

FROM:
 P. E. Turner & Company, Ltd.
 1129 Gaskins Road, Suite 104
 Richmond, VA 23238
 (P) 804-741-4968 (F) 804-750-1253
 requests@petcorea.com
 Tax ID #54-1249151

INVOICE	DATE	REFERENCE
29880	05/07/2019	10812Col2019

For professional services rendered
 by P.E.Turner, Jr., IFA, CRGA, Member of RAC

TO:
 Shannon Murray, Realtor
 Keller Williams

Property Appraised:
 10812 Collington Dr
 Midlothian, VA 23112

DESCRIPTION	AMOUNT
APPRAISAL FEE:	495.00
PAID: 5/8/2019 Check #16396	-495.00
Subtotal	\$
Late Fee	\$
TOTAL	\$ 0

THANK YOU!

Limited Appraisal Analysis - Summary Appraisal Report

File No. 29880

BORROWER/SUBJECT PROPERTY INFORMATION							
Borrower Client: Shannon Murray, Realtor		Census Tract 1010.10		Map Reference MLS			
Property Address 10812 Collington Dr		Check one: <input type="checkbox"/> SF <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> 2-4 Units					
City Midlothian		County Chesterfield		State VA		Zip Code 23112	
Phone No. Res. N/A		Loan Amount Requested \$ N/A		Term N/A Mos.		Owner's Est. of Value \$ N/A	
No. of Rooms 6	No. of Bedrooms 3	No. of Baths 2	Family room or den <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Gross Living Area 2,568 Sq. Ft.	Garage/Carport (specify type & no.) 2 Car Att.	Porches, Patio or Pool (specify) Frt,Scrn,Deck	Central Air <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

FIELD REPORT																																
NEIGHBORHOOD																																
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="5" style="text-align: left;">NEIGHBORHOOD RATING</th> </tr> <tr> <td></td> <td>Good</td> <td>Avg.</td> <td>Fair</td> <td>Poor</td> </tr> <tr> <td>Property Compatibility</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>General Appearance of Properties</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Appeal to Market</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				NEIGHBORHOOD RATING						Good	Avg.	Fair	Poor	Property Compatibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal to Market	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Appeal to Market	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
Built Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%																													
Growth Rate	<input type="checkbox"/> Fully Dev.	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Steady	<input type="checkbox"/> Slow																												
Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining																													
Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply																													
Marketing Time	<input checked="" type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.																													
Present Land Use	<input checked="" type="checkbox"/> 75% 1 Family	<input type="checkbox"/> 5% 2-4 Family	<input type="checkbox"/> % Apts.	<input type="checkbox"/> % Condo	<input type="checkbox"/> 10% Commercial	<input type="checkbox"/> % Industrial	<input type="checkbox"/> 10% Vacant																									
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely	<input type="checkbox"/> Taking Place	From _____ To _____																												
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<5% Vacant																													
Similar Housing Price Range	\$ 200,000 to \$ 500,000		Predominant Value \$ 385,000																													
Similar Housing Age	0 yrs. to 30 yrs.		Predominant Age 10 yrs.																													
<p>Note: Race and the racial composition of the neighborhood are not considered to be appraisal factors.</p> <p>Comments including those factors affecting marketability (e.g. public parks, schools, view, noise) <u>See attached addenda. Present land use "other" is vacant land and has no negative affect on marketability.</u></p>																																

SUBJECT PROPERTY																																
Approximate Year Built	2005	No. of Units	1	No. of Stories	2	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="5" style="text-align: left;">PROPERTY RATING</th> </tr> <tr> <td></td> <td>Good</td> <td>Avg</td> <td>Fair</td> <td>Poor</td> </tr> <tr> <td>Condition of Exterior</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Compatibility to Neighborhood</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Appeal and Marketability</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		PROPERTY RATING						Good	Avg	Fair	Poor	Condition of Exterior	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Compatibility to Neighborhood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal and Marketability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PROPERTY RATING																																
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Condition of Exterior	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
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Appeal and Marketability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
Type (detached, duplex, semi-detached, etc.)	Detached single family dwelling																															
Design (rambler, split, etc.)	Ranch																															
Exterior Walls Material	Vinyl/Very Good		Roof Material	Asphalt Sh/Good																												
Is the property located in a FEMA Special Flood Hazard Area?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes																															
Special Energy Efficient Items	Insulation; double hung insulated windows and screens.																															
<p>Comments (favorable or unfavorable including any deferred maintenance) <u>The subject appears to be in very good and marketable condition at the current time. The interior is mainly hardwood flooring, carpet, drywall, and ceiling fans. Exterior has irrigation system and paved asphalt driveway.</u></p>																																

SALES COMPARISON ANALYSIS							
ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	10812 Collington Dr Midlothian, VA 23112	10837 Wycombe Rd Midlothian, VA 23112		10031 Paddock Wood Ter Midlothian, VA 23112		10525 Pembroke Dock Pl Midlothian, VA 23112	
Proximity to Subject		0.67 miles SW		0.24 miles E		0.12 miles S	
Days on Market	64	6		11		2	
Sales Price	\$	\$ 399,000		\$ 385,000		\$ 420,000	
Sales Price/Sq. Ft.	\$ N/A /Sq. Ft.	\$ 110.99 /Sq. Ft.		\$ 136.43 /Sq. Ft.		\$ 111.41 /Sq. Ft.	
Data/Verif. Source(s)	MLS, PubRec, Inspect	CVRMLS #1826748; DOM 6		CVRMLS #1825044; DOM 11		CVRMLS #1813501; DOM 2	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		DESCRIPTION		DESCRIPTION	
Date of Sale/Time	N/A	s10/18;c08/18		s08/18;c07/18		s05/18;c04/18	
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Site Size	13155 sf	14026 sf		13765 sf		13678 sf	
Site View	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Age	5	12		4		5	
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 3 2	11 5 5.0		9 4 2.1		11 5 3.1	
Gross Living Area	2,568 Sq. Ft.	3,595 Sq. Ft.		2,822 Sq. Ft.		3,770 Sq. Ft.	
Heating/Cooling		FWA C/Air		FWA C/Air		FWA C/Air	
Garage/Carport	2 Car Att.	3 Car Garage		2 Car Att.		2 Car Att.	
Porches, Patio, Pools, etc.	Frt,Scrn,Deck	Porches, Deck		Porches, Patio		Porch, Deck	
Special Energy Efficient Items	Insulation	Insulation		Insulation		Insulation	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Other	None	None		None		None	
Net Adj. (total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -49,980		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -2,660		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -45,580	
Indicated Value of Subject		Net: 12.5 % Gross: 13.6 % \$ 349,020		Net: 0.7 % Gross: 4.6 % \$ 382,340		Net: 10.9 % Gross: 12.0 % \$ 374,420	

General Comments The subject last sold on 2/04/2019 for \$320,000 in what appears to be an arms' length sale. The property appears to have undersold in the market in my opinion. The subject is smaller, but it is in very good overall condition. No adverse conditions were noted. The property is appraised as is. It is important to note that the Comps all sold within 11 days.

Property Rights Appraised Fee Simple Leased Fee Leasehold Other (describe)

Opinion of Market Value \$ 365,000 as of 05/02/2019

Signature P.E. Turner, Jr. Date of Report/Signature 05/08/2019
 Completed By P.E. Turner, Jr., JFA, CRGA, Member of RAC Title or Designation Certified Residential Appraiser
 License or Certification # 4001000004 License or Certification State VA Expires 10/31/2019
 Inspection of Subject: None Interior & Exterior Exterior Only Date of Inspection: 05/02/2019

Subject Photo Page

Borrower/Client	Client: Shannon Murray, Realtor						
Property Address	10812 Collington Dr						
City	Midlothian	County	Chesterfield	State	VA	Zip Code	23112
Lender							

**Subject Front**

10812 Collington Dr
Sales Price
Gross Living Area 2,568
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location N;Res;Res
View N;Res;Res
Site 13155 sf
Quality
Age 5

**Subject Rear****Subject Street**

Supplemental Addendum

File No. 29880

Borrower/Client	Client: Shannon Murray, Realtor						
Property Address	10812 Collington Dr						
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Lender							

ADDENDUM TO APPRAISAL:

The Commonwealth of Virginia requires all businesses operating within the State be registered with the State Corporation Commission. This law applies to ALL corporations, LLCs, etc., both domestic (in-state entities) and foreign (out of state entities). The appraiser may request such proof of legal documentation by the lender/client or the AMC. All AMC's must be registered through the SCC and also be licensed through the Department of Professional and Occupational Regulation.

Modifications To A Submitted Original Report:

The client or lender must submit in writing (e-mail is preferred) any request for additional information or modifications to the appraiser. This information will be retained in the appraisal workfile.

The appraiser recognizes that persons who have a relationship with the lender or a financial interest in the property are allowed to request additional information from the appraiser concerning the comparable properties in this report. However, any additional comparable properties submitted to the appraiser for consideration must be "appropriately comparable" per the Dodd Frank Act. Report users are cautioned that "sale price" may not make another property "appropriately comparable" to the subject property being appraised. Furthermore, costs paid for renovations, remodeling, or maintenance may not totally influence the market value reported.

Any modification, revision, or change to a signed and submitted report will be done via a dated and signed Addendum to and incorporated within the revised report, or by a dated comment on a form page where space allows. USPAP requires ethical conduct by the appraiser. Modifying an existing report at the request of any User and resubmitting that report as if it were the original without explanation is considered to be unethical conduct.

This Addendum (or other dated comments) will include verbatim or paraphrased change request information that is given to the appraiser by the Lender, the Client, or any other identified User as noted in the original report, and may include the name, employer, etc. of the individual requesting the modification. If the appraiser made an inadvertent error which is discovered after the original report submission, that error will be identified and the necessary change will be completed. A new signature date will be applied to the revised report.

The appraiser reserves the right to review any desired change information submitted by a report User and to judge the professional appropriateness of the requested change. The appraiser is the only individual responsible for the report content, and this appraiser has made all attempts to comply with The Uniform Standards of Appraisal Practice in effect as of the date of the appraisal, regardless of Lender, Client, or other User communication that may be considered in conflict with USPAP.

• Limited Appraisal Analysis - Summary Appraisal Report : Site - Adverse Conditions or External Factors

Title documents have not been offered for examination. No adverse easements, encroachments or adverse site factors have been observed.

The flood zone data was obtained from an appraisal software computer program and is not guaranteed. It is recommended that a flood certification be obtained to guarantee the specific zone and to determine if flood insurance is required.

The site is encumbered by typical utility easements such as water, sewer, electric and telephone which do not adversely affect utility or value. The site is functional for its current use as improved with a single family dwelling.

There is no evidence of contamination or adverse factors affecting the utility or marketability of the property. An environmental audit is not recommended.

No apparent adverse site conditions or external factors have been noted through visual observation.

Legal permissibility is not a determinant of or by this appraiser. See STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS # 1. The appraiser will not be responsible for matters of a legal nature of the property being appraised or the title to it.

Supplemental Addendum

File No. 29880

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Lender							

• **Limited Appraisal Analysis - Summary Appraisal Report : Subject - Sale/Listing History Amount, Date, Data Source & Record Number**

The subject property was listed for sale on 01/16/2019 for \$392,500 per CVRMLS #1901635. There was a price decrease on 03/12/2019 to \$385,000 and pended sale on 03/20/2019 for 64 days on the open market.

The subject property was previously listed for sale on 11/19/2018 for \$412,000 per CVRMLS #1839593. There was a price decrease on 12/07/2018 to \$405,000 and was released on 12/13/2018.

• **Limited Appraisal Analysis - Summary Appraisal Report : Neighborhood - Description**

Collington is an established residential development with sections of new construction located off of Springford Parkway which lies between Winterpock and Spring Run Roads, north of Beach Road in Chesterfield County. Homes in the development vary in style and price range. Schools, shopping, and recreational facilities are located within the subject's neighborhood boundaries. Convenient access to Powhite Parkway and Route 288 for commuting. There are no factors known to adversely impact the marketability of the subject. All public support facilities are within easy driving distance, i.e., churches, schools, shopping, etc.

• **Limited Appraisal Analysis - Summary Appraisal Report : Improvements - Additional Features**

Insulation; hardwood flooring; gas fireplace and built-in speakers in family room; granite countertops, tile backsplash, recessed lighting and stainless steel appliances in kitchen; his/her walk-in closets and tray ceiling in master bedroom; tile flooring, tile shower and garden tub in master bathroom; rear wood deck; front covered porch.

• **Limited Appraisal Analysis - Summary Appraisal Report : Subject - Overall Condition of the Property**

Depreciation method is based on the age/life method utilizing the effective age and the total economic life. The subject reflects typical wear and tear for a property this age. The remaining economic life is 58 years. All utilities were on and functioning at the time of inspection. The kitchen has granite countertops, tile backsplash, recessed lighting and stainless steel appliances. The master bathroom has tile flooring, tile shower and a garden tub. Overall, the subject property has been well maintained and is in good condition.

• **Limited Appraisal Analysis - Summary Appraisal Report : Neighborhood - Market Conditions**

Analysis of median sales data including properties that are between 2,800 and 3,800 sq.ft., not new construction, new construction, within a 1.5 mile radius and located in the immediate subject market area, revealed a decline in median sales prices at a rate of 3% between April 2017 and 2018 and an increase of 5% between April 2018 and 2019, which is considered stable.

Analysis of median sales data over the past 12 months showed a decline in median sales prices at a rate of 6% between the first six months and the third quarter with an increase of 8% between the third and fourth quarters. Therefore, the market is considered stable within the past 12 months. Median days on market range from 35 to 46 (not including expired, withdrawn or released listings) and sales to list ratios range from 98% to 100%. The annual absorption rate of 5.17, when applied to the 9 current active listings meeting search criteria reflect approximately 1-2 months inventory which is an indicator that demand and supply are in a shortage.

The local multiple listing service was used in this analysis as it is most frequently used by home buyers and provides the most reliable data. Depending on search criteria (GLA, location, neighborhood boundaries, etc.) data can vary and compromise the validity of the statistical evidence obtained. Also, to consider the number of listings actually on the market at any given time prior to current active listings is difficult as there are no search programs available to extract that data for closed, active, pending, expired and withdrawn listings. Therefore the market conditions analysis is surface at best and can be skewed based on criteria.

Supplemental Addendum

File No. 29880

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- **Market Conditions Addendum to the Appraisal Report : Summary of Market Conditions**

Analysis of median sales data including properties that are between 2,800 and 3,800 sq.ft., not new construction, new construction, within a 1.5 mile radius and located in the immediate subject market area, revealed a decline in median sales prices at a rate of 3% between April 2017 and 2018 and an increase of 5% between April 2018 and 2019, which is considered stable.

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The local multiple listing service was used in this analysis as it is most frequently used by home buyers and provides the most reliable data. Depending on search criteria (GLA, location, neighborhood boundaries, etc.) data can vary and compromise the validity of the statistical evidence obtained. Also, to consider the number of listings actually on the market at any given time prior to current active listings is difficult as there are no search programs available to extract that data for closed, active, pending, expired and withdrawn listings. Therefore the market conditions analysis is surface at best and can be skewed based on criteria.

- **Limited Appraisal Analysis - Summary Appraisal Report : Improvements - Conform to the Neighborhood**

The subject generally conforms to surrounding properties in the subject neighborhood in regard to functional utility, style, use, construction and overall general condition. Although the value is above the predominant for the market area, the subject is not considered to be an over-improvement. This has no impact on marketability.

- **Limited Appraisal Analysis - Summary Appraisal Report : Sales Comparison Analysis - Summary of Sales Comparison Approach**

Comparables selected were considered to be the most similar properties sold in the immediate market area and some of the best indicators of the subject's market value. Condition adjustments reflect condition at the time of the inspection and depreciation of the comparable sales. "Room count" adjustments reflect variances in bathroom count only. It is noted that unless sales concessions have been disclosed to the appraiser, a zero has been shown in the sales comparison grid. A 0 on the grid indicates that the appraiser is aware of a difference between the subject and the comparables, but did not feel that an adjustment was necessary. Due to the relatively limited number of sales available for comparative analysis, the appraiser is aware that some adjustments exceed recommended guidelines, however the comparables used illustrate market support of all features found in the subject property. All comparable sales are located in the immediate subject market area and are similar in style and market appeal. Age adjustments were calculated at \$300 per year for homes not within 5 years of the subject property, as noted by the current market. Extras/upgrades adjustments were given to comparable sales that lack the upgrades found in the subject property, as noted by the Realtor comment and/or photos in the MLS listings. Seller concessions under 3% are market accepted; therefore, no adjustments were warranted.

Comparable sale 1 is similar in condition but adjusted for GLA, age, bathroom count and property features. Comparable sales 2 and 3 are similar in condition and age but adjusted for GLA and property features. Comparable sale 4 is similar in condition but adjusted for age, GLA, extras/upgrades and property features. Comparable sale 5 was sold within the past 90 days and is similar in condition but adjusted for GLA, age, extras/upgrades and property features. Comparable sale 6 is a pending sale, utilized to show the current market trends. Market analysis over the past 6 months indicates a 99% sales to list price ratio which has been applied to these active listings reflecting possible negotiations between seller and potential buyer.

Most weight was afforded to comparable sales 1, 2 and 3 as they are most similar in market appeal. Additional weight was afforded to comparable sales 4 and 5. The pending sale

Supplemental Addendum

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illustrates current market conditions.

A reasonable exposure time for the subject property at the opinion of value indicated is estimated to range from 1 - 90 days as noted by the comparables above and the subject market area.

TO THE REVIEWER: The comparable sales selected for use within this report are submitted with an average degree of reliability as to accuracy and similarity as they relate to the subject property. There are 4 full time appraisers in our firm that continually update our internal, proprietary data base to be used for estimating levels of adjustments for varying features. This includes ongoing "matched pairs" analysis.

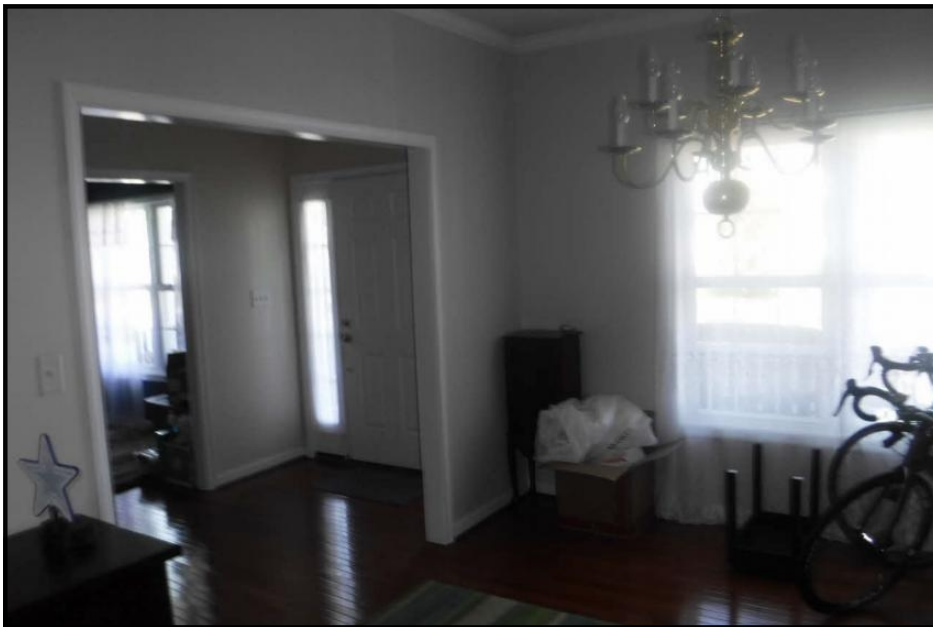
Subject Interior Photo Page

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Subject Interior

10812 Collington Dr
 Sales Price
 Gross Living Area 2,568
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location N;Res;Res
 View N;Res;Res
 Site 13155 sf
 Quality Q4
 Age 5



Dining Room



Family Room

Subject Interior Photo Page

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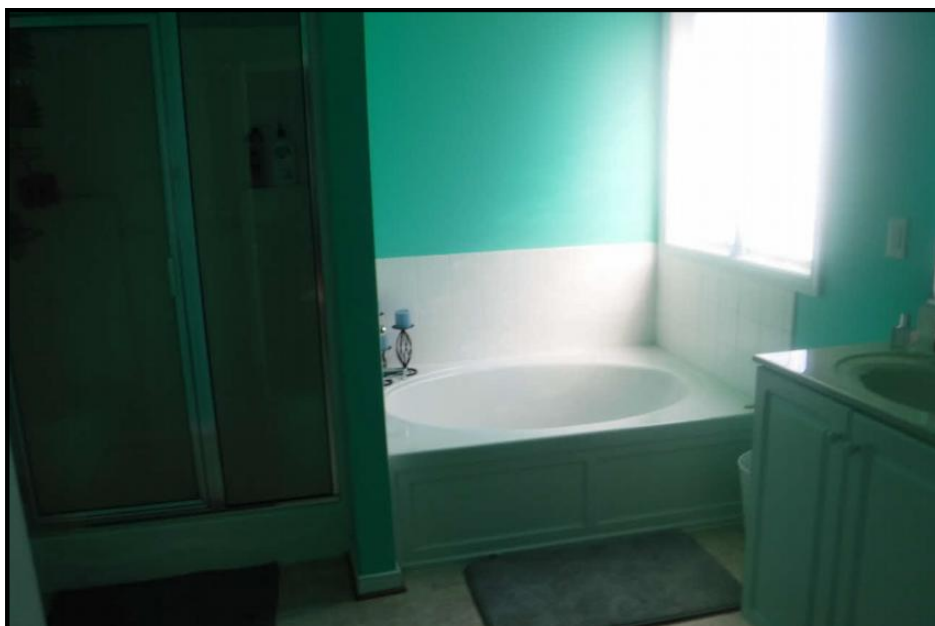


Foyer

10812 Collington Dr
 Sales Price
 Gross Living Area 2,568
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location N;Res;Res
 View N;Res;Res
 Site 13155 sf
 Quality Q4
 Age 5



Master Bedroom



Master Bath

USPAP Compliance Addendum

Loan #
File # 29880

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		State	VA
		Zip Code	23112
Lender			

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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

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

PRIOR SERVICES

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

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

PROPERTY INSPECTION

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

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

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

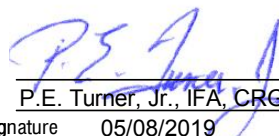
Additional USPAP related issues requiring disclosure and/or any state mandated requirements: Invoice amount for the appraisal from P.E. Turner & Co., LTD. is \$465.50. A fee of \$15.50 is included in the \$465.50 for the electronic delivery of the appraisal report through Mercury Network.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

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

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

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature <u></u></p> <p>Name <u>P.E. Turner, Jr., IFA, CRGA, Member of RAC</u></p> <p>Date of Signature <u>05/08/2019</u></p> <p>State Certification # <u>4001000004</u></p> <p>or State License # _____</p> <p>State <u>VA</u></p> <p>Expiration Date of Certification or License <u>10/31/2019</u></p> <p>Effective Date of Appraisal <u>05/02/2019</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
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Comparable Photo Page

Borrower/Client	Client: Shannon Murray, Realtor						
Property Address	10812 Collington Dr						
City	Midlothian	County	Chesterfield	State	VA	Zip Code	23112
Lender							



Comparable 1

10837 Wycombe Rd
 Prox. to Subject 0.67 miles SW
 Sales Price 399,000
 Gross Living Area 3,595
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 5.0
 Location N;Res;Res
 View N;Res;Res
 Site 14026 sf
 Quality Q4
 Age 12



Comparable 2



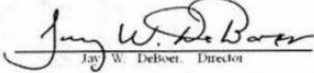
10031 Paddock Wood Ter
 Prox. to Subject 0.24 miles E
 Sales Price 385,000
 Gross Living Area 2,822
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;Res
 View N;Res;Res
 Site 13765 sf
 Quality Q4
 Age 4



Comparable 3

10525 Pembroke Dock Pl
 Prox. to Subject 0.12 miles S
 Sales Price 420,000
 Gross Living Area 3,770
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location N;Res;Res
 View N;Res;Res
 Site 13678 sf
 Quality Q4
 Age 5

License

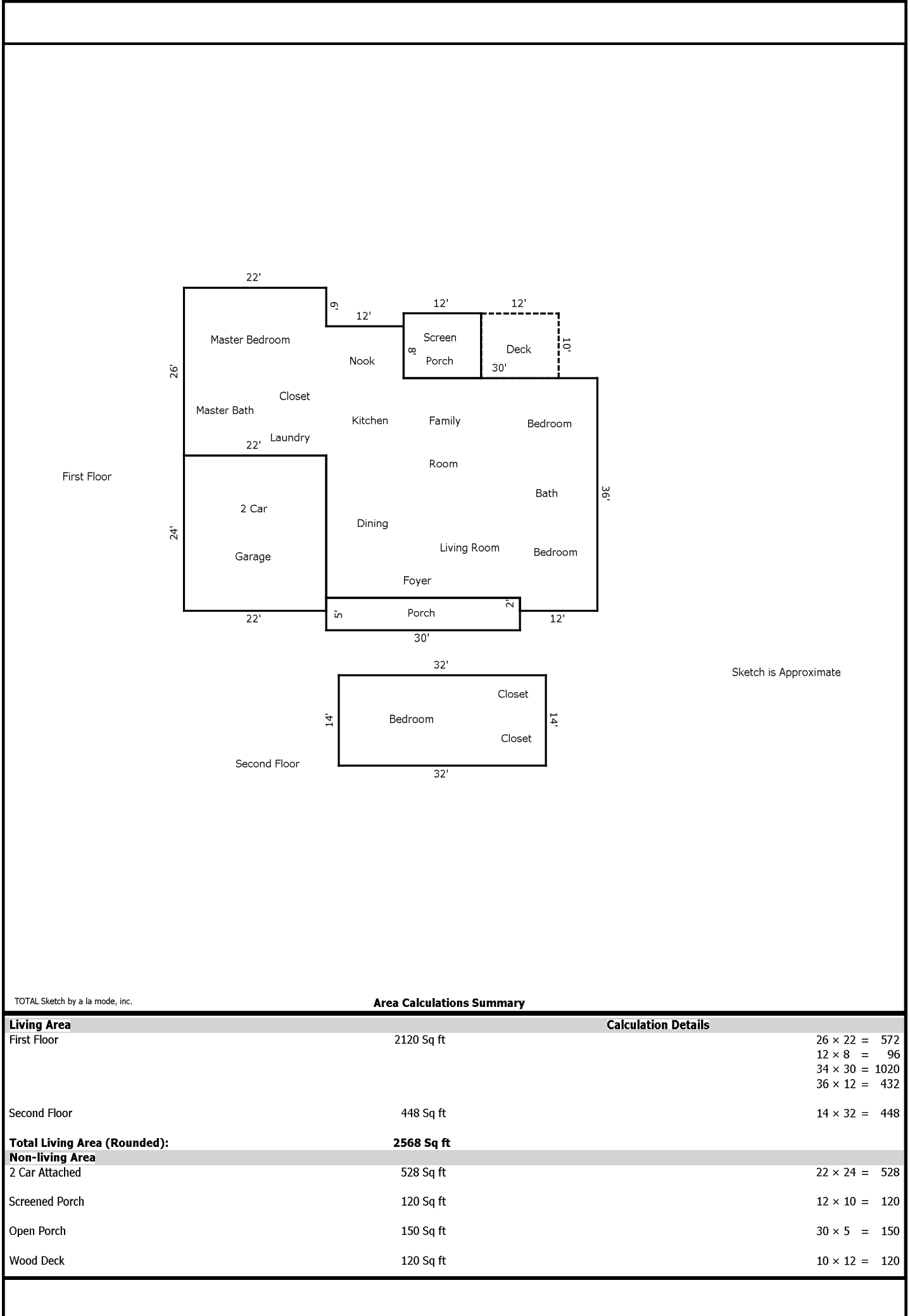
EXPIRES ON 07-31-2019	COMMONWEALTH of VIRGINIA Department of Professional and Occupational Regulation 9960 Mayland Drive, Suite 400, Richmond, VA 23233 Telephone: (804) 367-8500	NUMBER 4001015614
REAL ESTATE APPRAISER BOARD CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER		
	JACOB JAY EDENS 7606 VELVET ANTLER DRIVE MIDLOTHIAN, VA 23112	
<i>Status can be verified at http://www.dpor.virginia.gov</i>		 Jay W. DeBoer, Director

(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

DPOR-LIC (02/2017)

Building Sketch

Borrower/Client	Client: Shannon Murray, Realtor			
Property Address	10812 Collington Dr			
City	Midlothian	County Chesterfield	State VA	Zip Code 23112
Lender				



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	2120 Sq ft	$26 \times 22 = 572$ $12 \times 8 = 96$ $34 \times 30 = 1020$ $36 \times 12 = 432$
Second Floor	448 Sq ft	$14 \times 32 = 448$
Total Living Area (Rounded):	2568 Sq ft	
Non-living Area		
2 Car Attached	528 Sq ft	$22 \times 24 = 528$
Screened Porch	120 Sq ft	$12 \times 10 = 120$
Open Porch	150 Sq ft	$30 \times 5 = 150$
Wood Deck	120 Sq ft	$10 \times 12 = 120$