

APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

65 WOODBRIDGE RD, #1110
MONETA, VA 24121-4306

for

MOTLEYS ASSET DISPOSITION
3600 DEEPWATER TERMINAL RD
RICHMOND, VA 23234

as of

11/02/2018

by

Robert C. Chittum sr.
P. O. BOX 63
HUDDLESTON, VA 24104

SMITH MOUNTAIN LAKE APPRAISALS, LLC

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P. O. BOX 63
HUDDLESTON, VA 24104
540-297-1824

November 3, 2018

MOTLEYS ASSET DISPOSITION
3600 DEEPWATER TERMINAL RD
RICHMOND, VA 23234

Property - 65 WOODBRIDGE RD
MONETA, VA 24121-4306
Borrower - N/A
File No. - 180289
Case No. - MOTLEY'S ASSET DISPOSITION

Dear MS COLAVITO:

In accordance with your request, I have prepared an appraisal of the real property located at 65 WOODBRIDGE RD, MONETA, VA.

The purpose of the appraisal is to provide an opinion of the market value of the property described in the body of this report.

Enclosed, please find the report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 11/02/2018 is :

\$295,000

The opinion of value expressed in this report is contingent upon the Limiting Conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

SMITH MOUNTAIN LAKE APPRAISALS, LLC



Robert C. Chittum sr.
VA Certification #4001004705

APPRAISAL REPORT
Individual Condominium Unit Appraisal Report

MOTLEY'S ASSET DISPOSITION
File # 180289

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 65 WOODBRIDGE RD Unit # 1110 City MONETA State VA Zip Code 24121-4306
 Borrower N/A Owner of Public Record GIGLIOTTI JOSEPH F & DANA R County FRANKLIN

Legal Description BERNARDS LANDING WOODLANDS UNIT 1110
 Assessor's Parcel # 0480509100 Tax Year 2018 R.E. Taxes \$ 1,498

Project Name BERNARDS LANDING WOODLANDS Phase # 1 Map Reference 0480509100 Census Tract 201.01
 Occupant Owner Tenant Vacant Special Assessments \$ HOA \$ per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)

Assignment Type Purchase Transaction Refinance Transaction Other (describe) ASSET DISPOSITION
 Lender/Client MOTLEY'S ASSET DISPOSITION Address 3600 DEEPWATER TERMINAL RD, RICHMOND, VA 23234
 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). ROANOKE VALLEY AND LYNCHBURG MULTIPLE LISTING SERVICES

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. N/A

Contract Price \$ N/A Date of Contract N/A Is the property seller the current owner? Yes No Data Source(s) N/A
 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. N/A

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				Condominium Unit Housing Trends				Condominium Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75.0 %
Build-Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> InBalance	<input type="checkbox"/> OverSupply	(\$000)	(yrs)	2-4 Unit	0.0 %
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	175	Low 10	Multi-Family	0.0 %
Neighborhood Boundaries	TOLER'S FERRY ROAD EAST, HARDY BRIDGE NORTH, SMITH MOUNTAIN DAM						500	High 40	Commercial	0.0 %	
	SOUTH, BROOKS MILL ROAD WEST. *** See Additional Comments ***						275	Pred. 30	Other	25.0 %	
Neighborhood Description	RETIREMENT LAKE IN RURAL LOCATION WITH 20,000 ACRES AND OVER 500 MILES OF SHORELINE. WATERFRONT SALES FROM \$250,000 to over \$2,000,000. THE LAKE HAS A VERY GOOD MIX OF SINGLE FAMILY HOMES, TOWNHOMES AND CONDOMINIUMS. *** See Additional Comments ***										
Market Conditions (including support for the above conclusions)	THIS CONDO MARKET IS SLOW AND VERY FLAT. IN THE PAST 5 YEARS THERE HAVE ONLY BEEN A VERY MINIMAL NUMBER OF "ARMS LENGTH" SALES RECORDED FOR IMPROVED PROPERTIES. SOME SIGNS OF RECOVERY HAVE BEEN OBSERVED IN PAST 12 MONTHS.										

Topography GENTLE TO LAKE Size FOOTPRINT Density MEDIUM View LAKE/MTN/GD++
 Specific Zoning Classification RPD Zoning Description RESIDENTIAL PLANNED DEVELOPMENT
 Zoning Compliance Legal Legal Nonconforming - Do the zoning regulations permit rebuilding to the current density? Yes No
 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
 THE FOUR HIGHEST AND BEST USE TEST INDICATE THE PRESENT USE IS HIGHEST AND BEST

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/> PROPANE	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 51067C0265D FEMA Map Date 01/06/2010
 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 THERE
 WERE NO ADVERSE SITE CONDITIONS OR ADVERSE FACTORS OBSERVED DURING APPRAISAL INSPECTION.

Data source(s) for project information HOMEOWNER'S ASSOCIATION AND APPRAISER FILES
 Project Description Detached Row or Townhouse Garden Mid-Rise High-Rise Other (describe)

General Description	General Description	Subject Phase	If Project Completed	If Project Incomplete
# of Stories 3	Exterior Walls CEDAR	# of Units 21	# of Phases 1	# of Planned Phases
# of Elevators NONE	Roof Surface ARCH	# of Units Completed 21	# of Units 21	# of Planned Units
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed	Total # Parking 2	# of Units For Sale 0	# of Units for Sale 0	# of Units for Sale
<input type="checkbox"/> Under Construction	Ratio (spaces/units) 1	# of Units Sold 21	# of Units Sold 21	# of Units Sold
Year Built 1985	Type OPEN	# of Units Rented 0	# of Units Rented 0	# of Units Rented
Effective Age 15	Guest Parking 1	# of Owner Occupied Units 21	# of Owner Occupied Units 21	# of Owner Occupied Units

Project Primary Occupancy Principle Residence Second Home or Recreational Tenant
 Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No
 Management Group - Homeowners' Association Developer Management Agent - Provide name of management company.

Does any single entity (the same individual, investor group, corporation, etc.) own more than 10% of the total units in the project? Yes No If Yes, describe

Was the project created by the conversion of an existing building(s) into a condominium? Yes No If Yes, describe the original use and the date of conversion.

Are the units, common elements, and recreation facilities complete (including any planned rehabilitation for a condominium conversion)? Yes No If No, describe

Is there any commercial space in the project? Yes No If Yes, describe and indicate the overall percentage of the commercial space.

APPRAISAL REPORT
Individual Condominium Unit Appraisal Report

MOTLEY'S ASSET DISPOSITION
File # 180289

PROJECT INFORMATION	Describe the condition of the project and quality of construction. WELL MAINTAINED WITH VERY RESPONSIBLE MAINTENANCE TEAMS AND MANAGEMENT. THE CONSTRUCTION QUALITY IS ABOVE AVERAGE.																																																																																																																																		
	Describe the common elements and recreational facilities. HISTORICAL CLUBHOUSE, FITNESS CENTER, COMMUNITY POOL, COMMUNITY TENNIS COURTS, WALKING TRAILS, BOAT AND RV STORAGE LOT.																																																																																																																																		
	Are any common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe the rental terms and options.																																																																																																																																		
	Is the project subject to ground rent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, \$ _____ per year (describe terms and conditions)																																																																																																																																		
	Are the parking facilities adequate for the project size and type? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe and comment on the effect on value and marketability.																																																																																																																																		
	PROJECT ANALYSIS	I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed. THE FEES APPEAR TO BE ADEQUATE, THE RESERVES APPEAR TO ALSO BE ADEQUATE.																																																																																																																																	
		Are there any other fees (other than regular HOA charges) for the use of the project facilities? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, report the charges and describe.																																																																																																																																	
		Compared to other competitive projects of similar quality and design, the subject unit charge appears <input type="checkbox"/> High <input checked="" type="checkbox"/> Average <input type="checkbox"/> Low If High or Low, describe																																																																																																																																	
		Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe and explain the effect on value and marketability.																																																																																																																																	
		Unit Charge \$ 385.00 per month X 12 = \$ 4,620.00 per year Annual assessment charge per year per square feet of gross living area = \$ 4.35																																																																																																																																	
UNIT DESCRIPTION	Utilities included in the unit monthly assessment <input type="checkbox"/> None <input type="checkbox"/> Heat <input type="checkbox"/> Air Conditioning <input type="checkbox"/> Electricity <input type="checkbox"/> Gas <input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Sewer <input type="checkbox"/> Cable <input type="checkbox"/> Other (describe)																																																																																																																																		
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Individual Condominium Unit Appraisal Report

File # 180289

There are 14 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 259,950 to \$ 339,900															
There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 245,000 to \$ 293,000															
FEATURE	SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3					
Address and Unit #	65 WOODBRIDGE RD #1110, MONETA, VA 24121-4306			93 PENINSULA POINT DRIVE #B3, MONETA, VA 24121			845 GANGPLANK ROAD #204, MONETA, VA 24121			845 GANGPLANK ROAD #211, MONETA, VA 24121					
Project Name and Phase	BERNARDS LANDING WOODLANDS 1			BERNARDS LANDING PENINSULA POINT 1			BERNARDS LANDING GANGPLANK 1			BERNARDS LANDING GANGPLANK 1					
Proximity to Subject				0.16 miles SE			4.42 miles NW			4.42 miles NW					
Sale Price	\$ N/A			\$ 293,000			\$ 287,000			\$ 310,000					
Sale Price/Gross Liv. Area	\$ sq. ft.			\$ 266.36 sq. ft.			\$ 275.96 sq. ft.			\$ 284.40 sq. ft.					
Data Source(s)				MLS# 848100 DOM-117			MLS# 844173 DOM-176			MLS# 840876 DOM-285					
Verification Source(s)				SELLING AGENT			SELLING AGENT			SELLING AGENT					
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
Sale or Financing				CONVENTIONAL						CONVENTIONAL					
Concessions				NONE						NONE					
Date of Sale/Time				09/26/2018						08/16/2018					
Location	WOODLANDS			PENINSULA POINT						GANGPLANK					
Leasehold/Fee Simple	Fee Simple			Fee Simple						Fee Simple					
HOA Mo. Assessment	385.00			360.00						315.00			328.00		
Common Elements and Rec. Facilities	POOL, CLUBHOUSE TENNIS, FITNESS			POOL, CLUBHOUSE TENNIS, FITNESS						POOL, CLUBHOUSE TENNIS, FITNESS					
Floor Location	GROUND FLOOR			SECOND FLOOR						GROUND					
View	LAKE/MTN/GD++			LAKE/MTN/GD++						LAKE/MTN/GD			+7,175		
Design (Style)	GARDEN			GARDEN						GARDEN					
Quality of Construction	ABOVE AVERAGE			ABOVE AVERAGE						ABOVE AVERAGE					
Actual Age	A33/E15			A32/E15						A33/E15					
Condition	GOOD			GOOD						GOOD					
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths				Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count	3	2	2.00	3	2	2.00				3	2	2.00	3	2	2.00
Gross Living Area	1,061 sq. ft.			1,100 sq. ft.			-1,950			1,040 sq. ft.			+1,050		
Basement & Finished	SLAB			SLAB						SLAB					
Rooms Below Grade	NONE			NONE						NONE					
Functional Utility	GOOD			GOOD						GOOD					
Heating/Cooling	HP/CAC			HP/CAC						HP/CAC					
Energy Efficient Items	INSWDS, C-FANS			INSWDS, C-FANS						INSWDS, C-FANS					
Garage/Carport	NONE			NONE						NONE					
Porch/Patio/Deck	LAKESIDE DECK			LAKESIDE DECK						LAKESIDE DECK					
FIREPLACES	ONE FP			ONE FP						ONE FP					
LAKE AMENITIES	PIER, BEACH, BDWALK			PIER, BEACH, BDWALK						PIER, BEACH, BDWALK					
LAKE AMENITIES	LEASED CV SLIP			LEASED CV SLIP						DEEDED CV SLIP			-7,500		
Net Adjustment (Total)				+ X -			\$ -1,950			X + -			\$ 725		
Adjusted Sale Price				Net Adj. 0.67%						Net Adj. 0.25%					
Of Comparables				Gross Adj. 0.67%			\$ 291,050			Gross Adj. 5.48%			\$ 287,725		
										Gross Adj. 7.52%			\$ 301,050		

Summary of Sales Comparison Approach TYPICAL MARKET TIME IN THIS MARKET RANGE FROM 30 TO 180 DAYS TYPICALLY. THE EXPOSURE TIME ON ADDITIONAL COMMENTS PAGE WAS CALCULATED SEPARATELY BY THE APPRAISER. I HAVE NO INTEREST [DIRECT OR INDIRECT], IN THIS PROPERTY OR THIS TRANSACTION. I HAVE NO RELATIONSHIP WITH ANY PARTIES INVOLVED. THE INTENDED USER OF MY REPORT IS: MOTLEY'S ASSET DISPOSITION AND THEIR ASSIGNEES. THE INTENDED USE OF MY REPORT IS ASSISTANCE THE CLIENT IN MAKING ASSET DISPOSITION DECISIONS ONLY.

BECAUSE OF VERY LIMITED MARKET ACTIVITY IT WAS NECESSARY TO EXPAND THE SEARCH PARAMETERS INTO SURROUNDING WATERFRONT NEIGHBORHOODS, THAT ARE COMPETING AND SIMILAR TO SUBJECT IN COMPOSITION. THE SEARCH PARAMETERS UTILIZED TO LOCATE COMPARABLES WAS UNITS ON SMITH MOUNTAIN LAKE BUILT FROM 1980 TO 1995 WITH 900 TO 1,300 SQUARE FEET OF LIVING AREA WITH SIMILAR LAKE AMENITIES. *** See Additional Comments ***

Indicated Value by Sales Comparison Approach \$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) INSUFFICIENT RENTAL INFORMATION TO COMPLETE INCOME APPROACH

Indicated Value by: Sales Comparison Approach \$ 295,000 Income Approach (if developed) \$ NOT DEVELOPED

THE APPRAISER'S SEARCH FOR RECENT COMPARABLE SALES BEGAN IN THE SUBJECT'S EXTENDED NEIGHBORHOOD AND WAS EXPANDED TO SIMILAR DEVELOPMENTS ON THE LAKE. SUFFICIENT SALES INFORMATION WERE LOCATED DURING THIS SEARCH TO COMPLETE REPORT. *** See Additional Comments ***

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

DIGITAL SIGNATURES: THE DIGITAL SIGNATURES USED IN THIS REPORT ARE REGISTERED *SEE COMMENTS*

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 295,000, as of 11/02/2018, which is the date of inspection and the effective date of this appraisal.

ADDITIONAL COMMENTS

Borrower or Owner	N/A		
Property Address	65 WOODBRIDGE RD		
City	MONETA	County	FRANKLIN
		State	VA
		Zip Code	24121-4306
Lender or Client	MOTLEYS ASSET DISPOSITION		

NEIGHBORHOOD BOUNDARIES

THE "OTHER" LAND USE NOTED ON PAGE 1 IS MADE UP OF CIVIC USE, RELIGIOUS USE, MINIMAL VACANT LAND [SMALL FARMS WITH WATER FRONTAGE NOT PRESENTLY DEVELOPED].

NEIGHBORHOOD DESCRIPTION

THE PERSPECTIVE BUYER HAS MANY CHOICES OF PROPERTY TYPES RANGING FROM RENOVATED FISHING CABINS BUILT IN 1960'S TO EXCELLENT QUALITY CONTEMPORARY DWELLINGS IN WELL ESTABLISHED DEVELOPMENTS WITH EXCELLENT AMENITY PACKAGES.

SALES COMPARISON APPROACH

IT IS MY ASSUMPTION THAT ALL PROSPECTIVE BUYERS WOULD SEE ALL WATERFRONT LOCATIONS CONSIDERED EQUAL, WHEN MAKING PURCHASING DECISIONS.

LOCAL MARKET EXTRACTED ADJUSTMENTS FOR PROPERTIES OF THIS STYLE, AGE AND QUALITY WAS: FIRST AND SECOND FLOOR GLA: \$50.00/SF, FP: \$750.00, FULL BATH: \$5,000.00, HALF BATH: \$3,500.00.

CLOSED SALE# 1: REQUIRED ONLY NORMAL GRID ADJUSTMENTS.

CLOSED SALE# 2: REQUIRED ADJUSTMENT FOR INFERIOR LAKE AND MOUNTAIN VIEWS [FURTHER FROM SMITH MOUNTAIN GAP AND THE WIDE ROANOKE CHANNEL].

CLOSED SALE# 3: REQUIRED ADJUSTMENTS FOR INFERIOR LAKE AND MOUNTAIN VIEWS [FURTHER FROM SMITH MOUNTAIN GAP AND THE WIDE ROANOKE CHANNEL]. ALSO REQUIRED ADJUSTMENT FOR MORE EXTENSIVE RENOVATIONS AND UPDATING.

ALL THE OTHER ADJUSTMENTS WERE NORMAL GRID ADJUSTMENTS..

RECONCILIATION

ADJUSTED RANGE OF VALUE; \$287,725 TO \$301,050.

FINAL SUPPORTABLE OPINION TAKEN FROM NEAR MID POINT OF ADJUSTED RANGE.

REQUIRED REPAIRS / INSPECTIONS

AND ARE IN COMPLIANCE WITH USPAP STATEMENT ON STANDARDS NO. 8 [SMT-8]. DIGITAL PHOTOS: THE PHOTOS IN THIS REPORT WERE TAKEN WITH A DIGITAL CAMERA AND HAVE NOT BEEN ENHANCED IN ANY WAY, FORM OR FASHION. THEY ARE CONSIDERED OF EQUAL VALUE TO 35 MM CAMERAS IN WHICH FILM IS DEVELOPED.

EACH COMPARABLE WITHIN THIS REPORT WAS INSPECTED ON THE EXTERIOR BY APPRAISER AND PHOTOGRAPHED.

ADDITIONAL COMMENTS
Page 2

Borrower or Owner	N/A						
Property Address	65 WOODBRIDGE RD						
City	MONETA	County	FRANKLIN	State	VA	Zip Code	24121-4306
Lender or Client	MOTLEYS ASSET DISPOSITION						

THESE PHOTOGRAPHS WERE TAKEN ON NEAR THE LISTING DATE, NEAR THE SALES DATE OR NEAR THE EFFECTIVE DATE OF THIS REPORT.

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

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.
2. 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 this 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.

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: TheSupervisoryAppraisercertifiesandagreesthat:

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

Signature Robert C. Chittum
 Name Robert C. Chittum sr.
 Company Name SMITH MOUNTAIN LAKE APPRAISALS, LLC
 Company Address P. O. BOX 63
HUDDLESTON, VA 24104
 Telephone Number 540-297-1824
 Email Address bchittum@smlappraisals.com
 Date of Signature and Report November 3, 2018
 Effective Date of Appraisal 11/02/2018
 State Certification # 4001004705
 or State License # _____
 or Other _____ State # _____
 State VA
 Expiration Date of Certification or License 03/31/2019

ADDRESS OF PROPERTY APPRAISED

65 WOODBRIDGE RD
#1110, MONETA, VA 24121-4306
APPRAISED VALUE OF SUBJECT PROPERTY \$ 295,000
LENDER/CLIENT
 Name MS GAIL COLAVITO
 Company Name MOTLEY'S ASSET DISPOSITION
 Company Address 3600 DEEPWATER TERMINAL RD, RICHMOND, VA 23234
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

PHOTOGRAPH ADDENDUM

Borrower or Owner N/A
Property Address 65 WOODBRIDGE RD
City MONETA County FRANKLIN State VA Zip Code 24121-4306
Client MOTLEYS ASSET DISPOSITION



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**



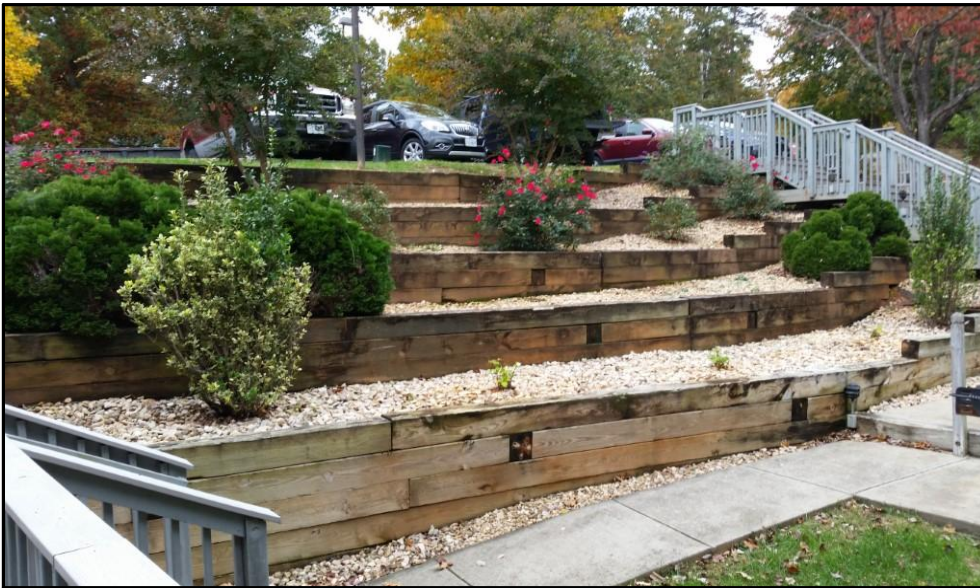
**STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				



Entrance



LANDSCAPING



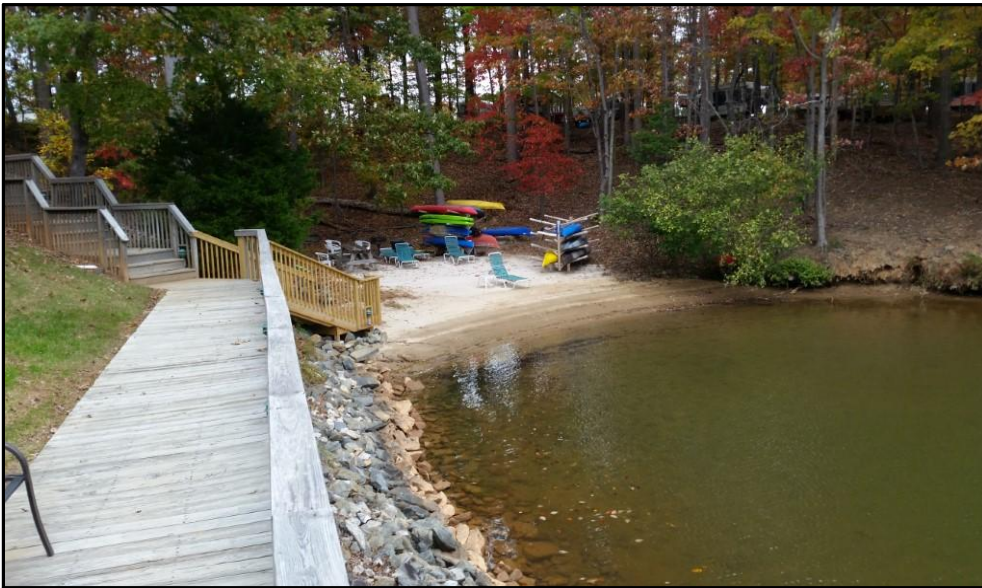
PARKING LOT

PHOTOGRAPH ADDENDUM

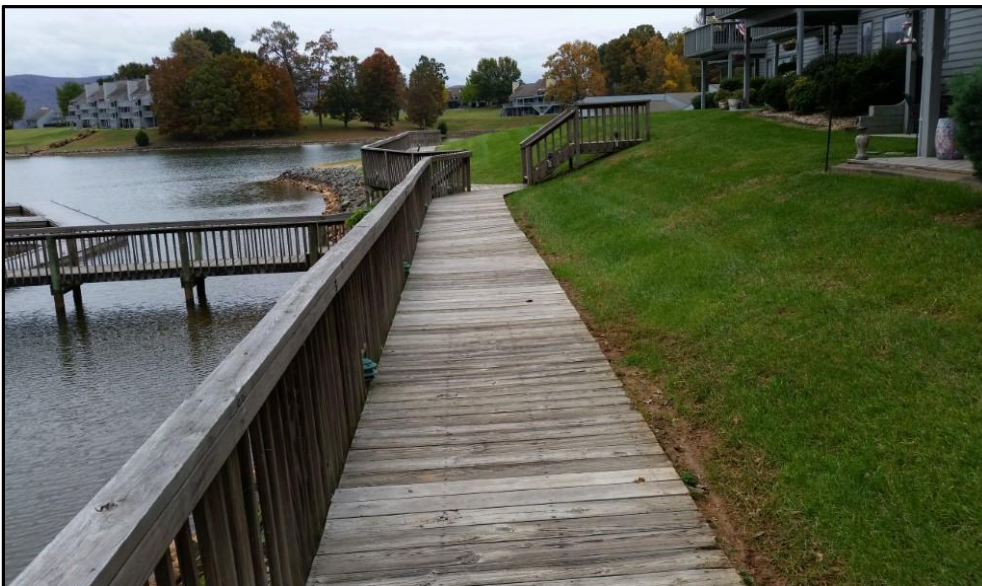
Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				



COMMUNITY WATER



PRIVATE BEACH



BOARDWALK

PHOTOGRAPH ADDENDUM

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				



UNCOVERED SLIPS/PIER



LAKESIDE PATIO



Lake view

PHOTOGRAPH ADDENDUM

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				



Lake view# 2



Lake view# 3



FAMILY AREA

PHOTOGRAPH ADDENDUM

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				



KITCHEN AREA



Dining Area



Bath# 1 1ST floor

PHOTOGRAPH ADDENDUM

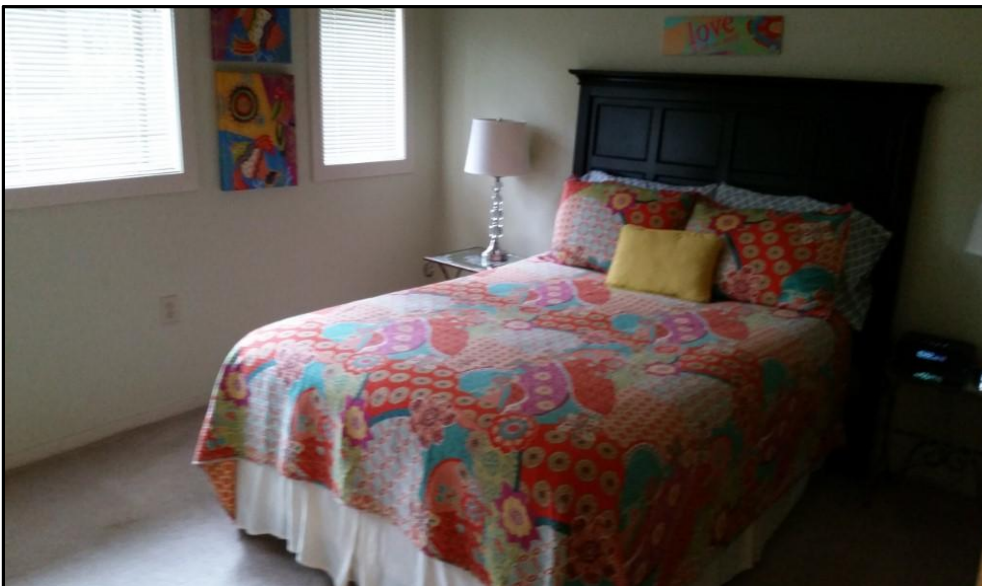
Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				



Bath# 2 1ST floor



Bedroom# 1



Bedroom# 2

PHOTOGRAPH ADDENDUM

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				



Laundry Closet



Utility Closet



WATER HEATER

PHOTOGRAPH ADDENDUM

Borrower or Owner	N/A		
Property Address	65 WOODBRIDGE RD		
City	MONETA	County	FRANKLIN
		State	VA
		Zip Code	24121-4306
Client	MOTLEYS ASSET DISPOSITION		



COMPARABLE #1

93 PENINSULA POINT DRIVE
 #B3, MONETA, VA 24121

Price	\$293,000
Price/SF	266.36
Date	09/26/2018
Age	A32/E15
Room Count	3-2-2.00
Living Area	1,100

Value Indication \$291,050



COMPARABLE #2

845 GANGLANK ROAD
 #204, MONETA, VA 24121

Price	\$287,000
Price/SF	275.96
Date	08/16/2018
Age	A32/E15
Room Count	3-2-2.00
Living Area	1,040

Value Indication \$287,725



COMPARABLE #3

845 GANGLANK ROAD
 #211, MONETA, VA 24121

Price	\$310,000
Price/SF	284.40
Date	07/26/2018
Age	A33/E15
Room Count	3-2-2.00
Living Area	1,090

Value Indication \$301,050

PHOTOGRAPH ADDENDUM

Borrower or Owner	N/A		
Property Address	65 WOODBRIDGE RD		
City	MONETA	County	FRANKLIN
		State	VA
Client	MOTLEYS ASSET DISPOSITION		
		Zip Code	24121-4306



COMPARABLE #4

65 WOODBRIDGE RD
 #1108, MONETA, VA 24121

Price	\$315,000
Price/SF	296.89
Date	10/18/2018 CONT
Age	A33/E15
Room Count	3-2-2.00
Living Area	1,061

Value Indication \$297,675

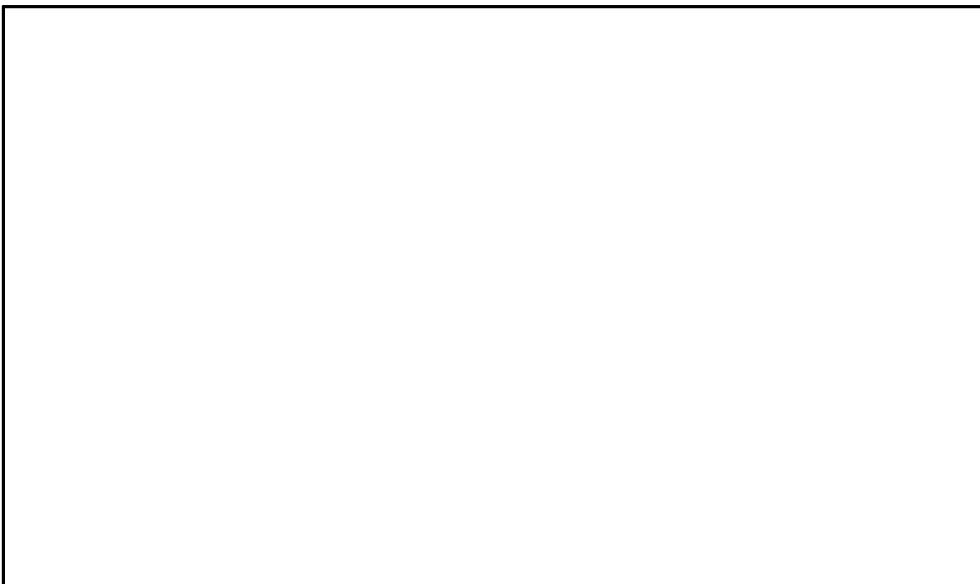


COMPARABLE #5

65 WOODBRIDGE RD
 #1117, MONETA, VA 24121

Price	\$319,700
Price/SF	301.32
Date	09/21/2018 LIST
Age	A33/E15
Room Count	3-2-2.00
Living Area	1,061

Value Indication \$302,116



COMPARABLE #6

Price	\$
Price/SF	
Date	
Age	
Room Count	--
Living Area	

Value Indication \$

SKETCH ADDENDUM

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				

SMITH MOUNTAIN LAKE

FIRST FLOOR



PARKING LOT

Sketch by Apex Sketch v5 Standard™

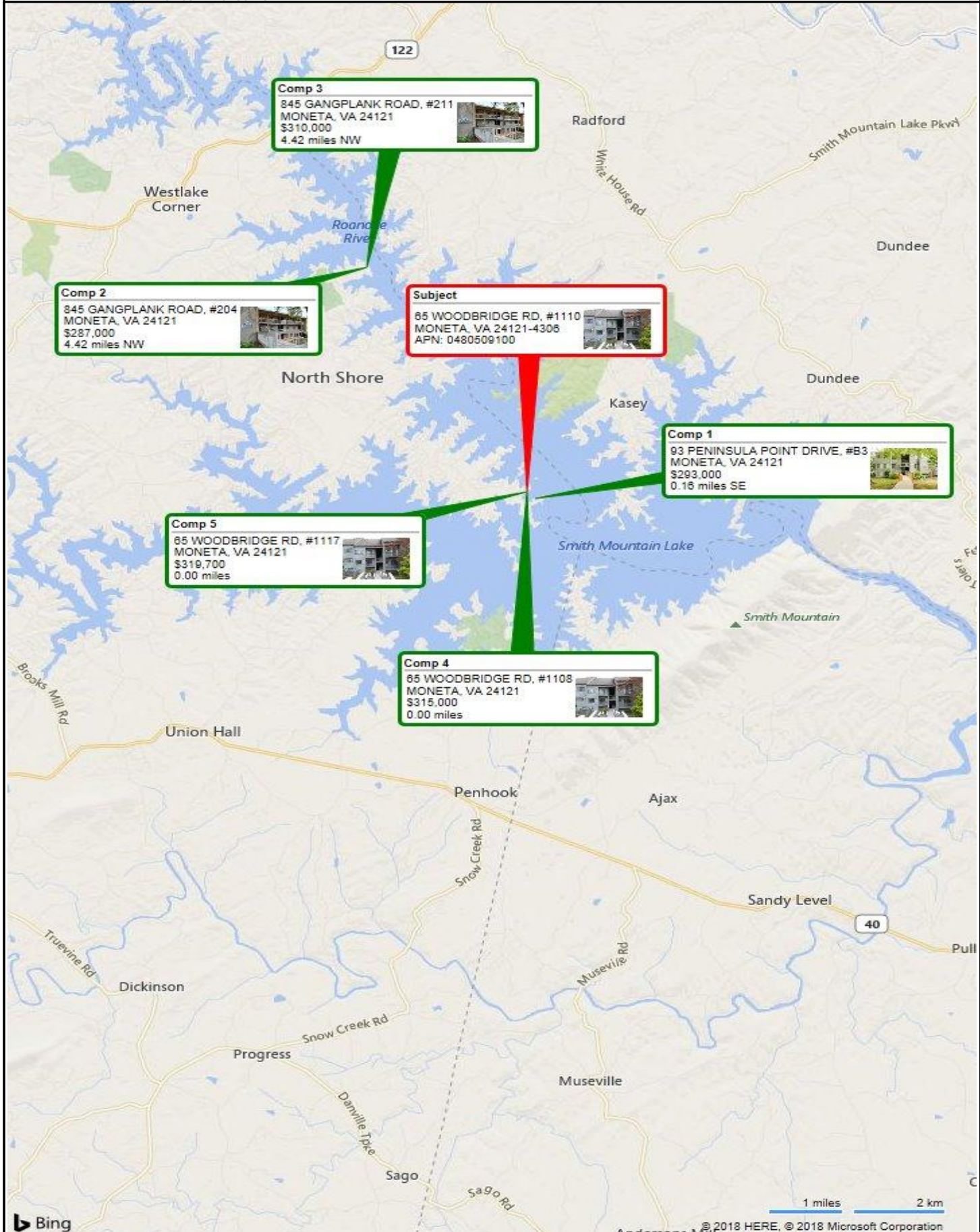
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1060.77	1060.77
P/P	LAKESIDE DECK	126.00	126.00
Net LIVABLE Area		(rounded)	1061

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
0.5 x	0.0 x	12.0	0.16
	3.1 x	12.0	36.98
0.5 x	6.0 x	6.0	18.00
	9.0 x	25.0	225.00
	12.0 x	19.0	228.00
	19.9 x	25.0	498.16
0.5 x	6.0 x	6.0	18.00
0.5 x	6.0 x	6.0	18.00
0.5 x	6.0 x	6.0	18.00
0.5 x	0.1 x	13.0	0.48
10 Items	(rounded)		1061

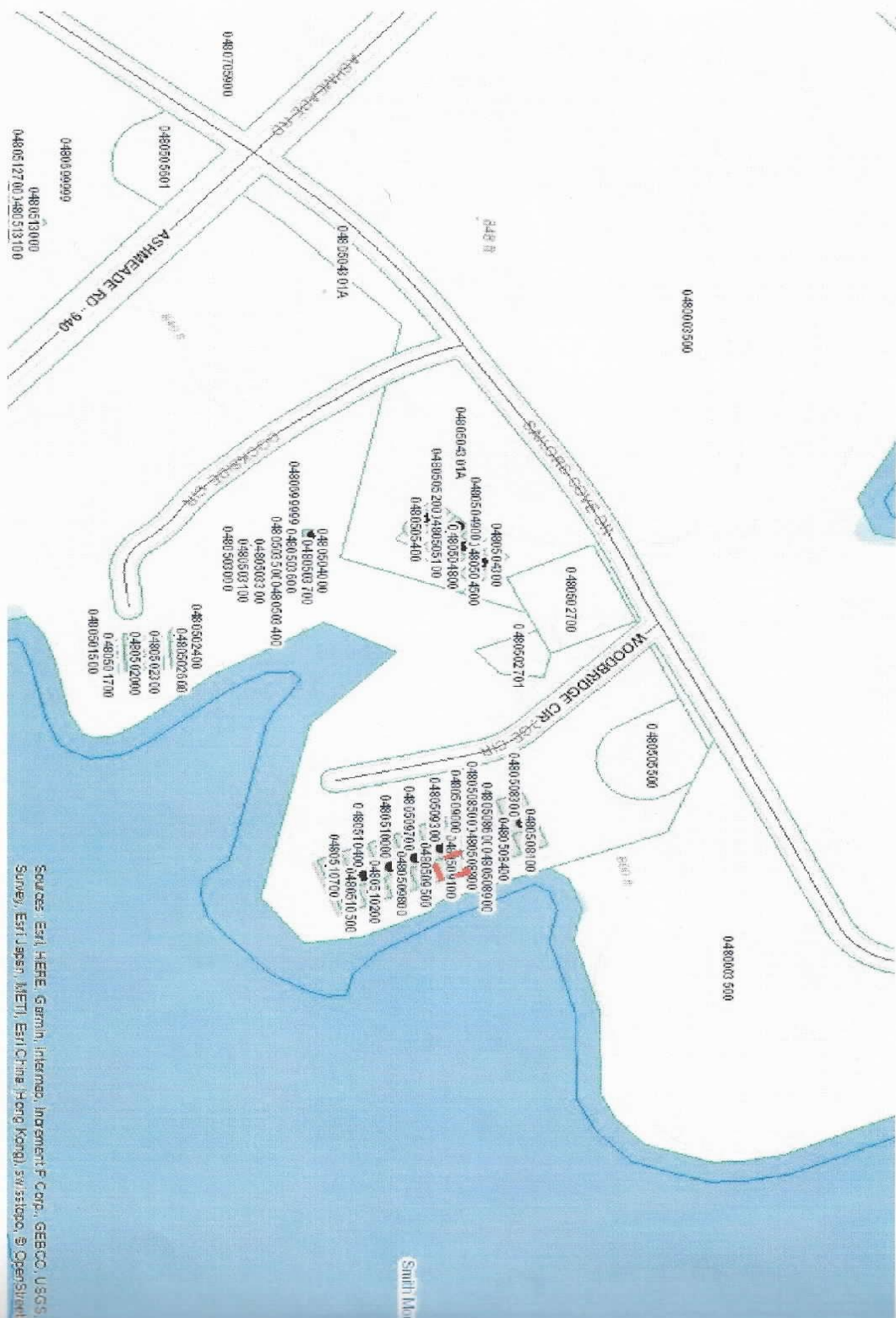
Location Map

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEY'S ASSET DISPOSITION				



COUNTY TAX CARD

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Client	MOTLEYS ASSET DISPOSITION				
				Zip Code	24121-4306



Sources: Esri, HERE, Garmin, Intermap, increment P Corp., GEBCO, USGS, Survey, Esri Japan, METI, Esri China (Hong Kong), Swisstopo, © OpenStreetMap contributors, © Mapbox, © Swisstopo

https://www.webgis.net/arcgis/rest/directories/arcgisoutput/Utilities/PrintingTools_GPServer/_ags_053a363fd18144278c21d8c208722a44.jpg

COUNTY TAX CARD

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Zip Code	24121-4306				
Client	MOTLEYS ASSET DISPOSITION				

Franklin Co. Property Information - Tax Map# 0480509100

Page 1 of 2

Franklin Co. Property Information

Tax Map# 0480509100

Owner: Gigliotti Joseph F & Dana R
Owners Address: 11800 Oak Point Court
 Richmond, VA 23233
Property Address: 65 Woodbridge Cir 1110
Legal Desc.: Bernards Landing
 Woodlands Unit 1110
Magisterial District: Gills Creek
Zoning: RPD - Residential Planned Unit Development
Class Code: Single Family Urban

Assessment Values:
Building: \$118,300
Land: \$154,000
Total: \$272,300
Building 1: \$118,300
Total Acres: 0.000
Land Use Value: 0

DISCLAIMER: While every effort has been made to ensure the accuracy of the information presented, Franklin County is not responsible for the accuracy of the content contained herein and will not be liable for its mis-use or any decisions based on this report's contents.

Zoning

Zoning Classifications

Approved Special Use Cases

Approved Variance Cases

RPD - Residential Planned Unit Development

Transfer History

	Legal Documentation	Date	Price	Grantor
Most Recent	Deed Bk: 911 Pg: 2396	5/11/2007	\$395,000	HARRISON WILLIAM R & BETTY LOU
Previous 1	Deed Bk: 632 Pg: 1877	9/21/1998	\$117,500	
Previous 2	Deed Bk: 534 Pg: 1406	12/16/1993	\$115,000	
Previous 3	Deed Bk: 387 Pg: 154	5/8/1985	\$128,760	

Land Value Details

Size in Acres	Lump Sum or		Unit Value	Adj. %	Utility Value	Acreage Value	Total Acreage Value
	Per Acre						
0.00	Lump Sum		150,000	0.00	4,000	150,000	154,000
						Total Value:	\$154,000

*rounded to the nearest 100

FLOOD MAP

Borrower or Owner	N/A				
Property Address	65 WOODBRIDGE RD				
City	MONETA	County	FRANKLIN	State	VA
Client	MOTLEYS ASSET DISPOSITION				
				Zip Code	24121-4306



Flood Zones

- | | |
|--|--|
|  Areas inundated by 500-year flooding |  Floodway areas |
|  Areas outside of the 100- and 500-year flood plains |  Floodway areas with velocity hazard |
|  Areas inundated by 100-year flooding |  Areas of undetermined but possible flood hazards |
|  Areas inundated by 100-year flooding with velocity hazard |  Areas not mapped on any published FIRM |

Flood Zone Determination

Latitude: 37.055372
Longitude: -79.608116
Community Name:
 UNINCORPORATED AREAS
Community: 510061
SFHA (Flood Zone): No
Within 250 ft. of multiple flood zones: Yes
Zone: X
Panel: 0265D
FIPS Code: 51067
Map #: 51067C0265D
Panel Date: 01/06/2010
Census Tract: 201.01

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

MOTLEYS ASSET DISPOSITION APPRAISAL ORDER

SMITH MOUNTAIN LAKE APPRAISALS, LLC
P.O. BOX 63
HUDDLESTON, VA 24104
540-297-1824 FAX 540-297-1835
admin@smlappraisals.com

APPRAISAL ORDER

Address of property to be appraised: 65 Woodbridge Rd, Unit 1110
Moneta, VA 24121

Property owned by: Gigliotti Joseph F & Dana R

Appraisal order by: Motleys Asset Disposition - Gail Colavito

Address if different than property to be appraised: 3600 Deepwater Terminal Rd
Richmond, VA 23234

Phone #: 804 232-3300

E-mail address: Gcolavito@motleys.com

Purpose of appraisal (purchase,sale,estate,etc): market value

Deliver appraisal by (e-mail address, US mail address, office pickup): email

Person responsible for payment:

Date: 10/29/2018

Name (print): Motleys Asset Disposition

Signature: _____

ROBERT C CHITTUM CERTIFIED RESIDENTIAL CERTIFICATE

SMITH MOUNTAIN LAKE APPRAISALS, LLC

CERTIFICATION OF APPRAISER

The undersigned hereby certifies that his appraisal conforms to the Uniform Standards of Appraisal Practice issued by the appraisal Standards board of the Appraisal Foundation, to the applicable provisions of Title XI of the Federal Financial Institution Reform, Recovery and Enforcement Act (FIRREA) of 1989, 12 U.S.C. 3310, 3331-3351, and to the applicable regulations of the Federal Reserve System, 12 CFR Parts 208 and 225 and the undersigned holds the requisite license issued by the Virginia Real Estate Appraiser board to be able to perform this appraisal in compliance with Virginia Law and Regulation.

By: Robert C. Chittum
Robert C. Chittum Sr
Virginia Certified Residential Appraiser
Lic #4001-004705



SMITH MOUNTAIN LAKE APPRAISALS, LLC
P. O. BOX 63
HUDDLESTON, VA 24104
540-297-1824
TAX ID# 74-3244585

INVOICE	11/02/2018 DATE	180289 FILE NUMBER	MOTLEY'S ASSET DISPOSITION CASE NUMBER
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Client: MOTLEYS ASSET DISPOSITION
3600 DEEPWATER TERMINAL RD
RICHMOND, VA 23234

Item	Total
APPRAISAL FEE FOR SERVICES RENDERED	\$ 400.00

Borrower: N/A
65 WOODBRIDGE RD, #1110
MONETA, VA 24121-4306
BERNARDS LANDING WOODLANDS UNIT 1110

WE APPRECIATE YOUR BUSINESS. THANK YOU VERY MUCH.

ANY MONEY PAID TO SMITH MOUNTAIN LAKE APPRAISALS SHOULD HAVE:
FEDERAL TAX ID # 74-3244585

Total: \$ 400.00

Please detach and include the bottom portion with your payment... Thank You!

Inv Date	Insp Date	Appraiser	Client Case #	File #	Client Phone #
11/02/2018	11/02/2018	Robert C. Chittum sr.		180289	

FROM: MOTLEYS ASSET DISPOSITION 3600 DEEPWATER TERMINAL RD RICHMOND, VA 23234	PROPERTY: Borrower: N/A 65 WOODBRIDGE RD, #1110 MONETA, VA 24121-4306	Amount Due \$ 400.00
---	---	--------------------------------

TO: Attention: SMITH MOUNTAIN LAKE APPRAISALS, LLC P. O. BOX 63 HUDDLESTON, VA 24104	Amount Enclosed \$ _____
--	------------------------------------

Balance Due upon receipt of Invoice
Please return this portion with your payment. Thank You!