FROM:

**AVENT-PERMENTER GROUP** 

338 E Main St Clayton, North Carolina 27520 P.O. Box 20315 Raleigh, North Carolina 27619

Telephone Number: (919) 553-3945 Fax Number:

TO:

Telephone Number: Fax Number:
Alternate Number: E- Mail:

VELOCIO MORTGAGE LLC/ CLEAR FALLS VALUATIONS, LLC 5121 KINGDOM WAY STE 303 RALEIGH NC 27607 LOAN#7570001153 TRACKING#MERC-48239396-48239829 CONVENTIONAL RESIDENTIAL APPRAISAL

# **INVOICE**

INVOICE NUMBER

A87558

DATE

07/13/2023

REFERENCE

Internal Order #: A87558

Lender Case #:

Client File #:

Main File # on form: A87558

Other File # on form:

Federal Tax ID: 56-2027348

Employer ID:

### **DESCRIPTION**

Lender: VELOCIO MORTGAGE LLC Client: CLEAR FALLS VALUATION,LLC

Purchaser/Borrower: MICHAEL BROOK
Property Address: 215 Scotland Dr

City: Youngsville

 County:
 FRANKLIN
 State:
 NC
 Zip:
 27596-3331

Legal Description: LOT 24 CARTER'S PLACE MB 2022 PAGE 170 FCR

**FEES AMOUNT** CONVENTIONAL RESIDENTIAL APPRAISAL 450.00 MARKET CONDITIONS APPRAISER: THAD S. AVENT A-3032 **SUBTOTAL** 450.00 **PAYMENTS AMOUNT** Check #: Date: Description: Check #: Date: Description: Check #: Description: Date: **SUBTOTAL TOTAL DUE** \$ 450.00

Borrow er	MICHAEL BROOK	File No. A87558
Property Address	215 Scotland Dr	
City _ender/Client	Youngsville County VELOCIO MORTGAGE LLC	FRANKLIN State NC Zip Code 27596-3331
APPRAIS	SAL AND REPORT IDENTIFICATION	
This Report	t is <u>one</u> of the following types:	
Apprais	sal Report (A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Apprais	articipate (A written report prepared under Standards Hule	2-2(a) , pursuant to the scope of work, as disclosed elsewhere in this report.
Restrict Apprais	,   -   -   -   -   -   -   -   -	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, pecified client and any other named intended user(s).)
7.661410		poortion of the art art, of the real feet and the contest of the c
Commer	nts on Standards Rule 2-3	
	the best of my knowledge and belief:	
	ents of fact contained in this report are true and correct. If analyses, opinions, and conclusions are limited only by the reported as	ssumptions and limiting conditions and are my personal, impartial, and unbiased professional
	ons, and conclusions.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		that is the subject of this report and no personal interest with respect to the parties involved.  other capacity, regarding the property that is the subject of this report within the three-year
	tely preceding acceptance of this assignment.	other capacity, regarding the property that is the subject of this report within the timee-year
	as with respect to the property that is the subject of this report or the pa	
	nent in this assignment was not contingent upon developing or reporting sation for completing this assignment is not contingent upon the development.	g predetermined results.  pment or reporting of a predetermined value or direction in value that favors the cause of the
		urrence of a subsequent event directly related to the intended use of this appraisal.
		repared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	it the time this report was prepared. rwise indicated, I have made a personal inspection of the property that is	s the subject of this report.
		tance to the person(s) signing this certification (if there are exceptions, the name of each
individual provid	ding significant real property appraisal assistance is stated elsewhere in	this report).
Commer	nts on Appraisal and Report Identifi	cation
	JSPAP related issues requiring disclosure and any	
		NY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE
SUBJECT C	OF THIS REPORT WITHIN THE 3 YEAR PERIOD IMME	DIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.
NO EMPLO		DER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE
		EMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS
		IENT, REPORTING, RESULTS OR REVIEW OF THIS ASSIGNMENT TION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN
		IYONE OTHER THAN THE INTENDED USER (LENDER/CLIENT AS
		ER OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO
	<u>= PROPERTY. LAGREE TO IMMEDIATELY REPORT A</u> RONICALLY TO PARTNER MANAGEMENT.	NY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE
OH ELLOH	TO THE TOTAL THE TANK	
APPRAISER	S. AVE	SUPERVISORY or CO-APPRAISER (if applicable):
	A COUNTY	
	( )	
Signature:	Has Count ale Grown is a	Signature:
	O.S. AVENT #A3012	Name:
-	TIFIED APPRAISER on#: A3012	State Certification #:
or State License		or State License # :
	Expiration Date of Certification or License: 06/30/2024	State: Expiration Date of Certification or License:
	re and Report: 08/22/2023 f Appraisal: 07/26/2023	Date of Signature:
Inspection of Sul		Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection	on (if applicable): 07/26/2023	Date of Inspection (if applicable):



# LOCATED AT:

215 Scotland Dr LOT 24 CARTER'S PLACE MB 2022 PAGE 170 FCR Youngsville, NC 27596-3331

# FOR:

VELOCIO MORTGAGE LLC 5121 KINGDOM WAY-STE 300 RALEIGH NC 27607 MICHAEL BROOK

AS OF: 07/26/2023

BY: THAD S. AVENT #A3012

LOAN#7570001153 File# A87558

	he purpose of this sumr	יייי ארף אוטעו ויטףט		ide the lender/e	none with an ac	curate, and adequat	ioly supported, op		mamor raido	or the subject	property.
	Property Address 215 S	Scotland Dr				City Youngsvil	lle	S	tate NC	Zip Code 275	596-3331
	Borrower MICHAEL BI	ROOK		Owner	of Public Record	ASHTON RALEIG	H RESIDENTIAL,	LLC C	ounty FRAN	NKLIN	
	Legal Description LOT	24 CARTER'S F	PLACE MB	2022 PAGE	170 FCR						
	Assessor's Parcel # 18	71-63-3064				Tax Year 2023		R	I.E. Taxes \$ 4	1,630	
Ķ	Neighborhood Name C	ARTERS PLACE	Ξ			Map Reference	39580		ensus Tract (	0606.02	
Щ	Occupant Owner	Tenant 🔀 Vaca	ant	Special	Assessments \$	0	🔀 PU	JD HOA\$	42	] per year 🔀	per month
SUBJEC	Property Rights Appraised	Fee Simple	Leaseho	old Other	(describe)						
S	Assignment Type 🔀 Pi	urchase Transaction	Refina	ance Transaction	Other (de	escribe)					
	Lender/Client VELOC	IO MORTGAGE	LLC	Add	ress 5121 K	INGDOM WAY-	STE 300 RALE	EIGH NC 2	27607		
	Is the subject property curre	ntly offered for sale o	r has it been c	offered for sale in	the twelve month	s prior to the effective	date of this apprais	sal?	X	Yes No	
	Report data source(s) used,	offering price(s), and	date(s).	DOM 7;TF	RIANGLE MLS	S (PARAGON) #	2493298, SUE	BJECT LIS	TED AS AC	CTIVE ON	
	02/02/2023 FOR \$54	14,990 THEN P	ENDING C	ON 02/09/202	3 IN THE AM	<u>10UNT OF \$544</u>	,990.				
	I 🔀 did 🗌 did not ana	lyze the contract for	sale for the su	bject purchase tra	ansaction. Explain	the results of the ana	alysis of the contrac	t for sale or wh	hy the analysis	was not	
	performed. Arms leng	th sale;Arms lengt	h sale;THE C	ONTRACT AND	ADDENDA PRO	VIDED BY LENDER	R WERE REVIEW	ED BY APPR	AISER WITH	BUYER SIGNIN	IG ON
Ç	03/05/2023 AND THE SEL	LER SIGNING ON	03/06/2023.								
ž	Contract Price \$ 638,79		tract 03/06			e owner of public reco				TAX RECOR	
CONTRACT	Is there any financial assista	nce (loan charges, sa	ale concession	ns, gift or downpa	yment assistance	, etc.) to be paid by a	ny party on behalf o	of the borrower	r?	Yes	s 🗙 No
ၓ	If Yes, report the total dollar	amount and describe	the items to b	oe paid.	\$0;;						
	Note: Race and the racial	composition of the r	neighborhood	d are not apprais	al factors.						
	Neighborho	od Characteristics			One- Unit	Housing Trends		One- Uni	it Housing	Present Lai	nd Use %
	Location Urban		Rural	Property Values	Increasing	X Stable	Declining	PRICE	AGE	One-Unit	65 %
۵	Built-Up Over 75%	25-75%	Under 25%	Demand/Supply	Shortage	X In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	%
8	Growth Rapid	X Stable	Slow	Marketing Time	Under 3 mt	hs 3-6 mths	Over 6 mths	175 L	ow 0	Multi-Family	%
Ě	Neighborhood Boundaries	HWY 56 NO	RTH, HWY	Y 39 EAST, U	I.S. 1 WEST,	AND MITCHEL	MILL RD TO	1,400 H	igh 75	Commercial	%
BO	THE SOUTH.							420 Pr	red. 25	Other	35 %
<b>ЕІ</b> СНВОRНООD	Neighborhood Description	THE SUBJEC	CT S/D IS L	OCATED IN	A COUNTY S	ETTING, OFF HV	WY 401 AND TA	ARBORO F	RD, APPRO	X. 8 MILES N	NE OF
M	DOWNTOWN WAKE	FOREST, THE	CLOSEST	COMMERCIA	AL AREA. HW	Ys 96, 98, 401 &	U.S. 1 ARE WI	ITHIN 10 M	IINUTES LE	NDING	
	ACCESSIBILITY TO A	AMENITIES & EN	<u>MPLOYME</u>	NT CENTERS	S. RALEIGH IS	S LOCATED APP	PROX. 35 MINU	JTES, via H	IWY 401 TC	THE SOUT	H
	Market Conditions (including	support for the abov	e conclusions	S) TYPIC	AL MARKETING	TIME IS <3 MONTH	HS. PROPERTY V	ALUES HAVE	E BEEN INCR	EASING TO ST	TABLE IN
	THE PAST 12 MONTHS. I	HAVE CONSIDERE	ED RELEVAN	NT COMPETITIVI	E LISTINGS ANI	D/OR CONTRACT O	FFERINGS IN THI	E PERFORM	ANCE OF THI	S APPRAISAL	AND IN THE
	TRENDING INFORMATIO	N REPORTED IN TH	HIS SECTION	N. OTHER 25% L	JNDER PRESEN	IT LAND USE IS VA	CANT LAND.				
	Dimensions PER PLAT		LUDED PL	_AT Area	31799 sf	Sha	pe GEN.REC	TANGULA	R View N	;Res;	
	Specific Zoning Classificatio					RESIDENTIAL					
	Zoning Compliance 🔀 Le			Grandfathered Use		ig 💹 Illegal (descri	ibe)				
	Is the highest and best use of	of subject property as	improved (or								
								• —	No If No, des		HIGHEST
	AND BEST USE OF 1	THE SUBJECT P		IS ITS PRES	SENT USE DU	JE TO RESIDEN	TIAL ZONING	AND RESI	DENTIAL IN	IFLUENCE.	
	Utilities Public Oth		PROPERTY	/ IS ITS PRES	SENT USE DU ublic Other (de	JE TO RESIDEN' scribe)	TIAL ZONING /	AND RESID	DENTIAL IN		Private
SITE	Utilities Public Oth	THE SUBJECT P ner (describe)	PROPERTY	/ IS ITS PRES P Water	SENT USE DU ublic Other (de	JE TO RESIDEN' scribe) 'ELL	TIAL ZONING A  Off- site Impro	AND RESIC ovements - Typ PHALT	DENTIAL IN	IFLUENCE.	
SITE	Utilities Public Oth Electricity	THE SUBJECT P ner (describe)	PROPERTY V S	VIS ITS PRES P Water Sanitary Sewer	SENT USE DU ublic Other (de	JE TO RESIDEN' scribe) 'ELL EPTIC	TIAL ZONING A Off- site Impro Street ASF Alley NOI	AND RESIC ovements - Typ PHALT	DENTIAL IN	IFLUENCE. Public	Private
SITE	Utilities     Public     Oth       Electricity     Second       Gas     Second       FEMA Special Flood Hazard	THE SUBJECT P ner (describe)  LPGAS Area Yes	PROPERTY  V S  No FEI	/ IS ITS PRES P Water Sanitary Sewer MA Flood Zone	SENT USE DU ublic Other (de	JE TO RESIDEN scribe) 'ELL EPTIC FEMA Map # 37	TIAL ZONING A  Off- site Impro	AND RESIC ovements - Typ PHALT	DENTIAL IN	IFLUENCE. Public	Private
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LOAN#7570001153 File# A87558

There are 2 comparable	e nrone	erties cu	urrently	offered	for sale	in t	he subject neighborho	nod ranging i	n nrice	from \$ 579.555		to \$ 604	1,990	
										· · · · · · · · · · · · · · · · · · ·				•
				neignb						ice from \$ 539,99	0		32,990	
FEATURE		SUBJEC	Т				LESALE# 1			LESALE# 2		COMPARAB		3
Address 215 Scotland Dr				155 S	Scotlan	d Dr		75 Scotlar	nd Dr		1732	Longmont	Dr	
Youngsville, NC 2	27596	-3331		Youn	gsville,	NC:	27596-3330	Youngsvill	e, NC	27596-3329	Wak	e Forest, NO	27587	-5914
Proximity to Subject				0.15	miles N	J		0.36 miles	: N		3.92	miles W		
Sale Price	\$	63	8,790				\$ 667,005			\$ 698,025			\$	605,000
Sale Price/Gross Liv. Area	+		0 sq.ft.		198.81	sa ft	007,000		6 sq.ft.	000,020		166.94 sq.ft.	,	000,000
Data Source(s)	<b>T</b>	103.50	J oq.it.				0566;DOM 16			14001 · DOM 25		AGON/#249	1076·D	OM 16
										34901;DOM 25				
Verification Source(s)							TAX RECORD			TAX RECORD		E CO. TAX		
VALUE ADJUSTMENTS	DES	SCRIPTI	ION	DES	SCRIPTIO	N	+ (-) \$ Adjustment	DESCRIP*	TION	+ (-) \$ Adjustment	DE	SCRIPTION	+ (-) \$ A	djustment
Sales or Financing				ArmL	.th			ArmLth			ArmL	_th		
Concessions				Conv	;5000		-5,000	Conv;2072	2	-2,072	Conv	<b>/</b> ;0		0
Date of Sale/Time				s05/2	23:c02/2	23		s05/23;c1	0/23		s03/2	23;c02/23		
Location	N;Res			N;Re				N;Res;			N;Re			
Leasehold/Fee Simple		Simple			Simple			Fee Simpl	lo			Simple		
Site							15.000		E	10,000				15.000
	31799			1.52			-15,000	1.15 ac		-10,000				+15,000
View	N;Res			N;Re				N;Res;			N;Re			
Design (Style)		TRAN			TRANS	}		DT2;TRAI	)	0		TRAD		0
Quality of Construction	Q3			Q3				Q3			Q3			
Actual Age	0			0				0			7			+12,000
Condition	C1			C1				C1			C2			+10,000
Above Grade		Bdrms.	Baths		Bdrms. I	Baths		Total Bdrms.	Baths			Bdrms. Baths		-,
Room Count	8	4	3.1	9		3.1	0		3.1	0		5 4.0		-4,000
Gross Living Area		3,371			3,355		0		5 sq.ft.	0		3,624 sq.ft.		
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Basement & Finished	0sf			0sf				0sf			0sf			
Rooms Below Grade	<del>                                     </del>										_			
Functional Utility		RAGE			RAGE			AVERAGE				RAGE		
Heating/Cooling	EHP/	/CENT	<u> </u>	EHP/	CENT			EHP/CEN	T		EHP/	/CENT		
Energy Efficient Items	INS.V	MIND	ows	INS.V	VINDO	WS		INS.WIND	ows		INS.\	WINDOWS		
Garage/Carport	2ga2d	dw		2ga2	2dw		0	3ga3dw		-8,000	2ga2	dw		
Porch/Patio/Deck					VD PF	RCH		MD CVD I	PRCH			STOOP		+3,600
EXTERIOR AMENITIES	Scr.P			Scr.P			11,200	Scr.Prch	11011	11,200	Deck			+7,500
EXTERIOR FINISH		T&FBF			RCEME	ENIT	. 6 740	BKFT&FB	DC.			RCEMENT		+6,740
							+0,740							
AMENITIES	WLKI	IN AT	IIC	WLK	IN ATT			WLKIN AT			NON		^	+2,500
Net Adjustment (Total)				Ш		-	\$ -12,060		<b>X</b> -	\$ -18,872			\$	36,940
Adjusted Sale Price				Net Adj		1.8 %		Net Adj.	2.7 %		Net Ad			
of Comparables				Gross A	Adi. ∠	4.2 %	\$ 654,945	Gross Adi	3.0 %	\$ 679,153	Gross	Adj. 12.8 %	\$	641,940
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THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT (VELOCIO MORTGAGE O					
APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WOFFORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY		REPORTING THE F	EQUIREMENT OF THI	S APPRAISAL	REPORT
"THIS APPRAISAL REPORT IS NOT A HOME INSPECTION, THAT THE APPRAISER ONLY PERFORMED UPON TO DISCLOSE CONDITIONS AND / OR DEFECTS IN THE PROPERTY.	A VISUAL OBSERVATION OF ACCES	SIBLE AREAS AND	THE THE APPRAISAL	CANNOT BE	RELIED
* I HAVE NO CURRENT INTEREST IN THE SUBJECT PROPERTY OR THE PARTIES INVOLVED.					
**THE APPRAISER HAS COMPLETED 350+ APPRAISALS IN THE SUBJECTS MARKETING AREA IN THE	PAST 6-12 MONTHS. THE APPRAISE	RS HOME AND/OF	OFFICE IS APPROXI	MATELY 25 M	ILES FROM
THE SUBJECT PROPERTY. DATA SOURCES INCLUDE: TRIANGLE MLS (PARAGON), COUNTY TAX REC *ALL THE COMPS SELECTED WERE GIVEN CREDENCE IN THE FINAL VALUE. FINAL RECONCILIATION	•	•	FOTED ALONG WITH	LOVED 00 . V	TARC OF
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*I HAVE PERFORMED NO SERVICES AS AN APPRAISER, REGARDING THE PROPERTY THAT IS THE	SUBJECT OF THIS REPORT WITHIN 1	THE 3 YEAR PERIO	D IMMEDIATELY PRE	CEDING THE	AGREEMENT
TO ACCEPT THIS ASSIGNMENT					
*THE GLA ADJUSTMENTS ARE BASED ON A PERCENTAGE (TYPICALLY 25-40%) OF THE SALES PR GENERAL KNOWLEDGE AND LOCAL BUILDERS.	ICE GLA OF THE COMPARABLES S	SELECTED ALONG	WITH MARSHALL A	ND SWIFT CO	OST SERVICE,
*THE COMPARABLES SELECTED HAVE BEEN DRIVEN BY AND VIEWED FROM THE STREET BY THE	PPRAISER.				
*A HEAD/SHOULDERS OBSERVATION OF THE ATTIC/CRAWL SPACE WAS PERFORMED AT THE TIME	OF INSPECTION (WHEN ACCESSIBI	LE/APPLICABLE).			
*NO VALUE WAS GIVEN TO PERSONAL PROPERTY IN THE APPRAISAL REPORT.					
"IT IS THE APPRAISER'S OPINION THAT THE EXPOSURE TIME FOR THE SUBJECT RANGES FROM 1- AND THE APPRAISER'S KNOWLEDGE OF THE SUBJECT AREA.THE SUBJECTS EXPOSURE TIME, BAS					
IF THE SUBJECT PROPERTY WAS BUILT BEFORE 1978, IT MAY CONTAIN LEAD BASED PAINT, BUT TO		LD 300 B/110 /114B	WWW.CETHVO THVIE TT	END IO OTTE	, L. L.
*SEARCH CRITERIA INCLUDED PROPERTIES LOCATED IN THE SUBJECTS SPECIFIC MLS AREA (NOT	ED ABOVE). SEARCH CRITERIA INCL	LUDED PROPERTI	ES THAT SOLD WITHI	N 90 DAYS, 6	MONTHS
AND UP TO ONE YEAR IN TIME PER USPAP GUIDELINES. THE RESULT OF THE SEARCH PRODUCED					
SELECTED AND USED IN THE REPORT ARE THE MOST SIMILAR IN DESIGN, AGE, PROXIMITY AND AI CLOSED SALES WITHIN THE PAST 90 DAYS. HOWEVER, IN SOME CASES, IT IS NOT POSSIBLE TO H					
REPORT REVEAL A FAIRLY NARROW, THEREFORE RELIABLE INDICATION OF VALUE.	AVE 3 COMPANABLE SALES THAT OF	LOSED IN THE FA	51 90 DATS. THE COM	NF 3 SELECTE	LD IN THE
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THE MORTGAGE NOTE THAT YOU WILL OBTAIN. THE BORROWER IS NOT THE CLIENT BUT WILL	PROVIDED A COPY OF THE APPRAIS	SAL BY LAW FRO	M THE LENDER. HOW	EVER, IF TH	IERE IS A
CONTROVERSY BASED ON THE VALUE DERIVED, THE BORROWER SHOULD CONTACT LOCAL REA	ALTORS THAT COULD PROVIDE AD	DITIONAL COMPA	RABLES TO THE LEN	IDER FOR TH	IE APPRAISER
TO ANALYZE. THIS IS CALLED "VALUE APPEAL PROCESS".  THE APPRAISER DOES ACKNOWLEDGE THE WORD "SUMMARY" IS NOTED IN THIS APPRAISAL REPORTS.	ORT IN AREAS AND LAM AWARE THIS	S IS NOT LISPAP (	OMPLIANT AS OF JAN	N 1 2014· HO	WEVER THE
WORD IS EMBEDDED IN THE SOFTWARE AND THE APPRAISER CANNOT REMOVE IT WITHOUT THE			CIVII EIJUVI 71C CI OJU	1. 1 2014, 110	***************************************
No employee, director, officer or agent of the lender, or any other third party ac	ing as a joint venture partne	r, independen	contractor, appr	aisal	
management company, or partner on behalf of the lender has influenced or atte			_		
assignment through coercion, extortion, collusion, compensation, instruction, in					
contracted by anyone other than the intended user (lender/client as identified o appointment to enter the property. I agree to immediately report any unauthorize					e an
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

# Uniform Residential Appraisal Report File# LOAN# / A87558

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER THAD S. AVENT A#3012	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name THAD S. AVENT #A3012	Signature
Company Name AVENT-PERMENTER GROUP, INC.	Company Name
Company Address P.O. BOX 20315	Company Address
RALEIGH, NC 27619	
Telephone Number (919) 553-3945	Telephone Number
Email Address APG@NC.RR.COM	Email Address
Date of Signature and Report 08/22/2023	Date of Signature
Effective Date of Appraisal 07/26/2023	State Certification #
State Certification # A3012	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NC	
Expiration Date of Certification or License 06/30/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
215 Scotland Dr	Did inspect exterior of subject property from street
Youngsville, NC 27596-3331	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 650,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name CLEAR FALLS VALUATION, LLC	COMPARABLE SALES
Company Name VELOCIO MORTGAGE LLC	
Company Address 5121 KINGDOM WAY-STE 300 RALEIGH NC	Did not inspect exterior of comparable sales from street
<u>27607</u>	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005

LOAN#7570001153 File# A87558

FEATURE	SUBJECT			LESALE# 4		COMI	PARABI	LESALE# 5		COMPARA	ABLE SA	ALE# 6
Address 215 Scotland Dr		185 Scotland	. – .		270 S		-			Scotland D		
Youngsville, NC 2	27596-3331	Youngsville, N	NC :	27596-3330	Young	gsville	, NC	27596-3331	Your	ngsville, NO	C 275	96-3331
Proximity to Subject		0.20 miles N		T.	0.12 r	niles	SW	Ι.		miles S		
Sale Price	\$ 638,790			\$ 569,990				\$ 641,370			\$	691,115
Sale Price/Gross Liv. Area	\$ 189.50 sq.ft.						7 sq.ft.			203.69 sq.		
Data Source(s)				80303;DOM 55				3948;DOM 53				32;DOM 29
Verification Source(s)	DE0001071011			TAX RECORD				TAX RECORD				RECORD
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	١	+ (-) \$ Adjustment		CRIPTI	ION	+ (-) \$ Adjustment		SCRIPTION	+ (	(-) \$ Adjustment
Sales or Financing		ArmLth			Listing				Listir			
Concessions		Conv;0		0	0%Ch					hng;0		
Date of Sale/Time Location	N.D.	s03/23;c02/2	:3		c03/2				c07/2			
Leasehold/Fee Simple	N;Res;	N;Res;			N;Res				N;Re			
Site	Fee Simple 31799 sf	Fee Simple 31363 sf		0	Fee S 30231	•	9	0	1.06	Simple		10.000
View	N;Res;	N;Res;		0	N;Res			0	N;Re			-10,000
Design (Style)	DT2;TRANS	DT2;TRAD		0	DT2;T		2			TRANS		
Quality of Construction	Q3	Q3		0	Q3	IIAIN	<u> </u>		Q3	ITIANO		
Actual Age	0	0			0				0			
Condition	C1	C1			C1				C1			
Above Grade	Total Bdrms. Baths		aths			3drms.	Baths		Total	Bdrms. Bath	ns	
Room Count	8 4 3.1		1.0	-4,000	_	4	3.1	0		4 3.1	_	0
Gross Living Area	3,371 sq.ft.	3,142 s		+14,900			5 sq.ft.	_		3,393 sq.		0
Basement & Finished	0sf	0sf	,	117,500	0sf	2,000	1		0sf	2,200 04.		
Rooms Below Grade	30.	331			551				551			
Functional Utility	AVERAGE	AVERAGE			AVER	AGF			AVF	RAGE		
Heating/Cooling	EHP/CENT	EHP/CENT			EHP/					/CENT		
Energy Efficient Items	INS.WINDOWS		NS		INS.W					WINDOW:	s	
Garage/Carport	2ga2dw	2ga2dw			2ga2c				2ga2		-	
Porch/Patio/Deck	LG CVD PRCH		•	+3,600			RCH	+1 200		CVD PRCI	Н	+1,200
EXTERIOR AMENITIES	Scr.Prch	Scr.Prch		10,000	Scr.Pi		11011	11,200	Scr.F			11,200
EXTERIOR FINISH	BKFT&FBRC	FIBERCEME	NT	+6,740			RC			RCEMEN	IT	+6,740
AMENITIES	WLKIN ATTIC	NONE		+2,500					NON			+2,500
Net Adjustment (Total)			-	\$ 23,740				\$ 1,200			\$	440
Adjusted Sale Price		Net Adj. 4.	.2 %		Net Adj.		0.2 %	,	Net Ac	j. 0.1	%	
of Comparables		Gross Adj. 5.	.6 %	\$ 593,730	Gross A	dj.	0.2 %	\$ 642,570	Gross	Adj. 3.0	% \$	691,555
Report the results of the research	and analysis of the prior	r sale or transfer his	story	of the subject property	and com	nparabl	le sales	(report additional prior	sales or	page 3).		
			- 1					01404040150415#				ECALE# 6
ITEM	Sl	JBJECT		COMPARABLE SA	LE# 4		C	OMPARABLE SALE#	5	COMP	ARABL	ESALE# 6
Date of Prior Sale/Transfer	Sl	JBJECT		COMPARABLE SA	LE# 4		C	OMPARABLE SALE#	5	COMP	ARABL	ESALE# 6
Date of Prior Sale/Transfer												
Date of Prior Sale/Transfer				PARAGON/TAX (			PARA	AGON/TAX CARD		PARAGO	ON/TA	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	PARAGON/ 06/27/2023	TAX CARD	(	PARAGON/TAX ( 06/27/2023	CARD		PARA 06/27	AGON/TAX CARD		PARAGO 06/27/20	DN/TA 123	X CARD
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi YEAR WAS RESEARCH APPEAR TO HAVE BEEN Analysis/Comments	PARAGON/ 06/27/2023 story of the subject pro ED USING COUN	TAX CARD perty and compara	able s	PARAGON/TAX ( 06/27/2023 sales A S DS AND TRIANG	CARD EARC	H OF	PARA 06/27	AGON/TAX CARD 1/2023 IPS 4, 5, & 6 SAL	ES H	PARAGO 06/27/20 ISTORY F	ON/TA 23 FOR T	X CARD

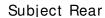
# Subject Photo Page

Borrower	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Landau/Oliant	VELOCIO MODTO ACE LLO			



# Subject Front

215 Scotland Dr 638,790 Sales Price GLA 3,371 Total Rooms 8 Total Bedrms 4 Total Bathrms 3.1 Location N;Res; N;Res; 31799 sf View Site Quality Q3 0 Age





Subject Street



Form PIC4x6.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

# Photograph Addendum

Borrower	MICHAEL BROOK							
Property Address	215 Scotland Dr							
City	Youngsville	County	FRANKLIN	State	NC	Zip Code	27596-3331	
Lender/Client	VELOCIO MORTGAGE LLC							





SIDE ANGLE SIDE ANGLE





CRAWL SPACE

WALK-IN FLOORED ATTIC

# Interior Photos

Borrower	MICHAEL BROOK							
Property Address	215 Scotland Dr							
City	Youngsville	County	FRANKLIN	State	NC	Zip Code	27596-3331	
Lender/Client	VELOCIO MORTGAGE LLC							





LIVING ROOM BREAKFAST AREA





KITCHEN OFFICE





HALF BATH BEDROOM

# Interior Photos

Borrower	MICHAEL BROOK							
Property Address	215 Scotland Dr							
City	Youngsville	County	FRANKLIN	State	NC	Zip Code	27596-3331	
Lender/Client	VELOCIO MORTGAGE LLC							





BATHROOM RECREATION ROOM





BEDROOM BATHROOM





BEDROOM BATHROOM

# Interior Photos

Borrow er	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Lender/Client	VELOCIO MORTGAGE LLC			



**BEDROOM** 

# Comparable Photo Page

Borrower	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Lender/Client	VELOCIO MORTGAGE LLC			



# Comparable 1

155 Scotland Dr

Prox. to Subject 0.15 miles N Sale Price 667,005 3,355 Gross Living Area Total Rooms 9 Total Bedrooms 3 Total Bathrooms 3.1 Location N;Res; N;Res; View 1.52 ac Site Quality Q3 Age 0



# Comparable 2

75 Scotland Dr

Prox. to Subject 0.36 miles N 698,025 Sale Price 3,355 Gross Living Area Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 N;Res; Location View N;Res; 1.15 ac Site Q3 Quality Age



### Comparable 3

1732 Longmont Dr

3.92 miles W Prox. to Subject 605,000 Sale Price 3,624 Gross Living Area Total Rooms 11 Total Bedrooms 5 Total Bathrooms 4.0 Location N;Res; N;Res; View 9583 sf Site Quality Q3 Age

# Comparable Photo Page

Borrower	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Lender/Client	VELOCIO MORTGAGE LLC			



# Comparable 4

185 Scotland Dr

0.20 miles N Prox. to Subject Sale Price 569,990 3,142 Gross Living Area Total Rooms 10 Total Bedrooms 4 Total Bathrooms 4.0 Location N;Res; N;Res; View 31363 sf Site Quality Q3 Age



# Comparable 5

270 Scotland Dr

Prox. to Subject 0.12 miles SW 641,370 Sale Price Gross Living Area 3,355 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 N;Res; Location N;Res; View Site 30231 sf Q3 Quality Age



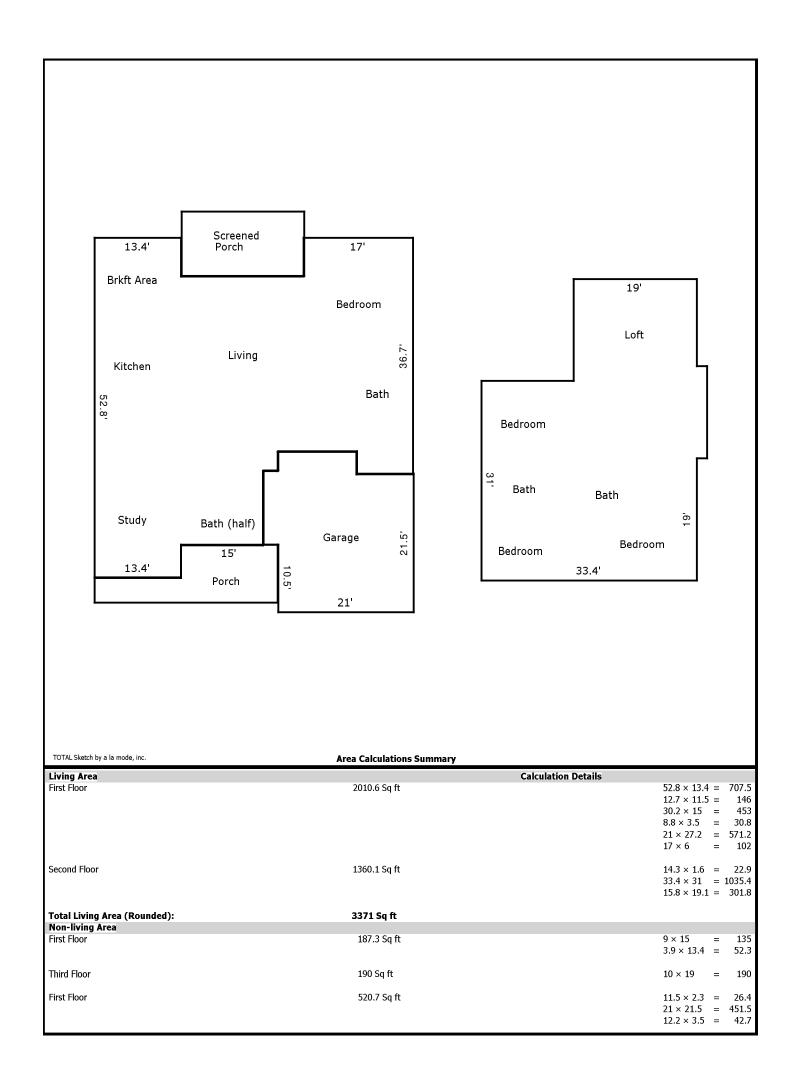
# Comparable 6

295 Scotland Dr

0.18 miles S Prox. to Subject 691,115 Sale Price Gross Living Area 3,393 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; N;Res; View 1.06 ac Site Quality Q3 0 Age

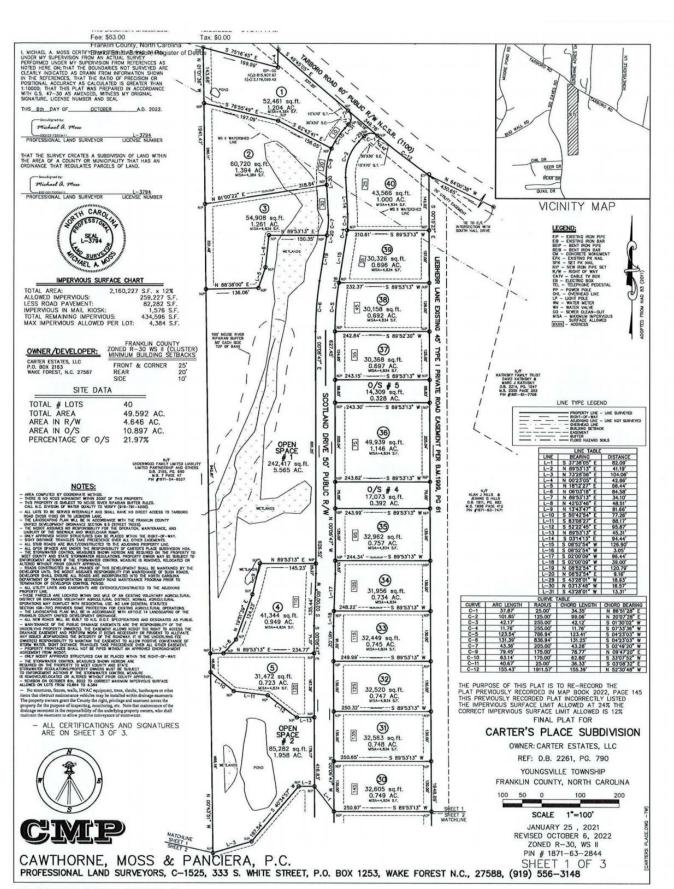
# **Building Sketch**

Borrower	MICHAEL BROOK							
Property Address	215 Scotland Dr							
City	Youngsville	County	FRANKLIN	State	NC	Zip Code	27596-3331	
Lender/Client	VELOCIO MORTGAGE LLC							



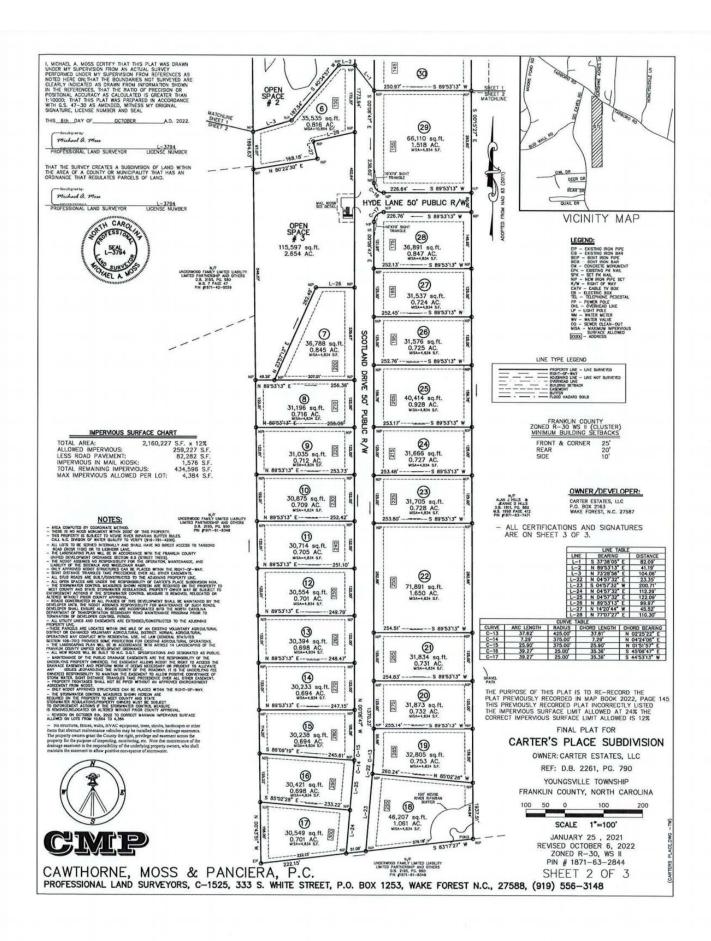
# Plat Map

Borrower	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Lender/Client	VELOCIO MORTGAGE LLC			



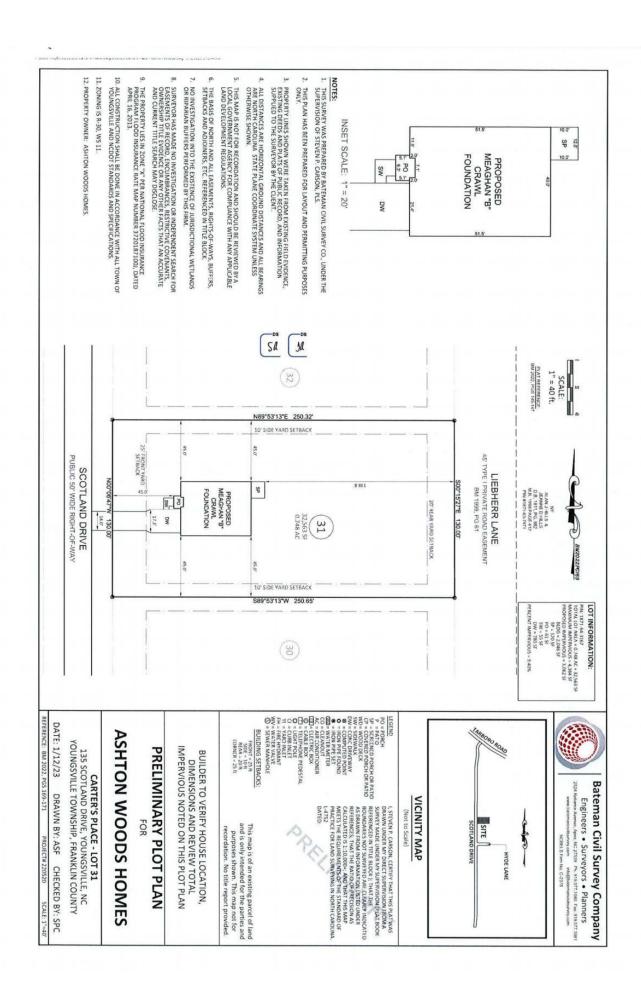
# Plat Map

Borrower	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Landar/Cliant	VELOCIO MORTGAGE LLC			



### Plat Map

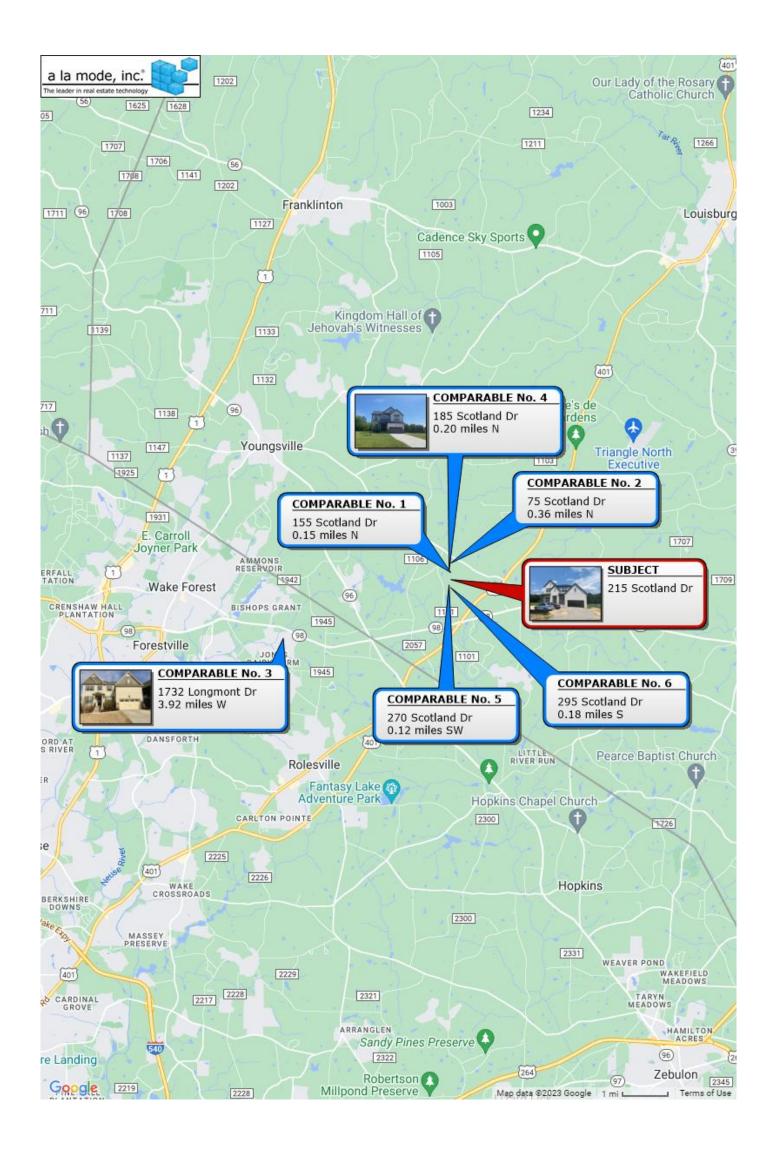
Borrower	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Lender/Client	VELOCIO MORTGAGE LLC			





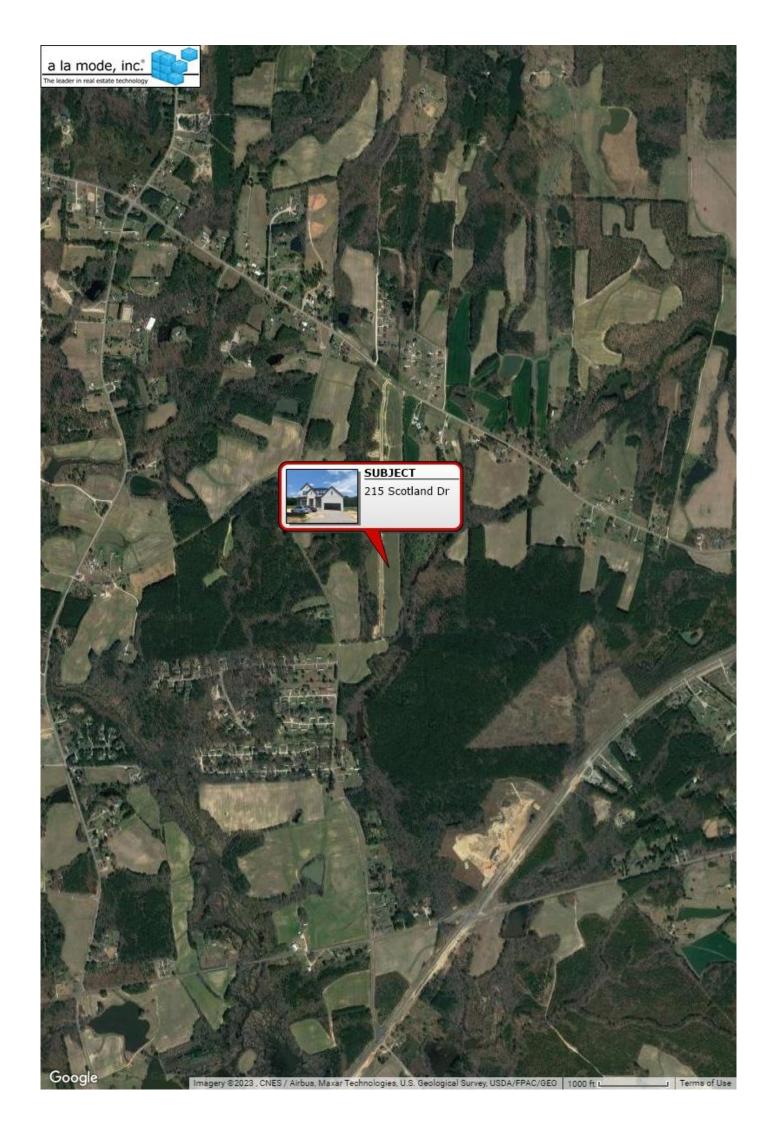
### Location Map

Borrow er	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Lender/Client	VELOCIO MORTGAGE LLC			



# **AERIAL**

Borrower	MICHAEL BROOK							
Property Address	215 Scotland Dr							
City	Youngsville	County	FRANKLIN	State	NC	Zip Code	27596-3331	
Lender/Client	VELOCIO MORTGAGE LLC							



ocuoign Livelope ID.

Dynamic Builder



# Ashton Woods Homes ASHTON OPTION & STYLE SELECTIONS FORM 808400

Page 14 of 14

First Printed: March 05, 2023

Purchasers Name: Michael Brook & Morgan Mithlo

Home Phone: Business / Cell Phone: (951) 240-1561 Sales Representative: Sarah Cooper

Community: CCHCA (Carter's Place CCH)

Section / Block / Lot: 24

Lot ID: 155976 Offer ID: 142663 Municipal Address: 215 Scotland Drive Stage: 0 Pre Start Floorplan: 3302/C

Purchaser has selected the items listed below as optional extras to be incorporated into the above home. All optional extras deposits not included in the purchase price of the home and any required administration fees must be paid upon submission of this request. Any credits that may be due to Purchaser will be rendered at closing. Incorporation of these optional extras into the home is contingent on acceptance of this request by Builder/Seller's main office and receipt by Builder/Seller of all amounts due for such optional extras. If any of the optional extras below are not incorporated into the above home for any reason, Purchaser will accept a full refund for said optional extras as Purchaser's sole and exclusive remedy without further recourse. In the event Purchaser any losses incurred.

Comment:

# TRANSACTIONS/PAYMENTS

Pricing:			
Floorplan Base Price	554,990.00		
Elevation Premium	5,000.00		
Lot Adjustment (Lot Premium - Lot Discount)	12,000.00		
Catalog Options	35,525.00		
Opt-Struct	35,525.00		
Opt-Design	0.00		
Misc Options	0.00		
Total Options	35,525.00		
Subtotal: Price			
Credits:			
Base House Discount/Incentive	12,000.00		
Other Discount	0.00		
Subtotal: Credits	12,000.00		
Purchase Price Total	595,515.00		
Catalog Options Outstanding Approval	43,175.00		
Misc Options Outstanding Approval	0.00		
Pending Purchase Price	638,690.00		
Deposits Acquired:	29,775.00		
Deposits Received:	29,775.00		

Related Lot Option & Style Forms: 806208

— Docusigned by: Milliaul Brook	3/5/2023
Perender	Date
Morgan Mitulo	P3/5/2023
F CONTRACT by:	Date 3/5/2023
Addle Fulmer	385/15053
Sales Representative	Date
Killië Simmons	376/2023
Operation's Manager	Date

808400 03/05/2023 15:52:52

https://db.greatbuildersolutions.com/de/de maintain option selection lot-option-and-rule-form-print.php

14/14

# **Market Conditions Addendum to the Appraisal Report**

LOAN#7570001153 File No. A87558

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.						
Property Address 215 Scotland Dr	isai reports with an effectiv	City Youngsvi		State NC	ZIP Code 275	:96-3331
Borrower MICHAEL BROOK			mio .			30 0001
Instructions: The appraiser must use the information req	uired on this form as the ba	asis for his/her conclusion	s, and must provide support	for those conclusi	ons, regarding	
housing trends and overall market conditions as reported	I in the Neighborhood secti	on of the appraisal report f	orm. The appraiser must fill	in all the informatio	n to the extent	
it is available and reliable and must provide analysis as ir	ndicated below. If any requi	red data is unavailable or i	is considered unreliable, the	appraiser must pro	ovide an	
explanation. It is recognized that not all data sources will	be able to provide data for	the shaded areas below; i	f it is available, however, the	appraiser must inc	clude the data	
in the analysis. If data sources provide the required infor	ŭ		·	ŭ	•	
average. Sales and listings must be properties that comp				sed by a prospectiv	e buyer of the	
subject property. The appraiser must explain any anomal					O	
Inventory Analysis  Total # of Comparable Sales (Settled)	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing	Overall Trend  Stable	Declining
Absorption Rate (Total Sales/Months)	134 22.33	181 60.33	142 47.33	Increasing	X Stable	Declining
Total # of Comparable Active Listings	56	49	94	Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.5	0.8	2.0	Declining	➤ Stable	Increasing
Median Sale & List Price, DOM, Sale/ List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	<u> </u>
Median Comparable Sale Price	\$410,000	\$419,900	\$415,000	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	24	12	21	Declining	X Stable	Increasing
Median Comparable List Price	\$490,000	\$500,000	\$499,910	Increasing	★ Stable	Declining
Median Comparable Listings Days on Market	33	14	18	Declining	Stable	Increasing
Median Sale Price as % of List Price	100.00	100.24	100.00	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance		<b>⋈</b> No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the pas			•	-	-	
fees, options, etc.). COMPS 1 & 2 HAD SE		•				
THE SALES COMPARISON ANALYSIS S						
SUBJECT'S ZIP CODE, WHEREAS THE	STAIS OF THE U	HAR ARE SPECIFI	C TO THE SUBJEC	I S/D OF CAI	HIERS PLAC	<b>,</b> ⊑.
Are foreclosure sales (REO sales) a factor in the market?	? Yes X No	If yes, explain (includ	ling the trends in listings and	d sales of foreclose	d properties)	
FORECLOSURE SALES ARE NOT PREV						RARI F
PROPERTY.	VALETAT IIV TITIO IVII	u u ce i ii vo i u ce i ce i	IND THERE ONE IN	<u> </u>	3 710 00 WII 71	III II III III II II II II II II II II
Cite data sources for above information. TRIAN	IGLE MLS (PARAG	ON), TARR REPOR	RT SMA PUBLICATIO	ONS		
		, ,	II, OWN I ODLIONIN	J140		
			TT, OWNT OBLIGATIO	5110		
Summarize the above information as support for your co	ŭ	ood section of the apprais	al report form. If you used ar	ny additional inform		
an analysis of pending sales and/or expired and withdraw	vn listings, to formulate you	ood section of the apprais ir conclusions, provide bo	al report form. If you used ar th an explanation and suppo	ny additional inform	ons.	
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Freddie Mac Form 71 March 2009

# LICENSE

Borrow er	MICHAEL BROOK			
Property Address	215 Scotland Dr			
City	Youngsville	County FRANKLIN	State NC	Zip Code 27596-3331
Lender/Client	VELOCIO MORTGAGE LLC			



No. A87558

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Condition Ratings and Definitions

#### C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

### C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

#### C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

#### **C**4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

### C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

### C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

### **Quality Ratings and Definitions**

### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

### 02

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Quality Ratings and Definitions (continued)

#### 0.3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

#### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

#### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

### Definitions of Not Updated, Updated, and Remodeled

### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

### **Explanation of Bathroom Count**

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В .	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road Contracted Date	Location  Date of Sale/Time
Cash	Cash	
Comm	Commercial Influence	Sale or Financing Concessions  Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in Ind	Interior Only Stairs Industrial	Basement & Finished Rooms Below Grade Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions  Basement & Finished Rooms Below Grade
rr RT	Recreational (Rec) Room Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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