

Subject Photo Page

Borrower	ALFONSO WALKER				
Property Address	732 Kemper Rd				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24541



Subject Front

732 Kemper Rd

Sales Price

Gross Living Area 1,344

Total Rooms 5

Total Bedrooms 3

Total Bathrooms 1.0

Location N;Res;

View N;Res;

Site 14700 sf

Quality Q3

Age 104



Subject Street



Subject Street

City of Danville, Virginia

Page: 1

Parcel ID: 24217
Address: 732 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:	\$6,200
Improvement:	\$30,000
Total:	\$36,200.00

Building Information	
Year Built:	1916
Total Rooms:	1
Bedrooms:	0
Full Bathrooms:	1
Half Bathrooms:	0
Finished Square Feet:	1,344

Additional Information			
State Code:	1101 Single Fam Res-1 Dwling	Approx Acres:	0.34
Land Use:	Residential	Legal Description:	75 FT NO 43 SEC 7 KEMPER RD
Tax Map:	1610-012-000007.000	Zone:	OTR Old Town Residential
Notes: Avg Lot: 75.0 X 196.0WB 10-288: Jacqueline died 11/14/10, April has 2/3 int & Claudette has 1/3 interest. WB 10-65: Pearl died 3/6/10, had life estate, Jacqueline McPeak has 1/3, Jacqueline Dirilo has 1/3 & Claudette has 1/3 interest.(Map 49-10-14)			

Building

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

Building Information - 1			
Property Class:	Residential	Finished Square Feet:	1,344
Style:	No Data	Basement Square Feet:	0
Year Built:	1916	Total Rooms:	1
Condition:	No Data	* Bathrooms are not included in total room count.	
Story Height:	One Story		
Bedrooms:	0		
Dining Rooms:	0		
Family Rooms:	0		
Living Rooms:	0		
Full Bath:	1		
Half Bath:	0		
Features:		Size:	
Composition Shingle		100 %	
Direct-Vented, Gas		2 Unit	
Enclosed Porch , Knee Walls w/ Glass		84 SF	
Foundation - Cinder Block		0	
Frame, Siding, Vinyl		100 %	
Raised Slab Porch with Roof		96 SF	
Warmed & Cooled Air		100 %	

Improvements

Bldg #:	Improvement:	Size:
1	Frame Outbuilding	1

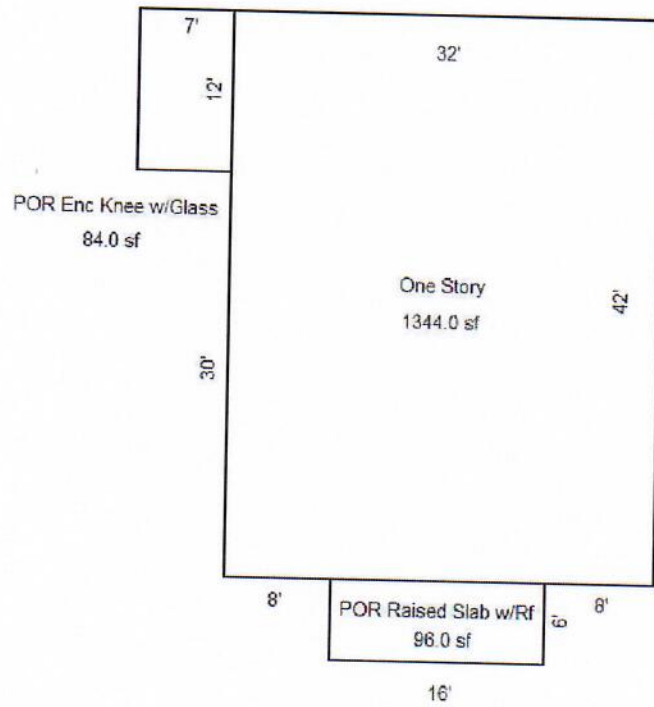
Land

Land Code:	R10 Res FF (75)	Rate:	\$75
Acres:	0.34	Adj. Rate:	\$83
Sq. Ft.:	14,700	Base Value:	\$6,240
Front:	75	Adj. Amount:	-\$40
Effective Front:	75	Value:	\$6,200
Depth:	196		

Transfers

Deed	Page	Sale Price	Sale Date	Previous Owner	Owner
D 11	108	\$30,000	1/11/2011	SMITH APRIL LAWSON	WALKER ALFONSO D
W 10	288	\$0	11/18/2010	DIRILO JACQUELINE MCPEAK	SMITH APRIL LAWSON & BOWLING CLAUDETTE D
W 10	65	\$0	3/12/2010	POWELL PEARL DOROTHY	DIRILO JACQUELINE MCPEAK & BOWLING CLAUDETTE D
D 934	43	\$0	4/7/1995	No Data	No Data
D 635	393	\$0	10/3/1980	No Data	No Data

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Sketch by Apex Medina™

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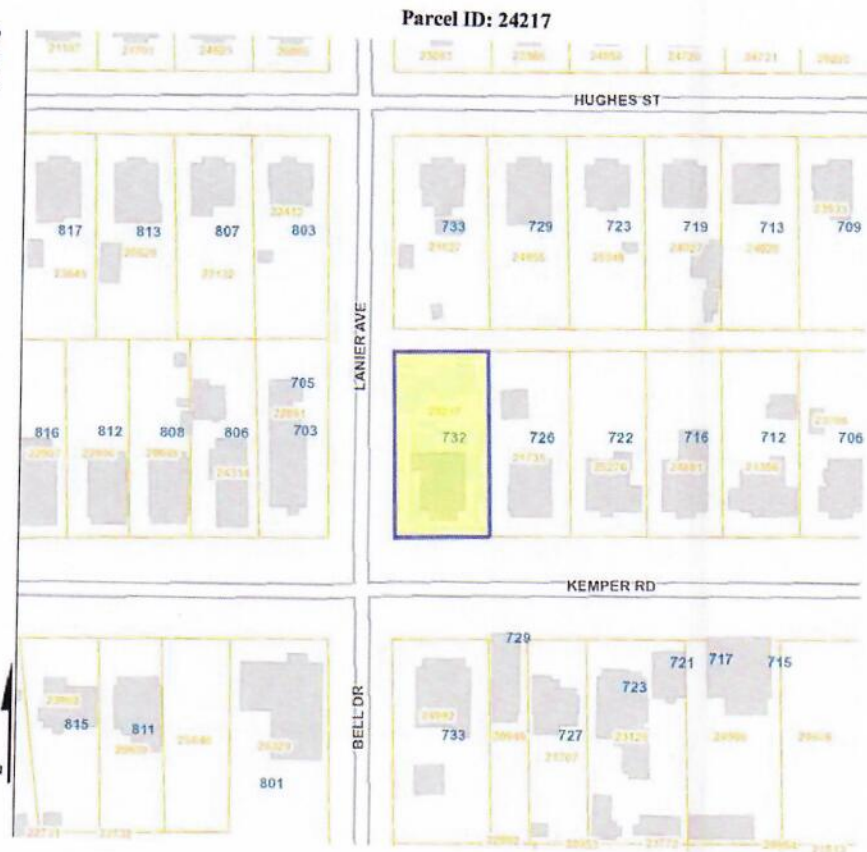
GIS SHEET

DANVILLE
VIRGINIA

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

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

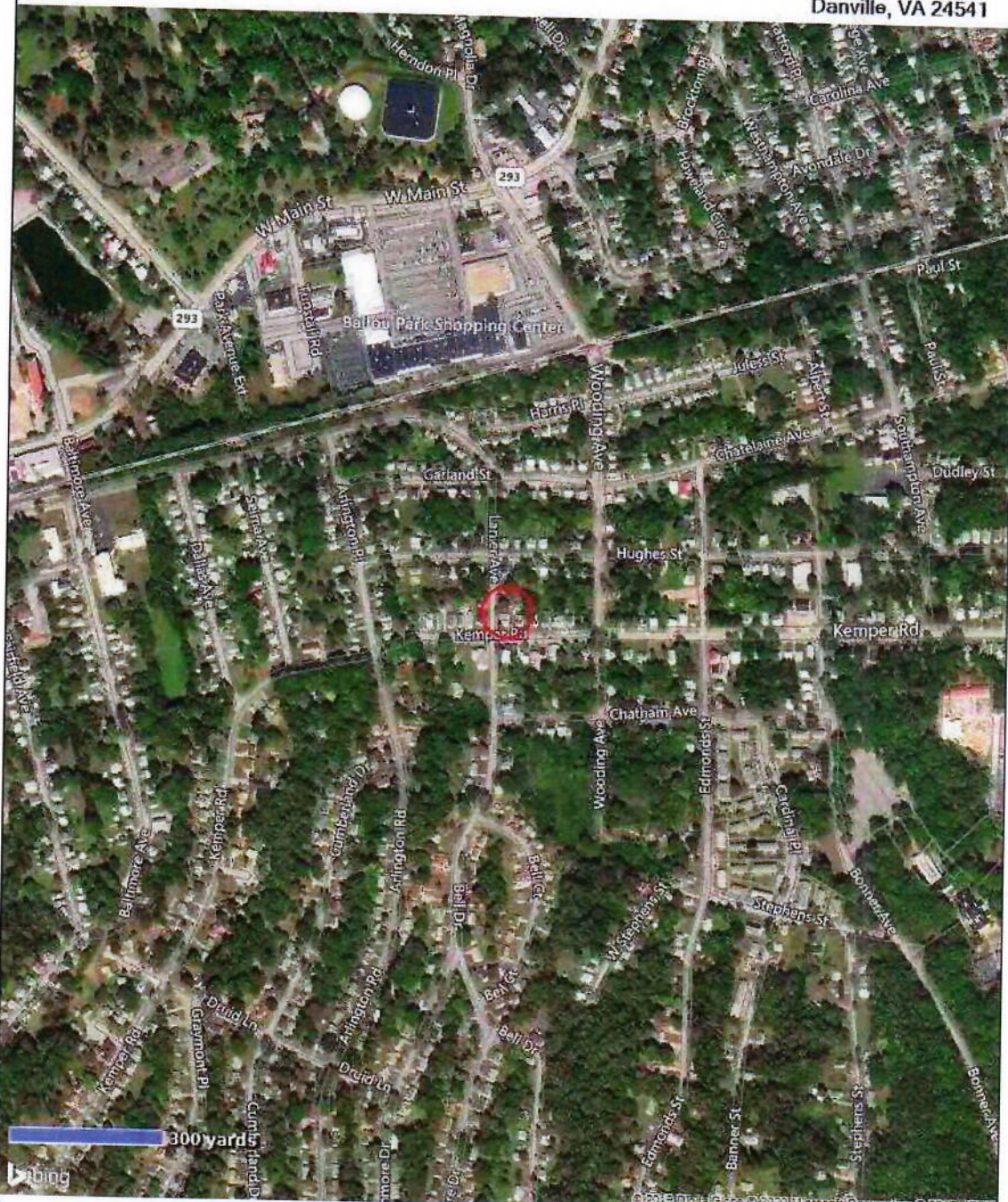


Flood Map

Borrower	ALFONSO WALKER				
Property Address	732 Kemper Rd				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24541

InterFlood by a la mode

Prepared for: Mike Keffer
732 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 | Protected Areas |
| Areas inundated by 100-year flooding | Floodway |
| Velocity Hazard | Subject Area |

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Exterior-Only Inspection Residential Appraisal Report

611993

File # P-200033

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.

SUBJECT

Property Address **732 Kemper Rd** City **Danville** State **VA** Zip Code **24541**
 Borrower **ALFONSO WALKER** Owner of Public Record **ALFONSO D WALKER** County **DANVILLE CITY**
 Legal Description **75 FT NO 43 SEC 7 KEMPER RD**
 Assessor's Parcel # **24217** Tax Year **2020** R.E. Taxes \$ **290**
 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) ☐ Other (describe)
 Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) **ASSET VALUATION**
 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**

CONTRACT

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. _____

NEIGHBORHOOD

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 checked="" type="checkbox"/> Over 75% <input 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 CONSISTS OF: W MAIN ST TO THE NORTH AND WEST, S MAIN ST TO THE EAST AND DANVILLE EXPRESSWAY TO THE SOUTH.		85	High	Commercial	20 %				
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.		40	Pred.	Other	%				

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 **75.0' X 196.0' +/-** Area **14700 sf** Shape **RECTANGULAR** 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 _____

SITE

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input type="checkbox"/>	<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? ☒ 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.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property ☐ Appraisal Files ☐ MLS ☒ Assessment and Tax Records ☐ Prior Inspection ☐ Property Owner
 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	Concrete Slab <input type="checkbox"/> Crawl Space <input checked="" type="checkbox"/>	Full Basement <input type="checkbox"/> Finished	Partial Basement <input type="checkbox"/> Finished	FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/>	Radiant <input type="checkbox"/>	Fireplace(s) # 0	None <input checked="" type="checkbox"/>	Driveway # of Cars 0	
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Exterior Walls VINYL	Fuel GAS	Central Air Conditioning <input type="checkbox"/>	Individual WIN UNIT <input checked="" type="checkbox"/>	Other <input type="checkbox"/>	Patio/Deck NONE	Driveway Surface		
Design (Style) COTTAGE	Roof Surface COMP SHGL	Garage 2 POR	Pool NONE	Carport # of Cars 0					
Year Built 1916	Gutters & Downspouts ALUMINUM	Fence NONE	Attached <input type="checkbox"/>	Detached <input type="checkbox"/>					
Effective Age (Yrs) 30	Window Type D/H WINDOW	Other <input type="checkbox"/>	Built-in <input type="checkbox"/>						
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) **1,344** 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. _____

Exterior-Only Inspection Residential Appraisal Report

File # 611993
P-200033

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		732 Kemper Rd Danville, VA 24541		1227 Stokes St Danville, VA 24541					
Proximity to Subject		0.97 miles NE							
Sale Price		\$		\$		\$		\$	
Sale Price/Gross Liv. Area		\$ sq.ft.		\$ 25.45 sq.ft.		\$ sq.ft.		\$ sq.ft.	
Data Source(s)				DRRAR MLS#55295;DOM 1256					
Verification Source(s)				MLS, ASSESSOR					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION	
		DESCRIPTION						+ (-) \$ Adjustment	
Sales or Financing				Listing					
Concessions				List/Sale;-1197					
Date of Sale/Time				Active					
Location		N;Res;		N;Res;					
Leasehold/Fee Simple		Fee Simple		Fee Simple					
Site		14700 sf		6534 sf		0			
View		N;Res;		N;Res;					
Design (Style)		DT1;COTTAGE		DT1;COTTAGE					
Quality of Construction		Q3		Q3					
Actual Age		104		70		0			
Condition		C3		C4					
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths					
Room Count		5 3 1.0		5 3 1.0					
Gross Living Area		1,344 sq.ft.		1,568 sq.ft.					
Basement & Finished		0sf		0sf					
Rooms Below Grade									
Functional Utility		AVERAGE		AVERAGE					
Heating/Cooling		GAS/WIN UNIT		GAS/WIN UNIT					
Energy Efficient Items		D/H WINDOWS		D/H WINDOWS					
Garage/Carport		None		1dw		0			
Porch/Patio/Deck		2 PORCHES		PORCH,PATIO		0			
EFFECTIVE AGE		30		40		0			
Net Adjustment (Total)				+ - \$		+ - \$		+ - \$	
Adjusted Sale Price				Net Adj. 7.4 %		Net Adj. %		Net Adj. %	
of Comparables				Gross Adj. 30.2 %		Gross Adj. %		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									