Lucas Real Estate Appraisal Service, Inc. 1999 S. Main St., Ste 500 Blacksburg, VA 24060 540-961-1539 INVOICE 02/01/2020 margsnid
DATE FILE NUMBER CASE NUMBER

Client:

Mrs. Leigh Roederer 645 Ivybrooke Avenue Greenville, SC 29615

ltem Total

APPRAISAL FEE FOR SERVICES RENDERED

450.00

Intended User: Estate executor(s)
1431 Pebble Beach Road
Blacksburg, VA 24060

Blacksburg Country Club Estates Section II Lot 407

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

 Inv Date
 Insp Date
 Appraiser
 Client Case #
 File #
 Client Phone #

 02/01/2020
 01/22/2020
 P. Randolph Leslie
 margsnid

FROM:

Mrs. Leigh Roederer 645 Ivybrooke Avenue Greenville, SC 29615 PROPERTY:

Intended User: Estate executor(s) 1431 Pebble Beach Road Blacksburg, VA 24060

Amount Due

450.00

\$ 450.00

TO: Attention:

> Lucas Real Estate Appraisal Service, Inc. 1999 S. Main St., Ste 500 Blacksburg, VA 24060

Amount Enclosed

5

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



SUMMARY APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

1431 Pebble Beach Road Blacksburg, VA 24060

for

Mrs. Leigh Roederer 645 Ivybrooke Avenue Greenville, SC 29615

as of

01/22/2020 (DofD)

by

P. Randolph Leslie 1999 S. Main St., Ste 500 Blacksburg, VA 24060

Lucas Real Estate Appraisal Service, Inc.

Uniform Residential Appraisal Report File # margsnid

| | The purpose | of this s | umma | ry apprais | aı repo | ort is to r | provide the | Ciletti | with an accurat | e, and adequa | tely suppo | пеа, орг | inion of the mai | rket value (| of the subje | ct property. |
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| | Property Addres | | | | | | - | | | City Blac | | | State V | | Zip Code 2 | |
| ۱ | Owner Marg | | | | | | | Inter | nded User Est | ate executor(s | | | | ontgomer | | |
| | Legal Description | | | | | | s Section I | | | | , | | , 111 | | , | |
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| S U | Neighborhood N | | | cksburg C | ountr | rv Club F | Estates | | | Map Referen | | 0) 407 | | Census Trac | t213 | |
| В J | Occupant | Owner | | Tenant X | | | | al Asse | essments \$None | | | <u>0) 407</u> UD | HOA \$None | | per year | per month |
| ¥ | Property Rights | | | X Fee Si | | | Leasehold | 556 | Other (describe | | | | | | | po. month |
| E C | | | | | | | | with e | estate settlemer | | 2 | | | | | |
| Ť | | s. Leigh | | | i Oi va | iluc III cc | Jillicetion v | | Address 645 Iv | | | ovilla S | C 20615 | | | |
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| С | | | | olicable) | | | ior the subje | ect pu | irchase transactio | n. Explain the | results of | the analy | sis of the contra | ict for sale | or why the a | naiysis was not |
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| T R A | Contract Price\$ | | | Date of Co | | . ,, | | | perty seller the or | · · · · · · · · · · · · · · · · · · · | | | | a Source(s) | | ot a sale |
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| ď | Γaylor Hollo | | | | | | | | | | | | 450 Pred | | Other | 25.0 % |
| 0 H M O R H O | | | | | | | | | um followin | g Page 6 | Γhe "Otl | her" us | se indicated | above ir | <u>volve</u> s | |
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Uniform Residential Appraisal Report

| | | Unifo | rm Res | side | ential A | ppra | aisal | Rep | ort | | File | # margs | nid | |
|--|--|---|--|--|---|--|--|--|--|--|---|--|--|---|
| There are compa | arable properties | s currently of | fered for sale in t | the subj | ect neighborhoo | d rangin | g in price fr | om \$ | | | t | 0 \$ | | |
| | | | eighborhood with | | | hs rangii | | | | | | to \$ | | |
| FEATURE | SUBJEC | | | | SALE # 1 | | | | SALE # 2 | | | COMPARAE | BLE S | SALE #3 |
| 1431 Pebble Beach Ros | | | 410 Pebble Be | | | 1 . | 1 Pebble | | | | | lank Drive | | |
| | g, VA 24060 | | Slacksburg, VA | A 240 | 60 | | cksburg, | | 60 | | | ourg, VA 2 | 2406 | 00 |
| Proximity to Subject | \$ | | .06 miles NE | | 1,005,0 | | miles N | | 885,0 | |).93 m | lles SE | _ | 1,500,000 |
| Sale Price/Gross Liv. Area | * | N/A A sq. ft. \$ | 263.36 sq. | \$ | 1,003,0 | \$ | 216.75 | \$ | 003,0 | | \$ 30 | 9.41 sq. ft. | \$ | 1,300,000 |
| Data Source(s) | Φ 1 N /. | | ILS Closed Sa | | 06226 | | S Closed | | 22052 | | | losed Sale | # 22 | 2202 |
| Verification Source(s) | | | ILS Closed Sa In-line county | | | | line recor | | | | | records; of | | |
| VALUE ADJUSTMENTS | DESCRIPT | | DESCRIPTION | | +(-)\$ Adjustme | | DESCRIP | | +(-)\$ Adjustme | | | SCRIPTION | 10 111 | +(-)\$ Adjustment |
| Sale or Financing | D20011 | | Conventional | ,,, <u>,</u> | T()\$ 7 tajacti i ic | | ventional | | r () \$\psi r \tagadama | | Conven | | | r () \$\psi\$ r tajadamoni |
| Concessions | | | lone known | | | | ne known | | | | None k | | | |
| Date of Sale/Time | | | 7/26/2019 | | | | 16/2016 | | +72,7 | | 02/08/2 | | | +91,800 |
| Location | BCC Estates | | CC Estates | | | | C Estates | | | | | ollow Mdw | | , , , , , , |
| Leasehold/Fee Simple | Fee Simple | | ee Simple | | | | Simple | | | | Fee Sin | | | |
| Site | 0.57 acre | | .88 acre | | -3,0 | 00 0.77 | | | -2,0 | | 4.14 ac | | | +35,700 |
| View | Very good | V | ery good | | · | Ver | y good | | | , | Very go | ood | | · |
| Design (Style) | Traditional | T | raditional | | | Trac | ditional | | | , | Γransit | ional | | |
| Quality of Construction | Brick/gd-very | gd B | rick/similar(-) |) | +30,0 | 00 Brio | k/similar | (-) | +35,0 | 000 | Stn-cm | nt/similar | | |
| Actual Age | 12 | 11 | 1 | | | 17 | | | +10,0 | | | | \Box | -22,000 |
| Condition | Very good | | ery good | | | | y good | | | | Very go | | | |
| Above Grade | Total Bdrms. | | | Baths | | Tota | | Baths | | | _ | Bdrms. Bath | | |
| Room Count | 12 5 | 3.5 | | 3.5 | +5,0 | | | 4.5 | | | 9 | 4 4.5 | 5 | |
| Gross Living Area | 4,919 | sq. ft. | 3,816 | sq. ft. | +71,7 | | 4,083 | sq. ft. | +54,3 | | 4,8 | | ft. | +4,600 |
| Basement & Finished | None | 1 ' | ,888 SF | | , | 00 2,44 | | | -36,7 | | 3,435 \$ | | | -51,500 |
| Rooms Below Grade | None | - | ,532 SF fnshd | | -46,0 | | inished | | | | | F fnshd | _ | -103,000 |
| Functional Utility | Good | | imilar | | | Sim | | | | | <u>Similar</u> | | \dashv | |
| Heating/Cooling Energy Efficient Items | FA/central | | A/central | | | | central | | | | FA/cen | tral | | |
| Energy Efficient Items | Good | | lood | | | Goo | | | | | Good | | | |
| Garage/Carport Porch/Patio/Deck | Trpl att garag | | <u>rpl att garage</u> | | | | att garag | | | | | garage | | |
| Porch/Patio/Deck | Prch-scrn prch-p | | orches-patio | | 5.0 | | ches-patio |) | | | | eck-patio | | 5 000 |
| | 1 frplc | | frplcs | | -5,0 | 00 1 fr | | | F. (| | 2 frplcs | | | -5,000 |
| No. A. Francisco (Total) | Pvd drvwy | P | vd drvwy | | | Con | ic-brk dry | wy | -5,0 | ן טטן | Pvd dry | wy | | |
| Net Adjustment (Total) | | | X + | | \$ 24.4 | 00 | X + | | \$ 128,3 | 200 | | + X - | _ | \$ -49,400 |
| | | | Net Adj. 2.4 | | | | | | Φ 120,c | 00 | | | | -49,400 |
| | | | | 3 % | | | Adi 1/ | 15() % | | | Not Adi | 3 20 | 0/_ | |
| Adjusted Sale Price | | | | | , | Net | | 4.50 % 4.37 % | s 10133 | 200 | Net Adj. | 3.29 di 20.91 | % | s 1.450.600 |
| of Comparables | ot research the s | G | Gross Adj. 18.8 | 81 % | \$ 1,029,4 | Net .00 Gro | ss Adj. 24 | 4.37 % | | 800 | • | | | \$ 1,450,600 |
| of Comparables | ot research the s | G | | 81 % | \$ 1,029,4 | Net .00 Gro | ss Adj. 24 | 4.37 % | | 800 | • | | | 1,450,600 |
| of Comparables | ot research the s | G | Gross Adj. 18.8 | 81 % | \$ 1,029,4 | Net .00 Gro | ss Adj. 24 | 4.37 % | | 800 | • | | | \$ 1,450,600 |
| of Comparables I X did did no | | ale or transf | Gross Adj. 18.8 | \$1 % subject | \$ 1,029,4 t property and co | Net .00 Gro | ss Adj. 24 le sales. If | 4.37 % not, expla | iin | | Gross A | dj. 20.91 | | \$ 1,450,600 |
| of Comparables I X did did no My research did | | ale or transf | Gross Adj. 18.8 fer history of the | \$1 % subject | \$ 1,029,4 t property and co | Net .00 Gro | ss Adj. 24 le sales. If | 4.37 % not, expla | iin | | Gross A | dj. 20.91 | | \$ 1,450,600 |
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| Intended User | Estate executor(s) | | DITIONAL COMP | | | | |
|---|---|-------------------------------------|---|--------------------|--------------------|-------------------|-------------------|
| Property Address 1431 | Pebble Beach Road | | | | | | |
| City Blacksburg | Cou | nty Montgomery | | State VA | | Zip Code 24060 | |
| Client] | Mrs. Leigh Roederer | COMPARABLE | CALE NO : | 0014015151 | CALENCE | COMPARAS: 5 - | N.E. NO. 2 |
| 1431 Pebble Beach Ros | SUBJECT | 3930 Horse Farm R | | COMPARABLE | SALE NO. 5 | COMPARABLE S. | ALE NO. 6 |
| | g, VA 24060 | Blacksburg, VA 24 | | | | | |
| Proximity to Subject | , = | 4.11 miles N | | | | | |
| Sale Price | \$ N/A | | \$ 1,400,000 | | \$ | \$ | |
| Sale Price/Gross Liv. Area | \$ N/A sq. ft. | | | \$ sq. ft. | \$ | sq. ft. | |
| Data Source(s) | | MLS Listing # 403 | | | | | |
| Verification Source(s) VALUE ADJUSTMENTS | DESCRIPTION | On-line records; of one DESCRIPTION | +(-)\$ Adjustment | DESCRIPTION | +(-)\$ Adjustment | DESCRIPTION | +(-)\$ Adjustment |
| Sale or Financing | DESCRIPTION | N/A yet | +(-)\$ Adjustment | DESCRIPTION | T(-)\$ Adjustition | DESCRIPTION | +(-)\$ Adjustment |
| Concessions | | Est sale/list | -42,000 | | | | |
| Date of Sale/Time | | Jan '20 contract | | | | | |
| | BCC Estates | Schugs Farm | | | | | |
| | Fee Simple | Fee Simple | 02.200 | | | | |
| Site | 0.57 acre | 8.8 acres | -82,300 | | | | |
| View | Very good Traditional | Very good Traditional | | | | | |
| | Brick/gd-very gd | Brk-cmnt/similar | | | | | |
| Actual Age | 12 | 13 | | | | | |
| Condition | Very good | Very good | | | | | |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. Baths | - | otal Bdrms. Baths | |
| Room Count | 12 5 3.5 | 9 5 4.5 | -5,000 | | | | |
| Gross Living Area | 4,919 sq. ft. | 3,702 sq. f | t. +79,100 | sq. | ft. | sq. ft. | |
| Basement & Finished | | 2,596 SF | -38,900 | | | | |
| Rooms Below Grade | None | 1,940 SF fnshd | -58,200 | | | | |
| Functional Utility | Good | Similar | | | | | |
| Heating/Cooling | FA/central | FA/central | | | | | |
| Energy Efficient Items Garage/Carport | Good Trpl att garage | Good Dbl+ att garage | +7,000 | | | | |
| Porch/Patio/Deck | Prch-scm prch-patio | Prch-deck-pto-fnc | +7,000 | | | | |
| T Grown due/Book | 1 frplc | 1 frplc | | | | | |
| | Pvd drvwy | Grvl drvwy | +10,000 | | | | |
| | , | Equip garage/shop | -25,000 | | | | |
| Net Adjustment (Total) | | + X - | \$ -155,300 | + - | \$ | + - | \$ |
| Adjusted Sale Price | | | % | | | let Adj. % | |
| of Comparables | | | % \$ 1,244,700 | | | | \$ |
| | | SUBJECT | COMPARABLE | | MPARABLE SALE #5 | COMPARABLE | SALE #6 |
| ITEM | | | NIa athan tuanafana | : | | | |
| Date of Prior Sale/Transfer | No transfers | | No other transfers | | | | |
| Date of Prior Sale/Transfer Price of Prior Sale/Transfer | No transfers past 36 mor | nths | previous 12 month | s | | | |
| Date of Prior Sale/Transfer | No transfers past 36 mor On-line cou | nths nty records | | s | | | |
| Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) | No transfers past 36 mor On-line cou e(s) 01/22/2020 | nths nty records | previous 12 month On-line county rec | s | | | |
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Summary Appraisal Report Uniform Residential Appraisal Report File # margsnid See Additional Comments/Addendum following Page 6... COST APPROACH TO VALUE Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE.....=\$ Source of cost data Dwelling Sq. Ft. @ \$=\$ Quality rating from cost service Effective date of cost data Sq. Ft. @ \$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) The cost approach was not requested by the client and is Garage/Carport Sq. Ft. @ \$ not provided in this report. This approach to value is Total Estimate of Cost-New .. =\$ also no longer required in appraisal reports for Less Physical Functional External secondary market mortgage financing. Sales Depreciation =\$ (comparisons produce the credible results desired by Depreciated Cost of Improvements..... clients. 'As-is' Value of Site Improvements..... Estimated Remaining Economic Life (HUD and VA only) Years Indicated Value By Cost Approach..... INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) There is insufficient market data available on sales/rentals of single family properties like the subject to support use of the income approach. PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? No Unit type(s) Detached Attached Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Data Source(s) Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion Yes No Does the project contain any multi-dwelling units? Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Describe common elements and recreational facilities

Are the common elements leased to or by the Homeowners' Association?

If Yes, describe the rental terms and options.

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

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 visual inspection of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:Subject to the following 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 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.
- 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.

Uniform Residential Appraisal Report

20. I identified the client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

File # margsnid

21. I am aware that any disclosure or distribution of this appraisal report by me or the 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.

22. 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.

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

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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Did inspect exterior of comparable sales from street

Date of Inspection

Signature Signature Name P. Randolph Leslie Company Name Company Name Lucas Real Estate Appraisal Service, Inc. Company Address 1999 S. Main St., Ste 500 Company Address Blacksburg, VA 24060 540-961-1539 Telephone Number Telephone Number Email Address <u>rleslie@lucasappriaisal.com</u> **Email Address** Date of Signature and Report Date of Signature 02/01/2020 Effective Date of Appraisal 01/22/2020 (DofD) State Certification # State Certification # or State License # 4001 003215 or State License # or Other Expiration Date of Certification or License State VA Expiration Date of Certification or License 04/30/2021 SUBJECT PROPERTY ADDRESS OF PROPERTY APPRAISED Did not inspect subject property 1431 Pebble Beach Road Did inspect exterior of subject property from street Blacksburg, VA 24060 SUBJECT PROPERTY \$ 1,153,500 Did inspect interior and exterior of subject property APPRAISED VALUE OF CLIENT Date of Inspection Name COMPARABLE SALES Company Name Mrs. Leigh Roederer Company Address 645 Ivybrooke Avenue Did not inspect exterior of comparable sales from street

Greenville, SC 29615

Email Address

APPRAISER

| | | | | | | File No. | margsnia |
|------------|------------|------------------------|------------|-------------------|----|----------|----------|
| | | | Al | DDITIONAL COMMENT | S | | |
| Intended L | Jser | Estate executor(s) | | | | | |
| Property A | Address | 1431 Pebble Beach Road | | | | | |
| City I | Blacksburg | County | Montgomery | State | VA | Zip Code | 24060 |
| Client | | Mrs. Leigh Roederer | | | | | |

NEIGHBORHOOD DESCRIPTION

The Ellett Valley area, including Deercroft, Blacksburg Country Club Estates, Woodland Hills, Taylor Hollow Meadows and the Lusters Mill development, is one of Blacksburg's more prestigious areas; it has a good blend of residential and farm land, making for a very comfortable and picturesque setting; convenient to town and with much market appeal; good employment stability in this major state university community; average convenience to employment centers, shopping and schools; good recreational facilities within the Blacksburg Country Club, with the subject located along the third hole there; property compatibility, appearance of properties and market appeal are all very good; a connecting road (Nellies Cave) is making access to conveniences even more attractive; the subject conforms well within the neighborhood.

MARKET CONDITIONS

The Blacksburg market is one with significant seasonal impacts, primarily due to the presence of Virginia Tech, a major state university. The real estate transactions associated with the relatively large staff, faculty and student populations are concentrated within the spring and summer markets, dividing the academic calendar. The other seasons are much less active, and these variations are reflected in listing, inventory, market absorption and closed sales records.

In this relatively small and heterogeneous market, frequently there is insufficient market data available on any one property type and value range from which to accurately conclude market trends for that specific type property or value range. This appraiser frequently encounters the situation where there are few effective sales comparables for a property, frequently only 2-4 good comparisons in the market area. Consequently, rather than to focus on such a limited number of sales and listings from which trends cannot be clearly identified within a small neighborhood, the appraiser also considers market information for the total (but relatively small) Blacksburg market area. This is considered to be a much more effective analysis as most properties within the area have comparables frequently found throughout the town and surrounding suburban developments.

For reconciliation of this data and analysis onto page 1 of the appraisal report, the appraiser also considers the data from annual year-over-year comparisons to be even more indicative of trends. This additional analysis produces the following overall conclusion:

Overall demand and supply conditions are considered to be good with significant demand for homes and somewhat a shortage of properties in some categories, with marketing time being within less than two months usually. Historically, prices in general have been increasing with time, usually somewhat greater than the inflationary rate and without other large variations due to any unusual effects. Fifteen and thirty year loans have fluctuated recently but are now still very attractive and near recent lows.

Per the NRV MLS system, for the total detached residential market over the past year in Blacksburg (town and county addresses, involving 333 sales), the median sales price earlier increased and is now stable due to seasonal factors (winter market), going from \$349,700 7-12 months ago to \$342,000 for the past 3 months.

This market is supported to a great degree by the presence of a major state university, Virginia Tech, with

| | | ADDI | TIONAL COMMENT | s | | margsmu |
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| Intended User | Estate executor(s) | | | | | |
| Property Address | 1431 Pebble Beach Road | | | | | |
| City Blacksbu | irg County | Montgomery | State | VA | Zip Code | 24060 |
| Client | Mrs. Leigh Roederer | | • | | | |

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approximately 31,000 students and a faculty/staff of approximately 8,500. Most lenders are still pursuing conventional loans, with some sales concessions evident, mostly assistance with buyer closing costs.

We are now into the Winter market, usually the slowest season for the Blacksburg market. Activity increases as we approach and enter the Spring market.

The typical exposure time for similar homes in this area is less than three months. The definition of exposure time used is taken from the Definitions section of the most recent version of USPAP.

ADDITIONAL FEATURES

Scenic views; brick walkway to covered brick front porch; rear brick patio; rear screened porch; leaded glass entry door with transom and sidelights; 2-story open foyer; hardwood floors in foyer, living room, dining room, kitchen, breakfast nook, family room, all bedrooms and 1/2 bath; tile floors in full bathrooms and laundry; extensive crown and chairrail mouldings; columns between foyer and dining room; family room has a fireplace, built-ins and atrium door to the screened porch; kitchen has an island design, quality cherry cabinets, granite countertops and stainless steel appliances; family room-kitchen-breakfast area share an "open" design; cabinets and sink in laundry room; master suite has a private bath with soak tub, separate shower, double vanities and two walk-in closets; numerous ceiling fans; some custom lighting fixtures; "tall" crawl space, treated and with poured concrete foundation.

SALES COMPARISON APPROACH

Sales comparison adjustments are determined primarily from an analysis of "matched pair transactions", to the extent that such effective comparisons are available. Location adjustments are also partially determined from an analysis of comparative and predominant lot values in the involved subdivisions/developments.

Unfortunately, there have been very limited recent sales as fully similar to the subject as preferred by the appraiser. This is primarily due to the subject GLA and value being within the upper level of the local market where there are fewer transactions. This limitation is also due to the relatively small size of the Blacksburg market. In a typical year, there are usually less than 315 total sales of detached properties with Blacksburg addresses, including those in-town and in the county.

However, all four residences presented are upscale designs comparable to the subject, with two in the subject development, one in the adjoining development and another in a comparable/similar location for effective comparisons. They are also comparable/similar in site (bracketed in size, with comparisons 1 and 2 the more similar), overall quality of construction, age/effective age (bracketed, with comparisons 1, 2 and 4 being more similar), rooms (all comparisons having at least four bedrooms within the GLA), GLA (Sale 3 the most similar), HVAC, garages, exterior features, etc.

Sales 2 and 3 are older than desired. However, these are the next best available and market oriented; other more recent sales had greater dissimilarities/more adjustments. These older sales receive a positive time adjustment of +- 3% compounded annually to reflect likely appreciation since their closings. Sale 1 closed six months ago, very reflective of current conditions. The other comparison is to a listing currently on the market and now under contract to also reflect today's conditions. It is adjusted at an estimated sale to list ratio.

Distances are as measured directly. The proximity for comparison #4 is greater than desired. However, this is the (next) best available and market oriented; other closer possibilities had greater dissimilarities/more adjustments. It is quite common in this suburban market to find effective comparisons within these distances,

especially considering their comparable/similar distances from major attractions.

All adjustments are within guidelines.

Sale 1 is considered the best comparison due to being a recent sale on the subject street.

Quality of construction adjustments primarily reflect upgrades in component selections (siding, roofing, windows, flooring, cabinets and countertops, ceiling treatments, built-ins, mouldings, fixtures, custom features, etc.); none are considered needed in this analysis.

STATEMENT - HVCC

I certify, as the appraiser, that I have complied with the Home Valuation Code of Conduct in all aspects of the appraisal process.

STATEMENT - HISTORY AND NO INTEREST

I certify, as the appraiser, that I have not appraised or provided a previous service regarding the subject property within the three years prior to this assignment and have no current or prospective interest in the subject property or parties involved.

RECONCILIATION

All four comparisons are considered for the value opinion, with double weighting to Sale 1 as it is a very recent sale with similarities on the subject street.

ADDITIONAL COMMENTS

The value opinion exceeds the predominant value within the defined neighborhood. However, the subject is not an over-improvement. There are other properties within the neighborhood that equal and significantly exceed the subject value, as indicated in the value range for the neighborhood. A property marketed at this value opinion would not meet with market resistance in the neighborhood.

The utilities were on and working at the time of this property inspection.

The features of the subject property are as recorded by this appraiser at the property inspection. The features and data for the sales comparisons are from MLS documents. These sources are considered by the appraiser to be superior to and more accurate than other data bases which might be consulted by others.

The site dimensions are as measured on the county GIS system. They are believed to be relatively accurate, but

Property Address 1431 Pebble Beach Road City Blacksburg County Montgomery State VA Zip Code 24060 Client Mrs. Leigh Roederer



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

| | | PHOT | OGRAPH ADDEN | IDUM | | |
|------------------|------------------------|------------|--------------|------|----------|-------|
| Intended User | Estate executor(s) | | | | | |
| Property Address | 1431 Pebble Beach Road | | | | | |
| City Blacksb | ourg County | Montgomery | State | VA | Zip Code | 24060 |
| Client | Mrs Leigh Roederer | | | | | |



1431 Pebble Beach Road SIDE VIEW



1431 Pebble Beach Road SIDE VIEW



1431 Pebble Beach Road STREET SCENE

| | | | | PHOT | OGRAPH ADI | ŒΝ | NDUM | | | |
|----------|-----------|-----------------------|--------|------------|------------|-----|------|----------|-------|---|
| Intended | d User | Estate executor(s) | | | | | | | | |
| Property | y Address | 1431 Pebble Beach Roa | .d | | | | | | | |
| City | Blacksbur | g | County | Montgomery | Sta | ite | VA | Zip Code | 24060 |) |
| Client | | Mrs Leigh Roederer | | · · · | | | | | | |



1431 Pebble Beach Road FRONT PORCH



1431 Pebble Beach Road SCREENED PORCH



1431 Pebble Beach Road PATIO

Lucas Real Estate Appraisal Service, Inc.

Property Address 1431 Pebble Beach Road

City Blacksburg County Montgomery State VA Zip Code 24060

Client Mrs. Leigh Roederer



1431 Pebble Beach Road VIEW



1431 Pebble Beach Road VIEW



1431 Pebble Beach Road VIEW

| | | PHOT | OGRAPH ADDEN | IDUM | | |
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| Intended User | Estate executor(s) | | | | | |
| Property Address | 1431 Pebble Beach Road | | | | | |
| City Blacksb | ourg County | Montgomery | State | VA | Zip Code | 24060 |
| Client | Mrs Leigh Roederer | | | | | |



1431 Pebble Beach Road FOYER



1431 Pebble Beach Road LIVING ROOM



1431 Pebble Beach Road DINING ROOM

Property Address 1431 Pebble Beach Road City Blacksburg County Montgomery State VA Zip Code 24060 Client Mrs. Leigh Roederer



1431 Pebble Beach Road KITCHEN



1431 Pebble Beach Road KITCHEN



 $1431 \ Pebble \ Beach \ Road$ FAMILY ROOM

| Property Address | 1431 Pebble Beach Road | State |



1431 Pebble Beach Road BREAKFAST NOOK



1431 Pebble Beach Road MASTER BEDROOM



 $1431 \ Pebble \ Beach \ Road$ MASTER BATH

PHOTOGRAPH ADDENDUM

| Intended User | Estate e | xecutor(s) | | | | | |
|---------------|-----------------|--------------|------------|-------|----|----------|-------|
| Property Add | ress 1431 Pebbl | e Beach Road | | | | | |
| City Bla | acksburg | County | Montgomery | State | VA | Zip Code | 24060 |

Client Mrs. Leigh Roederer



1431 Pebble Beach Road 1/2 BATH



1431 Pebble Beach Road LAUNDRY ROOM



1431 Pebble Beach Road STAIRS TO UPPER LEVEL



1431 Pebble Beach Road BEDROOM



1431 Pebble Beach Road BEDROOM



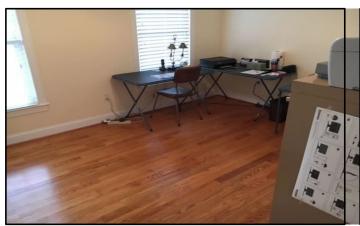
1431 Pebble Beach Road BEDROOM

PHOTOGRAPH ADDENDUM

| Intended User | Estate executor(s) |
|------------------|------------------------|
| Property Address | 1431 Pebble Beach Road |
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City Blacksburg County Montgomery State VA Zip Code 24060

Client Mrs. Leigh Roederer



1431 Pebble Beach Road BEDROOM



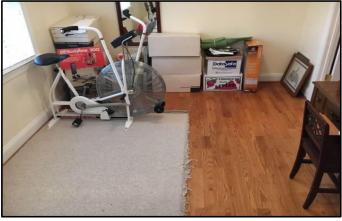
1431 Pebble Beach Road BATH



1431 Pebble Beach Road BATH



1431 Pebble Beach Road BONUS ROOM



1431 Pebble Beach Road EXERCISE-HOBBY ROOM



1431 Pebble Beach Road EXERCISE AREA WALK-IN CLOSET

| PRIOTOGRAPH ADDENDUM Property Address | | | ^{File No.} margsnid |
|--|----------------------------------|---------------------------------------|------------------------------|
| Property Address 1431 Pebble Beach Road City Blacksburg County Montgomery State VA Zip Code 24060 Client Mrs. Leigh Roederer 1431 Pebble Beach Road 1431 Pebble Beach Road | PHOTOGR | APH ADDENDUM | |
| City Blacksburg County Montgomery State VA Zip Code 24060 Client Mrs. Leigh Roederer 1431 Pebble Beach Road 1431 Pebble Beach Road | Intended User Estate executor(s) | | |
| Mrs. Leigh Roederer 1431 Pebble Beach Road 1431 Pebble Beach Road | | State VA | Zip Code 24060 |
| | Client Mrs. Leigh Roederer | , , , , , , , , , , , , , , , , , , , | 1 1000 |
| | 1431 Pebble Beach Road | | |
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PHOTOGRAPH ADDENDUM

Intended User Estate executor(s)

Property Address 1431 Pebble Beach Road

City Blacksburg County Montgomery State VA Zip Code 24060

Client Mrs. Leigh Roederer



COMPARABLE #1

1410 Pebble Beach Road Blacksburg, VA 24060

 Price
 \$1,005,000

 Price/SF
 263.36

 Date
 07/26/2019

 Age
 11

 Room Count
 9-4-3.5

 Living Area
 3,816

Value Indication \$1,029,400



COMPARABLE #2

1401 Pebble Beach Road Blacksburg, VA 24060

 Price
 \$885,000

 Price/SF
 216.75

 Date
 05/16/2016

 Age
 17

 Room Count
 11-4-4.5

 Living Area
 4,083

Value Indication \$1,013,300



COMPARABLE #3

1655 Plank Drive Blacksburg, VA 24060

 Price
 \$1,500,000

 Price/SF
 309.41

 Date
 02/08/2016

 Age
 1

 Room Count
 9-4-4.5

 Living Area
 4,848

Value Indication \$1,450,600

Property Address 1431 Pebble Beach Road City Blacksburg County Montgomery State VA Zip Code 24060 Client Mrs. Leigh Roederer



COMPARABLE #4

3930 Horse Farm Road Blacksburg, VA 24060

 Price
 \$1,400,000

 Price/SF
 378.17

 Date
 Jan '20 contract

 Age
 13

 Room Count
 9-5-4.5

 Living Area
 3,702

Value Indication \$1,244,700

COMPARABLE #5

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

Value Indication \$

COMPARABLE #6

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

Value Indication \$

| | | COUNT | Y GIS SITE AERIA | L IMA | GE | |
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| Intended User | Estate executor(s) | | | | | |
| Property Address | 1431 Pebble Beach Road | | | | | |
| City Blacksbu | rg County | Montgomery | State | VA | Zip Code | 24060 |
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| Blacks | Intended U 1431 Pebb burg Mrs. Leigh | le Beach Road | ounty Montgome | ery | State VA | | Zip Code | 24060 |
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File No.

| rty Address 1431 Pebble Beach Rose Blacksburg Mrs. Leigh Roederer | nd County Montgomery | State VA | Zip Code 24060 | |
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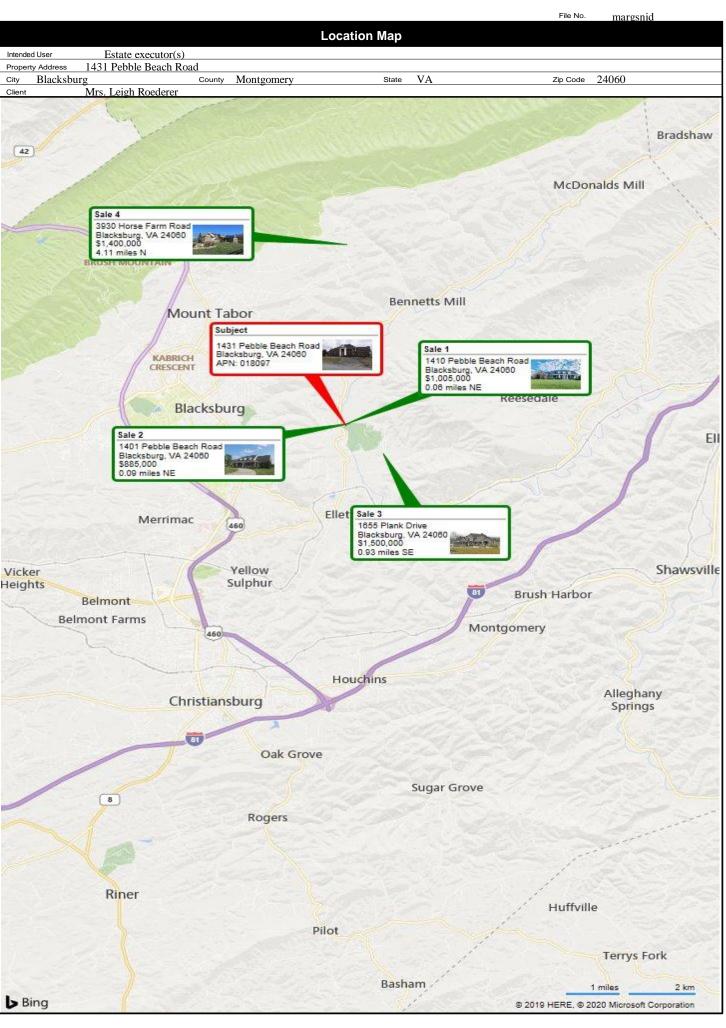
Panel Date: 09/25/2009

Census Tract: 213

Panel: 0155C

FIPS Code: 51121

liability to any third party for any use or misuse of this Report.



ENVIRONMENTAL ADDENDUM

File No. margsnid APPARENT' HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

| Intended User Estate executor(s) |
|---|
| Address 1431 Pebble Beach Road City Blacksburg County Montgomery State VA Zip Code 24060 |
| Client Mrs. Leigh Roederer |
| * Apparent is defined as that which is visible, obvious, evident or manifest to the appraiser. |
| This universal Environmental Addendum is for use with any real estate appraisal. Only the |
| statements which have been checked by the appraiser apply to the property being appraised. |
| This addendum reports the results of the appraiser's routine inspection of and inquires about the subjec |
| property and its surrounding area. It also states what assumptions were made about the existence (o |
| nonexistence) of any hazardous substances and/or detrimental environmental conditions. The appraiser is not an expert environmental inspector and therefore might be unaware of existing hazardous substances and/or |
| an expert environmental inspector and therefore might be unaware of existing hazardous substances and/o detrimental environmental conditions which may have negative effect on the safety and value of the property. |
| is possible that tests and inspections made by a qualified environmental inspector would reveal the existence of |
| hazardous materials and/or detrimental conditions on or around the property that would |
| negatively affect its safety and value. |
| DRINKING WATER |
| Drinking Water is supplied to the subject from a municipal water supply which is considered safe. However the only |
| way to be absolutely certain that the water meets published standards is to have it tested at all discharge points X . Drinking Water is supplied by a well or other non-municipal source. It is recommended that tests be made to be |
| certain that the property is supplied with adequate pure water. |
| X Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or ap |
| pliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested |
| at all discharge points. |
| \underline{X} The value estimated in this appraisal is based on the assumption that there is an adequate supply of safe |
| lead-free Drinking Water. |
| Comments |
| SANITARY WASTE DISPOSAL |
| * Sanitary Waste is removed from the property by a municipal sewer system. |
| Sanitary Waste is disposed of by a septic system or other sanitary on site waste disposal system. The only way |
| to determine that the disposal system is adequate and in good working condition is to have it inspected by |
| qualified inspector. |
| \underline{X} The value estimated in this appraisal is based on the assumption that the Sanitary Waste is disposed of by a |
| municipal sewer or an adequate properly permitted alternate treatment system in good condition. |
| Comments * Service is provided from a neighborhood system |
| |
| SOIL CONTAMINANTS |
| SOIL CONTAMINANTS X There are no apparent signs of Soil Contaminants on or near the subject property (except as reported in Com |
| SOIL CONTAMINANTS X There are no apparent signs of Soil Contaminants on or near the subject property (except as reported in Comments below). It is possible that research, inspection and testing by a qualified environmental inspector would |
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FW 69F

Comments

recommended levels.

| | ENVIRONMENTAL ADDENDUM (cont.) File No. margsnid |
|----------|--|
| v | USTs (UNDERGROUND STORAGE TANKS) |
| <u>X</u> | There is no <u>apparent</u> visible or documented evidence known to the appraiser of any USTs on the property nor any known historical use of the property that would likely have had USTs. |
| X | There are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical |
| | manufacturing plants) located on adjacent properties (except as reported in Comments below). |
| | There are apparent signs of USTs existing now or in the past on the subject property. It is recommended that an |
| | inspection by a qualified UST inspector be obtained to determine the location of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were |
| | deactivated in accordance with sound industry practices. |
| _X_ | The value estimated in this appraisal is based on the assumption that any functioning USTs are not leaking and |
| | are properly registered and that any abandoned USTs are free from contamination and were properly |
| | drained, filled and sealed. |
| Comm | ents |
| | NEARBY HAZARDOUS WASTE SITES |
| _X_ | There are no apparent Hazardous Waste Sites on the subject property or nearby the subject property (except as |
| | reported in Comments below). Hazardous Waste Site search by a trained environmental engineer may deter- |
| X | mine that there is one or more Hazardous Waste Sites on or in the area of the subject property. The value estimated in this appraisal is based on the assumption that there are no Hazardous Waste Sites on or |
| | nearby the subject property that negatively affect the value or safety of the property. |
| Comm | nents |
| | LIDEA FORMAL DELIVER (LIEE) INCLUATION |
| | UREA FORMALDEHYDE (UFFI) INSULATION All or part of the improvements were constructed before 1982 when UREA foam insulation was a common |
| | building material. The only way to be certain that the property is free of UREA formaldehyde is to have it |
| | inspected by a qualified UREA formaldehyde inspector. |
| _X_ | The improvements were constructed after 1982. No <u>apparent</u> UREA formaldehyde materials were observed |
| v | (except as reported in Comments below). |
| <u>X</u> | The value estimated in this appraisal is based on the assumption that there is no significant UFFI insulation or other UREA formaldehyde material on the property. |
| Comm | |
| | LEAD DAINE |
| | LEAD PAINT |
| | All or part of the improvements were constructed before 1980 when Lead Paint was a common building material. There is no apparent visible or known documented evidence of peeling or flaking Lead Paint on the |
| | floors, walls or ceilings (except as reported in Comments below). The only way to be certain that the property |
| | is free of surface or subsurface Lead Paint is to have it inspected by a qualified inspector. |
| <u>X</u> | The improvements were constructed after 1980. No apparent Lead Paint was observed (except as reported in |
| X | Comments below). The value estimated in this appraisal is based on the assumption that there is no flaking or peeling Lead Paint |
| | on the property. |
| Comm | nents |
| | AIR POLLUTION |
| X | There are no apparent signs of Air Pollution at the time of the inspection nor were any reported (except as |
| | reported in Comments below). The only way to be certain that the air is free of pollution is to have it tested. |
| _X_ | The value estimated in this appraisal is based on the assumption that the property is free of Air Pollution. |
| Comm | nents |
| | WETLANDS/FLOOD PLAINS |
| X | The site does not contain any apparent Wetlands/Flood Plains (except as reported in Comments below). The |
| | only way to be certain that the site is free of Wetlands/Flood Plains is to have it inspected by a qualified envi- |
| 37 | ronmental professional. |
| <u>X</u> | The value estimated in this appraisal is based on the assumption that there are no Wetlands/Flood Plains on the property (except as reported in Comments below). |
| Comm | nents |
| | |
| v | MISCELLANEOUS ENVIRONMENTAL HAZARDS |
| <u>X</u> | There are no other <u>apparent</u> miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: |
| | Excess Noise |
| | Radiation + Electromagnetic Radiation |
| | Light Pollution |
| | Waste Heat |
| | Acid Mine Drainage Agricultural Pollution |
| | Geological Hazards |
| | Nearby Hazardous Property |
| | Infectious Medical Wastes |
| | Pesticides Others (Chemical Storage + Storage Drums, Pipelines, etc.) |
| | |
| _X_ | The value estimated in this appraisal is based on the assumption that there are no Miscellaneous environmental |
| | Hazards (except those reported above) that would negatively affect the value of the property. |
| | When any of the environmental assumptions made in this addendum |
| | are not correct, the estimated value in this appraisal may not be valid. |
| Page 2 c | |

| | | | | | | | File No. | margsnid | |
|--------------------------|--|---|--|---|-------------------------------------|--|---------------------------------|------------------------|---|
| | | | | DISCLOSUR | E ADDENDUM | | | | |
| Intende | d Hear | Estate executor | (c) | Біведовег | | | | | |
| | | 1431 Pebble Beach | | | | | | | |
| City | Blacksburg | | | gomery | State VA | | Zip Code | 24060 | |
| Client | | Mrs. Leigh Roe | ederer | | | | | | |
| DEEIN | NITION OF INS | SPECTION: | | | | | | | |
| DEITH | ATTION OF IN. | SPECTION. | | | | | | | |
| Inspe syster is to | ection". The a m, floor strue make an ecor | appraiser does r cture, or subflo nomic evaluatio | this report, is no not fully inspect the or. The appraiser n of the subject proper line inspector, is suggest | ne electrical system is not an expert in roperty. If the clic | n, plumbing sys n construction n | tem, mechanical naterials and the | systems, foun purpose of th | dation e appraisal | |
| DIGIT | CAL SIGNATU | RES: | | | | | | | |
| repre her si | sent their aclignature elec validity as the | knowledgement tronically using | eport, and certific s of the facts, opin g a password encry hand applied signa | nions and conclusi opted method. Hen | ons found in the | e report. Each aj ires have more sa | ppraiser(s) ap afeguards and | plied his or carry the | |
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| _ | nature: | | esce | | Signature: | | | | |
| | ne: <u>P. Randolp</u> | <u>oh Leslie</u> 2/01/2020 | | | Name: | | | | |
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