APPRAISAL OF



Single Family Residence

LOCATED AT:

1030 Christopher Cir
Rock Hill, SC 29730

FOR:

Lima One Capital, LLC
201 E. McBee Ave. Suite 300
Greenville, SC, 29601

BORROWER:

WB Homes LLC

AS OF:

January 17, 2024

BY:

Michael Magyar

01/17/2024

Nationwide Appraisal Network
Lima One Capital, LLC
201 E. McBee Ave. Suite 300
Greenville, SC, 29601

File Number: HBS-4424

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

1030 Christopher Cir
Rock Hill, SC 29730

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of January 17, 2024 is:

$390,000
Three Hundred Ninety Thousand Dollars

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

Respectfully Submitted,



Michael Magyar

Uniform Residential Appraisal Report (Hybrid)

40002466
File No. HBS-4424

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 1030 Christopher Cir | City Rock Hill | State SC | Zip Code 29730
Borrower WB Homes LLC | Owner of Public Record Kitana M Richardson | County York
Legal Description LOT 11 BLK 12 CHRISTOPHER CIR
Assessor's Parcel # 6281605009 | Tax Year 2023 | R.E. Taxes $ 1,363
Neighborhood Name Eastview | Map Reference 56, C-3 | Census Tract 0603.00
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client Lima One Capital, LLC | Address 201 E. McBee Ave. Suite 300, Greenville, SC 29601
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). The subject property was sold privately on 10/26/2023 for $225,000. Since then it was listed on the open market on 12/07/2023 for $289,900 and went under contract as of 01/10/2024 per the CarolinaMLS#4090962.

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
The subject contract has been reviewed and the subject is currently under contract as of 01/10/2024 for $275,000.

Contract Price $ 275,000 | Date of Contract 01/10/2024 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) Tax Card
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 [X] No
If Yes, report the total dollar amount and describe the items to be paid. Per contract provided no financial assistance was noted.

NEIGHBORHOOD

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

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location [ ] Urban [X] Suburban [ ] Rural	Property Values [ ] Increasing [X] Stable [ ] Declining	PRICE AGE	One-Unit 95 %
Built-Up [X] Over 75% [ ] 25-75% [ ] Under 25%	Demand/Supply [ ] Shortage [X] In Balance [ ] Over Supply	$(000) (yrs)	2-4 Unit %
Growth [ ] Rapid [X] Stable [ ] Slow	Marketing Time [X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths	200 Low 0	Multi-Family %
Neighborhood Boundaries Subject neighborhood is bounded by Dave Lyle Blvd. to the North, South by E Main St., West by Oakland Avenue and East by Anderson Rd S.		700 High 90	Commercial 5 %
		285 Pred. 50	Other %

Neighborhood Description The appeal of the subject marketing area is deemed good and is within close proximity to schools, shopping areas and other town amenities. Employment stability is deemed good and large employment centers are within commuting distance. Small businesses primarily make up the commercial land use and is not deemed adverse to marketability.
Market Conditions (including support for the above conclusions) See Attached Addendum

SITE

Dimensions 307 x 87 x 330 x 101 | Area 31215 sf | Shape Mostly Rectangular | View N;Res;
Specific Zoning Classification SF-3 | Zoning Description Sf-3-Sf-3
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Attached Addendum

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 45091C0317F | FEMA Map Date 05/16/2017
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. Your appraiser is not deemed to be an expert in legal issues regarding land uses and suggest that a fully qualified individual that is an expert in easements, encroachments and environmental conditions be consulted.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	Foundation Walls Brick/C3	Floors Hardwood/C3
# of Stories 1	[ ] Full Basement [ ] Partial Basement	Exterior Walls Brick/C3	Walls Drywall/C3
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Asphlt Sh/C3	Trim/Finish Hardwood/C3
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts Aluminum/C3	Bath Floor Ceramic/C3
Design (Style) Ranch	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Double Hung/C3	Bath Wainscot Ceramic/C3
Year Built 1965	Evidence of [ ] Infestation	Storm Sash/Insulated Alum/C3	Car Storage [ ] None
Effective Age (Yrs) 10	[ ] Dampness [ ] Settlement	Screens Fiberglass/C3	[X] Driveway # of Cars 4
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) #0	Driveway Surface Gravel/Dirt
[X] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # 1 [ ] Fence None	[X] Garage # of Cars 2
[ ] Floor [ ] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck Patio [X] Porch Front	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 7 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,799 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). In-addition the subject offers 2 patios, front porch and a 2 car garage.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Your appraiser notes that the subject has been written subject-to the updates attached to the report in the extra image pages marked construction budget. The subject will be undergoing having its interior and exterior completely painted, new windows, new interior door where needed, new flooring, updated all the baths , updating kitchen with new cabinets and new kitchen applainces and create a superior functional interior flow of the subject by
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe. See Attached Addendum
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

40002466

Uniform Residential Appraisal Report (Hybrid)

File No. HBS-4424

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 345,000 to $ 405,000 .

There are 19 comparable sales in the subject neighborhood within the past twelve months ranging in price from $ 200,000 to $ 410,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	1030 Christopher Cir Rock Hill, SC 29730	1053 Christopher Cir Rock Hill, SC 29730		1303 Christopher Cir Rock Hill, SC 29730		1475 Springsteen Rd Rock Hill, SC 29730	
Proximity to Subject		0.07 miles NE		0.32 miles SE		0.84 miles NE	
Sale Price	$ 275,000		$ 410,000		$ 365,000		$ 335,000
Sale Price/Gross Liv. Area	$ 152.86 sq. ft.	$ 187.73 sq. ft.		$ 204.14 sq. ft.		$ 202.29 sq. ft.	
Data Source(s)		CMLS #4052706;DOM 16		CMLS #4030826;DOM 45		CMLS #4092612;DOM 33	
Verification Source(s)		CMLS, York Tax Record		CMLS, York Tax Record		CMLS, York Tax Record	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;10000	-10,000	ArmLth Conv;5000	-5,000
Date of Sale/Time		s10/23;c08/23	0	s08/23;c07/23	0	s01/24;c12/23	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	31215 sf	20037 sf	2,600	23522 sf	1,800	30056 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	59	60	0	47	0	55	0
Condition	C3	C3	0	C3	0	C4	25,100
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 2.0	8 / 3 / 2.0	0	7 / 3 / 2.0		6 / 3 / 2.0	0
Gross Living Area	1,799 sq. ft.	2,184 sq. ft.	-19,300	1,788 sq. ft.	0	1,656 sq. ft.	7,200
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central / CAC	Central / CAC		Central / CAC		Central / CAC	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	2ga4dw	4dw	10,000	4dw	10,000	4dw	10,000
Porch/Patio/Deck	Patio/Porch	Similar	0	Similar	0	Similar	0
Other	None	None		Outbuilding	-1,000	Workshop/Pool	-12,000
Fireplace	Yes	Yes		Yes		Yes	
Net Adjustment (Total)		☐ + ☒ -	$ 6,700	☒ + ☐ -	$ 800	☒ + ☐ -	$ 25,300
Adjusted Sale Price of Comparables		Net Adj. -1.6% Gross Adj. 7.8%	$ 403,300	Net Adj. 0.2% Gross Adj. 6.2%	$ 365,800	Net Adj. 7.6% Gross Adj. 17.7%	$ 360,300

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) CMLS, York Tax Record

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) CMLS, York Tax 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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	10/26/2023	05/08/2023	02/10/2023	
Price of Prior Sale/Transfer	$225,000	$217,500	$148,500	
Data Source(s)	Cmls,York Tax Record	Cmls,York Tax Record	Cmls,York Tax Record	Cmls,York Tax Record
Effective Date of Data Source(s)	01/15/2023	01/15/2023	01/15/2023	01/15/2023

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

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach $ 390,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 390,000 **Cost Approach (if developed) $** 386,900 **Income Approach (if developed) $**

The high quality of the data used in the sales comparison approach demonstrates its viability as the best value indicator, the cost approach was developed and supports the value, however the income approach to value was not developed because, single family homes usually do not get purchased for their income producing capabilities.

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: This report has been completed "as is" and was made for use by the lender/client and or their assigns for mortgage purposes only.

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 $ 390,000 **as of** 01/17/2024 **, the effective date of this appraisal.**

Uniform Residential Appraisal Report (Hybrid)

40002466
File No. HBS-4424

Appraisal Assignment Type: Hybrid | Subject Property Data Collection Date: 2024-01-15

Subject Property Data Collection Method: Physical | Subject Property Data Collection Workforce: Other

The intended user of this report is for the lender/client.The intended use is to determine the market value of the subject for mortgage purposes only. No additional intended users or uses are identified by the appraiser unless stated.

Additional cost approach comments: Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The definition of value used in this assignment is unlikely to be consistent with the definition of insurable value for property insurance coverage/use.

ADDITIONAL COMMENTS

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The estimated site value is derived from the appraisers knowledge of the area, the abstraction method, paired sales analysis and from local town assessment ratios.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $ 40,000
Source of cost data Bluebook Appraiserbase & Local Builders	Dwelling 1,799 Sq. Ft. @ $ 200.00	= $ 359,800
Quality rating from cost service Q4 Effective date of cost data 2023	Sq. Ft. @ $	= $
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Porch,Patios	20,000
Replacement cost estimates are based on local builder costs,	Garage/Carport 420 Sq. Ft. @ $ 150.00	= $ 63,000
your appraisers experience and knowledge of these costs and his	Total Estimate of Cost-New	= $ 442,800
knowledge of the subject's marketing area.The remaining	Less 75 Physical / Functional / External	
economic life is estimated to be 65 years.	Depreciation $100,932	= $ (100,932)
	Depreciated Cost of Improvements	= $ 341,868
	"As-is" Value of Site Improvements	= $ 5,000
Estimated Remaining Economic Life (HUD and VA only) 65 Years	INDICATED VALUE BY COST APPROACH (rounded)	= $ 386,900

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal name of project

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

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

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

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

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

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

Describe common elements and recreational facilities.

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.

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).

Uniform Residential Appraisal Report (Hybrid)

File No. 40002466 HBS-4424

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 Michael Magyar
Company Name MCM Appraisal & RE Services
Company Address 1001 Berwick Ct
Waxhaw, NC 28173
Telephone Number 203-962-4826
Email Address mcmagyar@ymail.com
Date of Signature and Report 01/22/2024
Effective Date of Appraisal 01/17/2024
State Certification # 8005
or State License #
or Other (describe) State #
State SC
Expiration Date of Certification or License 06/30/2024

ADDRESS OF PROPERTY APPRAISED
1030 Christopher Cir
Rock Hill, SC 29730

APPRAISED VALUE OF SUBJECT PROPERTY $ 390,000

LENDER/CLIENT
Name Nationwide Appraisal Network
Company Name Lima One Capital, LLC
Company Address 201 E. McBee Ave. Suite 300
Greenville, SC 29601
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)

40002466
File No. HBS-4424

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
1030 Christopher Cir Address Rock Hill, SC 29730		1043 Christopher Cir Rock Hill, SC 29730		1053 Christopher Cir Rock Hill, SC 29730		1042 Tremont Ave Rock Hill, SC 29730	
Proximity to Subject		0.05 miles NE		0.07 miles NE		0.11 miles NW	
Sale Price	$ 275,000		$ 292,500		$ 217,500		$ 290,000
Sale Price/Gross Liv. Area	$ 152.86 sq. ft.	$ 167.81 sq. ft.		$ 133.35 sq. ft.		$ 201.95 sq. ft.	
Data Source(s)		CMLS #4048512;DOM 7		CMLS #4009014;DOM 3		CMLS #4074166;DOM 8	
Verification Source(s)		CMLS, York Tax Record		CMLS, York Tax Record		CMLS, York Tax Record	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		Estate Conv;0	0	ArmLth Conv;0	
Date of Sale/Time		s08/23;c07/23	0	s05/23;c04/23	0	s11/23;c10/23	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	31215 sf	21344 sf	2,300	20037 sf	2,600	23522 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	59	62	0	60	0	38	0
Condition	C3	C3	-21,900	C4	32,600	C3	-21,750
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 2.0	7 / 3 / 2.0		6 / 3 / 2.0	0	5 / 3 / 2.0	0
Gross Living Area 50	1,799 sq. ft.	1,743 sq. ft.	0	1,631 sq. ft.	8,400	1,436 sq. ft.	18,200
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central / CAC	Central / CAC		Central / CAC		Central / CAC	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	2ga4dw	2cp4dw	5,000	4dw	10,000	4dw	10,000
Porch/Patio/Deck	Patio/Porch	Similar	0	Similar	0	Similar	0
Other	None	Outbuilding	-1,000	None		Outbuilding	-1,000
Fireplace	Yes	Yes		Yes		Yes	
Net Adjustment (Total)		☐ + ☒ -	$ 15,600	☒ + ☐ -	$ 53,600	☒ + ☐ -	$ 5,450
Adjusted Sale Price of Comparables		Net Adj. -5.3% Gross Adj. 10.3%	$ 276,900	Net Adj. 24.6% Gross Adj. 24.6%	$ 271,100	Net Adj. 1.9% Gross Adj. 17.6%	$ 295,450

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	10/26/2023	05/05/2023		
Price of Prior Sale/Transfer	$225,000	$0		
Data Source(s)	Cmls,York Tax Record	Cmls,York Tax Record	Cmls,York Tax Record	Cmls,York Tax Record
Effective Date of Data Source(s)	01/15/2023	01/15/2023	01/15/2023	01/15/2023

Summary of Sales Comparison Approach See comments for sales 1, 2, & 3.

Uniform Residential Appraisal Report (Hybrid)

40002466
File No. HBS-4424

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 7	COMPARABLE SALE NO. 8	COMPARABLE SALE NO. 9
Address	1030 Christopher Cir Rock Hill, SC 29730	701 University Dr Rock Hill, SC 29730	2856 Forest Hills Cir Rock Hill, SC 29732	
Proximity to Subject		1.88 miles NW	4.49 miles NW	
Sale Price	$ 275,000	$ 399,900	$ 438,000	$
Sale Price/Gross Liv. Area	$ 152.86 sq. ft.	$ 215.58 sq. ft.	$ 218.45 sq. ft.	$ sq. ft.
Data Source(s)		CMLS #4101317;DOM 1	CMLS #4088906;DOM 53	
Verification Source(s)		CMLS, York Tax Record	CMLS, York Tax Record	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment
Sale or Financing Concessions		Listing ;0	Listing ;0	
Date of Sale/Time		c01/24 0	Active 0	
Location	N;Res;	N;Res;	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	31215 sf	1568 sf 3,600	1.00 ac -2,800	
View	N;Res;	N;Res;	N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch	DT2;Colonial 0	
Quality of Construction	Q4	Q4	Q4	
Actual Age	59	55 0	49 0	
Condition	C3	C3	C3	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 2.0	8 / 4 / 2.0 0	7 / 3 / 2.1 -2,000	/ /
Gross Living Area 50	1,799 sq. ft.	1,855 sq. ft. -19,300	2,005 sq. ft. -10,300	sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	
Functional Utility	Average	Average	Average	
Heating/Cooling	Central / CAC	Central / CAC	Central / CAC	
Energy Efficient Items	Typical	Typical	Typical	
Garage/Carport	2ga4dw	2ga4dw	4dw 10,000	
Porch/Patio/Deck	Patio/Porch	Similar 0	Similar 0	
Other	None	None	Pool -10,000	
Fireplace	Yes	Yes	Yes	
Net Adjustment (Total)		☐ + ☒ - $ 15,700	☐ + ☒ - $ 15,100	☒ + ☐ - $ 0
Adjusted Sale Price of Comparables		Net Adj. -3.9% Gross Adj. 5.7% $ 384,200	Net Adj. -3.4% Gross Adj. 8.0% $ 422,900	Net Adj. % Gross Adj. % $ 0

ITEM	SUBJECT	COMPARABLE SALE NO. 7	COMPARABLE SALE NO. 8	COMPARABLE SALE NO. 9
Date of Prior Sale/Transfer	10/26/2023			
Price of Prior Sale/Transfer	$225,000			
Data Source(s)	Cmls,York Tax Record	Cmls,York Tax Record	Cmls,York Tax Record	
Effective Date of Data Source(s)	01/15/2023	01/15/2023	01/15/2023	

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

40002466
File No. HBS-4424

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

40002466
File No. HBS-4424

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		

LEGAL DESCRIPTION

Neighborhood Market Conditions
Market conditions in the subject neighborhood appear stable with supply and demand in equilibrium. Reasonable exposure times tend to be under 3 months when priced correctly. The dwellings located within the subject's neighborhood/market area vary in style, condition, size and they range in value from $200,000 - $700,000. So, although the subject's derived market value and it's neighborhood predominant value are not the same. This in no way makes the subject adverse to marketability or market value; and it does not make the subject an over or under-improvement. See the 1004MC for further information.

As improved: Other (explain)
Given present zoning and demand, the highest and best use is limited to a single unit and the present use is the most practical use. This was determined by the four tests which your appraiser has analyzed: 1) Is the use legally permissible(yes), 2) Is it physically possible(yes) 3) financially feasible(yes) and 4) maximally productive (yes). So the highest and best use is a single family residential use.

Physical Deficiencies or Adverse Conditions
Do to this assignment being a hybrid desktop order. Your your appraiser is making an extraordinary assumption that from the photos provided by the property condition inspector that there are not any adverse conditions at the time of the inspection. The mechanical systems of the subject property were not tested for two reasons: one being your appraiser has not been trained in this field and is not considered an expert as to testify on the livability, soundness or structural integrity of the subject property and two your appraiser did not physically inspect the property. If the client requires such an inspection, your appraiser recommends that a licensed building inspector be contracted to perform one.

Your appraiser is making an extraordinary assumption that the property inspector did check that all of the utilities were in working order and that the property at the time of the inspection had no apparent adverse conditions. From the photos provided to your appraiser from the property inspector to review and develop this report. The subject did not appear to have any adverse conditions to marketability and that all of the kitchen appliances were present and again making an extraordinary assumption that they were in working order.

PRIOR SALES COMMENTS
The subject property last sold privately on 10/26/2023 for $225,000. The as-is value that is presented in the addendum with an effective date 01/17/2024 is different than the previous sales can bT based on the fact that the previous sale was a private sale and the value derived in the report which is the subject-to value is different than the subjects last sale can be accounted for the subject being sold privately as well, plus the improvements made to it that have been listed in the report andthe actual construction budget has been attached as extra images pages 5, 6 and 7. Comp 1 last sold on 05/08/2023 for $217,500, comp 2 last sold as a private sale on 02/10/2023 for $148,000, comp 4 sold on 04/20/2023 for $252,095, and after that sale it transfered in name only on 05/05/2023. No other transfers of the subject property for the past 3 years or anyother of the comparables used in this report for the past 12 months were found, except if noted above.

Comments on Sales Comparison

Your appraiser has been asked to provide 2 values for the subject property. Comps 1-3 on the front page and comps 7 & 8 which represent the subject -to value derived in this report. The AS-IS value of the subject which is the second value provided by your appraiser in the addendum represented by comps comps 4-6. Your appraiser wants to make sure that since he can only describe one subject in the report which is the subject-to value again represented by comps 1-3 and 7-8. Comps 4-6 on the sales grid represent the as-is value provided in this addendum may appear to be inconsistant to comp 1-3 adjustments. But comps 4-6 are being adjusted as to the subjects original state of condition prior to the renovations. So, it is for these reasons comps 1,2,3,7 & 8 adjustments will appear to inconsistant or different than the adjustments for the comps 4-6 which is the as-is value.

Although, there were 9 sales that closed on the 1004MC within 6 months of the effective date of the report after further analysis it has been determined that not all of those sales were true comps but just sales. Due to the lack of comp sales your appraiser was forced to exceed time guidelines for comps 7-8 as well as had to cross a major boundaries for comps 1-3 and 7 & 8 to locate comps with similar defining characteristics as the subject. He was also, forced to use comps with larger than usual value ranges, as well as comps with larger than usual GLA ratios as compared to the subject. He was also unable to bracket the subjects garage amenity or lot size but this in no way makes the subject adverse to marketability. However, it is the opinion of your appraiser that the comps used were the best and most recent available to determine the subjects market value.

After weighing your appraisers opinion of value on comps 1,2 & 3 with comps 7 & 8 used as supporting data. The value was weighed equally between comps 1-3 based on their similar location to the subject, similar design/appeal and similar larger GLA for comps 1 & 2 and for comp 3 similar lot size. The derived value of the subject-to value in the report falls towards the upper value range developed based on the data collected, analyzed and adjusted out on the sales grid.

Comparables which have closed within the last six months have been utilized. Except when comparables which have closed beyond the guideline or are active/pending were deemed most indicative of the subjects' market value.

When deemed necessary a $1,000/0.10ac of an acre site adjustment has been utilized to reflect differences in land area when the difference was 0.10 or greater. The adjustments were made by paired sales analysis, local town assement ratios and your appraisers opinion from the market data collected and analyzed.

Comparable 3 was reportedly in slightly inferior condition as compared to the subject and was adjusted upward 7.5% due to the lack of updating as compared to the subject. The adjustments was made by paired sales analysis and your appraisers opinion based on market reaction and the conclusions made from the market data collected and analyzed.

ADDENDUM

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		

Where the difference in GLA of the subject property and that of the comparable is greater than 100 sf, an adjustment of $50/sf has been utilized. All adjustments have been rounded to the nearest $100.The adjustments were made by paired sales analysis and your appraisers opinion based on market reaction and the conclusions made from the market data collected and analyzed.

The comparables utilized were the best available as of the effective date of this report. The comparables, as adjusted, illustrate a reasonable range of value for deriving an estimated fair market value of the subject property. The comparable data is considered to be true and reliable.

As for the as-is value which was based on comps 4-6. It is the opinion of value was based on the adjustments made to these comps based on the data collected and analyzed. Your appraiser has weighed his opinion of value mostly equal betwwen the three with slightly more weight on comps 4 & 5 due to there same location on the subject street and it is the **opinion of your appraiser for the As-Is value is $275,000.**

Supplemental Adendum 01/22/2024:

Your appraiser has been asked to make revisions to his report based on having the comps that represented the different values on the wrong pages. Your appraiser notes that all of the revisions points have been addressed and corrected and the report reflects these changes. The changes made to report had no affect to the subject-to value, however, the as-is value was changed based on further analysis of the data collected and adjusted in the report.

40002466

Market Conditions Addendum to the Appraisal Report

File No. HBS-4424

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 1030 Christopher Cir City Rock Hill State SC Zip Code 29730

Borrower WB Homes LLC

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)	10	5	4	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	1.67	1.67	1.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	0	0	4	☐ Declining	☐ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	3.01	☐ 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	268,000	341,000	285,125	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	13	16	14	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	0	0	277,450	☐ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	0	0	14	☐ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	100.00%	100.00%	100.00%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ Stable	☐ Increasing

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

Based on a review of the comparable sales in the multiple listing service over the past twelve months, for the subject's market, there does not appear to be a significant increase in reported sales concessions. Typically, the most common concession found in this market is the seller offering to contribute to the buyers closing costs.

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

Cite data sources for above information. Data source for the above information is the CMLS system.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The above information pertains to the subject propertys' market, not necessarily the neighborhood. While the nbhd section on page 1 of this report includes many different styles and ages of homes, the subject's market only includes houses that are similar to it in style, living area and other factors that would appeal to the same buyer. Based on the information recorded in the above grid, it appears that the subjects' market is stable. The trend for this market was based mostly on the prior 1 to 12 months.

Zero(0) was used in the 1004MC only to comply with the lender when data was not available.

CONDO / CO-OP PROJECTS

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

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

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

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

APPRAISER

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Michael Magyar	Signature
Name Michael Magyar	Name
Company Name MCM Appraisal & RE Services	Company Name
Company Address 1001 Berwick Ct Waxhaw, NC 28173	Company Address
State License/Certification # 8005 State SC	State License/Certification # State
Email Address mcmagyar@ymail.com	Email Address

40002466
File No. HBS-4424

USPAP ADDENDUM

Borrower: WB Homes LLC
Property Address: 1030 Christopher Cir
City: Rock Hill County: York State: SC Zip Code: 29730
Lender: Lima One Capital, LLC

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

☐ **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: Under three months when priced correctly

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.

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

Additional Comments

APPRAISER:

Signature: Michael Magyar
Name: Michael Magyar
Date Signed: 01/22/2024
State Certification #: 8005
or State License #:
or Other (describe): State #:
State: SC
Expiration Date of Certification or License: 06/30/2024
Effective Date of Appraisal: January 17, 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

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		

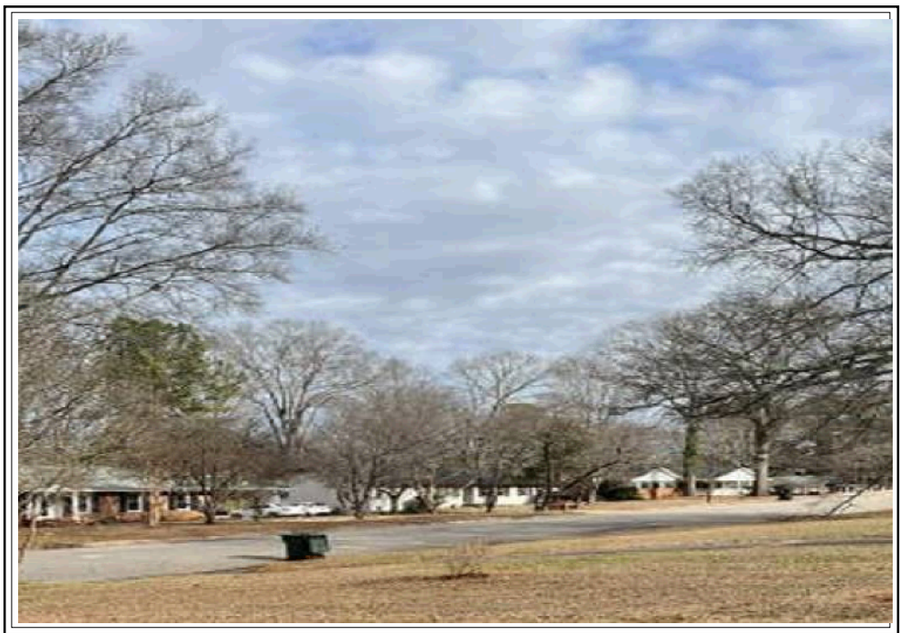


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 17, 2024
Appraised Value: $ 390,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Subject Photos

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



View From Frontyard



Street Scene Other Direction



Crawl Space

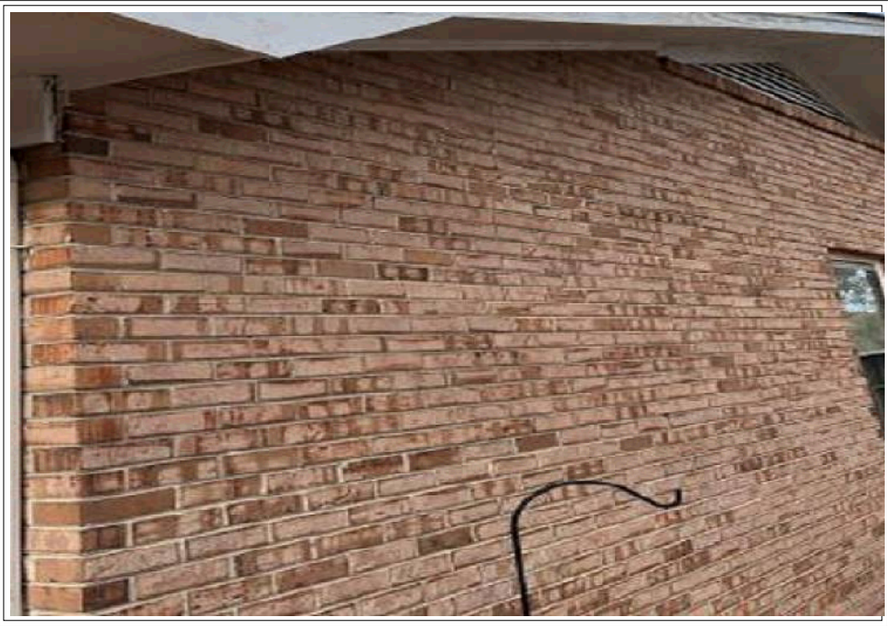
Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Backyard/Back of Subject & Back Patios

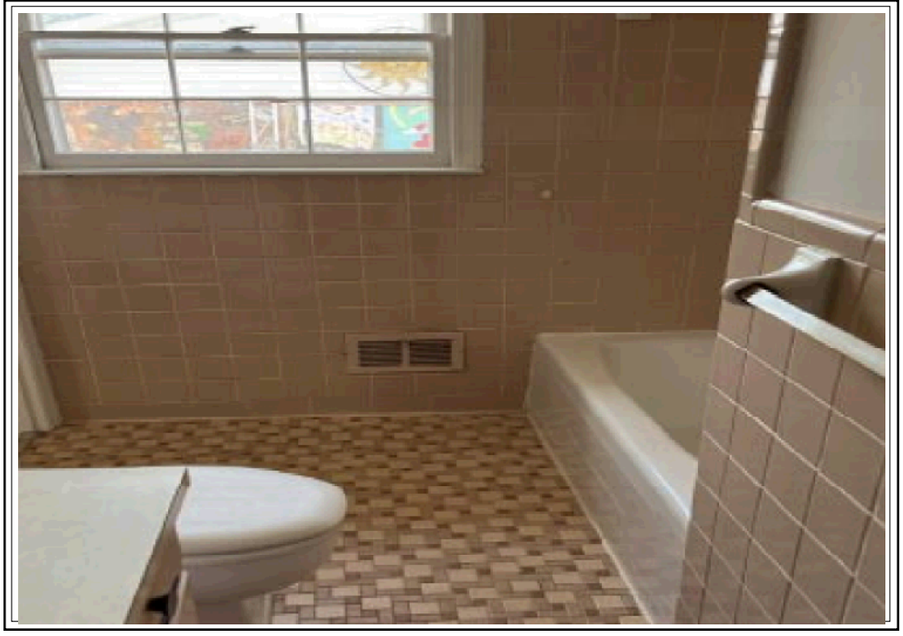


Right Side Subject

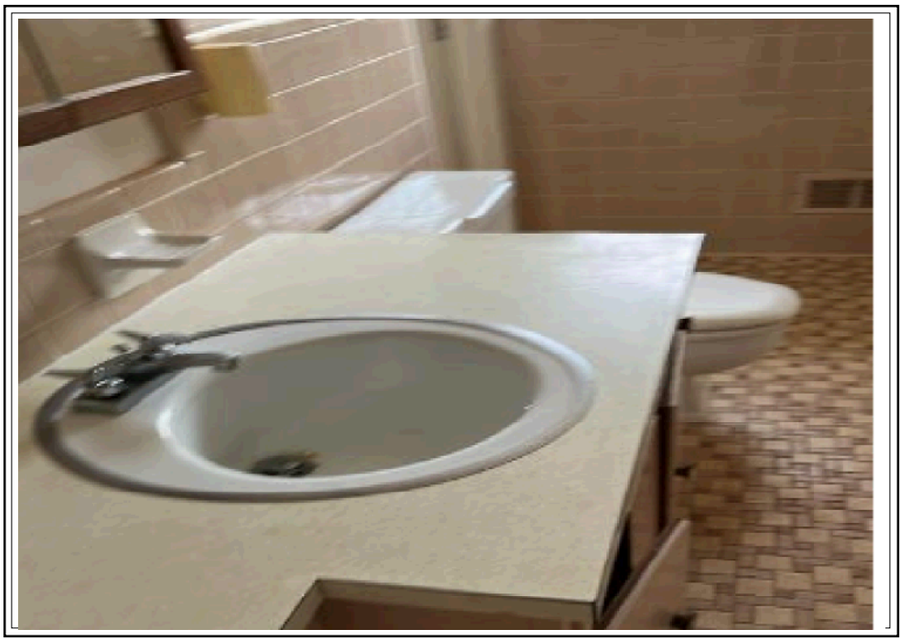


Left Side Subject

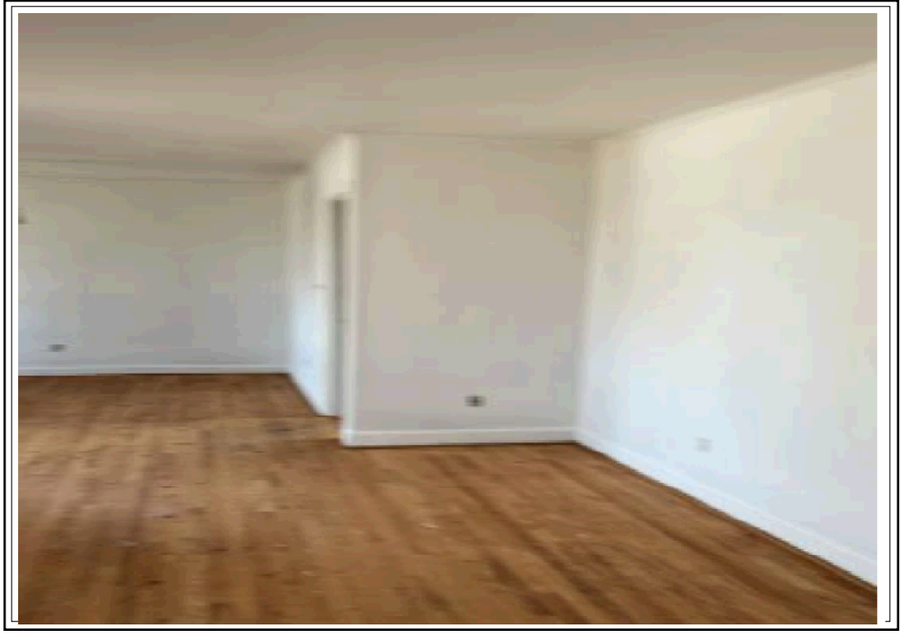
Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Bath#1

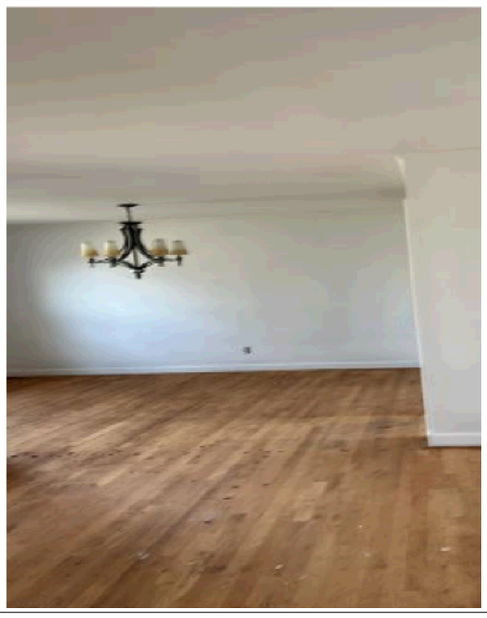


(Cont)Bath#1



Living Room

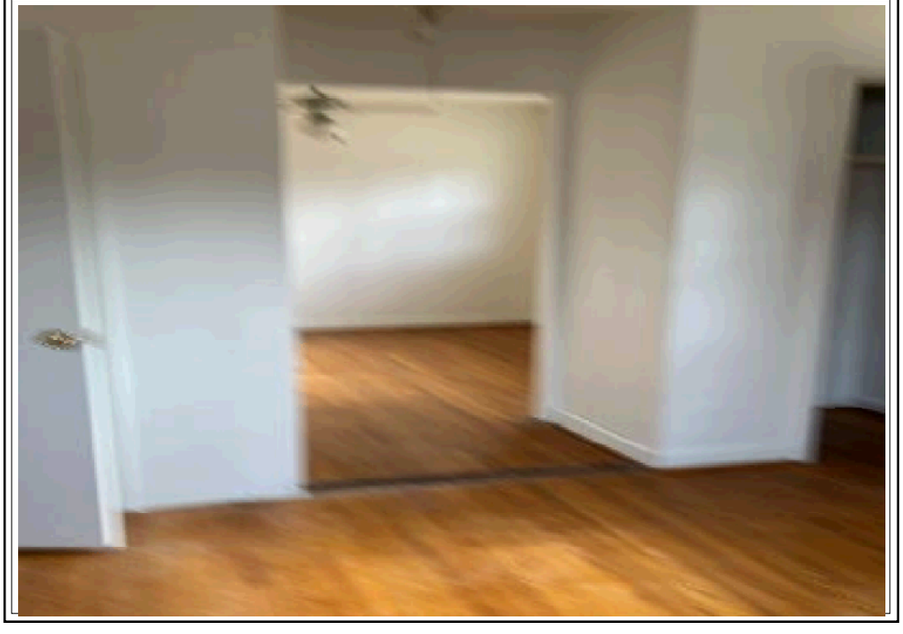
Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Dining Room



Bedroom#1

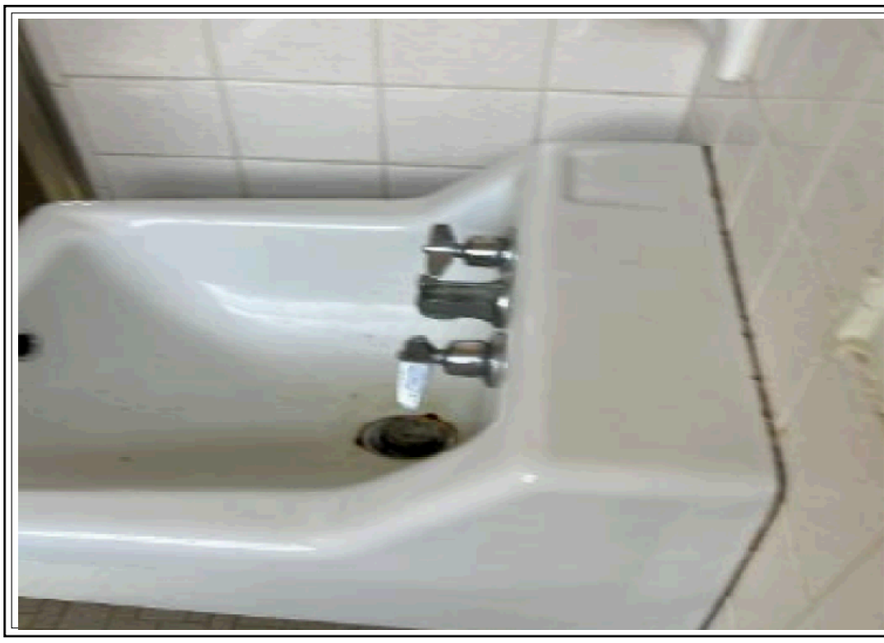


Bedroom#2

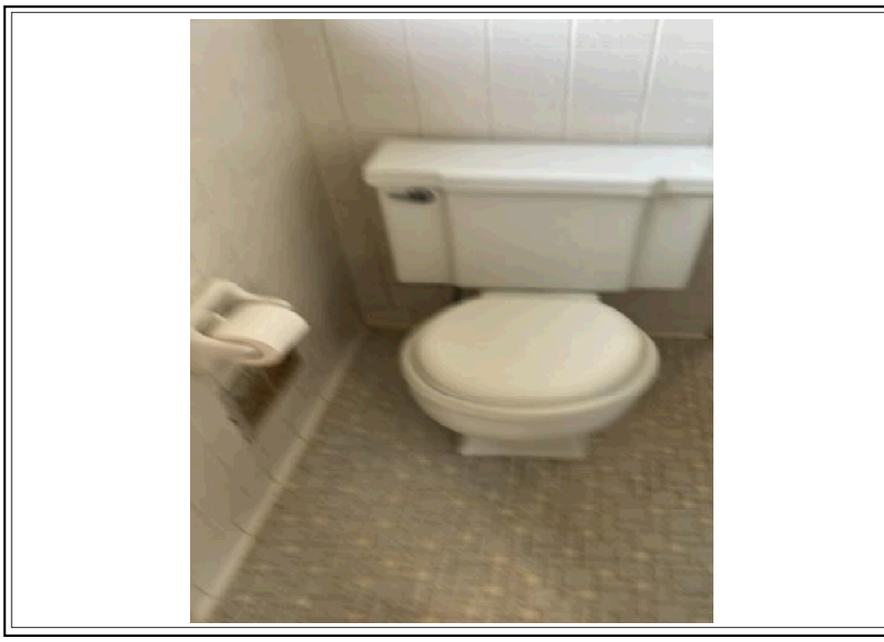
Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Bath#2

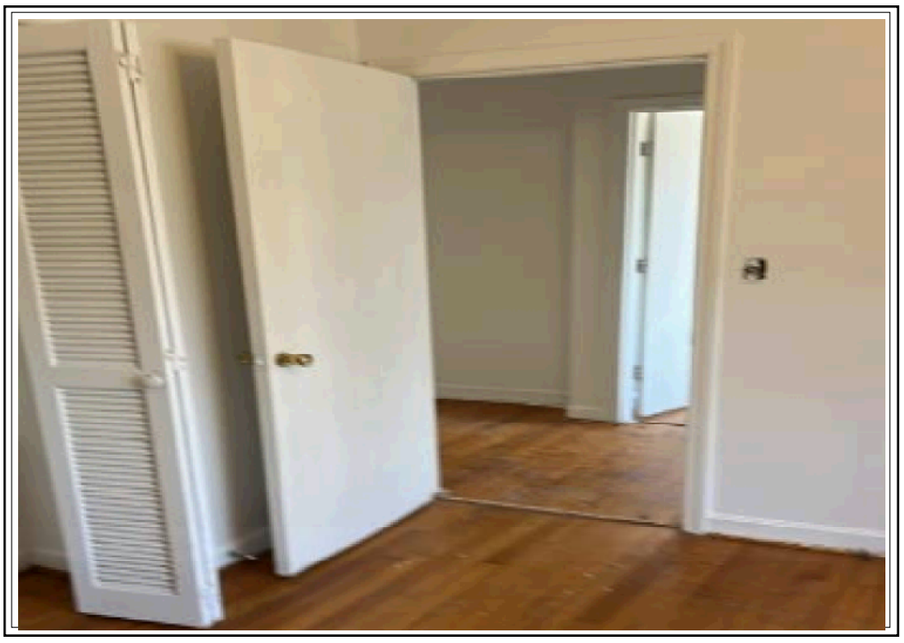


(Cont)Bath#2

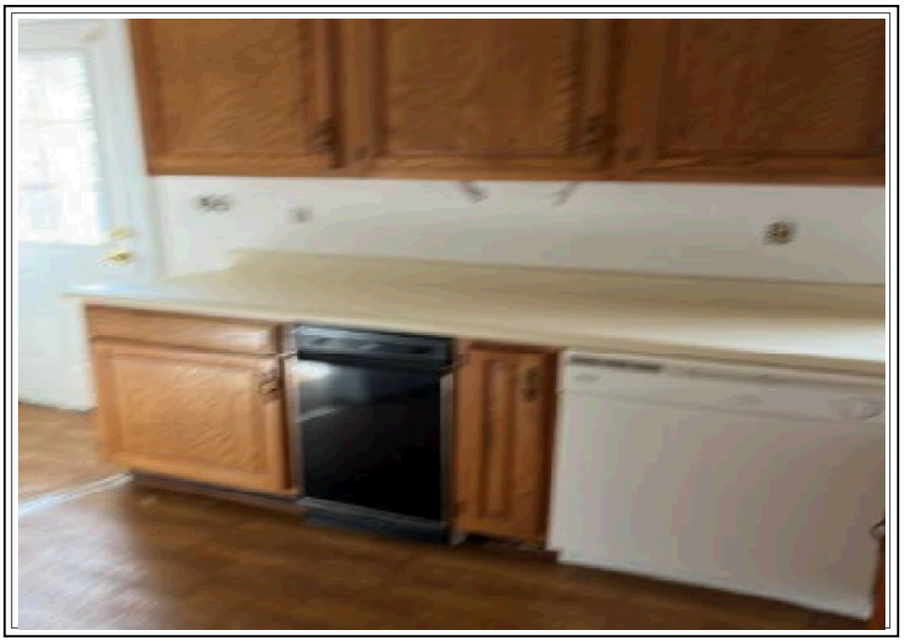


(cont)Bath#2

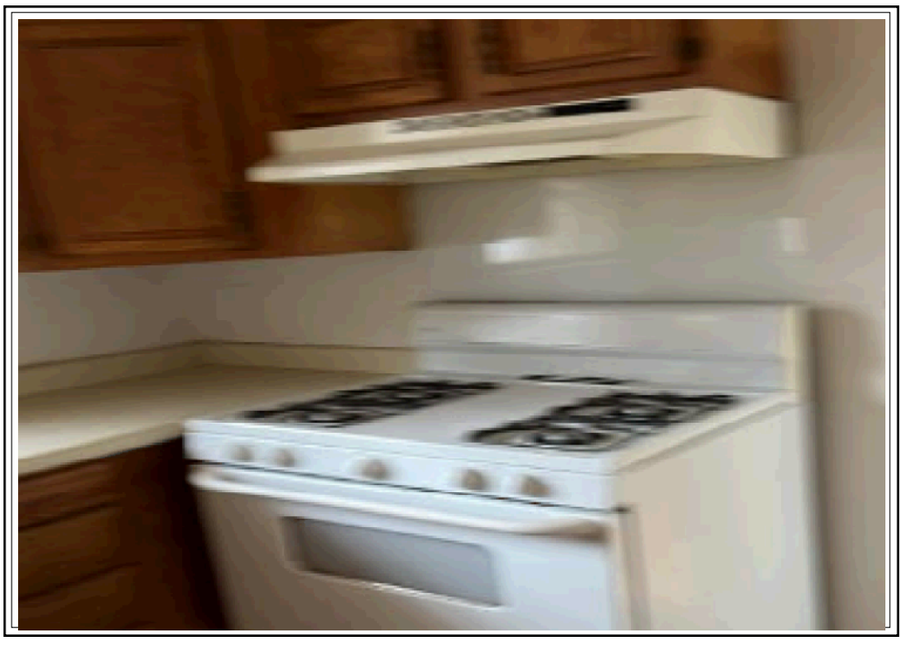
Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Bedroom#3

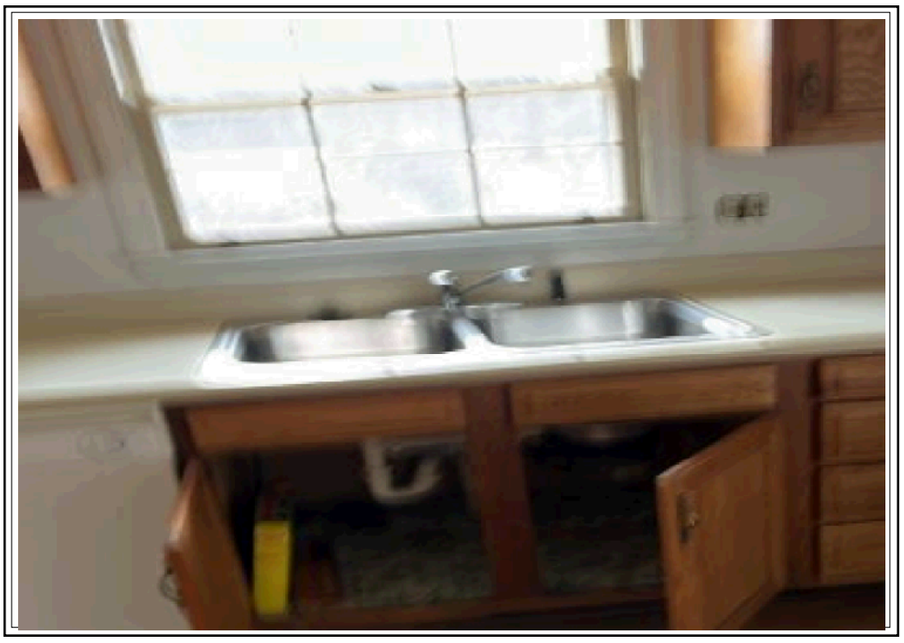


Kitchen



(Cont)Kitchen

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



(Cont)Kitchen



Den



(Cont) Den

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



COMPARABLE SALE #1

1053 Christopher Cir
Rock Hill, SC 29730
Sale Date: s10/23;c08/23
Sale Price: $ 410,000



COMPARABLE SALE #2

1303 Christopher Cir
Rock Hill, SC 29730
Sale Date: s08/23;c07/23
Sale Price: $ 365,000



COMPARABLE SALE #3

1475 Springsteen Rd
Rock Hill, SC 29730
Sale Date: s01/24;c12/23
Sale Price: $ 335,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



COMPARABLE SALE #4

1043 Christopher Cir
Rock Hill, SC 29730
Sale Date: s08/23;c07/23
Sale Price: $ 292,500



COMPARABLE SALE #5

1053 Christopher Cir
Rock Hill, SC 29730
Sale Date: s05/23;c04/23
Sale Price: $ 217,500



COMPARABLE SALE #6

1042 Tremont Ave
Rock Hill, SC 29730
Sale Date: s11/23;c10/23
Sale Price: $ 290,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



COMPARABLE SALE #7

701 University Dr
Rock Hill, SC 29730
Sale Date: c01/24
Sale Price: $ 399,900



COMPARABLE SALE #8

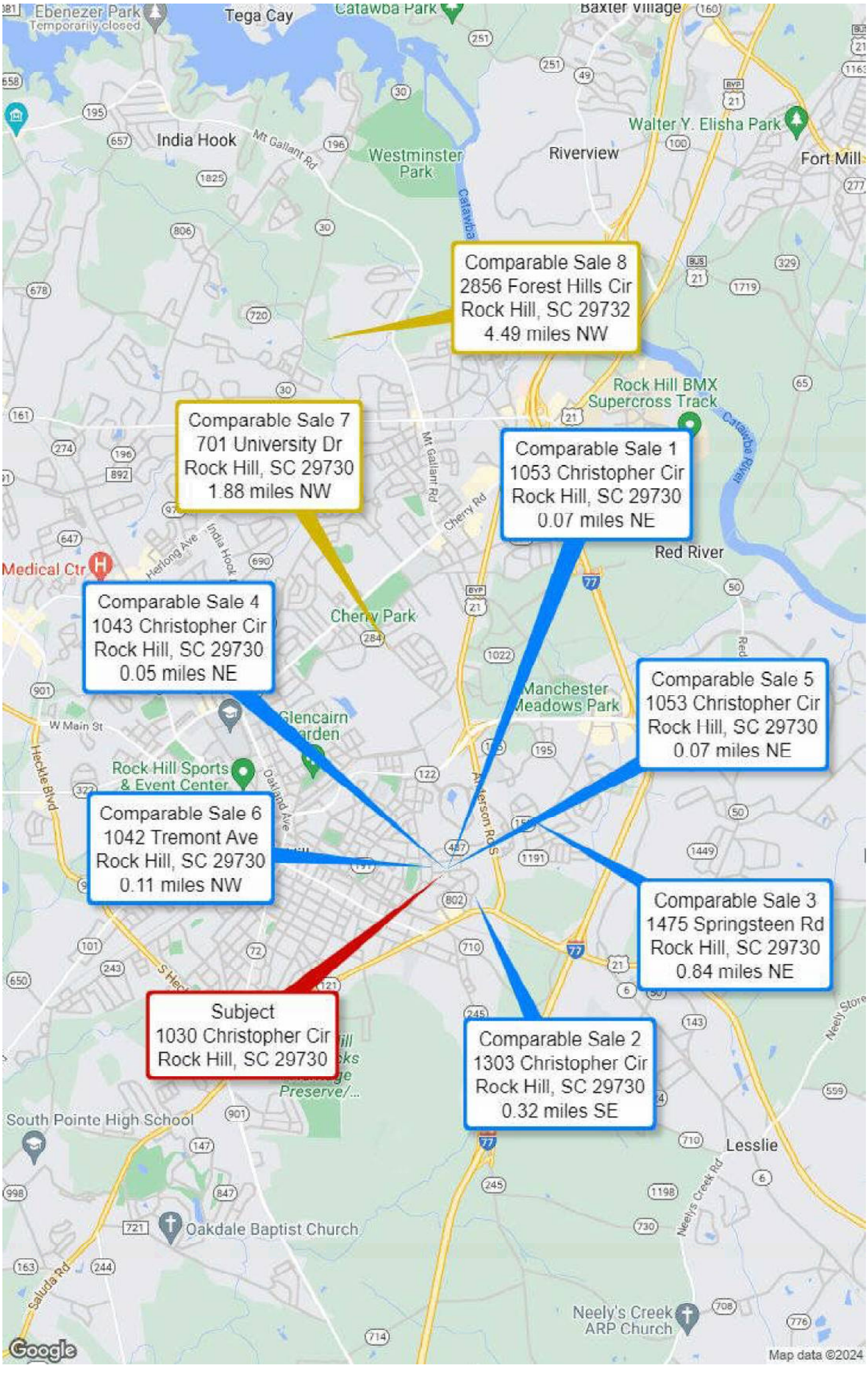
2856 Forest Hills Cir
Rock Hill, SC 29732
Sale Date: Active
Sale Price: $ 438,000

COMPARABLE SALE #9

Sale Date:
Sale Price: $

LOCATION MAP

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		

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: NAX40PL101491-00 **Renewal of: New**

1. **Named Insured: Michael Magyar**

2. **Address:** 1001 Berwick Ct
Waxhaw, NC 28173

3. **Policy Period:** **From: April 10, 2023** **To: April 10, 2024**
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: $ 851**

7. **Retroactive Date: April 10, 2007**

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: April 6, 2023 By: Isaac Peck
Authorized Representative

Seal

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		

1030 Christopher Cir, Rock Hill, SC 29730-4813, York County

Pending Listing

APN: 628-16-05-009 CLIP: 8423478852



MLS Beds	MLS Full Baths	Half Baths	MLS List Price	MLS List Date
3	2	1	$289,900	12/07/2023
MLS Sq Ft	**Lot Sq Ft**	**MLS Yr Built**	**Type**	
1,799	31,215	1965	SFR	

OWNER INFORMATION

Owner	Richardson Kiana M	Tax Billing Zip	29730
Do Not Mail	Y	Tax Billing Zip+4	4813
Tax Billing City & State	Rock Hill, SC	Owner Occupied	Yes

LOCATION INFORMATION

School District	Rock Hill	Carrier Route	C022
Subdivision	Eastview	Zoning	SF-3
Township	Rock Hill	Zoning Description	S1-3-S1-3
Census Tract	602.00	Within 250 Feet of Multiple Flood Zone	No

TAX INFORMATION

Parcel ID	628-16-05-009	Lot #	11
% Improved	80%	Tax Area	3
Block #	12	Tax Appraisal Area	3
Legal Description	LOT 11 BLK 12 CHRISTOPHER CIR		

ASSESSMENT & TAX

Assessment Year	2023	2022	2021
Assessed Value - Total	$154,946	$154,946	$154,946
Assessed Value - Land		$31,000	$31,000
Assessed Value - Improved		$123,946	$123,946
YOY Assessed Change ($)	$0	$0	
YOY Assessed Change (%)	0%	0%	
Market Value - Total	$154,879	$154,946	$154,946
Market Value - Land	$31,000	$31,000	$31,000
Market Value - Improved	$123,879	$123,946	$123,946

Tax Year	Total Tax	Change ($)	Change (%)
2021	$1,376		
2022	$1,373	-$3	-0.23%
2023	$1,363	-$10	-0.72%

CHARACTERISTICS

Land Use - Universal	SFR	Bedrooms	MLS: 3
Land Use - County	Residential Improved Oc	Total Baths	2
Lot Acres	0.72	Full Baths	Tax: 1 MLS: 2
Lot Sq Ft	31,215	Half Baths	1
Year Built	1965	Basement Type	MLS: Crawl Space
Effective Year Built	1965	Exterior	Block/Stucco
# of Buildings	1	Parking Type	Type Unknown
Building Type	Residential	Garage Sq Ft	420
Stories	1	No. Parking Spaces	MLS: 2
Building Sq Ft	Tax: 1,948 MLS: 1,799	Porch	Raised Porch
Total Building Sq Ft	2,468	Porch Sq Ft	100
Ground Floor Sq Ft	1,948	Condition	Average

ESTIMATED VALUE

RealAVM™	$308,800	Confidence Score	75
RealAVM™ Range	$281,600 - $336,100	Forecast Standard Deviation	9
Value As Of	01/08/2024		

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Borrower: WB Homes LLC		File No.:	HBS-4424
Property Address: 1030 Christopher Cir		Case No.:	40002466
City: Rock Hill	State: SC	Zip:	29730
Lender: Lima One Capital, LLC			

LISTING INFORMATION

MLS Listing #	4090962	MLS Current List Price	$289,900
MLS Status	Pending	MLS Orig. List Price	$325,000
MLS Area	ROCK HILL	Listing Agent Name	27519-Dee Legette
MLS Status Change Date	01/10/2024	Listing Broker Name	NORTHGROUP REAL ESTATE LLC
MLS Listing Date	12/07/2023		

LAST MARKET SALE & SALES HISTORY

Sale Date	10/26/2023	Owner	Richardson Kitana M
Recording Date	10/26/2023	Seller	Bush Blair V
Sale Price	$225,000	Deed/Page	21011-492
Price Per Square Feet	$115.50	Deed Type	Deed (Reg)

Sale Date	10/26/2023		07/23/2004
Recording Date	10/26/2023	03/21/2006	07/27/2004
Sale Price	$225,000		$112,000
Nominal		Y	
Buyer Name	Richardson Kitana M	Bush Blair V	Bush Blair V & Kitana M
Seller Name	Bush Blair V	Bush Blair V & Kitana M	Foster Robert A
Deed/Page	21011-492	7877-299	6434-87
Document Type	Deed (Reg)	Deed (Reg)	Deed (Reg)

MORTGAGE HISTORY

Mortgage Date	02/22/2018	07/27/2004
Mortgage Amount	$40,000	$112,000
Mortgage Lender	Family Tr Fcu	Wachovia Mtg Co
Mortgage Type	Refi	Resale

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		

Construction Budget Submission Form

LIMA ONE CAPITAL

p: 800-390-4232

Step 1: Fill out a description of the entire construction project.

Scope of Work:
Demo flooring and remove cabinets. Install 15 new windows and a sliding glass door. Paint both interior and exterior of house. Install new cabinets and countertops. New doors where needed.

Start Date: 2/10/2024
Estimated Completion Date: 6/1/2024
Expected Draws: 5

Total Budget: $66,400.00

	Current	Projected
Total Square Feet:	1799	1799
Rooms/Units:	1	1
Bedrooms:	3	3
Bathrooms:	2	2
Kitchens:	1	1

Property Address:	Contractor:	Contact Name/Phone #:
1030 Christopher Circle Rock Hill, 29730 SC	Robert Woods GSD Construction	

Step 2: Fill in each line item with the description of the construction cost, the amount, the estimated date of completion, and the draw item name (if necessary). **By filling out this budget template, you acknowledge and understand that Lima One operates on a reimbursement model, and funds will be released post-close for completed work only.**

Item Number	Category / Draw Item	Description	Amount	LIC Comments
	Soft Costs			
1000-1	Gas* Service / meter set			
1000-2	Water Service/Meter Set			
1000-3	Temp Power*/service / meter set			
1000-4	Temp Toilet			
1000-5	Architecutral Fees			
1000-6	Engineering Fees			
1000-7	Building Permit*			
1000-8	Impact Fees			
1000-9	Survey/Drawings/Plans*			
1000-10	SWPPI Erosion Control - Silt Fence			
1000-11	Temp Security / Privacy Fencing			
1000-12	(your description)			
1000-12	(your description)			
	Total Soft Costs		-	
	Demolition- Trashout			
2000-1	Demolition*	Demo flooring, cabinets, bathrooms, 1 load bearing wall & 1 non load bearing	3,500.00	
2000-2	Trashout			
2000-3	Dumpster	2 20 yd dumpsters	1,000.00	
2000-4	Haz/Mat Testing & Abatement			
2000-5	Mold Remediation			
2000-6	(your description)			
2000-7	(your description)			
	Total Trashout		4,500.00	
	Site Work			
3000-1	Grading*			
3000-2	Conduit / Electric Service			
3000-3	Water Lines*			
3000-4	Well			
3000-5	Septic *			
3000-6	Sewer Lines*			
3000-7	Flatwork -Conc Drive & Sidewalks			
3000-8	Asphalt			
3000-9	Pavers-Hardscape			
3000-10	Landscape (Package or Maintenance)			
3000-11	Sod-Plants			
3000-12	Fencing			
3000-13	Pool / SPA			
3000-14	(your description)			
3000-15	(your description)			
	Total Yard-Landscape		-	
	Foundation			
4000-1	PreTreat			
4000-2	Excavation & Backfill			
4000-3	Footings*			
4000-4	Foundation * (Basement/Stem Walls)			
4000-5	Slab (Form/Pour/Finish)			
4000-6	Slab Leveling			
4000-7	Basement wall repairs/waterproofing			
4000-8	CMU Stemwall Repairs			
4000-9	Vapor Barrier (Crawl Space)			
4000-10	(your description)			
4000-11	(your description)			
	Total Foundation		-	

Borrower: WB Homes LLC		File No.:	HBS-4424
Property Address: 1030 Christopher Cir		Case No.:	40002466
City: Rock Hill	State: SC	Zip:	29730
Lender: Lima One Capital, LLC			

Item Number	Category / Draw Item	Description	Amount	LIC Comments
	Structure			
5000-1	Framing *(L & M)*			
5000-2	Roof Trusses			
5000-3	Joist System			
5000-4	Stairs			
5000-5	Window (L & M)	15 new windows, 1 new sliding door	12,500.00	
5000-6	Ext Doors (Main,access..)			
5000-7	Wall/ Roof Sheathing Repairs			
5000-8	House Wrap			
5000-9	(your description)			
5000-10	(your description)			
5000-11	(your description)			
	Total Structure		12,500.00	
	Exterior			
6000-1	Roofing*			
6000-2	Flashing / Roof Repairs			
6000-3	Soffit / Fascia			
6000-4	Siding			
6000-5	Stucco			
6000-6	Masonry Veneer (Stone/brick)			
6000-7	Decks			
6000-8	Painting - Exterior	Paint the brick, garage door & shutters	3,500.00	
6000-9	Garage Door			
6000-10	Porch Repairs (Railing, columns..)			
6000-11	Gutters / Gutter Repairs (Cleaning)			
6000-12	Solar			
6000-13	(your description)			
6000-14	(your description)			
6000-15	(your description)			
	Total Exterior		3,500.00	
	Systems			
7000-1	Rough HVAC* (Ductwork)			
7000-2	Final HVAC (Start-up / Service)			
7000-3	(your description)			
7000-4	Underslab Plumbing (Rough)			
7000-5	Rough Plumbing (Top Out)			
7000-6	Plumbing - Fixtures			
7000-7	(your description)			
7000-8	Water Heaters			
7000-9	Fire Sprinklers Rough			
7000-10	Fire Sprinklers Final			
7000-11	Gas Rough			
7000-12	Gas Final			
7000-13	Underslab Electrical			
7000-14	Rough Electrical*			
7000-15	Electrical Fixtures / Lighting			
7000-16	Smoke / CO2 Detectors			
7000-17	(your description)			
7000-18	Low Voltage Rough			
7000-19	Low Voltage Final			
7000-20	(your description)			
	Total Systems		-	
	Interior			
8000-1	Insulation (Batt & Blown)			
8000-2	Drywall	Close off 3 rd & 4th bedroom with a closet to make true bedrooms	1,500.00	
8000-3	Painting - Interior	Walls, Ceilings, Trim	4,000.00	
8000-4	Fireplace	Fireplace remove old electric & make pretty	1,000.00	
8000-5	Fireplace Surrounds			
8000-6	Re-Surface Tubs / Re-glaze			
8000-7	(your description)			
8000-8	(your description)			
	Total Interior		6,500.00	
	Finishes			
9000-1	Finish Carpentry (Base,Case,Crown,Chair)	New shoe molding	1,500.00	
9000-2	Interior Doors (Pre-Hungs, Slabs..)	New interior doors where needed	2,500.00	
9000-3	Finish Hardware (Door Knobs, Locks)	Knobs, headwear, hinges, etc	1,200.00	
9000-4	Cabinets (Kitchen & Bath)	All new cabinets, island	5,500.00	
9000-5	Countertops (Kitchen & Bath)	Quartz	6,000.00	
9000-6	Cabinet Re-finishing (paint, doors, re-skin)			
9000-7	Cabinet Hardware (New or replacement)	New	300.00	
9000-8	Mirrors			
9000-9	Shower Enclosures	Glass door for one shower	1,000.00	
9000-10	Bath Accessories (Towel bars, TP MC)		500.00	
9000-11	(your description)			
	Total Finishes		18,500.00	
	Flooring			
10000-1	Tile / Marble	Tile in bathrooms	2,000.00	
10000-2	Wood Flooring (HW,Engineered,Laminate)			
10000-3	Refinish Hardwoods (repairs/fill in)			
10000-4	LVP (Vinyl Plank Flooring)	Throughout home except bathrooms	7,500.00	
10000-5	Carpet			
10000-6	Vinyl (Sheets,Linoleum)			
10000-7	Shoe Molding			

Borrower: WB Homes LLC		File No.:	HBS-4424
Property Address: 1030 Christopher Cir		Case No.:	40002466
City: Rock Hill	State: SC	Zip:	29730
Lender: Lima One Capital, LLC			

Lima One Capital — Construction Budget

Item Number	Category / Draw Item	Description	Amount	LIC Comments
10000-8	Bath Tile (Tub/shower walls,pans,floors)	Tub in full bath	2,700.00	
10000-9	Backer Board (cement, dura-rock,Wonderboard)	Durodock bathroom floor and walls	1,700.00	
10000-10	Sub-floor / Sub floor repairs /leveling			
10000-11	(your description)			
10000-12	(your description)			
	Total Flooring		13,900.00	
	Appliances			
11000-1	Range			
11000-2	Cooktop			
11000-3	Microwave			
11000-4	Dishwasher			
11000-5	Refrigerator			
11000-6	Exhaust Hood			
11000-7	Total Appliance Package	Total package	2,000.00	
11000-8	Washer & Dryer (incl hoses,duct,connection)			
11000-9	Other Appliances (Wine, Ice, Trash Compactor)			
11000-10	(your description)			
	Total Appliances		2,000.00	
	Final - Misc			
12000-1	Cleaning (roughs,final,touchup)			
12000-2	Pressure Wash			
12000-3	Punch Kit (Misc.)			
12000-5	(your description)			
12000-6	(your description)			
	Total Misc.		-	
	Other			
13000-1	Staging			
13000-2	Contingency		1,000.00	
13000-3	Overhead (released as a % of completion)			
13000-4	Profit (released as a % of completion)			
13000-5	(your description)			
	Total Other		1,000.00	

*THESE ITEMS REQUIRE PERMITS IN MOST JURISDICTIONS. BORROWERS ARE REQUIRED TO ADHERE TO ALL LOCAL LAWS, CODES, REGULATIONS AND REQUIREMENTS AS EXPRESSED IN YOUR LOAN DOCUMENTS.

License Page

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		

South Carolina Department of Labor, Licensing and Regulation

Real Estate Appraisers Board

CERTIFIES THAT:

MICHAEL CHARLES MAGYAR

IS AUTHORIZED TO PRACTICE

Certified Residential Appraiser

LICENSE NO.

AB .8005 CR

EXPIRATION DATE: 06/30/2024

To verify current license status, go to http://verify.llronline.com/LicLookup/LookupMain.aspx

FLOOD MAP

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



FLOOD INFORMATION

Community: ROCK HILL, CITY OF
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 45091C0317F
Panel: 45091C0317
Zone: X
Map Date: 05-16-2017
FIPS: 45091
Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

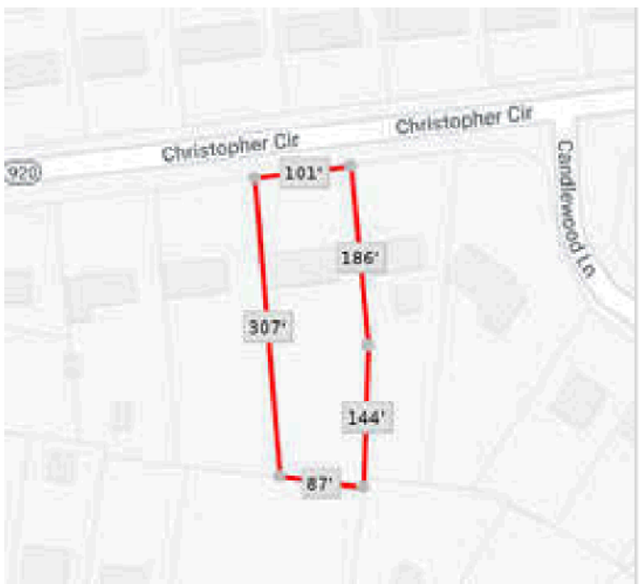
= Forest = Water

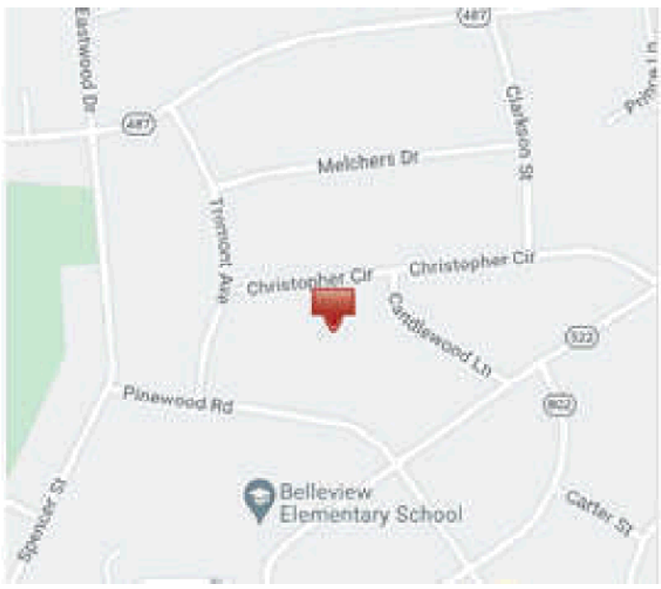
Sky Flood™

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

PLAT MAP

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		





AERIAL MAP

Borrower: WB Homes LLC		File No.: HBS-4424
Property Address: 1030 Christopher Cir		Case No.: 40002466
City: Rock Hill	State: SC	Zip: 29730
Lender: Lima One Capital, LLC		



Compliance - These items need to be addressed for the report to be Compliant with Industry Guidelines.

- UAD - SUBJECT - Twelve Month Listing History Description - does not conform to UAD specification.
- UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include Days on Market (DOM). Please enter the Total Days on Market (DOM). If the subject property was not individually listed or advertised for sale, enter 0 (zero). If the DOM is unknown, enter UNK
- UAD - CONTRACT - Contract Review Comment - does not conform to UAD specification.
- UAD - CONTRACT - Financial Assistance Description - cannot be parsed for UAD validation.
- UAD - CONTRACT - Financial Assistance Description - does not conform to UAD specifications. If 'No' is selected, Financial Assistance amount should be 0 (zero). Example: $0;; or $0;;comments
- UAD - (UCDP Fatal) SITE - View - does not conform to UAD specification.
- UAD - IMPROVEMENTS - Year Built - does not conform to UAD specification.
- UAD - (UCDP Fatal) IMPROVEMENTS - Describe the Condition of the Property - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMPARISON - Subject Location - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMPARISON - Subject View - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMPARISON - Subject Quality of Construction - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMPARISON - Subject Condition - does not conform to UAD specification.
- UAD - SALES COMPARISON - Subject Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #1 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #1 - Sale or Financing Concessions Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #1 - Sale or Financing Concessions Line 2 - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #1 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #1 - Location - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #1 - View - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #1 - Quality of Construction - does not conform to UAD specification.
- UAD - SALES COMP #1 - Actual Age - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #1 - Condition - does not conform to UAD specification.
- UAD - SALES COMP #1 - Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #2 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #2 - Sale or Financing Concessions Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #2 - Sale or Financing Concessions Line 2 - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #2 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #2 - Location - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #2 - View - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #2 - Quality of Construction - does not conform to UAD specification.
- UAD - SALES COMP #2 - Actual Age - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #2 - Condition - does not conform to UAD specification.
- UAD - SALES COMP #2 - Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #3 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #3 - Sale or Financing Concessions Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #3 - Sale or Financing Concessions Line 2 - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #3 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #3 - Location - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #3 - View - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #3 - Quality of Construction - does not conform to UAD specification.
- UAD - SALES COMP #3 - Actual Age - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #3 - Condition - does not conform to UAD specification.
- UAD - SALES COMP #3 - Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #4 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #4 - Sale or Financing Concessions Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #4 - Sale or Financing Concessions Line 2 - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #4 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #4 - Location - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #4 - View - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #4 - Quality of Construction - does not conform to UAD specification.

- UAD - SALES COMP #4 - Actual Age - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #4 - Condition - does not conform to UAD specification.
- UAD - SALES COMP #4 - Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #5 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #5 - Sale or Financing Concessions Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #5 - Sale or Financing Concessions Line 2 - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #5 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #5 - Location - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #5 - View - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #5 - Quality of Construction - does not conform to UAD specification.
- UAD - SALES COMP #5 - Actual Age - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #5 - Condition - does not conform to UAD specification.
- UAD - SALES COMP #5 - Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #6 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #6 - Sale or Financing Concessions Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #6 - Sale or Financing Concessions Line 2 - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #6 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #6 - Location - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #6 - View - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #6 - Quality of Construction - does not conform to UAD specification.
- UAD - SALES COMP #6 - Actual Age - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #6 - Condition - does not conform to UAD specification.
- UAD - SALES COMP #6 - Basement Line 1 - does not conform to UAD specification.

Instructional – Items to be addressed for full compliance.

- UAD - IMPROVEMENTS - Cooling Type boxes - are blank. Please check one box. If there is no cooling, indicate 'Other' and enter 'None' in the description.
- UAD - SALES COMPARISON APPROACH - Subject Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)
- UAD - SALES COMPARABLE(S) #1, 4, 5 - Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

Warnings - These items may be incorrect and require your review.

- The Client for this report uses Appraisal Port and will be converting the data of the report to AI-Ready format. During this process, the overall look and formatting of some fields will be changed. An image of your signature will be included in data transmission sent to FNC. FNC reattaches the signature images to the data when creating the AI-Ready PDF to be delivered to the client.
- The following field(s) do not have corresponding AI-Ready field(s) and will be transmitted in an Addendum: Appraiser Other Information