File No. 17431858
Case No. 387-6585626

Compliance Inspection Report

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be official. (Consult mortgagee for official reports.)

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB No. 2502-0189
(exp. 07/31/2017)

Builder's Name and Address		FHA Case Number
True Homes 2649 Brokonridge Centre Drive Ste 104 Monroe, NC 28110	a. [X] Report not left at site. b [ ] Report not official without reviewer's signature.	387-658562 387-6585626 Date of Inspection (mm/dd/yyyy) 11/22/2024
Mortgagee's Name and Address		Property Address
Wells Fargo Bank, N.A. 2701 Wells Fargo Way Minneapolis, MN 55467		1616 Running Deer Dr Kernersville, NC 27284

I. Inspection of On-Site Improvements Reveals:

1. Construction [ ] was [ ] was not begun prior to the date of mortgage insurance approval shown in the commitment, statement of appraised value or "Early Start" letter. (Applies to the initial report on new construction).
2. [ ] Builder other than named in application
3. [ ] Unable to make inspection. (Explain below)
4. [ ] Accepted construction exhibits not available at site.
5. [ ] Individual Sewage disposal system; [ ] Individual Water Supply system
   [ ] No noncompliance [ ] Correction essential as explained below.
   [ ] Submit Health Department letter
6. [ ] Correction req'd. by rprt. dated _____ not acceptably completed.
7. [ ] Repairs required by form HUD-92800.5B not acceptably completed.
8. [X] Correction essential as explained below:
   [ ] a. Will examine at next inspection
   [ ] b. Do not conceal until reinspected.
9. [ ] No noncompliance observed
10. [ ] Acceptable variations as described below (Request for Change, form HUD-92577, may be submitted).
11. [ ] Extensive noncompliance as explained below (see IV.A below).
12. [ ] On-site improvements acceptably completed subject to receipt of certification that mortgagee's inspection reveals satisfactory completion of all items listed below.
13. [ ] On-site improvements acceptably completed except items listed below, completion of which is delayed by conditions beyond control of the builder (see IV.B below).
14. [X] On-site improvements acceptably completed.
15. [ ] Off-site improvements
    [ ] a. Correction/Completion essential as explained below.
    [ ] b. Completion assured by escrow agreement or governing authority.
    [ ] c. Acceptably completed.

II. Explanation of statements checked in Parts I and III

[ ] Initial Inspection [ ] Framing Inspection [X] Final Inspection [ ] Other (explain) [ ] Repair Inspection

Inspection Number

No.		No.	
14	Subject was completed as per plans and specs.		

Certification: I certify that I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge I have reported all noncompliance, work requiring correction, and unacceptable work.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Signature	Date (mm/dd/yyyy)			ID Number
Marybeth Abdow X	11/22/2024	[ ] Fee Inspector [ ] DE Staff Inspector	[X] Appraiser [ ] HUD Inspector	A3020

III. Specific Conditions Required by the HUD-92800.5B, Not Requiring Field Inspection

16. [ ] Submit items or resubmit incomplete items as noted above.
17. [ ] Acceptable Compliance with all specific conditions not requiring field inspection.
18. [ ] Submit Termite Soil Treatment Guarantee.
[ ] None

Approved:	Signature	Date (mm/dd/yyyy)		ID Number
[ ] as modified by me	X		[ ] Direct Endorsement Underwriter [ ] Chief Architect [ ] Deputy	

IV. To Mortgagee: When signed below, refer to the statement on the back corresponding to the designation checked.

[ ] A. Noncompliance
[ ] (a) Variations from exhibits.
[ ] (b) Unacceptable construction.
[ ] (c) Premature construction.

[ ] B. Compliance - Incomplete Items. "Mortgagee's Assurance of Completion", HUD-92300, may be submitted.
$ for completion not later than: (mm/dd/yyyy)

[ ] C. Final Acceptance. Closing papers may be submitted provided mortgage credit analysis is acceptable.

Signature	Date (mm/dd/yyyy)		ID Number
X		[ ] Direct Endorsement Underwriter [ ] Director of Housing Development [ ] Deputy	

For HUD Use Only for concurrence of Direct Endorsement Processing of this Compliance Inspection Report. If signed, this final report is considered processed by HUD and, thereby, convertible to the Veterans Administration.

Signature of HUD Authorized Agent
X

Date (mm/dd/yyyy)

Previous editions are obsolete
Retain this record for 30 years or the life of the file

Produced using ACI software, 800.234.8727 www.aciweb.com

Submit an Original and four copies

form HUD-92051(7/87)
ref. Handbooks 4000, 4115.3, 4145, 4165, 4190, & 4240.4

CIR17 11262024

File No. 17431858
Case No. 387-6585626

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

See the statement below that corresponds to the designation checked on the front of the form under section "IV. To Mortgagee".

A. Noncompliance. Construction is not acceptable or all specific conditions have not been fulfilled in accordance with the terms of the related commitment because of:

(a) Variations from Exhibits. Inspection reveals extensive noncompliance, involving variations from accepted construction exhibits. The property will be considered ineligible for mortgage insurance (1) unless the work has been corrected so as to effect compliance, or (2) unless reprocessing is requested on the basis of the mortgage security as it is now being constructed, and this is found to be acceptable. Requests for reprocessing must be accompanied by a letter, in duplicate, fully describing the work now being constructed, signed by the mortgagor and approved by the mortgagee. Where the plan arrangement, or either the exterior or interior appearance is affected, the mortgagor's letter must be accompanied by drawings, in duplicate, fully indicating the variations and signed by both the mortgagor and the mortgagee.

(b) Unacceptable Construction. Construction reveals extensive noncompliance with applicable FHA requirements or good construction practice. The property will be considered ineligible for mortgage insurance until construction has been corrected so as to effect compliance.

(c) Premature Construction. Inspection reveals that construction was begun prior to the date of approval for mortgage insurance (in noncompliance with the commitment or statement of appraised value).

B. Compliance. (with incomplete items)
Construction of on-site improvements has been acceptably completed except for any items listed on the front of this form. Completion of those items is delayed by conditions beyond the parties' control. The property will be considered acceptable for mortgage insurance and closing papers may be submitted provided:

(a) All required off-site improvements have been acceptably completed and so reported, or their completion has been assured by an acceptable "Mortgagee's Assurance of Completion" form, and;

(b) All specific conditions not requiring field inspection as indicated on the front of this form have been acceptably fulfilled or evidence of compliance is submitted with the closing papers, and;

(c) The closing papers are accompanied by form HUD-92300, "Mortgagee's Assurance of Completion," properly executed and providing for withholding the sum indicated, or by indicating the sum is available on a commercial letter of credit, and for completion of construction not later than the date stated on the front of this form.

C. Final Acceptance
Construction has been completed and all specific conditions have been acceptably fulfilled. Closing papers may be submitted provided the mortgagee's credit analysis of the borrower is acceptably completed. Evidence of compliance with specific conditions not requiring field inspection as indicated on the front of this form may be submitted with the closing papers.

File No.

Case No.

Compliance Inspection Report

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be official. (Consult mortgagee for official reports.)

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB No. 2502-0189
(exp. 04/30/2011)

Builder's Name and Address	a. ☐ Report not left at site. b ☐ Report not official without reviewer's signature.	FHA Case Number Date of Inspection (mm/dd/yyyy)
Mortgagee's Name and Address	Property Address	

I. Inspection of On-Site Improvements Reveals:

1. Construction ☐ was ☐ was not begun prior to the date of mortgage insurance approval shown in the commitment, statement of appraised value or "Early Start" letter. (Applies to the initial report on new construction).
2. ☐ Builder other than named in application
3. ☐ Unable to make inspection. (Explain below)
4. ☐ Accepted construction exhibits not available at site.
5. ☐ Individual Sewage disposal system; ☐ Individual Water Supply system
   ☐ No noncompliance ☐ Correction essential as explained below.
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6. ☐ Correction req'd. by rprt. dated _____ not acceptably completed.
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   ☐ a. Will examine at next inspection
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    ☐ a. Correction/Completion essential as explained below.
    ☐ b. Completion assured by escrow agreement or governing authority.
    ☐ c. Acceptably completed.

II. Explanation of statements checked in Parts I and III — Inspection Number

☐ Initial Inspection ☐ Framing Inspection ☐ Final Inspection ☐ Other (explain) ☐ Repair Inspection

No.		No.	

Certification: I certify that I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge I have reported all noncompliance, work requiring correction, and unacceptable work.

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Signature	Date (mm/dd/yyyy)	☐ Fee Inspector ☐ Appraiser ☐ DE Staff Inspector ☐ HUD Inspector	ID Number
X			

III. Specific Conditions Required by the HUD-92800.5B, Not Requiring Field Inspection

16. ☐ Submit items or resubmit incomplete items as noted above.
17. ☐ Acceptable Compliance with all specific conditions not requiring field inspection.
18. ☐ Submit Termite Soil Treatment Guarantee.
☐ None

Approved: ☐ as modified by me	Signature X	Date (mm/dd/yyyy)	☐ Direct Endorsement Underwriter ☐ Chief Architect ☐ Deputy	ID Number

IV. To Mortgagee: When signed below, refer to the statement on the back corresponding to the designation checked.

☐ A. Noncompliance
☐ (a) Variations from exhibits.
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☐ B. Compliance - Incomplete Items. "Mortgagee's Assurance of Completion", HUD-92300, may be submitted.
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☐ C. Final Acceptance. Closing papers may be submitted provided mortgage credit analysis is acceptable.

Signature	Date (mm/dd/yyyy)	☐ Direct Endorsement Underwriter ☐ Director of Housing Development ☐ Deputy	ID Number
X			

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Signature of HUD Authorized Agent — Date (mm/dd/yyyy)

X

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CIR2 09142009

File No.

Case No.

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C. Final Acceptance

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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower:	File No.: 17431858
Property Address: 1616 Running Deer Dr	Case No.: 387-6585626
City: State:	Zip:
Lender:	



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Subject Photo Page

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



Subject Rear and Left Side
1616 Running Deer Dr

Sales Price 368,635
Gross Living Area 1,679
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;Res
View N;Res;Res
Site 7,841 sf
Quality Q3
Age 0



Subject Front and Right Side



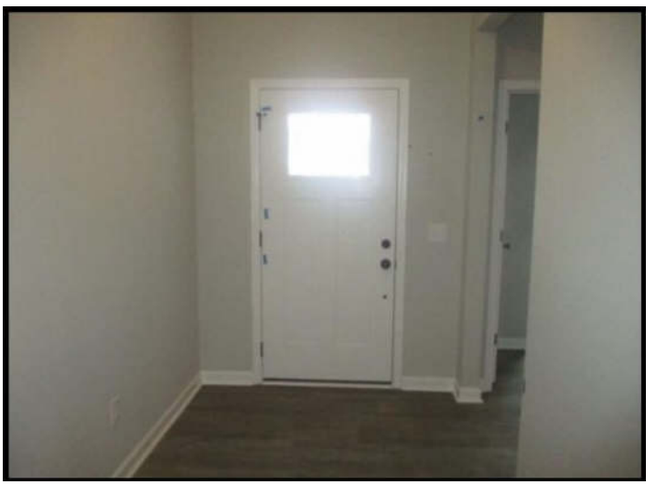
Subject Street

Photograph Addendum

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



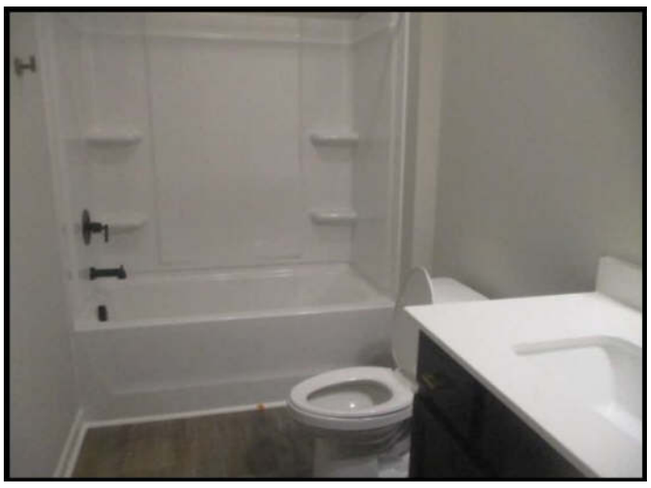
Lot Signage



Foyer/Entry



Bedroom



Bath



Bedroom



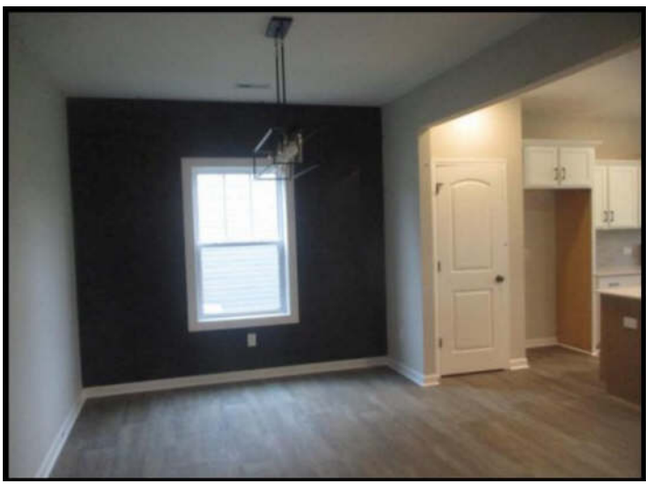
Electricity Operable

Photograph Addendum

Borrower:		File No.:	17431858
Property Address:	1616 Running Deer Dr	Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



Water Nonoperable



Dining Room



Laundry



Finished Garage



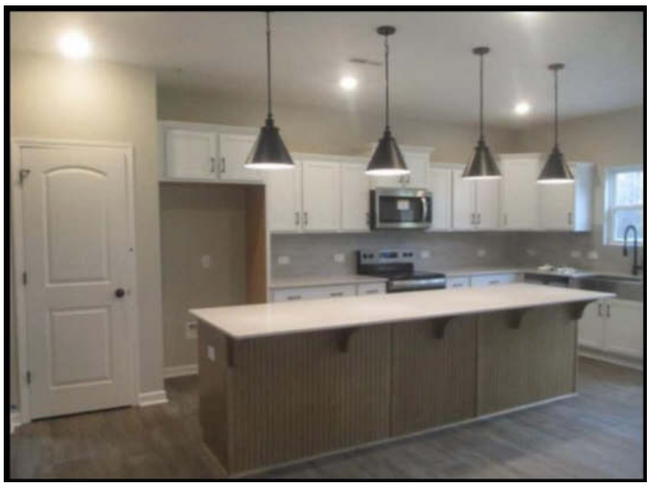
Water Heater



Electrical Box

Photograph Addendum

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



Kitchen View 1`



Kitchen View 2



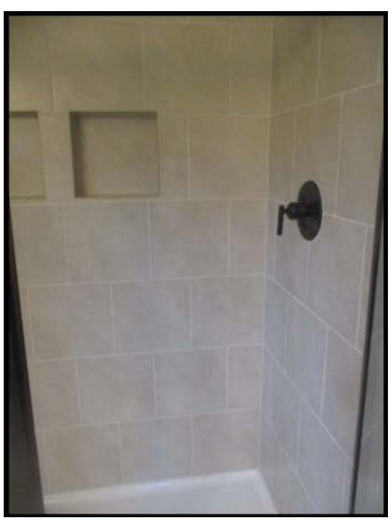
Family Room



Primary Bedroom



Primary Bath View 1



Primary Bath View 2

Photograph Addendum

Borrower:		File No.: 17431858
Property Address: 1616 Running Deer Dr		Case No.: 387-6585626
City:	State:	Zip:
Lender:		



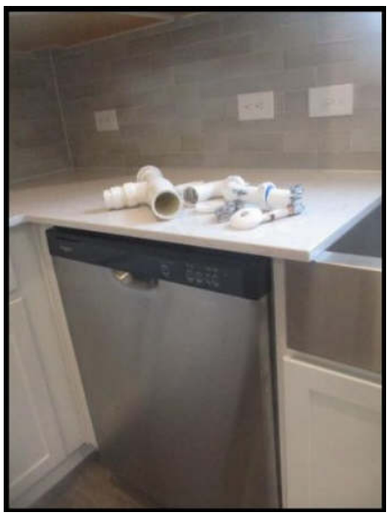
Primary Shower Complete



Scuttle Space Attic



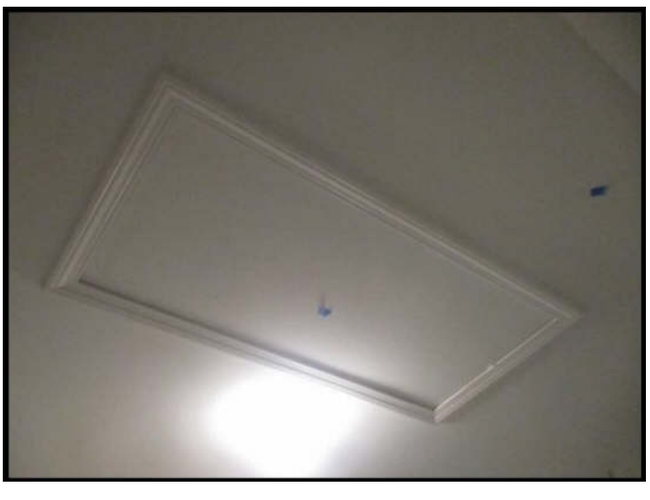
HVAC



Dishwasher Nonoperable



Microwave/Stove Operable



Scuttle Space Attic

Photograph Addendum

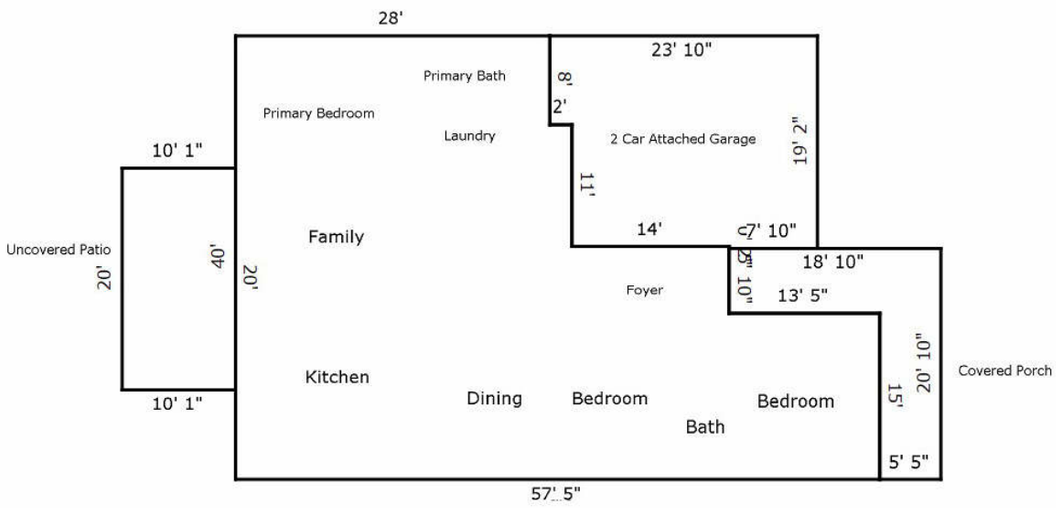
Borrower:		File No.: 17431858
Property Address: 1616 Running Deer Dr		Case No.: 387-6585626
City:	State:	Zip:
Lender:		



CO/Smoke Detector

FLOORPLAN SKETCH

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



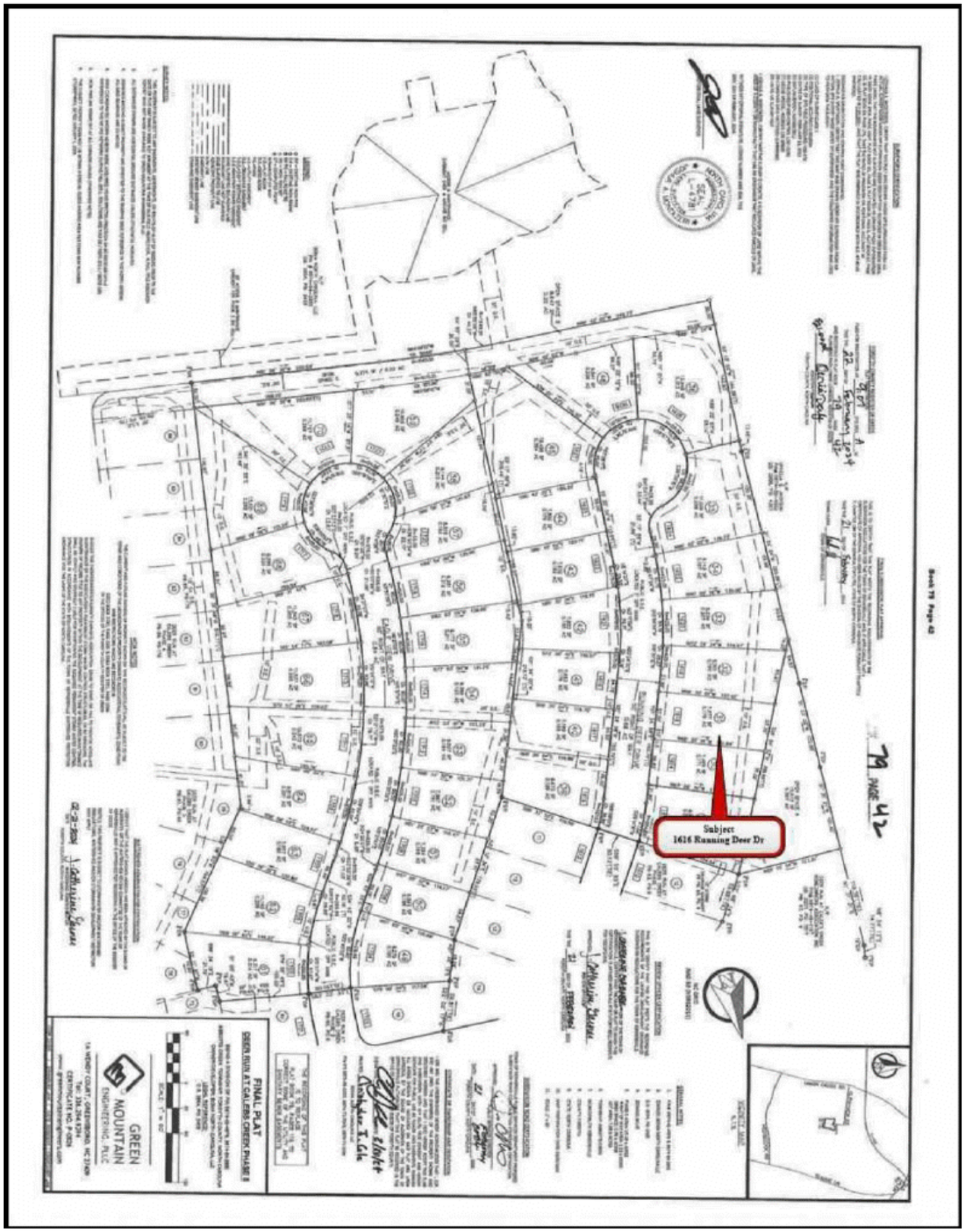
TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	1679.3 Sq ft	15 × 13.4 = 201.3
		40 × 28 = 1120
		16 × 21 = 336
		11 × 2 = 22
Total Living Area (Rounded):	**1679 Sq ft**	
Non-living Area		
Covered Porch	191.1 Sq ft	5.8 × 13.4 = 78.3
		20.8 × 5.4 = 112.8
Uncovered Patio	201.7 Sq ft	20 × 10.1 = 201.7
2 Car Attached Garage	432.1 Sq ft	19.2 × 7.8 = 150.1
		14 × 11 = 154
		16 × 8 = 128

PLAT MAP

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



AERIAL MAP

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



387-6585626

USPAP ADDENDUM

File No. 17431858

Borrower: Angela Ferreira/LaDonna Campbell
Property Address: 1616 Running Deer Dr
City: Kernersville County: Forsyth State: NC Zip Code: 27284
Lender: Wells Fargo Bank, N.A.

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

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

Reasonable Exposure Time

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

Reasonable exposure time for the subject is 60 days. A reasonable marketing time for the subject is 0-120 days utilizing market conditions pertinent to the appraisal assignment.

Additional Certifications

- [ ] I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- [X] 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.

See Attached Addendum

Additional Comments

APPRAISER:

Signature: _____
Name: Marybeth Abdow
Date Signed: 11/22/2024
State Certification #: A3020
or State License #: _____
or Other (describe): _____ State #: _____
State: NC
Expiration Date of Certification or License: 06/30/2025
Effective Date of Appraisal: 07/09/2024

SUPERVISORY APPRAISER (only if required):

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

ADDENDUM

Borrower:		File No.: 17431858
Property Address: 1616 Running Deer Dr		Case No.: 387-6585626
City:	State:	Zip:
Lender:		

Additional Certifications Comments

—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).

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			

Builder's Certification of Plans, Specifications, & Site

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0496
Exp 06/30/2026

Property Address (street, city, state, & zip code)	Subdivision Name
1616 Running Deer Dr., Kernersville, NC, 27284	Caleb's Creek
Mortgagee's (Lender's) Name & Address (this is the lender who closed the loan)	**FHA Case Number**
	Phone Number

	YES	NO
1. **Site Analysis Information:** To be completed on all proposed and newly constructed properties.		
A. **Flood Hazards.** Are the property improvements in a Special Flood Hazard Area (SFHA)?	☒	☐
1) Provide the community number and date of the Flood Insurance Rate Map (FIRM) used to document your answer. Community Number: 3710687400J Panel 6874 Map Date: 01/02/2009		
2) If participating, is the community in good standing with the National Flood Insurance Program (NFIP)?	☒	☐
3) If "Yes" to item 1.A. above, attach:		
(i) A Letter of Map Amendment (LOMA) or;	☐	☒
(ii) A Letter of Map Revision (LOMR) or;	☐	☒
(iii) A signed Elevation Certificate documenting that the lowest floor (including basement) is built in compliance with 24 CFR 200.926d(c)(4).	☐	☒
4) Is the property located within a Coast Barrier Resource System (CBRS)? If yes, the property is ineligible for FHA insured financing.)	☐	☒
B. **Noise.** Is the property located within 1000 feet of a highway, freeway, or heavily traveled road?	☐	☒
(i) Within 3000 feet of a railroad?	☐	☒
(ii) Within one mile of a civil airfield or 5 miles of a military airfield?	☐	☒
C. **Runway Clear Zones / Clear Zones.** Is the property within 3000 feet of a civil or military airfield?	☐	☒
(i) If "Yes," is the property in a Runway Clear Zone / Clear Zone?	☐	☒
D. **Explosive /Flammable Materials Storage Hazard.** Does the property have an unobstructed view or located within 2000 feet of any facility handling or storing explosive or fire prone materials?	☐	☒
E. **Toxic Waste Hazards.** Is the property within 3000 feet of a dump, landfill or site recognized on a EPA Superfund National Priority List (NPL) or equivalent State list?	☐	☒
F. **Foreseeable Hazards or Adverse Conditions.**		
1) Does the site have any rock formations, high ground water levels, inadequate surface drainage, springs, sinkholes, etc.?	☐	☒
2) Does the site have unstable soils (expansive, collapsible, or erodible)?	☐	☒
3) Does the site have any excessive slopes?	☐	☒
4) Does the site have any earth fill?	☒	☐
(i) If "Yes," will foundations, slabs, or flatwork rest on the fill?	☒	☐

If you marked "Yes" to any of the above questions in item "F," attach a copy of all State licensed engineers' (soils and structural) reports, designs, and/or certifications to demonstrate compliance with HUD requirements ensuring structural soundness of the improvements and the health and safety of the occupants. Refer to HUD Handbook 4145.1, HUD Handbook 4140.3 and HUD Handbook 4000.1.

Complete this section for all properties. The property complies with:

2. ☒ HUD Minimum Property Standard in the Code of Federal Regulations at 24 CRF 200.926d.
3. ☒ Appendix 8, Site Grading & Drainage guideline included in the HUD Handbook 4145.1, or the Site Grading & Drainage requirements incorporates in the Local/State adopted IRC Building Code, identified in item #5.
4. ☒ Meets or exceeds IECC (International Energy Conservation Code) 2009.
5. ☒ Other Code or Local/State Code as follows: 2018 NCRC
   Applicable Provisions: All
6. ☒ CABO One- and Two-Family Dwelling Code, as listed in 24 CFR 200.926b, replaced by IRC (International Residential Code)
7. ☒ Electrical Code for OneandTwoFamily Dwellings, as listed in 24 CFR 200.926b, or equivalent, name code: NCEC 2020/ NFPA 70-2020
8. ☐ This is a manufactured (mobile) home and was constructed in accordance with the Federal Manufactured Home Construction & Safety Standards (FMHCS). The label on the manufactured home reflects compliance with the FMHCS.

I hereby certify that the plans and specifications for all other construction (i.e., site, foundation) comply with applicable building codes or HUD requirements listed above, including Handbook 4145.1, Handbook 4000.1 II.A.1.b.iv.(B)(5)(c)(ii), II.D.5.c and the Permanent Foundations Guide for Manufactured Housing.

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			

HUD Label Number(s):

Builder or Builder's Agent: I hereby certify that the site analysis information above is true and accurate to the best of my knowledge and belief and that the plans and specifications were designed to mitigate any foreseeable hazards or adverse conditions. On all properties eligible for maximum LTV financing, I further certify that I have personally reviewed the plans, specifications, and site information submitted herewith. Based upon my review, I hereby certify that such plans, specifications comply with the applicable building codes specified above as well as complying with the HUD construction requirements listed above. An "X" marked in the blank by each numbered item indicates that provisions from the marked code apply.

9.a. Name of Builder's Company or Builder's Agent (type or print)	10.a. Name & Title of Builder or Builder's Agent (type or print)	
True Homes	**Nick Bacon, Operations Partner**	
b. Street Address **2649 Brekonridge Centre Drive Ste 104**	b. Signature of Builder or Builder's Agent Date	Date 7/3/2024
c. City, State, & Zip Code **Monroe, NC 28110**	c. Telephone Number (include area code) **704-238-1229**	

11. Affirmative Fair Housing Marketing Plan (AFHMP): Did you sell five (5) or more houses in the last twelve (12) months or do you intend to sell five (5) or more houses within the next twelve (12) months with HUD mortgage insurance?	YES	NO
If "Yes," check either a, b, c, or d below.	☒	☐
a. I am a signatory in good standing to a Voluntary Affirmative Marketing Agreement (VAMA).	☐	☐
b. I have an AFHMP which HUD approved on (mm/dd/yyyy) _____	☐	☐
c. I have a contract with _____ to market this property?	☐	☐
d. I certify that I will comply with the following: (a) Carry out an affirmative program to attract all minority and majority groups to the housing for initial sale or rental. Such a program shall typically involve publicizing to minority persons the availability of housing opportunities regardless of race, color, religion, sex, handicap, familial status or national origin, through the type of media customarily utilized by the applicants; (b) Maintain a nondiscrimination hiring policy in recruiting from both minority and majority groups; (c) Instruct all employees and agents in writing and orally in the policy of nondiscrimination and fair housing; (d) conspicuously display the Fair Housing Poster in all Sales Offices, include the Equal Housing Opportunity logo, slogan and statement in all printed material used in connection with sales, and post in a prominent position at the project site a sign which displays the Equal Opportunity logo, slogan or statement, as listed in 24 CFR 200.620 and appendix to subpart M to part 200. I understand that I am obliged to develop and maintain records on these activities, and to make them available to HUD upon request.	☒	☐

Builder: I hereby certify that the site analysis information is true and accurate to the best of my knowledge and belief. I further certify that on all properties eligible for maximum LTV financing, the plans and specifications submitted herewith have been reviewed by the individual signing above and that the individual has the knowledge and experience necessary to determine whether such plans and specifications comply with the HUD/FHA requirements set forth at 24 CFR 200.926d and with other applicable HUD requirements as determined in accordance with 24 CFR 200.926(d)(1) and (2). Any subsequent changes to these plans and specifications shall comply with the aforementioned requirements. Upon sale or conveyance of the property, the undersigned will promptly furnish to the lender a Warranty of Completion of Construction, form HUD-92544 on all properties eligible for maximum LTV financing.

12 a. Name of Builder's Company (type or print)	13 a. Name & Title of Builder (type or print)	
True Homes	**Nick Bacon, Operations Partner**	
b. Street Address **2649 Brekonridge Centre Drive Ste 104**	b. Signature of Builder	Date 7/3/2024
c. City, State, & Zip Code **Monroe, NC 28110**	c. Telephone Number (include area code) **704-238-1229**	

"I, the undersigned, certify under penalty of perjury that the information provided above is true and correct.
WARNING: Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729)"
This form must be complete and legible and must be reproduced to include all three pages.

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Executive Order 11988 and HUD environmental regulations (24 CFR Part 51) require builders who build newly constructed properties to ensure that the property is not affected by: flood hazards, noise, runway clear zones, explosive/flammable materials storage hazards, toxic waste hazards, and other foreseeable hazards that may affect the site. HUD requires this information to determine whether the site/location factors would adversely affect the dwelling or homeowner. A response is required whenever a builder builds new properties. Confidentiality is not applicable.

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			

Forsyth County Property Record Card

Property Summary

Tax Year: 2024

REID	6874450807000	**PIN**	6874-45-0807	**Property Owner**	BOMA NORTH CAROLINA LLC
Location Address	1616 Running Deer DR	**Property Description**	LO:031 BL:5632H PL:79-42	**Owner's Mailing Address**	836 GOOD HOPE DR CASTLE ROCK CO 80108

Administrative Data

Plat Book & Page	79-42
Old Map #	672842
Market Area	674846
Township	ABBOTTS CREEK
Planning Jurisdiction	COUNTY WIDE
City	KERNERSVILLE TOWN
Fire District	
Spec District	
Land Class	91.00-Vacant SF Res
History REID 1	
History REID 2	
Acreage	0.18
Permit Date	
Permit #	

Transfer Information

Deed Date	6/16/2016
Deed Book	002954
Deed Page	02403
Revenue Stamps	
Package Sale Date	
Package Sale Price	
Land Sale Date	
Land Sale Price	

Improvement Summary

Total Buildings	0
Total Units	0
Total Living Area	0
Total Gross Leasable Area	0

Photograph

Property Value

Total Appraised Land Value	$61,200
Total Appraised Building Value	
Total Appraised Misc Improvements Value	
Total Cost Value	$61,200
Total Appraised Value - Valued By Cost	$61,200
Other Exemptions	
Exemption Desc	
Use Value Deferred	
Historic Value Deferred	
Total Deferred Value	
Total Taxable Value	$61,200

57X15/X 57X137

No Photo Found

Building Summary

Misc Improvements Summary

Card #	Unit Quantity	Measure	Type	Base Price	Size Adj Factor	Eff Year	Phys Depr (% Bad)	Econ Depr (% Bad)	Funct Depr (% Bad)	Common Interest (% Good)	Value

Total Misc Improvements Value Assessed:

Borrower:		File No.:	17431858
Property Address:	1616 Running Deer Dr	Case No.:	387-6585626
City:	State:	Zip:	
Lender:			

Card #	Unit Quantity	Measure	Type	Base Price	Size Adj Factor	Eff Year	Phys Depr (% Bad)	Econ Depr (% Bad)	Funct Depr (% Bad)	Common Interest (% Good)	Value
No Data											

Total Misc Improvements Value Assessed:

Land Summary

Land Class: 91.00-Vacant SF Res Deeded Acres: 0.18 Calculated Acres: 0.18

Zoning	Soil Class	Description	Size	Rate	Size Adj. Factor	Land Adjustment	Land Value
MU-S		RES-LOT	1.00 BY THE UNIT PRICE	$72,000		UTILITY-85.00	$61,200

Total Land Value Assessed: $61,200

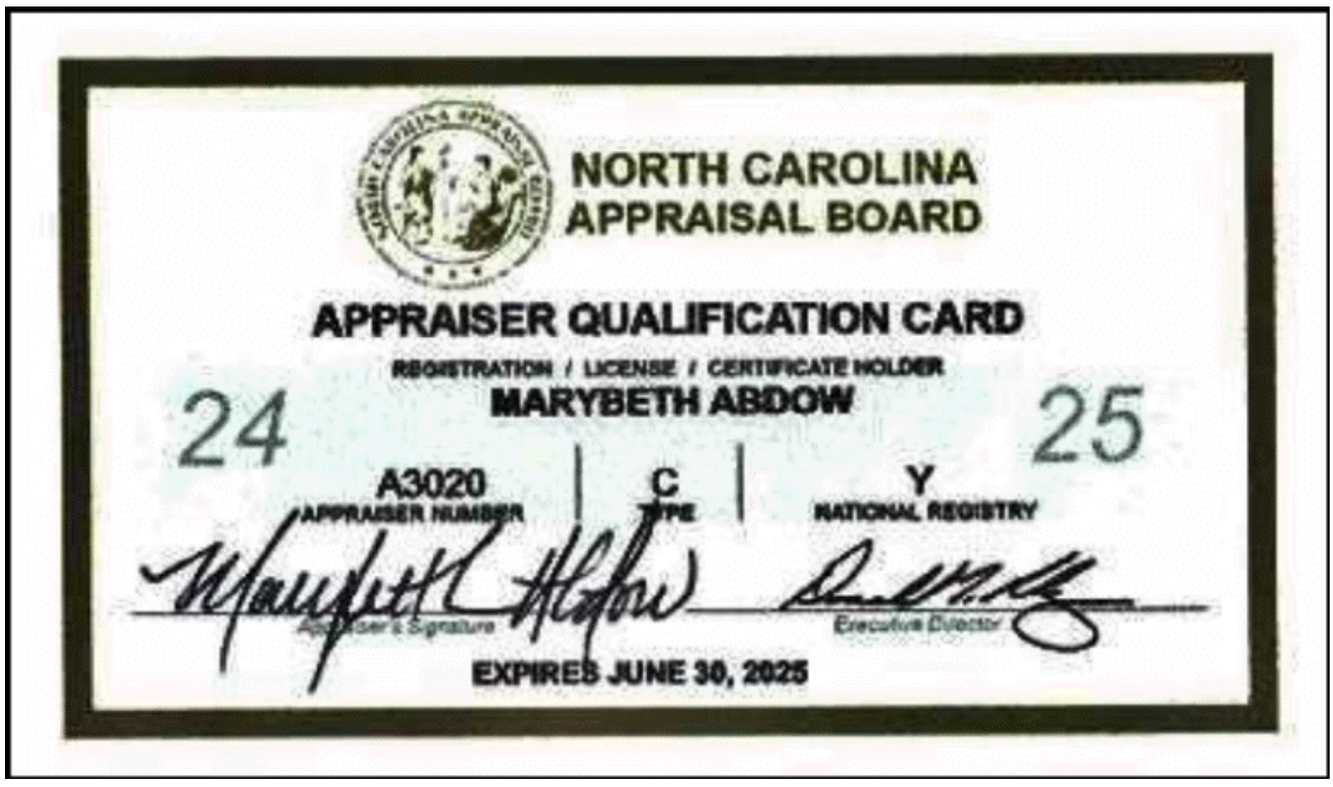
Ownership History

	Owner Name	Deed Type	% Ownership	Stamps	Sale Price	Book	Page	Deed Date
Current	BOMA NORTH CAROLINA LLC	DEED	100	0		002954	02403	6/16/2016

Notes Summary

Building Card	Date	Line	Notes
No Data			

Borrower:		File No.:	17431858
Property Address:	1616 Running Deer Dr	Case No.:	387-6585626
City:	State:	Zip:	
Lender:			



NORTH CAROLINA
APPRAISAL BOARD

APPRAISER QUALIFICATION CARD

REGISTRATION / LICENSE / CERTIFICATE HOLDER

MARYBETH ABDOW

24 25

A3020	C	Y
APPRAISER NUMBER	TYPE	NATIONAL REGISTRY

Appraiser's Signature

Executive Director

EXPIRES JUNE 30, 2025

Borrower:		File No.:	17431858
Property Address: 1616 Running Deer Dr		Case No.:	387-6585626
City:	State:	Zip:	
Lender:			

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL100636-01 **Renewal of: NAX40PL100636-00**

1. **Named Insured: Marybeth Abdow**

2. **Address:** 1610 Tredegar Rd
Kernersville, NC 27284

3. **Policy Period:** **From: March 10, 2024** **To: March 10, 2025**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item **2.** Above.

4. **Limit of Liability:**

	Each **Claim**	Policy Aggregate
Damages Limit of Liability	**4A. $ 1,000,000**	**4C. $ 1,000,000**
Claim Expenses Limit of Liability	**4B. $ 1,000,000**	**4D. $ 1,000,000**

5. **Deductible** (Inclusive of **Claims Expenses**):

Each **Claim**	Aggregate
5A. $500	**5B. $1,000**

6. **Policy Premium: $ 567**

7. **Retroactive Date: March 10, 2004**

8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
Accelerant National Insurance Company
400 Northridge Rd. Suite 800
Sandy Springs, GA 30350

9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org

10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: February 26, 2024 By: Isaac Peck
Authorized Representative

N DEC 40000 04 22