

## Subject Photo Page

Borrower	ALFONSO WALKER				
Property Address	8 Albert St				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24541



**Subject Front**

8 Albert St  
Sales Price  
Gross Living Area 764  
Total Rooms 3  
Total Bedrooms 2  
Total Bathrooms 1.0  
Location N;Res;  
View N;Res;  
Site 4640 sf  
Quality Q3  
Age 70



**Subject Street**



**Subject Street**

## City of Danville, Virginia

Page: 1

Parcel ID: 25047  
 Address: 8 ALBERT ST  
 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:	\$1,800
Improvement:	\$14,100
Total:	\$15,900.00

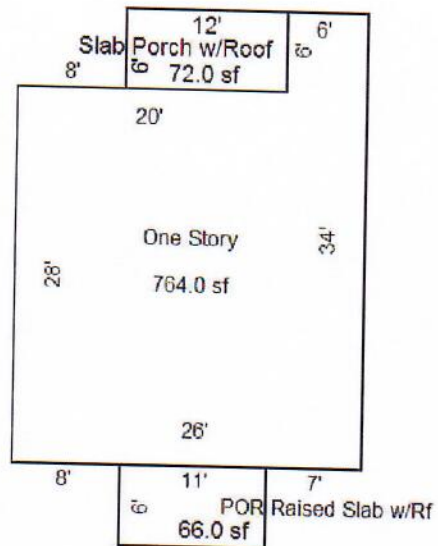
Building Information	
Year Built:	1950
Total Rooms:	3
Bedrooms:	2
Full Bathrooms:	1
Half Bathrooms:	0
Finished Square Feet:	764

Additional Information			
State Code:	1101 Single Fam Res-1 Dwling	Approx Acres:	0.11
Land Use:	Residential	Legal Description:	40 FT NO 43 ALBERT ST
Tax Map:	1607-016-000014.000	Zone:	OTR Old Town Residential
Notes:			
Card 01: Avg Lot: 40.0 X 116.0 (Map 50-9-7)			

## Building

Building Information - 1			
Property Class:	Residential	Finished Square Feet:	764
Style:	No Data	Basement Square Feet:	0
Year Built:	1950	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 %	
Raised Slab Porch with Roof		66 SF	
Slab Porch with Roof		72 SF	

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

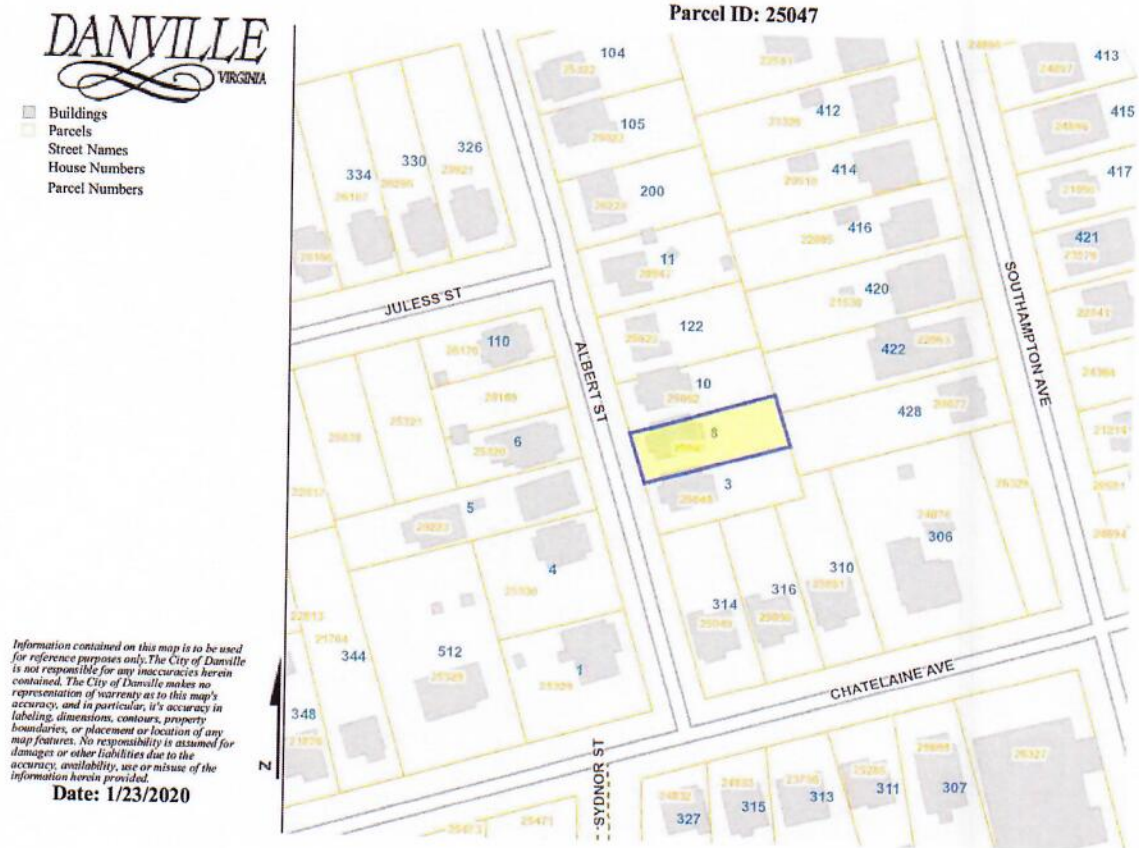


Sketch by Apex Mapping™

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## GIS SHEET



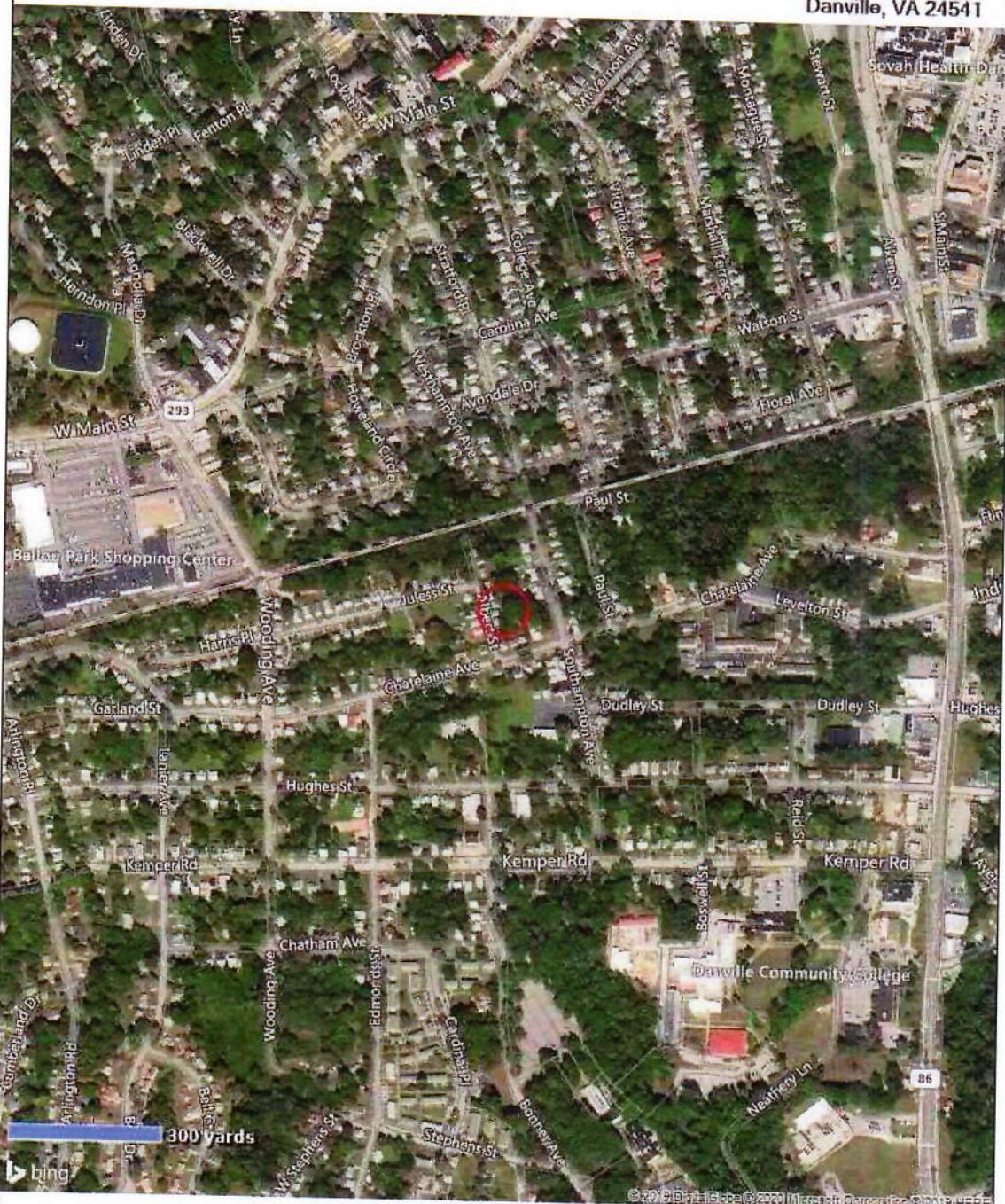


## Flood Map

Borrower	ALFONSO WALKER			
Property Address	8 Albert St			
City	Danville	County	DANVILLE CITY	State VA Zip Code 24541
Lender				

**InterFlood** by a la mode

Prepared for: Mike Keffer  
8 Albert 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

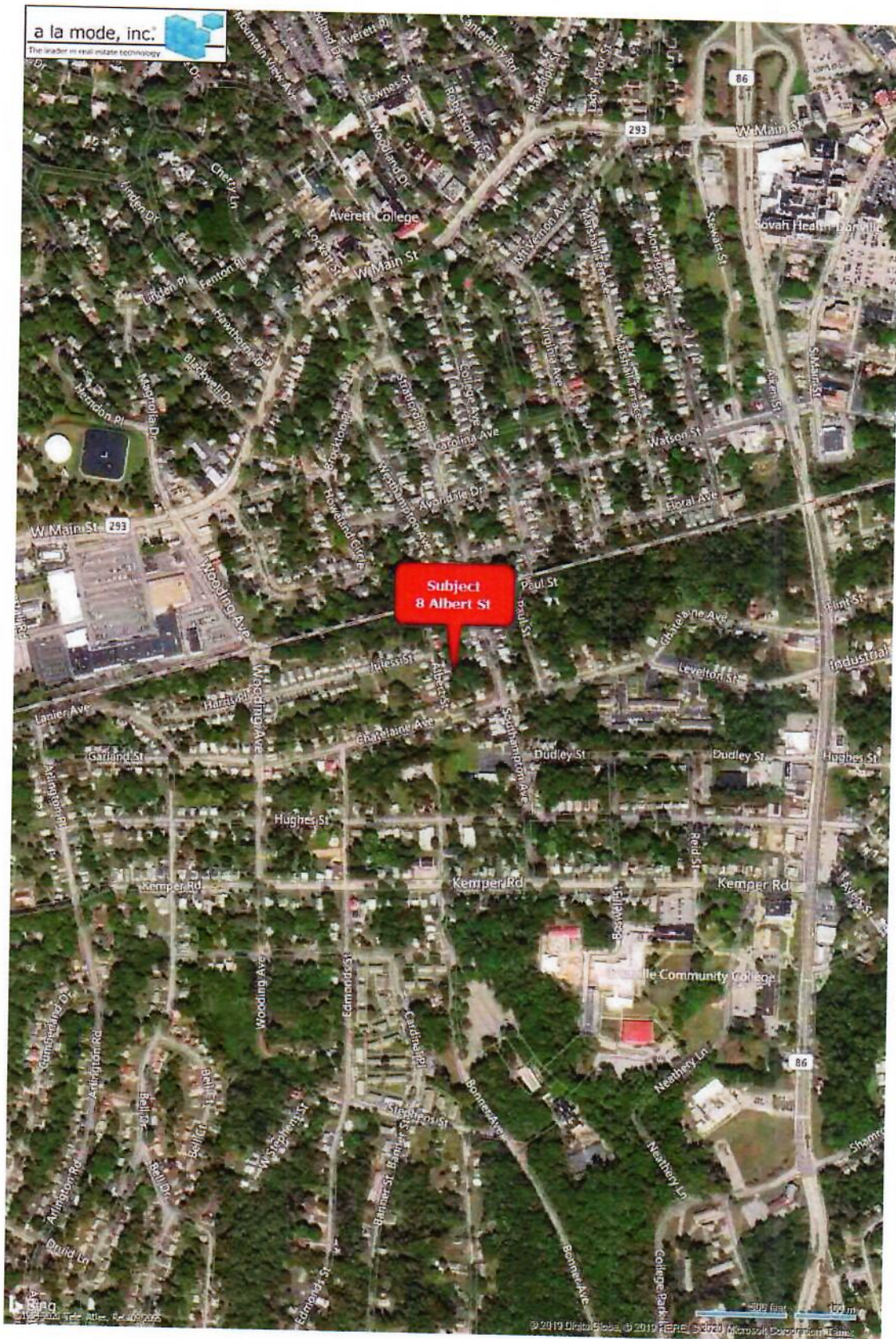
- |  |  |
|--|--|
| <span style="display: inline-block; width: 15px; height: 15px; background-color: yellow; border: 1px solid black;"></span> Areas inundated by 500-year flooding    | <span style="display: inline-block; width: 15px; height: 15px; background: repeating-linear-gradient(45deg, transparent, transparent 2px, red 2px, red 4px); border: 1px solid black;"></span> Protected Areas |
| <span style="display: inline-block; width: 15px; height: 15px; background-color: lightblue; border: 1px solid black;"></span> Areas inundated by 100-year flooding | <span style="display: inline-block; width: 15px; height: 15px; background: repeating-linear-gradient(-45deg, transparent, transparent 2px, red 2px, red 4px); border: 1px solid black;"></span> Floodway       |
| <span style="display: inline-block; width: 15px; height: 15px; background-color: lightgreen; border: 1px solid black;"></span> Velocity Hazard                     | <span style="display: inline-block; width: 15px; height: 15px; border: 2px solid red; border-radius: 50%;"></span> Subject Area  |

Powered by CoreLogic®



## Aerial Map

Borrower	ALFONSO WALKER			
Property Address	8 Albert St			
City	Danville	County	DANVILLE CITY	State VA Zip Code 24541
Lender				





## Exterior-Only Inspection Residential Appraisal Report

612000

File # P-200028

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 **8 Albert St** City **Danville** State **VA** Zip Code **24541**

Borrower **ALFONSO WALKER** Owner of Public Record **ALFONSO D WALKER** County **DANVILLE CITY**

Legal Description **40 FT NO 43 ALBERT ST**

Assessor's Parcel # **25047** Tax Year **2020** R.E. Taxes \$ **127**

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, SUITE 100, GREENSBORO, NC 2740**

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	One-Unit				
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				
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				
Neighborhood Boundaries <b>CONSISTS OF: W MAIN ST TO THE NORTH AND WEST, S MAIN ST TO THE EAST AND DANVILLE EXPRESSWAY TO THE SOUTH.</b>			85	High	Commercial				
Neighborhood Description <b>THERE ARE NO APPARENT ADVERSE FACTORS WHICH SHOULD AFFECT THE SUBJECT'S MARKETABILITY.</b>			25	Pred.	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 **40.0' X 116.0' +/-** Area **4640 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) \_\_\_\_\_ 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		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"/> HWB	<input type="checkbox"/> Radiant	<input type="checkbox"/> Fireplace(s) # <b>0</b>	<input checked="" type="checkbox"/> None	<input type="checkbox"/> Driveway	# of Cars <b>0</b>
# of Stories <b>1</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input type="checkbox"/> Fuel <b>GAS</b>	<input type="checkbox"/> Woodstove(s) # <b>0</b>	<input type="checkbox"/> Driveway Surface	<input type="checkbox"/> Garage	# 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"/> Central Air Conditioning	<input checked="" type="checkbox"/> Individual <b>WIN UNIT</b>	<input type="checkbox"/> Pool <b>NONE</b>	<input type="checkbox"/> Carport	<input type="checkbox"/> Attached	# of Cars <b>0</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls <b>VINYL</b>	<input type="checkbox"/> Other	<input type="checkbox"/> Fence <b>NONE</b>	<input type="checkbox"/> Other <b>NONE</b>	<input type="checkbox"/> Built-in	<input type="checkbox"/> Detached	
Design (Style) <b>COTTAGE</b>	Roof Surface <b>COMP SHGL</b>	<input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Year Built <b>1950</b>	Gutters & Downspouts <b>ALUMINUM</b>						
Effective Age (Yrs) <b>25</b>	Window Type <b>D/H WINDOW</b>						
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: <b>3</b> Rooms <b>2</b> Bedrooms <b>1.0</b> Bath(s) <b>764</b> Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.) <b>D/H WINDOWS</b>							

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

612000  
File # P-200028

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		8 Albert St Danville, VA 24541		122 Albert St Danville, VA 24541					
Proximity to Subject				0.02 miles NW					
Sale Price		\$		\$		\$		\$	
Sale Price/Gross Liv. Area		\$ sq.ft.		\$ 22.55 sq.ft.		\$ sq.ft.		\$ sq.ft.	
Data Source(s)				DRRAR MLS#59981;DOM 162					
Verification Source(s)				MLS, ASSESSOR					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION	
Sales or Financing				Listing					
Concessions				List/Sale;-483					
Date of Sale/Time				Active					
Location		N;Res;		N;Res;					
Leasehold/Fee Simple		Fee Simple		Fee Simple					
Site		4640 sf		6098 sf		0			
View		N;Res;		N;Res;					
Design (Style)		DT1:COTTAGE		DT1:COTTAGE					
Quality of Construction		Q3		Q3					
Actual Age		70		64		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		764 sq.ft.		714 sq.ft.		0 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		None					
Porch/Patio/Deck		2 PORCHES		PORCH,STP		0			
EFFECTIVE AGE		25		30					
Net Adjustment (Total)				+ - \$					
Adjusted Sale Price of Comparables				Net Adj. 32.7 % Gross Adj. 38.7 %		Net Adj. % Gross Adj. %		Net 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				07/11/2019					
Price of Prior Sale/Transfer				\$0					
Data Source(s)		Danville City Tax Assessor		Danville City(W19,PG240)					
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									