

## Subject Photo Page

Borrower	ALFONSO WALKER					
Property Address	2209 Spencer St					
City	Danville	County	DANVILLE CITY	State	VA	Zip Code 24540
Lender						



### Subject Front

2209 Spencer St  
 Sales Price  
 Gross Living Area 1,082  
 Total Rooms 3  
 Total Bedrooms 2  
 Total Bathrooms 1.0  
 Location N;Res;  
 View N;Res;  
 Site 5600 sf  
 Quality Q3  
 Age 73



### Subject Street



### Subject Street

# City of Danville, Virginia

Page: 1

**Parcel ID:** 00917  
**Address:** 2209 SPENCER 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:	\$2,200
Improvement:	\$44,300
Total:	\$46,500.00

Building Information	
Year Built:	1947
Total Rooms:	3
Bedrooms:	2
Full Bathrooms:	1
Half Bathrooms:	0
Finished Square Feet:	1,082

Additional Information			
State Code:	1101 Single Fam Res-1 Dwlng	Approx Acres:	0.13
Land Use:	Residential	Legal Description:	50 FT NO 3 SPENCER ST
Tax Map:	2814-006-000009.000	Zone:	OTR Old Town Residential
Notes:			
Avg Lot: 50.0 X 112.0 (Map 141-9-3)			

## Building

Building Information - 1			
Property Class:	Residential	Finished Square Feet:	1,082
Style:	No Data	Finished Basement:	0
Year Built:	1947	Basement Square Feet:	858
Condition:	No Data	Total Rooms:	3
Story Height:	One Story	* Bathrooms are not included in total room count.	
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, Metal		100 %	
Raised Slab Porch with Roof		112 SF	
Single 1-Story Fireplace		1 Unit	
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.

**Improvements**

Page: 2

*There are no improvements.***Land**

Land Code:	R06 Res FF (50)	Rate:	\$50
Acres:	0.13	Adj. Rate:	\$44
Sq. Ft.:	5,600	Base Value:	\$2,180
Front:	50	Adj. Amount:	\$30
Effective Front:	50	Value:	\$2,200
Depth:	112		

**Transfers**

Deed	Page	Sale Price	Sale Date	Previous Owner	Owner
D 10	2210	\$25,000	7/30/2010	COLLINS III OLIVER S	WALKER ALFONSO D
W 96	104	\$0	4/10/1996	No Data	No Data
D 210	205	\$0	9/25/1946	No Data	No Data

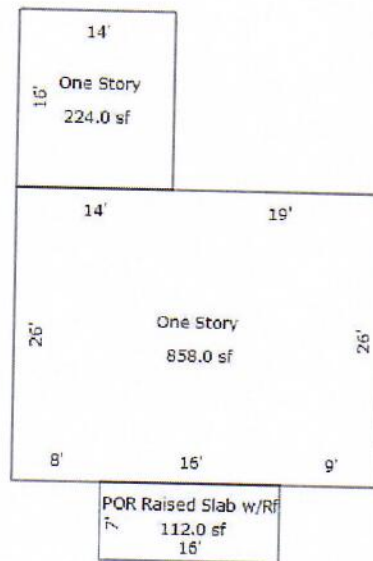
**Assessments**

Year	Land	Use	Improvements	Total
2019	\$2,200	\$0	\$44,300	\$46,500
2018	\$2,200	\$0	\$44,300	\$46,500
2017	\$3,300	\$0	\$49,000	\$52,300
2016	\$3,300	\$0	\$49,000	\$52,300
2015	\$3,300	\$0	\$50,300	\$53,600
2014	\$3,300	\$0	\$50,300	\$53,600
2013	\$3,300	\$0	\$52,200	\$55,500
2012	\$3,300	\$0	\$52,200	\$55,500
2011	\$3,300	\$0	\$52,500	\$55,800
2010	\$3,300	\$0	\$52,500	\$55,800
2009	\$3,300	\$0	\$52,300	\$55,600
2008	\$3,300	\$0	\$52,300	\$55,600
2007	\$3,300	\$0	\$52,100	\$55,400
2006	\$3,300	\$0	\$52,100	\$55,400
2005	\$3,300	\$0	\$50,500	\$53,800
2004	\$3,300	\$0	\$50,500	\$53,800
2003	\$3,300	\$0	\$49,400	\$52,700
2002	\$3,300	\$0	\$49,400	\$52,700
2001	\$3,300	\$0	\$46,500	\$49,800
2000	\$3,300	\$0	\$46,500	\$49,800

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**TAX CARD - Page 3**



Sketon by Apex Medina™

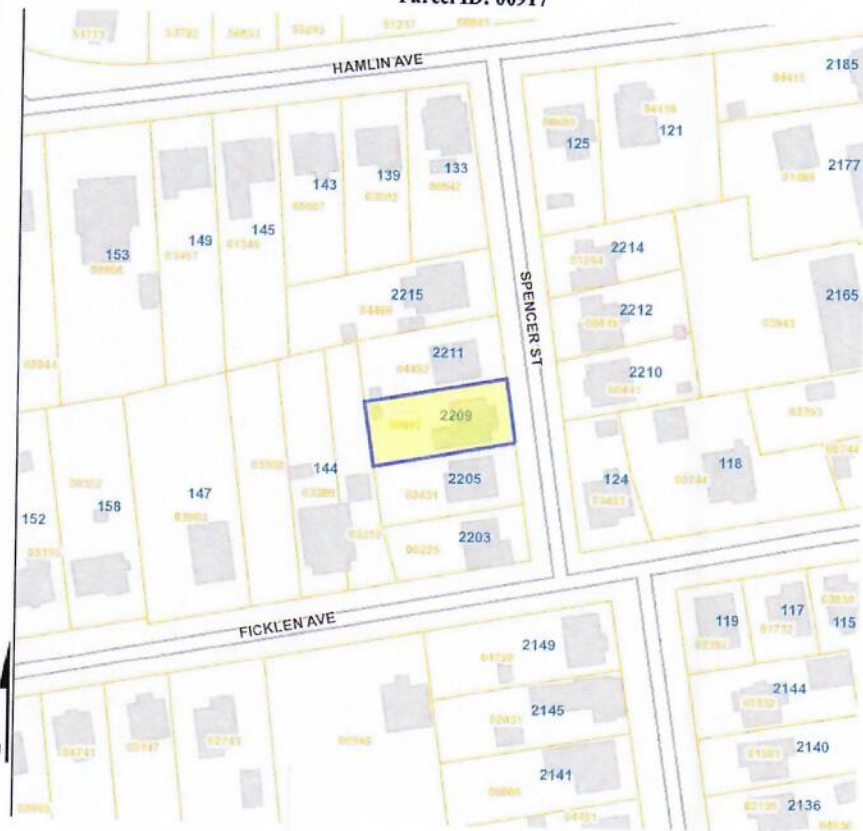
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# GIS SHEET

**DANVILLE**  
VIRGINIA

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

Parcel ID: 00917



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

Borrower	ALFONSO WALKER				
Property Address	2209 Spencer St				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24540



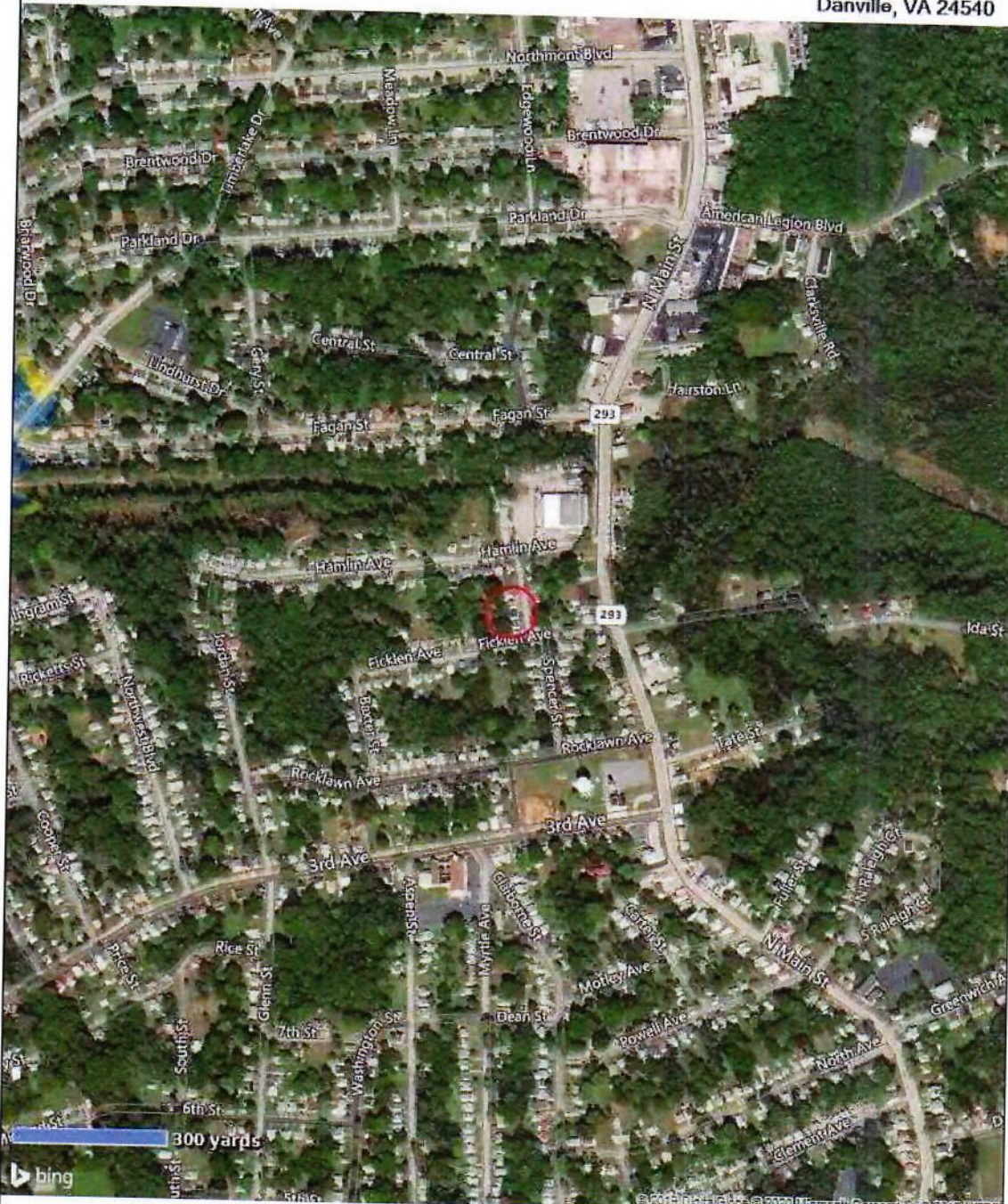


## Flood Map

Borrower	ALFONSO WALKER				
Property Address	2209 Spencer St				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24540

**InterFlood** by a la mode

Prepared for: Mike Keffer  
2209 Spencer St  
Danville, VA 24540



### MAP DATA

FEMA Special Flood Hazard Area No  
Map Number: 51143C0632E  
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

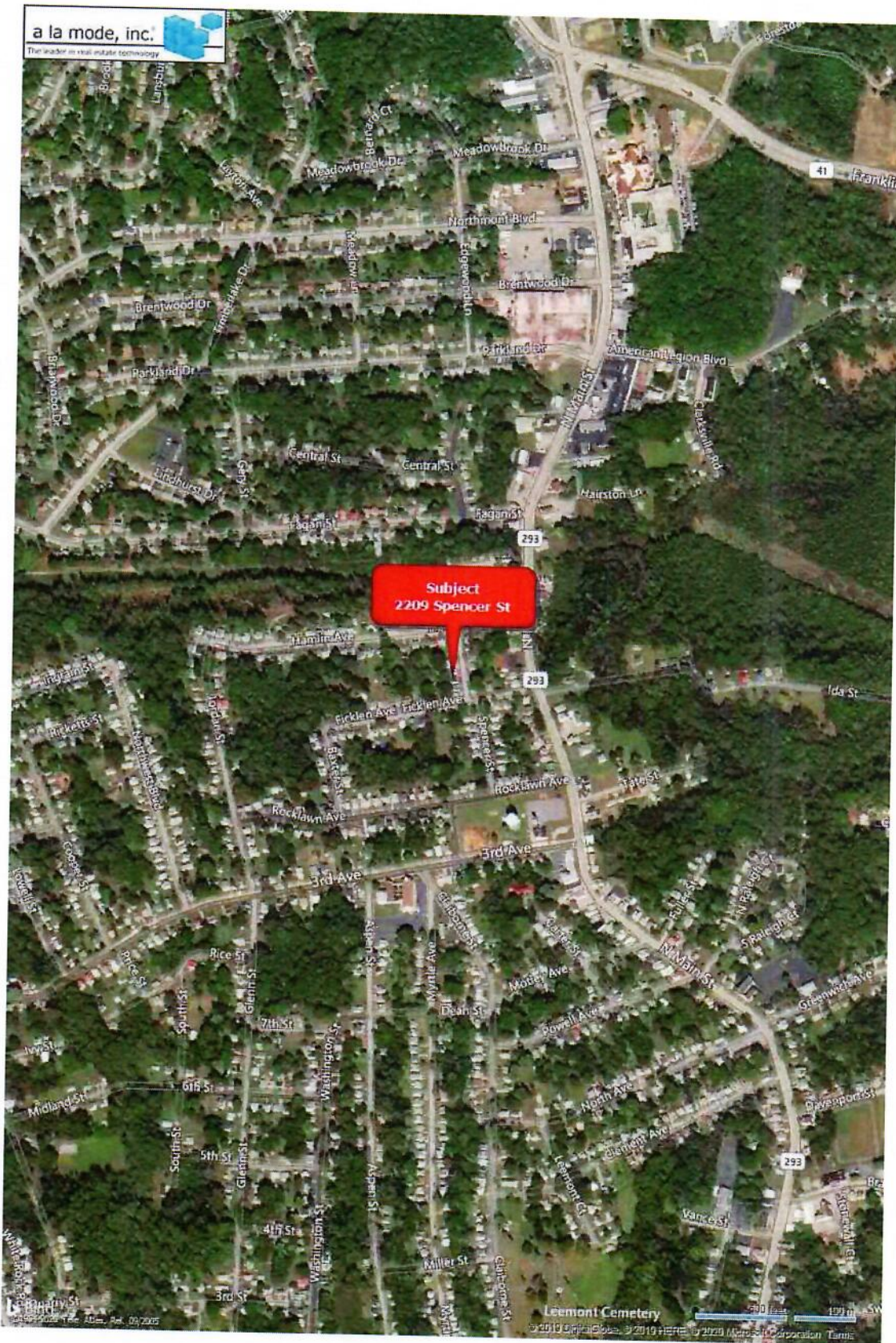
- Protected Areas
- Floodway
- Subject Area

Powered by CoreLogic



### Aerial Map

Borrower	ALFONSO WALKER				
Property Address	2209 Spencer St				
City	Danville	County	DANVILLE CITY	State	VA
Lender				Zip Code	24540





## Exterior-Only Inspection Residential Appraisal Report

611995

File # P-200032

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** 2209 Spencer St **City** Danville **State** VA **Zip Code** 24540

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

**Legal Description** 50 FT NO 3 SPENCER ST

**Assessor's Parcel #** 00917 **Tax Year** 2020 **R.E. Taxes \$** 372

**Neighborhood Name** DANVILLE **Map Reference** MAPPOINT **Census Tract** 0003.00

**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**

**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**

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: FRANKLIN TURNPIKE TO THE NORTH, N MAIN ST TO THE EAST, PINEY FOREST RD TO THE WEST AND RIVERSIDE DR TO THE SOUTH.			85	High	110	Commercial	20 %			
Neighborhood Description	THERE ARE NO APPARENT ADVERSE FACTORS WHICH SHOULD AFFECT THE SUBJECT'S MARKETABILITY.			50	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** 50.0' X 112.0' +/- **Area** 5600 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**

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private	
Electricity	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Gas	<input checked="" type="checkbox"/>		<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 #	51143C0632E	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 type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW/B	<input checked="" type="checkbox"/> Fireplace(s) #	1	<input type="checkbox"/> None			
# of Stories	1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) #	0	<input checked="" type="checkbox"/> Driveway	# of Cars	1	
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	CONCRETE		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls	Fuel	GAS	<input checked="" type="checkbox"/> Porch	PORCH	<input type="checkbox"/> Garage	# of Cars	0	
Design (Style)	COTTAGE	Roof Surface	COMP SHGL	<input type="checkbox"/> Pool	NONE	<input type="checkbox"/> Carport	# of Cars	0	
Year Built	1947	Gutters & Downspouts	ALUMINUM	<input checked="" type="checkbox"/> Fence	NONE	<input type="checkbox"/> Attached	<input type="checkbox"/> Detached		
Effective Age (Yrs)	30	Window Type	D/H WIND	<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)	1,082	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

611995  
File # P-200032

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		2209 Spencer St Danville, VA 24540		123 Northwest Blvd Danville, VA 24540					
Proximity to Subject				0.39 miles SW					
Sale Price		\$		\$ 62,900		\$		\$	
Sale Price/Gross Liv. Area		\$ sq.ft.		\$ 58.24 sq.ft.		\$ sq.ft.		\$ sq.ft.	
Data Source(s)				DRRAR MLS#59611;DOM 241					
Verification Source(s)				MLS, ASSESSOR					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION	
Sales or Financing									
Concessions				Listing					
Date of Sale/Time				List/Sale:-1887					
Location		N;Res;		N;Res;					
Leasehold/Fee Simple		Fee Simple		Fee Simple					
Site		5600 sf		13939 sf		0			
View		N;Res;		N;Res;					
Design (Style)		DT1:COTTAGE		DT1:COTTAGE					
Quality of Construction		Q3		Q3					
Actual Age		73		72		0			
Condition		C3		C3					
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count		3 2 1.0		5 2 1.0		0			
Gross Living Area		1,082 sq.ft.		1,080 sq.ft.		0 sq.ft.			
Basement & Finished		0sf		1020sf0sfwo					
Rooms Below Grade									
Functional Utility		AVERAGE		AVERAGE					
Heating/Cooling		GAS/WIN UNIT		GAS/CENT AIR					
Energy Efficient Items		D/H WINDOWS		D/H WINDOWS					
Garage/Carport		1dw		1dw					
Porch/Patio/Deck		PORCH		POR,PAT,CK					
FIREPLACES, ETC.		1 FIREPLACE		1 FIREPLACE					
EFFECTIVE AGE		30		20					
Net Adjustment (Total)									
Adjusted Sale Price									
of Comparables									
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									