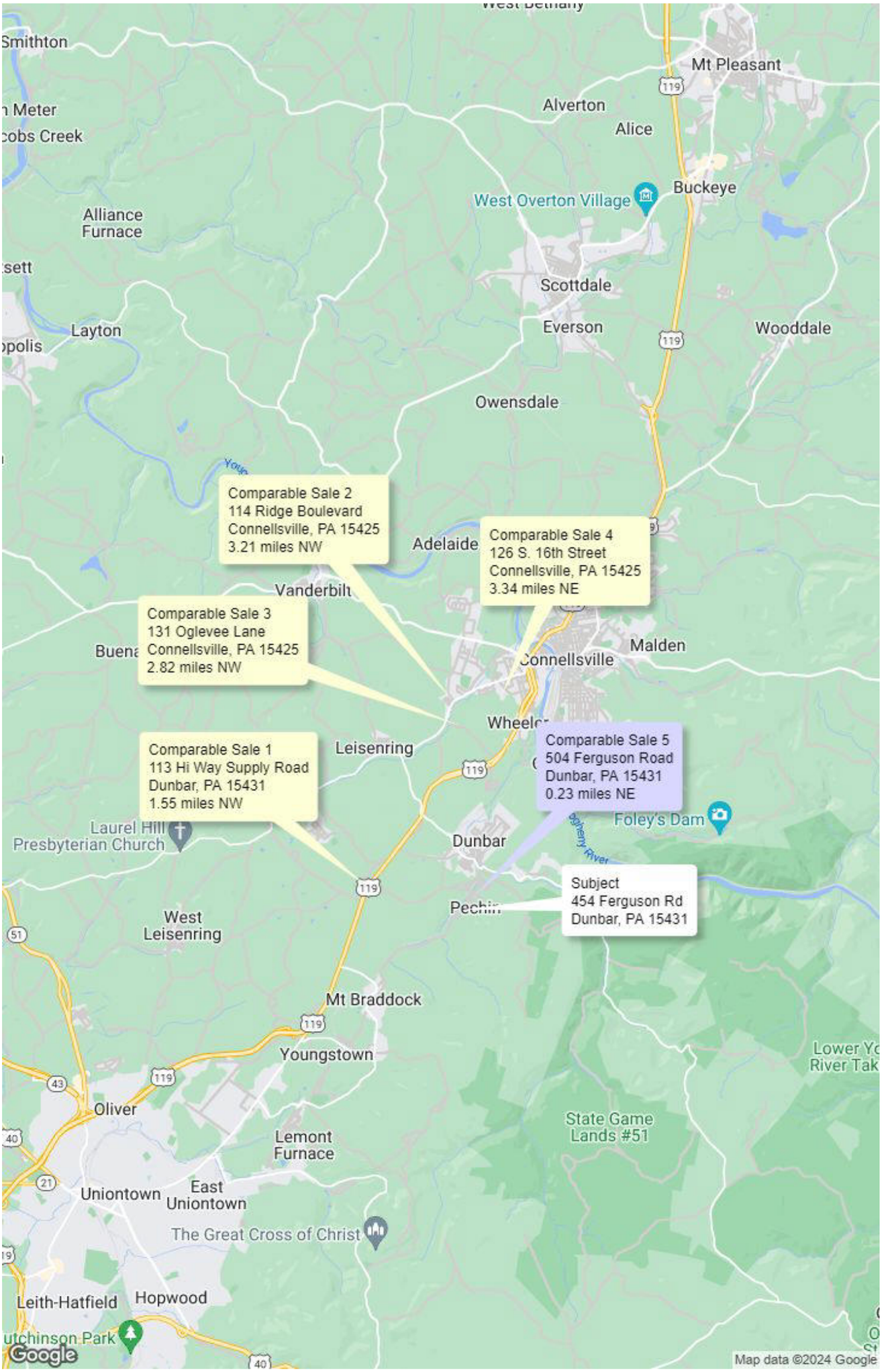
Sketch



Living Area		Area Calculation				
First Floor	836.67 ft²	First Floor				x 1.00 = 836.67 ft²
Second Floor	435.55 ft²	7.60ft x	25.2ft x	1.00 =	191.52 ft²	
Nonliving Area		1.9ft x	15.5ft x	1.00 =	29.45 ft²	
Wood Deck	360 ft²	26.2ft x	23.5ft x	1.00 =	615.7 ft²	
Basement	627.07 ft²	Second Floor				x 1.00 = 435.55 ft²
Total Living Area (rounded):	**1272 ft²**	28.1ft x	15.5ft x	1.00 =	435.55 ft²	

LOCATION MAP

Borrower: Rhiannon Dickerson		File No.: 248-00007
Property Address: 454 Ferguson Rd		Case No.: 442-5359659
City: Dunbar	State: PA	Zip: 15431
Lender: U.S. Bank, N.A.		



CERTIFICATION

Borrower: Rhiannon Dickerson		File No.: 248-00007	
Property Address: 454 Ferguson Rd		Case No.: 442-5359659	
City: Dunbar	State: PA	Zip: 15431	
Lender: U.S. Bank, N.A.			



DISPLAY THIS CERTIFICATE PROMINENTLY • NOTIFY AGENCY WITHIN 10 DAYS OF ANY CHANGE

Commonwealth of Pennsylvania
Department of State
Bureau of Professional and Occupational Affairs
PO BOX 2649 Harrisburg PA 17105-2649

23 0016658

License Type
Certified Residential Appraiser

NICHOLAS ANTHONY PETRUCCI
114 SKYVIEW DRIVE
JEANNETTE, PA 15644

License Status
Active

Initial License Date
01/13/1997

Expiration Date
06/30/2025

License Number
RL003077L

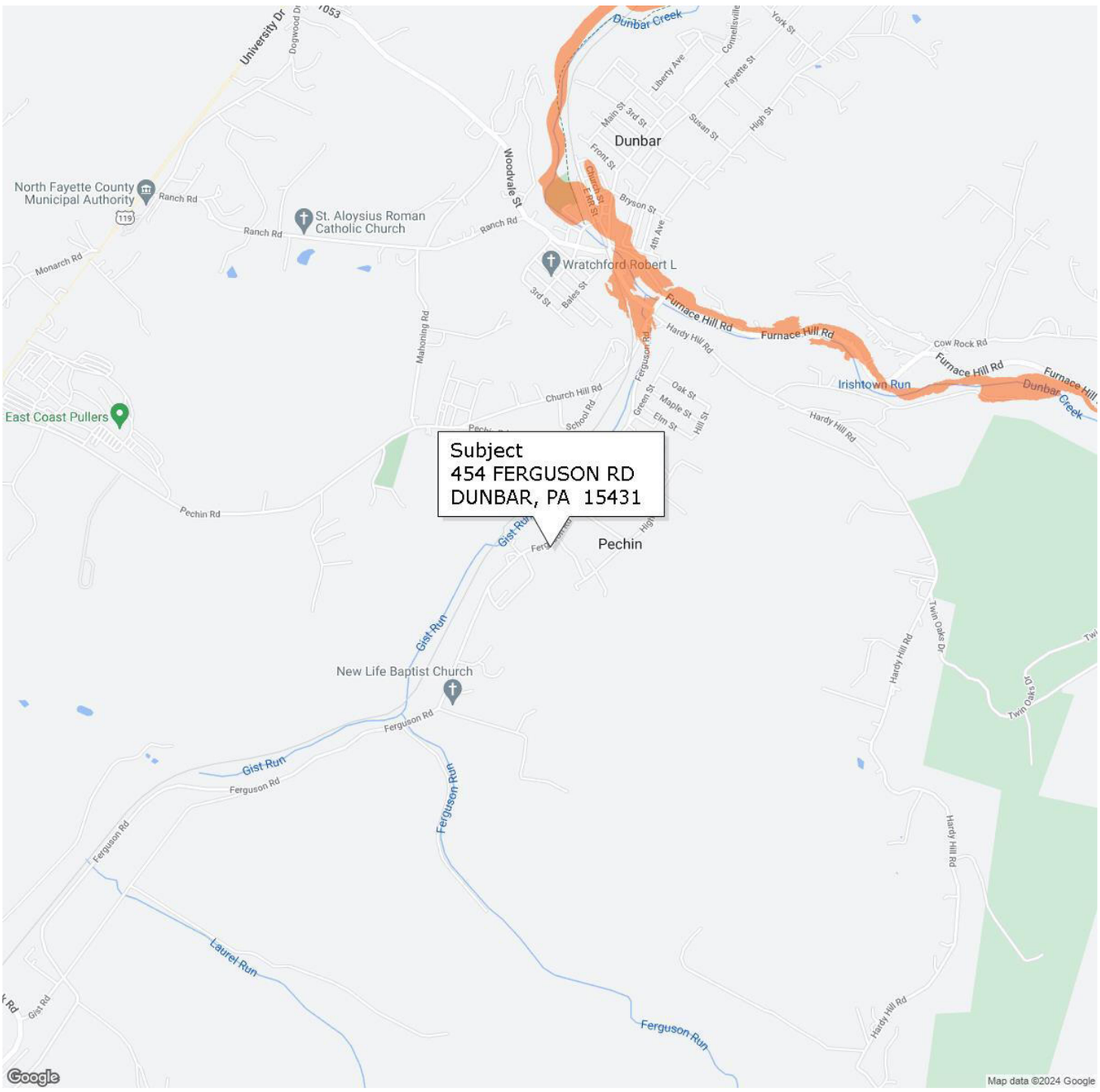
Acting Commissioner Arion R. Claggett

Signature

ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 PA.C.S.§. 4911

FLOOD MAP

Borrower: Rhiannon Dickerson		File No.: 248-00007	
Property Address: 454 Ferguson Rd		Case No.: 442-5359659	
City: Dunbar	State: PA	Zip: 15431	
Lender: U.S. Bank, N.A.			



FLOOD INFORMATION

Community: Township of Dunbar
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 42051C0378E
Panel: 42051C0378
Zone: X
Map Date: 07-18-2017
FIPS: 42051
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: Rhiannon Dickerson		File No.: 248-00007	
Property Address: 454 Ferguson Rd		Case No.: 442-5359659	
City: Dunbar	State: PA	Zip: 15431	
Lender: U.S. Bank, N.A.			

