APPRAISAL OF



LOCATED AT:

1317 Laurel Crescent Norfolk, VA 23505-3007

FOR:

CLIENT: DAVID W. BROWN KNOPF & BROWN, 401 E.JEFFERSON STREET ROCKVILLE, MD, 20850

BORROWER:

CLIENT: DAVID W. BROWN **

AS OF:

December 5, 2017

BY:

DAVID H. MACMILLAN, SRA

12/17/2017

MR. DAVID W. BROWN, PERSONAL REPRESENTATIVE KNOPF & BROWN 401 E.JEFFERSON STREET ROCKVILLE, MD, 20850

File Number: 1317LAUR

DEAR MR. BROWN:

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

1317 Laurel Crescent Norfolk, VA 23505-3007

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

In my opinion, the market value of the property as of December 5, 2017

is:

\$550,000 Five Hundred Fifty Thousand Dollars

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

DAVID H. MACMILLAN, SRA
KIGHT REALTY CORPORATION
PO BOX 12742, NORFOLK, VA 23541-0742

KIGHT REALTY CORPORATION TELEPHONE: 757-855-3127 FAX: 757-857-5680

SERVING THE HAMPTON ROADS AREA SINCE 1965

APPRAISAL REPORT

Uniform Residential Appraisal Report File No. 1317LAUR

ESTATE OF G.C. HART

- Pa. Pool	e of this	summ	ary appraisai	report is	to pro	vide the lender	r/clie	nt with an ac	ccurate	e, and adequa	ately	supporte	ed, opinion of th	e market	t value (of the subje	ct property.
Property A	ddress	1317 La	aurel Crescer	nt *				(City No	orfolk			Sta	ate VA	Zip Co	ode 23505-	3007
Borrower CLIENT: DAVID W. BROWN ** Owner of Public Record GRACE C. HART ESTATE County NORFOLK CITY																	
Legal Description LOTS 14, 31, & REAR BLK 25, LOT 15 & PT RIVERFRONT ARCH, BLK 25, LOT 30, BLOCK 25, RIVERFRONT																	
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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0

	rable sales in the subject n				330,000	to \$ 330,000	
FEATURE	SUBJECT		E SALE NO. 1	COMPARABLE		COMPARABLE S	SALE NO. 3
1317 Laurel Crescent *		1309 Laurel Cresco		125 E Arden Cir		141 Dover Cir	
Address Norfolk, VA 23		Norfolk, VA 23505-	3007	Norfolk, VA 23505-48	801	Norfolk, VA 23505-480	05
Proximity to Subject		0.04 MILES NE	-	1.81 MILES SE		1.70 MILES SE	
Sale Price	\$ N/A		\$ 330,000	\$	625,000	\$	535,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.		+ 000,000	\$ 253.45 sq. ft.	020,000	\$ 200.83 sq. ft.	333,333
Data Source(s)	\$ 0.00 bq. 16.	REIN MLS #10111	334·DOM 20	REIN MLS #1011836	1:DOM 156	REIN MLS #10107810	D:DOM 29
Verification Source(s)						ASSESSOR/DRIVE-B	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	DESCRIPTION	ArmLth	T(-) \$ Aujustinent	ArmLth	T(-) \$ Aujustment	ArmLth	+(-) \$ Aujustment
Sale or Financing		Cash;0		Conv;9000	0	Conv;12000	0
Concessions Data of Colo/Time		s08/17;c07/17		s09/17;c09/17	U	s05/17;c03/17	U
Date of Sale/Time	N;Res;RIVERFRNT	· ·	<u> </u>	· '	0	N;Res;BELVEDERE	0
Location		N;Res;RIVERFRN	I	N;Res;BELVEDERE	U	· ·	0
Leasehold/Fee Simple	Fee Simple	Fee Simple	0.47.000	Fee Simple	4= 000	Fee Simple	400.000
Site	28121 sf	13300 sf	215,000			19290 sf	128,000
View	B;Res;RIVER/EXCL	B;Res;RIVER/EXC	;L	B;Res;RIVER/GD		B;Res;RIVER/AVG	70,000
Design (Style)	DT1;RANCH	DT1;RANCH		DT1.5;CAPE COD		DT1.5;CAPE COD	0
Quality of Construction	Q4	Q4		Q3	-20,000		-60,000
Actual Age	55	64	0	82	27,000		15,000
Condition	C5	C5		C3	-60,000	C3	-60,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	-4,000	Total Bdrms. Baths	-2,000
Room Count	6 3 2.0	6 2 2.0	0			7 4 2.1	
Gross Living Area 40	1,351 sq. ft.	1,491 sq			-44,600	2,664 sq. ft.	-52,520
Basement & Finished	0sf	0sf	3,230	0sf	1.,550	0sf	,
Rooms Below Grade		30.		331		55.	
Functional Utility	FAIR/NO CAC	INFER/2BRS/NO CA	C 10,000	SUPERIOR	_E 000	SUPERIOR	-5,000
	GAS HWBB/UNITS	OIL FWA/UNITS		GAS HW BB/CAC		GAS FWA/CAC	-6,000
Heating/Cooling							
Energy Efficient Items	STORM WNS/DRS	STORM WNS/DR		INSUL W/DS	-5,000	INSUL W/DS	-5,000
Garage/Carport	4dw	1ga4dw	-6,000			1ga4dw	-6,000
Porch/Patio/Deck	ENTRY	ENTRY		ENTRY		ENTRY	<u> </u>
FP/DECK/PATIO	FP/COV. PORCH	FP/DECK		2FP/BT LFT/PIER	-8,000	FP/BT LFT/PIER	-6,000
APLS/FENCE/SHED	APLS/STG/BLKHD	APLS/BLKHD/PIEI		APLS/STG/BLKHD		APLS/STG/BLKHD	
EXTER WALL/FNDTN	BRICK/WD/CRAWL	WOOD/CRAWL		BRK/VNYL/CRAWL		VINYL/CRAWL	5,000
Net Adjustment (Total)		X +	\$ 219,400	+ X- \$	110,600	X + - \$	15,480
Adjusted Sale Price		Net Adj. 66.5%		Net Adj17.7%		Net Adj. 2.9%	
of Comparables		Gross Adj. 74.7%	\$ 549,400	Gross Adj. 45.5% \$	514,400	Gross Adj. 78.6% \$	550,480
I X did did not res	search the sale or transfer I	nistory of the subject pro	perty and comparable s	ales. If not, explain			
i Mula Ula ilot ica							
T Maid Land Hot Too			' '				
T M uid Tottes							
		ales or transfers of the su		· <u>-</u>	tive date of this appr	aisal.	
My research X did	did not reveal any prior sa	ales or transfers of the su		· <u>-</u>	tive date of this appr	aisal.	
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ESTATE OF G.C. HART File No. 1317I AUR

THE INTENDED USER OF THIS APPRAISAL REPORT IS DAVID W. BROWN, THE PERSONAL REPRESENTATIVE FOR THE ESTATE OF GRACE C. HART. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL TO ESTIMATE FAIR MARKET VALUE, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND THE DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER. THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, REFORM, RECOVERY, AND ENFORCEMENT ACT (FIRREA) OF 1989, AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION. THE SUBJECT PROPERTY HAS NOT BEEN APPRAISED BY THIS APPRAISER AND NO SERVICES HAVE BEEN PERFORMED ON THE SUBJECT IN THE PAST 3 YEARS EVERY EFFORT HAS BEEN MADE TO USE COMPARABLES THAT HAVE SOLD WITHIN SIX MONTHS OF THE DATE OF APPRAISAL. OUR DATA BANK INCLUDES MULTIPLE LISTING SERVICES, CITY RECORDS, APPRAISAL FILES, ETC. MATCHING THE MOST SIMILAR SALES TO THE SUBJECT IS PARAMOUNT TO TIME. AT TIMES THIS NECESSITATES USING COMPARABLES OVER SIX MONTHS OLD. COMP 5 IS LOCATED OVER ONE MILE FROM THE SUBJECT BUT IS WITHIN A COMPETING NEIGHBORHOOD WITHIN THE SUBJECT MARKET AREA AND WAS ONE OF THE BEST COMPS AVAILABLE. THE ESTIMATED "EXPOSURE TIME", DEFINED AS: "THE ESTIMATED LENGTH OF TIME THAT A PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL" IS 60-160 DAYS. AS NOTED ON PAGE ONE, VA, FHA, AND CONVENTIONAL LOANS ARE CURRENTLY AVAILABLE WITH FIXED INTEREST RATES STARTING UNDER 4% OR SO. RELEVANT COMPETITIVE LISTINGS AND/OR CONTRACT OFFERINGS HAVE BEEN CONSIDERED IN THIS REPORT. IF A TREND IS INDICATED RELEVANT LISTINGS AND/OR CONTRACT OFFERINGS HAVE BEEN SHOWN AND ANALYZED IN AN ADDENDUM TO THIS REPORT. THE LIST TO SALE PRICE RATIO IS 97%., THE ESTIMATED MARKETING TIME IS 60-180 DAYS. SELLER-PAID POINTS &/OR CLOSING COSTS ARE SOMETIMES OFFERED.MARKETING TIMES HAVE DECREASED OVER THE PAST YEAR AS A STRONG BUYERS MARKET HAS EVOLVED INTO A MORE EVEN MARKET BUYERS BUT SELLERS ARE STILL OFFERING CONCESSIONS EVEN WITH LESS INVENTORY AVAILABLE. MARKETING TIMES TYPICALLY INCREASE DURING THE FALL AND WINTER MONTHS AFTER A SEASONAL SLOWDOWN FROM THE MORE ACTIVE SPRING AND SUMMER MONTHS PLEASE BE ADVISED THAT THE REFERENCED APPRAISAL REPORT WAS PREPARED IN COMPLIANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE.(USPAP) AND THE APPRAISAL ASSIGNMENT WAS NOT BASED ON A REQUESTED MINIMUM/SPECIFIC VALUATION,OR ON THE APPROVAL OF THE LOAN. MARKET DATA RESEARCH, TAX ASSESSMENT, AND OTHER ASSISTANCE HAS BEEN PROVIDED BY OTHERS IN THE PREPARATION OF THIS REPORT. THE OPINION OF VALUE IS THE SOLE RESPONSIBILITY OF THE REPORT SIGNERS. AS OF THE DATE OF THIS REPORT, I, DAVID H. MACMILLAN, SRA, HAVE COMPLETED THE REQUIREMENTS UNDER THE CONTINUING EDUCATION PROGRAM OF THE APPRAISAL INSTITUTE.NO CONSIDERATION HAS BEEN GIVEN TO PERSONAL PROPERTY IN THE FINAL VALUE ESTIMATE. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. SITE VALUE DERIVED FROM AN EVALUATION OF SIMILAR Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) SITE SALES,CITY ASSESSMENTS,AND EXTRACTING SITE VALUES FROM IMPROVED SALES. THE NEIGHBORHOOD IS BUILT OUT CLOSE TO 100% AND RECENT LAND SALES IN IMMEDIATE NEIGHBORHOOD WERE NOT AVAILABLE. OPINION OF SITE VALUE = \$ REPRODUCTION OR X REPLACEMENT COST NEW 450.000 Source of cost data MARSHALL/SWIFT/BOECKH,LLC 110.00..... = \$ 148,610 Dwelling ____ 1.351 Sg. Ft. @ \$ Quality rating from cost service AVERAGE Effective date of cost data 10/2017 Sq. Ft. @ \$ APPLS,FP,ETC 8,000 Comments on Cost Approach (gross living area calculations, depreciation, etc.) PHYSICAL DEPRECIATION APPLIED AS A RATIO OF EFFECTIVE AGE TO Garage/Carport 0 Sq. Ft. @ \$= \$ TYPICAL LIFE: 40/70, OR, 57%. THE COST DATA WAS OBTAINED FROM 156,610 Total Estimate of Cost-New THE MARSHALL-SWIFT/BOECKH VALUATION SERVICE.SITE VALUE IS Less 70 Physical Functional External DERIVED FROM AN EVALUATION OF SIMILAR SITE SALES & CITY 89,491 \$5,000 94.491 = \$ (ASSESSMENTS. THE ESTIMATED REMAINING ECONOMIC LIFE OF THE 62,119 **DWELLING IS 30 YEARS.** 8,000 520,100 Estimated Remaining Economic Life (HUD and VA only) 30 Years | INDICATED VALUE BY COST APPROACH INCOME APPROACH TO VALUE (not required by Fannie Mae) 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach Estimated Monthly Market Rent \$ Summary of Income Approach (including support for market rent and GRM) AS SINGLE FAMILY HOMES ARE NOT TYPICALLY PURCHASED FOR RENTAL PURPOSES, THERE IS INSUFFICIENT RENTAL DATA FOR THE INCOME APPROACH TO VALUE PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Yes No If Yes, describe the rental terms and ontions. Are the common elements leased to or by the Homeowners' Association? Describe common elements and recreational facilities.

ESTATE OF G.C. HART File No. 1317LAUR

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) 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.

ESTATE OF G.C. HART File No. 1317LAUR

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.
- 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).

ESTATE OF G.C. HART File No. 1317LAUR

- 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 seg., 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.

STIDED/ISODY ADDDAISED (ONLY IE DECLIDED)

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Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect subject property
Did inspect exterior of subject property from street
Date of Inspection
Did inspect interior and exterior of subject property Date of Inspection
COMPARABLE SALES
Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

ADDDAIGED

ESTATE OF G.C. HART

Uniform Residential Appraisal Report

File No. 1317LAUR COMPARABLE SALE NO. 5 **FEATURE** SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 6 1305 Laurel Cres 1317 Laurel Crescent 119 F Arden Cir Address Norfolk, VA 23505-3007 Norfolk, VA 23505-4801 Norfolk, VA 23505-1.80 MILES SE 0.06 MILES NE Proximity to Subject 403,750 615,000 N/A Sale Price 0.00 sq. ft. 163.20 sq. ft. 180.88 sq. ft. Sale Price/Gross Liv. Area sa. ft. REIN MLS #1644636; DOM 32 REIN MLS #10127039; DOM 189 Data Source(s) ASSESSOR/DRIVE-BY INSPECTION ASSESSOR/DRIVE-BY INSPECTION Verification Source(s) VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sale or Financing ArmLth Listing -31.000 Conv;10000 Concessions :0 s11/16;c10/16 0 w12/17 0 Date of Sale/Time N;Res;RIVERFRNT N;Res;BELVEDERE N;Res;RIVERFRNT Location 0 Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple 218,000 18000 sf 28121 sf 13111 sf 147,000 Site B;Res;RIVER/EXCL B;Res;RIVER/AVG 70,000 B;Res;RIVER/EXCL View Design (Style) DT1;RANCH DT1.5;CAPE COD 0 DT1.5;TRANS 0 Q4 Q4 Q4 Quality of Construction 55 72 17,000 30 -25,000 Actual Age C5 C3 -60,000 C3 -60,000 Condition Above Grade -2,000 -6,000 Total Bdrms Total Bdrm Total Bdrms Total Bdrms Baths 2.1 Room Count 6 | 3 2.0 7 3 10 | 5 3.1 0 -44 920 -81.960 Gross Living Area 40 1,351 sq. ft. 2,474 sq. ft. 3,400 sq. ft. sq. ft. Basement & Finished 0sf 0sf Rooms Below Grade FAIR/NO CAC AVG/CAC -5,000 AVG/CAC -5,000 **Functional Utility** GAS HWBB/UNITS **HEAT PP/CAC** -5,000 GAS FWA/CAC -5,000 Heating/Cooling Energy Efficient Items STORM WNS/DRS INSUL W/DS -5,000 | INSUL W/DS -5,000 4dw 1ga3dw -6,000 | 2gd6dw -12,000 Garage/Carport ENT/BT LFT/PIER **FNTRY** -9,000 | ENTRY Porch/Patio/Deck FP/DECK/PATIO FP/COV. PORCH FP/LARGE DECK -3,000 FP/DECK/BT LFT -8,000 APLS/FENCE/SHED APLS/STG/BLKHD APPLS/FENCE 2,000 APLS/PIER/BLKHD -5.000 EXTER WALL/FNDTN | BRICK/WD/CRAWL ALUMINUM/CRAWL 5,000 BRICK/CRAWL -1,000 172,080 97,960 Net Adjustment (Total) [X]+ | |+ [X]-\$ \$ Net Adj. Adjusted Sale Price Net Adj. 42.6% Net Adj. -15.9% % Gross Adj. 111.9% 575,830 Gross Adj. 63.7% | \$ 517,040 Gross Adj of Comparables % \$ COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 ITEM **SUBJECT** COMPARABLE SALE NO. 6 Date of Prior Sale/Transfer 10/26/2017 \$0 Price of Prior Sale/Transfer ASSESSOR RECORDS ASSESSOR RECORDS ASSESSOR RECORDS Data Source(s) 12/05/2017 12/05/2017 Effective Date of Data Source(s) 12/05/2017 Summary of Sales Comparison Approach COMP 4 PROVIDES ADDITIONAL SUPPORT OF VALUE.COMP 4 SOLD OVER 12 MONTHS AGO AND IS LOCATED OVER ONE MILE FROM THE SUBJECT BUT IS WITHIN A SIMILAR AND COMPETING NEIGHBORHOOD COMPOSED OF HOMES SIMILAR IN STYLE AGE, SIZE, MARKET APPEAL, AMENITIES, PROXIMITY TO CITY SERVICES AND SCHOOLS AND COMPETES WELL WITH THE SUBJECT NEIGHBORHOOD COMP 4 IS AN OUTLIER AND HAS BEEN GIVEN LESS WEIGHT. COMP 5 WAS AN ACTIVE LISTING AND WAS USED TO PROVIDE THE MOST RECENT MARKET DATA AVAILABLE IN THE NEIGHBORHOOD, COMP 5 WAS ADJUSTED BY 5% TO REFLECT THE LIST TO SALE PRICE RATIO OF 95%, COMP 5 WAS ON THE MARKET FOR 204 DAYS WITH AN ORIGINAL LIST PRICE OF \$685,000 WHICH WAS GRADUALLY REDUCED TO LIST PRICE OF \$615,000 BEFORE BEING WITHDRAWN FROM THE MARKET ON 12/05/2017. COMP 5 IS ASSESSED FOR \$731,600 INCLUDING \$411,600 FOR THE LOT AND \$320,600. FOR THE IMPROVEMENTS. IT IS A MUCH NEWER AND LARGER HOME COMPARED TO THE SUBJECT BUT IS LOCATED ON THE SUBJECT STREET AND AGAIN, WAS USED TO PROVIDE THE MOST RECENT ACTIVITY IN THE SUBJECT NEIGHBORHOOD.

Uniform Appraisal Dataset Definitions

ESTATE OF G.C. HART File No. 1317I AUR

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.

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

Explanation of Bathroom Count

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

ESTATE OF G.C. HART

Uniform Appraisal Dataset Definitions File No. 1317LAUR

Abbreviations Used in Data Standardization Text

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
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ADDENDUM

Borrower: CLIENT: DAVID W. BROWN **		File No.: 1317LAUR
Property Address: 1317 Laurel Crescent *		Case No.: ESTATE OF G.C. HART
City: Norfolk	State: VA	Zip: 23505-3007
Lender: CLIENT: DAVID W. BROWN		

Highest and Best Use

THE CURRENT USE IS THE HIGHEST AND BEST USE AS THE EXISTING IMPROVEMENTS ARE MAKING A CONTRIBUTION TO THE VALUE OVER AND ABOVE THE VALUE OF THE LAND. THE HIGHEST AND BEST USE AS VACANT WOULD BE DEVELOPMENT AS A NEW SINGLE FAMILY HOME. THE SUBJECT'S USE AS A SINGLE FAMILY HOME MEETS THE TEST OF HIGHEST AND BEST AS THE CURRENT USE IS THE MOST PROBABLE USE OF THE LAND AND IMPROVED PROPERTY AND IS LEGALLY POSSIBLE, PHYSICALLY POSSIBLE, FINANCIALLY FEASIBLE (AND APPROPRIATELY SUPPORTABLE BY RELEVANT MARKET DATA), AND RESULTS IN MAXIMUM PROFITABILITY. HOWEVER, DUE TO THE SIGNIFICANT VALUE OF THE WATER FRONT LOTS THE CURRENT USE, WHILE THE HIGHEST AND BEST USE, IS ALSO CONSIDERED TO BE AN INTERIM USE UNTIL SUCH TIME AS THE CURRENT DWELLING, WHICH IS AN UNDERUTILIZATION OF THE SITE DUE TO SIZE, AGE, AND CONDITION, IS REMOVED. AT SUCH TIME, THE HIGHEST AND BEST USE WOULD BE ATTAINED UPON THE DEVELOPMENT OF A LARGE NEW SINGLE FAMILY HOME COMMENSURATE WITH OTHER LARGE WATERFRONT HOMES IN THE NEIGHBORHOOD. IT IS NOTED THAT IF A VARIANCE COULD BE OBTAINED FOR THE CREATION OF TWO BUILDABLE WATERFRONT LOTS THE VALUE WOULD BE SIGNIFICANTLY HIGHER. AS THE LIKELIHOOD THAT A VARIANCE COULD BE OBTAINED IS NOT GOOD THE ESTIMATED VALUE IS MADE AS ONE BUILDABLE LOT.

Site Comments

ANY EASEMENT ON THE SITE IS FOR UTILITY/DRAINAGE PURPOSES.NO ADVERSE CONDITIONS KNOWN OR NOTED. THE SUBJECT IS LOCATED IN THE LOW NOISE ZONE 1 (65 DLN) FROM THE NORFOLK NAVAL AIR STATION. THE SITE APPEARS TO FALL WITHIN FLOOD ZONE AE.THE SITE CONTAINS 3 TAX PARCELS WITH A TOTAL OF APPROXIMATELY 28,121 SQUARE FEET. OF LAND AREA. THE CITY ASSESSOR HAS ASSESSED THE PARCELS SEPARATELY FOR A TOTAL OF ASSESSED VALUE OF ALL THE LAND AND IMPROVEMENTS FOR \$640,600. THIS ASSESSED VALUE APPEARS HIGH BASED ON THE FACT THAT THE PARCELS CONSTITUTE ONE BUILDING SITE. IF THE PARCELS WERE TO BE ASSESSED TOGETHER AS ONE BUILDING SITE WITH THE PRESENT. IMPROVEMENTS THE ASSESS VALUE WOULD LIKELY BE SIGNIFICANTLY LOWER. THE CURRENT LAND ASSESSMENTS FOR THE TWO LARGER PARCELS (\$235,400 EACH) APPEARS TO CONSIDER THE PARCELS AS SEPARATE BUILDARIE LOTS WHICH DOES NOT APPEAR TO BE THE CASE. LAND SALES OF SIMILAR WATERFRONT LOTS IN THE MARKET AREA RANGE FROM \$22 TO \$36 PER SQUARE FOOT WITH AN UNADJUSTED AVERAGE OF \$28 PER SQUARE FOOT. A SALE FOR \$22 PER SQUARE FOOT WAS A SUBDIVIDABLE WATERFRONT PARCEL WHICH WAS SUBDIVIDED TO CREATE TWO BUILDABLE LOTS. A SALE AT \$36 PER SQUARE FOOT WAS A 17,789 SF LOT IN A SUPERIOR LOCATION WITH A SUPERIOR VIEW IN A NEIGHBORHOOD OF MULTI-MILLION DOLLAR HOMES. THE SALE AT \$25 PER SQUARE FOOT WAS A SALE OF A 22,200 SF LOT IN FOR \$500,000.THE LOT CONTAINS A DOCK, PIER AND BULKHEADING AND SOLD 4 YEARS AGO BUT HAS NOT YET BEEN DEVELOPED. A LARGE COMPONENT OF WATERFRONT LAND VALUES IN THE MARKET AREA IS THE FLOOD ZONE DESIGNATION AND THE ELEVATION OF THE LOT. THE COST OF FLOOD INSURANCE HAS INCREASINGLY BEEN A FACTOR IN VALUES OF WATERFRONT HOMES AND LOTS AS THE ADDED COST OF BUILDING SUFFICIENTLY ABOVE AREAS PRONE TO FLOODING CAN SIGNIFICANTLY IMPACT THE VALUE OF WATERFRONT PROPERTIES. ABSTRACTING LAND VALUES FROM THE SALES OF IMPROVED WATERFRONT PROPERTIES IS AN ACCEPTED APPRAISAL PRACTICE AND THE IMPROVED SALES AS WELL AS OTHER S NOT USED IN THIS REPORT WERE ANALYZED BY THIS METHOD. THE ABSTRACTED VALUES RANGE FROM A LOW OF \$7.41 PSF OF LAND AREA TO A HIGH OF \$22.83 PSF OF LAND AREA. THE COMMON DENOMINATOR OF THESE SALES IS THAT THE SMALLER LOTS HAVE A SIGNIFICANTLY HIGHER PRICE PER SQUARE FOOT COMPARED TO THE LARGER LOTS. THIS ALSO PROVIDES SOME INSIGHT INTO THE HIGH LAND ASSESSMENTS FOR THE SUBJECT WHICH HAS AN ASSESSED VALUE OF \$19.39 PSF, \$545,300 / TOTAL LAND ASSESSMENT DIVIDED BY 28,121 / TOTAL LAND AREA. THE LOTS SIMILAR IN SIZE AND LARGER THAN THE SUBJECT HAVE LAND ASSESSED VALUES RANGING FROM A LOW OF \$7.41 PSF TO A HIGH OF \$22.83 PSF WITH AN AVERAGE OF ABOUT \$14.50 PSF. AS THE SUBJECT PARCEL IS PRONE TO FLOODING DURING STORM EVENTS THE ESTIMATED VALUE OF THE LAND HAS BEEN CALCULATED AT \$16.00 PSF WHICH REFLECTS BOTH THE SIZE OF THE PARCELS, THE LOCATION, AND THE CURRENT UNLIKELIHOOD THAT IT CAN BE SUBDIVIDED.

THUS, 28,121 SF @ \$16.00 = \$450,000 (R).

Comments on Sales Comparison

THE COMPARABLES USED WERE THE MOST SIMILAR TO THE SUBJECT IN SIZE, LOCATION, VIEW AND MARKET APPEAL WHICH COULD BE FOUND.THE SUBJECT IS COMPATIBLE AND COMPETITIVE WITH HOMES IN THE NEIGHBORHOOD. ADJUSTMENTS HAVE BEEN MADE FOR FACTORS WHICH IMPACT ON MARKET VALUE. GENERALLY NO ADJUSTMENTS HAVE BEEN MADE FOR LIVING AREA SOLIARE FOOTAGE. DIFFERENCES OF LESS THAN 50 SQUARE FEET AS THE MARKET TYPICALLY WOULD NOT RECOGNIZE SUCH A SMALL DIFFERENCE. COMPS 3 AND 4 SOLD OVER 6 MONTHS AGO BUT ARE RELIABLE AND WERE TWO OF THE BEST SALES AVAILABLE. NO DATE OF SALE ADJUSTMENT WAS WARRANTED AS THE MARKET CONDITIONS AT THE TIME OF THE SALE OF COMPS 3 AND 4 ARE ESSENTIALLY THE SAME TODAY, RECENT SALES OF SIMILAR HOMES IN THE IMMEDIATE SUBJECT NEIGHBORHOOD WERE SCARCE. THERE WAS 1 SALE OF A SIMILAR WATER FRONT HOME IN THE NEIGHBORHOOD IN THE PAST 12 MONTHS AND 1 WITHDRAWN LISTING OF A WATER FRONT HOME IN THE NEIGHBORHOOD. COMPS 2,3, AND 4 ARE LOCATED IN A SIMILAR AND COMPETING NEIGHBORHOOD KNOWN AS BELVEDERE BELVEDERE IS COMPOSED OF HOMES SIMILAR IN STYLE, DESIGN, SIZE, AND MARKET APPEAL AND APPEAL TO THE SOME OF THE BUYERS AS THE SUBJECT NEIGHBORHOOD. THE PROXIMITY TO CITY SERVICES AND THE INTERSTATE HIGHWAY SYSTEM ARE VERY SIMILAR AND THE PREDOMINANT PRICE RANGE AND NEIGHBORHOOD AMENITIES ARE VERY SIMILAR. ALL 4 COM PS REQUIRED LARGE GROSS AND NET ADJUSTMENTS IN EXCESS OF 20% DUE TO LARGE LINE ITEM ADJUSTMENTS FOR VIEW, LOT SIZE, AGE, AND LIVING AREA ADDITIONALLY, THE APPRAISER IS AWARE THAT GOOD APPRAISAL PRACTICE SUGGESTS THAT ACROSS THE BOARD ADJUSTMENTS SHOULD BE AVOIDED. HOWEVER, THE APPRAISER WAS UNABLE TO BRACKET THE SUBJECT'S LIVING AREA AND ACROSS THE BOARD ADJUSTMENTS WERE UNAVOIDABLE. THE GROSS LIVING AREA ADJUSTMENT PER SQUARE FOOT WAS BASED ON A MATCHED PAIRS ANALYSIS OF THE COMPARABLE SALES. GENERALLY, NO ADJUSTMENT IS MADE FOR SELLER CONCESSIONS; I.E. POINTS AND / OR CLOSING COSTS.UNLESS THE SELLER CONCESSIONS ARE MUCH GREATER THAN TYPICAL IN THE MARKET. PLEASE SEE COMPS 4 AND 5.

THE SUBJECT IS CURRENTLY ASSESSED FOR \$640,300 WHICH IS MUCH HIGHER THAN MARKET VALUE.

APPRAISAL REPORT

ESTATE OF G.C. HART

Market Conditions Addendum to the Appraisal Report File No. 1317LAUR 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

The purpose of this addendant is to provide the lender/cheft wi		, understanding of the				50	
addendum for all appraisal reports with an effective date on or a Property Address 1317 Laurel Crescent	itter April 1, 2009.	City Norfol	b		State VA Zip	Codo 33	505 3007
Borrower CLIENT: DAVID W. BROWN **		City Norioi	ĸ		State VA Zip	Code 23	505-3007
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Instructions: The appraiser must use the information requi				• • •			ŭ
overall market conditions as reported in the Neighborhood section							
analysis as indicated below. If any required data is unavaila				ū			
provide data for the shaded areas below; if it is available, however	• • •		•				•
median, the appraiser should report the available figure and identi	fy it as an average. Sa	les and listings must b	e properties that comp	ete with the subject	property, determ	ned by ap	plying the criteria
that would be used by a prospective buyer of the subject pro	perty. The appraiser m	nust explain any anom	alies in the data, such a	as seasonal market	s, new constructi	on, foreclo	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Tre	nd	
Total # of Comparable Sales (Settled)	0	1	0	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	0.00	0.33	0.00	Increasing	X Stable		Declining
Total # of Comparable Active Listings	0	2	1	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	6.06	0.00	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Tre	nd	
Median Comparable Sale Price	0	330,000	0	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	0	20	0	Declining	X Stable		Increasing
Median Comparable List Price	0	399,000	615,000	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	0	34	189	Declining	X Stable		Increasing
Median Sale Price as % of List Price	0.00%	82.00%	0.00%	Increasing	X Stable	- -	Declining
Seller-(developer, builder, etc.)paid financial assistance prevale		No	0.00%	_	X Stable		- -
(1 / / / / / / / / / / / / / / / / / /		j		Declining			Increasing
Explain in detail the seller concessions trends for the past 1							
SELLER CONCESSIONS ARE STILL BEING OFFERE							
MARKET FOR SELLERS TO OFFER INCENTIVES IN							
CONTRIBUTIONS OF 3-5% OF THE SALE PRICE AF							
MAINTAIN THE SALE PRICES IN THE NEIGHBORHO	OOD BY OFFERING	G UPGRADES AN	D AMENITIES AT A	DISCOUNT PR	RICE AS WELL	AS CLC	OSING COST
ASSISTANCE.THE SUBJECT NEIGHBORHOOD IS N	IOT COMPETING V	WITH NEW CONST	TRUCTION AND HA	S ADEQUATE I	NVENTORY T	O MEET	DEMAND
Are foreclosure sales (REO sales) a factor in the market?	Yes No If	yes, explain (including	the trends in listings ar	nd sales of foreclose	ed properties).		
FORECLOSURE SALES HAVE INCREASED IN THE	LOCAL MARKET \	WITH HOMES IN 1	THE SUBJECT'S PR	RICE RANGE. TH	HERE ARE SE	VERAL E	BANK
OWNED PROPERTIES IN THE MARKET AREA IN AL							
YEAR IN THE IMMEDIATE SUBJECT NEIGHBORHO							
INCREASED BUYER RESISTANCE TO SHORT SALE							
WHO PURCHASE AT A DISCOUNT, REPAIR THE HO				. INLO OALLO I	INVOLVE IIVVI	_01010	7 DOTEINO
,	,						
Cite data sources for above information. LOCAL MLS, REA	L ESTATE AGENT	S, CITT ASSESSE	DR DATA.				
Commence the character information of account for comment							
Summarize the above information as support for your concl	•			, ,	additional informa	tion, such	as an analysis of
pending sales and/or expired and withdrawn listings, to formulat	e your conclusions, pro	ovide both an explana	tion and support for you	ir conclusions.		,	,
11 ,	e your conclusions, pro	ovide both an explana	tion and support for you	ir conclusions.		,	,
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LETTER FROM A CITY PLANNER

FILE # 1317LAUR REGARDING THE SUBJECT PROPERTY. NORFO

December 6, 2017

David W. Brown 503 Woodland Terrace Alexandria, VA 22302 brown@knopf-brown.com

Re: Lots 14, 15, 30, 31, & Rear Part of Riverfront Arch, Block 25, 1315-1317 Laurel Crescent and South Side Laurel Crescent, GPINs: 1429587008, 1429577953, 1429587047 (otherwise

known as the Properties)

To Whom It May Concern:

As requested, a review of City records has been completed, and the Properties known as Lots 14, 15, 30, 31, & Rear Part of Riverfront Arch, Block 25, 1315-1317 Laurel Crescent and South Side Laurel Crescent, GPINs: 1429587008, 1429577953, 1429587047, owner name: Hart, Grace C Estate, altogether form one CONFORMING ZONING LOT, given sufficient lot width and lot area within the R-7 (Single-Family) zoning district; the *Properties* are altogether greater than or equal to 60 feet wide and 6,000 square feet, and the R-7 zoning district requires a minimum of 60 feet in lot width and 6,000 square feet of lot area, among other development standards.

The Properties are also located in the Chesapeake Bay Preservation Area Overlay District (CBPA) and is subject to certain development requirements and limitations. Please contact the Division of Environmental Services at 664-4368 for further information. The Properties have not been found to be attached to any adjacent nonconforming zoning lot(s) and/or nonstandard-width parcel(s) through previous or current common ownership and therefore are altogether **BUILDABLE**, for one (1) single-family residence only.

This review has been performed utilizing information available in City records. It shall be your responsibility to ensure that your project is in conformance with any applicable State and Federal regulations. Should the zoning classification of this area be changed, the text of the applicable zoning regulations be changed, the ownership of this or any adjacent property be changed, or the circumstances that were present when this review was conducted be altered, the contents of this letter will no longer be valid. Under no circumstances shall this letter be valid more than six months from the date it is issued. If you have any questions regarding this determination please contact me at 664-4750 or at matthew.simons@norfolk.gov.

Sincerely Matt Seman

Matthew Simons, AICP, CZA, CFM

City Planner II

City of Norfolk – Department of City Planning – Land Use Services

cc:

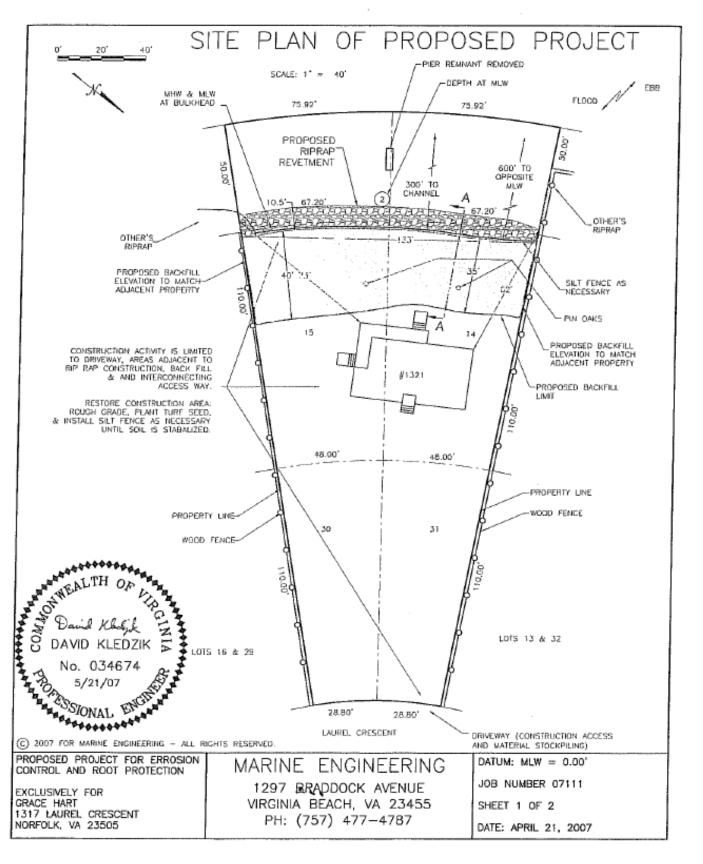
Grace C. Hart Estate 503 Woodland Terrace Alexandria, VA 22302-3318 Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk

File No.: 1317LAUR
Case No.: ESTATE OF G.C. HART
State: VA

Zip: 23505-3007

Lender: CLIENT: DAVID W. BROWN OLD SURVEY / DOES NOT SHOW ALL THE LOTS. SOUTHERN PHOTO FEINT & SUPPLY CO. GREENSBORD, N. C. FORM 416 THIS IS TO CERTIFY THAT I, ON MOY 15, 1961 SURVEYED THE PROPERTY SHOWN ON THIS PLAT, AND THAT THE TITLE LINES AND THE WALLS OF THE BUILDING ARE AS SHOWN ON THIS PLAT. THE BUILDINGS STAND STRICTLY WITHIN THE TITLE LINES AND THERE ARE NO ENCROACH-MENTS OF OTHER BUILDINGS ON THE PROPERTY, EXCEPT AS SHOWN. City Council 3-1-56) C. L. 5 13 RIVERFRONSO STICE RICH 31 CRESCENT PHYSICAL SURVEY 1015 14, 15, & 30 PLAT OF RIVERFRONT This is to certify that the within survey Norfolk, Virginia refers to the same lot as shown on a FOR plat dated May, 1906 and recorded WILLIAM E HART in the clerk's office of the Circuit Court SCALE 1'= 40' of Norfolk County, Virginia in Map Book 7 at Page 22 4 23 BALL-HASSELL & ASSOCIATES SURVEYORS & ENGINEERS PORTSMOUTH . VIRGINIA w.o.- 4975

OLD PROPOSED SITE PLAN SHOWING ALL THE LOTS



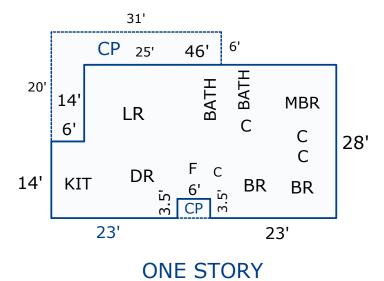
FLOORPLAN SKETCH

Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk
Lender: CLIENT: DAVID W. BROWN

File No.: 1317LAUR
Case No.: ESTATE OF G.C. HART
State: VA
Zip: 23505-3007

21.5' 1 STORY 21.5'

STORAGE BUILDING



Sketch by Apex Medina™

Comments:

Code	AREA O	CALCULATIONS	SUMMARY Net Size	Net Totals
GLA1 P/P	ONE STORY CP CP		1351.0 21.0 270.0	1351.0
	STORAGE BU	JILDING	462.3	753.3
Net	LIVABLE Ar	rea (rounded)	1351

	LIVING	AF	REA BREA	KDOWN
	Br	eakdo	wn	Subtotals
ONE S	3.5 14.0	x x	23.0 46.0 23.0 52.0	80.5 644.0 80.5 546.0
4 Item	10		(rounde	ed) 1351

FLOORPLAN SKETCH

Borrower: CLIENT: DAVID W. BROWN ** File No.: 1317LAUR Property Address: 1317 Laurel Crescent * Case No.: ESTATE OF G.C. HART City: Norfolk State: VA Zip: 23505-3007 Lender: CLIENT: DAVID W. BROWN ONE STORY GLA1 CP P/P 3.5 x 23.0 = 80.5 14.0 x 46.0 = 644.0 3.5 x 23.0 = 80.5 10.5 x 52.0 = 546.0 6.0 x 3.5 = 21.0 Area total (rounded) = 1351 Area total (rounded) = 21 STORAGE BUILDING P/P СР P/P 14.0 x 6.0 = 84.0 31.0 x 6.0 = 186.0 84.0 21.5 x 21.5 = 462.3Area total (rounded) = 270 Area total (rounded) = 462

DIMENSION LIST ADDENDUM

Borrower: CLIENT: DAVID W. BROWN **	File N	No.: 1317LAUR
Property Address: 1317 Laurel Crescent *	Case	No.: ESTATE OF G.C. HART
City: Norfolk	State: VA	Zip: 23505-3007
Lender: CLIENT: DAVID W. BROWN		

GROSS BUILDING AREA (GBA) GROSS LIVING AREA (GLA) 1,351 1,351 % of GLA % of GBA Area(s) 100.00 1,351 Living 100.00 Level 1 1,351 100.00 0.00 0.00 Level 2 0 0 0.00 0.00 Level 3 753 55.74 55.74 Other GBA 0 Basement 0 Garage

	A T							
Area Meas	Area Type							
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
23.00 x 3.50 46.00 x 14.00 23.00 x 3.50 52.00 x 10.50	x	80.50 644.00 80.50 546.00		Level 2	Company Comp	Other	Bsmt.	Garage

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: CLIENT: DAVID W. BROWN ** File No.: 1317LAUR
Property Address: 1317 Laurel Crescent * Case No.: ESTATE OF G.C. HART
City: Norfolk State: VA Zip: 23505-3007
Lender: CLIENT: DAVID W. BROWN



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: December 5, 2017 Appraised Value: \$550,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk
Lender: CLIENT: DAVID W. BROWN

File No.: 1317LAUR
Case No.: ESTATE OF G.C. HART
Zip: 23505-3007



COMPARABLE SALE #1

1309 Laurel Crescent Norfolk, VA 23505-3007 Sale Date: s08/17;c07/17 Sale Price: \$ 330,000



COMPARABLE SALE #2

125 E Arden Cir Norfolk, VA 23505-4801 Sale Date: s09/17;c09/17 Sale Price: \$ 625,000



COMPARABLE SALE #3

141 Dover Cir Norfolk, VA 23505-4805 Sale Date: s05/17;c03/17 Sale Price: \$ 535,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: CLIENT: DAVID W. BROWN **	Ī	File No.: 1317LAUR
Property Address: 1317 Laurel Crescent *	(Case No.: ESTATE OF G.C. HART
City: Norfolk	State: VA	Zip: 23505-3007
Lender: CLIENT: DAVID W. BROWN		



COMPARABLE SALE #4

119 E Arden Cir Norfolk, VA 23505-4801 Sale Date: s11/16;c10/16 Sale Price: \$ 403,750



COMPARABLE SALE #5

1305 Laurel Cres Norfolk, VA 23505-3007 Sale Date: w12/17 Sale Price: \$ 615,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$ Borrower: CLIENT: DAVID W. BROWN ** File No.: 1317LAUR
Property Address: 1317 Laurel Crescent * Case No.: ESTATE OF G.C. HART

City: Norfolk State: VA Lender: CLIENT: DAVID W. BROWN



ALTERNATE FRONT VIEW OF SUBJECT



ALTERNATE REAR VIEW



Zip: 23505-3007

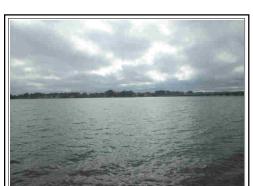
STORAGE BUILDING (THE ORIGINAL DWELLING ON THE SITE) POOR CONDITION.



INTERIOR OF STORAGE BUILDING



INTERIOR OF STORAGE BUILDING



VIEW OF THE LAFAYETTE RIVER



VIEW OF THE LAFAYETTE RIVER



VIEW OF THE LAFAYETTE RIVER



VIEW OF THE LAFAYETTE RIVER / RIP-RAP BULKHEADING



VIEW OF THE LAFAYETTE RIVER / RIP-RAP BULKHEADING



STEPS PULLING AWAY FROM THE DWELLING



FURNACE



LIVING ROOM ALT. VIEW OF LIVING ROOM



FIREPLACE IN LIVING ROOM

Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk
Lender: CLIENT: DAVID W. BROWN

File No.: 1317LAUR
Case No.: ESTATE OF G.C. HART

Zip: 23505-3007

Lender: CLIENT: DAVID W. BROWN







DINING ROOM KITCHEN HOLE IN KITCHEN FLOOR







ALTERNATE VIEW OF KITCHEN BEDROOM #1 BEDROOM #2







MASTER BEDROOM ATTIC ACCESS HALL BATH







HALL BATH MASTER BATH MASTER BATH





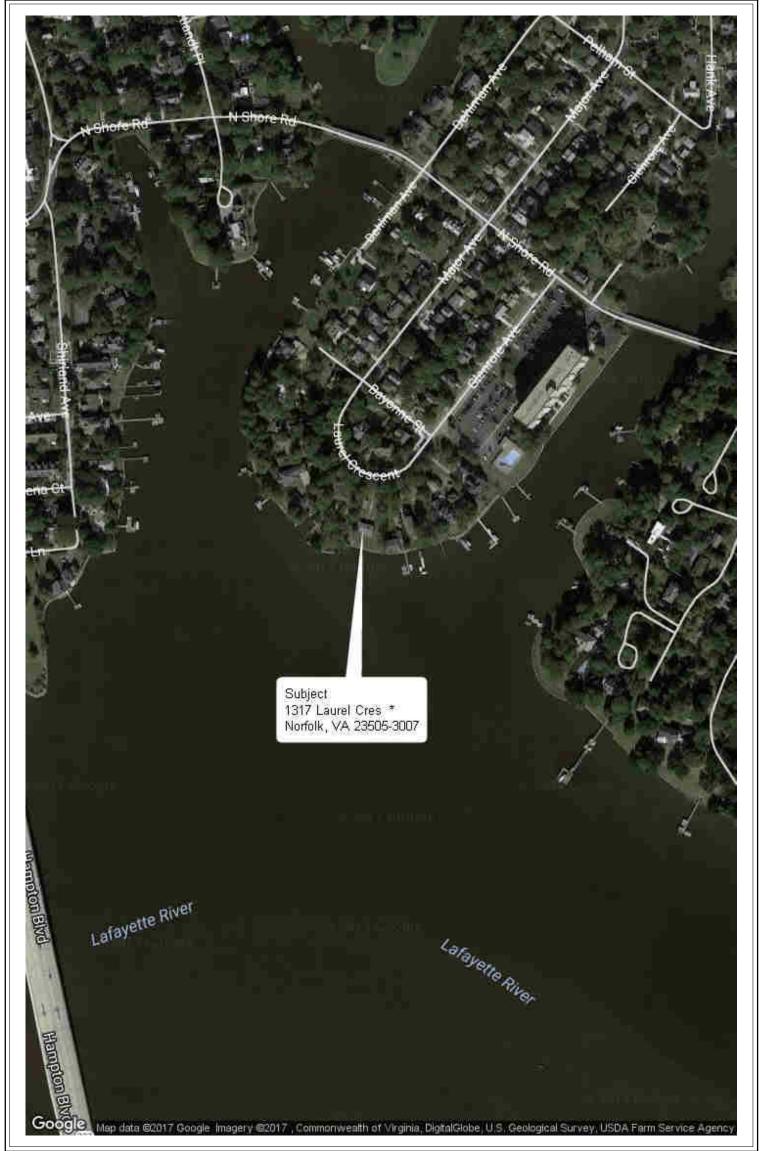


CRAWL SPACE ACCESS CRAWL SPACE SIDE VIEW OF DWELLING

AERIAL MAP

Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk
State: VA
City: 23505-3007

Lender: CLIENT: DAVID W. BROWN



FLOOD MAP

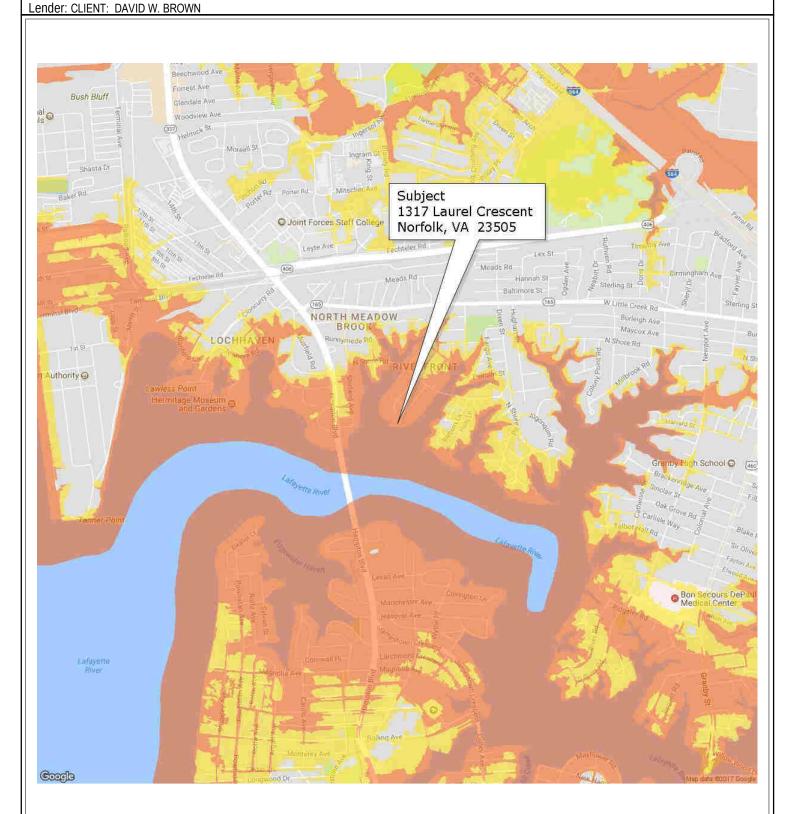
Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk

File No.: 1317LAUR

Case No.: ESTATE OF G.C. HART

State: VA

Zip: 23505-3007



FLOOD INFORMATION

Community: City of Norfolk

Property is in a FEMA Special Flood Hazard Area - High Risk

Map Number: 5101040016H

Panel: 0016H Zone: AE

Map Date: 02-17-2017

FIPS: 51710

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

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

LOCATION MAP

Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk

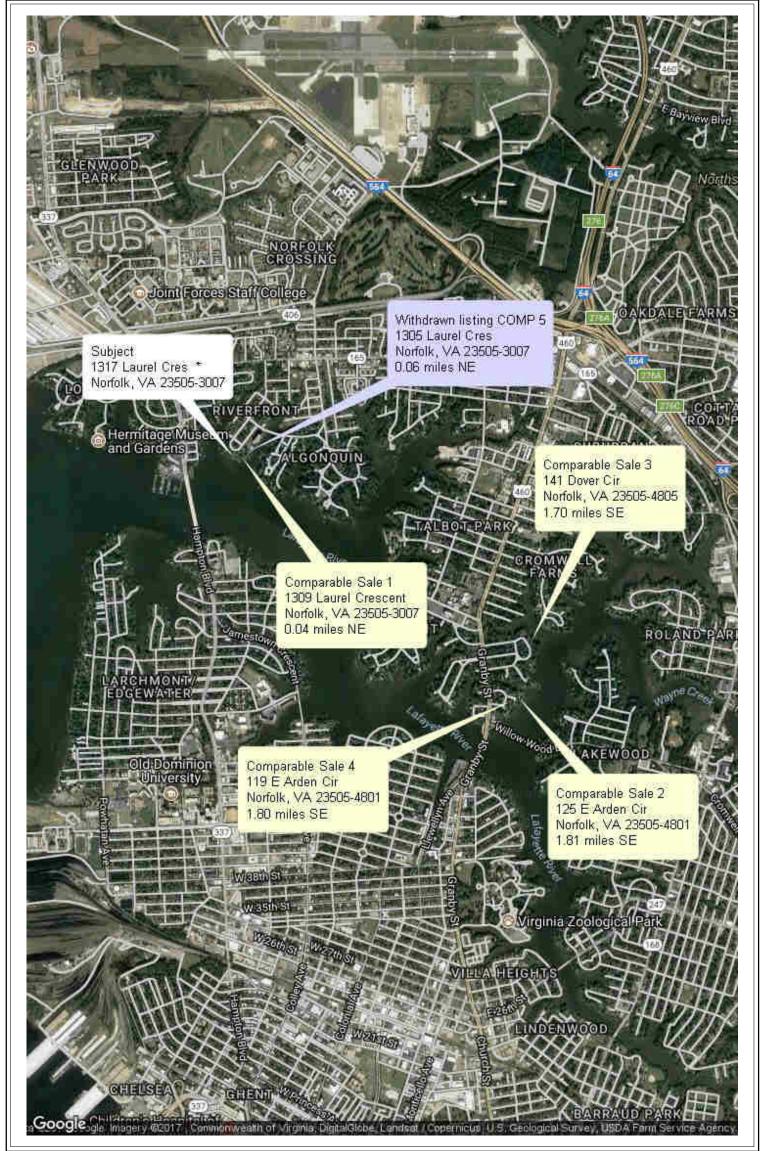
File No.: 1317LAUR

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State: VA

Zip: 23505-3007

Lender: CLIENT: DAVID W. BROWN



Borrower: CLIENT: DAVID W. BROWN ** File No.: 1317LAUR Property Address: 1317 Laurel Crescent Case No.: ESTATE OF G.C. HART City: Norfolk State: VA Zip: 23505-3007 Lender: CLIENT: DAVID W. BROWN

QUALIFICATIONS OF THE APPRAISER

DAVID H. MACMILLAN, SRA President, Kight Realty Corporation Certified General Real Estate Appraiser Certification #4001 000634 - Commonwealth of Virginia

GENERAL REAL ESTATE EXPERIENCE Certified General Real Estate Appraiser Independent Fee Appraiser Principal Broker, Kight Realty Corporation Apprentice Appraiser Salesperson, Kight Realty Corporation

December 1991 - Present November 1985 - Present February 1992 - Present October 1983 - October 1985 October 1983 - February 1992

PROFESSIONAL ASSOCIATIONS

Senior Residential Real Estate Appraiser - Appraisal Institute, Hampton Roads Chapter Board of Directors - Appraisal Institute, Hampton Roads Chapter 1988 -1995 Currently Certified by the Appraisal Institute Tidewater Board of Realtors Virginia Association of Realtors National Association of Realtors

ACADEMIC TRAINING

Norfolk Collegiate School, Norfolk, Virginia - graduated June 1973 Elon College, North Carolina - B.A. English Literature - May 1977 College of William & Mary - Marketing, Management, Business Law & Accounting - 1978

PROFESSIONAL TRAINING

1983 Principles of Real Estate Licensing, Real Estate Examination

1984 AIREA - Capitalization Theory & Technique, Part A & B, Exam 1B-A & 1B-B Principles of Real Estate Appraising, Old Dominion University AIREA - Fundamentals of Principles of Real Estate Appraising (1A1)

1985 AIREA - Residential Valuation

Real Estate Finance, Tidewater Community College Real Estate Brokerage I, Tidewater Community College SREA - Narrative Report Writing Seminar

Condominium Seminar, Virginia Real Estate Commission VHDA Housing Info Exchange Seminar

Real Estate Brokerage II, Tidewater Community College

1986 SREA - Federal Home Loan Bank Board's R41B Memorandum Seminar

Real Estate Law, Tidewater Community College
Obtained SRA Designation from the Society of Real Estate Appraisers, now known as The Appraisal Institute

1988 Obtained Broker's License, Commonwealth of Virginia SREA - Underwriter's Guide to Real Property Appraisal SREA - Seminar on Appraising Single Family Residences

1989

AIREA - Discounted Cash Flow Analysis Seminar SREA - Appraiser's Guide - Uniform Small Residential Income Appraisal Report 1990

Appraisal Institute - Standards of Professional Practice, Part A & Part B 1991

Tidewater Community College - Virginia Laws & Regulations 1993 Appraisal Institute - Standards of Professional Practice, Part A & Part B Appraisal Institute - New URAR Appraisal Form

1994 Appraisal Institute - The Hampton Roads Economic Performance Index Appraisal Institute - Title Insurance Abstracting for Appraisers

Appraisal Institute - Common Appraisal Writing Problems & Violations

Appraisal Institute - Experience Review Training Program

Borrower: CLIENT: DAVID W. BROWN **	File N	lo.: 1317LAUR
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City: Norfolk	State: VA	Zip: 23505-3007
Lender: CLIENT: DAVID W. BROWN		

Appraisal Institute - Understanding Limited Appraisals and Reporting Options - Residential Appraisal Institute - Understanding Limited Appraisals and Reporting Options - General U.S. Department of Housing and Urban Development - How To Complete An FHA Appraisal 1995 Appraisal Institute - Impact of 1995 BRAC Commission Appraisal Institute - Virginia Real Estate Appraisal Law Course Appraisal Institute - Uniform Requirements for Continuing Education - URCEC Appraisal Institute - Marketing Your Appraisal Services Appraisal Institute - Residential Property Construction and Inspection Appraisal Institute - Appraisal Regulations of the Federal Banking Agencies 1996 Appraisal Institute - Highest and Best Use Appraisal Institute - Matched Pairs / Sales Extractions Appraisal Institute - Alternative Residential Reporting Forms 1997 Appraisal Institute - The Internet and Appraising Virginia State Mandated Law Class Appraisal Institute - Real Estate, Fair Housing Appraisal Institute - Real Estate Continuing Education Instruction 1998 Appraisal Institute - Real Estate Investment Trusts in Hampton Roads 1999 Appraisal Institute - The FHA and The Appraisal Practice, Part C Appraisal Institute - Hampton Roads Assessor's Discussion Panel Appraisal Institute - Standards of Professional Appraisal Practice, Part C Appraisal Institute - Valuation of Detrimental Conditions in Real Estate 2000 Appraisal Institute - Panel Discussion on Homeowners Assn HOA, POA, PUD Appraisal Institute - Appraising Form Blueprints and Specs Appraisal Institute - Future Development Along Interstate 664 2001 Appraisal Institute - Pending Legislation: How It Could Affect Our Business UREC - Marshall and Swift - Square Foot Method UREC - Construction Methods and Practices Appraisal Institute - Virginia State Mandated Law Class Appraisal Institute - Home Inspections 2002 Appraisal Institute - Condemnation Valuation Appraisal Institute - Real Estate Fraud: The Appraiser's Responsibilities and Liabilities Appraisal Institute - Avoiding Liability As A Residential Appraiser U.S. Department of Veterans Affairs - VA Appraisal Training Sessions 2003 Appraisal Institute - Using City Websites To Increase Productivity U.S. Department of Veterans Affairs - VA Appraisal Training Sessions Appraisal Institute - Case Studies In Water Damage, Mold Assessment and Remediation Appraisal Institute - Scope of Work: Expanding Your Range of Services Clark Realty Seminars - Three Hour State Mandated Course Appraisal Institute - Appraisal Technology Update Appraisal Institute - State of the Economy, Transportation, and Environment In HR 2004 U.S. Department of Veterans Affairs - Virginia Annual Appraising Meeting and Training

Session
Appraisal Institute - Appraisers In The Ring
Appraisal Institute - Course 410: 15 Hour Lt

Appraisal Institute - Course 410: 15 Hour USPAP Course Appraisal Institute - Retirement Plan Options For Your Business

2005 U.S. Department of Veterans Affairs - VA Fee Appraiser Training

Appraisal Institute - The Professional Guide To The Uniform Residential Appraisal Report,

Appraiser Regulation, Legislation and The Institute

2006 U.S. Department of Veterans Affairs - VA Fee Appraiser Training

Appraisal Institute – Effective Appraisal Writing Appraisal Institute – Prevention Loss Seminar

Appraisal Institute - The Impact of BRAC on Property in Virginia Beach

Appraisal Institute – Positioned For Growth 2007 Appraisal Institute – 7 Hour USPAP Update

Appraisal Institute – The Tide – Norfolk's Future Light Rail Transit System

Borrower: CLIENT: DAVID W. BROWN **		File No.: 1317LAUR
Property Address: 1317 Laurel Crescent *	Case No.: ESTATE OF G.C. HART	
City: Norfolk	State: VA	Zip: 23505-3007
Lender: CLIENT: DAVID W. BROWN		

Appraisal Institute - Condominiums, Co-ops and PUDS

Appraisal Institute - State of the Region Economic Report

Appraisal Institute – Appraising Manufactured Housing 2008 Appraisal Institute – 2008 Hampton Roads Real Estate Market Review and Forecast Appraisal Institute - Appraisal Challenges: Declining Markets and Sales Concessions

Appraisal Institute - Online Business Practices and Ethics Appraisal Institute - State of the Region Economic Report

Appraisal Institute - Introduction to FHA Appraising 2009 Appraisal Institute - Green Commercial Buildings

Appraisal Institute - Legislative Update 2009

Appraisal Institute - 7-HR National Uniform Standards of Professional Appraisal Practice 2010 Appraisal Institute - 2010 State of the Region Economic Report, Dr. Vinod Agarwal, Old Dominion University

Appraisal Institute - Business Practices and Ethics

Appraisal Institute - Commercial Real Estate Investing and the Role of the Appraiser

Appraisal Institute - Appraisal Curriculum Overview (Residential)

2011 Appraisal Institute - 2011 Regional Real Estate Economic Report for Appraisers Appraisal Institute - New Fannie Mae/Freddie Mac Uniform Appraisal Dataset Requirements Review

Appraisal Institute -Impact of Dodd-Frank Act on Appraisers and New Fannie Mae/ Freddie Mac Guidelines

Appraisal Institute - 2011 Legislative Update for Appraisers Dept of Veterans Affairs - Streaming Video Training Course

Appraisal Institute - 7-HR National USPAP Update Course 2012 Appraisal Institute - 2012 Regional Real Estate Economic Report for Appraisers Appraisal Institute - Uniform Appraisal Dataset Aftereffects: Efficiency vs. Obligation 2013 Appraisal Institute - 2013 Regional Real Estate Economic Report for Appraisers

Appraisal Institute - Seven Hour National USPAP Update Course

Appraisal Institute - Local Trends in Home Design, Remodeling and Building Products For Appraisers

Working with AMC's & AMC Regulations in Virginia VaCap

Appraisal Institute - Residential Applications: Using Technology to Measure and Support Assignment Results

2014 Appraisal Institute - 2014 Regional Real Estate Economic Report for Appraisers

SCOPE OF EXPERIENCE

Participated in appraisals of Real Property in the following categories: Residential, Commercial / Industrial, Farm / Rural, Special Purpose; with particular reference to determining Market value, leasehold interest, construction financing, rent levels, insurable value, leased fee Interest, and estate settlement.

Borrower: CLIENT: DAVID W. BROWN **
Property Address: 1317 Laurel Crescent *
City: Norfolk

File No.: 1317LAUR
Case No.: ESTATE OF G.C. HART
State: VA

Zip: 23505-3007

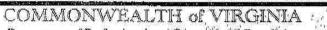
Lender: CLIENT: DAVID W. BROWN

12/15/2015 TUE 18:44 FAX 757 857 5680 KIGHT REALTY CORP

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EXPIRES ON 12-31-2017 Department of Professional and Occupational Regulation 9960 Mayland Drive, Suite 400, Richmond, VA 23233 Telephone: (804) 367-8500

REAL ESTATE APPRAISER BOARD

CERTIFIED GENERAL REAL ESTATE APPRAISER



DAVID H MACMILLAN 1772 GREENSWARD QUAY VIRGINIA BEACH, VA 23454

tatus can be verified at http://www.dponvirginia.gov

(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

DPOR-LIC (05/2015)