APPRAISAL OF REAL PROPERTY



LOCATED AT

2901 Vistapoint Rd Midlothian, VA 23113 Salisbury Lot 14 Block SE Hillcrest

FOR

Motleys Real Estate 3600 Deepwater Terminal Road Richmond , VA 23234

OPINION OF VALUE

420,000

AS OF

03/22/2021

BY

Ronald Scott Pennington Premier Appraisal Group Inc 2215 W. Main Street , 2nd Floor Richmond, VA 23220 804-377-0874 spennington@pagrichmond.com Premier Appraisal Group Inc 2215 W. Main Street , 2nd Floor Richmond, VA 23220 804-377-0874

03/24/2021

Motleys Real Estate Ernie Rogers 3600 Deepwater Terminal Road Richmond , VA 23234

Re: Property: 2901 Vistapoint Rd

Midlothian, VA 23113

Borrower: TBD

File No.: SALISBURY24GP

Opinion of Value: \$ 420,000 Effective Date: 03/22/2021

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Ronald Scott Pennington

Certified Residential Real Estate Appraiser License or Certification #: 4001010985 State: VA Expires: 05/31/2022 spennington@pagrichmond.com

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OF THE IMPROVEMENTS ITE	Sanston Oth FEI Site cr Typ Des Act Eff Int Int Fin Bat Bat Bat Doo	nitary Sewer form Sewer form Sewer her site element MA Spec'l Flot the Comments: reek and la reneral Descript of Units of Stories pe Det. sisting (Style) Litual Age (Yrs.) fective Age (Yrs.)	its: Insidual Insidua	e Lot Yes no unus influenci Acc.Unit Jnd.Cons.	Exterior Des Foundation Exterior Wa Roof Surfac Gutters & D Window Ty; Storm/Scree Appliance Refrigeral Bishwast Fan/Hooc Microway Washer/L	Alley EMA Flood Ziments, en etability. scription Balls Bace Abwinspts. Appe Disers ses totor wen Alley Balls Bace Abwinspts. Appe Divers Solution Company and the properties of the pr	Node Sac [] one X croachm rick,bloc rick,stuc sphalt luminum .h.Wood ome Attic [] Stairs Drop Stair Scuttle Doorway Floor Heated Finished	nents o	FEMA r adverse Foundation Slab Crawl Spac Basement Sump Pum Dampness Settlement Infestation tenities splace(s) # tick Dec rch Scre nce Non Ol Non	Map # condition No Re No Yes P No Non Non Non toony k een Pcree e	Other (r	Ba Ar % Ce W Fle	Dect has s isement ea Sq. Ft. Finished eilling alls oor utside Entry ove(s) # C	PEM/ easonal vie None 1,668 0 Drop Ceili Block,Dwa Concrete, Yes	A Map Date A Map Date A Map Date A Map Date Was of the Heating Type Fuel Tile Carstorage Garage Attach. Detach. Detach. Detach. Carport Driveway Surface A	12/18/2012 neighborhood Hwbb,H.Pmp Elec,Gas Cac None of cars (8 Tot.) 2 0 0 6 eggregate
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OF THE IMPROVEMENTS ITE	Sala State Otter S	nitary Sewer orm Sewer her site elemer MA Spec'l Flor the Comments: reek and la eneral Descript of Units of Stories pe M Det. Sisign (Style) 1 Existing 2 Existing 2 Existing 2 Existing 2 Existing 2 Ex	its: Inside definition of the proposed of the	e Lot Yes no unus influenci Acc.Unit Jnd.Cons. s: patio, ba erty (includi	Exterior Des Foundation Exterior Wa Roof Surfac Gutters & D Window Tyl Storm/Scree Appliance Refrigeral Range/Ou Disposal Dishwast Fan/Hooc Microway Washer/IC 8 Ralcony, scaing physical,	Alley EMA Flood Ziments, enetability. scription BB B B B B B B B B B B B B B B B B B	Node Sac one croachm rick,bloc rick,stuc sphalt luminum .h.Wooc ome Attic Stairs Drop Stair Scuttle Doorway Floor Heated Finished 4 .ch, hardw	nents o I Under I U	FEMA r adverse Foundation Slab Crawl Spar Basement Sump Purn Dampness Settlement Infestation lenities splace(s) # tio Balc ck Dec rch Scre cce Non ol Non oms cooring, fire sence):	Map # condition No No No Yes No No No No No No No No Leen Pcre e 2.1 eplace.	Other (r 51041 ons. Ti	Barana Ba	Dect has s isement ea Sq. Ft. Finished iiling alls our vitside Entry ove(s) # C	PEM/ easonal vie None 1,668 0 Drop Ceilii Block,Dwa Concrete, Yes Square Feet of	A Map Date A Map Date A Map Date A Map Date Was of the Heating Type Fuel Other Car Storage Garage # Attach. BitIn Carport Detach. BitIn Carport Surface A Gross Living	12/18/2012 neighborhood Hwbb,H.Pmp Elec,Gas Cac None of cars (8 Tot.) 2 0 0 0 6 ggregate Area Above Grade
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R	ESIDENTIA	L APPRA	413	SAL RE	EPO	RT			Fi	le No.: SALISBURY	24GP
	My research did X						three years p	rior to the eff			
ا⊾	Data Source(s): Count				•		, ,				
٤I	1st Prior Subject Sa		Analy	eic of calo/tranct	for hictory	and/or any current	agraamant of	eala/lietina	Th		f tl
띰		alo/ Hallolol			•		•			e no known transfer	
≌	Date:		sub	ect over the	past thr	<u>ee years. Non</u>	e of the co	omparable	s have any kno	own transfers within	one year of
치	Price:		the	most recent	transact	ion.					
嵐	Source(s): Tax Records	s									
TRANSFER HISTORY	2nd Prior Subject S										
핅	Date:										
얼	Price:										
	Source(s):										
	SALES COMPARISON APP		(if dev						ped for this apprais		
	FEATURE	SUBJECT		COMP	ARABLE S	ALE # 1	CC	MPARABLE S	SALE # 2	COMPARABLE S	ALE # 3
	Address 2901 Vistapo	int Rd		3060 Vistap	oint Rd		2751 S N	letherfield	Dr	2001 Oakengate Lr	1
	Midlothian, V			Midlothian	Midlothian, VA 2311		 Midlothia	n, VA 231	13	Midlothian, VA 231	13
	Proximity to Subject			0.35 miles N			0.75 mile		. •	1.69 miles SE	
	Sale Price	\$		0.55 111163 1	s	440,000	0.75 11116	3 0 0 0	429,000	1.03 1111103 01	650,000
			lan #	¢		440,000	¢		429,000		650,000
	Sale Price/GLA		/sq.ft.					.42 /sq.ft.		\$ 185.29 /sq.ft.	
	Data Source(s)	Tax Records		cvrmls#202				025081;D		cvrmls#2003477	
	Verification Source(s)	Inspection		Tax records		nspection			I Inspection	Tax records/Visual	Inspection
	VALUE ADJUSTMENTS	DESCRIPTION		DESCRIP [*]	TION	+(-) \$ Adjust.	DESC	RIPTION	+(-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.
	Sales or Financing			ArmLth			ArmLth			ArmLth	
	Concessions			Conv;8000		l o	Conv;100	000	1 0	Conv.;12500	0
	Date of Sale/Time			09/10/2020		ı	10/02/20:		1	04/01/2020	1
	Rights Appraised	Fee Simple		Fee Simple			Fee Simp			Fee Simple	†
	Location								 		
		Salisbury		Salisbury			Salisbury		1	Salisbury	
	Site	0.94 ac		0.98 ac			0.75 ac			1.54 ac	-5,000
	View	Resid./Lake Vie	w	Residential		+15,000				Resid/Lake Front	-50,000
	Design (Style)	Transitional		Transitional			Colonial		0	Transitional	
	Quality of Construction	Average		Average			Average			Average	
	Age	34		45		0	41		0	41	0
	Condition	Below Average		Average			Average		-75,000	Average	-75,000
	Above Grade	Total Bdrms Bat	he	Total Bdrms	Baths	70,000	Total Bdrm	s Baths	70,000	Total Bdrms Baths	70,000
	Room Count					0			0		0.000
				11 4	2.1	-		2.1			-8,000
	Gross Living Area	3,215	sq.it.		013 sq.ft.	+13,130		2,930 sq.ft	+18,525	3,508 sq.ft.	
	Basement & Finished	1668sf		0sf		+33,360	0sf		+33,360	2296sf 1355sf fin	-33,875
	Rooms Below Grade										
	Functional Utility	Average		Average			Average			Average	
	Heating/Cooling	Central		Central			Central			Central	
	Energy Efficient Items	None		None			None			None	
핑	Garage/Carport	2ga6dw		1ga4dw		+7 500	2ga4dw		0	2bi4dw	0
٨	Porch/Patio/Deck	Sc.pch,Deck,Ba	alc	Enc.pch,de	ck			Deck		Deck,Balc.	0
쳁			aic		<u>CR</u>	0	Enc.Pch,Deck 1 Fireplace		-		-
ㅂ	Fireplace	1 Fireplace		1 Fireplace						1 Fireplace	_
ş	Exterior	Brick,Stucco		Hardiplank			Brick,Stucco			Wood	0
ō	Kitchen	Dated		Updated		-15,000	Dated			Updated	-15,000
쓅											
COMPARISON APPROACH											
팃	Net Adjustment (Total)				ズ - \$	-21,010	+	X - S	-8,115	<u></u> + 🛛 - §	-205,920
잉	Adjusted Sale Price										
ន	of Comparables				\$	418,990		18	420,885	\$	444,080
	Summary of Sales Comparis	son Approach	The	comparable	s select	ed are three c	osed sale	s and one	pending sale	n the general marke	ting area
SAL	bracketing the subject										
	are typical in this ma										
	subject's current con-										
	based on the propert										
	renovated; however,										
	neighborhood lots an										
	lake views. Other ad	<u>justments reflect</u>	typi	cal physical	differenc	es. A fairly na	rrow rang	<u>e in value</u>	is noted and a	I comparables were	
	considered in the fina	al estimate of va	ue.	Due to all sa	les sellir	ig under 30 da	ys, there	is no extra	quick sale ad	ustment warranted.	
											

<u>R</u>	<u>ESIDENTIAL APPRAISAL REPORT</u>		File No.: SALISBURY24GP
	COST APPROACH TO VALUE (if developed) The Cost Approach was not devel	ped for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.		
	Support for the opinion of site value (summary of comparable land sales or other methods for es	imating site value):	
	appoint is the opinion of old fault (calling of companies) is the called of calling model of call		
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$
ᇎ	Source of cost data:		
COST APPROACH	Source of cost data.	· ·	
lō	Quality rating from cost service: Effective date of cost data:	Sq.Ft.	
ᄩ	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft.	@\$=\$
P	The cost approach was not considered due to the age of the subject	Sq.Ft.	@\$=\$
E	dwelling and the limitation in the estimation of depreciation.	Sq.Ft.	@\$ =\$
၂ဗ	awening and the infliction in the estimation of depreciation.	94	=\$
Įΰ		Covered/Covered Cov	
		Garage/Carport Sq.Ft.	
		Total Estimate of Cost-New	=\$
		Less Physical Function	nal External
		Depreciation	=\$(
		Depreciated Cost of Improvements	=\$
		"As-is" Value of Site Improvements	=\$
		710 10 Value of old improvements	
			=\$
			=\$
		INDICATED VALUE BY COST APPROACH	=\$
Т	INCOME APPROACH TO VALUE (if developed) The Income Approach was not de	eloped for this appraisal.	
ΙÖ	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$	Indicated Value by Income Approac
Ιŏ	Summary of Income Approach (including support for market rent and GRM):	<u> </u>	
I٣			
١Ē			
Į			
NCOME APPROACH			
ΙŽ			
_	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Pla	ned Unit Development	
		inca onit bevelopment.	
	Legal Name of Project: Salisbury		
۱۵	Describe common elements and recreational facilities: Lake, common areas.		
PUD			
l a			
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	Indicated Value by: Sales Comparison Approach \$ 420,000 Cost Approach (developed) \$ Income	e Approach (if developed) \$
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RESIDENTIAL APPRAISAL REPORT



A		COMPAR	AB						ı	001	4D 4 D 4 D 1	- 04	Fi	e No.:		SBURY2	
	FEATURE Address 2901 Vistapo	SUBJECT	202			RABLE S	ALE # 4			CON	/IPARABLE	: SA	LE# 5		COMI	PARABLE SA	ALE# 6
	Midlothian, V				-	'A 231'											
	Proximity to Subject			' mile		W						_					
	Sale Price	\$ /sq.ft.				\$ S	6-	49,000	\$		/a.u. #4	\$		\$		\$ \$	
	Sale Price/GLA Data Source(s)	\$ /sq.ft. Tax Records		1 <i>/</i> 2 1s#2		/sq.ft.			Ъ		/sq.ft.			Þ		/sq.ft.	
	Verification Source(s)	Inspection					Inspecti	ion									
	VALUE ADJUSTMENTS	DESCRIPTION		DESC			+(-)\$			DESCRI	PTION		+(-) \$ Adjust.	[DESCRIP	TION	+ (-) \$ Adjust.
	Sales or Financing		Listi	ng													
	Concessions Date of Sale/Time		Dan	ding													
	Rights Appraised	Fee Simple		Simp	ole							+					
	Location	Salisbury		sbury													
	Site	0.94 ac	1.29					-2,500									
	View Design (Style)	Resid /Lake View		id/La		ront	-	50,000				-					
	Quality of Construction	Transitional Average		nsitior rage	nai												
	Age	34	40	agc				0									
	Condition	Below Average		rage				75,000									
	Above Grade	Total Bdrms Baths	Total	-	_	Baths			-	Bdrms	Baths	_		Total	Bdrms	Baths	
	Room Count Gross Living Area	8 4 2.1 3,215 sq.ft.	9	4		3.1 69 sq.ft.		-8,000 36,010			sq	.ft.				sq.ft.	
	Basement & Finished Rooms Below Grade	1668sf	0sf		0,70	<u> </u>		33,360								94	
	Functional Utility	Average		rage						•		1					
	Heating/Cooling Energy Efficient Items	Central	Cen									\perp					
	Garage/Carport	None 2ga6dw	Non 2ga									+					
	Porch/Patio/Deck	Sc.pch,Deck,Balc		pch,	decl	k		0									
T T	Fireplace	1 Fireplace	1 Fi	repla													
I 1	Exterior	Brick,Stucco	Woo					0				4					
	Kitchen	Dated	Upa	ated			-	15,000				+					
ACH.																	
	Net Adjustment (Total)			+	×	3 - \$	-1	53,150	[+	<u> </u>	\$] +	\$	
γPP	Adjusted Sale Price of Comparables					s	4	95,850				\$				\$	
NO.	Summary of Sales Compari	son Approach				ΙΨ		95,650				ĮΨ				ĮΨ	
RIS																	
IPA																	
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SAL																	
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Subject Photo Page

Borrower	TBD						
Property Address	2901 Vistapoint Rd						
City	Midlothian	County Chesterfield	State	VA	Zip Code	23113	
Lender/Client	Motlevs Real Estate						



Subject Front

2901 Vistapoint Rd Sales Price Gross Living Area 3, Total Rooms 8 3,215 Total Bedrooms Total Bathrooms 2.1 Salisbury Resid /Lake View 0.94 ac Location View

Site Quality Average Age 34



Subject Rear



Subject Rear

Comparable Photo Page

Borrower	TBD						
Property Address	2901 Vistapoint Rd						
City	Midlothian	County Chesterfield	State '	VA	Zip Code	23113	
Lender/Client	Motlevs Real Estate						



Comparable 1

3060 Vistapoint Rd

Prox. to Subject 0.35 miles NE Sale Price 440,000 3,013 Gross Living Area Total Rooms 11 Total Bedrooms 4 Total Bathrooms 2.1 Location Salisbury Residential View Site 0.98 ac Quality Average 45 Age



Comparable 2

2751 S Netherfield Dr

Prox. to Subject 0.75 miles SW 429,000 Sale Price Gross Living Area 2,930 Total Rooms 10 Total Bedrooms Total Bathrooms 2.1 Location Salisbury View N;Res; Site 0.75 ac Quality Average Age



Comparable 3

2001 Oakengate Ln

Prox. to Subject 1.69 miles SE Sale Price 650,000 Gross Living Area 3,508 Total Rooms 10 Total Bedrooms 4 Total Bathrooms 3.1 Location Salisbury View Resid/Lake Front 1.54 ac Site Quality Average Age 41

Comparable Photo Page

Borrower	TBD						
Property Address	2901 Vistapoint Rd						
City	Midlothian	County Chesterfield	State	VA	Zip Code	23113	
Lender/Client	Motlevs Real Estate						



Comparable 4

2921 W Brigstock Rd

Age

Prox. to Subject 0.17 miles SW Sale Price 649,000 Gross Living Area 3,769 Total Rooms Total Bedrooms Total Bathrooms 3.1 Location Salisbury Resid/Lake Front View Site 1.29 ac Quality Average

40

Comparable 5

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Interior Photos

Borrower	TBD						
Property Address	2901 Vistapoint Rd						
City	Midlothian	County Chesterfield	State	VA	Zip Code	23113	
Lender/Client	Motleys Real Estate						







View Rear Family







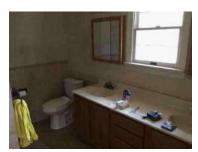
Living Kitchen Bath (Half)







Dining Basement Bedroom







Bath Bedroom Bedroom





Bedroom Bath

Assumptions, Limiting Conditions & Scope of Work

File No.: SALISBURY24GP Property Address: 2901 Vistapoint Rd City: Midlothian State: VA Zip Code: 23113 Client: Motleys Real Estate Address: 3600 Deepwater Terminal Road , Richmond , VA 23234 Address: 2215 W. Main Street, 2nd Floor, Richmond, VA 23220

Appraiser: Ronald Scott Pennington STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis

of it being under responsible ownership.

- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such
- is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or
- data sources) and has noted in the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best
- use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction
- with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance

value, and should not be used as such.

- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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
- 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 property, or adverse environmental conditions (including, but not limited to, the presence of hazardous

wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no quarantees or warranties, express 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 as an environmental assessment

- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items

that were furnished by other parties.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the

client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements

- applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence
- of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative

are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):



Certifications File No.: SALISBURY24GP

Property A	ddress: 2901 Vistapoint Rd		City: Midlothian	State: VA	Zip Code: 23113
Client:	Motleys Real Estate	Address:	3600 Deepwater Terminal Road	, Richmond , VA	23234
Appraiser:	Ronald Scott Pennington	Address:	2215 W. Main Street , 2nd Floor	, Richmond, VA	23220

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
- 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.
- * This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions
 Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System
 (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS),
 and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS,
 FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

	Client Contact: Clie	nt Name: Motleys Real Estate
	E-Mail: Address:	3600 Deepwater Terminal Road , Richmond , VA 23234
	APPRAISER	SUPERVISORY APPRAISER (if required)
	210	or CO-APPRAISER (if applicable)
	NAT	
	n. Church	
SIGNATURES		
R	→ , ** L L	Supervisory or
Δ	Appraiser Name: Ronald Scott Pennington	Co-Appraiser Name:
딩	Company: Premier Appraisal Group Inc	Company:
S	Phone: 804-377-0874 Fax: 804-377-0877	Phone: Fax:
	E-Mail: spennington@pagrichmond.com	E-Mail:
	Date Report Signed: 03/24/2021	Date Report Signed:
	License or Certification #: 4001010985 State: VA	License or Certification #: State:
	Designation: Certified Residential Real Estate Appraiser	Designation:
	Expiration Date of License or Certification: 05/31/2022	Expiration Date of License or Certification:
	Inspection of Subject: Interior & Exterior Exterior Only None	Inspection of Subject:
	Date of Inspection: 03/22/2021	Date of Inspection:

E&O Policy

LLOYD'S

REAL ESTATE APPRAISER ERRORS AND OMISSIONS INSURANCE

THIS INSURANCE IS EFFECTED WITH CERTAIN UNDERWRITERS AT LLOYD'S OF LONDON (NOT INCORPORATED)

THIS POLICY PROVIDES CLAIMS MADE AND REPORTED COVERAGE, CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND MUST BE REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD, IF EXERCISED, THE LIMIT OF LIABILITY SHALL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE COSTS PAYMENTS. IF THE LIMIT OF LIABILITY IS EXHAUSTED, THE UNDERWRITERS SHALL HAVE NO FURTHER LIABILITY UNDER THE POLICY, INCLUDING LIABILITY FOR DEFENSE COSTS.

DECLARATIONS

			DECLARATI	IONS
Policy N	umber: 20REALPC-0080			
Item 1.	NAMED INSURED: Pren	nier	Appraisal Group Inc.	*:
Item 2.	MAILING ADDRESS: 22	15 \	V. Main Street, Richi	mond, VA 23220
Item 3.	PERIOD OF INSURANCE 12:01AM STANDARD TIME	V.705-550	FROM: 01/13/202 HE ADDRESS SHOWN IN	
Item 4.	LIMIT OF LIABILTY:	\$	1,000,000	Each "Claim" (Including Defense Costs)
		\$	1,000,000	Annual Aggregate (Including defense Costs)
Item 5.	DEDUCTIBLE:	\$	5,000.00	Each "Claim" (Including Defense Costs)
Item 6.	PREMIUM:	\$	6,317.00	Gross Premium
		\$	143.26	Surplus Lines Tax
				Stamp Tax
		\$	50.00	Policy Fee
		\$		
		\$	6,511.85	Total Premium
Item 7.	RETROACTIVE DATE: 0	1/13	3/2011	
item 8.	NOTICE OF CLAIM TO:	Att 59	ndon Fischer LLP n: Ryan Turner Maiden Lane, New \ : 212-331-9472/ Fax	20 TO 1 (4 CO) - 1 TO 1

Item 9. Forms, Endorsements and Application to be made part of this Policy:

See attached forms list

Item 10. Service of Suit: Upon Underwriters pursuant to Condition XXI may be made upon.

Email: Targetpro@LondonFischer.com

Mendes & Mount, 750 Seventh Avenue, New York, NY 10019-6829

12/18/2020 Date:

Authorized Representative

Mallis

E&O Policy

Appraisers E&O Program

1230 East Dichl Road, Suite 350 Naperville, IL 60563 Tel: 866-253-4447 Fax: 866-720-5003

SCHEDULE OF APPRAISERS

Name and Address of Insured:

Premier Appraisal Group Inc. 2215 W. Main Street Richmond, VA 23220

Policy Number: 20REALPC-0080

Type: Name:

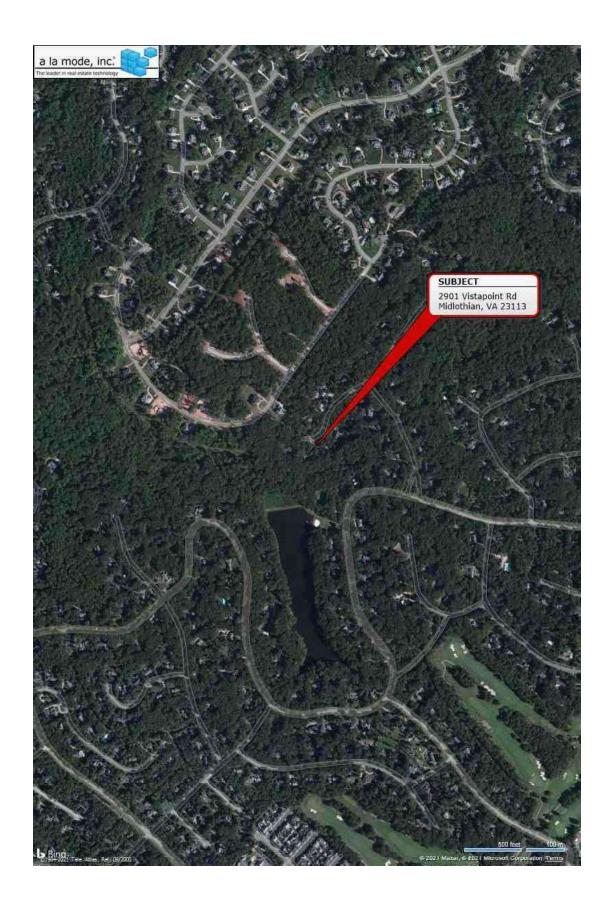
Appraiser William F. Wright
Appraiser Ronald Scott Pennington

Appraiser Charles K. Davis
Appraiser Matthew Hughes
Appraiser William E. Hancock
Appraiser Jesse Ledbetter

SCHAPP

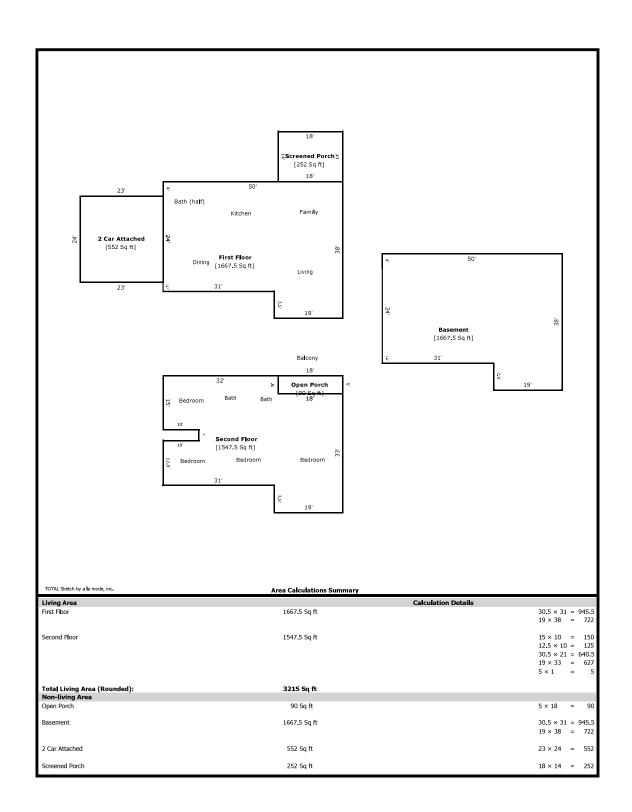
Aerial Map

Borrower	TBD				
Property Address	2901 Vistapoint Rd				
City	Midlothian	County Chesterfield	State VA	Zip Code 23113	
Lender/Client	Motlevs Real Estate				



Building Sketch

Borrower	TBD					
Property Address	2901 Vistapoint Rd					
City	Midlothian	County Chesterfield State	VA	Zip Code	23113	
Lender/Client	Motleys Real Estate					



Supplemental Addendum

- 1	File	Nο	CAI	ISBI	ID\	/24GP
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Borrower	TBD			
Property Address	2901 Vistapoint Rd			
City	Midlothian	County Chesterfield	State VA	Zip Code 23113
Lender/Client	Motlevs Real Estate			

USPAP 3 year disclosure:

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.

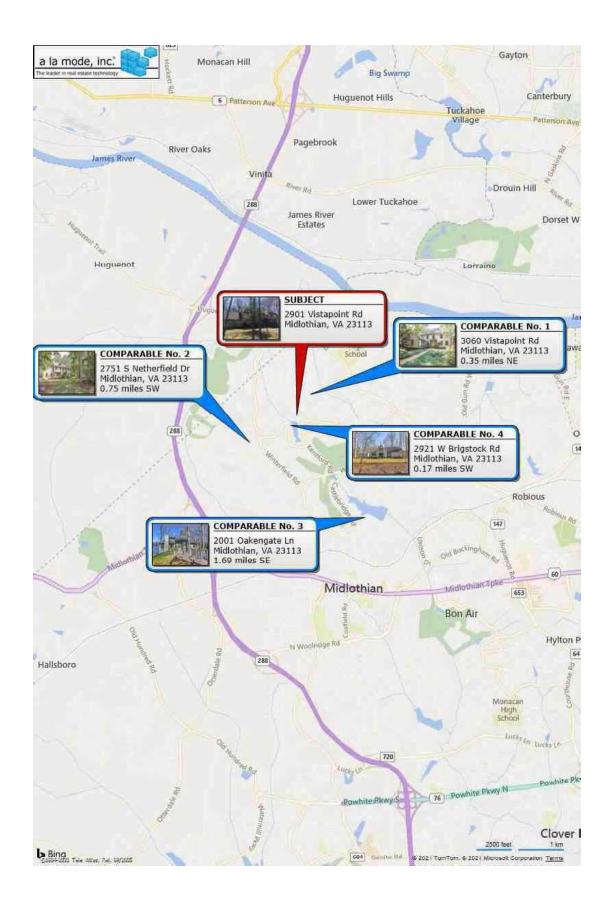
Exposure Time:

My opinion for a reasonable exposure time for the subject property is estimated to be less than three months.

• <u>GP Residential: Market Area Description - Boundaries, Description, Conditions</u>
Salisbury is generally bound by the James River north, Huguenot Road east, Midlothian Turnpike south, and Route 288 west. It is an established residential area located in north western Chesterfield County. The area consists of single family homes of very good to excellent construction quality and appeal. Proximity to schools, shopping centers, hospitals, workplaces and most other public amenities is good. Route 288 is located close by providing convenient access to the Richmond area. After reviewing the sales and listing data, marketing times are less than three months with a sales to list price ratio typically above 95%. There is a shortage of listings at this time. Seller concessions up to three percent are typical in this area.

Location Map

Borrower	TBD				
Property Address	2901 Vistapoint Rd				
City	Midlothian	County Chesterfield	State VA	Zip Code 23113	
Lender/Client	Motlevs Real Estate				



Tax Property Map



2901 Vistapoint Rd, Midlothian, VA 23113-3926, Chesterfield County

Salisbury Hillcrest Sec

23113

3926

R006



Subdivision

Carrier Route

Zip Code

Zip + 4

Beds Bldg Sq Ft 3,192

Lot Sq Ft 40,946

Sale Price \$31,200

Baths 3

4

Yr Built 1987

Type SFR

Census Tract

Neighborhood Name

Parcel Comments

Sale Date N/A

1009.35

OWNER INFORMATION			
Owner Name	Wendlek Allen J	Mailing Zip	23113
Owner Name 2	Wendlek Phyllis J	Mailing Zip + 4 Code	8581
Mailing Address	Po Box 2581	Owner Occupied	
Mailing City & State	Midlothian, VA	No Mail Flag	
LOCATION INFORMATION			
Municipality		Zoning	R40
MLS Area	64	Location Influence	
Magesterial	Midlothian	Topography	

TAX INFORMATION				
PID	724-72-07-25-600-000	Block	В	
Old Map #	072618001	Lot	14	
Parcel ID	724720725600000	Exemption(s)		
% Improved	81%			
Legal Description	SALISBURY L14BK B SE HILLCRE			

ASSESSMENT & TAX			
Assessment Year	2020	2019	2018
Assessed Value - Total	\$506,100	\$506,100	\$483,300
Assessed Value - Land	\$96,000	\$96,000	\$96,000
Assessed Value - Improved	\$410,100	\$410,100	\$387,300
Market Value - Total	\$506,100	\$506,100	\$483,300
Market Value - Land	\$96,000	\$96,000	\$96,000
Market Value - Improved	\$410,100	\$410,100	\$387,300
YOY Assessed Change (%)	0%	4.72%	
YOY Assessed Change (\$)	\$0	\$22,800	
Tax Year	Total Tax	Change (\$)	Change (%)
2017	\$25		
2018	\$4,591	\$4,566	18,265.44%
2019	\$4,808	\$217	4.72%

CHARACTERISTICS			
Lot Acres	0.94	Heat Type	Heat Pump
Lot Sq Ft	40,946	Heat Fuel Type	
Lot Frontage		Garage Type	Garage
Lot Depth		Parking Type	Type Unknown
Lot Shape		Garage Capacity	
Total Units		Garage Sq Ft	576
Land Use - County	Single Dwelling	Garage 2 Sq Ft	
Land Use - CoreLogic	SFR	Attic Type	
Land Use - Category		Area of Attic	
Style	Tudor	Roof Type	
Stories	2	Roof Material	Composition Shingle
Year Built	1987	Roof Frame	
Effective Year Built		Roof Shape	

Bldg Area - Finished Sq Ft	3,192
Bldg Area - Heated Sq Ft	
Bldg Area - Total Sq Ft	
Bldg Area - Total Sq Ft	4,978
Bldg Area - Main Floor Sq Ft	
Bldg Area - Ground Fl Sq Ft	
Bldg Area - Above Grade Sq Ft	3,192
Bldg Area - 2nd Fl Sq Ft	
Basement Sq Ft	1,596
Basement - Finished Sq Ft	
Basement - Unfinished Sq Ft	1,596
Basement Type	Daylight
Total Rooms	7
Bedrooms	4
Baths - Total	3
Baths - Full	2
Baths - Half	1
Fixtures	
Other Rooms	
Other Impvs	
NumFireplaces	1
Condo Amenities	
Cooling Type	Yes

Interior Wall	Drywall
Exterior	Wood/Brick
Floor Material	
Floor Cover	Carpet
Construction	Wood
Foundation	Brick
Pool	
Pool Size	
Water	Public
Sewer	Septic Tank
Electric Service Type	Available
Building Comments	
Condition	Good
Quality	Good
Porch Type	Open Porch
Patio Type	Wood Deck
Sec Patio Area	
No. of Patios	1
Patio/Deck 1 Area	80
Patio/Deck 2 Area	234
Porch	Open Porch
Porch 1 Area	60
MLS Baths - Total	

FEATURES					
Feature Type	Unit	Size/Qty	Width	Depth	Year Built
2 Stry	S	3,192			
1 St Garage	S	576			
Open Porch	S	60			
Basement/Daylight	S	1,596			
Screened Porch	S	234			
Wood Deck	S	80			
Area Over Unfin	S	190			
Outside Storage	S	234			

Feature Type	Value
2 Stry	
1 St Garage	
Open Porch	
Basement/Daylight	
Screened Porch	
Wood Deck	
Area Over Unfin	
Outside Storage	
	D. U.V. O.
Building Description	Building Size

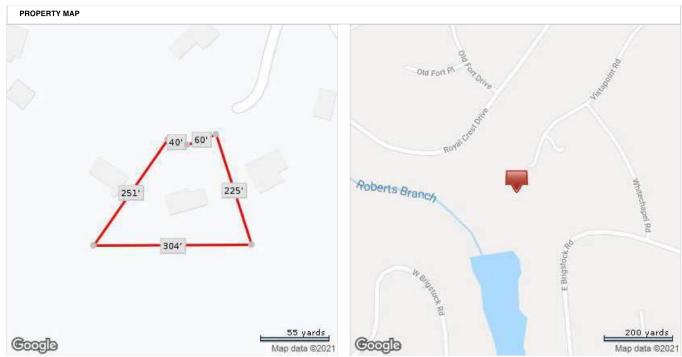
SELL SCORE			
Rating	Moderate	Value As Of	2021-03-13 23:54:30
Sell Score	549		
ESTIMATED VALUE			
RealAVM™	\$513,100	Confidence Score	57
RealAVM™ Range	\$461,790 - \$564,410	Forecast Standard Deviation	10

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LICTURE INFORMATION			
LISTING INFORMATION			
MLS Listing Number		Closing Price	
MLS Status		Pending Date	
MLS Area		MLS Off Market Date	
MLS Listing Date		MLS List. Agent Name	
MLS Current List Price		MLS List. Broker Name	
MLS Orig. List Price		MLS Selling Agent Name	
MLS Status Change Date		MLS Selling Broker Name	
Closing Date	L		
MLS Listing #			
MLS Listing Date			
MLS Listing Price			
MLS Orig Listing Price			
MLS Close Date			
MLS Listing Close Price			
MLS Listing Expiration Date			
MLS Off Market Date			
MLS Status			
LAST MARKET SALE & SALES HISTORY			
Recording Date	05/16/1984	Owner Name 2	Wendlek Phyllis J
Settle Date		Multi/Split Sale	
Sale Price	\$31,200	Document Number	1655-1344
Price Per Square Foot	\$9.77	Deed Type	Deed (Reg)
Seller		Title Company	
		Title Company	
Owner Name	Wendlek Allen J	Title Oonparty	
Owner Name	Wendlek Allen J	The Company	
Owner Name Recording Date	Wendlek Allen J 05/16/1984	11/02/19	978
Owner Name	L		978
Owner Name Recording Date	L		
Owner Name Recording Date Sale/Settlement Date	05/16/1984	11/02/19	
Owner Name Recording Date Sale/Settlement Date Sale Price	05/16/1984	11/02/19 \$20,500	
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal	05/16/1984 \$31,200	11/02/19 \$20,500	
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name	05/16/1984 \$31,200 Wendlek Allen J & We	11/02/19 \$20,500	
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2	05/16/1984 \$31,200 Wendlek Allen J & We	11/02/19 \$20,500	
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J	11/02/19 \$20,500 Indlek Phyllis J	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender Mortgage Term	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender Mortgage Term Mortgage Term	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender Mortgage Term Mortgage Int Rate	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender Mortgage Term Mortgage Int Rate Mortgage Int Rate Mortgage Int Rate	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender Mortgage Term Mortgage Int Rate Mortgage Int Rate Mortgage Purpose	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender Mortgage Term Mortgage Int Rate Mortgage Int Rate Mortgage Purpose Mortgage Type	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0
Owner Name Recording Date Sale/Settlement Date Sale Price Nominal Buyer Name Buyer Name 2 Seller Name Document Number Document Type Title Company MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender Mortgage Term Mortgage Int Rate Mortgage Int Rate Mortgage Purpose	05/16/1984 \$31,200 Wendlek Allen J & We Wendlek Phyllis J 1655-1344	11/02/19 \$20,500 Indlek Phyllis J 1355-69	0



*Lot Dimensions are Estimated