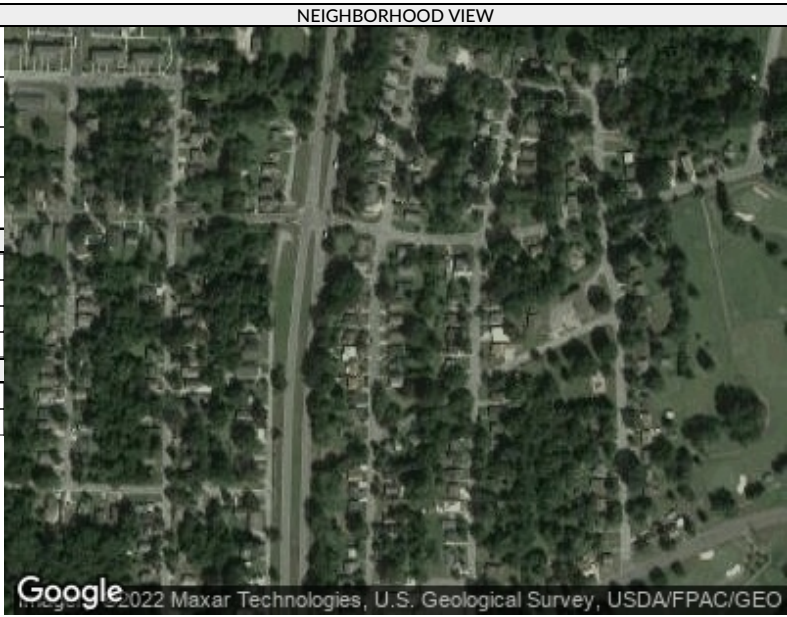


BORROWER/CLIENT		SUMMARY	
Borrower Robert Adams		<b>Opinion of Market Value</b> <b>\$152,000</b>	
Co Borrower			
Lender Commercial Lender LLC.		Effective Date 08/08/2022	
Address PO Box 3201, Vernon, CT 06066		Date Collection Source Third Party Interior Data Collection - ProxyPics	

SUBJECT			
Address 1015 Richland St, High Point, NC 27260			
County Guilford County	Parcel 0174191	Condition C3	Quality Q4
Age 66	Lot Size 6970 sf	Type	Style 1;Duplex
Above SQFT 1232	Rooms 6	Bedrooms 2	Bathrooms 2
Garage 4dw	Basement ;;in	Heating & Cooling EBB;Central	PUD
HOA 0.0;			

NEIGHBORHOOD CHARACTERISTICS		
Location Suburban	Built Up Over 75%	Growth Stable
Property Value Stable	Demand/Supply In balance	Market Time 3-6 months
Zoning RM-8;R8 R8	Compliance Legal	
Highes & Best Use Comments Present Use		
NEIGHBORHOOD AGE/PRICE		
	Price By \$1000	Age By Years
Low	\$14	4
High	\$285	122
Predominant	\$150	64
PRIOR SALE WITHIN 36 MONTHS		
Prior	Purchase Date	Data Source
\$0.00	N/A	

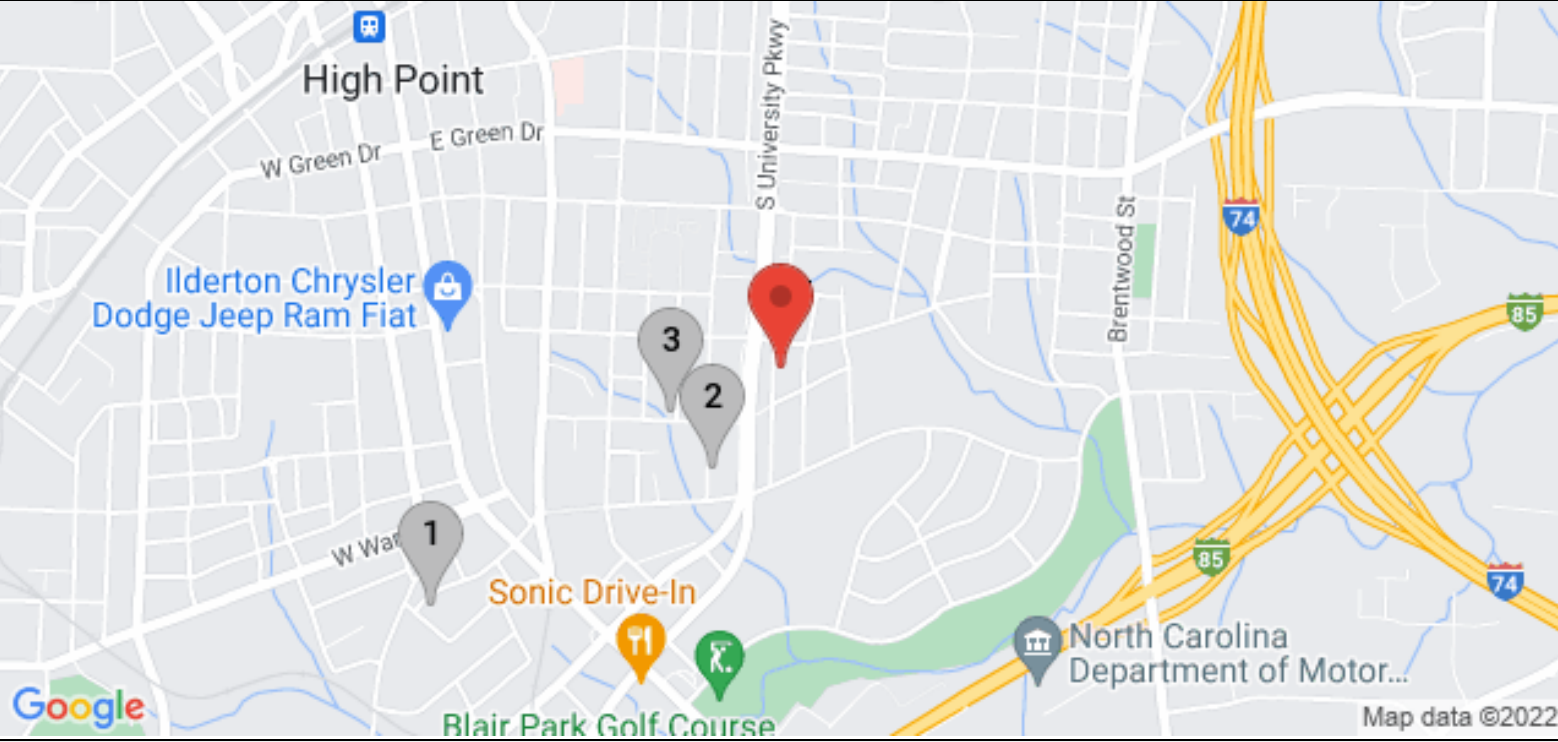


NEIGHBORHOOD COMMENTS
The subject is located in a neighborhood with similar housing, both single family and multi family homes.

**COMPARABLES**

SUBJECT		COMPARABLE SALE #1				COMPARABLE SALE #2				COMPARABLE SALE #3			
													
Address		Address				Address				Address			
1015 Richland St, High Point, NC 27260		313 W Kearns Avenue, High Point, NC 27260				1207 Asheboro Street, High Point, NC 27260				930 Randolph Street, High Point, NC 27260			
Distance	0.000	1.34 miles				0.37 miles				0.38 miles			
Sales Price		\$160,000.00				\$145,000.00				\$145,000.00			
Data Source		TRIAD #1044812;DOM 213				TRIAD #1058697;DOM 84				TRIAD #1052202;DOM 41			
DATA POINT	DESCRIPTION	DESCRIPTION	ADJUSTMENT		DESCRIPTION	ADJUSTMENT		DESCRIPTION	ADJUSTMENT				
Sale/Contract		s;05/22;N	\$0.00		s;05/22;N	\$0.00		s;01/22;N	\$0.00				
Location	N;Res;;	N;Res;;	\$0.00		N;Res;;	\$0.00		N;Res;;	\$0.00				
View	N;Res;;	N;Res;;	\$0.00		N;Res;;	\$0.00		N;Res;;	\$0.00				
Site	6970 sf	9583 sf	\$0.00		14810 sf	\$0.00		7841 sf	\$0.00				
Style	1;Duplex	1;DUPLEX	\$0.00		1;Duplex	\$0.00		1;Duplex	\$0.00				
Quality	Q4	Q4	\$0.00		Q4	\$0.00		Q4	\$0.00				
Age	66	68	\$0.00		66	\$0.00		61	\$0.00				
Condition	C3	C3	\$0.00		C3	\$0.00		C3	\$0.00				
Above Grade Room Count	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	
	6	2	2	6	2	2	7	4	4	6	2	2	
Gross Living Area	1232 sf	1235 sqft.	-\$135.00		1190 sqft.	\$1,890.00		1066 sqft.	\$7,470.00				
Basement/Finished	::in	::in	\$0.00		::in	\$0.00		::in	\$0.00				
Heating & Cooling	EBB;Central	FWA;Central	\$0.00		FWA;Central	\$0.00		FWA;Central	\$0.00				
Garage	4dw	4dw	\$0.00		4dw	\$0.00		4dw	\$0.00				
			\$0.00			\$0.00			\$0.00				
			\$0.00			\$0.00			\$0.00				
Net Adjust. (Total)			-\$135.00			-\$1,107.40			\$7,480.40				
Adjust. Price			\$159,865.00			\$143,892.60			\$152,480.40				

COMPARABLES SUMMARY



DETAILED COMPARABLES REPORT

ID	Price	Date Sold	Distance	Condition	Age	Sq.Ft.	Rooms	Beds	Baths	Garage	Basement
*	-	-	0.00	C3	66	1232	6	2	2	4dw	::in
1	\$160,000.00	s:05/22;N	1.34 miles	C3	68	1235	6	2	2	4dw	::in
2	\$145,000.00	s:05/22;N	0.37 miles	C3	66	1190	7	4	4	4dw	::in
3	\$145,000.00	s:01/22;N	0.38 miles	C3	61	1066	6	2	2	4dw	::in

MARKET VALUE OPINION

Appraiser Comments  
 I have not inspected the subject property. The scope of the inspection included an interior inspection of the property by a third party identified on the inspection report. Condition was determined by reviewing the observational data within the inspection report. An extraordinary assumption is made that this information is correct. GLA was taken from the interior inspection that was provided to the appraiser. The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal. Please note the borrower is not an intended user of this report. If there are corrections needed on the report they should be directed to the ordering lender who is the client and intended user of the report. The interior photos indicate some updating has taken place on the subject. This was taken into account in the condition rating and the sales used are reported as similar. All sales were considered in the final reconciliation of value.

APPRAISER

APPRAISAL SUMMARY

Signature <i>Paul Link</i>	Address 1015 Richland St, High Point, NC
Name Paul Link	Appraised Value Of Subject Property \$152,000.00
Date of Signature 08/09/2022	Client Name eValuation ZONE, Inc.
Effective Date 08/08/2022	Lender Name Commercial Lender LLC.
License Type Certified residential	Lender Address PO Box 3201, Vernon, CT 06066
License State NC	
License Number A3655	
License Expiration 06/30/2023	

**PURPOSE OF THE ASSIGNMENT**

The purpose of this assignment is to determine the market value for the subject property as defined below.

**INTENDED USE AND USER**

This report is intended for financial decision-making by the client.

**SCOPE OF WORK**

The report is intended to deliver a sufficient amount of information and analysis to understand the rationale for the opinions and conclusions to develop credible assignment results. The appraiser did not inspect the property identified in this report but did rely upon a data collection report on the subject property, and the immediate neighborhood was performed by a third party. This appraisal report was completed from the appraiser's desk, and photos of the comparable sales were taken from local MLS databases, online sources, and/or a property inspection report. The sales comparison approach was completed using the information provided by third-party data providers that consist of a compilation of public records, MLS, and other online real estate information which is deemed to be reliable and acceptable in the industry. The appraiser did not complete the cost approach or income approach, as these approaches were not necessary to return credible results.

**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 considers his 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; (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. Source: OCC 12 CFR Part 44.

**EXTRAORDINARY ASSUMPTIONS/HYPOTHETICAL CONDITIONS**

This appraisal is based on an exterior inspection of the subject property and, as such, was relied upon for readily observable features of outside the property. The appraiser makes the Extraordinary Assumption that the condition of the interior is similar to the observable portions of the exterior of the residence. If the condition of the interior varies from the appraiser's Extraordinary Assumption, the difference in condition may have an impact on value. Also, if there are any unforeseen deferred maintenance items, this may have an impact on value. These Extraordinary Assumptions, if found to be inaccurate, may significantly impact the conclusions, findings, and appraised value.

**APPRAISER'S CERTIFICATION:** The appraiser certifies and agrees that to the best of his or her knowledge and belief:

1. The facts and data reported by the appraiser and used in the appraisal process are true and correct.
2. The analyses, opinions, and conclusions in this report are limited only by assumptions and limiting conditions stated in this report and are my personal, impartial, and unbiased professional analysis, opinions, and conclusions.
3. Unless otherwise specified in this report, I have no present or prospective interest in the property that is the subject of the work under review and, unless otherwise specified in the report, no personal interest with respect to the parties involved.
4. Unless otherwise specified in this report, I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three years immediately preceding acceptance of this assignment.
5. I have no bias with respect to the real property that is the subject of this report or to the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of predetermined value or direction in value that favors the cause of the client, the amount related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report was prepared in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP).
9. I did not inspect the interior or exterior of the subject's real property of the report unless otherwise noted.
10. No one provided significant real property appraisal assistance to the person signing this report unless otherwise noted. Any individuals who provided significant real property appraisal assistance are identified in this report, along with a description of the assistance provided.
11. The real property interest being appraised is Fee Simple with no liens or encumbrances and a good marketable title unless otherwise noted. The appraiser will not be responsible for matter of a legal nature that affect either the property being appraised or the title to it. The property is identified by the address or county parcel number when available.
12. The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions and such other specific and limiting conditions as set forth in the report.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the real property that is the subject of this or the title thereto, nor does the appraiser render any opinions to the title, which is assumed to be good and marketable. The property is appraised on the basis of it being under responsible ownership.
2. 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.
3. The appraiser has noted in the appraisal report any adverse conditions observed during the analysis of the subject's real property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the real property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the real property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. 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, the appraisal report must not be considered an environmental assessment of the real property.
4. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
5. Disclosure of the contents of the appraisal report is governed by the Uniform Standards of Professional Appraisal Practice (USPAP).
6. Neither all, nor any part of the content of the report or copy thereof (including the conclusions of the appraisal, the identity of the appraiser, professional designations, reference to professional appraisal organizations, or the firm with which the appraiser is connected) shall be used for any purposes by anyone, but the client specified in the report.
7. No change of any item in the report shall be made by anyone other than the appraiser, and the appraiser shall have no responsibility for any such unauthorized change.

**ADDITIONAL CERTIFICATIONS:**

- I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I HAVE performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Comments: N/A

## Neighborhood

Any views seen from the home?	Residential
Any located directly next to the property?	Residential

## Street/Parking/Garage

Street/Alley/None?	None
Parking Type	None

## Utilities

Electric	Public
Gas	---
Sewer	---
Cooling Type	---
Water	---
Heating Type	Other

## Exterior Materials

Foundation Wall Material	---
Exterior Walls Material	Brick
Roof Material	---
Gutter And Downspouts Material	---
Window Material	---

## Interior Materials

Appliances	Refrigerator, Stove
Bathroom Floors	Tile, Laminate

# Interior Materials

Walls	Drywall
Floors	Laminate, Carpet

## Property Data

Above Grade GLA	---
Above Grade Rooms	---
Above Grade Bedrooms	2
Above Grade Bathrooms	2
Basement Below Grade GLA	---
Below Grade Rooms	0
Below Grade Bedrooms	0
Years Owned	40
Below Grade Bathrooms	0
Required Repairs	House needs overall repairs throughout.
Occupancy	Tenant
Attic?	---
Stories	---
Sump Pump?	No

# Property Photos



Front Photo



Right

Site Visit: 08-08-2022  
02:03PM

1015 Richland St  
High Point, NC 27260, USA

# Property Photos



Left



Rear

Site Visit: 08-08-2022  
02:03PM

1015 Richland St  
High Point, NC 27260, USA



# Property Photos



Address Verification



Street Scene

Site Visit: 08-08-2022  
02:03PM

1015 Richland St  
High Point, NC 27260, USA

# Property Photos



Street Scene



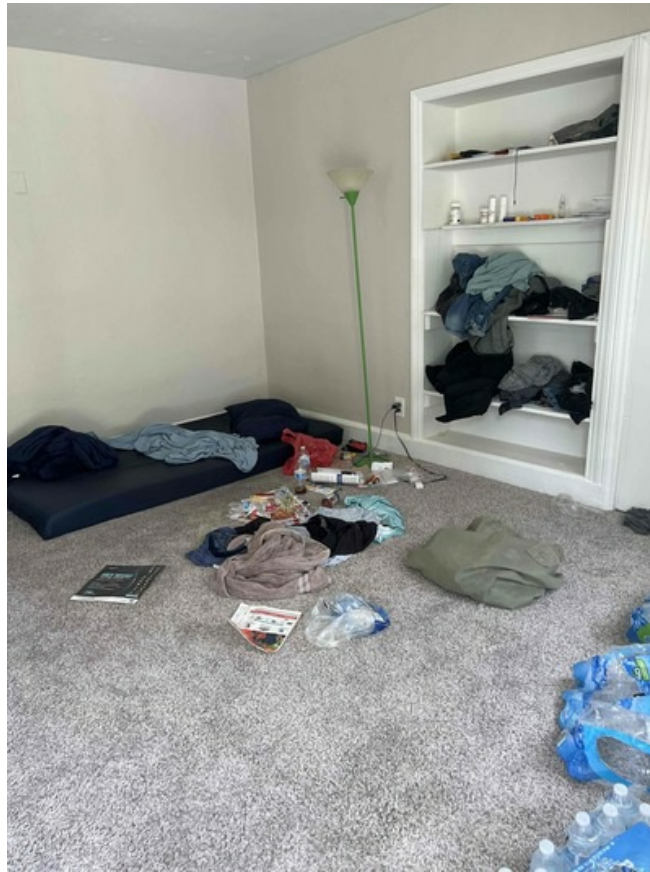
Kitchen

Interior Photos

Site Visit: 08-08-2022  
02:03PM

1015 Richland St  
High Point, NC 27260, USA

# Property Photos



living room  
Interior Photos



Bedroom  
Interior Photos

Site Visit: 08-08-2022  
02:03PM

1015 Richland St  
High Point, NC 27260, USA

# Property Photos



Bathroom  
Interior Photos



Kitchen  
Interior Photos

Site Visit: 08-08-2022  
02:03PM

1015 Richland St  
High Point, NC 27260, USA

# Property Photos



Bathroom  
Interior Photos

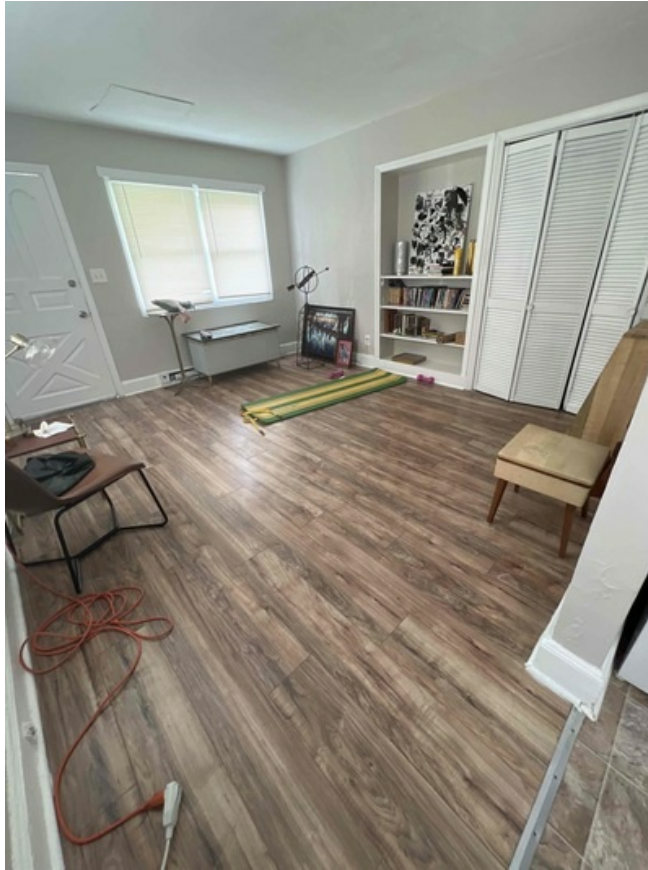


Bedroom  
Interior Photos

Site Visit: 08-08-2022  
02:03PM

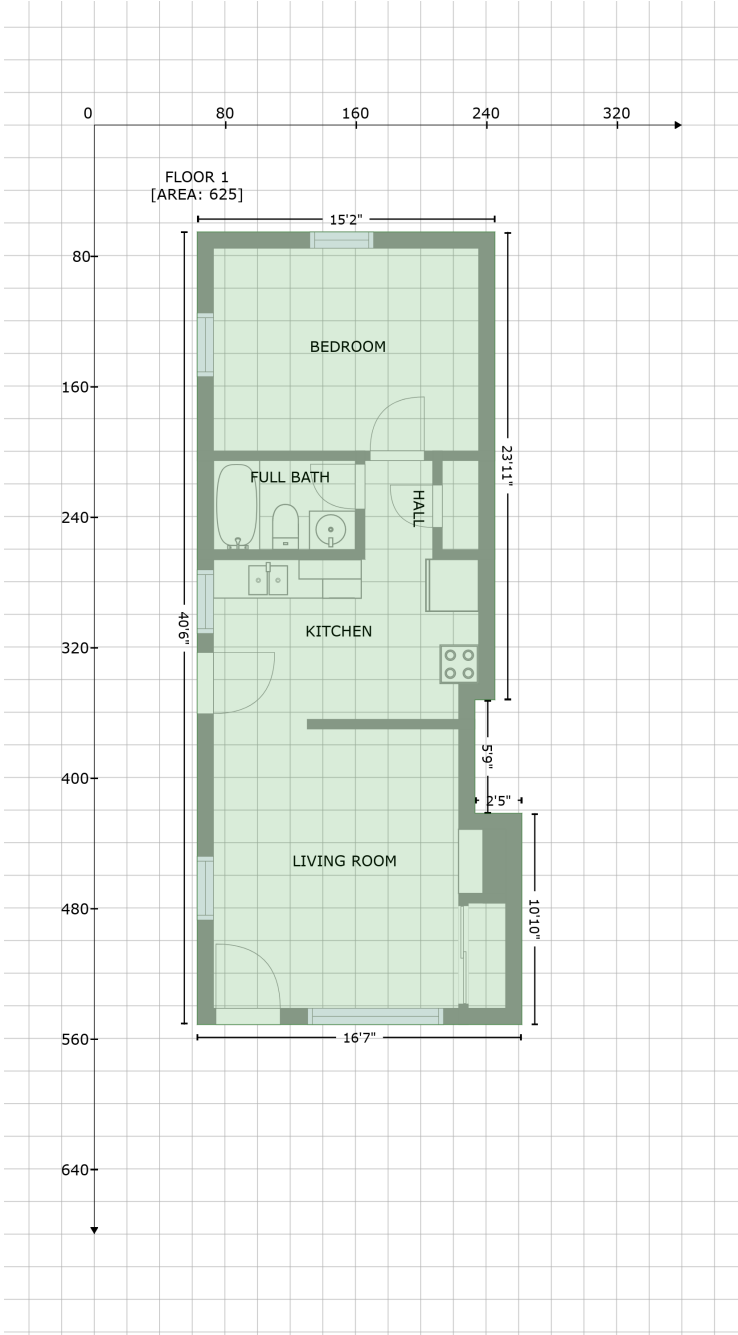
1015 Richland St  
High Point, NC 27260, USA

# Property Photos

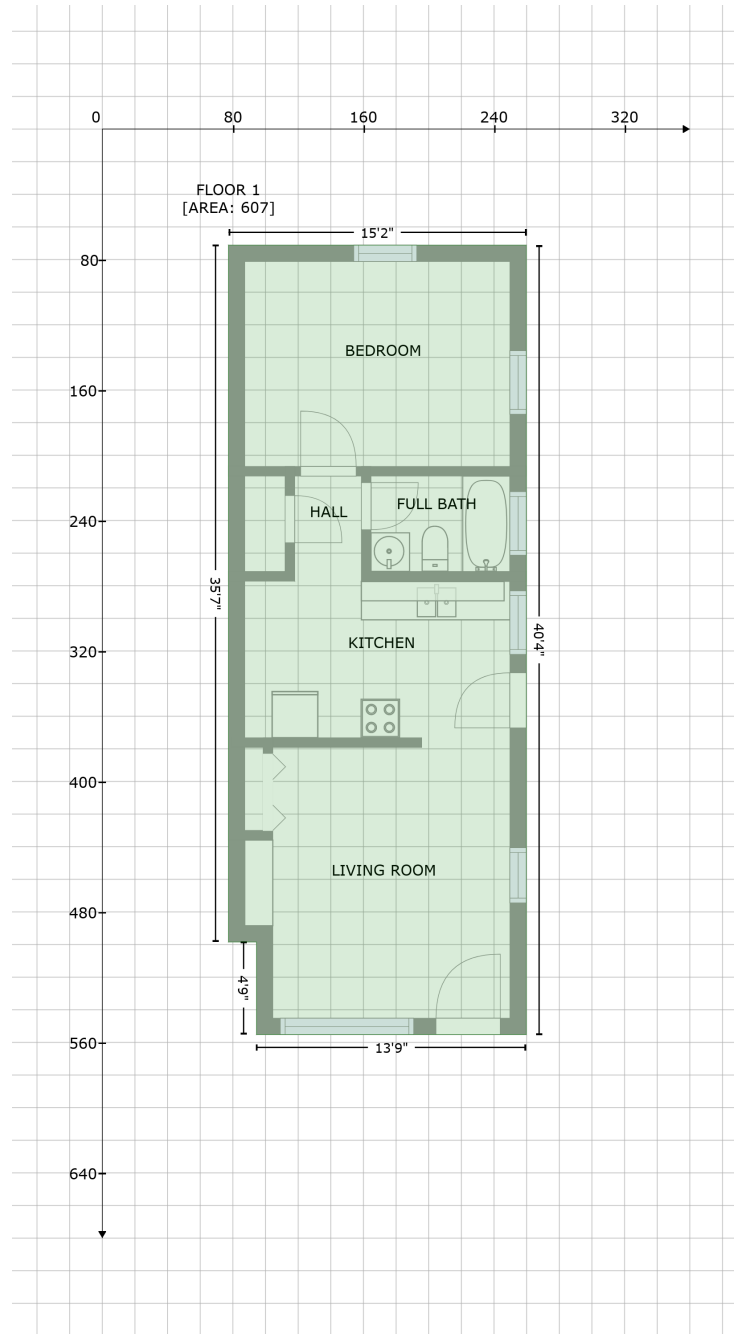


Living room

# Floor plan

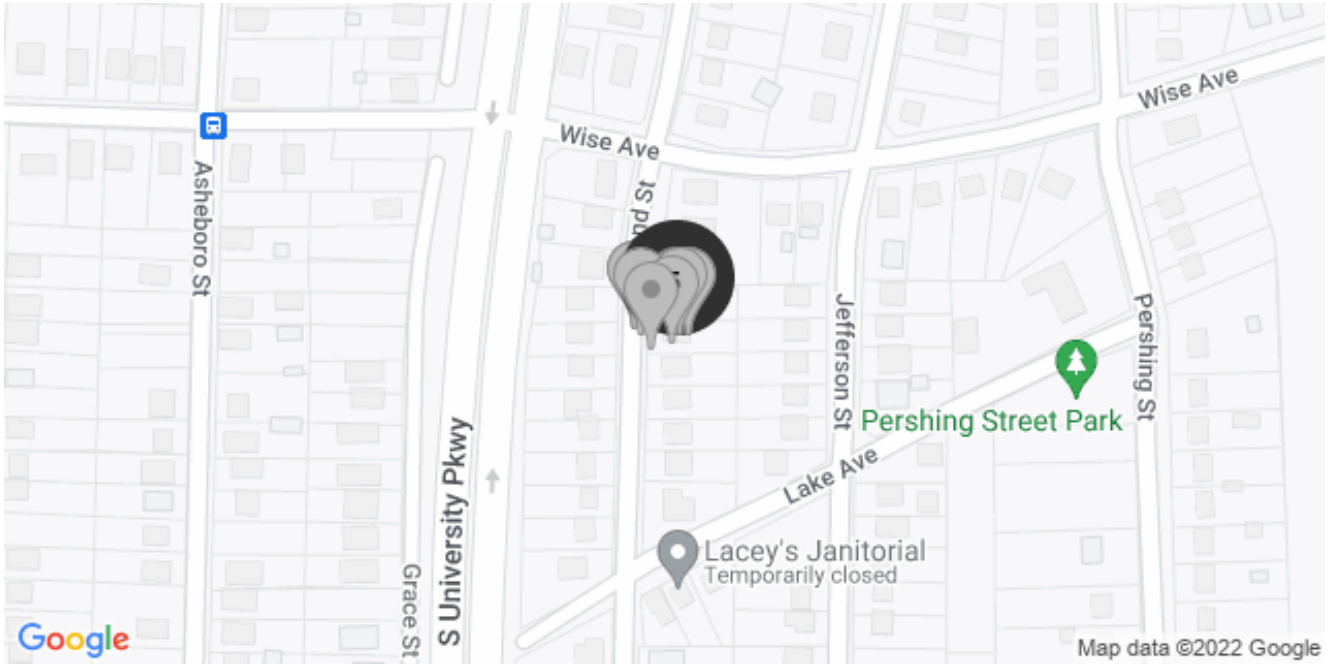


# Floor plan



FLOOR1 equation:  $-(245.5 + 245.5) * (65.5 - 352.4) + (245.5 + 233.2) * (352.4 - 352.4) + (233.2 + 233.2) * (352.4 - 421.9) + (233.2 + 262) * (421.9 - 421.9) + (262 + 262) * (421.9 - 551.5) + (262 + 63) * (551.5 - 551.5) + (63 + 63) * (551.5 - 65.5) + (63 + 245.5) * (65.5 - 65.5) * 0.5 * 0.00694$





 1015 Richland St  
High Point, NC 27260, USA

# Disclaimer

The inspection was completed by a realtor, appraiser, or property inspector with no other financial interest in this transaction.