

SUMMARY APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

22 Wolf Way Paw Paw, WV 25434

for

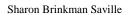
James H and Linda J Higinbotham 6230 MARTINS BRANDON WAY Centreville, VA

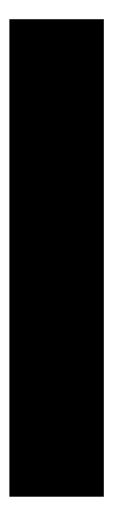
as of

July 28, 2014

by

Sharon Brinkman Saville 276 East Main Street Romney, WV 26757





Sharon Brinkman Saville 276 East Main Street Romney, WV 26757 304.822.5863

July 29, 2014

James H and Linda J Higinbotham 6230 MARTINS BRANDON WAY Centreville, VA

Property - 22 Wolf Way

Paw Paw, WV 25434

Borrower - HIGINBOTHAM JAMES H and LINDA J

File No. - 20140728 Case No. - Higinbotham

Dear Mr/Mrs Higinbotham:

In accordance with your request, I have prepared an appraisal of the real property located at 22 Wolf Way, Paw Paw, WV.

The purpose of the appraisal is to provide an opinion of the market value of the property described in the body of this report.

Enclosed, please find the report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of July 28, 2014 is:

\$235,000

The opinion of value expressed in this report is contingent upon the Limiting Conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Sharon Brinkman Saville

Sharon Brinkman Saville
WV Certification #0224

WV Certification #0224

Summary Appraisal Report

Uniform Residential Appraisal Report

Higinbotham File # 20140728

The nurnose of this summary appraisal reno					
The purpose of this surfinary appraisal repe	ort is to provide the lender/clier	nt with an accurate,	, and adequately sup	ported, opinion of the r	narket value of the subject property
Property Address 22 Wolf Way		Cit	y Paw Paw	State WV	Zip Code 25434
Borrower HIGINBOTHAM JAMES H and LINDA	Owner of Public		THAM JAMES H&LIND.		
		mon abo.		21.0 County Hal	прыше
Legal Description Lot 22 Phase 2 on Wo					
S Assessor's Parcel # 1401019A0022000)	Tax	x Year 2014	R.E. Taxes	\$
Neighborhood Name Hampshire County a	nd adjacent Morgan County, WV	Ma	p Reference 025	Ce	ensus Tract 9682
Occupant X Owner Tenant V	acant Special Assessr	ments \$ n/a	PUE	о ноа \$ 300	X per year per mont
Property Rights Appraised X Fee Simple		Other (describe)		- + 500	
Assignment Type Purchase Transaction		Other (describ	•		
Lender/Client James H and Linda J Hig	inbotham Ad	dress 6230 MAR	<u>TINS BRANDON </u>	WAY, Centreville, V	A
Is the subject property currently offered for	sale or has it been offered for	sale in the twelve r	months prior to the ef	ffective date of the appra	aisal? Yes X No
Report data source(s) used, offering price(s) and date(s) MRIS Com	nrehensive R	eal Estate data	and information of	online system
			car Estate data	and information c	mine system,
courthouse records. Subject is no					
		hase transaction. Ex	oplain the results of the	e analysis of the contract	for sale or why the analysis was no
performed. This property is not listed	for sale or under contract				
N					
Contract Price \$ n/a Date of Contract	t n/a Is the proper	ty seller the owner	of public record?	Yes No Data	Source(s) n/a
R Is there any financial assistance (loan charge		•			
Δ			ice, etc.) to be paid	by any party on benan	of the borrower? A res
If Yes, report the total dollar amount and o	lescribe the items to be paid: 1	n/a			
T					
Note: Race and the racial composit	ion of the neighborhood s	are not annraise	factors		
				Oma Haife H	using Persont I and He of
Neighborhood Characteristics		One-Unit Housing		One-Unit Ho	-
Location Urban X Suburban	Rural Property Values X	Increasing	Stable Declin	ing PRICE	AGE One-Unit 50.0 %
Built-Up Over 75% X 25-75%	Under 25% Demand/Supply	Shortage X	In Balance Over S	Supply \$(000)	(yrs) 2-4 Unit %
G Growth Rapid X Stable	Slow Marketing Time		3-6 mths Over 6		1 Multi-Family 9
TI CIONE					·
Reignborhood Boundaries Lastern Trans	npshire County and adj	acent Morgan	county,	650 High	80 Commercial 9
WV				350 Pred.	30 Other 50.0 %
R Neighborhood Description Subject prop	erty is in a diveresly cl	haracteristic ai	rea, which is rui	ral agricultural a	nd recreational as
well as residential. Many res					
Properties located in Hampshire	<u>county have higher va</u>	ilues due to cl	ose proximity t	<u>o work in Winche</u>	ester VA
Market Conditions (including support for the	e above conclusions) Subje	ct market is s	table with supp	ly and demand in	balance.
Adequate financing available. C					
• •		cica more com	inion now. The	subject neighborn	lood bounded by
recreational areas, farms and res					
Dimensions too numerous to mention	A	rea 3.45 acres	Shape	sl irregular	View average
Specific Zoning Classification No Zoning	Zonin	g Description n/a			
	Legal Nonconforming (Grandfathere		No Zoning I	Illegal (describe)	
			INO ZONINGI	illegal (describe)	
Is the highest and best use of the subject prope	rty as improved (or as proposed pe	r plane and appoificati		37	
to the ingreeous account of the property of th	ty do improvod (or do propoded po	i piaris ariu specificati	ons) the present use?	X Yes No If N	No, describe
The highest and best use as stated above		i piaris and specificati	ons) the present use?	X Yes No If N	No, describe
The highest and best use as stated above	e as "yes" is as residential.				
The highest and best use as stated above S Utilities Public Other (describe)	e as "yes" is as residential.	ic Other (descr	ibe) C	Off-site Improvemen	tsType Public Private
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Uniform Residential Appraisal Report

Higinbotham File # 20140728

	2								250,000,00			20	0.000.00
There are						ject neighborhood ra			350,000.00		to \$		0,000.00
There are	e 3 compa	rable sales in	the subject	neighborho	ood within the p	past twelve months	ranging in sale	price from	\$ 375,000	0.00	to \$	2	00,000.00
F	EATURE	SUBJI	ECT		COMPARABLE	SALE # 1	COI	MPARABLE	SALE # 2		COMP	ARABLE	SALE # 3
							765 Whitet			5025	Dillon R		
22 Wolf Wa	•			404 Mill					C				
Address	Paw Paw,	WV 25434			Springs, W	V 25411	Augusta, W	/V 26704		Capor	n Bridge	, WV 2	6711
Proximity	to Subject			9.03 mile	es NE		11.40 miles	SSW		9.91 1	niles S		
	•	œ.	n/a		\$	210,000		\$	260.00		illies s	\$	239,900
Sale Price		Ъ				210,000			200,00				239,900
Sale Price	e/Gross Liv. Area	\$	sq. ft.	\$ 235	5.43 sq. ft.		\$ 194.03			\$	166.14 s	q. ft.	
Data Sour	rce(s)			MO8171	136		HS8264829	9		HS79	85017		
					d public rec	ords	MRIS and		ords		and pul	alia raa	anda
	on Source(s)		—										
VALUE A	DJUSTMENTS	DESCRI	PTION	DESC	CRIPTION	+(-)\$ Adjustment	DESCRI	IPTION	+(-)\$ Adjustment	D	ESCRIPT	ION	+(-)\$ Adjustment
Sale or Fir	inancing			Conventi	ional		Convention	nal		Conve	entional		
Concession	one			None			None			None			
						5 000							5,000
Date of Sa	ale/Time			10/31/20	013	+5,000	05/09/2014	-		01/07	/2013		+5,000
Location		Rural		Rural			Rural			Rural			
Leasehold	d/Fee Simple	Fee Simple		Fee Simr	ماه		Fee Simple			Fee S	impla		
	u/i ee Simple	-					-		4.00				
Site		3.45 acres		3.97 acre	es		5.12 acres		-4,00	0 6.50 a	cres		-6,000
View		average		average			average			avera	ge		
Design (S		chalet		Chalet			contempora	arv.		Chale			
								•	10.00				10.000
Quality of	Construction	avg/log		avg/log_			avg/wd sidi	ıng	+10,00		<u>d siding</u>		+10,000
Actual Age	je	A23/E5		A17/E5			A9/E4			A25/I	Ξ5		
Condition		average		average			average			avera			
		9		9			9		 		7	D	2.000
Above Gra	ade	Total Bdrms	s. Baths		Irms. Baths	1	Total Bdrms	_		Total		Baths	-2,000
Room Coo Gross Livi Basement Rooms Be	unt	6 2	1	5	2 1		6 3	2.5	-7,50	0 6	3	2	-5,000
Gross Livi		1.152	sq. ft.	892		+6,500		sq. ft.	-4,70		444	sq. ft.	-7,300
		, -			<u>.</u> 34. 11.			əq. it.			,+++	oq. 11.	
Basement	t & Finished	partial base		full		-7,500	tull		-7,50				-7,500
Rooms Be	elow Grade	pier constru	action	partially	finished		partially fir	nished		partia	lly finisl	hed	
E ettere e		average		average			average			avera			
4						2000			2.00				2 000
Heating/C	Cooling	EBB		HP/CA_		-3,000	HP/CA		-3,00	OHP/C	<u>A</u>		-3,000
Energy Ef	fficient Items	avg/FP		avg/FP			avg/FP			avg/F	P		
Garage/Ca		None		garage		-5.000	garage		-10,00				-5.000
Garage/C						-5,000			-10,00	00			-5,000
Porch/Pat	tio/Deck	decks		decks			decks			decks			
Waterfro	ont	ves/river		creek		+10.000	yes/river			no			+20,000
				DOM 24			DOM 98			DOM	1		
OL D	ot iisteu							200				^	
DOM No OLP Net Adjust				OLP \$21	1 <u>9200</u>		OLP \$2600				\$23990	_	
Net Adjust	stment (Total)			X	+	\$ 6,000	+	X -	\$ -26,70	0	+ X		-800
Adjusted 9				Not Adi	286 %		Net Adi	10 27 %		Not A	ų Λ΄	33 %	
Adjusted S	Sale Price			Net Adj.	2.86 %	216000		10.27 %	222.20	Net Ad	,		220 100
Adjusted S of Compa	Sale Price arables			Gross Adj.	. 17.62 %		Gross Adj.	17.96 %) Gross	Adj. 29.	.51 %	\$ 239,100
Adjusted Some of Compared I X	Sale Price arables	t research the	sale or tran	Gross Adj.	. 17.62 %	\$ 216,000 at property and comp	Gross Adj.	17.96 %) Gross	Adj. 29.	.51 %	\$ 239,100
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Borrower	HIGINBOTHAM JA		ARABLE LISTIN	GS				
	Volf Way	WIES IT and ENVER 5						
City Paw Paw	Co	unty Hampshire	S	State WV Zip Code 25434				
Lender/Client	James H and Linda J							
ITEM 22 Wolf Way	SUBJECT	LISTING NO 275 Hemlock Court		LISTING NO 638 Tonoloway Court		LISTING N	O. 3	
Address Paw Paw, WV		Paw Paw, WV 25434		Great Cacapon, WV 2				
Proximity to Subject	V 23434	1.71 miles E		10.44 miles NE	.5422			
List Price	\$ n/a	\$	199,900	\$	199,500	\$		
Price/Gross Liv. Area	\$ 7			\$ 277.08 ∡		\$ 7		
Data and/or Verification Source		HS8356742		MO8265073				
VALUE ADJUSTMENTS	DESCRIPTION	MRIS and public record	rds + (-) \$ Adjustment	MRIS and public reco	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Days on Market	DESCRIPTION	DOM 53		DOM 176	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
		D 0111 33	! 	DOM 170	i		i	
Time		present		present	İ		İ	
		Rural		Rural				
		Fee Simple	10.000	Fee simple 4.73 acres	1.500		1	
Site View		13.13 acres average		4.73 acres average	-1,500		<u> </u>	
	Chalet	Chalet		contemporary			1	
		avg/wd siding		avg/wd siding	I		 	
Age	A23/E5	A21/E5		A32/E10	+10,000		1	
	average	average	l I	average	1		l I	
Above Grade Room Count	Total Bdms Baths	Total Bdms Baths	! !	Total Bdms Baths	1 . 4 000	Total Bdms Baths	<u> </u>	
Gross Living Area	6 2 1 1,152 Sq. Ft.	5 2 2 1,400 Sq. Ft.	-5,000 -3,700		+4,000 +6,500	Sq. Ft.	1	
		full		partial/crawl	+0,500	94. г		
	pier construction		,,,,,,,	r			i	
		average		average				
		EBB		EBB	2.700			
		avg/FP		avg/wd stove	+2,500		1	
		None deck	<u> </u>	None deck-porch	1		1	
Fireplace(s), etc.	uccks	ucck	 	deck-poten	1		I I	
Fence, Pool, etc.			l		1		1	
Waterfront	yes/river	No	+20,000		+20,000		1	
Net Adj. (total)		+ X - \$	-6,200		41,500	+ - \$		
Adjusted List Price		Gross 23.1%	102 700	Gross 22.3%	241.000	•		
Date, Price and Data	2,005	Net -3.1% \$ No sales within past 3	193,700	Net 20.8% \$ No sales within past 3		\$		
	239.000	140 saics within past 3	years	140 saics within past 3	years			
	MRIS							
Comments on Market Data		tments are under th	ne 25% restric	tion; however, the	y are all abnor	rmally high due to	the	
subjects waterfron	t.							
1								

Summary Appraisal Report

Uniform Residential Appraisal Report

Higinbo	otham
File#	20140728

THE APPRAISER HAS NEVER APPRAISED, SOLD OR LIST	<u>ED SUBJECT d have been referi</u>	red to as average and	
There are no PUDs in Hampshire County, WV. The roads are I	NOT owned by the Association of	f Homeowners the	
property owners all own to the center of the road in front of their	homes.		
	(not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calcul	ations.		
	ations.		
Provide adequate information for the lender/client to replicate the below cost figures and calcul	ations.		
Provide adequate information for the lender/client to replicate the below cost figures and calcul Support for the opinion of site value (summary of comparable land sales or other methods)	ations.	=\$	50,000
Provide adequate information for the lender/client to replicate the below cost figures and calcul Support for the opinion of site value (summary of comparable land sales or other method: ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift	opinion of SITE VALUE	9.00=	194,688
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Higinbotham File # 20140728

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing 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.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Higinbotham File # 20140728

Uniform Residential 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).
- 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.

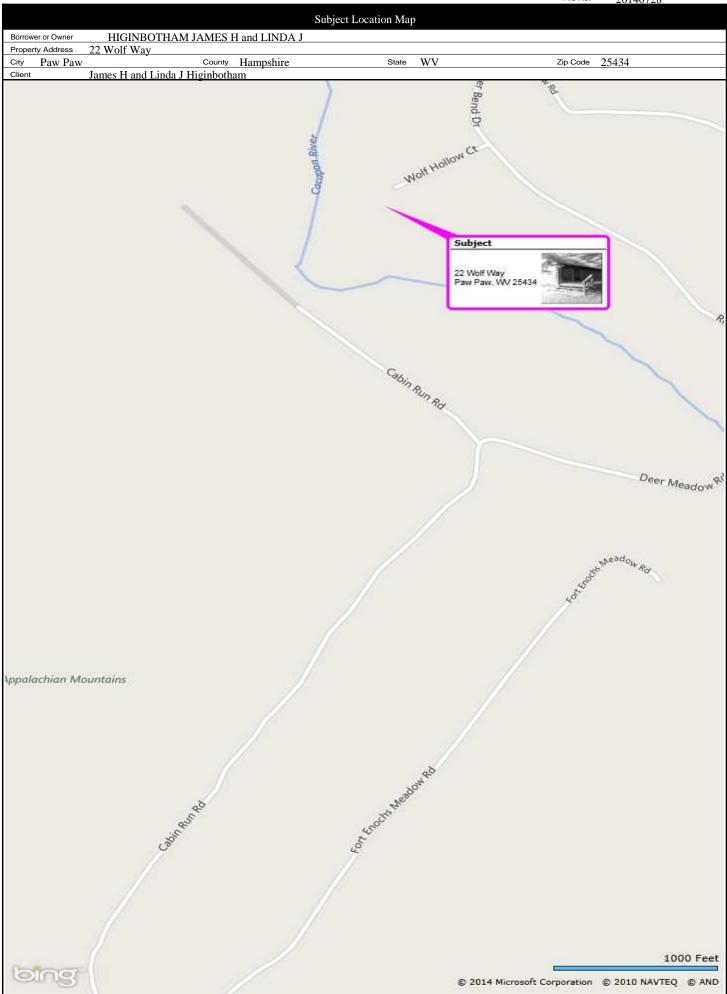
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

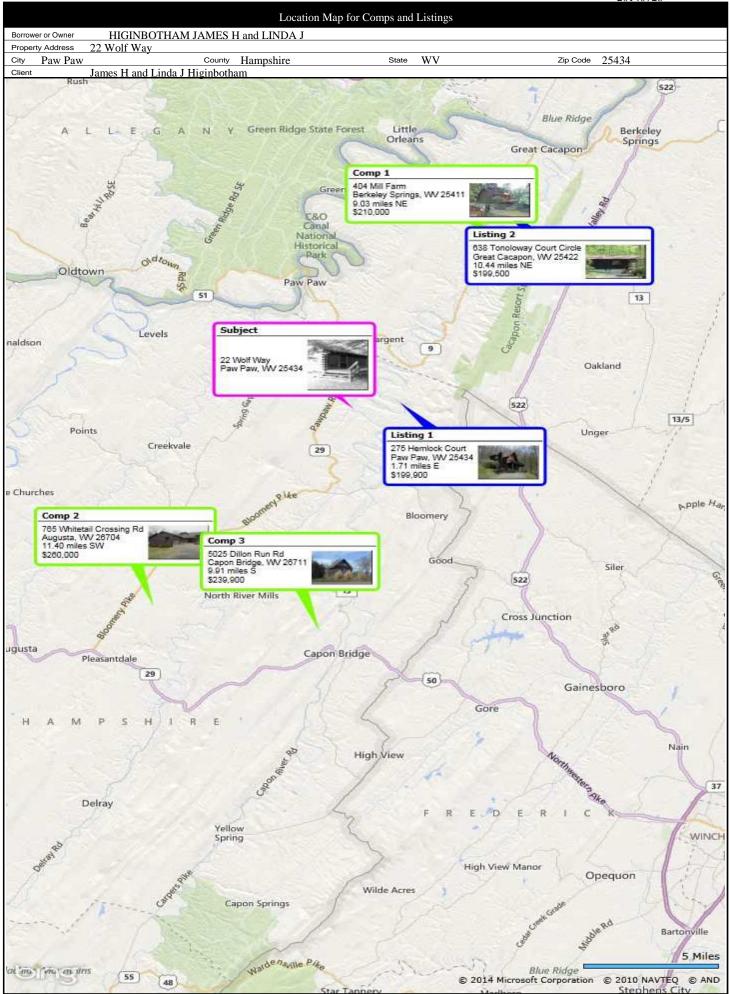
- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, 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 SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name Sharon Brinkman Saville Name Company Name Company Name Sharon Brinkman Saville Company Address 276 East Main Street Company Address Romney, WV 26757 Telephone Number 304.822.5863 Telephone Number Email Address <u>sharonbsaville@yahoo.com</u> **Email Address** Date of Signature and Report Date of Signature July 28, 2014 July 28, 2014 Effective Date of Appraisal State Certification # 0224 or State License # State Certification # or State License # Expiration Date of Certification or License or Other State WV Expiration Date of Certification or License 09/30/2014 SUBJECT PROPERTY ADDRESS OF PROPERTY APPRAISED Did not inspect subject property 22 Wolf Way Did inspect exterior of subject property from street Paw Paw, WV 25434 APPRAISED VALUE OF SUBJECT PROPERTY \$ 235,000 Did inspect interior and exterior of subject property LENDER/CLIENT Date of Inspection Name Mr/Mrs James Higinbotham COMPARABLE SALES Company Name <u>James H and Linda J Higinbotham</u> Company Address 6230 MARTINS BRANDON WAY Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Centreville, VA **Email Address** Date of Inspection

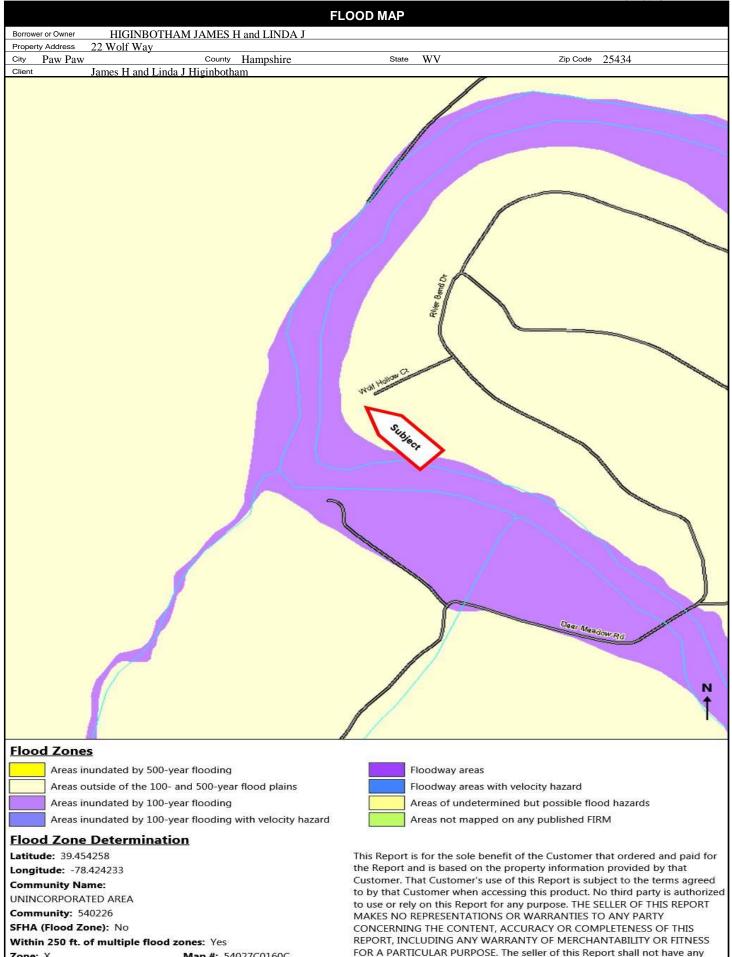
Market Conditions Addendum to the Appraisal Report Higinbotham File No. 20140728

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 22 Wolff Way City Paw Paw State WV ZIP Code 25434							_			
Borrower HIGINBOTHAM JAMES H and LINDA J										
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 explanation. It is recognized that not all data sources v							•	•		
in the analysis. If data sources provide the required in	nformation as an averag	e instead of the	median, the appraiser sho	ould r	eport the ava	lable 1	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.										
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Month	_	Si COIO	Jares, etc.	Ov	erall Tre	nd		٦
Total # of Comparable Sales (Settled)	2	1	1		Increasing	_	Stable		Declining	
Absorption Rate (Total Sales/Months)	0.33	0.33	0.33		Increasing	_	Stable		Declining	⊒
Total # of Comparable Active Listings	3	3	3		Declining	_	Stable	_	Increasing	Ц
Months of Housing Supply (Total Listings/Ab.Rate)	9.00	9.00	9.00		Declining		Stable	L	Increasing	_
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months 142,000	Prior 4-6 Month 125,000	S Current - 3 Months 155,000	v	Increasing	100	erall Tre	nd	Declining	_
Median Comparable Sale Price Median Comparable Sales Days on Market	142,000	205	165	X	Declining	╫	Stable		Increasing	\dashv
Median Comparable List Price	149,950	103,260	133,950		Increasing		Stable		Declining	
Median Comparable Listings Days on Market	270	130	90	X	Declining		Stable		Increasing	
Median Sale Price as % of List Price	87.26	84.62	97.33	X	Increasing	\perp	Stable		Declining	
Seller-(developer, builder, etc.) paid financial assistance preva			No	لــــــــا	Declining	_	Stable		Increasing	_
Explain in detail the seller concessions trends for the fees, options, etc.). After studying the MRIS	S records for the	past 12 mont	hs it appears seller	r sut	osidy is no	t use	ed as it		_	_
the very near past. This home is higher t substationally raise the price of the hom								,		_
recreational, or full time dwelling.										4
Are foreclosure sales (DEO eales) a factor in the	market? Yes	X No If yes,	evolain (including the to	endo	in lietings as	nd sa'	es of for	eclosod	properties)	\dashv
Are foreclosure sales (REO sales) a factor in the	maineir Yes .	A INU If yes,	explain (including the tr	enus	iii iisurigs ar	iu sal	es oi tor	eciosed	properties).	+
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Cite data sources for above information. Date i	r conclusions in the N	=			=	-				;
Summarize the above information as support for your an analysis of pending sales and/or expired and with The sales in this region continue to post	r conclusions in the Nichdrawn listings, to form	nulate your conc his spring. In	April there were	expla	nation and s	upport g sal	for your es, an i	conclus	sions.	, ,
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Signature Appraiser Name Sharon Brinkman Saville Company Name Sharon Brinkman Saville Company Address 276 East Main Street, Romney,	r conclusions in the Nethdrawn listings, to form robust numbers the 5th consecutive sonot translating to r, which is the 3r use to increased rehind April of last tive project, complete Prior 7-12 Months The subject of the subject unit to the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the subject unit with the	mulate your conchis spring. 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Appraisers License Borrower or Owner HIGINBOTHAM JAMES H and LINDA J 22 Wolf Way Property Address County Hampshire State WV Zip Code 25434 City Paw Paw James H and Linda J Higinbotham Client Silnle at tilest flinging Bie Rert Cuirle Ameriter Giernellig fe Certif. aber Bone This is to continue their SHARON BRINKMAN SAVILLE 276 E. MAIN STREET ROMNEY WV 126757-CERTIFIED RESIDENTIAL CR0224 Expiration Date 09/30/2014 has ther the requirements of the use, while authorized to approve real estate at that erecents in the State of West Wightia. Le contrade Vary's 2 Severetive Evertor



Sharon Brinkman Saville

liability to any third party for any use or misuse of this Report.

Map #: 54027C0160C

Census Tract: 9682

Panel Date: 11/07/2002

Zone: X

Panel: 0160C

FIPS Code: 54027

	E & O Insurance Binder						
Borrow	Borrower or Owner HIGINBOTHAM JAMES H and LINDA J						
Proper	rty Address	22 Wolf Way					
City	Paw Paw	County	Hampshire	State	WV	Zip Code	25434
Client		Iames H and Linda I Higinboth	am				



General Star National Insurance Company P O Box 10360 (Attn: GSN) Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA957526 Renewal of Number.

1. NAMED INSURED: Sharon Brinkman Saville

STREET ADDRESS:

276 East Main Street Romney, WV 26757

2. POLICY PERIOD: Inception Date: 08/06/2013 Expiration Date: 08/06/2014

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. LIMITS OF LIABILITY:

Each Claim: \$500,000 Aggregate: \$1,000,000

Claim Expenses have a separate Limit of Liability:

Each Claim: \$500,000 Aggregate: \$1,000,000

4. DEDUCTIBLE: Each Claim: \$n Aggregate: \$n

5. RETROACTIVE DATE: 08/06/2013

If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error,

omission or personal injury which occurred before such date.

6. ANNUAL PREMIUM: \$551.00 STATE SURCHARGE/TAX: \$3.00

TOTAL Premium and Taxes/Surcharge : \$554.00

7. ENDORSEMENTS:

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

AP 00 0001 (06/11), AP 04 0001 (06/11), AP 27 0004 (06/11), AP 21 0002 (06/11), AP 01 0043WV (06/11), AP 20 0001 (06/11), AP 08 0050WV (06/2011),

8. PRODUCER NAME: Marsh U. S. Consumer STREET ADDRESS: 12421 Meredith Drive Urbandale, IA 50398

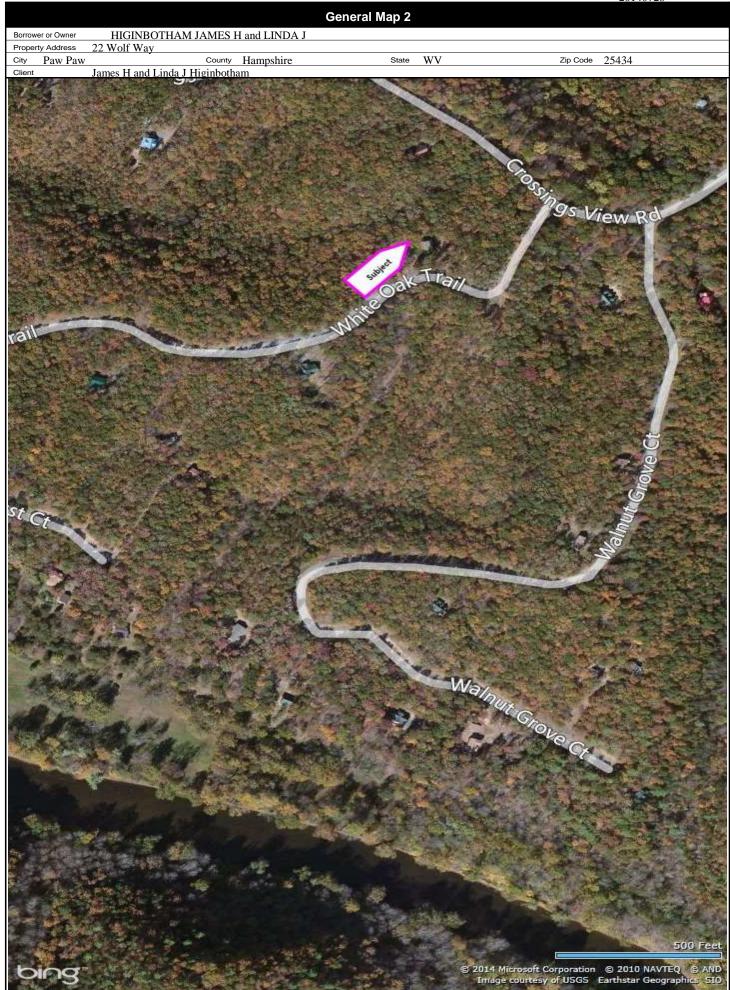
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Authorized Representative

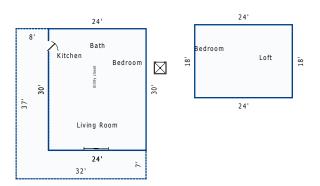
Producer Code: 26460 Class Code: 73128

Date: 08/07/2013

AP 10 0001 06 11 © Copyright 2011, General Star Management Company, Stamford, CT Page 1 of 1



	SKETCH ADDENDUM							
Borrower	Borrower or Owner HIGINBOTHAM JAMES H and LINDA J							
Property	Address	22 Wolf Way						
City]	Paw Paw	County	Hampshire	State	WV	Zip Code	25434	
Client	Taw Taw Taw Tampsine							



Sketch by Apex Medina™ Comments:

Code	AREA Description	CALCULATIONS	SUMMARY Net Size	Net Totals
GLA1 GLA2 P/P	First Flo Second F deck		720.0 432.0 464.0	720.0 432.0 464.0
Net	LIVABLE	Area	(rounded)	1152

	LIVING	A D E A	BREAKD	OW N
		akdown	DKEAKD	Subtotals
		akuown		Jubiotais
First F		- 20		
Second 1		x 30	0.0	720.0
Decona .	18.0	x 24	. 0	432.0
2 Items			(rounded)	1152

Borrower or Owner HIGINBOTHAM JAMES H and LINDA J

Property Address 22 Wolf Way

City Paw Paw County Hampshire State WV Zip Code 25434

Client James H and Linda J Higinbotham



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

Borrower or Owner HIGINBOTHAM JAMES H and LINDA J Property Address 22 Wolf Way City Paw Paw County Hampshire State WV Zip Code 25434 Client James H and Linda J Higinbotham



COMPARABLE #1

404 Mill Farm Berkeley Springs, WV 25411

 Price
 \$210,000

 Price/SF
 235.43

 Date
 10/31/2013

 Age
 A17/E5

 Room Count
 5-2-1

 Living Area
 892

Value Indication \$216,000



COMPARABLE #2

765 Whitetail Crossing Rd Augusta, WV 26704

 Price
 \$260,000

 Price/SF
 194.03

 Date
 05/09/2014

 Age
 A9/E4

 Room Count
 6-3-2.5

 Living Area
 1,340

Value Indication \$233,300



COMPARABLE #3

5025 Dillon Run Rd Capon Bridge, WV 26711

Price \$239,900
Price/SF 166.14
Date 01/07/2013
Age A25/E5
Room Count 6-3-2
Living Area 1,444

Value Indication \$239,100

	PHOTOGRAPH ADDENDUM						
Borrower or	Borrower or Owner HIGINBOTHAM JAMES H and LINDA J						
Property A	ddress	22 Wolf Way					
City Pa	aw Paw	County	Hampshire	State	WV	Zip Code	25434
Client		James II and Linda I III ainhatha					



LISTING #1

275 Hemlock Court Paw Paw, WV 25434

Price Price/SF	\$199,900 142.79
Date	present
Age	A21/E5
Room Count	5-2-2
Living Area	1,400
_	





LISTING #2

638 Tonoloway Court Circle Great Cacapon, WV 25422

Price	\$199,500
Price/SF	277.08
Date	present
Age	A32/E10
Room Count	4-2-1
Living Area	720

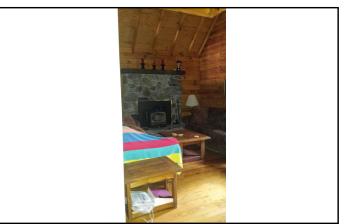
Value Indication \$241,000

LISTING #3

\$

Borrower or Owner HIGINBOTHAM JAMES H and LINDA J Property Address 22 Wolf Way City Paw Paw County Hampshire State WV Zip Code 25434 Client James H and Linda J Higinbotham













PHOTOGRAPH ADDENDUM

Borrower or Owner HIGINBOTHAM JAMES H and LINDA J

Property Address 22 Wolf Way

City Paw Paw County Hampshire State WV Zip Code 25434

Client James H and Linda J Higinbotham













PHOTOGRAPH ADDENDUM HIGINBOTHAM JAMES H and LINDA J Borrower or Owner Property Address 22 Wolf Way County Hampshire State WV Zip Code 25434 City Paw Paw James H and Linda J Higinbotham 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 considers his 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 concessions 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 LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. The separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. 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 completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

Higinbotham File No. 20140728

APPRAISER'S CERTIFICATION: The

The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 22 Wolf Wa	y, Paw Paw, WV 25434
APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Sharon Brinkman Saville	Name:
Date Signed: July 29, 2014	Date Signed:
State Certification #: 0224	State Certification #: 0224
or State License #:	or State License #:
State: WV	State:
Expiration Date of Certification or License: 09/30/2014	Expiration Date of Certification or License: Did Did Not Inspect Property

ENVIRONMENTAL ADDENDUM

Higinbotham
File No. 20140728

APPARENT* HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

Borrower/Client HIGINBOTHAM JAMES H and LINDA J Address 22 Wolf Way		
City Paw Paw County Hampshire State WV Zip Code 25434		
Lender James H and Linda J Higinbotham		
* Apparent is defined as that which is visible, obvious, evident or manifest to the appraiser.		
This universal Environmental Addendum is for use with any real estate appraisal. Only the		
statements which have been checked by the appraiser apply to the property being appraised. This addendum reports the results of the appraiser's routine inspection of and inquires about the subject		
property and its surrounding area. It also states what assumptions were made about the existence (or		
nonexistence) of any hazardous substances and/or detrimental environmental conditions. The appraiser is not		
an expert environmental inspector and therefore might be unaware of existing hazardous substances and/or		
detrimental environmental conditions which may have negative effect on the safety and value of the property. It is possible that tests and inspections made by a qualified environmental inspector would reveal the existence of		
hazardous materials and/or detrimental conditions on or around the property that would		
negatively affect its safety and value.		
DRINKING WATER Drinking Water is supplied to the subject from a municipal water supply which is considered safe. However the only		
way to be absolutely certain that the water meets published standards is to have it tested at all discharge points.		
\underline{X} Drinking Water is supplied by a well or other non-municipal source. It is recommended that tests be made to be		
certain that the property is supplied with adequate pure water.		
X Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or appliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested		
at all discharge points.		
\underline{X} The value estimated in this appraisal is based on the assumption that there is an adequate supply of safe,		
lead-free Drinking Water. Comments		
Continents		
SANITARY WASTE DISPOSAL		
Sanitary Waste is removed from the property by a municipal sewer system.		
X Sanitary Waste is disposed of by a septic system or other sanitary on site waste disposal system. The only way to determine that the disposal system is adequate and in good working condition is to have it inspected by a		
qualified inspector.		
\underline{X} The value estimated in this appraisal is based on the assumption that the Sanitary Waste is disposed of by a		
municipal sewer or an adequate properly permitted alternate treatment system in good condition. Comments		
SOIL CONTAMINANTS		
X There are no apparent signs of Soil Contaminants on or near the subject property (except as reported in Comments below). It is possible that research, inspection and testing by a qualified environmental inspector would reveal existing and/or potential hazardous substances and/or detrimental environmental conditions on or		
around the property that would negatively affect its safety and value. X The value estimated in this appraisal is based on the assumption that the subject property is free of Soil		
X The value estimated in this appraisal is based on the assumption that the subject property is free of Soil Contaminants.		
Comments		
ASBESTOS		
X All or part of the improvements were constructed before 1979 when Asbestos was a common building material. The only way to be certain that the property is free of friable and non-friable Asbestos is to have it inspected		
and tested by a qualified asbestos inspector.		
The improvements were constructed after 1979. No <u>apparent</u> friable Asbestos was observed (except as reported in Comments below).		
X The value estimated in this appraisal is based on the assumption that there is no uncontained friable Asbestos		
or other hazardous Asbestos material on the property.		
Comments		
PCBs (POLYCHLORINATED BIPHENYLS)		
X There were no apparent leaking fluorescent light ballasts, capacitors or transformers anywhere on or nearby		
the property (except as reported in Comments below). $ m X$ There was no apparent visible or documented evidence known to the appraiser of soil or groundwater contami-		
nation from PCBs anywhere on the property (except as reported in Comments below).		
X The value estimated in this appraisal is based on the assumption that there are no uncontained PCBs on or		
nearby the property. Comments		
RADON		
RADON X The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except		
RADON X The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below).		
 X The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below). X The appraiser is not aware of any indication that the local water supplies have been found to have elevated 		
 X The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below). X The appraiser is not aware of any indication that the local water supplies have been found to have elevated levels of Radon or Radium. 		
 X The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below). X The appraiser is not aware of any indication that the local water supplies have been found to have elevated 		
 X The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below). X The appraiser is not aware of any indication that the local water supplies have been found to have elevated levels of Radon or Radium. X The appraiser is not aware of any nearby properties (except as reported in Comments below) that were or 		

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Higinbotham **ENVIRONMENTAL ADDENDUM (cont.) USTs (UNDERGROUND STORAGE TANKS)** X There is no apparent visible or documented evidence known to the appraiser of any USTs on the property nor any known historical use of the property that would likely have had USTs. There are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical manufacturing plants) located on adjacent properties (except as reported in Comments below). There are apparent signs of USTs existing now or in the past on the subject property. It is recommended that an inspection by a qualified UST inspector be obtained to determine the location of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were deactivated in accordance with sound industry practices. The value estimated in this appraisal is based on the assumption that any functioning USTs are not leaking and are properly registered and that any abandoned USTs are free from contamination and were properly drained, filled and sealed. Comments **NEARBY HAZARDOUS WASTE SITES** There are no apparent Hazardous Waste Sites on the subject property or nearby the subject property (except as reported in Comments below). Hazardous Waste Site search by a trained environmental engineer may determine that there is one or more Hazardous Waste Sites on or in the area of the subject property. The value estimated in this appraisal is based on the assumption that there are no Hazardous Waste Sites on or nearby the subject property that negatively affect the value or safety of the property. Comments UREA FORMALDEHYDE (UFFI) INSULATION All or part of the improvements were constructed before 1982 when UREA foam insulation was a common building material. The only way to be certain that the property is free of UREA formaldehyde is to have it inspected by a qualified UREA formaldehyde inspector. The improvements were constructed after 1982. No apparent UREA formaldehyde materials were observed (except as reported in Comments below). The value estimated in this appraisal is based on the assumption that there is no significant UFFI insulation or other UREA formaldehyde material on the property. LEAD PAINT X All or part of the improvements were constructed before 1980 when Lead Paint was a common building material. There is no apparent visible or known documented evidence of peeling or flaking Lead Paint on the floors, walls or ceilings (except as reported in Comments below). The only way to be certain that the property is free of surface or subsurface Lead Paint is to have it inspected by a qualified inspector. The improvements were constructed after 1980. No apparent Lead Paint was observed (except as reported in Comments below). The value estimated in this appraisal is based on the assumption that there is no flaking or peeling Lead Paint on the property. Comments **AIR POLLUTION** There are no apparent signs of Air Pollution at the time of the inspection nor were any reported (except as reported in Comments below). The only way to be certain that the air is free of pollution is to have it tested. The value estimated in this appraisal is based on the assumption that the property is free of Air Pollution. Comments WETLANDS/FLOOD PLAINS The site does not contain any apparent Wetlands/Flood Plains (except as reported in Comments below). The only way to be certain that the site is free of Wetlands/Flood Plains is to have it inspected by a qualified environmental professional. The value estimated in this appraisal is based on the assumption that there are no Wetlands/Flood Plains on the property (except as reported in Comments below). Comments **MISCELLANEOUS ENVIRONMENTAL HAZARDS** There are no other <u>apparent</u> miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Radiation + Electromagnetic Radiation Light Pollution Waste Heat Acid Mine Drainage Agricultural Pollution Geological Hazards Nearby Hazardous Property

Hazards (except those reported above) that would negatively affect the value of the property.

When any of the environmental assumptions made in this addendum

The value estimated in this appraisal is based on the assumption that there are no Miscellaneous environmental

Infectious Medical Wastes

Others (Chemical Storage + Storage Drums, Pipelines, etc.)