Howard RESIDENTIAL APPRAISAL REPORT

	Property Address:		loss Farm	Rd			^{City:} Hicko				tate: NC	Др G00	^{de:} 28602-8314
	County: Cata	ıwba			Legal Descriptio	n: Book				County Reg	gistry		
ᆭ								Assessor's Pard	cel #:	2791-10	46-0453		
SUBJECT	Tax Year: 201	4 R	.E. Taxes: \$ 2,6	30.22	Special Assessi	ments: \$ O		Borrower (if app	plicable):	Owner	: Valerie I	Howard	
15	Current Owner of R			00.22			Occupant			Tenant [Vacant		nufactured Housing
l«	Project Type:	PUD	Howard Condom	inium	Cooperative	Other (descri						per	
					OOOPErative	Utild (descri	iviui	ket Valua			0		
╙	Market Area Name:		ntain View					Reference: Se			Uen	sus Tract: ()111.01
	The purpose of this				Market Va	llue (as defined), or		,	value (describ	e)			
	This report reflects	the following value	e (if not Current, s	ee comments):		Current (th	ne Inspection Da	ite is the Effecti	ve Date)		Retrospe	ctive	Prospective
I۳	Approaches develo	ped for this apprais	sal:	Sales Comp	parison Approach	Cost	Approach	Income	Approach	(See Recond	ciliation Comm	ents and Scop	e of Work)
温	Property Rights App	oraised:	Fee Simp	ile Lea	asehold	Leased Fee	Other (de	scribe)					
ASSIGNMEN	Intended Use:	Determine			value for the	aubiaat ara	nortu to b	a u aad ia	no o ele o tino	منطب مسلم	a t		
💆		Determine	the current	iaii market	value for the	subject pro	perty to b	e useu in	шаткеш	ig the subje	CI.		
ဖြ													
`	Intended User(s) (b		lo	be used in	marketing of					igns.			
	Client: Geo	orge Smart				Address: NO	C Moderni	ist House	s, NC				
	Appraiser: (Christine D.	Winn			Address: 24	25 North	Center St	reet, #12	24, Hickory,	NC 286	01	
П	Location:	Urban	⊠ Si	uburban	Rural	Predomina		One-Unit Ho	using	Present L	and Use	CI	hange in Land Use
	Built up:	Over 759	6 🖂 2	5-75%	Under 25%	0 cc upancy	y Pi	RICE	AGE	One-Unit	70 %	Not Lik	ely
	Growth rate:	Rapid	\(\overline{\text{\tin}}\ext{\tetx{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\ti}\}\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\texi}\text{\text{\texi}\text{\text{\text{\texi}\text{\text{\text{\texi}\text{\text{\text{\text{\text{\ti}\}\tittt{\texi}\text{\texit{\texi}\text{\texi}\text{\texi}\tex	table	Slow	◯ Owner	\$	(000)	(yrs)	2-4 Unit	1 %	Likely	
Ļ	Property values:	Increasin		table	Declining	Tenant		00 Low	_	Multi-Unit	1 %	* To:	
١ō	Demand/supply:	Shortage	- 🖂		-				5	Commil		''' —	
⊑				Balance	Over Supply	Vacant (0-5	—		65		3 %		
밤	Marketing time:	Under 3		-6 Mos.	Over 6 Mos.	Vacant (>5		75 Pred	30	Vacant	25 %		
lΩ	Market Area Bound	aries, Description,	and Market Condi	itions (including su	pport for the above c	haracteristics and t	rends):			Sub	ject is lo	cated in t	he Mountain
١×	View area ju	ust south of	Hickory. T	he immedia	te area is bou	unded by Int	terstate 40) to the No	orth, Higl	hway 10 to	the South	n, the Bui	rke County to
١×	the West ar	nd Robinsor	n Road to th	he East. De	mand for hon	nes in the a	rea has tra	aditionally	been go	od. Acces	s to area	amenitie	s and major
l È	thoroughfar	es is within	a short driv	e.on sinale	lots to larger	acreage tra	cts. Imn	nediate ar	ea is cor	nprised of a	a wide rar	nae of dw	elling ages
\forall 2	and styles .	No adverse	e neighborh	nood factors	affecting ma	rketability w	ere noted	. Marketir	na times	on dwelling	s over \$4	00.000 ii	n the area
MARKET AREA DESCRIPTION													ne. Property is
-					should be list								
П									y to pote	illiai buyets	. Gubjeci	is curren	illy listed by
	Pat Sotneby	tnrougn tn	e Charolite	MLS Servi	ce. Property i	is currently i	isted for \$	450,000.					
H	Dimension							Dit. A.					
		9.76 ac- Se						Site Ar	<u>J.</u>	76 ac			
	Zoning Classificatio	n: <u>R-2</u>	:0					Descrip		Residential			
П						Compliance:	∑ Lega	l Le	-	rming (grandfathe		Ille	gal No zoning
	Are CC&Rs applical	ble?	Yes 🔲 No	Unknown	Have the do	cuments been revi	ewed?	Yes	□ No	Ground Rent (if applicable)	\$	
	Highest & Best Use	as improved:		esentuse, or	Other use (e	^{explain)} Si	ngle Fami	ly Reside	ntial				
П							•						
П	Actual Use as of Ef	fective Date:	Resid	ential			Use as a	ppraised in this	report:	Reside	ntial		
	Summary of Highes	st & Best Use:			st Use is resi	dential the	— legally ne	rmiseihla	uea with	-			
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₽													
ΙË	Utilities	Public Other	Drovidor	/Description	Off-site Improver	manto.	Туре	Dui	blic Private	Top ography	D 111		
ĮΫ	Electricity				1		Type	r u	DIIC FIIVALE	Topography	Rollin	าต	
0,	I ELECTRICITY								7 -	Dia-			
삠	l '		Duke Ene	ergy	- -	Asphalt				Size			r than average
TEDE	Gas		Duke Ene	ergy	Curb/Gutter	None None				Shape	Irreg	ular	
SITE DESCRIPTION	Gas Water		City Of H	ickory	Curb/Gutter					Shape Drainage	Irreg		
SITE DE	Gas Water Sanitary Sewer			ickory	Curb/Gutter Sidewalk Street Lights	None				Shape	Irreg Appe	ular ears Adeo	
SITE DE	Gas Water Sanitary Sewer Storm Sewer		City Of Hi Septic Ta	ickory ank	Curb/Gutter Sidewalk Street Lights Alley	None None None None				Shape Drainage	Irreg Appe	ular ears Adeo	quate
SITE DE	Gas Water Sanitary Sewer Storm Sewer Other site elements		City Of Hi Septic Ta	ickory ank	Curb/Gutter Sidewalk Street Lights Alley Cul de Sac	None None None None	nd Utilities			Shape Drainage	Irreg Appe	ular ears Adeo	quate
SITE DE	Gas Water Sanitary Sewer Storm Sewer		City Of Hi Septic Ta	ickory ank	Curb/Gutter Sidewalk Street Lights Alley Cul de Sac	None None None None	nd Utilities FEMA Map	Other		Shape Drainage View	Irreg Appe Typio	ular ears Adeo	quate
SITE DE	Gas Water Sanitary Sewer Storm Sewer Other site elements	Hazard Area	City Of H Septic Ta None side Lot	ickory ank Corner Lot	Curb/Gutter Sidewalk Street Lights Alley Cul de Sac	None None None None Undergroun	FEMA Map	0ther # 3710	(describe)	Shape Drainage View	Irreg Appe Typio	ular ears Adec cal/Long I	quate Range Mtn View 9/5/2007
SITE DE	Gas Water Sanitary Sewer Storm Sewer Other site elements FEMA Spec'l Flood Site Comments:	Hazard Area Subject	City Of Hi Septic Ta None side Lot Yes is a small a	ickory ank Corner Lot No FEMA acreage trac	Curb/Gutter Sidewalk Street Lights Alley Cul de Sac Flood Zone	None None None Undergroun	FEMA Map n View are		(describe) 0279100. uth of Hid	Shape Drainage View	Irreg Appe Typio FEMA	ular ears Adec cal/Long Map Date range mo	quate Range Mtn View 9/5/2007 puntain view
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SITE DE	Gas Water Sanitary Sewer Storm Sewer Other site elements FEMA Spec'l Flood Site Comments: and is preddinghboring	Hazard Area Subject cominantly cl subdivision	City Of H Septic Ta None side Lot Yes is a small a	ickory ank Corner Lot No FEMA acreage trac rolling topo	Curb/Gutter Sidewalk Street Lights Alley Cul de Sac Flood Zone x ct located in t graphy. Site	None None None None Undergroun the Mountair fronts on Mc	FEMA Map n View are oss Farm I		(describe) 2279100. uth of Hicas addition	Shape Drainage View J Skory. Site to onal access	Appe Appe Typic FEMA has long to	ular ears Adec eal/Long	quate Range Mtn View 9/5/2007 buntain view of a
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Howard

Date: Price: Source Date:		Records							
Date:	1st Prior Subject Sal	le/Transfer Ana	ysis of sale/transfer history and/or a	any current agreement	of sale/listing:	Property	has not sold in three	years prior	
ell Dates.		<u>to</u>	inspection date. Prope	erty last sold fo	or \$315,000 in 1989 p	er GIS Record	ds.		
Price:	s):								
2	2nd Prior Subject Sa	ile/Transfer							
Date:									
Price:									
Source	* *			0.1.0	1 1 1 1 1 1 1				
SALES	FEATURE	CH TO VALUE (if developed) SUBJECT	COMPARABLE SA		roach was not developed for this COMPARABLE SA		COMPARABLE SAL	F#3	
Addres			2184 Settlemyre Bri		1034 25th Avenue D		960 N Center St		
	Hickory, NC 28602-8314		Newton, NC 28658	ago ita	Hickory, NC 28601		Hickory, NC 28601		
	Proximity to Subject		6.58 miles E		5.65 miles NE		4.21 miles NE		
	Sale Price \$ N/A Sale Price/GLA \$ /sq.f			370,000	\$	436,800		320,00	
	ource(s)	1-1	100.20		\$ 116.60 /sq.ft.		\$ 99.53 /sq.ft.		
	ation Source(s)	Public Records Inspection/MLS	MLS# 9578328 Public Records		MLS# 9570942 Public Records		MLS# 9570993 Public Records/Appr	- Eiloo	
_	ALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales	or Financing	N/A	Conventional		Conventional		Conventional		
Conce		N/A	None		Concess.	-5,100	None		
	f Sale/Time	N/A	11/07/2014		09/10/2014		11/15/2013		
Rights	Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	VII	Neutral;Residentia	Neutral;Residential 24.75 ac	20.000	Neutral;Residential	-65,000	Neutral;Residential	+20,00	
View		Typical/Long Rang			LakeFront/SmCove	See Above		See Above	
Design	1 (Style)		c ContemporaryRnch	230.10046	ContemporaryRnch		ContemporaryRnch		
	of Construction	Good	Good		Good		Good		
Age		54	55	0	39	0	55	(
Conditi		Good/Typical Total Bdms Baths	Good/Typical Total Bdms Baths		Good/Typical Total Bdrms Baths		Good/Typical		
Room		Total Bdms Baths 8 5 3.1	Total Bdrms Baths		Total Bdrms Baths 5 2 2.1	+10.000		E 000	
	Living Area	5,769 \$9		+57,200	3,746 sq.ft	+50,575		-5,000 +63,850	
Basem	nent & Finished	None	1284 SF	-13,000		-20,000		100,000	
	s Below Grade				1635 SF Fin	-32,000			
	onal Utility	Typical	Typical		Typical		Typical		
	g/Cooling / Efficient Items	FWA/CAC	FWA/CAC		Steam/GasCAC		FWA/CAC		
	e/Carport	Thermal Windows Att. Sgl. Cpt	Thermal Windows Att.Dbl.Cpt/SglGar.	-6.000	Thermal Windows	+2 000	None Att.Dbl.Cpt	-4,000	
	/Patio/Deck	Porch/Lg Patio	Porch/Lg Patio	-0,000	Porch/Dock/ScPch		Porch/Cov Patio	-4,000	
∂ Other	Exterior Amenities	Barn	Det Trp Garage	0	Pool/IndoorSmll		None	+10,000	
Firepl	ace	One	One		Three	-4.000	Two	-2,000	
70						1,000			
25						1,000			
NOSIGNA						1,000			
Net Ad	ljustment (Total)		+ - \$	18 200	+ > \$,	+ - \$	82 850	
	ljustment (Total) ed Sale Price		× +	18,200	+ \(\) - \(\\$	-63,525	+ · \$	82,850	
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		Howard
RESIDENTIAL APPRAISAL REPORT	File No.:	14R5-18CD\

	COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for	r this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.		
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):		ales were searched in the
	Mountain View Startown area over the past 18 months ranging between 5	-	
	were considered similar in overall appeal with a average sales price per a		to may of the sales and or
	was superior in frontage. Adjusted estimated value of the subject's site was	as \$6000 per acre.	
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$ 60,000
I	Source of cost data: Appraiser Files/Local Builders	DWELLING 5,769 Sq.Ft.@\$	115.00 =\$ 663,435
١ĕ	Quality rating from cost service: N/A Effective date of cost data: N/A	Sq.Ft. @\$	=\$
COST APPROA	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @\$	=\$
₹	See sketch for square footage calculations. Depreciation was	Sq.Ft. @ \$	=\$
ls	calculated using the age-life method with a total life expectancy of 99	Sq.Ft. @ \$	=\$
٥	years. No personal property was included in the report. Cost approach	Porch/Patio	=\$ 30,000
	is not considered the best indication of value on dwellings over 5 years	Garage/Carport 284 Sq.Ft. @ \$	30.00 =\$ 8,520
	old.	Total Estimate of Cost-New Less Physical Functional	=\$ 701,955 External
		· · · · · · · · · · · · · · · · · ·	4.
		Depreciation 292,505 70,196 Depreciated Cost of Improvements	002,701
		"As-is" Value of Site Improvements	=\$ 339,254 =\$ 25,000
		Barn "As Is"	=\$ 10,000
		- Ban 75 15	=\$
	Estimated Remaining Economic Life (if required):	S INDICATED VALUE BY COST APPROACH	=\$ 434,254
	INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed	for this appraisal.	-, -
동	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ N/A	Indicated Value by Income Approach
١Ş	Summary of Income Approach (including support for market rent and GRM): The inco	ome approach was not included within the	e scope of this assignment.
븁			
ĮΨ			
INCOME APPROA			
ΙŽ			
Н	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned U	Init Davelonment	
	Legal Name of Project:	ли ремеюрители.	
	Describe common dements and recreational facilities:		
딞	2 Country Continuing and 10 Contagonal received.		
1 =			
	Indicated Value by: Sales Comparison Approach \$ 400.000 Cost Approach (if dev	veloped)\$ 434,254 Income Approach	(if developed)\$ N/A
	m in mil	,	,, ,
	I " " " Greatest consideration is given to the Sales Companson	n Approach as being most reflective of cu	rrent value. The Cost
	Approach is not deemed most reliable on dwellings over five years old. T	n Approach as being most reflective of cu The income approach was not included wi	
	Greatest consideration is given to the Sales Compansor	he income approach was not included w	ithin the scope of this
	Approach is not deemed most reliable on dwellings over five years old. T	he income approach was not included w	ithin the scope of this
NOI	Approach is not deemed most reliable on dwellings over five years old. T assignment. This report was prepared for the client named above for the property for marketing purposes.	he income approach was not included w purpose of estimating the current fair ma	ithin the scope of this arket value of the subject
IATION	Approach is not deemed most reliable on dwellings over five years old. T assignment. This report was prepared for the client named above for the property for marketing purposes. This appraisal is made ["as is",	The income approach was not included with purpose of estimating the current fair material actions on the basis of a Hypothetical Condition	ithin the scope of this arket value of the subject in that the improvements have been
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ATTACHMENTS RECC	Approach is not deemed most reliable on dwellings over five years old. T assignment. This report was prepared for the client named above for the property for marketing purposes. This appraisal is made "asis" subject to completion per plans and specific completed subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the condition "as is". No immediate repairs were noted. Appraiser is not a licensed home the condition of the subject. A home inspection is always recommended This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption of the Subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other spoof this report is: \$ 400,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at the complete copy of this report contains 18 pages, including exhibits whice property understood without reference to the information contained in the complete real Attached Exhibits: Scope of Work Limiting Cond./Certifications Narrative Additional Sales Cost Addence Hypothetical Conditions Extraordinary Assumptions Client Remail: Address: Appraiser Name: Christine D. Winn Company: Winn Appraisal Group Phone: 828-381-7284 Fax: 828-294-7782 E-Mail: Christine@winnappraisalgroup.com Date of Report (Signature): 12/02/2014 License or Certification #: A3682 Designation: State Certified Expiration Date of License or Certification: 06/30/2015	The income approach was not included with purpose of estimating the current fair materials. The propose of estimating the current fair materials. The propose of the repairs or alterations or the inspector and report should not be considered value type), as defined therein, of the sectified value type), as defined therein, of the sectified value type), as defined therein, of the section of the report estimator of the report estimator of the report estimator of the report estimator. The proposed of the propose of t	ithin the scope of this arket value of the subject In that the improvements have been have been completed, subject to repair: Appraisal was made insidered a certification as
ATTACHMENTS RECC	Approach is not deemed most reliable on dwellings over five years old. T assignment. This report was prepared for the client named above for the property for marketing purposes. This appraisal is made "as is". subject to completion per plans and specific completed. subject to the following repairs or alterations on the basis of a Hype the following required inspection based on the Extraordinary Assumption that the condition "as is". No immediate repairs were noted. Appraiser is not a licensed hom the condition of the subject. A home inspection is always recommended. This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption of this report is: \$ 400,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at the conditions of Value is subject to Hypothetical Conditions at the conditions of Value is subject to Hypothetical Conditions at the conditions. In the conditions of Value is subject to Hypothetical Conditions at the complete copy of this report contains 18 pages, including exhibits which information contained in the complete real Attached Exhibits: Scope of Work Limiting Cond./Certifications Narrative Additional Sales Cost Addenda Additional Sales Appraiser Name: Christine D. Winn Company: Winn Appraisal Group Phone: 828-381-7284 E-Mail: Christine@winnappraisalgroup.com Date of Report (Signature): 12/02/2014 License or Certification #: A3682 Designation: State Certified Expiration Date of License or Certification: 06/30/2015 Inspection of Subject: Interior & Exterior Only None	The income approach was not included with purpose of estimating the current fair materials and included with purpose of estimating the current fair materials and included with purpose of estimating the current fair materials and included conditions on the basis of a Hypothetical Condition that the repairs or alteration or one inspector and report should not be consumptions as specified in the attached addendation, defined Scope of Work, Statement of sectified value type), as defined herein, of the 11/28/2014 which is and/or Extraordinary Assumptions included in the are considered an integral part of the report extraordinary Assumptions included in the are considered an integral part of the report extraordinary Assumptions included in the are considered an integral part of the report extraordinary Assumptions included in the area considered an integral part of the report extraordinary Assumptions included in the considered and integral part of the report extraordinary Assumptions included in the considered and integral part of the report extraordinary Assumptions included in the considered and integral part of the report extraordinary Assumptions included in the considered and integral part of the report extraordinary Assumptions included in the considered and integral part of the report extraordinary Assumptions included in the attached addendance i	ithin the scope of this arket value of the subject In that the improvements have been have been completed, subject to repair: Appraisal was made asidered a certification as Assumptions and Limiting Conditions are real property that is the subject to the effective date of this appraisal his report. See attached addendate. This appraisal report may not be Sketch Addendum Manuf. House Addendum Manuf. House Addendum
SIGNATURES ATTACHMENTS RECC	Approach is not deemed most reliable on dwellings over five years old. T assignment. This report was prepared for the client named above for the property for marketing purposes. This appraisal is made "a "as is" subject to completion per plans and specific completed. subject to the following repairs or alterations on the basis of a Hyg the following required inspection based on the Extraordinary Assumption that the condition. "as is". No immediate repairs were noted. Appraiser is not a licensed hom the condition of the subject. A home inspection is always recommended. This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption that the condition of the degree of inspection of the subject property, as indicated beload Appraiser's Certifications, my (our) Opinion of the Market Value (or other sp of this report is: \$ 400,000 , as of: It indicated above, this Opinion of Value is subject to Hypothetical Conditions at Attached Exhibits: Scope of Work Attached Exhibits: Scope of Work Limiting Cond./Certifications Narrative Additional Sales Hypothetical Conditions Extraordinary Assumptions Client Contact: E-Mail: Address: Appraiser Name: Christine D. Winn Company: Winn Appraisal Group Phone: 828-381-7284 Fax: 828-294-7782 E-Mail: christine@winnappraisalgroup.com Date of Report (Signature): 12/02/2014 License or Certification: A3682 State: NC Designation: State Certified Expiration Date of Usense or Certification: O6/30/2015 Inspection of Subject: Interior & Exterior Only None Date of Inspection: 11/28/2014	The income approach was not included with purpose of estimating the current fair materials. The propose of estimating the current fair materials. The propose of the repairs or alterations or the inspector and report should not be considered value type), as defined therein, of the sectified value type), as defined therein, of the sectified value type), as defined therein, of the section of the report estimator of the report estimator of the report estimator of the report estimator. The proposed of the propose of t	ithin the scope of this arket value of the subject In that the improvements have been have been completed, subject to repair: Appraisal was made sidered a certification as Assumptions and Limiting Conditions er real property that is the subject the effective date of this appraisal his report. See attached addendatt. This appraisal report may not be Sketch Addendum Manuf. House Addendum Manuf. House Addendum Exterior Only None

ADDITIONAL COMPARABLE SALES

Howard File No.: 14R5-18CDW

FEATURE	SUBJECT	COMPARABLE SALE	# 4	COMPARABLE SALE	# 5		COMP	ARABLE SALE	# 6
Address 2314 Moss F	arm Rd	570 11th Avenue Ci	r NW	591 11th Avenue Ci	r NW				
Hickory, NC		Hickory, NC 28601		Hickory, NC 28601					
Proximity to Subject	20002 0011	4.11 miles NE		4.04 miles NE					
<u> </u>	0							\$	
Sale Price	\$ N/A		428,000	\$	299,900				
Sale Price/GLA	\$ /sq.ft.	\$ 130.01 /sq.ft.		\$ 107.18 /sq.ft.		\$		/sq.ft.	
Data Source(s)	Public Records	MLS# 9578695		MLS# 9578695					
Verification Source(s)	Inspection/MLS	Public Records		Public Records					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.		DESCRIP	TION	+ (-) \$ Adjust.
Sales or Financing			. () • riajuot		T() Trajuot		52001111		r () + riajuot.
l	N/A	Cash		Pending					
Concessions	N/A	None							
Date of Sale/Time	N/A	11/21/2013		12/31/14-ECD					
Rights Appraised	Fee Simple	Fee Simple		Fee Simple					
Location		Neutral:Residential		Neutral; Residential					
Site	9.76 ac	.61 ac	+20,000	· ·	+20.000				
View		 			,				
	Typical/Long Range		See Above		See Above				
Design (Style)	ContemporaryRanc	Trad Ranch		Trad Ranch					
Quality of Construction	Good	Good/Superior	-25,000	Good					
Age	54	63		61					
Condition	Good/Typical	Remodeled	50,000	Good/Updates	-10,000				
Above Grade	Total Bdms Baths	Total Bdms Baths	-50,000	Total Bdrms Baths	-10,000	Total	Bdrms	Baths	
l			_			TOTAL	Duillio	Datilo	
Room Count	8 5 3.1	8 2 2.2	0	8 3 3.0	+5,000				
Gross Living Area	5,769 sq.ft.	3,292 sq.ft.	+61,925	2,798 sq.ft.	+74,275			sq.ft.	
Basement & Finished	None	None		823 SF Fin/ExtAcc	-2,500				
Rooms Below Grade									
Functional Utility	Typical	Typical		Typical					
Heating/Cooling						<u> </u>			
	FWA/CAC	FWA/CAC		FWA/CAC		-			
Energy Efficient Items	Thermal Windows	Thermal Windows		Thermal Windows					
Garage/Carport	Att. Sgl. Cpt	Att. Dbl. Gar.	-8,000	Att. Dbl. Gar.	-8,000				
Porch/Patio/Deck	Porch/Lg Patio	Porch/Patio		Porch/Patio	0				
Other Exterior Amenities	Barn	None	+10,000		+10,000				
Fireplace	One		-2,000		-2,000				
ι ποριαύο	Olle	Two	-2,000	1 WO	-2,000				
	-					_			
Net Adjustment (Total) Adjusted Sale Price of Comparables Summary of Sales Comparison A		+ \$	6,925	+ \$	86,775		+	- \$	
Adjusted Sale Price			*		*				
of Comparables		s	434,925	s	386,675			s	
Summary of Sales Comparison A	nnraach o	11 "4 1"5							
Summary of Sales Companson A	Cor	mparables #4 and #5	are listings an	ia were included to re	effect the mark	et's (current	offerings	
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Supplemental Addendum

		Supplementa	I Addendum		F	ile No. 14R5-1	18CDW
Borrower	Owner: Valerie Howard						
Property Address	2314 Moss Farm Rd						
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314
Lender/Client	George Smart						

• GP Residential: Description of the Improvements - Additional Features

The subject is a mid-century modernist home built by Jim Sherrill in 1960. Subject has many features typical of similar homes including beamed and vaulted beamed ceilings, custom built-in closest, large oversized rooms, sunken kitchen and master bedroom. Dwelling has an oversize solarium at the rear of the property with long range mountain views. Area is approximately 2000 SF and is likely to be viewed as a superadequacy in today's market. See Comments Under Sales Comparison Grid For Additional Comments

· GP Residential Certifications Addendum: Certifications APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by

the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction

in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color,

sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the

owners or occupants of the properties in the vicinity of the subject property.

- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means 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 and knowledgeably, and assuming the price is not affected by undue

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

Supplemental Addendum

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Borrower	Owner: Valerie Howard						
Property Address	2314 Moss Farm Rd						
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314
Lender/Client	George Smart						

File No. 14P5-18CDW

whereby:

- 1. Buyer and seller are typically motivated;
- 2. Both parties are well informed or well advised and acting in what they consider their own best interests;
- 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.

- * This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System
- (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS),
- and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS,

FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Assumptions, Limiting Conditions & Scope of Work

Howard File No.: 14R5-18CDW

 Property Address:
 2314 Moss Farm Rd
 Giv: Hickory
 State: NC
 Zip Code: 28602-8314

 Client:
 George Smart
 Address:
 MC Modernist Houses, H, NC 28601

 Appraiser:
 Christine D. Winn
 Address:

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- 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.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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.
- 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.
- If the cost approach is included in this appraisal, 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. These 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. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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, but not limited to, 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
- 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.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Howard Certifications 14R5-18CDW

Property Ac	ddress: 2314 Moss Farm Rd	^{City:} Hickory	State: NC	^{∑p Code:} 28602-8314
Client:	George Smart	Address: MC Modernist Houses, H, NC 28601		
Appraiser:	Christine D. Winn	Address:		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by

the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

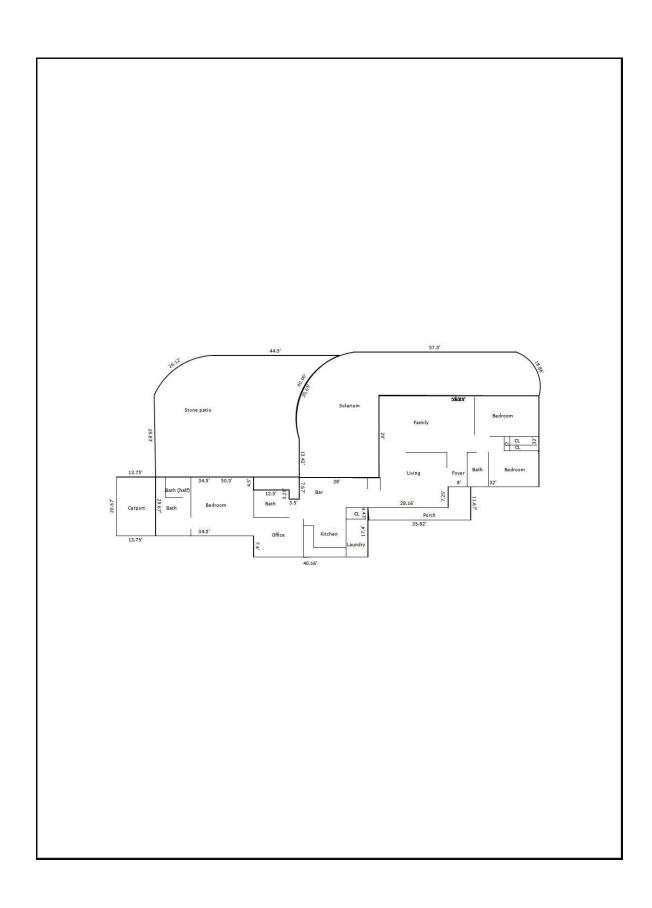
Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions

- 1. Buyer and seller are typically motivated:
- 2. Both parties are well informed or well advised and acting in what they consider their own best interests;
- 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.
- * This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptoller of the Currency (OCC). This definition is also referenced in regulations in intly published by the OCC, OTS.

	and the office of comptioner of the currency (coc). This definition is a	iso referenced in regulations jointly published by the OCO, OTS, Tho, at			
	Client Contact: Clien	t Name: George Smart			
	E-Mail: Address:	MC Modernist Houses, H, NC 28601			
	APPRAISER	SUPERVISORY APPRAISER (if required)			
	- INF	or CO-APPRAISER (if applicable)			
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	F9				
	1 1 DANGE AND THE				
M (Nustine (V Unit of the Market)					
2	Appraise Name: Christine D. Winn	Supervisory or Co-Appraiser Name:			
ž	Christine B. Willin				
5	Company: Winn Appraisal Group	Company:			
0)	Phone: 828-381-7284 Fax: 828-294-7782	Phone: Fax:			
	E-Mail: christine@winnappraisalgroup.com	E-Mail:			
	Date Report Signed: 12/02/2014	Date Report Signed:			
	License or Certification #: A3682 State: NC	License or Certification #: State:			
	Designation: State Certified	Designation:			
	Expiration Date of License or Certification: 06/30/2015	Expiration Date of License or Certification:			
	Inspection of Subject: Interior & Exterior Exterior Only None	Inspection of Subject: Interior & Exterior Exterior Only None			
	Date of Inspection: 11/28/2014	Date of Inspection:			

Building Sketch (Page - 1)

Borrower	Owner: Valerie Howard							
Property Address	2314 Moss Farm Rd							
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314	
Lender/Client	George Smart							



Building Sketch (Page - 2)

Borrower	Owner: Valerie Howard							
Property Address	2314 Moss Farm Rd							
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314	
Lander/Client	George Smort							

0.5 × 19 × 30.5 2 2 0.5 × 0.01 × 19 1 1 1 1 1 1 1 1 1	TOTAL Sketch by a la mode, inc.	Area Calculations Summary		
Concrete Patio 1997.11 Sq ft 13.5 x 19 = 0.5 x 19 x 30.5 = 2 0.5 x 19 x 30.5 = 2 0.5 x 19 x 30.5 = 2 0.5 x 15.34 x 7.82 = 0.5 x 9.07 x 2.8.67 = 2 0.5 x 9.07 x 0 = 0.5 x 9.07 x 0	Living Area		Calculation Details	
40.16 × 17.4 = 6 68.32 × 2.92 = 1 12.5 × 3.25 = 5 23.2 × 4.33 = 2 2 2 2 2 3 3 3 3 3		1997.11 Sq ft		$\begin{array}{llllllllllllllllllllllllllllllllllll$
Non-living Area Concrete Patio 217.08 Sq ft 8 × 7.25 = 4.42 × 35.82 = 1 0.5 × 4.42 × 0.34 = 0.5 × 4.42 × 0.34 =	First Floor	3772.18 Sq ft		$\begin{array}{rclrr} 40.16 \times 17.4 & = & 698.78 \\ 68.32 \times 2.92 & = & 199.49 \\ 12.5 \times 3.25 & = & 40.62 \\ 52.32 \times 4.33 & = & 226.55 \\ 84.32 \times 3.33 & = & 280.79 \\ 0.5 \times 28.07 \times 0.01 & = & 0.14 \\ \end{array}$
Concrete Patio 217.08 Sq ft 8 × 7.25 = 4.42 × 35.82 = 1 0.5 × 4.42 × 0.34 =	Total Living Area (Rounded):	5769 Sq ft		
$4.42 \times 35.82 = 1$ $0.5 \times 4.42 \times 0.34 =$		217 N8 Sa ft		8 × 7.25 = 58
1 Car Carport 284.21 Sq. ft 20.67 × 13.75 = 2	Consider and	217.00 34 10		4.42 × 35.82 = 158.32
	1 Car Carport	284.21 Sq ft		20.67 × 13.75 = 284.21

Site Map

Borrower	Owner: Valerie Howard							
Property Address	2314 Moss Farm Rd							
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314	
Lender/Client	George Smart							



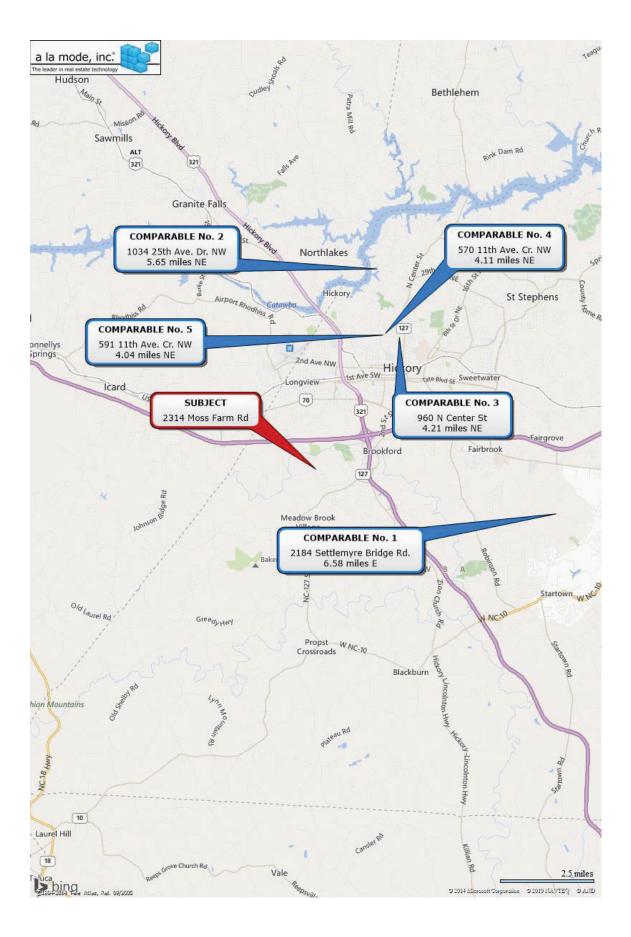
Aerial Map

Borrower	Owner: Valerie Howard								
Property Address	2314 Moss Farm Rd								
City	Hickory	County	Catawba	S	ate	NC	Zip Code	28602-8314	
Lender/Client	George Smart								



Location Map

Borrower	Owner: Valerie Howard							
Property Address	2314 Moss Farm Rd							
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314	
Lender/Client	Goorgo Smart							



Photograph Addendum

Borrower	Owner: Valerie Howard			
Property Address	2314 Moss Farm Rd			
City	Hickory	County Catawba	State NC	Zip Code 28602-8314
Lender/Client	George Smart			





Front View Rear View





Rear Patio Long Range View





Barn Barn Interior

Interior Photos

Borrower	Owner: Valerie Howard						
Property Address	2314 Moss Farm Rd						
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314
Lender/Client	George Smart						







Solarium

Solarium/Beamed Ceiling

Living Room







Bedroom

Built-In Closets

Bath







Living Room

Bedroom

Bath







Kitchen

Bath

Bedroom







Master Bath

Bar

Driveway

Comparable Photo Page

Borrower	Owner: Valerie Howard							
Property Address	2314 Moss Farm Rd							
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Lender/Client	George Smart							



Comparable 1

2184 Settlemyre Bridge Rd
Prox. to Subject 6.58 miles E
Sale Price 370,000
Gross Living Area 3,481
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 3.1

Location Neutral;Residential

View Typical
Site 24.75 ac
Quality Good
Age 55



Comparable 2

1034 25th Avenue Dr NW

 Prox. to Subject
 5.65 miles NE

 Sale Price
 436,800

 Gross Living Area
 3,746

 Total Rooms
 5

 Total Bedrooms
 2

 Total Bathrooms
 2.1

Location Neutral;Residential View LakeFront/SmCove

Site 1.94 ac Quality Good Age 39



Comparable 3

960 N Center St

 Prox. to Subject
 4.21 miles NE

 Sale Price
 320,000

 Gross Living Area
 3,215

 Total Rooms
 9

 Total Bedrooms
 4

 Total Bathrooms
 4

Location Neutral; Residential

View City Lot Site .73 ac Quality Good Age 55

Comparable Photo Page

Borrower	Owner: Valerie Howard							
Property Address	2314 Moss Farm Rd							
City	Hickory	County	Catawba	State	NC	Zip Code	28602-8314	
Lender/Client	George Smart							



Comparable 4

570 11th Avenue Cir NW Prox. to Subject 4.11 miles NE Sale Price 428,000 Gross Living Area 3,292 Total Rooms 8 Total Bedrooms 2

2.2 Location Neutral;Residential

City Lot View .61 ac Site Quality Good/Superior

Age

Total Bathrooms



Comparable 5

591 11th Avenue Cir NW

Prox. to Subject 4.04 miles NE Sale Price 299,900 Gross Living Area 2,798 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 3.0

Location Neutral;Residential

City Lot View Site .71 ac Quality Good Age 61

Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age