

APPRAISAL OF



LOCATED AT:

3221 PINERIDGE DRIVE
CHESAPEAKE, VA 23321+5403

FOR:

SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE
3221 PINERIDGE DRIVE
CHESAPEAKE, VA, 23321

BORROWER:

AS OF:

February 20, 2020

BY:

HUDSON BRITT LIPSCOMB IV

ANN KIRK, TRUSTEE
SUSAN SIMMS
SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TR
3221 PINERIDGE DRIVE
CHESAPEAKE, VA, 23321

File Number: 3221PIERIDGECHESAPEAKEANNI

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

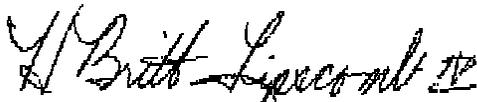
3221 PINERIDGE DRIVE
CHESAPEAKE, VA 23321+5403

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 February 20, 2020 is:

\$305,000
Three Hundred Five 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.



HUDSON BRITT LIPSCOMB IV

UNIFORM RESIDENTIAL APPRAISAL REPORT

Property Description

File No. 3221PIERIDGECHESEA

Property Address 3221 PINERIDGE DRIVE City CHESAPEAKE State VA Zip Code 23321+5403
Legal Description 296 SILVERWOOD SEC 6 County CHESAPEAKE CITY
Assessor's Parcel No. 0054009001960 Tax Year 2018 R.E. Taxes \$ 7,300.00 Special Assessments \$ N/A
Borrower Current Owner Occupant: Owner Tenant Vacant
Property rights appraised Fee Simple Leasehold Project Type PUD Condominium (HUD/VA only) HOAS N/A /Mo.
Neighborhood or Project Name SILVERWOOD / WESTERN BRANCH Map Reference Census Tract 0216.01
Sale Price \$ Date of Sale Description and \$ amount of loan charges/concessions to be paid by seller
Lender/Client SAUL H LOWE & ULLA M OWE REVOCA Address 3221 PINERIDGE DRIVE, CHESAPEAKE, VA 23321
Appraiser HUDSON BRITT LIPSCOMB IV Address

Location Urban Suburban Rural
Built up Over 75% 25-75% Under 25%
Growth rate Rapid Stable Slow
Property values Increasing Stable Declining
Demand/supply Shortage In balance Over supply
Marketing time Under 3 mos. 3-6 mos. Over 6 mos.
Predominant occupancy Owner 95 Tenant 3 Vacant (0-5%) Vacant (over 5%)
Single family housing PRICE \$ (000) AGE (yrs) Low High
Present land use % One family 100% 2-4 family Multi-family Commercial
Land use change Not likely Likely In process To:

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood boundaries and characteristics: THE SILVERWOODD NEIGHBORHOOD IS LOCATED OFF TAYLOR ROAD INTHE WESTERN BRANCH SECTION OF CHESAPEAKE
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): THE NEIGHBORHOOD IS LOCATED CONVIENTLY TO INTERSTATES , SHOPPING, AND LOCAL FIRE AND POLICE DEPARTMENTS, SERVED BY PRESTIGIOUS WESTERN BRANCH SCHOOLS
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):

Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? YES NO
Approximate total number of units in the subject project Approximate total number of units for sale in the subject project
Describe common elements and recreational facilities:

Dimensions Site area .34 ACRES Corner Lot Yes No
Specific zoning classification and description SINGLE FAMILY RESIDENTIAL
Zoning compliance Legal Legal nonconforming (Grandfathered use) Illegal No zoning
Highest & best use as improved: Present use Other use (explain)
Utilities Public Other Off-site Improvements Type Public Private
Electricity Gas Water Sanitary sewer Storm sewer
Street Curb/gutter Sidewalk Street lights Alley
Landscaping Driveway Surface Apparent easements FEMA Special Flood Hazard Area FEMA Zone FEMA Map No.
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.):

Table with 5 columns: GENERAL DESCRIPTION, EXTERIOR DESCRIPTION, FOUNDATION, BASEMENT, INSULATION. Rows include No. of Units, No. of Stories, Type, Design, Existing/Proposed, Age, Effective Age, Rooms, Foyer, Living, Dining, Kitchen, Den, Family Rm., Rec. Rm., Bedrooms, # Baths, Laundry, Other, Area Sq.Ft.

Finished area above grade contains: 9 Rooms; 5 Bedroom(s); 2.5 Bath(s); 2,673 Square Feet of Gross Living Area
INTERIOR Materials/Condition HEATING Type FWA KITCHEN EQUIP. ATTIC AMENITIES CAR STORAGE:
Floors WD/CER/MWC/AVC Fuel GAS Refrigerator Range/Oven Disposal Dishwasher Fan/Hood Microwave Washer/Dryer
Walls PLASTER/AVG ConditionAVG Stairs Drop Stair Scuttle Floor Heated Finished
Trim/Finish WD/PAINT/STAIN A Other
Bath Floor CER/AVG COOLING Central FA
Bath Wainscot CER/AVG
Doors STEER AVG
WOOD/AVG ConditionAVG

Additional features (special energy efficient items, etc.): ADDED SUNROOM
Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: IMPROVE
MENTS TO THE PROPERTY ARE TYPICAL FOR THE AREA
Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: N/A

Table with columns for COST APPROACH and Valuation. Rows include: ESTIMATED SITE VALUE, ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS (Dwelling, Bsmt, Garage/Carport, Total Estimated Cost New, Less Physical/Functional/External Depreciation, Depreciated Value of Improvements, "As-is" Value of Site Improvements), and INDICATED VALUE BY COST APPROACH.

Table with columns for SALES COMPARISON ANALYSIS and Valuation. Rows include: ITEM, SUBJECT, COMPARABLE NO. 1, COMPARABLE NO. 2, COMPARABLE NO. 3. Detailed comparison of 3221 PINERIDGE DRIVE, 4136 HAWKSLEY DRIVE, 3341 MORNINGSIDE DRIVE, and 3356 MORNINGSIDE DRIVE. Includes metrics like Sales Price, Price/Gross Liv. Area, Date of Sale, Location, and Adjusted Sales Price.

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.):

Table with columns for RECONCILIATION and Valuation. Rows include: ITEM, SUBJECT, COMPARABLE NO. 1, COMPARABLE NO. 2, COMPARABLE NO. 3. Focuses on Date, Price and Data Source for prior sales within year of appraisal.

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: NO CURRENT AGREEMENT OR SALES CONTRACT IS INVOLVED WITH THE PROPERTY AT THIS TIME

INDICATED VALUE BY SALES COMPARISON APPROACH
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ /Mo. x Gross Rent Multiplier = \$

This appraisal is made [X] "as is" [] subject to the repairs, alterations, inspections or conditions listed below [] subject to completion per plans and specifications.
Conditions of Appraisal:
Final Reconciliation:

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised).
I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 02/20/2020 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 305,000
APPRaiser: Signature Name HUDSON BRITT LIPSCOMB IV Date Report Signed 02/21/2020 State Certification # State Or State License # 4001011169 State VA
SUPERVISORY APPRAISER (ONLY IF REQUIRED): Signature Name Date Report Signed State Certification # State Or State License # State

DIMENSION LIST ADDENDUM

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN
Property Address: 3221 PINERIDGE DRIVE	Case No.:
City: CHESAPEAKE	State: VA
Zip: 23321+5403	
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE	

GROSS BUILDING AREA (GBA)		2,673
GROSS LIVING AREA (GLA)		2,673
Area(s)	Area	% of GLA
Living	2,673	100.00
Level 1	2,673	100.00
Level 2	0	0.00
Level 3	0	0.00
Other	456	17.06
Basement	0	
Garage	592	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: February 20, 2020
Appraised Value: \$ 305,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

INTERIOR PHOTOS

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



Kitchen

Comment:



Living Area

Description:
LIVING ROOM

Comment:



Bathroom

Description:

Comment:

BATHROOM PHOTOS

Borrower:	File No.: 3221PIERIDGECHESAPEAKEA	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



Comment:



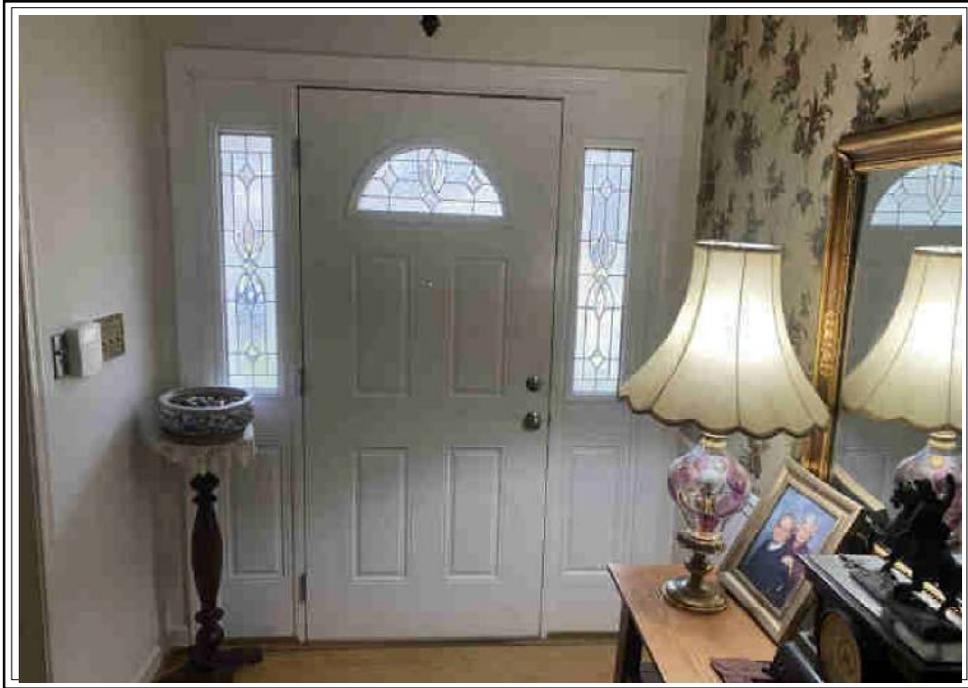
Comment:



Comment:

INTERIOR PHOTOS

Borrower:	File No.: 3221PIERIDGECHESAPEAKEA	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



Foyer

Comment:



Dining Room

Comment:



Family Room

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



COMPARABLE SALE #1

4136 HAWKSLEY DRIVE
CHESAPEAKE
Sale Date: 09/18/19/DOM 20
Sale Price: \$ 279,000



COMPARABLE SALE #2

3341 MORNINGSID DRIVE
CHESAPEAKE
Sale Date: 11/04/19/DOM 77
Sale Price: \$ 289,000



COMPARABLE SALE #3

3356 MORNINGSID DRIVE
CHESAPEAKE
Sale Date: 09/26/19/DOM 2
Sale Price: \$ 325,000

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

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

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

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

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

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

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

ADDRESS OF PROPERTY APPRAISED: 3221 PINERIDGE DRIVE, CHESAPEAKE, VA 23321+5403

APPRAISER:

Signature: 
 Name: HUDSON BRITT LIPSCOMB, IV
 Date Signed: 02/21/2020
 State Certification #: _____
 or State License #: 4001011169
 State: VA
 Expiration Date of Certification or License: 05/31/2020

SUPERVISORY APPRAISER (only if required)

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

Did Did Not Inspect Property

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



LEFT SIDE OF SUBJECT



RIGHT SIDE OF SUJECT



STREETVIEW GOING AWAY FROM SUBJECT

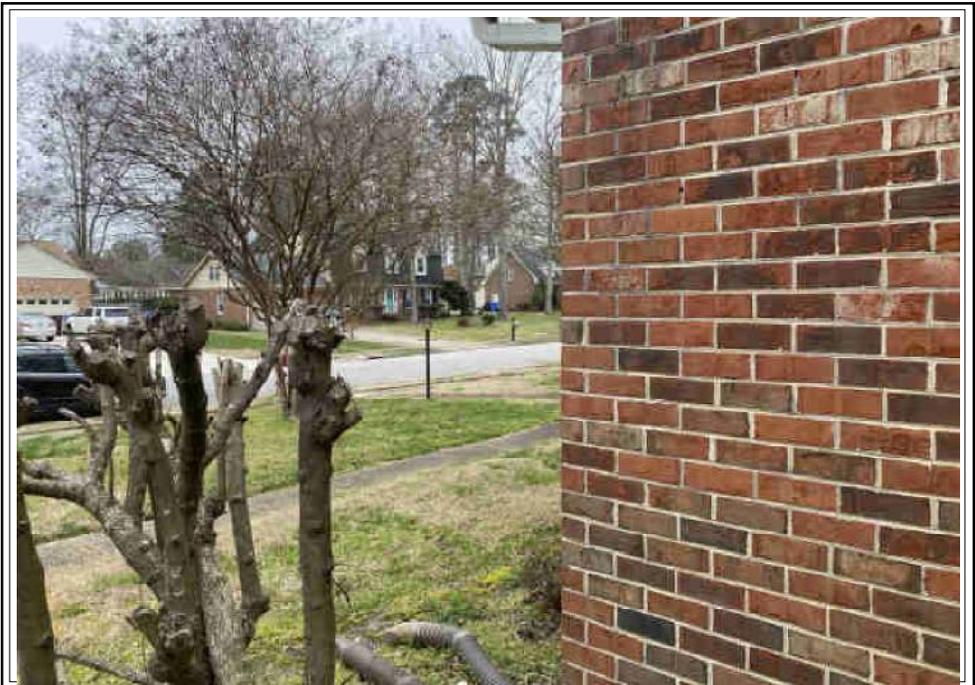
Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



STREET ADDRESS

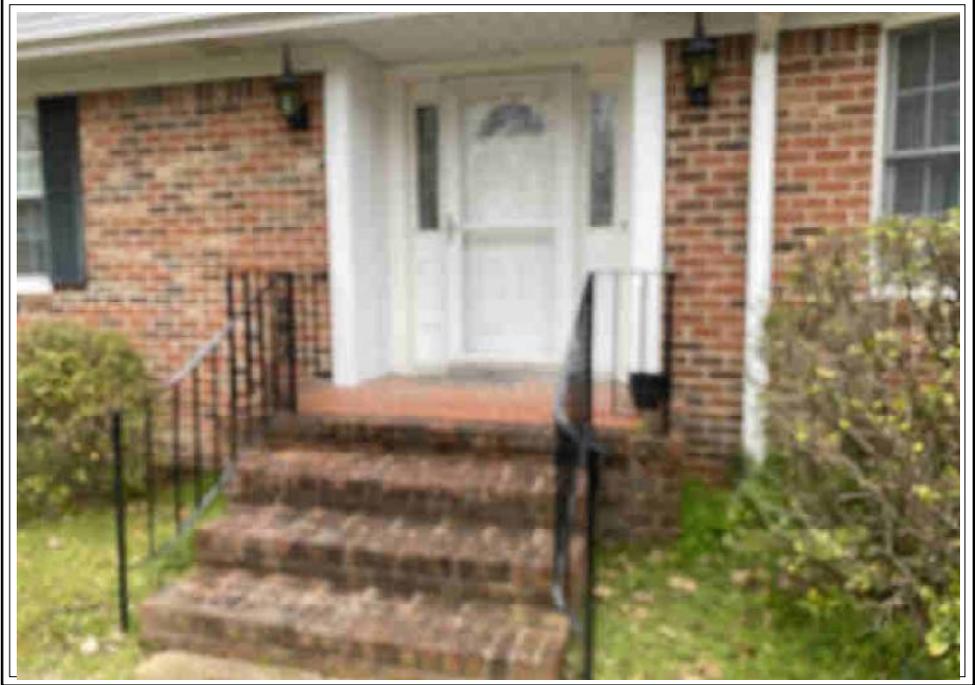


STREET VIEW SHOWING PROPERTY FROM LEFT SIDE OF SUBJECT



STREET VIEW SHOWING PROPERTY FROM RIGHT SIDE OF SUBJECT

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



FRONT PORCH



EXTERIOR OF SUUNROOM



INTERIOR OF SUNROOM

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



REAR YARD

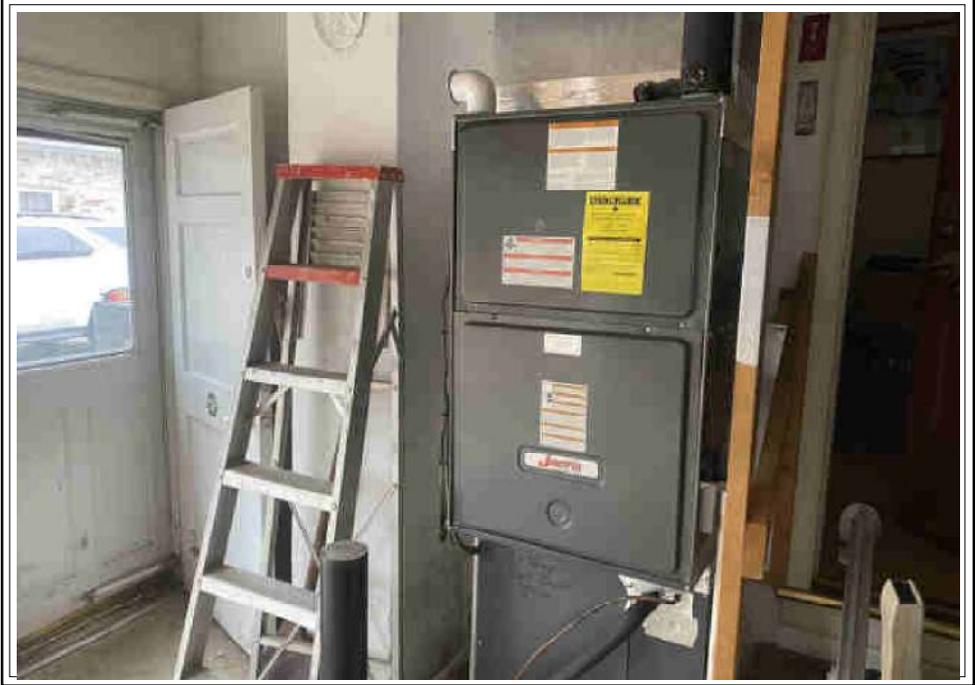


REAR YARD

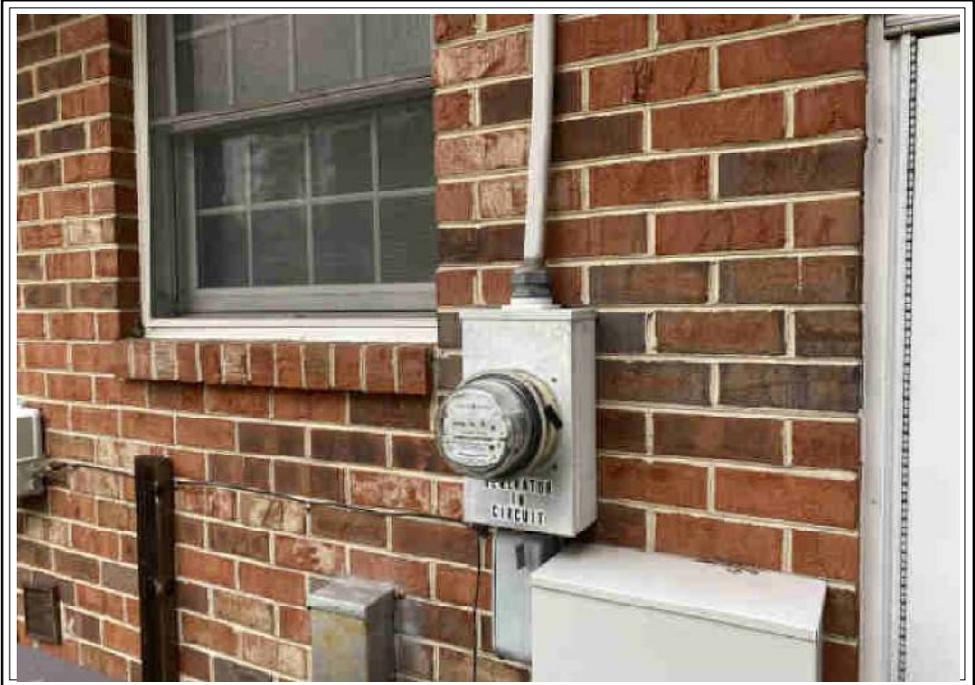


EXTERIOR HVAC UNIT

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



INTERIOR HVAC UNIT IN GARAGE



ELECTRICAL SERVICE METER



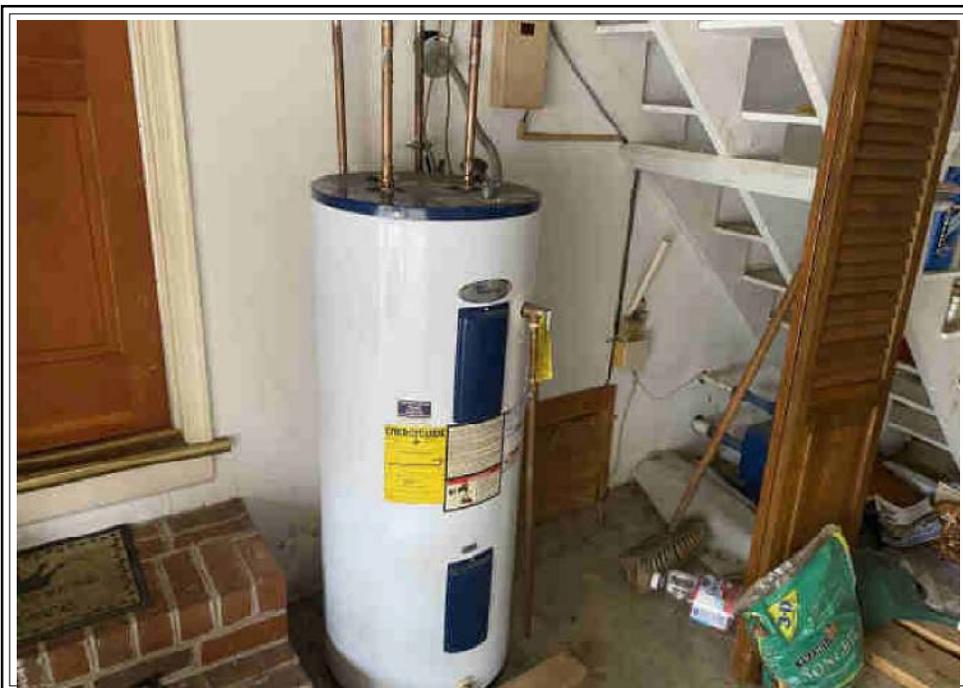
ELECTRICAL SERVICE PANEL

Borrower:
Property Address: 3221 PINERIDGE DRIVE
City: CHESAPEAKE
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE

File No.: 3221PIERIDGECHESAPEAKEAN
Case No.:
State: VA
Zip: 23321+5403



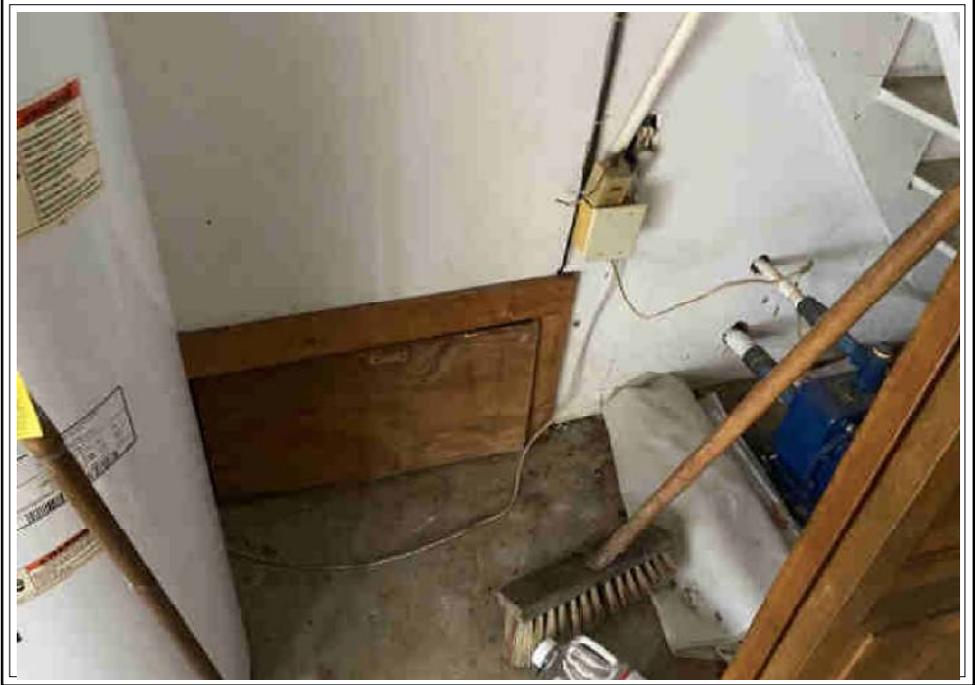
GAS SERVICE METER



WATER HEATER



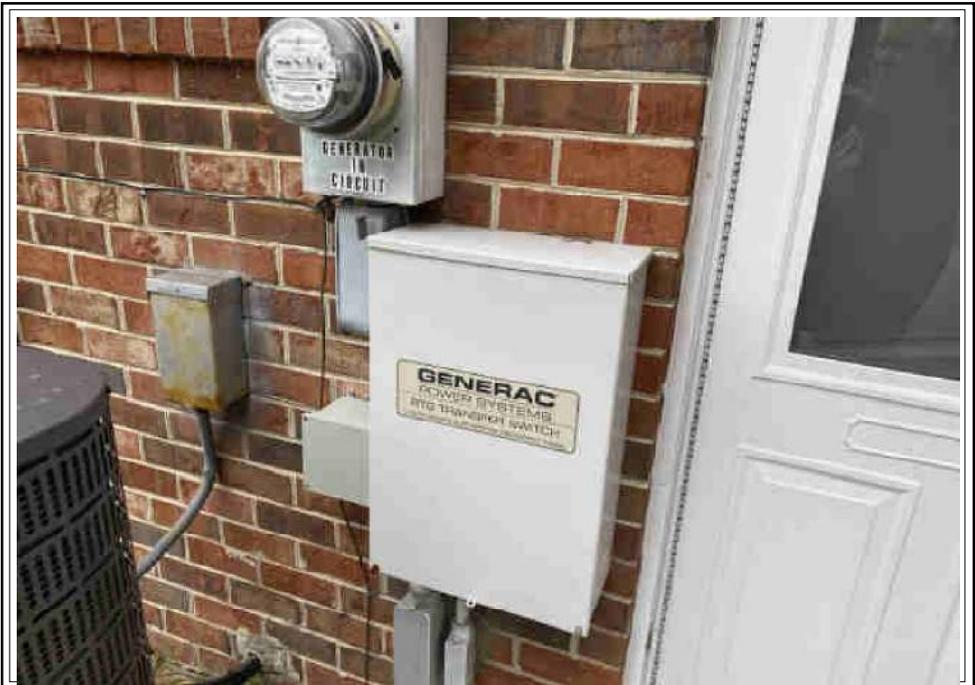
CRAWL SPACE ENTRANCE
AT REAR EXTERIOR



CRAWL SPACE ENTRANCE IN GARAGE



WHOLE HOUSE GENERATOR



CONTROL PANEL FOR GENERATOR

Borrower:
Property Address: 3221 PINERIDGE DRIVE
City: CHESAPEAKE

File No.: 3221PIERIDGECHESAPEAKEA
Case No.:

Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE

State: VA
Zip: 23321+5403



IRRIGATION SYSTEM CONTROLLER



WEL PUMP AND MOTOR

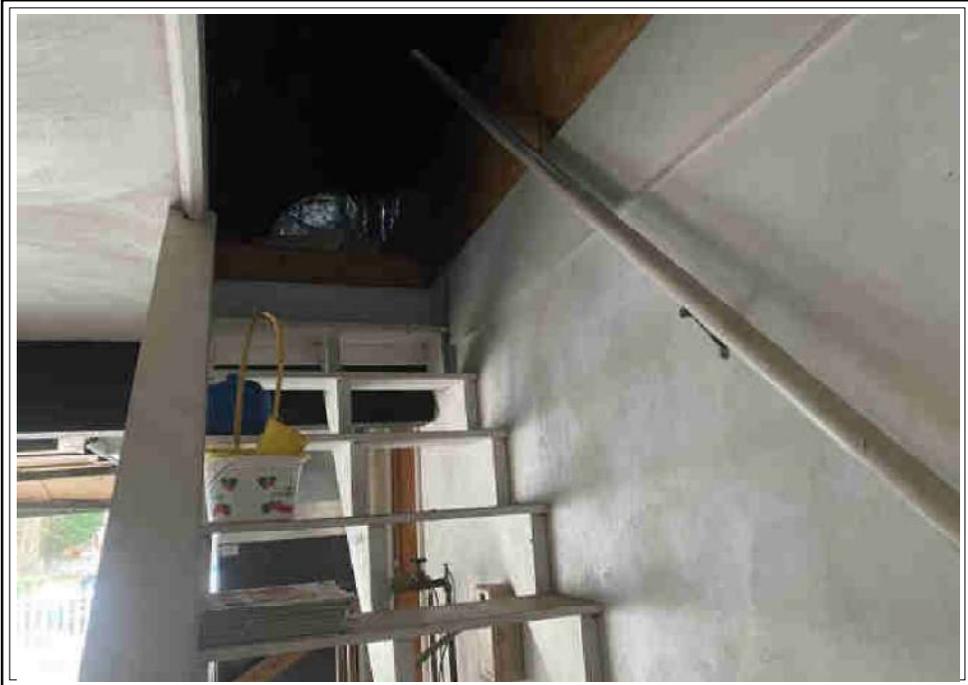


INTERIOR OF GARAGE

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



INTERIOR OF GARAGE

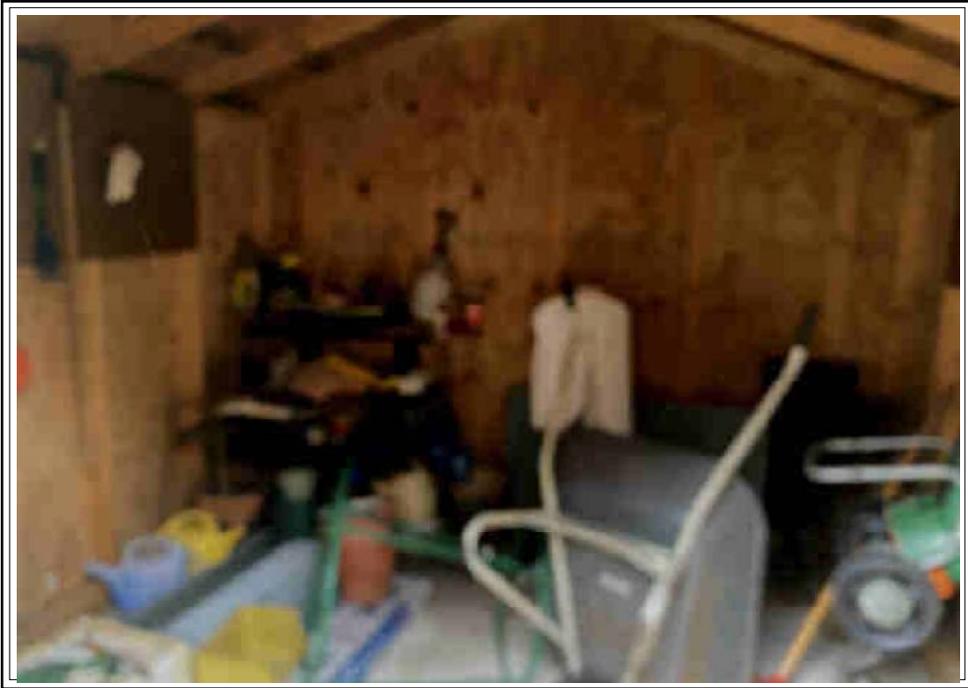


STAIRWAY TO ATTIC

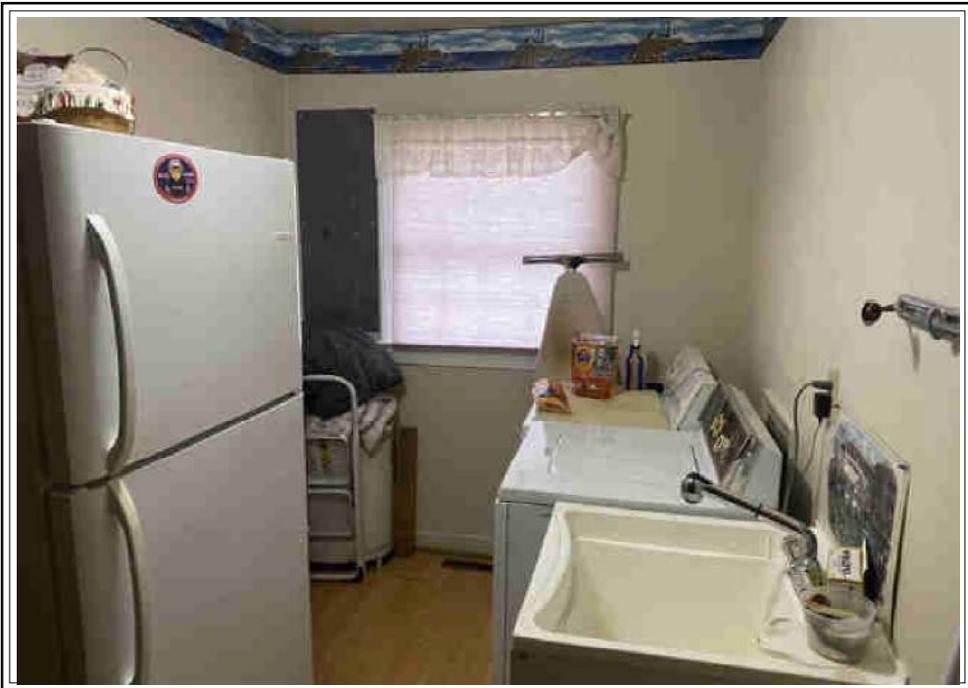


STORAGE SHED
EXTERIOR

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



STORAGE SHED
INTERIOR

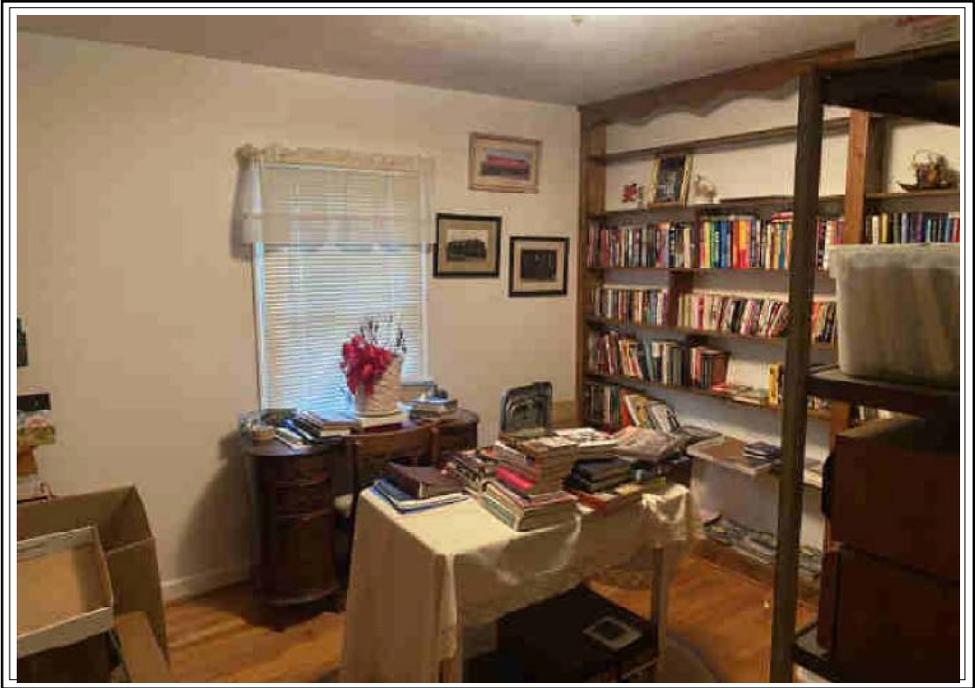


LAUNDRY ROOM



BEDROOM

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



BEDROOM



BEDROOM



BEDROOM

Borrower:	File No.: 3221PIERIDGECHESAPEAKEAN	
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



BEDROOM



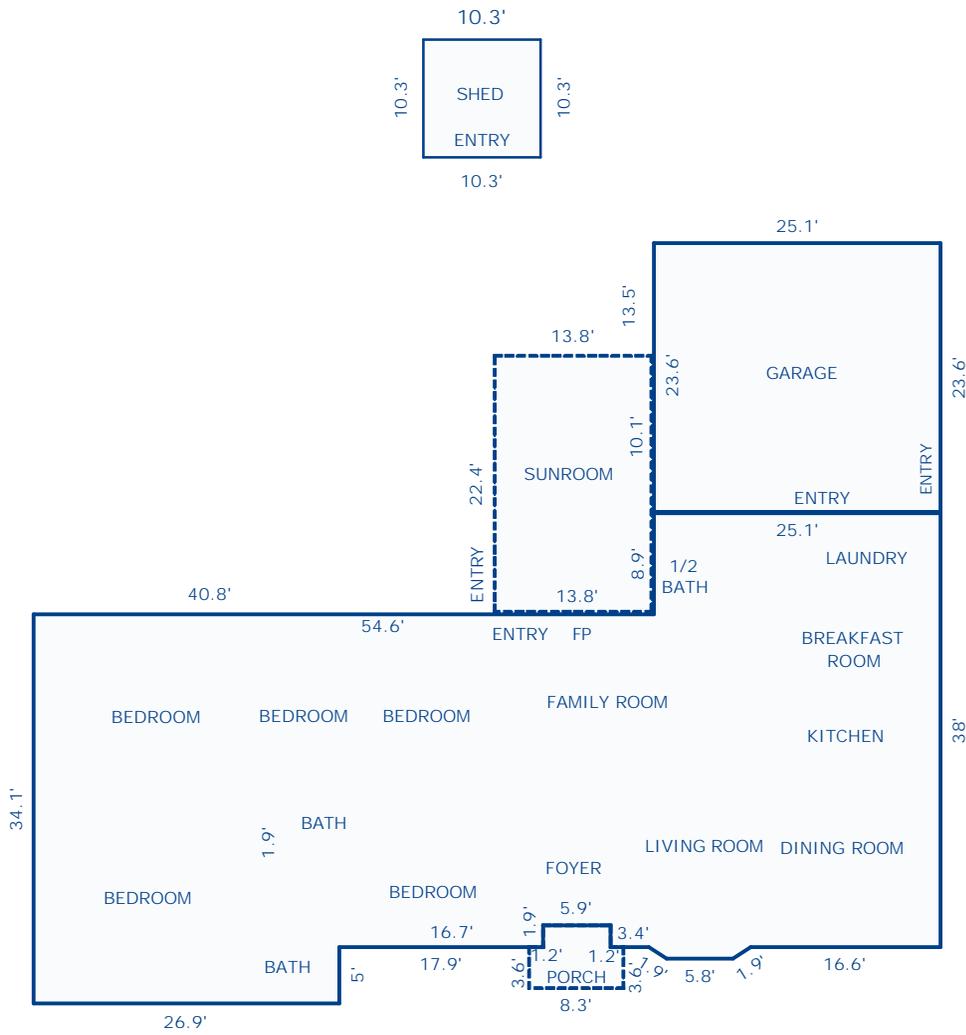
REAR VIEW OF GARAGE AREA



SALE NOTICE

FLOORPLAN SKETCH

Borrower: _____ File No.: 3221PIERIDGECHESAPEAKEA
 Property Address: 3221 PINERIDGE DRIVE Case No.: _____
 City: CHESAPEAKE State: VA Zip: 23321+5403
 Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE



Sketch by Apex Sketch v5 Standard™

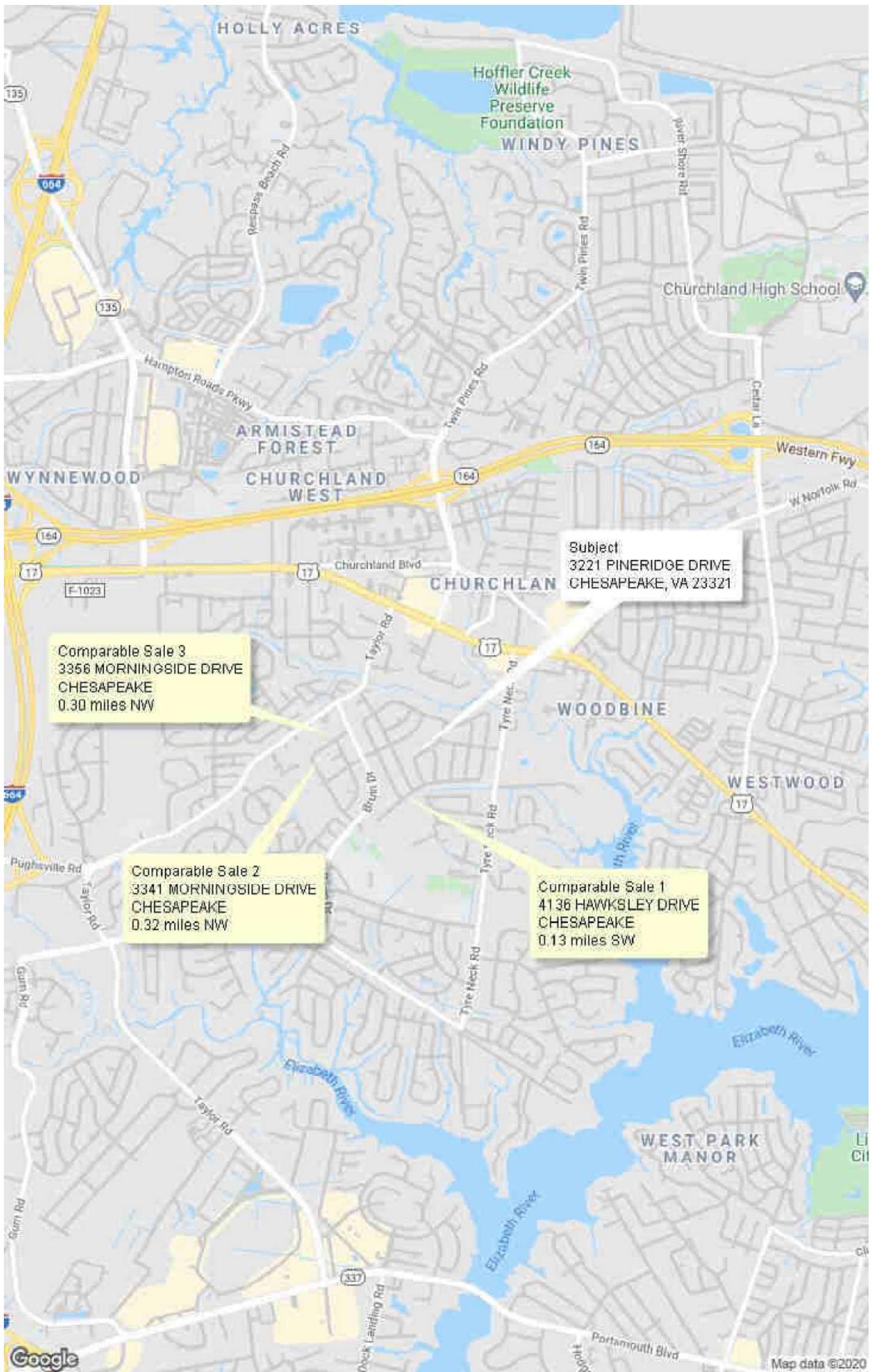
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	2673.35	2673.35
GAR	Garage	592.36	592.36
P/P	SUNROOM/PORCH	309.12	
	Porch	41.09	350.21
OTH	STORAGE SHED	106.09	106.09
Net LIVABLE Area		(rounded)	2673

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
	29.0 x	1.9	55.10
	1.9 x	44.8	85.12
	79.7 x	27.2	2167.84
0.5 x	1.6 x	1.0	0.80
	5.0 x	26.9	134.50
	8.9 x	25.1	223.39
	5.8 x	1.0	5.80
0.5 x	1.0 x	1.6	0.80
8 Items			(rounded)
			2673

LOCATION MAP

Borrower: File No.: 3221PIERIDGECHESAPEAKEA
Property Address: 3221 PINERIDGE DRIVE Case No.:
City: CHESAPEAKE State: VA Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE



FLOOD MAP

Borrower:	File No.: 3221PIERIDGECHESAPEAKEA
Property Address: 3221 PINERIDGE DRIVE	Case No.:
City: CHESAPEAKE	State: VA
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE	Zip: 23321+5403



FLOOD INFORMATION

Community: City of Chesapeake
 Property is NOT in a FEMA Special Flood Hazard Area
 Map Number: 5100340003D
 Panel: 0003D
 Zone: X
 Map Date: 12-16-2014
 FIPS: 51550
 Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area - High Risk
- = Moderate and Minimal Risk Areas
- Road View:
- = Forest
- = Water

Sky Flood™

No representation or warranty is made by 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.

AERIAL MAP

Borrower:	File No.:	3221PIERIDGECHESAPEAKEA
Property Address: 3221 PINERIDGE DRIVE	Case No.:	
City: CHESAPEAKE	State: VA	Zip: 23321+5403
Lender: SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TRUSTEE		



Subject
3221 PINERIDGE DRIVE
CHESAPEAKE, VA 23321

***** INVOICE *****

File Number: 3221PIERIDGECHESAPEAKEANNI

ANN KIRK, TRUSTEE
SUSAN SIMMS, ATLANTIC ASSET GROUP, INC
SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TR
3221 PINERIDGE DRIVE
CHESAPEAKE, VA 23321

Borrower : SAUL H LOWE & ULLA M OWE REVOCABLE TRUST , ANN KIRK, TR
Order Date : 02/20/2020

ANN KIRK, TRUSTEE

3221 PINERIDGE DRIVE
CHESAPEAKE, VA 23321+5403

FORM 1004 SINGLE FAMILY	\$	450.00
	\$	-----
Invoice Total	\$	450.00
Deposit	(\$)
Deposit	(\$)

Amount Due	\$	450.00

Terms: UPON RECIEPT OF APPRIASAL

Please Make Check Payable To:

HUDSON BRITT LISPCOMB IV
320 33RD STREET, #1494
VIRGINIA BEACH, VA 23451



Subject Front View



Subject Rear View



Subject Street Scene



Kitchen



Living Area



Bathroom



Bathroom Photo 1



Bathroom Photo 2



Interior Photo 1



Interior Photo 2

Bathroom Photo 3



Interior Photo 3



Sales Comp. 1



Sales Comp. 2



Sales Comp. 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Location Map



Flood Map



Aerial Map