

Subject Photo Page

Borrower	ALFONSO WALKER					
Property Address	806 Kemper Rd					
City	Danville	County	DANVILLE CITY	State	VA	Zip Code 24541
Lender						



Subject Front

806 Kemper Rd
Sales Price
Gross Living Area 1,298
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;
Site 7238 sf
Quality Q3
Age 80



Subject Street



Subject Street

City of Danville, Virginia

Page: 1

Parcel ID: 24314
 Address: 806 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:	\$3,600
Improvement:	\$27,300
Total:	\$30,900.00

Building Information	
Year Built:	1940
Total Rooms:	1
Bedrooms:	0
Full Bathrooms:	1
Half Bathrooms:	0
Finished Square Feet:	1,298

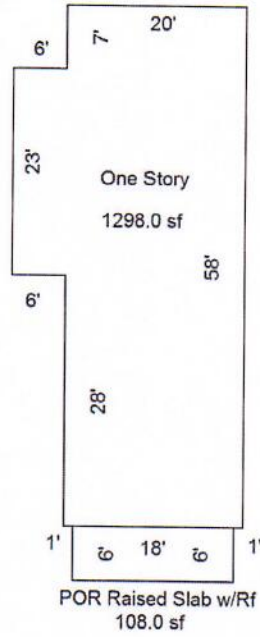
Additional Information			
State Code:	1101 Single Fam Res-1 Dwlng	Approx Acres:	0.17
Land Use:	Residential	Legal Description:	47 FT NO 5 SEC 7 KEMPER RD
Tax Map:	1610-023-000011.000	Zone:	OTR Old Town Residential
Notes:	Avg Lot: 47.0 X 154.0WB 13-222: Gertrude died 1/17/09 & had life estate. WB 13-221: Dewey died 12/28/98 & had life estate. WB 13-220: Daniel died 8/20/98 with 3 heirs & had 1/2 fee interest.(Map 49-4-11)		

Building

Building Information - 1			
Property Class:	Residential	Finished Square Feet:	1,298
Style:	No Data	Basement Square Feet:	0
Year Built:	1940	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 %	
Foundation - Cinder Block		0	
Frame, Siding, Metal		100 %	
Raised Slab Porch with Roof		108 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.

TAX CARD - Page 4



Report by Auto Measure™

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GIS SHEET

DANVILLE
VIRGINIA

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

Parcel ID: 24314

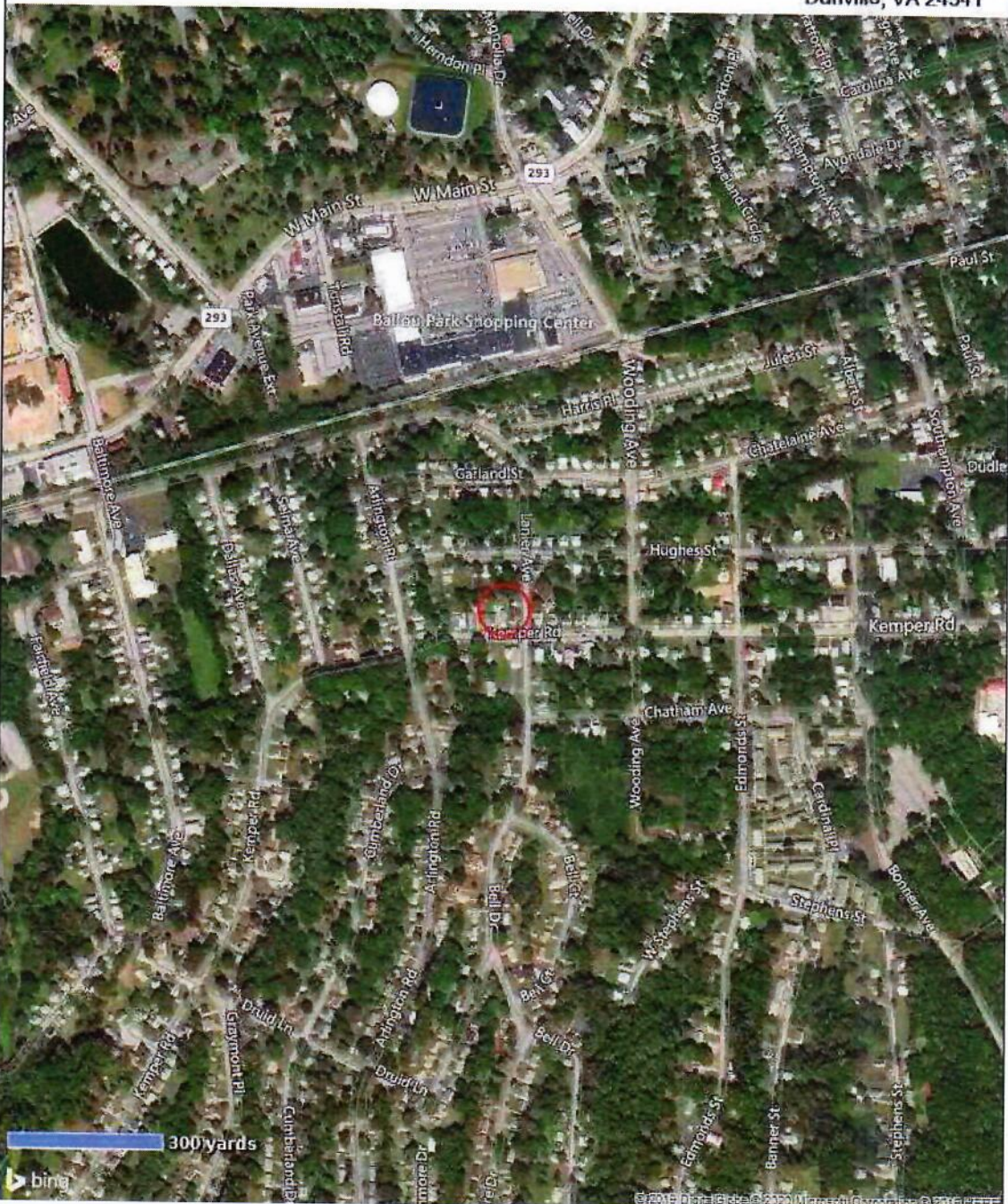
Information contained on this map is to be used for reference purposes only. The City of Danville is not responsible for any inaccuracies herein contained. The City of Danville makes no representation of warranty as to this map's accuracy, and in particular, its accuracy in labeling, dimensions, contours, 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









Borrower	ALFONSO WALKER				
Property Address	806 Kemper Rd				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24541

Prepared for: Mike Keffer
806 Kemper Rd
Danville, VA 24541



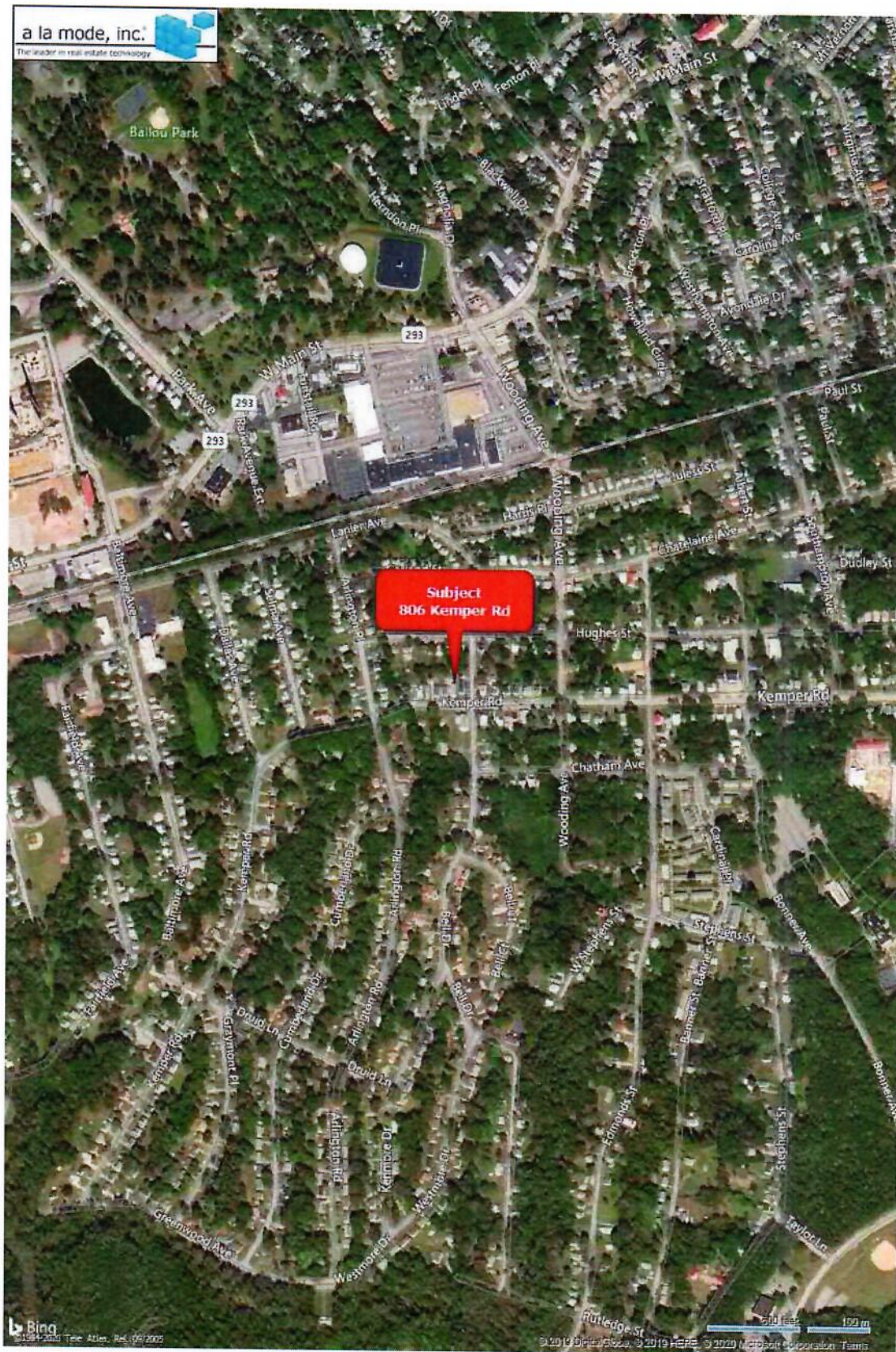
MAP LEGEND

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

 Protected Areas
 Floodway
 Subject Area

Aerial Map

Borrower	ALFONSO WALKER			
Property Address	806 Kemper Rd			
City	Danville	County	DANVILLE CITY	State VA Zip Code 24541
Lender				



Exterior-Only Inspection Residential Appraisal Report

611997

File # P-200031

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 **806 Kemper Rd** City **Danville** State **VA** Zip Code **24541**
 Borrower **ALFONSO WALKER** Owner of Public Record **ALFONSO D WALKER** County **DANVILLE CITY**
 Legal Description **47 FT NO5 SEC 7 KEMPER RD**
 Assessor's Parcel # **24314** Tax Year **2020** R.E. Taxes \$ **247**
 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) **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**
 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 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
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)
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	CONSISTS OF: W MAIN ST TO THE NORTH AND WEST, SOUTH MAIN ST TO THE EAST AND DANVILLE EXPRESSWAY TO THE SOUTH.			85	High	100	Commercial	20	%
Neighborhood Description	THERE ARE NO APPARENT ADVERSE FACTORS WHICH SHOULD AFFECT THE SUBJECT'S MARKETABILITY.			40	Pred.	75	Other		%

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 **47.0' X 154.0' +/-** Area **7238 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 _____
 Utilities **Public** Other (describe) _____
 Electricity ☒ ☐ Water ☒ ☐ Off-site Improvements - Type **Public** Private _____
 Gas ☒ ☐ 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) #	0	<input type="checkbox"/> None	
# of Stories	1	<input type="checkbox"/> Full Basement	<input type="checkbox"/> Finished	<input type="checkbox"/> Radiant		Woodstove(s) #	0	<input checked="" type="checkbox"/> Driveway	# of Cars 2
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	NONE	Driveway Surface	CONCRETE
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls	ALUMINUM		Fuel	GAS	<input checked="" type="checkbox"/> Porch	PORCH	Garage	# of Cars 0
Design (Style)	COTTAGE	Roof Surface	COMP SHGL	<input checked="" type="checkbox"/> Central Air Conditioning		Pool	NONE	<input checked="" type="checkbox"/> Carport	# of Cars 1
Year Built	1940	Gutters & Downspouts	ALUMINUM	<input type="checkbox"/> Individual		Fence	NONE	<input type="checkbox"/> Attached	<input checked="" type="checkbox"/> Detached
Effective Age (Yrs)	40	Window Type	STORM WIND	<input type="checkbox"/> Other		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	Other (describe) _____			
Finished area above grade contains:	5 Rooms	3 Bedrooms	1.0 Bath(s)	1,298 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.) N/A									

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). **C4: 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. _____

611997
File # P-200031

Fannie Mae Form 2055 March 2005