

## Subject Photo Page

Borrower	ALFONSO WALKER					
Property Address	420 Kemper Rd					
City	Danville	County	DANVILLE CITY	State	VA	Zip Code 24541
Lender						



### Subject Front

420 Kemper Rd  
Sales Price  
Gross Living Area 945  
Total Rooms 5  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location N;Res;  
View N;Res;  
Site 14375 sf  
Quality Q3  
Age 110



### Subject Street



### Subject Street

# City of Danville, Virginia

Page: 1

Parcel ID: 23797  
 Address: 420 KEMPER RD  
 Owner: WALKER ALFONSO D  
 732 KEMPER RD  
 DANVILLE, VA 24541  
 Mail-To: WALKER ALFONSO D  
 732 KEMPER RD  
 DANVILLE, VA 24541



Value Information	
Land / Use:	\$3,900
Improvement:	\$15,600
Total:	\$19,500.00

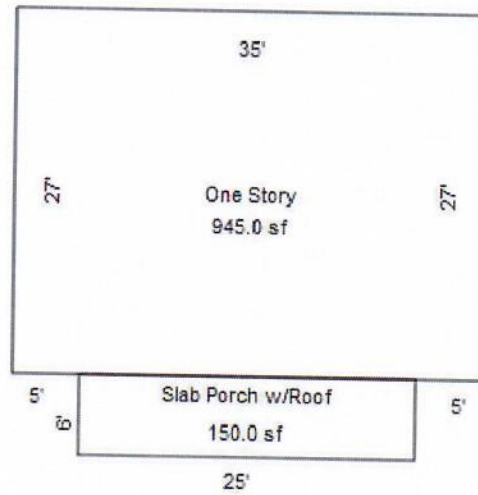
Building Information	
Year Built:	1910
Total Rooms:	5
Bedrooms:	3
Full Bathrooms:	1
Half Bathrooms:	0
Finished Square Feet:	945

Additional Information			
State Code:	1101 Single Fam Res-1 Dwng	Approx Acres:	0.18
Land Use:	Residential	Legal Description:	50 FT PT NOS 12 & 14 BLK 25 & PT CL ALLEY KEMPER RD
Tax Map:	1611-009-000007.000	Zone:	OTR Old Town Residential
Notes: Avg Lot: 50.0 X 157.5DB 10-580: 2 lists incl acct#23797 & 23798. DB 10-529: Deed of Correction. (Map 50-6-15)			

## Building

Building Information - 1			
Property Class:	Residential	Finished Square Feet:	945
Style:	No Data	Basement Square Feet:	0
Year Built:	1910	Total Rooms:	5
Condition:	No Data	* Bathrooms are not included in total room count.	
Story Height:	One Story		
Bedrooms:	3		
Dining Rooms:	0		
Family Rooms:	0		
Living Rooms:	1		
Full Bath:	1		
Half Bath:	0		
Features:		Size:	
Composition Shingle		100 %	
Foundation - Cinder Block		0	
Frame, Siding, Wood		100 %	
Slab Porch with Roof		150 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.



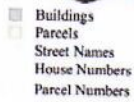
Sketch by Apex Medina™

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## GIS SHEET 1



Date: 1/23/2020



# City of Danville, Virginia

Page: 1

**Parcel ID:** 23798  
**Address:** KEMPER RD  
**Owner:** WALKER ALFONSO D  
 732 KEMPER RD  
 DANVILLE, VA 24541  
**Mail-To:** WALKER ALFONSO D  
 732 KEMPER RD  
 DANVILLE, VA 24541

Value Information	
Land / Use:	\$2,300
Improvement:	\$0
Total:	\$2,300.00

Additional Information			
State Code:	1091 Vac Res Lot Buildable - 1	Approx Acres:	0.15
Land Use:	Residential	Legal Description:	40 FT NO 14 BLK 25 & PT CL ALLEY KEMPER RD
Tax Map:	161 I-009-000008.000	Zone:	OTR Old Town Residential
Notes: Card 01: Avg Lot: 40.0 X 157.5DB 10-580: 2 lists incl acct#23797 & 23798. (Map 50-6-16)			

## Building

There is no building information.

## Improvements

There are no improvements.

## Land

Land Code:	R10 Res FF (75)	Rate:	\$75
Acres:	0.15	Adj. Rate:	\$77
Sq. Ft.:	6,320	Base Value:	\$3,090
Front:	40	Adj. Amount:	-\$790
Effective Front:	40	Value:	\$2,300
Depth:	158		

## Transfers

Deed	Page	Sale Price	Sale Date	Previous Owner	Owner
D 10	580	\$29,500	3/4/2010	SRE LLC	WALKER ALFONSO D
D 01	4880	\$500	9/21/2001	MOTLEY JOHN STEVEN	SRE LLC
D 96	2854	\$0	7/8/1996	No Data	No Data

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DANVILLE  
VIRGINIA

- 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 or 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.

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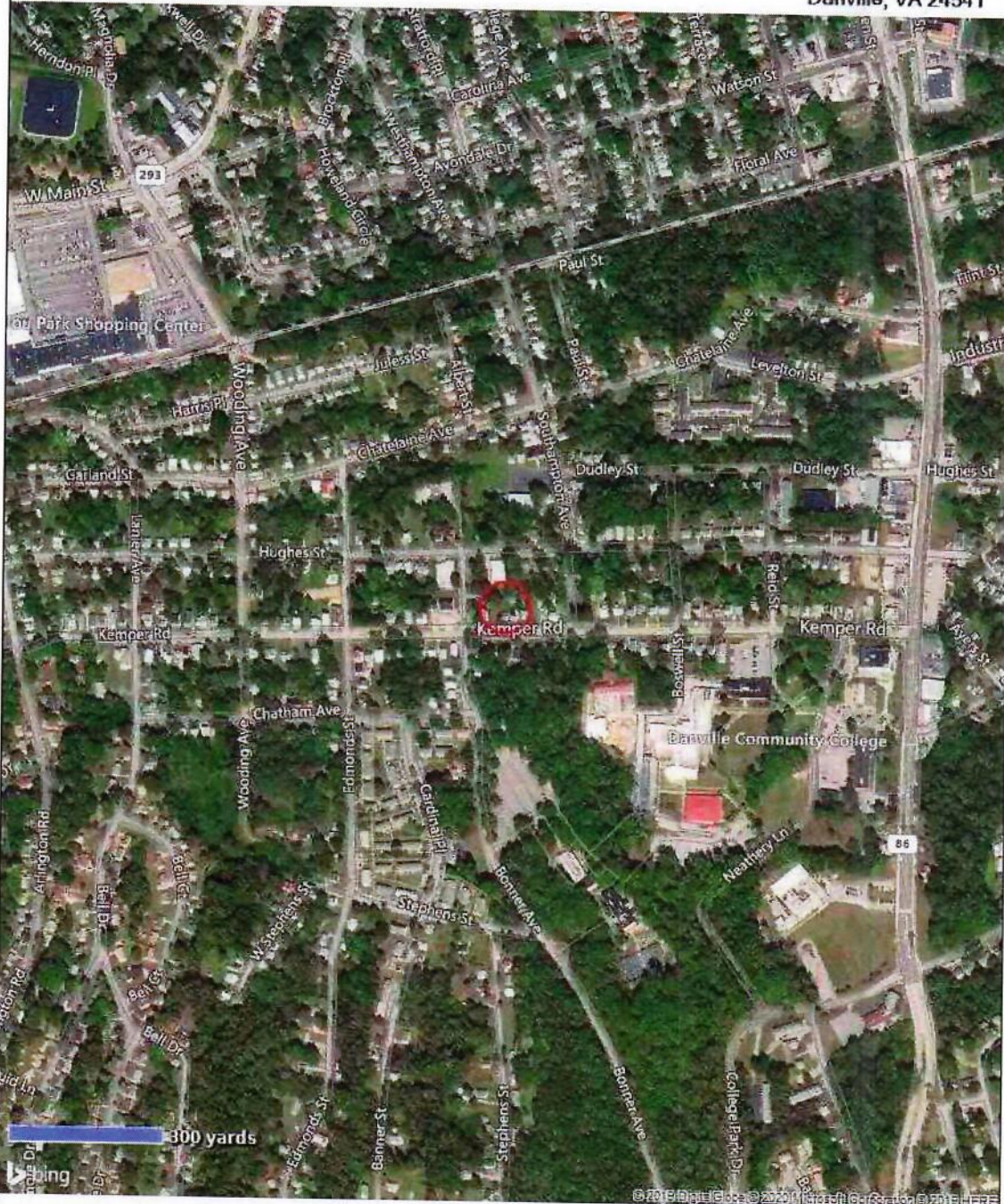


# Flood Map

Borrower	ALFONSO WALKER			
Property Address	420 Kemper Rd			
City	Danville	County	DANVILLE CITY	State VA Zip Code 24541
Lender				

**InterFlood** by a la mode

Prepared for: Mike Keffer  
420 Kemper Rd  
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

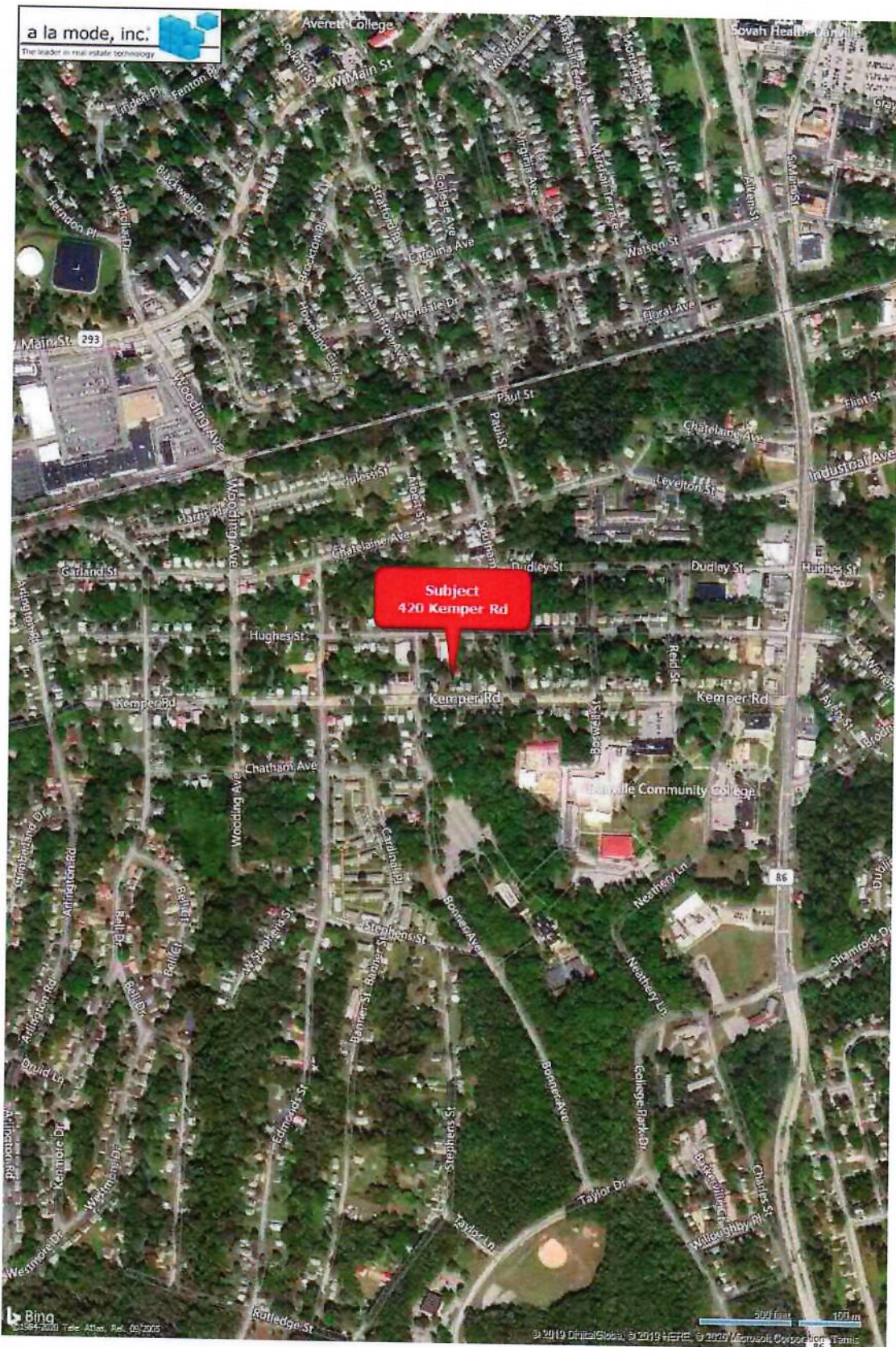
- Protected Areas
- Floodway
- Subject Area

Powered by CoreLogic



## Aerial Map

Borrower	ALFONSO WALKER			
Property Address	420 Kemper Rd			
City	Danville	County	DANVILLE CITY	State VA Zip Code 24541
Lender				





## Exterior-Only Inspection Residential Appraisal Report

611999

File # P-200029

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 **420 Kemper Rd** City **Danville** State **VA** Zip Code **24541**  
 Borrower **ALFONSO WALKER** Owner of Public Record **ALFONSO D WALKER** County **DANVILLE CITY**  
 Legal Description **50 FT PT NOS 12 & 14 BLK 25 & PT CL ALLEY KEMPER RD AND 40 FT NO 14 BK 25 & PT CL ALLEY KEMPER RD**  
 Assessor's Parcel # **23797 AND 23798** Tax Year **2020** R.E. Taxes \$ **174**  
 Neighborhood Name **DANVILLE** Map Reference **MAPPOINT** Census Tract **0010.00**  
 Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ **0** ☐ PUD HOA \$ **0** ☐ per year ☐ per month  
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe) \_\_\_\_\_  
 Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ 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? ☐ Yes ☒ 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? ☐ Yes ☐ 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? ☐ Yes ☐ 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 type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE
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)
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
Neighborhood Boundaries	<b>CONSISTS OF: W MAIN ST TO THE NORTH AND WEST, S MAIN ST TO TH</b>			85	High	120	Commercial	15 %	
Neighborhood Description	<b>THERE ARE NO APPARENT ADVERSE FACTORS WHICH SHOULD AFFECT THE SUBJECT'S MARKETABILITY.</b>			30	Pred.	75	Other	5 %	

**EAST AND DANVILLE EXPRESSWAY TO THE SOUTH.**  
**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 **(NO SURVEY PROVIDED) SITE BY GIS** Area **14375 sf** Shape **IRREGULAR PER GIS** View **N;Res;**  
 Specific Zoning Classification **OTR-OLD TOWN RESIDENT.** Zoning Description **MOSTLY SINGLE FAMILY HOMES**  
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe) \_\_\_\_\_  
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe \_\_\_\_\_

Utilities **Public** Other (describe) \_\_\_\_\_ **Public** Other (describe) \_\_\_\_\_ Off-site Improvements - Type **Public** Private  
 Electricity ☒ Gas ☒ Water ☒ Sanitary Sewer ☒ Street **MACADAM** ☒ Alley **NONE** ☐  
 FEMA Special Flood Hazard Area ☐ Yes ☒ 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? ☒ Yes ☐ No If No, describe \_\_\_\_\_  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ 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 ☐ Appraisal Files ☐ MLS ☒ Assessment and Tax Records ☐ Prior Inspection ☐ 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	Fireplace(s) #	<b>0</b>	<input checked="" type="checkbox"/> None	
# of Stories	<b>1</b>	<input type="checkbox"/> Full Basement	<input type="checkbox"/> Finished	<input type="checkbox"/> Radiant		Woodstove(s) #	<b>0</b>	<input type="checkbox"/> Driveway	# of Cars <b>0</b>
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		Patio/Deck	<b>NONE</b>	<input type="checkbox"/> Driveway Surface	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls	<b>WD SIDING</b>	Fuel	<b>GAS</b>	<input checked="" type="checkbox"/> Porch	<b>PORCH</b>	<input type="checkbox"/> Garage	# of Cars <b>0</b>	
Design (Style)	<b>COTTAGE</b>	Roof Surface	<b>COMP SHGL</b>	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool	<b>NONE</b>	<input type="checkbox"/> Carport	# of Cars <b>0</b>	
Year Built	<b>1910</b>	Gutters & Downspouts	<b>ALUMINUM</b>	<input checked="" type="checkbox"/> Individual	<b>WIN UNIT</b>	<input type="checkbox"/> Fence	<b>NONE</b>	<input type="checkbox"/> Attached	<input type="checkbox"/> Detached
Effective Age (Yrs)	<b>25</b>	Window Type	<b>D/H WIND</b>	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<b>NONE</b>	<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: **5** Rooms **3** Bedrooms **1.0** Bath(s) **945** Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.) **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.