2606510916

Uniform Residential Appraisal Report (Hybrid)

File # 4485800.2

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 5 Maple Tree Dr | City Westampton | State NJ | Zip Code 08060

Borrower Cheryl & Carleton Curry | Owner of Public Record See attached addenda. | County Burlington

Legal Description Block 803.07 Lot 25

Assessor's Parcel # 37-00803-07-00025 | Tax Year 2025 | R.E. Taxes $ 9,954

Neighborhood Name Irick Woods | Map Reference 15804 | Census Tract 7027.02

Occupant ☒ Owner ☐ Tenant ☐ Vacant | Special Assessments $ 0 | ☐ PUD | HOA $ 0 ☐ per year ☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)

Lender/Client Pentagon Federal Credit Union | Address 2930 Eisenhower Ave , Alexandria, VA 22314

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 ☒ No

Report data source(s) used, offering price(s), and date(s).

Research of the applicable public records, private data services and an interview of the current owner, revealed that the subject property is not under current agreement or option and is not offered for sale on the open market.

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	☒ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE		AGE	One-Unit	75 %
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	$(000)		(yrs)	2-4 Unit	0 %
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	☐ Over 6 mths	640	Low	20	Multi-Family	5 %
								820	High	60	Commercial	10 %
								700	Pred.	40	Other	10 %

Neighborhood Boundaries

Bounded by Jew Jersey Turnpike to the North; Burlington Jacksonville Rd to the East; Rancocas Rd to the South and West

Neighborhood Description

See attached addenda. Although the final opinion of value is above the predominant value by more than 7%, the subject is not considered an over improvement for the market.

Market Conditions (including support for the above conclusions)

See attached addenda.

SITE

Dimensions 160 x 271.0125 | Area 43362 sf | Shape Rectangular | View N;Res;

Specific Zoning Classification R-1 | Zoning Description See attached addenda.

Zoning Compliance ☒ 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? ☒ Yes ☐ No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements-Type	Public	Private
Electricity	☒	☐	Water	☒	☐	Street asphalt	☒	☐
Gas	☒	☐	Sanitary Sewer	☐	☒ on-site septic	Alley none	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 34005C0139F | FEMA Map Date 12/21/2017

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe.

The site was found to be typical in size, shape and utility. No adverse easements, encroachments, special assessments, slide areas or other adverse conditions noted on this site. On site septic is typical for the market place. Marketability is not adversely affected.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	☒ One ☐ One with Accessory Unit	☒ Concrete Slab	☐ Crawl Space	Foundation Walls	Poured Concret/Avg	Floors	Lam/Carpet/Avg
# of Stories	2	☐ Full Basement	☐ Partial Basement	Exterior Walls	Vinyl/Avg	Walls	Drywall/Avg
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	0 sq. ft.	Roof Surface	Asphalt/Avg	Trim/Finish	Wood/Avg
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish	0 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Ceramic/Avg
Design (Style)	Colonial	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	Double hung/Avg	Bath Wainscot	Ceramic/Avg
Year Built	1975	Evidence of	☐ Infestation	Storm Sash/Insulated	Vinyl/Avg	Car Storage	☐ None
Effective Age (Yrs)	25	☐ Dampness	☐ Settlement	Screens	Nylon/Avg	☒ Driveway	# of Cars 2
Attic	☐ None	Heating	☒ FWA ☐ HWBB ☐ Radiant	Amenities	☐ WoodStove(s) # 0	Driveway Surface	asphalt
☐ Drop Stair	☐ Stairs	☐ Other	Fuel Gas	☒ Fireplace(s) #	1 ☐ Fence none	☒ Garage	# of Cars 2
☐ Floor	☒ Scuttle	Cooling	☒ Central Air Conditioning	☒ Patio/Deck	Rear ☒ Porch Front	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☐ Individual	☐ Other	☐ Pool	none ☐ Other none	☒ Att.	☐ Det ☐ Built-in

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

Finished area above grade contains: 8 Rooms | 4 Bedrooms | 2.1 Bath(s) | 2,738 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.)

Additional features included: fireplace; rear deck; rear patio; front porch.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

C4;No updates in the prior 15 years;Based on the provided property data collection, the subject was observed in average/dated condition. The subject is a 4 bed/2.1 bath Colonial which was built in 1975. The ktichen and bathrooms were rated in average/dated condition with no evidence of recent renovations. The subject appeared owner occupied at time of inspection. The utilities were turned on and operational. The subject property is free and clear of any damage due to the recent storms and there is no effect on the subjects marketability. See attached property data report.

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

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

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There are 1 comparable properties currently offered for sale in the subject market ranging in price from $ 724,000 to $ 724,000 .

There are 5 comparable sales in the subject market within the past twelve months ranging in sale price from $ 662,500 to $ 779,509 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	5 Maple Tree Dr Westampton, NJ 08060	5 Laurel Tree Dr Westampton, NJ 08060		206 Dogwood Dr Westampton, NJ 08060		9 Roberts Dr Westampton, NJ 08060	
Proximity to Subject		0.35 miles S		2.64 miles NE		1.60 miles NE	
Sale Price	$		$ 662,500		$ 700,000		$ 779,509
Sale Price/Gross Liv. Area	$ sq.ft.	$ 276.96 sq.ft.		$ 211.67 sq.ft.		$ 207.65 sq.ft.	
Data Source(s)		Bright#NJBL2105754;DOM 10		Bright#NJBL2104044;DOM 55		Bright#NJBL2097684;DOM 12	
Verification Source(s)		Assessor Records/Broker		Assessor Records/Broker		Doc#13802-873/Broker	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment
Sale or Financing Concessions		ArmLth		ArmLth		ArmLth	
		Conv;2500	-2,500	Conv;9500	-9,500	Conv;0	
Date of Sale/Time		s05/26;c03/26		s05/26;c01/26		s11/25;c10/25	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	43362 sf	20030 sf	+10,712	1.84 ac	-16,891	1.14 ac	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Colonial	DT2;Colonial		DT2;Contemp	0	DT2;Contemp	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	51	31	0	53	0	37	0
Condition	C4	C3	-20,000	C4		C3	-20,000
Above Grade Room Count	Total Bdrms. Baths: 8 4 2.1	Total Bdrms. Baths: 9 4 2.1	0	Total Bdrms. Baths: 10 4 2.1	0	Total Bdrms. Baths: 9 3 2.1	0
Gross Living Area	2,738 sq.ft.	2,392 sq.ft.	+17,300	3,307 sq.ft.	-28,500	3,754 sq.ft.	-50,800
Basement & Finished Rooms Below Grade	0sf	996sf697sfin	-20,000	1454sf0sfin	-20,000	1577sf0sfwu	-20,000
		1rr0br0.0ba1o	-15,000				
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None known	None known		Solar Panels	0	None known	
Garage/Carport	2ga2dw	2ga4dw	0	2ga2dw		3ga3dw	-12,000
Porch/Patio/Deck	Porch/Pat/Deck	Patio/Deck	+5,000	Porch/Deck	+5,000	Porch/Deck	+5,000
Fireplace(s)	1 Fireplace	1 Fireplace		3 Fireplaces	-8,000	2 Fireplaces	-4,000
Pool	None	None		In ground pool	-30,000	In ground pool	-30,000
Net Adjustment (Total)		☐ + ☒ -	$ -24,488	☐ + ☒ -	$ -107,891	☐ + ☒ -	$ -131,800
Adjusted Sale Price of Comparables		Net Adj. 3.7 % Gross Adj. 13.7 %	$ 638,012	Net Adj. 15.4 % Gross Adj. 16.8 %	$ 592,109	Net Adj. 16.9 % Gross Adj. 18.2 %	$ 647,709

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

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

Data source(s) Corelogic Public Records

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

Data source(s) MLS, Public Record

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	04/27/2015			
Price of Prior Sale/Transfer	$1			
Data Source(s)	Corelogic Public Records	Corelogic Public Records	Corelogic Public Records	Corelogic Public Records
Effective Date of Data Source(s)	06/19/2026	06/19/2026	06/19/2026	06/19/2026

Analysis of prior sale or transfer history of the subject property and comparable sales

Corelogic public records indicate the subject's most recent transfer occurred on 4/27/2015 (correction deed - doc #13814-3293 recorded on 4/1/2026). Corelogic public records also indicate the following transfer(s) of the subject within the last three years: [deed (reg) on 1/8/2026, doc# 13807-2842 recorded on 2/7/2026]

Summary of Sales Comparison Approach

See attached addenda.

Indicated Value by Sales Comparison Approach $ 645,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 645,000 Cost Approach (if developed) $ Income Approach (if developed) $

See attached addenda.

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:

See attached Statement of Limiting conditions and Supplemental Addendum .

Based on the 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 $ 645,000 as of 06/18/2026 , the effective date of this appraisal.

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Appraisal Assignment Type: Hybrid
Subject Property Data Collection Method: Physical
Subject Property Data Collection Date: 2026-06-17
Subject Property Data Collection Workforce: Other

ADDITIONAL COMMENTS

Property interest appraised:
The property interest appraised in this report is Fee Simple.

Type of value:
Market value as defined specific in regulations published pursuant to Title IX of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA).

Exposure Time
Exposure time is always presumed to precede the effective date of appraisal. It is the estimated length of time the property would have been offered on the market, prior to the hypothetical sale, at the appraised value, on the effective date of the appraisal. It is a retrospective estimate based on analysis of past events assuming a competitive and open market. This includes not only adequate, sufficient and reasonable time, but adequate, sufficient and reasonable effort. It is often expressed as a range is and based on the following:
1.Statistical information about the days on market, most commonly obtained from the local MLS
2.Information gathered through sales verification
3.Interviews with market participants
Based on historical market conditions, A reasonable exposure time for the subject property developed independently from the stated marketing time is 2-3 months. This is based on the analyses of current market trends in the competing market and takes into consideration the size, condition and price range of the subject property and it's competing market area.

Property Data Collector Name, Peter Hilerio

COST APPROACH

COST APPROACH TO VALUE

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Site value is estimated at $160,000 based on similar market land sales and/or the extraction method. Land to value ratio is 24.80% and is typical for the subject's market area. Marketability is not adversely affected.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data n/a

Quality rating from cost service n/a Effective date of cost data n/a

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

n/a

OPINION OF SITE VALUE			=$ 160,000
Dwelling	Sq. Ft. @ $		=$
	Sq. Ft. @ $		=$
			=$
Garage/Carport	Sq. Ft. @ $		=$
Total Estimate of Cost-New			=$
Less Depreciation	Physical	Functional	External =$ ( )
Depreciated Cost of Improvements			=$
"As-is" Value of Site Improvements			=$
Indicated Value by Cost Approach			=$

Estimated Remaining Economic Life (HUD and VA only) 35 Years

INCOME

INCOME APPROACH TO VALUE

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

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

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

Describe common elements and recreational facilities

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This report form is designed to report an appraisal of a one-unit 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) obtain and review adequate and reliable information for the subject property including, but not limited to, property data based on interior and exterior property data collection, public and/or private data records, and information as described by the appraiser in the appraisal report, (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, and (3) 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 included a floor plan in this appraisal report, which was completed as part of the property data report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser makes no guarantees, express or implied, regarding the accuracy of this data.

4. Unless noted otherwise, the appraiser has relied on interior and exterior subject property data obtained through a property data report. Such data includes, but is not limited to, a floor plan, photographs, and property characteristics. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data. The appraiser assumes that the property characteristics have not changed since the date of the property data report.

5. 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.

6. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) 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.

7. 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 did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from the property data report. I 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.

APPRAISER



Signature

Name: James McCartney

Company Name: McCartney Appraisal Group, PC

Company Address: 1324 Oxford Valley Rd

Yardley , PA 19067-4531

Telephone Number: (215) 360-3329

Email Address: themccartneygroup@comcast.net

Date of Signature and Report: 06/22/2026

Effective Date of Appraisal: 06/18/2026

State Certification #: 42RC00160900

or State License #:

or Other (describe): State #:

State: NJ

Expiration Date of Certification or License: 12/31/2027

ADDRESS OF PROPERTY APPRAISED

5 Maple Tree Dr

Westampton , NJ 08060

APPRAISED VALUE OF SUBJECT PROPERTY $: 645,000

LENDER/CLIENT

Name: Class Valuation

Company Name: Pentagon Federal Credit Union

Company Address: 2930 Eisenhower Ave

Alexandria , VA 22314

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:

Uniform Residential Appraisal Report (Hybrid)

2606510916
File # 4485800.2

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Address	5 Maple Tree Dr Westampton, NJ 08060	15 E Dogwood Ct Westampton, NJ 08060		
Proximity to Subject		2.65 miles NE		
Sale Price	$	$ 724,000	$	$
Sale Price/Gross Liv. Area	$ sq.ft.	$ 243.12 sq.ft.	$ sq.ft.	$ sq.ft.
Data Source(s)		Bright#NJBL2112948;DOM 11		
Verification Source(s)		Assessor Records/Broker		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) $ Adjustment	DESCRIPTION + (-) $ Adjustment	DESCRIPTION + (-) $ Adjustment
Sale or Financing Concessions		Listing		
Date of Sale/Time		Active -21,720		
Location	N;Res;	N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		
Site	43362 sf	1.64 ac -12,891		
View	N;Res;	N;Res;		
Design (Style)	DT2;Colonial	DT2;Colonial		
Quality of Construction	Q4	Q4		
Actual Age	51	40 0		
Condition	C4	C3 -40,000		
Above Grade Room Count	Total 8 / Bdrms. 4 / Baths 2.1	Total 10 / Bdrms. 4 / Baths 2.1 0	Total / Bdrms. / Baths	Total / Bdrms. / Baths
Gross Living Area	2,738 sq.ft.	2,978 sq.ft. -12,000	sq.ft.	sq.ft.
Basement & Finished Rooms Below Grade	0sf	0sf		
Functional Utility	Typical	Typical		
Heating/Cooling	FWA/CAC	FWA/CAC		
Energy Efficient Items	None known	None known		
Garage/Carport	2ga2dw	2ga2dw		
Porch/Patio/Deck	Porch/Pat/Deck	Porch/Deck +5,000		
Fireplace(s)	1 Fireplace	2 Fireplaces -4,000		
Pool	None	None		
Net Adjustment (Total)		☐ + ☒ - $ -85,611	☐ + ☐ - $	☐ + ☐ - $
Adjusted Sale Price of Comparables		Net Adj. 11.8 % Gross Adj. 13.2 % $ 638,389	Net Adj. % Gross Adj. % $	Net Adj. % Gross Adj. % $

ANALYSIS/COMMENTS

Summary of Sales Comparison Approach

A 3% list to sales price adjustment (when necessary) was applied based on 1004MC.

ITEM	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer	04/27/2015			
Price of Prior Sale/Transfer	$1			
Data Source(s)	Corelogic Public Records	Corelogic Public Records		
Effective Date of Data Source(s)	06/19/2026	06/19/2026		

Analysis of prior sale or transfer history of the subject property and comparable sales

TEXT ADDENDUM

File # 4485800.2

Borrower/Client	Cheryl & Carleton Curry						
Property Address	5 Maple Tree Dr						
City	Westampton	County	Burlington	State	NJ	Zip Code	08060
Lender	Pentagon Federal Credit Union						

General Text Addendum
Scope of Work

The appraiser

Will virtually inspect the subject property for purposes of noting the characteristics of the property that are relevant to it's valuation;

Will investigate available market data for use in a sales comparison approach to value, and if appropriate, cost and income capitalization approaches. The appraiser's investigation will include research of public records through the use of commercial sources of data such as printed comparable data services, computerized databases, etc. Search parameters such as dates of sales, leases, locations, sizes, types of properties and distances from the subject will start with relatively narrow constraints and, if necessary, be expanded until the appraiser has either retrieved data sufficient (in the appraiser's opinion) to estimate market value, or until the appraiser believes they have reasonably exhausted the available pool of data. Researched sales data will be viewed and, if found to be appropriate, efforts will be made to verify the data with persons directly involved with the transactions such as buyers, seller, brokers or agents. At the appraiser's discretion some data will be used without personal verification if, in the appraiser's opinion, the data appears to be correct. In addition, appraisers will consider any appropriate listings or properties found through observation during the data collection process. Appraiser will report only the data deemed to be pertinent to the valuation problem;

Will investigate and analyze any pertinent easements or restriction, on the fee simple ownership of the subject property. It is the client's responsibility to supply the appraiser with a title report. If a title report is not available, the appraiser will rely on a visual inspection and identify any readily apparent easements of restrictions;

Will analyze the data found and reach conclusions regarding the market value, as defined in the report, of the subject property as of the date of value using appropriate valuation approach(es) identified above;

Will prepare the appraisal in compliance with the Uniform Standards of Professional Appraisal Practice as promulgated by The Appraisal Foundation and the Code of Professional Ethics and Certification Standard of the Appraisal Institute;

Will not be responsible for ascertaining the existence of any toxic waste or other contamination present on or off the site. Appraisal will, however, report any indications of toxic waste or contaminant that may affect value if they are readily apparent during the appraiser's investigations. Appraiser cautions the user of the report that the appraiser is not an expert in such matters and that appraiser may overlook contamination that might not be readily apparent to parties who are experts in such matters.

Will prepare an Appraisal Report, as defined in USPAP, which will include third party provided photographs of the subject property, descriptions of the subject neighborhood, the site, any improvements on the site, a description of the zoning, a highest and best use analysis, a summary of the most important sales used in the appraiser's valuation, a reconciliation and conclusion, a map illustrating the sales in relationship to the subject property, and any third party data deemed by the appraiser to be relevant to the assignment. Pertinent data and analyses not included in the report may be retained in appraiser's files.

Assumptions and Limiting Conditions
The appraisal has been made with the following assumptions and limiting conditions:

This is an Appraisal report, which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice for an Appraisal Report. As such it presents only Summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated in the report. The appraiser is not responsible for unauthorized use of this report.

The legal description furnished is based on the available data to the appraiser from online county records. The appraiser was not given a copy of the deed for review, however has provided the deed/book and page for reference. Unless otherwise noted in the site description and to the best of the appraisers knowledge, there are no easements on the property which would impact marketability.

The property was appraised as having knowledgeable ownership and competent management.

The appraiser has made no survey and assumes no responsibility in connection with such matters.

The information identified in this report as being furnished by others was believed to be reliable, but no responsibility is assumed for its accuracy.

Information, estimate, and opinions furnished to the appraiser and contained in this report were obtained from sources considered reliable and believed to be true and correct. However, the appraiser can assume no responsibility for accuracy of such items furnished to the appraiser.

Neither all nor any part of the contents of this report shall be conveyed to the public through advertising, public relations, news, sales, or other media without the written consent and approval of the author, particularly as to the valuation conclusions, the identity of the appraisers or the firm which they are connected.

URAR (Hybrid): Current Owner
Kimberley C Chandler & Carleton Curry

URAR (Hybrid) : Neighborhood - Description
The subject is located in the Irick Woods neighborhood of Westampton Township, Burlington County. The area consists primarily of various design single family homes with typical lot sizes less than 1 acre. Present land use is predominately single family residential, with some percentages of 2-4 unit, multi-family units, commercial use and vacant land (if applicable). It is located within 1/2 mile of New Jersey Turnpike and Rancocas. It's proximity to public transportation, employment, schools and shopping are all considered positive influences on marketability and are located within typical distances for a suburban neighborhood. There were no negative external influences which impacted the marketability.

Land use classified as "other" includes parks, schools, woodlands, bodies of water and open space.

URAR (Hybrid): Zoning Description
The subject property is situated within the R-1 (Residential) zoning district of Westampton Township, Burlington County. The present use of the property as a single-family detached residential dwelling on a 1.00-acre parcel is a legal, permitted, and fully conforming land use under current

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # 4485800.2

Borrower/Client	Cheryl & Carleton Curry						
Property Address	5 Maple Tree Dr						
City	Westampton	County	Burlington	State	NJ	Zip Code	08060
Lender	Pentagon Federal Credit Union						

municipal zoning ordinances, meeting the baseline classification criteria for the Irick Woods subdivision corridor.

In the event of partial or total destruction by fire, wind, or other natural disasters, the improvements may be rebuilt to their original residential density, configuration, and structural footprint as a matter of right. Any such reconstruction would be subject to standard local building permit procedures, municipal administrative reviews, and compliance with current uniform construction, safety, and modern building codes. The existing zoning profile fully supports the highest and best use of the property and presents no adverse marketability factors.

URAR (Hybrid): Neighborhood Market Conditions
See attached 1004MC and Market Graphs. The subject submarket comprises fee-simple detached single-family residential dwellings within Westampton Township, Burlington County. Current market dynamics within the $640,000 to $820,000 price segment indicate a definitive Shortage of available residential inventory relative to active buyer demand, placing the submarket firmly within a competitive Seller's Market.

Property values in this traditional suburban detached tier have demonstrated an Increasing to Stable trend over the past 12 months, strongly supported by a robust baseline of 10 closed sales over the annual cycle and a limited inventory of only 2 active listings currently available on the open market. Marketing times typically trend Under 3 Months, with well-positioned properties frequently moving to pending status within 30 days of exposure. Financing remains driven by strong conventional and FHA options, with minimal to no seller concessions observed in closed data. There are no adverse economic forces or localized structural imbalances downwardly impacting property values within this high-demand suburban corridor.

URAR (Hybrid): Sales Comparison Comments
The Sales Comparison Approach was the primary method utilized to determine market value, as it best reflects the actions of typical buyers and sellers in the subject's marketplace. In compliance with Fannie Mae (FNMA) Guidelines, a comprehensive search of the local Multiple Listing Service (MLS) and public records was conducted to identify the most relevant data.

Search Parameters & Selection
Research was focused on identifying properties that represent the most competitive substitutes for the subject. Selection criteria prioritized:

Proximity: Comparables were ideally sourced from the same neighborhood or competing market areas to ensure similar location influences.

Property Characteristics: Emphasis was placed on similarity in Design/Style, Gross Living Area (GLA), and Site Size.

Condition & Quality: Preference was given to sales with comparable levels of modernization and maintenance. Comparable sales which received condition adjustments were based on MLS photos versus the subjects condition rating. The condition was also reflected in their sales price and condition adjustments were warranted. While the subject and comparable sales may have the same condition rating, adjustments were based on the individual condition components (including kitchen and bathroom renovations) which impacted the final sale price.

Recency: The search focused on closed sales within the previous 6-12 months to ensure the data reflects current market conditions, however dated sales may have been used if they were considered relevant based on location or similar features and time adjustments were applied accordingly.

Analysis & Conclusion
The selected comparables represent the best available indicators of value, requiring the least amount of total and net adjustments. Adjustments were applied to account for significant differences in features. The adjusted values formed a tight range, providing a reliable basis for the final opinion of value. This analysis adheres to FNMA requirements for geographic, functional, and physical similarity, ensuring a well-supported and credible valuation.

GLA was adjusted at $50

Some comparable sales may differ in gross living area to the subject by more than 25%. These were utilized the subject dominant features and were located in the subjects considered market area.

Some comparable sales may vary in age to the subject by more than 25%. Age adjustments did not appear supported as buyers in the market place consider condition and modernization (effective age) more than actual age.

Some adjustments may exceed line, net and gross percentages. This was unavoidable as the comparable sales selected were the best sales available and bracketed all of the subjects dominant features.

URAR (Hybrid) : Reconciliation - Reconciliation and Final Value Conclusion
The Income and Cost Approaches are not developed in the reconciled final opinion of value as owners/sellers typically do not utilize these criteria in buy/sell decisions; therefore they are not applicable to the appraisal problem. A final conclusion of value is estimated by the reconciliation of the indications of value by the appropriate approaches. Thus, the final market value estimate will rely on the indications of the Sales Comparison approach.

URAR (Hybrid): Final Reconciliation
Most weight was given to comparable #1 as it was considered most similar to the subject (least adjusted). Additional weight was given to comparable #3 (proximity to subject). Additional consideration was given to active/pending sales as they represent current competing/available inventory.

Highest and best use:
Four Tests of Highest and Best Use
The four tests of highest and best use are: (1) legally permissible (2) physically possible (3) financially feasible and (4) most profitable. The first two tests are interchangeable in order and, in many circumstances, the last two are combined. Steps Three and Four (financially feasible/most profitable) cannot be determined until the first two steps are analyzed.
Legally Permissible
The appraiser has researched the legally permissible uses and its restrictions, such as a deed restriction.
Physically Possible
The appraiser has take into consideration the size, shape, topography and accessibility of the site when determining what is physically possible.
Financially Feasible
Financially feasible may also consider whether the property is economically feasible. This pertains to the highest and best use as if vacant. The appraiser researched surrounding properties. If the proposed property would be an average single family residence, more than likely, it would not be financially feasible to have a house that plans on including many high-end extras, in comparison to the surrounding houses, because that would create an over-improvement.
Most Profitable
Determining the most profitable use required a market analysis or a feasibility study.

Based on the four tests of highest and best use, the appraiser has determined the highest and best use as Single Family Residential or it's current use.

Additional Comments (06/19/2026)
1. Please include the Property Data Collector Name, Peter Hilerio, as shown in the PDAR preferably in the Additional Comments section of the appraisal. Also, the Subject Property Data Collection Date field located above the Additional Comments section is not consistent with the Data Collection Date shown in the PDAR which shows this as 2026-06-17. Please revise appropriately and note this does not refer to the effective date

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # 4485800.2

Borrower/Client	Cheryl & Carleton Curry						
Property Address	5 Maple Tree Dr						
City	Westampton	County	Burlington	State	NJ	Zip Code	08060
Lender	Pentagon Federal Credit Union						

which should remain as the date that you developed the opinion of value.- Revised.

2. Please add comments regarding the subject's septic to summarize what impact, if any, this has upon marketability and how supported by identifying the comp(s) similar in this regard. Also, the comments in the Site section indicate, "On site well is typical for the market place. Marketability is not adversely affected," but the subject is not indicated as having well water.- Revised.

3. The addendum comments indicate, ".Finished: 1185," but it is unclear what this is referring to since this amount is not consistent with the subject's indicated GLA.- Finished area based on provided sketch.

4. Please specifically address the indication that the unadjusted range (actual sales prices) of the three comparable sales is greater than the opinion of the final value.-Noted is an opinion of value that is below the comaprable sales unadjusted range. The subject is not considered an under improvement.

5. Please explain why no concession adjustment was needed to comp 2 - comp 1 is adjusted for this but comp 2, which has a greater concession amount than comp 1, was not adjusted.- Revised.

6. As a hybrid report, extraordinary assumption(s) regarding the subject property's condition, quality, or physical characteristics are not permitted. Please amend or remove this commentary from the Additional Comments section.- Revised.

7. The subject photos and floor plan info from the ARA document did not convert appropriately - for this client, please upload the ENV copy of the appraisal directly through the portal instead of the XML copy to help resolve.- Revised.

8. Please provide adequate detail and/or revise regarding the deficiencies that are identified in the ARA document photos by identifying the exact location of these items and clarifying whether each deficiency is cosmetic or structural/material and revise appropriately.
1. Bathroom-02 2. Bedroom 3 - hole in the door of this bedroom. 3. Bedroom-01 - Ceiling stain/damage shows water damage. 4. Hallway-02 - Walls, peeling wallpaper. 5. Hallway-02 - Ceiling stain/damage shows water damage.

For any Cosmetic Deficiencies: Please summarize how this was accounted for in the grid or if this was included in with the overall condition, but do not condition the cosmetic, deferred maintenance item(s). For any deficiencies identified as Structural/Material (including those that pose a safety, soundness, or structural integrity concern), specifically identify these and consider conditioning the appraisal report subject to a professional inspection by a qualified expert in the relevant field (e.g., structural engineer, roofer, etc.,) and commenting whether there is an adverse impact on marketability. Also, if you are uncertain whether a deficiency is cosmetic or material, such as the case with a water stain, the appraiser could contact the homeowner to gather more information about the deficiency and confirm an active/inactive leak. Please see the Deficiency Reporting document that was included with this order for more detail and revise appropriately.- Because these minor physical deficiencies are entirely cosmetic, the appraisal report remains conditioned "As-Is" with no professional structural inspections required. These localized deferred maintenance items have been fully considered and accounted for within the overall C4 condition rating applied to the subject property on the sales comparison grid. The aggregate cost to cure these cosmetic elements is minimal and falls within typical buyer expectations for a mature suburban residence in the Westampton market tier, resulting in no adverse impact on the marketability or final reconciliations of the asset.

USPAP ADDENDUM

2606510916
File No. 4485800.2

Borrower Cheryl & Carleton Curry
Property Address 5 Maple Tree Dr
City Westampton County Burlington State NJ Zip Code 08060
Lender Pentagon Federal Credit Union

This report was prepared under the following USPAP reporting option:

☒ **Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ **Restricted Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: See additional comments.

Additional Certifications

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

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

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

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

Additional Comments

Intended Use and Intended User(s):
The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser. A party receiving a copy of this appraisal report in order to satisfy disclosure requirements does not become an intended user of the appraisal unless the appraiser identifies such party as an intended user as part of the assignment.

A physical inspection of the subject property was completed by a third party. The photos and floor plan were provided to the appraiser and were considered a reliable source of data in order to produce a complete appraisal report.

APPRAISER:

Signature:
Name: James McCartney
Date Signed: 06/22/2026
State Certification #: 42RC00160900
or State License #:
or Other (describe) State #
State: NJ
Expiration Date of Certification or License: 12/31/2027
Effective Date of Appraisal: 06/18/2026

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

Market Conditions Addendum to the Appraisal Report

2606510916
File # 4485800.2

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 5 Maple Tree Dr City Westampton State NJ ZIP Code 08060

Borrower Cheryl & Carleton Curry

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)	2	0	3	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	0.33	0	1.00	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	0	1	1	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	1.0	☐ 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	$722,254.5	0	$700,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	20	0	30	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	0	$739,000	$724,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	0	37	22	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	100	0	98.15	☐ 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.).

The data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

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 data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information.

Bright MLS was the data source used to complete the Market Conditions Addendum. 6/19/2026

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.

Competing single family dwellings from the subject's market place were analyzed for the past 12 months. Overall stable median values as well as days on market in the 1-2 month range supports a stable market conclusion.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				☐ Declining	☐ Stable	☐ Increasing

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

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature

Appraiser Name James McCartney
Company Name McCartney Appraisal Group, PC
Company Address 1324 Oxford Valley Rd, Yardley, PA 19067-4531
State License/Certification # 42RC00160900 State NJ
Email Address themccartneygroup@comcast.net

Signature

Supervisory Appraiser Name
Company Name
Company Address
State License/Certification # State
Email Address

2606510916
File # 4485800.2

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 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 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.

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.

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
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
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

COMPARABLES PHOTOGRAPH ADDENDUM

File # 4485800.2

Borrower/Client Cheryl & Carleton Curry
Property Address 5 Maple Tree Dr
City Westampton County Burlington State NJ Zip Code 08060
Lender Pentagon Federal Credit Union



Comparable Sale 1

5 Laurel Tree Dr
Westampton NJ 08060

Date of Sale: s05/26;c03/26
Sale Price: 662,500
Sq. Ft.: 2,392
$ / Sq. Ft.: 276.96



Comparable Sale 2

206 Dogwood Dr
Westampton NJ 08060

Date of Sale: s05/26;c01/26
Sale Price: 700,000
Sq. Ft.: 3,307
$ / Sq. Ft.: 211.67



Comparable Sale 3

9 Roberts Dr
Westampton NJ 08060

Date of Sale: s11/25;c10/25
Sale Price: 779,509
Sq. Ft.: 3,754
$ / Sq. Ft.: 207.65

COMPARABLES PHOTOGRAPH ADDENDUM

File # 4485800.2

Borrower/Client Cheryl & Carleton Curry
Property Address 5 Maple Tree Dr
City Westampton County Burlington State NJ Zip Code 08060
Lender Pentagon Federal Credit Union



Comparable Sale 4

15 E Dogwood Ct
Westampton NJ 08060

Date of Sale: Active
Sale Price: 724,000
Sq. Ft.: 2,978
$ / Sq. Ft.: 243.12

Comparable Sale 5

Date of Sale:
Sale Price:
Sq. Ft.:
$ / Sq. Ft.:

Comparable Sale 6

Date of Sale:
Sale Price:
Sq. Ft.:
$ / Sq. Ft.:

LOCATION MAP ADDENDUM

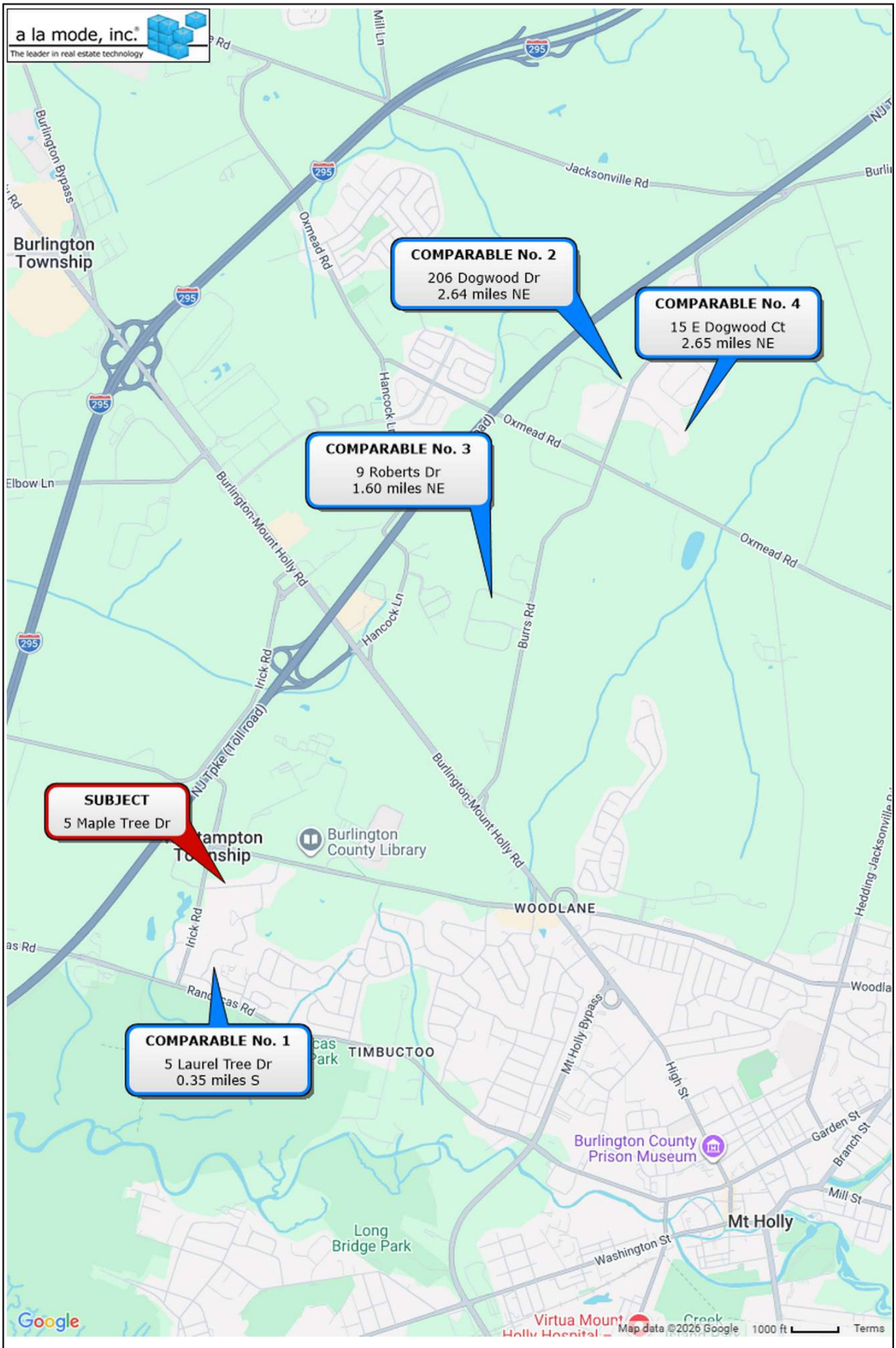
File # 4485800.2

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

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Lender Pentagon Federal Credit Union



Aerial Map

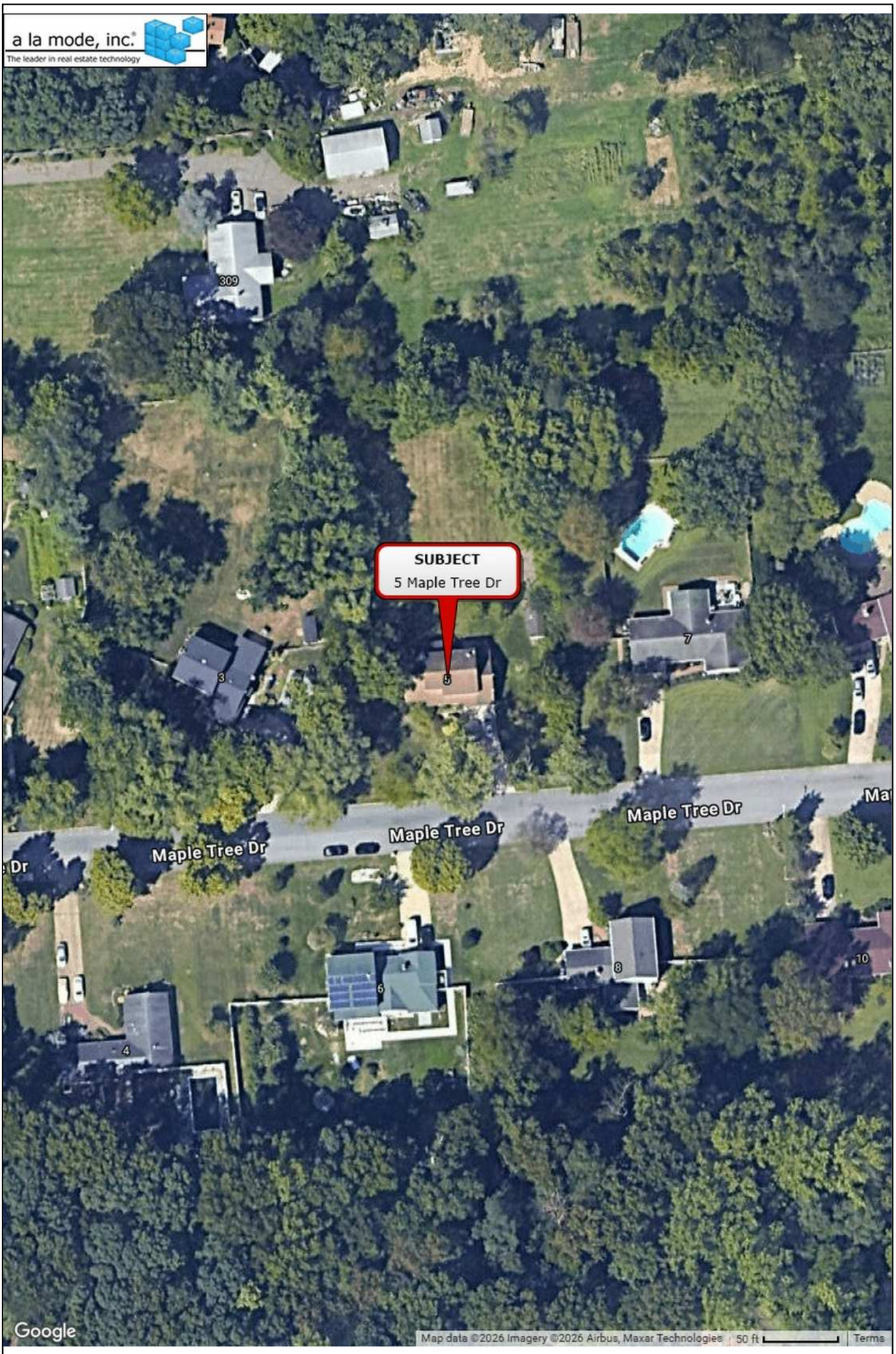
File # 4485800.2

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union



Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Floorplan

Dwelling 1 - Above Grade, Level 1

Measurement Standard
ANSI



Dwelling 1 - Above Grade, Level 1

Finished Area	1,553 Sq. Ft.
Non-standard Finished Area	0 Sq. Ft.
Unfinished Area	0 Sq. Ft.
Garage	431 Sq. Ft.
Total Area	1,984 Sq. Ft.

The Square Foot Calculations are consistent with the Square Footage-Method for Calculating: ANSI Z765-2021. Finished square footage calculations for this structure were made based on estimated dimensions only and may include unfinished areas, or openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Interior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Level Two - Bedroom 01 - Deficiency: Ceiling/Excessive Wear



Water Damage, Water Damage appears to be active

Level Two - Hallway 02



Level Two - Hallway 02 - Deficiency: Walls/Other



Other, Peeling wallpaper

Level Two - Hallway 02 - Deficiency: Ceiling/Other



Water Damage, Water Damage appears to be active

Level Two - Hallway 02



Drop Stair

Central Air Conditioning



Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Exterior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Street



Street



Address Verification



Front



Left Side



Right Side



Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Dwelling 1 / Level 2, Above Grade

Room	Type		Calculation		Square Feet
Full Bath 03	F	½ X	*((107.74 * -104.83) - (-330.13 * 107.74) + (251.49 * -330.13) - (-330.13 * 107.74) + (251.49 * -330.13) - (-104.83 * 251.49) + (107.74 * -104.83) - (-104.83 * 251.49))*	*X 0.00694*	34.9
Bedroom 03	F	½ X	*((531.76 * -19.69) - (497.50 * 531.76) + (107.74 * 497.50) - (497.50 * 531.76) + (107.74 * 497.50) - (-19.69 * 107.74) + (531.76 * -19.69) - (-19.69 * 107.74))*	*X 0.00694*	236.1
Bedroom 02	F	½ X	*((-128.75 * -330.13) - (-330.13 * -518.64) + (-128.75 * -330.13) - (-32.39 * -128.75) + (-518.64 * -32.39) - (-32.39 * -128.75) + (-518.64 * -32.39) - (-330.13 * -518.64))*	*X 0.00694*	125
Bedroom 04	F	½ X	*((-189.04 * 497.50) - (78.98 * -189.04) + (95.04 * 78.98) - (78.98 * -189.04) + (95.04 * 78.98) - (497.50 * 95.04) + (-189.04 * 497.50) - (497.50 * 95.04))*	*X 0.00694*	128
Bedroom 01	F	½ X	*((-936.29 * 236.49) - (-214.50 * -936.29) + (-531.34 * -214.50) - (-214.50 * -936.29) + (-531.34 * -214.50) - (236.49 * -531.34) + (-936.29 * 236.49) - (236.49 * -531.34))*	*X 0.00694*	196.6
Non-room	F	-	*Hallway, Water Closet, Stairs, Closet, Wall Footprint*	-	408.8

F = Finished NSF = Non-standard Finished UF = Unfinished CS = Car Storage

Finished:	1185
Total Area:	1185

The Square Foot Calculations are consistent with the Square Footage-Method for Calculating: ANSI Z765-2021. Finished square footage calculations for this structure were made based on estimated dimensions only and may include unfinished areas, or openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Interior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Level One - Hallway 01

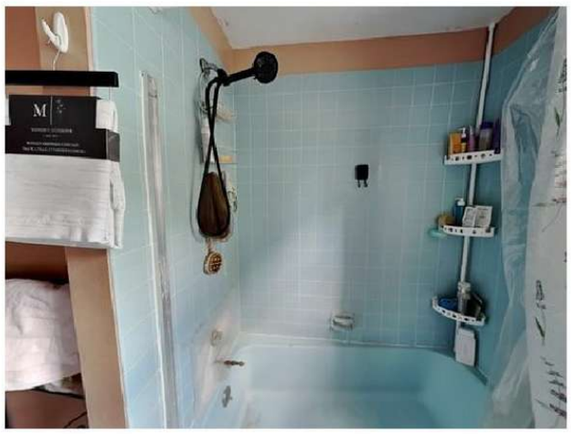


Deficiency: Plumbing/Missing



Missing faucet

Level Two - Full Bath 02



Level Two - Full Bath 02



Level Two - Full Bath 03



Level Two - Full Bath 03



Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Interior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Central Hot Air



Level One - 2 Car Built-in Garage



Borrower/Client Cheryl & Carleton Curry

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City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Interior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Level One - Family Room 01



Level One - Family Room 01



Feature: Fireplace

Level One - Half Bath 01



Level One - Half Bath 01



Level One - Laundry Room 01



Level One - Utility Room 01



Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Interior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Level Two - Bedroom 03



Level Two - Bedroom 03 - Deficiency: Walls/Other



Other, Hole in door

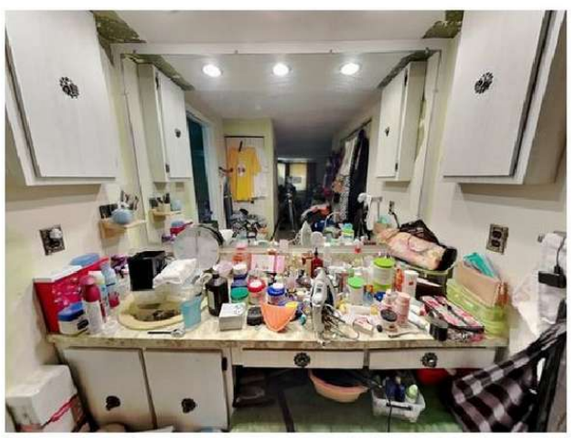
Level Two - Bedroom 02



Level Two - Bedroom 04



Level Two - Bedroom 04



Level Two - Bedroom 01



E&O Insurance

File # 4485800.2

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

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: **RAP3186527-24** Renewal of: **RAP3186527-23**

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

Item 1. **Named Insured**: **James McCartney**

Item 2. **Address**: **1324 Oxford Valley Rd**

City, State, Zip Code: **Yardley, PA 19067**

Item 3. **Policy Period**: From **06/27/2024** *(Month, Day, Year)* To **06/27/2025** *(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. $ **1,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **1,000,000** **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**: $ **758.00**

Item 7. **Retroactive Date** (if applicable): **06/27/2022**

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

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

Authorized Representative

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Interior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Water Heater



Level One - Foyer 01



Level One - Kitchen 01



Level One - Kitchen 01



Level One - Den 01



Level One - Dining Room 01



Market Graphs

File # 4485800.2

Borrower/Client Cheryl & Carleton Curry

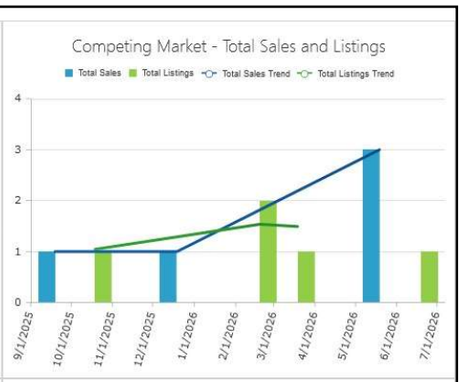
Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

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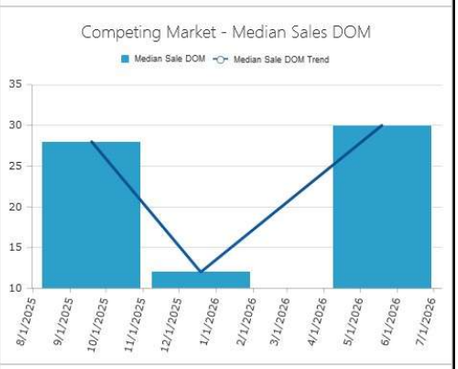


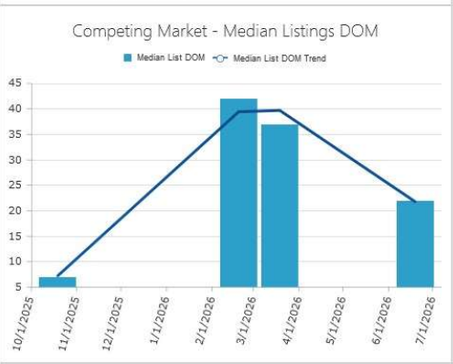




























Appraiser License

File # 4485800.2

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union



THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER, WITH A MULTI-COLORED BACKGROUND AND MULTIPLE SECURITY FEATURES. PLEASE VERIFY AUTHENTICITY.

State Of New Jersey
New Jersey Office of the Attorney General
Division of Consumer Affairs

THIS IS TO CERTIFY THAT THE

REAL ESTATE APPRAISERS BOARD

HAS CERTIFIED

James B. McCartney
1324 Oxford Valley Rd
Yardley PA 19067

FOR PRACTICE IN NEW JERSEY AS A(N): Cert Residential Appraiser

11/17/2025 TO 12/31/2027
VALID

42RC00160900
LICENSE/REGISTRATION/CERTIFICATION #

Signature of Licensee/Registrant/Certificate Holder

ACTING DIRECTOR

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Floorplan

Dwelling 1 - Above Grade, Level 2

Measurement Standard
ANSI



Dwelling 1 - Above Grade, Level 2

Finished Area	1,185 Sq. Ft.
Non-standard Finished Area	0 Sq. Ft.
Unfinished Area	0 Sq. Ft.
Garage	0 Sq. Ft.
Total Area	1,185 Sq. Ft.

The Square Foot Calculations are consistent with the Square Footage-Method for Calculating: ANSI Z765-2021. Finished square footage calculations for this structure were made based on estimated dimensions only and may include unfinished areas, or openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Area Calculations

Gross Living Area
2737 Sq. Ft.

Measurement Standard
ANSI

Dwelling 1 / Level 1, Above Grade

Room	Type		Calculation		Square Feet
Foyer 01	F	½ X	*((-735.89 * 438.91) - (438.91 * -477.24) + (-735.89 * 438.91) - (321.45 * -735.89) + (-634.41 * 321.45) - (321.45 * -735.89) + (-634.41 * 321.45) - (16.86 * -634.41) + (-474.81 * 16.86) - (16.86 * -634.41) + (-474.81 * 16.86) - (232.24 * -474.81) + (-413.88 * 232.24) - (232.24 * -474.81) + (-413.88 * 232.24) - (309.45 * -413.88) + (-477.24 * 309.45) - (309.45 * -413.88) + (-477.24 * 309.45) - (438.91 * -477.24))*	X 0.00694	90.1
Kitchen 01	F	½ X	*((-302.95 * 4.16) - (-420.79 * -302.95) + (256.25 * -420.79) - (-420.79 * -302.95) + (256.25 * -420.79) - (4.16 * 256.25) + (-302.95 * 4.16) - (4.16 * 256.25))*	X 0.00694	255.8
Den 01	F	½ X	*((-1172.43 * 438.91) - (-196.28 * -1172.43) + (-748.59 * -196.28) - (-196.28 * -1172.43) + (-748.59 * -196.28) - (438.91 * -748.59) + (-1172.43 * 438.91) - (438.91 * -748.59))*	X 0.00694	289.8
Dining Room 01	F	½ X	*((-462.11 * 219.54) - (16.86 * -462.11) + (40.06 * 16.86) - (16.86 * -462.11) + (40.06 * 16.86) - (438.91 * 40.06) + (-401.18 * 438.91) - (438.91 * 40.06) + (-401.18 * 438.91) - (219.54 * -401.18) + (-462.11 * 219.54) - (219.54 * -401.18))*	X 0.00694	213.7
Family Room 01	F	½ X	*((-315.65 * -673.05) - (-673.05 * -735.89) + (-315.65 * -673.05) - (4.16 * -315.65) + (-735.89 * 4.16) - (4.16 * -315.65) + (-735.89 * 4.16) - (-673.05 * -735.89))*	X 0.00694	306.3
Half Bath 01	F	½ X	*((565.78 * 4.16) - (-153.95 * 565.78) + (693.19 * -153.95) - (-153.95 * 565.78) + (693.19 * -153.95) - (4.16 * 693.19) + (565.78 * 4.16) - (4.16 * 693.19))*	X 0.00694	21.7
Laundry Room 01	F	½ X	*((459.76 * -166.65) - (-420.79 * 459.76) + (693.19 * -420.79) - (-420.79 * 459.76) + (693.19 * -420.79) - (-166.65 * 693.19) + (459.76 * -166.65) - (-166.65 * 693.19))*	X 0.00694	63.9
Utility Room 01	F	½ X	*((447.06 * -420.79) - (-166.65 * 447.06) + (268.95 * -166.65) - (-166.65 * 447.06) + (268.95 * -166.65) - (-420.79 * 268.95) + (447.06 * -420.79) - (-420.79 * 268.95))*	X 0.00694	48.7
Garage 01	CS	½ X	*((693.19 * 16.86) - (598.18 * 693.19) + (52.76 * 598.18) - (598.18 * 693.19) + (52.76 * 598.18) - (16.86 * 52.76) + (693.19 * 16.86) - (16.86 * 52.76))*	X 0.00694	400.7
Non-room	F	-	*Hallway, Stairs, Closet, Wall Footprint*	-	262.5
Non-room	CS	-	*Wall Footprint*	-	30.7

F = Finished NSF = Non-standard Finished UF = Unfinished CS = Car Storage

Finished:	1553
Garage:	431
Total Area:	1984

The Square Foot Calculations are consistent with the Square Footage-Method for Calculating: ANSI Z765-2021. Finished square footage calculations for this structure were made based on estimated dimensions only and may include unfinished areas, or openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

Dwelling 1 / Level 2, Above Grade

Room	Type		Calculation		Square Feet
Full Bath 02	F	½ X	*((-36.04 * -32.39) - (-172.65 * -36.04) + (-116.05 * -172.65) - (-172.65 * -36.04) + (-116.05 * -172.65) - (-330.13 * -116.05) + (95.04 * -330.13) - (-330.13 * -116.05) + (95.04 * -330.13) - (-32.39 * 95.04) + (-36.04 * -32.39) - (-32.39 * 95.04))*	X 0.00694	55.6

Borrower/Client Cheryl & Carleton Curry

Property Address 5 Maple Tree Dr

City Westampton County Burlington State NJ Zip Code 08060

Lender Pentagon Federal Credit Union

Exterior Photos

Borrower: CHERYL CURRY			
Property Address: 5 MAPLE TREE DR			
City: Westampton Township	**County:** Burlington	**State:** NJ	**ZIP Code:** 08060
Lender: Pentagon Federal Credit Union			

Rear



Feature: Covered Porch



Feature: Deck



Feature: Patio



Feature: Tool Shed



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