Borrower	JAWAYNE D DAVIS				File No.	VLMD-0010831	
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

Subject current use is Highest and Best Use, no noted changes in use in the immediate neighborhood nor known proposed mandated changes. Market appears content with properties exchanging on the basis of present use only.

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APPRAISER:

Signature: Areej Rasheed
Name: Areej Rasheed
State Certification #:
or State License #: 030034574
State: MD Expiration Date of Certification or License: 03/07/2028
Date of Signature and Report: 04/22/2025
Effective Date of Appraisal: 04/16/2025
Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only
Date of Inspection (if applicable): 04/16/2025

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:
Name:
State Certification #:
or State License #:
State: Expiration Date of Certification or License:
Date of Signature:
Inspection of Subject: ☐ None ☐ Inter ☐ Exterior-Only
Date of Inspection (if applicable):

Serial# A626585A
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Uniform Residential Appraisal Report

440208Griffith
File # VLMD-0010831

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 5013 Roseld Ct | City Oxon Hill | State MD | Zip Code 20745
Borrower JAWAYNE D DAVIS | Owner of Public Record JAWAYNE D DAVIS Living Trust | County Prince Georges
Legal Description Glassmanor Lot 15 Grid 00A1 Dist 0 Block E Tax Map 0096
Assessor's Parcel # 12-1287747 | Tax Year 2025 | R.E. Taxes $ 3,366
Neighborhood Name Glassmanor | Map Reference 47764 | Census Tract 8016.00
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client First National Bank of Pennsylvania | Address 4140 East State Street Hermitage PA 16148
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). BMLS

CONTRACT

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

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

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE		One-Unit	80 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)	(yrs)		2-4 Unit	5 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	207	Low	69	Multi-Family	5 %
								340	High	75	Commercial	10 %
								321	Pred.	72	Other	0 %

Neighborhood Boundaries The subject is bound by Southern Ave SE at the North, Livingston Rd at the South,Iverson St at the East and SOuthern Ave SE at the West.
Neighborhood Description The neighborhood boundaries above incorporate an area of homes similar in physical characteristics to the subject and offer similar appeal to shopping, transportation, schools, etc.
Market Conditions (including support for the above conclusions) Subject's market area appears typical of competing communities in the city. No adverse conditions were observed or are anticipated.

SITE

Dimensions No survey provided | Area 3841 sf | Shape No survey provided | View N;Res;
Specific Zoning Classification Rsfa | Zoning Description Residential
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe Subject's highest and best use, is it's current use, as residential. Subject site is not presently configured to host any other use.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 24033C0230E | FEMA Map Date 09/16/2016
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, or adverse conditions noted.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units [X] One	[ ] One with Accessory Unit	[ ] Concrete Slab	[ ] Crawl Space	Foundation Walls	Masonry/Avg	Floors	Hw/Crpt/Tile/Avg
# of Stories	2	[X] Full Basement	[ ] Partial Basement	Exterior Walls	Brick/Avg	Walls	Drywall/Avg
Type [ ] Det.	[ ] Att. [X] S-Det./End Unit	Basement Area	448 sq.ft.	Roof Surface	Comp.S/Avg	Trim/Finish	Wood-Paint/Avg
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	80 %	Gutters & Downspouts	Aluminium/Avg	Bath Floor	Tile/Avg
Design (Style)	Twnhse	[X] Outside Entry/Exit	[ ] Sump Pump	Window Type	Dh/Tp/Avg	Bath Wainscot	Tile/Avg
Year Built	1953	Evidence of [ ] Infestation		Storm Sash/Insulated	Yes/Avg	Car Storage	[ ] None
Effective Age (Yrs)	24	[ ] Dampness	[ ] Settlement	Screens	None	[X] Driveway	# of Cars 1
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Concrete
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Elect/Gas	[ ] Fireplace(s) # 0	[X] Fence Yes	[ ] Garage	# of Cars 0
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Patios	[ ] Porch None	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool None	[X] Other Shed	[ ] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 5 Rooms | 2 Bedrooms | 1.0 Bath(s) | 896 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject appears to be typical of the neighborhood and surrounding market area.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;Subject property is well maintained. New roof in 2021,New hot water heater in 2021.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
None were noted at the date of inspection and owner reports no knowledge or structural or foundation problems.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe
The subject property is typical in characteristics to the area and meets with buyers expectations in terms of general market appeal. No buyer resistance would be anticipated.

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Uniform Residential Appraisal Report

440208Griffith
File # VLMD-0010831

There are 01 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 330,000 to $ 330,000 .

There are 13 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 207,000 to $ 340,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	5013 Roseld Ct Oxon Hill, MD 20745	627 Hampton Dr Oxon Hill, MD 20745		632 Maury Ave Oxon Hill, MD 20745		5032 Roseld Ct Oxon Hill, MD 20745	
Proximity to Subject		0.06 miles S		0.12 miles NW		0.06 miles SE	
Sale Price	$		$ 325,000		$ 320,000		$ 305,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 362.72 sq.ft.		$ 317.46 sq.ft.		$ 340.40 sq.ft.	
Data Source(s)		BMLS#MDPG2133966;DOM 25		BMLS#MDPG2129696;DOM 50		BMLS#MDPG2117662;DOM 54	
Verification Source(s)		Auditor. OLP:$315,000		Auditor. OLP:$325,000		Auditor. OLP:$323,950	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth FHA;12995		ArmLth FHA;20800		ArmLth Conv;0	
Date of Sale/Time		s02/25;c01/25		s01/25;c12/24		s10/24;c08/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	3841 sf	3122 sf	0	2001 sf	0	3857 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	SD2;Twnhse	SD2;Twnhse		SD2;Twnhse		SD2;Twnhse	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	72	72		75	0	72	
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 2 / 1.0	5 / 2 / 1.0		6 / 3 / 1.0	0	5 / 2 / 1.0	
Gross Living Area	896 sq.ft.	896 sq.ft.		1,008 sq.ft.	-5,040	896 sq.ft.	
Basement & Finished Rooms Below Grade	448sf358sfwu 1rr0br1.0ba0o	448sf448sfin 1rr0br1.0ba0o	0	504sf504sfin 1rr0br1.0ba0o	0	448sf448sfin 1rr0br1.0ba0o	0
Functional Utility	Adequate	Adequate		Adequate		Adequate	
Heating/Cooling	Fwa/Cac	Fwa/Cac		Fwa/Cac		Fwa/Cac	
Energy Efficient Items	None	None		None		None	
Garage/Carport	1dw	None	0	1dw		1dw	
Porch/Patio/Deck	C-Patio	Patio	+2,500	Deck	0	Deck	0
KITCHEN/BATHS	Updated	Updated		Updated		Updated Kit	+5,000
UPGRADES	Updated	Updated		Updated		Updated	
FIREPLACES	None	None		None		None	
Net Adjustment (Total)		☒ + ☐ -	$ 2,500	☐ + ☒ -	$ -5,040	☒ + ☐ -	$ 5,000
Adjusted Sale Price of Comparables		Net Adj. 0.8 % Gross Adj. 0.8 %	$ 327,500	Net Adj. 1.6 % Gross Adj. 1.6 %	$ 314,960	Net Adj. 1.6 % Gross Adj. 1.6 %	$ 310,000

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

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

Data Source(s) Public Records/BMLS

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Public Records/BMLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Record/BMLS	Public Record/BMLS	Public Record/BMLS	Public Record/BMLS
Effective Date of Data Source(s)	04/16/2025	04/16/2025	04/16/2025	04/16/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The prior sales history of the subject and comparable sales revealed nothing other than what appear to be arm's length transactions at sales prices consistent with competing properties.The local MLS was used as the primary source for the above prior sales data.

Summary of Sales Comparison Approach All the comps where considered but most weight was given to comp#1,comp#2 and comp#3 due to being recent sales which are, similar in GLA and features .Market data appears to correlate well and provide reliable value indicators. Sales presented are the most recent sales found after an extensive search of the area. Sales are similar in design, age, foundation and are considered to be reasonable substitute properties for the subject, providing a reliable and credible value indications. sales cited in this appraisal report are the most recent, most similar in construction, material, and utility and are the closest in proximity to the subject at this time.

Indicated Value by Sales Comparison Approach $ 325,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 325,000 **Cost Approach (if developed) $** 299,905 **Income Approach (if developed) $**

Sales comparison approach is most relied upon, as it reflects the current market. Due to limited sale income approach was not relied upon. Cost approach was analyzed and was given least weight.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 325,000 **, as of** 04/16/2025 **, which is the date of inspection and the effective date of this appraisal.**

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Uniform Residential Appraisal Report

440208Griffith
File # VLMD-0010831

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	5013 Roseld Ct Oxon Hill, MD 20745	939 Owens Rd Oxon Hill, MD 20745		4924 Maury Pl Oxon Hill, MD 20745			
Proximity to Subject		0.28 miles NE		0.13 miles NE			
Sale Price	$		$ 315,000		$ 330,000		$
Sale Price/Gross Liv. Area	$ sq.ft.	$ 312.50 sq.ft.		$ 316.09 sq.ft.		$ sq.ft.	
Data Source(s)		BMLS#MDPG2123060;DOM 11		BMLS#MDPG2147680;DOM 4			
Verification Source(s)		Auditor. OLP:$325,000		Auditor. OLP:$330,000			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;9000		Listing 0;0			
Date of Sale/Time		s09/24;c08/24		Active			
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	3841 sf	4879 sf	0	3662 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	SD2;Twnhse	SD2;Twnhse		SD2;Twnhse			
Quality of Construction	Q4	Q4		Q4			
Actual Age	72	70	0	69	0		
Condition	C3	C3		C3			
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 2 / 1.0	6 / 3 / 1.0	0	6 / 3 / 1.1	-2,500	/ /	
Gross Living Area	896 sq.ft.	1,008 sq.ft.	-5,040	1,044 sq.ft.	-6,660	sq.ft.	
Basement & Finished Rooms Below Grade	448sf358sfwu 1rr0br1.0ba0o	504sf504sfwu 1rr0br0.1ba0o	0 +2,500	522sf522sfwu 1rr0br0.0ba0o	0 +5,000		
Functional Utility	Adequate	Adequate		Adequate			
Heating/Cooling	Fwa/Cac	Fwa/Cac		Fwa/Cac			
Energy Efficient Items	None	None		None			
Garage/Carport	1dw	1dw		1dw			
Porch/Patio/Deck	C-Patio	Patio	+2,500	Patio	+5,000		
KITCHEN/BATHS	Updated	Updated		Modern	+10,000		
UPGRADES	Updated	Updated		Typical	0		
FIREPLACES	None	None		None			
Net Adjustment (Total)		☐ + ☒ -	$ -40	☒ + ☐ -	$ 10,840	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 0.0 % Gross Adj. 3.2 %	$ 314,960	Net Adj. 3.3 % Gross Adj. 8.8 %	$ 340,840	Net Adj. % Gross Adj. %	$

SALE HISTORY

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Record/BMLS	Public Record/BMLS	Public Record/BMLS	
Effective Date of Data Source(s)	04/16/2025	04/16/2025	04/16/2025	

Analysis of prior sale or transfer history of the subject property and comparable sales The prior sales history of the subject and comparable sales revealed nothing other than what appear to be arm's length transactions at sales prices consistent with competing properties.The local MLS was used as the primary source for the above prior sales data.

ANALYSIS / COMMENTS

Analysis/Comments

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ADDITIONAL COMMENTS

Appraisers Are Not To Be Considered Home Inspectors. Appraisers Are Not Licensed Home Inspectors And If The Lender Wants A Home Inspection The Lender Should Order One.

In Some Instances The Finished Basement Square Footage Is Not Listed Per The Tax Record. The Appraiser Estimated The The Basement Footage And Finished Square Footage.

The Cost Approach Has Only Been Developed By The Appraiser To Support Their Opinion Of The Properties Market Value. Use Of This Data, In Whole Or Part, For Other Purposes Is Not Intended By The Appraiser. Nothing Set Forth In The Appraisal Should Be Relied Upon For The Purposes 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 Nay Date Other Then The Effective Date Of This Appraisal Due To Changing Costs Of Labor And Materials And Due To Changing Building Codes And Government Regulations And Requirements.

The Cost Approach Is Not A Binding Requirement, However At The Lender/Clients Request The Appraiser Completed This Section Of The URAR 1004 Form. The Appraiser Is Not An Expert In The Field Of Home Construction Cost And The The Data And Dollar Figures Stated In The Cost Section Should Not Be Construed As 'Exact' The Appraiser Utilized Information From Cost Handbooks As Well As Information Provided By Local Builders & Retailers. However Due To Fluctuations In The Real Estate Market As Well As Fluctuations In The Cost Of Building Materials, The Appraiser Recommends The Reader/Intended User Of This Report Not Perceive These Figures As An Exact Formula (End Result) And Should Not Be Relied Upon.

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 subject's site value was based on research via county auditors, public data sources and appraisal data, including, but not limited to sales and or active/pending offerings.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Local Builders

Quality rating from cost service Average Effective date of cost data 04/2025

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

Physical Depreciation was calculated using the effective age/economic life method. No significant functional or external depreciation was noted.

OPINION OF SITE VALUE				=$ 75,000
DWELLING	896	Sq.Ft. @ $	283.00	=$ 253,568
	448	Sq.Ft. @ $	163.00	=$ 73,024
				=$
Garage/Carport		Sq.Ft. @ $		=$
Total Estimate of Cost-New				=$ 326,592
Less Depreciation	Physical 130,637	Functional	External	=$(130,637)
Depreciated Cost of Improvements				=$ 195,955
"As-is" Value of Site Improvements				=$ 28,950
INDICATED VALUE BY COST APPROACH				**=$ 299,905**

Estimated Remaining Economic Life (HUD and VA only) 36 Years

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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APPRAISER

Signature 
Name Areej Rasheed
Company Name Gallop Appraisals, Inc
Company Address 12723 Lotte Dr
Woodbridge, Va 22192
Telephone Number 7039804212
Email Address gallopappraisals@gmail.com
Date of Signature and Report 04/22/2025
Effective Date of Appraisal 04/16/2025
State Certification #
or State License # 030034574
or Other (describe) State #
State MD
Expiration Date of Certification or License 03/07/2028

ADDRESS OF PROPERTY APPRAISED

5013 Roseld Ct
Oxon Hill, MD 20745
APPRAISED VALUE OF SUBJECT PROPERTY $ 325,000

LENDER/CLIENT

Name Corporate Settlement Solutions
Company Name First National Bank of Pennsylvania
Company Address 4140 East State Street Hermitage PA 16148
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

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Market Conditions Addendum to the Appraisal Report

440208Griffith
File No. VLMD-0010831

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 5013 Roseld Ct City Oxon Hill State MD ZIP Code 20745

Borrower JAWAYNE D DAVIS

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)	11	1	1	☐ Increasing ☒ Stable ☐ Declining
Absorption Rate (Total Sales/Months)	1.83	0.33	0.33	☐ Increasing ☒ Stable ☐ Declining
Total # of Comparable Active Listings	N/A	N/A	1	☐ Declining ☒ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	3.0	☐ Declining ☒ Stable ☐ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Median Comparable Sale Price	320,000	320,000	325,000	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Sales Days on Market	37	50	25	☐ Declining ☒ Stable ☐ Increasing
Median Comparable List Price	0	0	330,000	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Listings Days on Market	0	0	4	☐ Declining ☒ Stable ☐ Increasing
Median Sale Price as % of List Price	100	100	100	☐ Increasing ☒ Stable ☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☒ Yes ☐ No				☐ Declining ☒ Stable ☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions have decreased both in amount and frequency from 12 months ago.Over the prior 6 months both the amount and frequency have stabilized at an estimatedof upto 3% of sales price and on approximately 50% of all transactions now include some form of seller concessions.Typically these are paid to the buyer to cover recurring and nonrecurring closing costs.

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).
Appraiser has found very few Short Sales/Foreclosures.

Cite data sources for above information. BMLS/ Public 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.
Please note that "not avail." Appears in the 1004mc in several sections. These sections are data from actives at a period in time some time ago. The localMLS does not allow a search for this dated information. The analysis of this form is not compromised by this data missing, as the most important data is still present (rate of absorption -vs- current amount of listings on the market as of the effective date.
Appraiser has fully analyzed the above information and taken these factors into account throughout the scope of work involved in this report. These factors play a large roll in the determination of comparable sales and the adjustments to those sales as is necessary. These actions take into account the implied actions of informed buyers in the subject's market place.

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.

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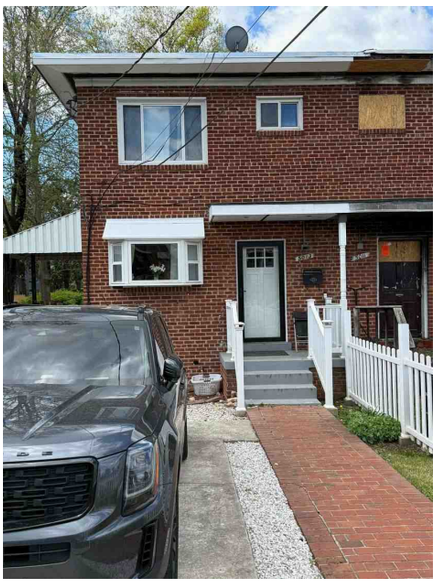
APPRAISER

Signature	Signature
Appraiser Name Areej Rasheed	Supervisory Appraiser Name
Company Name Gallop Appraisals, Inc	Company Name
Company Address 12723 Lotte Dr, Woodbridge, Va 22192	Company Address
State License/Certification # 030034574 State MD	State License/Certification # State
Email Address gallopappraisals@gmail.com	Email Address

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Subject Photo Page

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



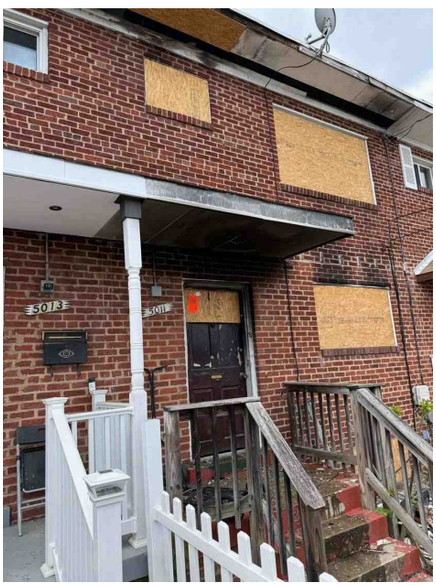
Subject Front

5013 Roseld Ct

Sales Price	
Gross Living Area	896
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3841 sf
Quality	Q4
Age	72



Subject Rear



Subject Side

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Photograph Addendum

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



Subject Side



Subject Number



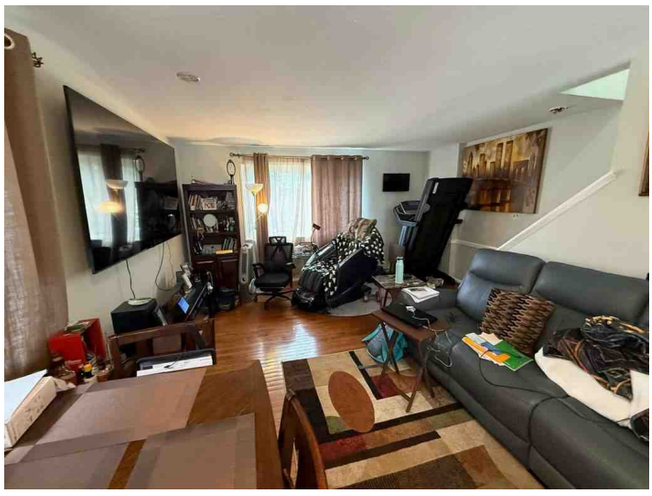
Street Photo



Street Photo



Kitchen



Living Room

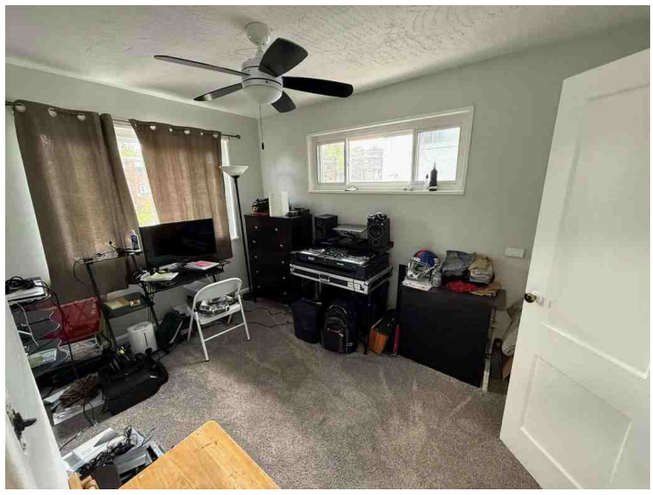
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Photograph Addendum

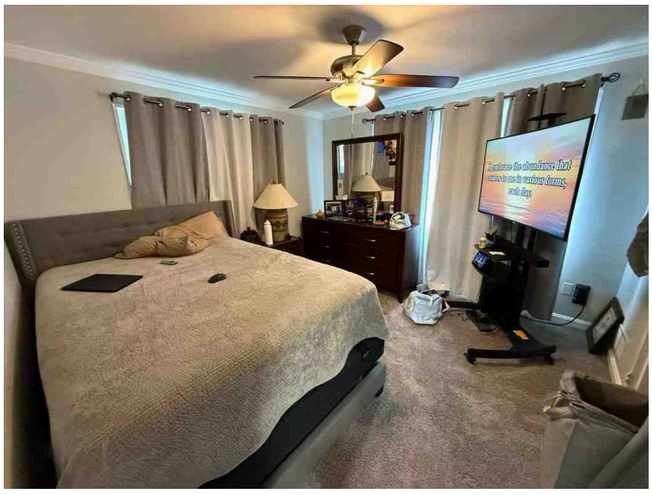
Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



Dining Room



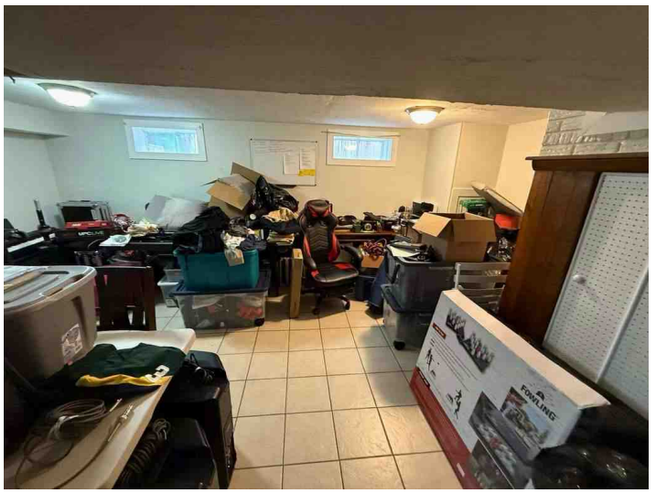
Bedroom



Bedroom



Bath



Rec Room-Below Grade

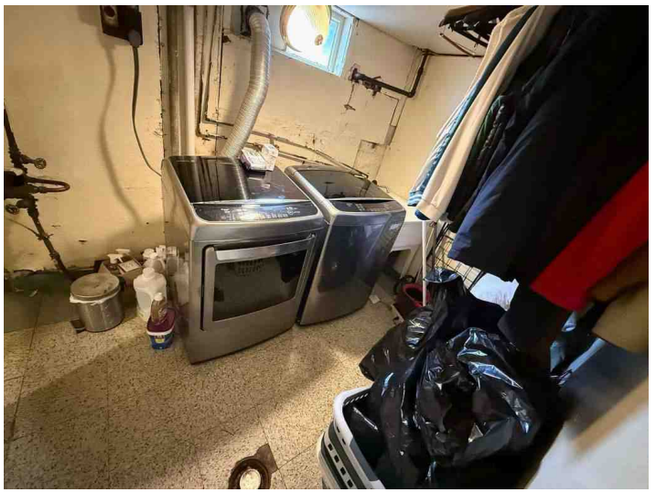


Bath-Below Grade

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Photograph Addendum

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



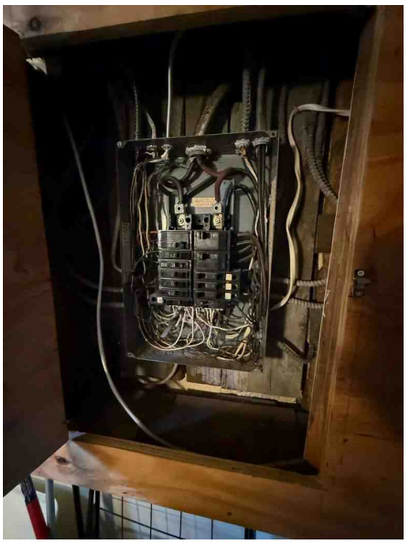
Laundry



Utility



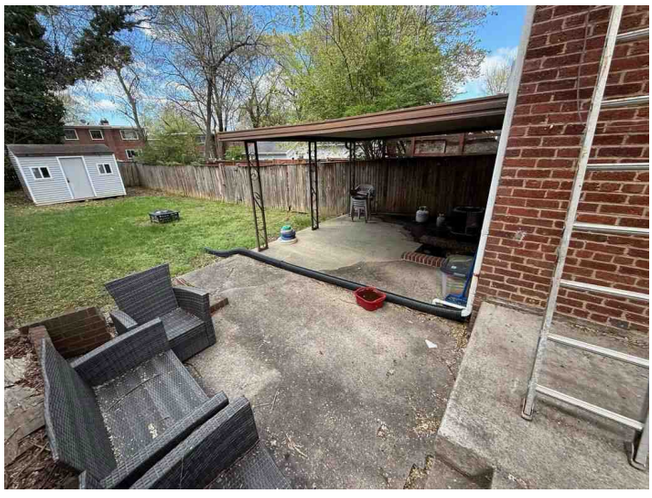
Smoke/CO Detector



Electrical Panel



Shed

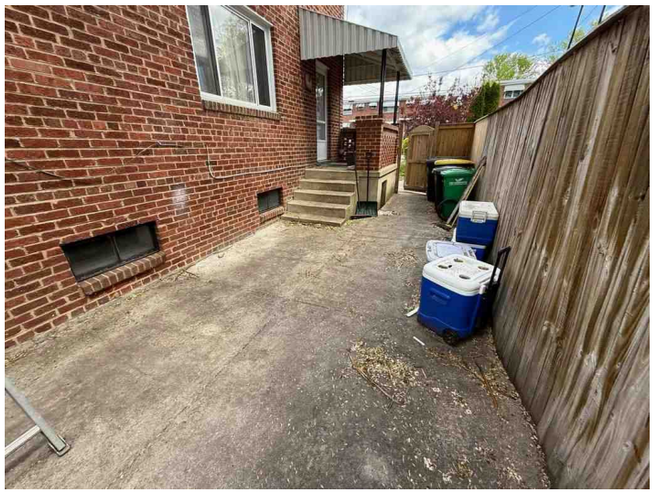


C-Patio

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Photograph Addendum

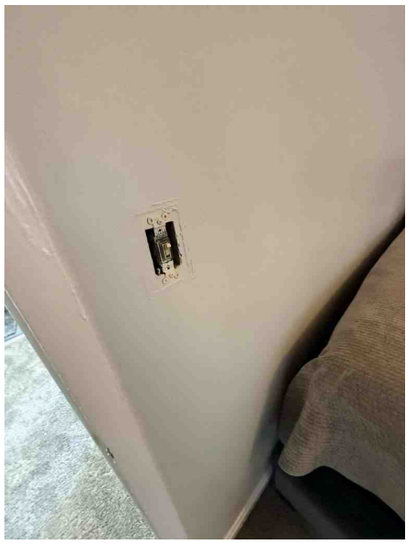
Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



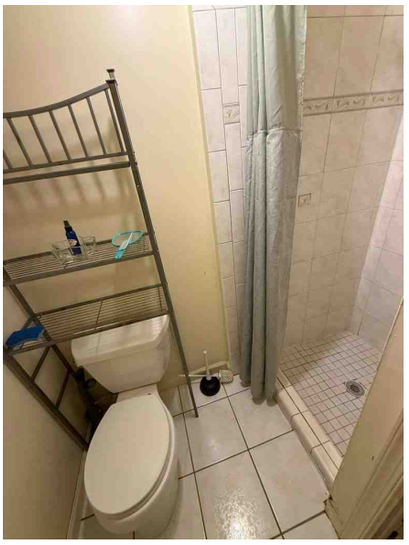
Patio



HVAC



Outlet cover missing



Other view-Bath Below Grade

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Comparable Photo Page

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



Comparable 1

627 Hampton Dr

Prox. to Subject	0.06 miles S
Sale Price	325,000
Gross Living Area	896
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3122 sf
Quality	Q4
Age	72



Comparable 2

632 Maury Ave

Prox. to Subject	0.12 miles NW
Sale Price	320,000
Gross Living Area	1,008
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	2001 sf
Quality	Q4
Age	75



Comparable 3

5032 Roseld Ct

Prox. to Subject	0.06 miles SE
Sale Price	305,000
Gross Living Area	896
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3857 sf
Quality	Q4
Age	72

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Comparable Photo Page

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



Comparable 4

939 Owens Rd

Prox. to Subject	0.28 miles NE
Sale Price	315,000
Gross Living Area	1,008
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	4879 sf
Quality	Q4
Age	70



Comparable 5

4924 Maury Pl

Prox. to Subject	0.13 miles NE
Sale Price	330,000
Gross Living Area	1,044
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	3662 sf
Quality	Q4
Age	69

Comparable 6

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

Supplemental Addendum

File No. VLMD-0010831

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						

Supplemental Addendum

EXPOSURE TIME: 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.

Using the Matrix MLS as a data source, the exposure time of the subject property is estimated to be 1-120 days.

Utilities were connected and in working order at the time of appraisal. insoection. It is assumed that all appliances , heating and air conditioning units aare in wokring conditions.

Upto 3% Sellar concession is typical in subject's market that's why no adjustments were made to the comps which have 3% or less Sellar concession.

It was necessary to analyze comparable sales that conveyed over 90 days prior to the appraisal date. This was necessary to properly balance the four major elements of comparison. The older sales after adjustments are considerd best indicators of the subject's current market value. Other sales have required more adjustments and would have reduced the reliability of the subjects indicated value.

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.

No personal property was included in the valuation of the subject property.

Appraiser does not have access to HOA docs. Homeowner's association was contacted but no reply was given. According to Owner no HOA is not under any pending litigation.

As an appraiser, we have no authorization to enter onto private property so that we may take better pictures of comparbales This could raise legal and safety issues. As a result in situations such as these, extra care and diligecne are used when taking comparable photos. Due to neighborhood watchers in the area, Appraiser was not able to take photos of comarbales; thus BMLS photos were used.

The GLA was calculated as per ANSI Standard Z765-2021 .

Fire/Smoke detector: There was a fire/smoke detector installed. Appraiser is not expert in home inspection to verify if this device can also detect Carbon Monoxide and/or in working condition. If client wants definite certainty, inspection by qualified home inspector is required. The cost to install fire/smoke/ Carbon Monoxide detector is negligible with no effect on value.

A market analysis was performed within the subject’s market area to establish a suitable time adjustment based on the prevailing market trends at the time the comparable property went under contract. After a thorough evaluation of property value trends, inventory levels in the subject neighborhood, and typical marketing times, it was concluded that no time adjustment is necessary. As a result, a zero-dollar adjustment has been applied and is documented in this report. The data for this analysis was sourced from BrightMLS.

The analysis of property value trends, supply of properties in the subject neighborhood, and marketing time was completed to ensures an accurate representation of market conditions. These factors were evaluated based on properties considered competitive to the subject property. The reported trends are supported by 12 months of market data, offering a comprehensive view of overall market movement. The data utilized in this analysis was sourced from BrightMLS, with a summary of the data also provided in the 1004-MC form.

Fee for this appraisal report was $280

Revision 4/21/2025
-Owner of public record name revised
-Parcel number revised
--Appraiser did not take Shed Interior photo as access was not granted at the time of inspection. As per owner shed is used as a storage only.

Serial# A626585A
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Appraiser Independence Certification

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 Corporate Settlement Solutions, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of First National Bank of Pennsylvania, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Corporate Settlement Solutions 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 an appraisal report;

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

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

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

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

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

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

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

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Areej Rasheed

Signature

04/22/2025

Date

Areej Rasheed

Appraiser's Name

030034574

State License or Certification #

State Title or Designation

03/07/2028

Expiration Date of License or Certification

MD

State

5013 Roseld Ct, Oxon Hill, MD 20745

Address of Property Appraised

05/13

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, 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 are either 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 residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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

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

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

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

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USPAP Compliance Addendum

Loan # 440208Griffith
File # VLMD-0010831

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

☒ Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

☐ I have NOT made a personal inspection of the property that is the subject of this report.

☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 1-120 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 1-120 day(s).

esign.alamode.com/verify Serial:A626585A

APPRAISER

Signature: Areej Rasheed

Name: Areej Rasheed

Date of Signature: 04/22/2025

State Certification #:

or State License #: 030034574

State: MD

Expiration Date of Certification or License: 03/07/2028

Effective Date of Appraisal: 04/16/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature:

Name:

Date of Signature:

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

Form ID20EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Areej Rasheed
Serial# A626585A
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Aerial Map

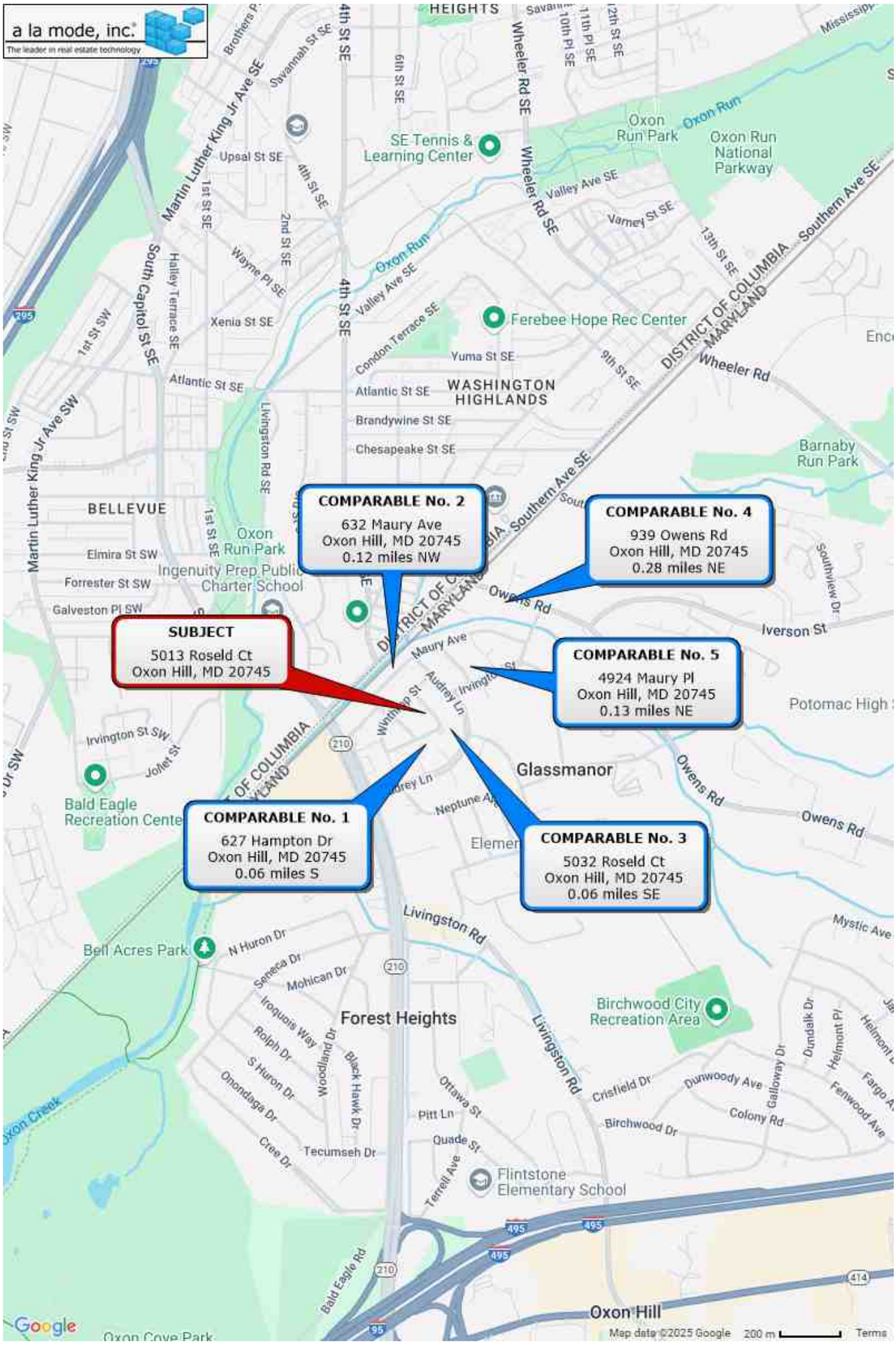
Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



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Location Map

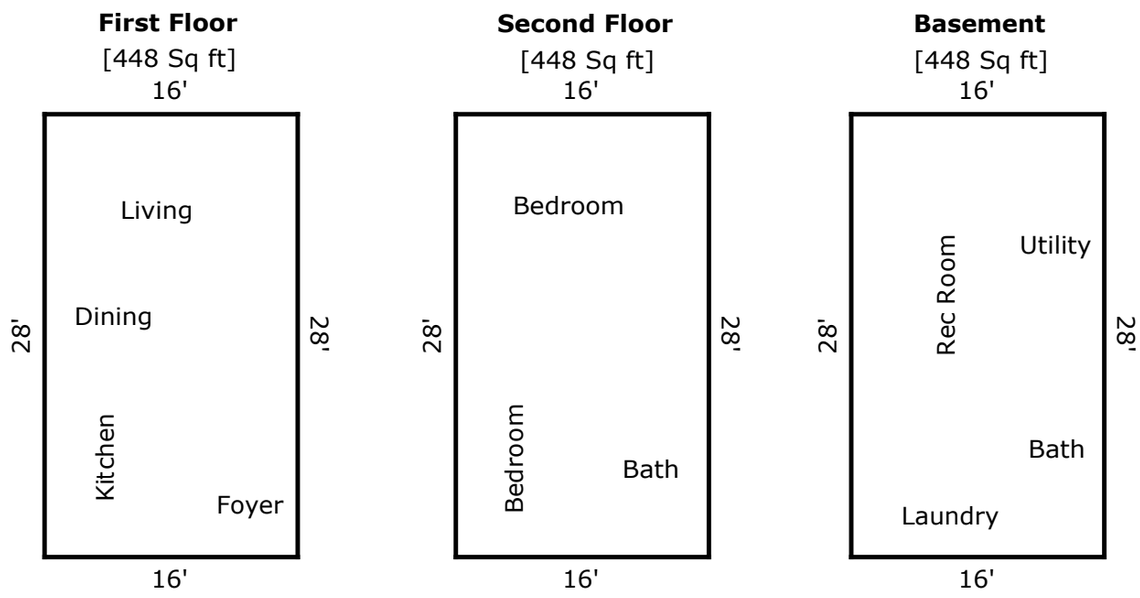
Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



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Building Sketch

Borrower	JAWAYNE D DAVIS						
Property Address	5013 Roseld Ct						
City	Oxon Hill	County	Prince Georges	State	MD	Zip Code	20745
Lender/Client	First National Bank of Pennsylvania						



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	448 Sq ft	28 × 16 = 448
Second Floor	448 Sq ft	28 × 16 = 448
Total Living Area (Rounded):	**896 Sq ft**	
Non-living Area		
Basement	448 Sq ft	16 × 28 = 448

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License



Maryland
DEPARTMENT OF LABOR

LICENSE * REGISTRATION * CERTIFICATION * PERMIT

STATE OF MARYLAND

MARYLAND DEPARTMENT OF LABOR

Wes Moore
Governor
Aruna Miller
Lt. Governor
Portia Wu
Secretary

COMMISSION OF RE APPRAISERS & HOME INSPECTORS

CERTIFIES THAT:

AREEJ RASHEED

IS AN AUTHORIZED: 03- CERTIFIED RESIDENTIAL

LIC/REG/CERT	EXPIRATION	EFFECTIVE	CONTROL NO
34574	03-07-2028	01-06-2025	6380486

Signature of Bearer

Secretary

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

Serial# A626585A
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GREAT AMERICAN INSURANCE GROUP

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP3669867-24** Renewal of: **RAP3669867-23**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured**: **Areej Rasheed**

Item 2. **Address**: **12723 Lotte Dr**

City, State, Zip Code: **Woodbridge, VA 22192**

Item 3. **Policy Period**: From **08/02/2024** *(Month, Day, Year)* To **08/02/2025** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **1,000,000** **Damages** Limit of Liability – Each **Claim**

B. $ **1,000,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **2,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **2,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**):

A. $ **0.00** Each **Claim**

B. $ **0.00** Aggregate

Item 6. **Premium**: $ **650.00**

Item 7. **Retroactive Date** (if applicable): **08/02/2018**

Item 8. **Forms, Notices and Endorsements attached**:

D42100 (03/15) D42300 VA (03/15) IL7324 (07/21)
D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Authorized Representative

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