

Subject Photo Page

Borrower	ALFONSO WALKER					
Property Address	229 Hughes St					
City	Danville	County	DANVILLE CITY	State	VA	Zip Code 24541
Lender						



Subject Front

229 Hughes St
Sales Price
Gross Living Area 576
Total Rooms 3
Total Bedrooms 2
Total Bathrooms 1.0
Location N;Res;
View N;Res;
Site 7500 sf
Quality Q3
Age 56



Subject Street



Subject Street

Photograph Addendum

Borrower	ALFONSO WALKER				
Property Address	229 Hughes St				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24541



SIDE VIEW

City of Danville, Virginia

Page: 1

Parcel ID: 24757
Address: 229 HUGHES ST
Owner: WALKER ALFONSO
 732 KEMPER RD
 DANVILLE, VA 24541
Mail-To: WALKER ALFONSO
 732 KEMPER RD
 DANVILLE, VA 24541



Value Information	
Land / Use:	\$3,800
Improvement:	\$16,800
Total:	\$20,600.00

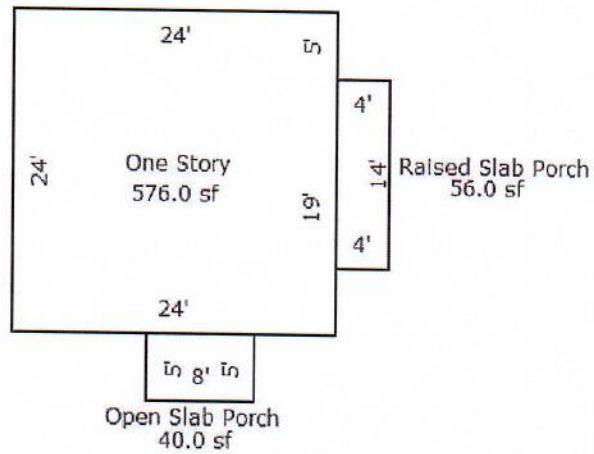
Building Information	
Year Built:	1964
Total Rooms:	3
Bedrooms:	2
Full Bathrooms:	1
Half Bathrooms:	0
Finished Square Feet:	576

Additional Information			
State Code:	1101 Single Fam Res-1 Dwling	Approx Acres:	0.17
Land Use:	Residential	Legal Description:	50 FT NO 15 BLK 23 HUGHES ST
Tax Map:	1611-011-000008.000	Zone:	OTR Old Town Residential
Notes:	Card 01: Avg Lot: 50.0 X 150.0 10/9/06 Per DB 06-4671, Bernice died 4/15/04, by sur to Hazel. (Map 50-17-1)		

Building

Building Information - 1			
Property Class:	Residential	Finished Square Feet:	576
Style:	No Data	Basement Square Feet:	0
Year Built:	1964	Total Rooms:	3
Condition:	No Data	<small>* Bathrooms are not included in total room count.</small>	
Story Height:	One Story		
Bedrooms:	2		
Dining Rooms:	0		
Family Rooms:	0		
Living Rooms:	0		
Full Bath:	1		
Half Bath:	0		
Features:		Size:	
Composition Shingle		100 %	
Foundation - Cinder Block		0	
Frame, Siding, Vinyl		100 %	
Open Slab Porch		40 SF	
Raised Slab Porch		56 SF	
Warmed & Cooled Air		100 %	

DISCLAIMER: This data is provided without warranty of any kind, either expressed or implied of the enclosed information assumes all risk.



Sketch by Apex Medina™

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GIS SHEET

DANVILLE
VIRGINIA

- Buildings
- Parcels
- Street Names
- House Numbers
- Parcel Numbers

Parcel ID: 24757

Information contained on this map is to be used for reference purposes only. The City of Danville is not responsible for any inaccuracies herein contained. The City of Danville makes no representation of warranty as to this map's accuracy, and in particular, it's accuracy in labeling, dimensions, contours, property boundaries, or placement or location of any map features. No responsibility is assumed for damages or other liabilities due to the accuracy, availability, use or misuse of the information herein provided.

Date: 1/23/2020



Flood Map

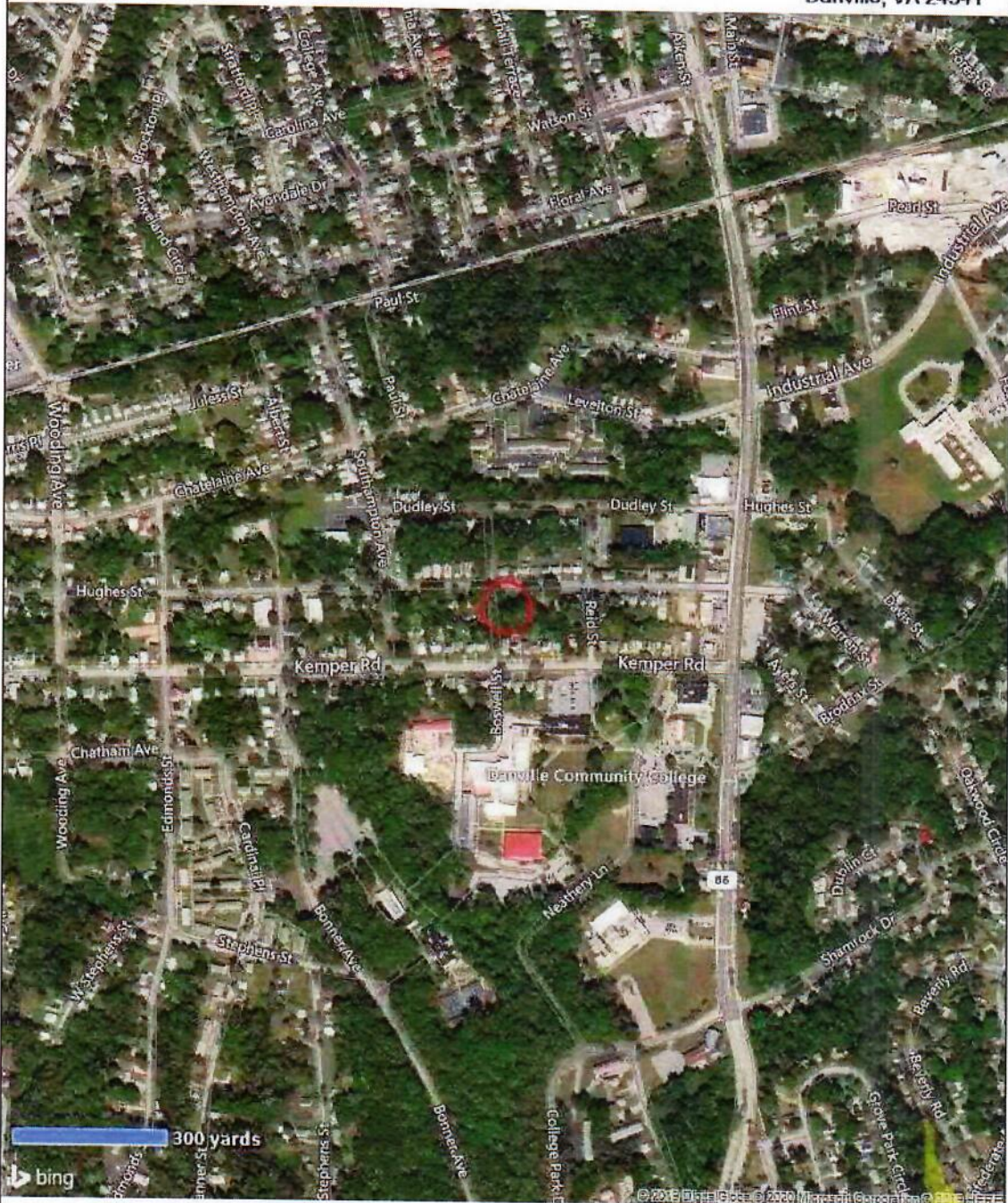
Borrower	ALFONSO WALKER				
Property Address	229 Hughes St				
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Lender				Zip Code	24541

InterFlood by a la mode

Prepared for: Mike Keffer

229 Hughes St

Danville, VA 24541



MAP DATA

FEMA Special Flood Hazard Area: No
 Map Number: 51143C0633E
 Zone: X
 Map Date: September 29, 2010
 FIPS: 51590

MAP LEGEND

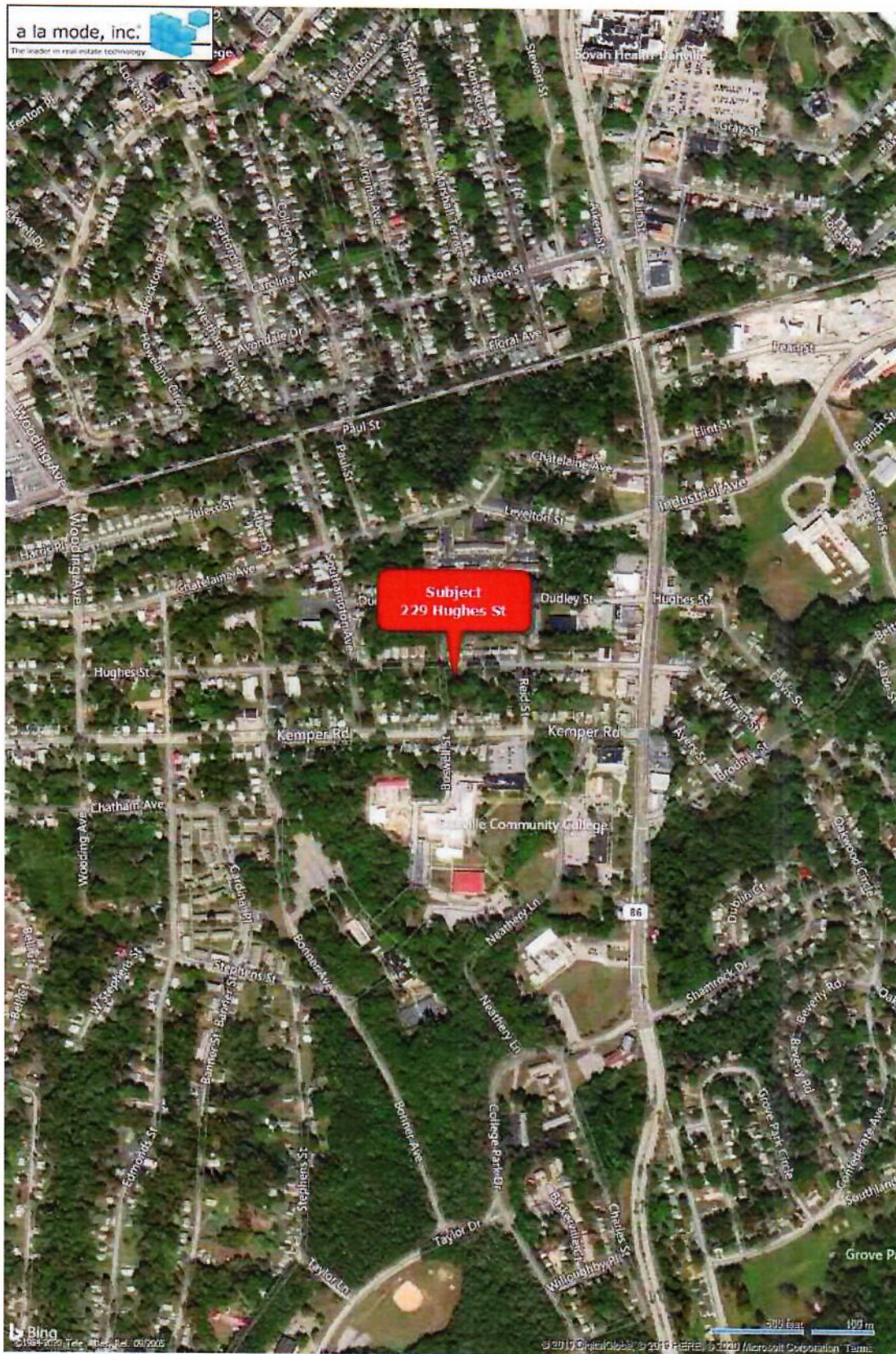
- Areas inundated by 500-year flooding
- Areas inundated by 100-year flooding
- Velocity Hazard

- Protected Areas
- Floodway
- Subject Area

Powered by CoreLogic®

Aerial Map

Borrower	ALFONSO WALKER				
Property Address	229 Hughes St				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24541



Exterior-Only Inspection Residential Appraisal Report

611998

File # P-200030

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	229 Hughes St	City	Danville	State	VA	Zip Code	24541
Borrower	ALFONSO WALKER	Owner of Public Record	ALFONSO WALKER	County	DANVILLE CITY		
Legal Description	50 FT NO 15 BLK 23 HUGHES ST						
Assessor's Parcel #	24757	Tax Year	2020	R.E. Taxes \$	165		
Neighborhood Name	DANVILLE	Map Reference	MAPPOINT	Census Tract	0010.00		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	PUD	<input type="checkbox"/>	HOA \$	0
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)					per year	
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe)		SERVICING				
Lender/Client	CARTER BANK & TRUST	Address	1201 BATTLEGROUND AVE, SUITE 100, GREENSBORO, NC 27408				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DRRAR MLS, DANVILLE CITY TAX ASSESSOR RECORDS							

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	Date of Contract	Is the property seller the owner of public record?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, report the total dollar amount and describe the items to be paid.				

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	70 %
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	12	Low	Multi-Family	5 %
Neighborhood Boundaries				85	High	Commercial	15 %
THE EAST AND DANVILLE EXPRESSWAY TO THE SOUTH.				25	Pred.	Other	5 %
Neighborhood Description							
THERE ARE NO APPARENT ADVERSE FACTORS WHICH SHOULD AFFECT THE SUBJECT'S MARKETABILITY.							
STEADY PRICE INCREASES DEMONSTRATE GOOD MARKET DEMAND FOR THIS AREA. SUBJECT IS LOCATED IN AN AREA							
CONVENIENT TO SCHOOLS, SHOPPING, EMPLOYMENT, RECREATION, AND HOUSES OF WORSHIP.							
Market Conditions (including support for the above conclusions)							
RELATIVELY STABLE MARKET WITH NO EXTRAORDINARY INTEREST RATE FLUCTUATIONS.							
FIXED AND ADJUSTABLE RATE MORTGAGES ARE USED AND ACCEPTED IN THE AREA. IT IS NOT UNCOMMON FOR THE SELLER TO PAY DISCOUNT							
POINTS AND/OR CLOSING COSTS FOR THE BUYER TO OBTAIN FINANCING. THIS DOES NOT AFFECT THE FINAL ESTIMATE OF VALUE ADVERSELY.							
Dimensions	50.0' X 150.0' +/-	Area	7500 sf	Shape	RECTANGULAR	View	N;Res;
Specific Zoning Classification	OTR-OLD TOWN RESIDENT.	Zoning Description	MOSTLY SINGLE FAMILY HOMES				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	MACADAM	<input checked="" type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	NONE	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	51143C0633E	FEMA Map Date	09/29/2010
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
NO FAVORABLE OR UNFAVORABLE ADVERSE EASEMENTS OR ENCROACHMENTS WERE OBSERVED DURING INSPECTION							
EXCLUDING THE TYPICAL PUBLIC UTILITY EASEMENT WHICH CREATES NO ADVERSE CONDITION.							

Source(s) Used for Physical Characteristics of Property	<input type="checkbox"/> Appraisal Files <input type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and Tax Records <input type="checkbox"/> Prior Inspection <input type="checkbox"/> Property Owner
Other (describe)	
Data Source for Gross Living Area	DANVILLE CITY TAX ASSESSOR

General Description		General Description		Heating/Cooling		Amenities		Car Storage	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input type="checkbox"/> Fireplace(s) #	0	<input checked="" type="checkbox"/> None			
# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) #	0	<input type="checkbox"/> Driveway	# of Cars	0	
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input type="checkbox"/> Patio/Deck	NONE	<input type="checkbox"/> Driveway Surface			
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Exterior Walls	VINYL	Fuel	GAS	<input checked="" type="checkbox"/> Porch	2 POR	<input type="checkbox"/> Garage	# of Cars
Design (Style)	COTTAGE	Roof Surface	COMP SHGL	<input type="checkbox"/> Central Air Conditioning		<input type="checkbox"/> Pool	NONE	<input type="checkbox"/> Carport	# of Cars
Year Built	1964	Gutters & Downspouts	ALUMINUM	<input checked="" type="checkbox"/> Individual	WIN UNIT	<input type="checkbox"/> Fence	NONE	<input type="checkbox"/> Attached	<input type="checkbox"/> Detached
Effective Age (Yrs)	25	Window Type	INS D/H WIN	<input type="checkbox"/> Other		<input type="checkbox"/> Other	NONE	<input type="checkbox"/> Built-in	
Appliances	<input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)								
Finished area above grade contains:	3 Rooms	2 Bedrooms	1.0 Bath(s)	576	Square Feet of Gross Living Area Above Grade				
Additional features (special energy efficient items, etc.) INS D/H WINDOWS.									

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.).
C3:NO APPARENT FUNCTIONAL OR EXTERNAL INADEQUACIES. CONSTRUCTION QUALITY IS TYPICAL FOR THE AREA. BASED ON MAINTENANCE, CONDITION AND COMPARISON TO COMPETING NEIGHBORHOODS.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No
If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe.

Exterior-Only Inspection Residential Appraisal Report

611998
File # P-200030

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address: 229 Hughes St Danville, VA 24541		53 Baltimore Ave Danville, VA 24541							
Proximity to Subject		0.82 miles W							
Sale Price		\$ 29,900							
Sale Price/Gross Liv. Area		\$ 31.15 sq.ft.							
Data Source(s)		DRRAR MLS#59761;DOM 211							
Verification Source(s)		MLS, ASSESSOR							
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION	
Sales or Financing		List/Sale:-897							
Concessions		Active							
Date of Sale/Time									
Location		N;Res;		N;Res;					
Leasehold/Fee Simple		Fee Simple		Fee Simple					
Site		7500 sf		12632 sf		0			
View		N;Res;		N;Res;					
Design (Style)		DT1;COTTAGE		DT1;COTTAGE					
Quality of Construction		Q3		Q3					
Actual Age		56		50		0			
Condition		C3		C3					
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths					
Room Count		3 2 1.0		4 2 1.0		0			
Gross Living Area		576 sq.ft.		960 sq.ft.					
Basement & Finished		0sf		0sf					
Rooms Below Grade									
Functional Utility		AVERAGE		AVERAGE					
Heating/Cooling		GAS/WIN UNIT		GAS/CENT AIR					
Energy Efficient Items		INS D/H WIND		INS D/H WIND					
Garage/Carport		None		1dw		0			
Porch/Patio/Deck		2 PORCHES		PORCH,DECK		0			
EFFECTIVE AGE		25		25					
Net Adjustment (Total)									
Adjusted Sale Price		Net Adj. 23.9 %		Net Adj. %					
of Comparables		Gross Adj. 23.9 %		Gross Adj. %					
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).									
ITEM		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)		Danville City Tax Assessor		Danville City Tax Assessor					
Effective Date of Data Source(s)		01/28/2020		01/28/2020					
Analysis of prior sale or transfer history of the subject property and comparable sales									
Analysis/Comments									