

# INVOICE

**FROM:**  
 Live Oak Appraisals  
 Live Oak Appraisals  
 959 Desert Wheatgrass Dr  
 Myrtle Beach, SC 29579  
 Telephone Number: 843-220-2387 Fax Number:

INVOICE NUMBER
202508-1725
DATE
09/02/2025

**TO:**  
 Julie Dials  
 2273 Starduster Ln  
 Little River, SC 29566  
 Telephone Number: Fax Number:  
 Alternate Number: E-Mail:

REFERENCE
Internal Order #: 202508-1725
Lender Case #: 202508-1725
Client File #: 202508-1725
Main File # on form: 202508-1725
Other File # on form: 202508-1725
Federal Tax ID:
Employer ID:

**DESCRIPTION**

Lender: Julie Dials Client: Julie Dials  
 Purchaser/Borrower: Julie Dials  
 Property Address: 2273 Starduster Ln  
 City: Little River  
 County: Horry State: SC Zip: 29566  
 Legal Description: ; TRACT 4-D

**FEES** **AMOUNT**

Appraisal Fee	525.00
<b>SUBTOTAL</b>	
	525.00

**PAYMENTS** **AMOUNT**

Check #: Date: Description: Paid, thank you!	525.00
Check #: Date: Description:	
Check #: Date: Description:	
<b>SUBTOTAL</b>	
	525.00
<b>TOTAL DUE</b>	
	\$ 0.00

Please Return This Portion With Your Payment

**FROM:**  
 Julie Dials  
 2273 Starduster Ln  
 Little River, SC 29566  
 Telephone Number: Fax Number:  
 Alternate Number: E-Mail:

AMOUNT DUE: \$ 0.00  
 AMOUNT ENCLOSED: \$ \_\_\_\_\_

INVOICE NUMBER
202508-1725
DATE
09/02/2025

**TO:**  
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# Engagement Letter

DocuSign Envelope ID: 787A3117-1A84-4BEF-A3C3-7C6CBC7D2EB2



## Live Oak Appraisals

Hello@Liveoakappraisals.com  
(843) 220-2387

### ENGAGEMENT LETTER

Date 08/22/2025

Client/Intended Users Julie Dials

Subject Property Address 2273 Starduster Ln, Little River SC 29566

Pursuant to your request, we are happy to submit a proposal for the appraisal of the subject/property located at 2273 Starduster Ln, Little River SC 29566. The appraisal shall be prepared for

Julie Dials and is for the sole and exclusive use of

Julie Dials. The assignment will be to formulate an opinion of market value for the subject/property. The legal subject/property appraised would be

2273 Starduster Ln, Little River SC 29566.

The subject/property will be valued as of 08/28/2025. The appraisal will be prepared in accordance with the Uniform Standards of Professional Appraisal Practice. Attached to your appraisal report will be a Statement of Limiting Conditions and The Appraiser's Certification.

The estimated completion date of the appraisal is 09/02/2025. We can only complete the appraisal by this date if we receive from you in a timely manner any relevant information needed for the preparation of the report. The fee for this appraisal report will be \$ 525.00. **This is for the appraisal aspect only. In the event that our firm or any of its owners, appraisers or employees are required by subpoena or other legal processes to provide expert testimony or produce documents relating to our services or work product in connection with this engagement letter. A fee of \$700 will be due as a non-refundable retainer immediately. Client agrees to compensate our firm for the additional time incurred in connection with the preparation for and provision of such testimony and/or documents at our rate of \$350.00 per hour for the expert/testimonial services and to reimburse our actual expenses.**

As stated above the fee for this report will be \$ 525.00. We will furnish you with 1 copy of the appraisal report. This cost does/does not include the cost of certain expenses that may be incurred in the preparation of the report. If expenses are not included, a bill for these expenses will be provided to you upon completion of the report.

A bill for the \$ 525.00 appraisal fee will be presented, and immediate payment will be requested at the time the report is complete. A net fee of \$100 will be due after 15 days of nonpayment. Every month after that, an additional late fee of \$100 will be added. A retainer in the amount of \$ N/A must be paid to this office before we can commence the preparation of this report.

A bill of 50% of the original fee will be collected immediately if the appraisal is canceled after the inspection has been completed. We will proceed with the preparation of this appraisal upon receipt of a signed copy of this letter. If you have any questions about anything contained in this letter or any attachments, please give us a call.

Sincerely,

*John Cody Bunch* | Chief Appraiser | Live Oak Appraisals

Engagement Letter Accepted and Signed  Dated 8/22/2025

Borrower	Julie Dials	File No.	202508-1725
Property Address	2273 Starduster Ln		
City	Little River	County	Horry
		State	SC
		Zip Code	29566
Lender/Client	Julie Dials		

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Live Oak Appraisals  
959 Desert Wheatgrass Dr  
Myrtle Beach, SC 29579  
(843) 220-2387

09/04/2025

Julie Dials  
2273 Starduster Ln  
Little River, SC 29566

Re: Property: 2273 Starduster Ln  
Little River, SC 29566  
Borrower: Julie Dials  
File No.: 202508-1725

Opinion of Value: \$ 1,007,000  
Effective Date: 08/28/2025

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 our team if we can be of additional service to you.

Sincerely,



John Cody Bunch  
Certified Residential Appraiser  
License or Certification #: 7715  
State: SC Expires: 06/30/2026  
cody@liveoakappraisals.com

# RESIDENTIAL APPRAISAL REPORT

<b>SUBJECT</b>	Property Address: <b>2273 Starduster Ln</b> City: <b>Little River</b> State: <b>SC</b> Zip Code: <b>29566</b>																																																													
	County: <b>Horry</b> Legal Description: <b>; TRACT 4-D</b>	Assessor's Parcel #: <b>26301040002</b>																																																												
	Tax Year: <b>2024</b> R.E. Taxes: \$ <b>3,399.64</b> Special Assessments: \$ <b>0</b> Borrower (if applicable): <b>Julie Dials</b>																																																													
<b>ASSIGNMENT</b>	Current Owner of Record: <b>DIALS JEFFREY SHERMAN ETAL</b> Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing																																																													
	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) HOA: \$ <b>0</b> per year <input type="checkbox"/> per month																																																													
	Market Area Name: <b>IMP RES NBHD 1508280 - B</b> Map Reference: <b>34820</b> Census Tract: <b>0401.01</b>																																																													
<b>MARKET AREA DESCRIPTION</b>	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																													
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																													
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)																																																													
<b>SITE DESCRIPTION</b>	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																													
	Intended Use: <b>To determine market value of the subject as of effective date of 08/28/2025.</b>																																																													
	Intended User(s) (by name or type): <b>Julie Dials</b>																																																													
<b>DESCRIPTION OF THE IMPROVEMENTS</b>	Client: <b>Julie Dials</b> Address: <b>2273 Starduster Ln, Little River, SC 29566</b>																																																													
	Appraiser: <b>John Cody Bunch</b> Address: <b>959 Desert Wheatgrass Dr, Myrtle Beach, SC 29579</b>																																																													
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): <b>The subject is bound by the N/S Carolina State Border to the North, the Little River Neck/ Highway 17 to the East, Highway 22 to the South, and Highway 701 to the West.</b>																																																														
The subject is located in a residential neighborhood that is mixed with single family homes and condominiums. There is access to all necessary amenities, including safety, fire and rescue, schools, shopping, medical care, etc.																																																														
Listing and sales from the subject's marketplace show stable property values over the previous months with supply and demand being in balance. Marketing times of 3-6 months, and favorable interest rates of 6%-8%, have created a stable Little River marketplace with new construction projects abundant throughout the community.																																																														
<b>ASSIGNMENT</b>	Dimensions: <b>165x263x471x422</b> Site Area: <b>2.0 ac</b>																																																													
	Zoning Classification: <b>CFA</b> Description: <b>Commercial Forest Agriculture</b>																																																													
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning																																																													
<b>MARKET AREA DESCRIPTION</b>	Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ <b>/</b>																																																													
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)																																																													
	Actual Use as of Effective Date: <b>Single-Family Residential</b> Use as appraised in this report: <b>Single-Family Residential</b>																																																													
<b>SITE DESCRIPTION</b>	Summary of Highest & Best Use: <b>See Addendum</b>																																																													
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Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)																																																														
FEMA Spec'l Flood Hazard Area <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No FEMA Flood Zone <b>AE</b> FEMA Map # <b>45051C0445K</b> FEMA Map Date <b>12/16/2021</b>																																																														
Site Comments: <b>Appraised as if free from any easements, encumbrances, etc. FEMA does situate the subject in designated flood zone. No apparent adverse easements or conditions were noted at the time of inspection. Flood Zones are not warranted by the appraiser.</b>																																																														
<b>DESCRIPTION OF THE IMPROVEMENTS</b>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td><b>General Description</b></td> <td><b>Exterior Description</b></td> <td><b>Foundation</b></td> <td><b>Basement</b></td> <td><input checked="" type="checkbox"/> None</td> <td><b>Heating</b></td> <td><b>HVAC</b></td> </tr> <tr> <td># of Units <b>1</b> <input type="checkbox"/> Acc. Unit</td> <td>Foundation <b>Crawl/Average</b></td> <td>Slab</td> <td>Area Sq. Ft. <b>0</b></td> <td></td> <td>Type <b>FWA</b></td> <td></td> </tr> <tr> <td># of Stories <b>2</b></td> <td>Exterior Walls <b>BrickVen/Avg</b></td> <td>Crawl Space <b>Brick Skirting</b></td> <td>% Finished <b>0</b></td> <td></td> <td>Fuel <b>Electric</b></td> <td></td> </tr> <tr> <td>Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/></td> <td>Roof Surface <b>Shingle/Average</b></td> <td>Basement</td> <td>Ceiling</td> <td></td> <td><b>Cooling</b></td> <td><b>HVAC</b></td> </tr> <tr> <td>Design (Style) <b>Traditional</b></td> <td>Gutters &amp; Dwnspts. <b>Aluminum/Avg</b></td> <td>Sump Pump <input type="checkbox"/></td> <td>Walls</td> <td></td> <td>Central <b>Yes</b></td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.</td> <td>Window Type <b>Vinyl/Average</b></td> <td>Dampness <input type="checkbox"/></td> <td>Floor</td> <td></td> <td>Other <b>Ceiling Fans</b></td> <td></td> </tr> <tr> <td>Actual Age (Yrs.) <b>17</b></td> <td>Storm/Screens <b>None</b></td> <td>Settlement</td> <td>Outside Entry</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Effective Age (Yrs.) <b>10</b></td> <td></td> <td>Infestation</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		<b>General Description</b>	<b>Exterior Description</b>	<b>Foundation</b>	<b>Basement</b>	<input checked="" type="checkbox"/> None	<b>Heating</b>	<b>HVAC</b>	# of Units <b>1</b> <input type="checkbox"/> Acc. Unit	Foundation <b>Crawl/Average</b>	Slab	Area Sq. Ft. <b>0</b>		Type <b>FWA</b>		# of Stories <b>2</b>	Exterior Walls <b>BrickVen/Avg</b>	Crawl Space <b>Brick Skirting</b>	% Finished <b>0</b>		Fuel <b>Electric</b>		Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface <b>Shingle/Average</b>	Basement	Ceiling		<b>Cooling</b>	<b>HVAC</b>	Design (Style) <b>Traditional</b>	Gutters & Dwnspts. <b>Aluminum/Avg</b>	Sump Pump <input type="checkbox"/>	Walls		Central <b>Yes</b>		<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type <b>Vinyl/Average</b>	Dampness <input type="checkbox"/>	Floor		Other <b>Ceiling Fans</b>		Actual Age (Yrs.) <b>17</b>	Storm/Screens <b>None</b>	Settlement	Outside Entry				Effective Age (Yrs.) <b>10</b>		Infestation								
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<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type <b>Vinyl/Average</b>	Dampness <input type="checkbox"/>	Floor		Other <b>Ceiling Fans</b>																																																									
Actual Age (Yrs.) <b>17</b>	Storm/Screens <b>None</b>	Settlement	Outside Entry																																																											
Effective Age (Yrs.) <b>10</b>		Infestation																																																												
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td><b>Interior Description</b></td> <td><b>Appliances</b></td> <td><b>Attic</b> <input type="checkbox"/> None</td> <td><b>Amenities</b></td> <td><b>Car Storage</b> <input type="checkbox"/> None</td> </tr> <tr> <td>Floors <b>LVP/Tile/Crpt/Avg</b></td> <td>Refrigerator <input checked="" type="checkbox"/></td> <td>Stairs <input type="checkbox"/></td> <td>Fireplace(s) # <b>1</b></td> <td>Garage # of cars ( <b>4</b> Tot.)</td> </tr> <tr> <td>Walls <b>Drywall/Average</b></td> <td>Range/Oven <input checked="" type="checkbox"/></td> <td>Drop Stair <input type="checkbox"/></td> <td>Patio</td> <td>Attach. <b>2 2</b></td> </tr> <tr> <td>Trim/Finish <b>Crown/PntWd/Avg</b></td> <td>Disposal <input checked="" type="checkbox"/></td> <td>Scuttle <input checked="" type="checkbox"/></td> <td>Deck</td> <td>Detach. _____</td> </tr> <tr> <td>Bath Floor <b>Tile/Average</b></td> <td>Dishwasher <input checked="" type="checkbox"/></td> <td>Doorway <input type="checkbox"/></td> <td>Porch</td> <td>Bit-In _____</td> </tr> <tr> <td>Bath Wainscot <b>Tile/Average</b></td> <td>Fan/Hood <input checked="" type="checkbox"/></td> <td>Floor <input type="checkbox"/></td> <td>Fence</td> <td>Carport _____</td> </tr> <tr> <td>Doors <b>HollowCore/Average</b></td> <td>Microwave <input checked="" type="checkbox"/></td> <td>Heated <input type="checkbox"/></td> <td>Pool</td> <td>Driveway <b>2 2</b></td> </tr> <tr> <td></td> <td>Washer/Dryer <input checked="" type="checkbox"/></td> <td>Finished <input type="checkbox"/></td> <td></td> <td>Surface <b>Concrete</b></td> </tr> </table>		<b>Interior Description</b>	<b>Appliances</b>	<b>Attic</b> <input type="checkbox"/> None	<b>Amenities</b>	<b>Car Storage</b> <input type="checkbox"/> None	Floors <b>LVP/Tile/Crpt/Avg</b>	Refrigerator <input checked="" type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) # <b>1</b>	Garage # of cars ( <b>4</b> Tot.)	Walls <b>Drywall/Average</b>	Range/Oven <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Patio	Attach. <b>2 2</b>	Trim/Finish <b>Crown/PntWd/Avg</b>	Disposal <input checked="" type="checkbox"/>	Scuttle <input checked="" type="checkbox"/>	Deck	Detach. _____	Bath Floor <b>Tile/Average</b>	Dishwasher <input checked="" type="checkbox"/>	Doorway <input type="checkbox"/>	Porch	Bit-In _____	Bath Wainscot <b>Tile/Average</b>	Fan/Hood <input checked="" type="checkbox"/>	Floor <input type="checkbox"/>	Fence	Carport _____	Doors <b>HollowCore/Average</b>	Microwave <input checked="" type="checkbox"/>	Heated <input type="checkbox"/>	Pool	Driveway <b>2 2</b>		Washer/Dryer <input checked="" type="checkbox"/>	Finished <input type="checkbox"/>		Surface <b>Concrete</b>																					
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	Washer/Dryer <input checked="" type="checkbox"/>	Finished <input type="checkbox"/>		Surface <b>Concrete</b>																																																										
Finished area above grade contains: <b>11</b> Rooms <b>6</b> Bedrooms <b>3.1</b> Bath(s) <b>4,249</b> Square Feet of Gross Living Area Above Grade																																																														
Additional features: <b>The Subjects contains HVAC, 2 covered porches, an enclosed porch, summer kitchen, outdoor fireplace, 2-car attached garage, solid surface counters, stainless steel appliances, LVP/tiled/carpeted flooring, tiled showers, crown molding, generator, det storage, fireplace and concrete walks and driv</b>																																																														
Describe the condition of the property (including physical, functional and external obsolescence): <b>The subject is a Q4 quality construction traditional style home in C3 condition with no deferred maintenance noted at the time of inspection. The construction quality, with value and marketability are similar with other homes in other homes in the area marketplace. No functional or external inadequacies were noted at the time of inspection that would have an adverse impact on value and/or marketability.</b>																																																														

# RESIDENTIAL APPRAISAL REPORT

202508-1725  
File No.: 202508-1725

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): **Horry County Tax Assessor, CRS, Specprint, CCAR MLS**

1st Prior Subject Sale/Transfer: \_\_\_\_\_ Analysis of sale/transfer history and/or any current agreement of sale/listing: **The subject has no prior sales/transfers within three years of the effective date per public records. Comparables 1-6 have no prior sales/transfers within one year per public records.**

Date: \_\_\_\_\_

Price: \_\_\_\_\_

Source(s): **HCLandRecords/GIS**

2nd Prior Subject Sale/Transfer: \_\_\_\_\_

Date: \_\_\_\_\_

Price: \_\_\_\_\_

Source(s): **HCLandRecords/GIS**

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**SALES COMPARISON APPROACH TO VALUE (if developed)**  The Sales Comparison Approach was not developed for this appraisal.


FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2273 Starduster Ln Little River, SC 29566	2325 Highway 111 Little River, SC 29566		645 Abbey Rd Longs, SC 29568		986 Day Star Way Loris, SC 29569	
Proximity to Subject		4.33 miles SE		4.84 miles NW		16.64 miles NW	
Sale Price	\$	\$ 900,000		\$ 723,000		\$ 915,000	
Sale Price/GLA	\$ /sq.ft.	\$ 354.33 /sq.ft.		\$ 266.59 /sq.ft.		\$ 257.67 /sq.ft.	
Data Source(s)	Inspection	CCMLS#2505798; DOM 112		CCMLS#2323020; DOM 69		CCMLS#2402241; DOM 412	
Verification Source(s)	HCLandRecords/GIS	HCLandRecords/GIS		HCLandRecords/GIS		HCLandRecords/GIS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conventional		Conventional		VA	
Date of Sale/Time		s06/25;c06/25		s01/24;c12/23		s03/25;c02/25	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Little River	Little River		Longs	0	Loris	0
Site	2.0 ac	5.02 ac	-100,000	3.99 ac	-50,000	3.0 ac	-25,000
View	Woods	Woods		Woods		Woods	
Design (Style)	Traditional	Traditional		Traditional		Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Age	17	23	0	6	0	16	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	11 6 3.1	7 3 2.2	+5,500	7 3 3.0	+5,500	8 4 4.1	-11,000
Gross Living Area	4,249 sq.ft.	2,540 sq.ft.	+211,916	2,712 sq.ft.	+190,588	3,551 sq.ft.	+86,552
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Elect FWA/CAC	Elect FWA/CAC		Elect FWA/CAC		Elect FWA/CAC	
Energy Efficient Items	Avg Efficiency	Avg Efficiency		Avg Efficiency		Avg Efficiency	
Garage/Carport	3 Garage	1 Garage	+30,000	3 Garage		5 Garage	-24,000
Porch/Patio/Deck	2CvP/EncP	CvP/Patio	+15,000	CvEnt/EncP/Pat	+15,000	CvP/EncP/Pat	+10,000
Fireplace/OtDrBath	Fireplace	None	+4,600	None	+4,600	Fireplace	
Storage/Workshop	None	Det Storage	-5,000	Workshop	-30,000	None	
Summer Kitchen	Summer Kitchen	None	+10,000	None	+10,000	None	+10,000
Fence/Prgla/Ckn Cp/Pool	Pergola	Fence/Pergola	-3,500	Fence/Ckn Coop	-1,000	Pergola	0
ADU/Dock	None	None		Det ADU	-25,000	Det ADU	-25,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 168,516	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 119,688	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 21,552
Adjusted Sale Price of Comparables		Net 18.7 % Gross 42.8 %	\$ 1,068,516	Net 16.6 % Gross 45.9 %	\$ 842,688	Net 2.4 % Gross 20.9 %	\$ 936,552

Summary of Sales Comparison Approach **See Addendum**

Indicated Value by Sales Comparison Approach \$ **1,007,000**

# RESIDENTIAL APPRAISAL REPORT

202508-1725  
File No.: 202508-1725

COST APPROACH	<b>COST APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Cost Approach was not developed 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 estimating site value): <span style="float: right;">The Cost Approach was not completed due to the Scope of Work determined by the Appraiser</span>	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data:	OPINION OF SITE VALUE -----=\$
	Quality rating from cost service: Effective date of cost data:	DWELLING Sq.Ft. @ \$ -----=\$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ -----=\$
		Sq.Ft. @ \$ -----=\$
		Sq.Ft. @ \$ -----=\$
		Sq.Ft. @ \$ -----=\$
Sq.Ft. @ \$ -----=\$		
Garage/Carport Sq.Ft. @ \$ -----=\$		
Total Estimate of Cost-New -----=\$		
Less Physical Functional External -----=\$		
Depreciation -----=\$		
Depreciated Cost of Improvements -----=\$		
"As-is" Value of Site Improvements -----=\$		
-----=\$		
-----=\$		
-----=\$		
Estimated Remaining Economic Life (if required): 60 Years	INDICATED VALUE BY COST APPROACH -----=\$	
INCOME APPROACH	<b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM): <span style="float: right;">The Income Approach has not been completed due to the Scope of Work determined by the Appraiser.</span>	
PUD	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 1,007,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
	Final Reconciliation The conclusions of the Sales Comparison Analysis give the best indication of the most probable price the subject property would bring within an open competitive market. The Income Approach and Cost Approach were not completed due to the Scope of Work determined by the Appraiser.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 1,007,000, as of: 08/28/2025, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
ATTACHMENTS	A true and complete copy of this report contains 49 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits: <input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>	
SIGNATURES	Client Contact: _____ Client Name: Julie Dials	
	E-Mail: _____ Address: 2273 Starduster Ln, Little River, SC 29566	
	APPRaiser: 	
	Supervisory or Co-Appraiser Name: _____ or CO-APPRaiser (if applicable)	
	Appraiser Name: John Cody Bunch Company: Live Oak Appraisals Phone: (843) 220-2387 Fax: _____ E-Mail: cody@liveoakappraisals.com Date of Report (Signature): 09/04/2025 License or Certification #: 7715 State: SC Designation: Certified Residential Appraiser Expiration Date of License or Certification: 06/30/2026 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 08/28/2025	



# ADDITIONAL COMPARABLE SALES

202508-1725  
File No.: 202508-1725

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	2273 Starduster Ln Little River, SC 29566	1763 Hemingway Rd Loris, SC 29569			1501 Holly Hill Rd Loris, SC 29569			284 Park St Little River, SC 29566		
Proximity to Subject		8.49 miles W			14.22 miles NW			5.28 miles S		
Sale Price		\$ 1,050,000			\$ 814,000			\$ 1,465,000		
Sale Price/GLA	\$ /sq.ft.	\$ 297.11 /sq.ft.			\$ 361.78 /sq.ft.			\$ 340.38 /sq.ft.		
Data Source(s)	Inspection	CCMLS#2511867; DOM 67			CCMLS#2407786; DOM 72			CCMLS#2318496; DOM 93		
Verification Source(s)	HCRRecords/GIS	HCLandRecords/GIS/Inspection			HCLandRecords/GIS			HCLandRecords/GIS		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing Concessions		ArmLth Conventional		ArmLth Cash		ArmLth Cash				
Date of Sale/Time		s07/25;c06/25		s06/24;c04/24		s12/23;c11/23				
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Location	Little River	Loris	0	Loris	0	Little River				
Site	2.0 ac	9.0 ac	-100,000	4.0 ac	-50,000	28438 sf	0			
View	Woods	Woods		Woods		ICW	-350,000			
Design (Style)	Traditional	Traditional		Traditional		Traditional				
Quality of Construction	Q4	Q3	0	Q4		Q4				
Age	17	6	0	23	0	27	0			
Condition	C3	C3	-63,000	C3		C3	+87,900			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
Room Count	11 6 3.1	7 4 3.0	+5,500	8 3 2.1	+11,000	8 4 4.0	-5,500			
Gross Living Area	4,249 sq.ft.	3,534 sq.ft.	+88,660	2,250 sq.ft.	+247,876	4,304 sq.ft.				
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	Elect FWA/CAC	Elect FWA/CAC		Elect FWA/CAC		Elect FWA/CAC				
Energy Efficient Items	Avg Efficiency	Avg Efficiency		Avg Efficiency		Avg Efficiency				
Garage/Carport	3 Garage	3 Garage		2 Garage	+12,000	Driveway	+30,000			
Porch/Patio/Deck	2CvP/EncP	CvP/ScrP/Dek/Pat	+5,000	CvEnt/Pat	+15,000	CvP/ScrP/Pt/Dek	+5,000			
Fireplace/OtDrBath	Fireplace	Firplace/OutdrHlfB	-5,500	Fireplace		Fireplace				
Storage/Workshop	None	None		Det Stor/Workshop	-40,000	None				
Summer Kitchen	Summer Kitchen	None	+10,000	None	+10,000	Summer Kitchen				
Fence/Prgla/Ckn Cp/Pool	Pergola	Fence/Pool	-73,500	None	+1,500	Fence/Pool	-48,500			
ADU/Dock	None	None		None		Dock	-20,000			
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -132,840	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 207,376	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -301,100			
Adjusted Sale Price of Comparables		Net 12.7 % Gross 33.4 %	\$ 917,160	Net 25.5 % Gross 47.6 %	\$ 1,021,376	Net 20.6 % Gross 37.3 %	\$ 1,163,900			

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach

See attached Addendum

# ADDITIONAL COMPARABLE SALES

File No.: 202508-1725  
202508-1725

FEATURE	SUBJECT	COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9			
Address	2273 Starduster Ln Little River, SC 29566	1475 Four Mile Rd Conway, SC 29526			5386 Cove Rd Conway, SC 29527						
Proximity to Subject		24.33 miles W			29.87 miles SW						
Sale Price	\$	\$ 1,900,000			\$ 1,220,000			\$			
Sale Price/GLA	\$ /sq.ft.	\$ 473.23 /sq.ft.			\$ 298.65 /sq.ft.			\$ /sq.ft.			
Data Source(s)	Inspection	CCMLS#2506411; DOM 158			CCMLS#2414692; DOM 205						
Verification Source(s)	HCRRecords/GIS	HCLandRecords/GIS			HCLandRecords/GIS						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	
Sales or Financing Concessions		ArmLth Cash			ArmLth Cash						
Date of Sale/Time		s08/25;c06/25			s01/25;c12/24						
Rights Appraised	Fee Simple	Fee Simple			Fee Simple						
Location	Little River	Conway			Conway						
Site	2.0 ac	5.1 ac			-75,000	12.54 ac			-100,000		
View	Woods	Woods			Woods/Pond						
Design (Style)	Traditional	Traditional			Traditional						
Quality of Construction	Q4	Q4			Q4						
Age	17	37			4						
Condition	C3	C3			C2			-73,200			
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths			
Room Count	11 6 3.1	11 6 5.2		-27,500	10 5 4.1		-11,000				
Gross Living Area	4,249 sq.ft.	4,015 sq.ft.		+29,016	4,085 sq.ft.		+20,336			sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf			0sf						
Functional Utility	Average	Average			Average						
Heating/Cooling	Elect FWA/CAC	Elect FWA/CAC			Elect FWA/CAC						
Energy Efficient Items	Avg Efficiency	Avg Efficiency			Avg Efficiency						
Garage/Carport	3 Garage	5 Garage			-24,000	3 Garage					
Porch/Patio/Deck	2CvP/EncP	2CovP/Pat			+10,000	CvP/2Pat/Bal			+15,000		
Fireplace/OtDrBath	Fireplace	2 Fireplaces			0	Fireplace					
Storage/Workshop	None	None			None						
Summer Kitchen	Summer Kitchen	None			+10,000	None			+10,000		
Fence/Prgla/Ckn Cp/Pool	Pergola	Fence/Pool/Spa			-75,000	None			+1,500		
ADU/Dock	None	ADU			-25,000	None					
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -177,484			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -137,364			<input type="checkbox"/> + <input type="checkbox"/> - \$			
Adjusted Sale Price of Comparables		Net 9.3 % Gross 14.5 % \$ 1,722,516			Net 11.3 % Gross 18.9 % \$ 1,082,636			Net % Gross % \$			

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach

See addendum

## Supplemental Addendum

File No. 202508-1725

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
City	Little River	County	Horry	State	SC	Zip Code	29566
Lender/Client	Julie Dials						

### REVISION 09/04/2025:

Sketch was updated in a few areas after verification of measurements. The GLA is updated from 4192 to 4242. Grid adjustments were updated with this change and the value was reconciled accordingly.

### REVISION 09/03/2025:

- Comp 1 GLA Changed to County Records total.
- Pergola adjustment was corrected
- Water utility updated
- Bedroom count updated, 'office' included in bedroom count
- Comps 7 and 8 added to bracket GLA and Bed Count
- Value reconciled and changed after corrections of comp 1 and adding additional comparables.

### URAR: Sales Comparison Analysis- Summary of Sales Comparison Approach

The Subject and comparables are located within the Horry County marketplace, all of which are from similar, nearby, competing subdivisions appealing to the same buyer. These are the most recent and best available sales that are of similar appeal, age, design, location and utility to the subject. These sales are indicative of the market for this neighborhood and the motivation of the buyer and seller can be completely unique with every transaction. All closed sales within the last 12 months were analyzed and considered as possible comparables. Listings and sales from the subject's marketplace show stable property values over the previous months, therefore, no market conditions adjustments were warranted. Condition ratings often cover a wide range of conditions and it is often necessary to make adjustments when the subject property and comparable sale/listing have the same condition rating. Property condition adjustments are based on an estimate of cost plus a factor for entrepreneurial incentive. Comp 4 was adjusted for having superior condition to that of subject. Comp 6 was adjusted for having inferior updates to that of subject. These adjustments were based on market analysis. These adjustments were somewhat subjective due to quality of the data but are logical and reasonable. Adjustments for variances in number of bedrooms not indicated and this is typically accounted for in the GLA adjustment. GLA adjustment analyzed using trend and cost analysis and then refined using sensitivity analysis. This analysis indicates that an adjustment of about \$124 per square foot is reasonable, supported and results in the narrowest range of market value indications. Often, data is inadequate when GLA varies by less than about 150 square feet. Adjustments were applied for GLA when the difference in relation to the subject property exceeded 150 sf. Site adjustments are made per market analysis. Comp 6 view adjustment was made due to being direct ICW. Adjustments for half baths at \$5,500, \$11,000 for full baths are standard practice based on depreciated cost values. Adjustments for additional garage stalls are standard practice in this region based on depreciated cost values. Adjustments for porch/patio/deck and additional amenities were made with consideration to depreciated cost values as well as preferences of the typical purchaser in this market. All other items which affect value are adjusted with care, and appraiser's knowledge of the subject's marketplace.

While bracketing is preferred it is not required in order to provide a credible opinion on value. The sales comparable provided are located in the subject's neighborhood as defined and are similar in marketability. In the opinion of the appraiser, extending the search parameters or providing a sale only for bracketing purposes will not increase the credibility of the report.

Weight was placed on closed Comparables 1-6 as they are located in the subject's immediate vicinity and have the same builder as the subject property. After market derived adjustments, these sales establish a reasonable range of value, and the subject value opinion was reconciled within the range indicated. The subject value is in line with the predominant value given for this market area.

The finished square footage or gross living area was derived from actual onsite measurements taken by the appraiser as of the effective date of this report and may not be similar to the finished living area as reported on tax records. The gross living area reported on the tax record may be derived from builder's plans or a field estimate taken from exterior-only measurements.

The enclosed sketch is for illustration purposes only and is based on the ANSI Z765-2021 Standard. This drawing is not intended as a detailed floor plan of the home, but created to determine the total finished living area or total finished square footage. Measurements were taken to the nearest inch or tenth of a foot and the

## Supplemental Addendum

File No. 202508-1725

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
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Lender/Client	Julie Dials						

final square footage is reported to the nearest whole square foot.

No survey of the subject site has been made by this appraiser and no responsibility is assumed in connection with such matters. The reliability of the information contained on any document provided to or used is assumed by the appraiser and cannot be guaranteed to be correct. A surveyor should be consulted if there is any concern on lot size, exterior subject dimensions, boundaries, setbacks, flood hazard areas, encroachments or other survey issues.

No title search or report was presented to nor performed by the appraiser of this report. As a title search and report goes beyond the expertise of the appraiser, no responsibility is given in this report in any matter involving encumbrances, pending litigation, special assessments or easements on the subject site. A licensed attorney should be consulted if any reader of the report has any questions on such matters. The subject is in general compliance with the local zoning. Permits for any improvements, which may have taken place since the time of construction, have not been presented to the appraiser. It is assumed that all required zoning and building use regulations for the subject property have been complied with, or could be complied with, by the owner in this report. Any information and analysis shown in this report is based only on a preliminary investigation. A comprehensive examination of laws and regulations affecting subject property was not performed for this appraisal. Appropriate government officials and/or a licensed attorney should be consulted if an interested party has any questions or concerns on improvements or site.

Because no detailed inspection was made, and because such knowledge goes beyond the scope of this appraisal, any observed condition or other comments given in this report should not be taken as a guarantee that a problem does not exist. Specifically, no guarantee is made as to the adequacy or condition of the foundation, roof, siding, exterior walls, interior walls, windows, appliances, floors, heating system, air conditions and/or cooling system, plumbing, electrical service, insulation, well and/or septic system, fire retardant plywood, or any other detailed construction matters. If any interested party is concerned about the existence, condition, or adequacy of any particular item, we strongly suggest that a construction expert be hired for a detailed investigation. This appraisal is no substitute for a home inspection.

Information on subject and comparable sale data which was used in this report was provided by financial institutions, government agencies, sales agents, real estate firms, and tax records which were available at time of inspection. As tax records are only periodically updated and sometimes incomplete, it is therefore, sometimes necessary to supplement some sales data with real estate firms and their information services and also have field estimates of square footage. This information is assumed to be true, correct and reliable. No responsibility for the accuracy of such information is assumed by the appraiser. The exterior dimensions and gross living areas of the subject property and the comparables, reported throughout this report, are often estimated due to the existence of various items which may impede direct measurement of exterior walls. Furthermore, the measurements of upper-levels are estimated from the ground level and may not be accurate. The direct measurements of the comparables are often difficult due to the objection of homeowners. If direct measurement was not possible, the appraiser based the gross living area figures on square footage reported on public records or estimates from similar models located in the same neighborhood. Building sketches in this report are not drawn to scale and are utilized to show the exterior dimensions and general layout of the subject interior.

Information regarding the neighborhood trends such as growth rate, property values, demands and/or supply, and marketing time is based on research from previous 6-12 months. The data presented in this report is not to be construed as a prediction, but rather a reflection of the current market conditions as of the effective date of this appraisal. This appraisal is an estimate of the value based on an analysis of information known to us at the time the appraisal was completed. This appraiser does not assume any responsibility for incorrect analysis because of incorrect or incomplete information which was provided to the appraiser. If new data or documentation is provided to the appraiser, the value in this report is subject to change based on the significance of this new data. When performing the inspection of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility. When completing the appraisal, a visual inspection was done. The inspection is not technically exhaustive. The inspection does not offer warranties or guarantees of any kind.

Appraiser is not qualified to detect adverse environmental conditions or the existence of potentially hazardous material used in the construction or maintenance of the improvements such as the presence of

## Supplemental Addendum

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urea-formaldehyde insulation and/ or the existence of toxic waste radon which may or may not be present on the property; none of which was observed the appraiser; nor does the appraiser have knowledge of the existence of such materials on or in the property. The appraiser is not qualified to detect the existence of above stated potentially hazardous materials. It is recommended to retain a qualified expert in the field, is so desired.

Mold: The appraiser is not qualified to detect mold, its cause, nor whether the mold might pose any risk to the property or its inhabitants. The appraiser is not a home or environmental inspector; the appraiser provides an opinion of value. The appraiser does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold may be present in areas that the appraiser cannot see and possibly even visible areas. A professional home inspection or environmental inspection is recommended if deemed necessary by any parties involved in this transaction.

Acceptance and use of this appraisal report by the intended or foreseeable user is direct evidence that the user has exercised reasonable diligence in review and acceptance of the quality, completeness and accuracy of this report including the final opinion of value.

Acceptance and use of this report is explicit and direct evidence establishing the date of the report as the accepted and agreed upon point of discovery for any and all subsequent legal proceedings. Any use of this appraisal report constitutes that the lender/client and/or intended user has carefully read, acknowledges, understands, accepts and agrees to all of the following three pages of certifications, disclaimers, clarifications, limiting conditions and notices of the appraiser, as well as those listed in the additional comments within the report. THIS appraisal report and all of the appraiser's work in connection with the appraisal assignment are subject to the limiting conditions and all other terms stated in the report. Any use of the appraisal by any party, regardless of whether such use is authorized or intended by the appraiser, constitutes acceptance of all such limiting conditions and terms.

Appraiser is often forced to widen perimeters over one mile and 90 days to obtain similar recent closed and active sales located within this marketplace of similar quality, GLA, age, site view, and condition...Comps older than 90 days located within the report best illustrate market value of this Grand Strand marketplace...This Grand Strand marketplace needs to be evaluated over a 1 year time frame as opposed to 90 days due to largest activity coming in spring and summer months...This is predicated on the gross increase in population within these months...The Grand Strand marketplace has approximately 375,000 year around residents and in spring and summer months over 1 million drastically changing activity along the Grand Strand .... Comparables often are over one mile, but still in the subject's direct marketplace.

It is typical for sales within the subject's community to be over one mile, over major highways, however this does not pose any market division or barrier, unless otherwise accounted for within the report and described. These comparables would compete to the same clientele.... If possible, the comparable photos were taken by the appraiser at the time of sale to best represent the condition and appearance of the property prior to any potential updating and/or cosmetic changes, which are typical after a purchase. If not, a current photo as of the effective date of the appraisal was utilized.

The adjustments made by the appraiser are market derived, and based upon match paired sales analysis and/or depreciated cost. The quality and condition ratings for the subject and comparable sales are based upon my personal inspection of the subject, and my interpretation of the photos and comments for comparable sales from the MLS, and how they compare to the subject. The appraiser is not privy to and does no observation of the exterior. An estimated formula is often applied to the sales comparables in terms of quality and condition based on the data at hand and personal experience of the appraiser.

The information contained in this report was obtained through county records, the multiple listing service and the appraiser's own files. In some cases, there are large GLA and room count discrepancies between the information contained in county records and those found in the MLS, which are typically much more accurate. Regarding inconsistencies with information provided by other appraisers, which may include drive-by appraisals, the appraiser cannot comment on the accuracy of data or opinions provided at an unknown time by an unknown person or persons and/or unknown data sources. All information which is not

## Supplemental Addendum

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available to the appraiser. The appraiser can only certify that the information contained in this report has been verified by this appraiser on this date and is true to the best of the appraiser's knowledge. Regarding market trends, CU uses census tracts to analyze market trends and the market trends found in this report are for properties which are similar to the subject and were found within the defined market area. It is unlikely that the two analyses will be similar.

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use.

GLA is just one element of comparison (like condition, location, or lot size) that collectively makes up the sale price. This is a market derived adjustment which is statistically quantified and applied only to address that isolated line item. Price per square foot is simply a ratio between the full sales price and the home's size, but the product includes all of the property characteristics. It is included in my analysis as it can provide some insights to how comparable a property may be overall. It's merely a summary statistic that describes the entire property to have access or knowledge of quality and condition ratings from other appraiser peers for the same comparable sales utilized.

The appraiser has no present or contemplated future interest in the property being appraised. The appraiser of this report, as indicated in the USPAP ADDENDUM, has not provided any prior services for the subject property in the 36 months prior to the acceptance date of the report.

The present land use category in the neighborhood section of the report has a "other" field which refers to vacant land.

The appraisal requires geographic competency as part of the scope of work. The appraiser has spent sufficient time in the subject's marketplace and understands nuances of the local market including supply and demand factors, specific property locations, and property types. This understanding provides the appraiser with the knowledge required to provide a credible report.

Smoke detectors are mandatory in Horry and Georgetown counties, a photo is provided of smoke detectors within the subject's report. CO detectors are not mandatory in either county unless there is an existence of a gas appliance, fireplace or other heat source. Water heater strapping is not required in above listed counties.

\*\*\*It is recommended that a home inspector be contracted by all buyers to ascertain a professional opinion on the condition of the mechanical systems and components of the home\*\*\*

All appliances and cabinets that are considered real property were present at the time of the inspection and observed to be functional. Appraiser notes that refrigerators, washers, and dryers are considered personal property in this market and are not considered within valuation.

### Appraiser Disclosure Statement:

Appraiser John Cody Bunch, license #7715, was assisted by Apprentice Appraiser Martin Dolly, apprentice license #8806. He assisted in the following areas of this appraisal report:

- Neighborhood, subject, and comparables data research
- Neighborhood, subject, and comparables data analysis
- Reporting sale and listing history of subject property
- Development of sale comparison approach
- Reconciliation of valuation approaches
- Conclusion of subject property value

**Supplemental Addendum**

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All of the Apprentice's work was supervised and verified by the Certified Residential Appraiser.

# Subject Photo Page

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
City	Little River	County	Horry	State	SC	Zip Code	29566
Lender/Client	Julie Dials						



## Subject Front

2273 Starduster Ln  
Sales Price  
Gross Living Area 4,249  
Total Rooms 11  
Total Bedrooms 6  
Total Bathrooms 3.1  
Location Little River  
View Woods  
Site 2.0 ac  
Quality Q4  
Age 17



## Subject Rear



## Subject Street

# Photograph Addendum

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
City	Little River	County	Horry	State	SC	Zip Code	29566
Lender/Client	Julie Dials						



**Foyer**



**Office/Bedroom 6**



**Smoke Detector**



**Thermostat**



**Bedroom 1**



**Bathroom 1**

# Photograph Addendum

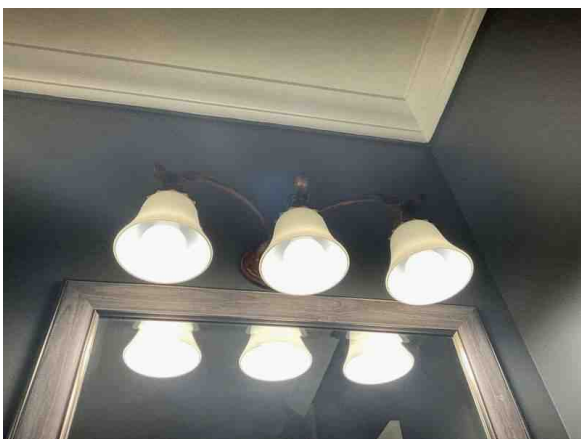
Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
City	Little River	County	Horry	State	SC	Zip Code	29566
Lender/Client	Julie Dials						



**Bathroom 1 Continued**



**Water On**



**Electrical On**



**Kitchen**



**Kitchen Continued**



**Kitchen Continued**

# Photograph Addendum

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
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Lender/Client	Julie Dials	Zip Code	29566		



**Gas Range**



**Breakfast**



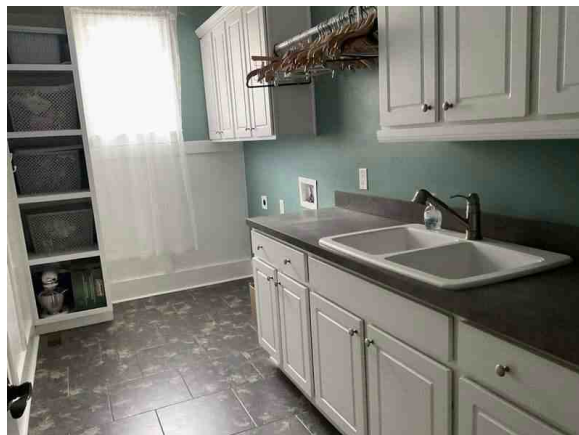
**Living**



**Dining**



**Half Bathroom**



**Utility**

**Photograph Addendum**

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
City	Little River	County	Horry	State	SC	Zip Code	29566
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**Electrical Panel**



**Generator Terminal**



**Garage Interior**



**Loft**



**Bathroom 2**



**Bathroom 2 Continued**

# Photograph Addendum

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
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Lender/Client	Julie Dials						



**Theater**



**Theater**



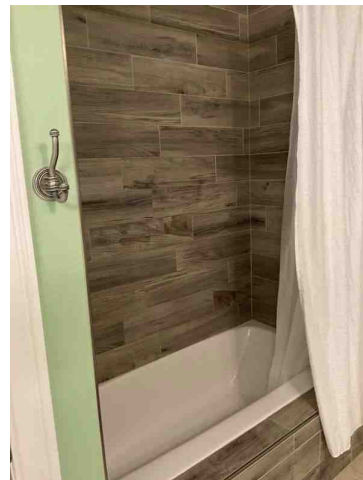
**Bedroom 3**



**Bedroom 4**



**Bathroom 3**



**Bathroom 3 Continued**

# Photograph Addendum

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**Bedroom 5**



**Bedroom 6**



**Scuttle to Attic**



**Enclosed Porch**



**Covered Porch**



**Summer Kitchen**

## Photograph Addendum

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**Outdoor Fireplace**



**View from Subject Rear**



**A/C Units  
Generator**



**Subject Side**



**Detached Storage**

## Comparable Photo Page

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
City	Little River	County	Horry	State	SC
Lender/Client	Julie Dials			Zip Code	29566



### Comparable 1

2325 Highway 111  
 Prox. to Subject 4.33 miles SE  
 Sale Price 900,000  
 Gross Living Area 2,540  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 2.2  
 Location Little River  
 View Woods  
 Site 5.02 ac  
 Quality Q4  
 Age 23



### Comparable 2

645 Abbey Rd  
 Prox. to Subject 4.84 miles NW  
 Sale Price 723,000  
 Gross Living Area 2,712  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 3.0  
 Location Longs  
 View Woods  
 Site 3.99 ac  
 Quality Q4  
 Age 6



### Comparable 3

986 Day Star Way  
 Prox. to Subject 16.64 miles NW  
 Sale Price 915,000  
 Gross Living Area 3,551  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 4.1  
 Location Loris  
 View Woods  
 Site 3.0 ac  
 Quality Q4  
 Age 16

## Comparable Photo Page

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
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Lender/Client	Julie Dials			Zip Code	29566



### Comparable 4

1763 Hemingway Rd  
 Prox. to Subject 8.49 miles W  
 Sale Price 1,050,000  
 Gross Living Area 3,534  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 3.0  
 Location Loris  
 View Woods  
 Site 9.0 ac  
 Quality Q3  
 Age 6



### Comparable 5

1501 Holly Hill Rd  
 Prox. to Subject 14.22 miles NW  
 Sale Price 814,000  
 Gross Living Area 2,250  
 Total Rooms 8  
 Total Bedrooms 3  
 Total Bathrooms 2.1  
 Location Loris  
 View Woods  
 Site 4.0 ac  
 Quality Q4  
 Age 23



### Comparable 6

284 Park St  
 Prox. to Subject 5.28 miles S  
 Sale Price 1,465,000  
 Gross Living Area 4,304  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 4.0  
 Location Little River  
 View ICW  
 Site 28438 sf  
 Quality Q4  
 Age 27

## Comparable Photo Page

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
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Lender/Client	Julie Dials	Zip Code	29566		



### Comparable 7

1475 Four Mile Rd  
 Prox. to Subject 24.33 miles W  
 Sale Price 1,900,000  
 Gross Living Area 4,015  
 Total Rooms 11  
 Total Bedrooms 6  
 Total Bathrooms 5.2  
 Location Conway  
 View Woods  
 Site 5.1 ac  
 Quality Q4  
 Age 37



### Comparable 8

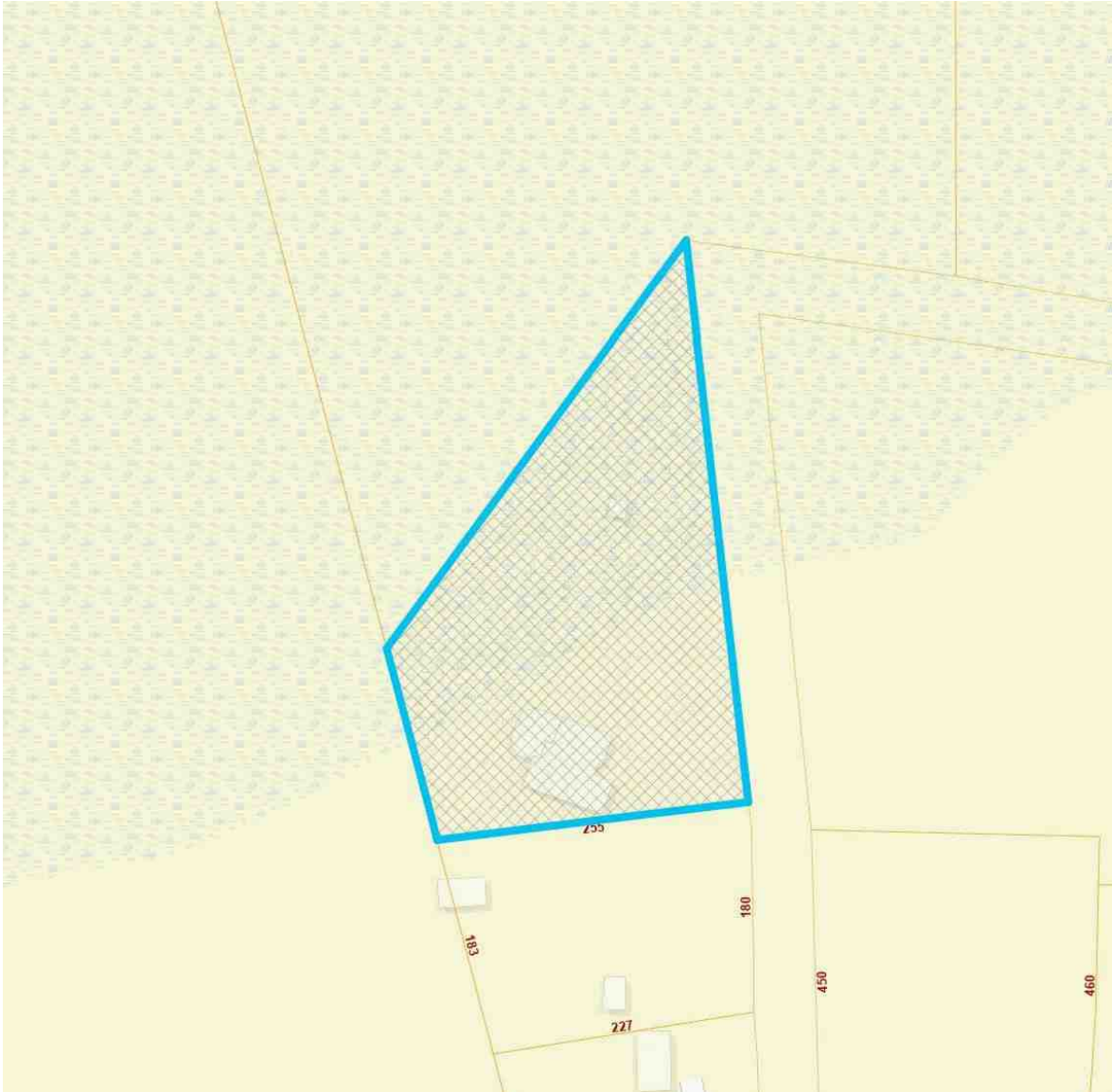
5386 Cove Rd  
 Prox. to Subject 29.87 miles SW  
 Sale Price 1,220,000  
 Gross Living Area 4,085  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4.1  
 Location Conway  
 View Woods/Pond  
 Site 12.54 ac  
 Quality Q4  
 Age 4

### Comparable 9

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

# Plat Map

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
City	Little River	County	Horry	State	SC	Zip Code	29566
Lender/Client	Julie Dials						



# Plat Map

Borrower	Julie Dials						
Property Address	2273 Starduster Ln						
City	Little River	County	Horry	State	SC	Zip Code	29566
Lender/Client	Julie Dials						



## Location Map

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
City	Little River	County	Horry	State	SC
Lender/Client	Julie Dials	Zip Code	29566		



## Location Map

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
City	Little River	County	Horry	State	SC
Lender/Client	Julie Dials	Zip Code	29566		



# Assumptions, Limiting Conditions & Scope of Work

202508-1725

File No.: 202508-1725

Property Address:	2273 Starduster Ln	City:	Little River	State:	SC	Zip Code:	29566
Client:	Julie Dials	Address:	2273 Starduster Ln, Little River, SC 29566				
Appraiser:	John Cody Bunch	Address:	959 Desert Wheatgrass Dr, Myrtle Beach, SC 29579				

## 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 sketch 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 other 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 the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the 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 guarantees 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 of the property.
- 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 assignment.
- 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 factors 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 by 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

202508-1725

File No.: 202508-1725

Property Address: 2273 Starduster Ln	City: Little River	State: SC	Zip Code: 29566
Client: Julie Dials	Address: 2273 Starduster Ln, Little River, SC 29566		
Appraiser: John Cody Bunch	Address: 959 Desert Wheatgrass Dr, Myrtle Beach, SC 29579		

## 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:	Client Name: Julie Dials
E-Mail:	Address: 2273 Starduster Ln, Little River, SC 29566

## APPRAISER

*John Cody Bunch*

Appraiser Name: John Cody Bunch  
 Company: Live Oak Appraisals  
 Phone: (843) 220-2387 Fax: \_\_\_\_\_  
 E-Mail: cody@liveoakappraisals.com  
 Date Report Signed: 09/04/2025  
 License or Certification #: 7715 State: SC  
 Designation: Certified Residential Appraiser  
 Expiration Date of License or Certification: 06/30/2026  
 Inspection of Subject:  Interior & Exterior  Exterior Only  None  
 Date of Inspection: 08/28/2025

SUPERVISORY APPRAISER (if required)  
 or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 E-Mail: \_\_\_\_\_  
 Date Report Signed: \_\_\_\_\_  
 License or Certification #: \_\_\_\_\_ State: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Expiration Date of License or Certification: \_\_\_\_\_  
 Inspection of Subject:  Interior & Exterior  Exterior Only  None  
 Date of Inspection: \_\_\_\_\_

SIGNATURES



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Condition Ratings and Definitions

#### C1

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

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

#### C2

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

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

#### C3

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

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

#### C4

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

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

#### C5

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

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

#### C6

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

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

### Quality Ratings and Definitions

#### Q1

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

#### Q2

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

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

## Quality Ratings and Definitions (continued)

### Q3

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

### Q4

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

### Q5

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

### Q6

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

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

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

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

### Updated

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

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

### Remodeled

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

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

## Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.





## CAUTION- Your Action is Required Soon

U.S. Department of  
Housing and Urban Development  
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538  
(exp. 06/30/2021)

# For Your Protection: Get a Home Inspection

### You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### **The Appraisal is NOT a Home Inspection and does not replace an inspection.**

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

### **FHA and Lenders may not Guarantee the Condition of your Potential New Home**

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### **Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency**

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at [www.HUD.gov](http://www.HUD.gov); Energy Efficiency -- see the DOE EnergyStar Program at [www.energystar.gov](http://www.energystar.gov).

### **Selecting a Trained Professional Home Inspector**

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: [www.ashi.org](http://www.ashi.org) or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

\_\_\_\_\_  
(Signed) Homebuyer

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date

\_\_\_\_\_  
(Signed) Homebuyer

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

HUD-92564-CN (expiration)

USPAP ADDENDUM

202508-1725  
File No. 202508-1725

Borrower	Julie Dials		
Property Address	2273 Starduster Ln		
City	Little River	County	Horry
Lender	Julie Dials	State	SC
		Zip Code	29566

This report was prepared under the following USPAP reporting option:

Appraisal Report                      This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report                      This report was prepared in accordance with USPAP Standards Rule 2-2(b).

**Reasonable Exposure Time**  
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: \_\_\_\_\_

Per MLS research and market analysis reasonable exposure time is between 3-6 months for properties priced correctly. A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be 132 +/- 13 days.

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

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

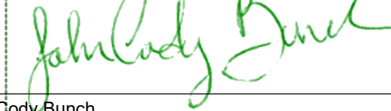
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, 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.
- I have no bias with respect to the property that is the subject of this report or 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.
- 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 (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Additional Comments**

This appraisal was prepared for the sole and exclusive use of the client to aid in determining market value; any use by anyone other than the client is prohibited. The appraiser is not responsible for unauthorized use of this report. This report should be read in its entirety, including all attachments and addendums.

The appraiser of this report, as indicated in the signature section, has not provided prior services for the subject property in 36 months prior to the acceptance of this report. Appraiser has no other interest in the subject property.

**APPRAISER:**

Signature: 

Name: John Cody Bunch

Date Signed: 09/04/2025

State Certification #: 7715

or State License #: \_\_\_\_\_

State: SC

Expiration Date of Certification or License: 06/30/2026

Effective Date of Appraisal: 08/28/2025

**SUPERVISORY APPRAISER: (only if required)**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Supervisory Appraiser Inspection of Subject Property:

Did Not     Exterior-only from Street     Interior and Exterior



**License**

South Carolina Department of Labor, Licensing and Regulation  
**Real Estate Appraisers Board**

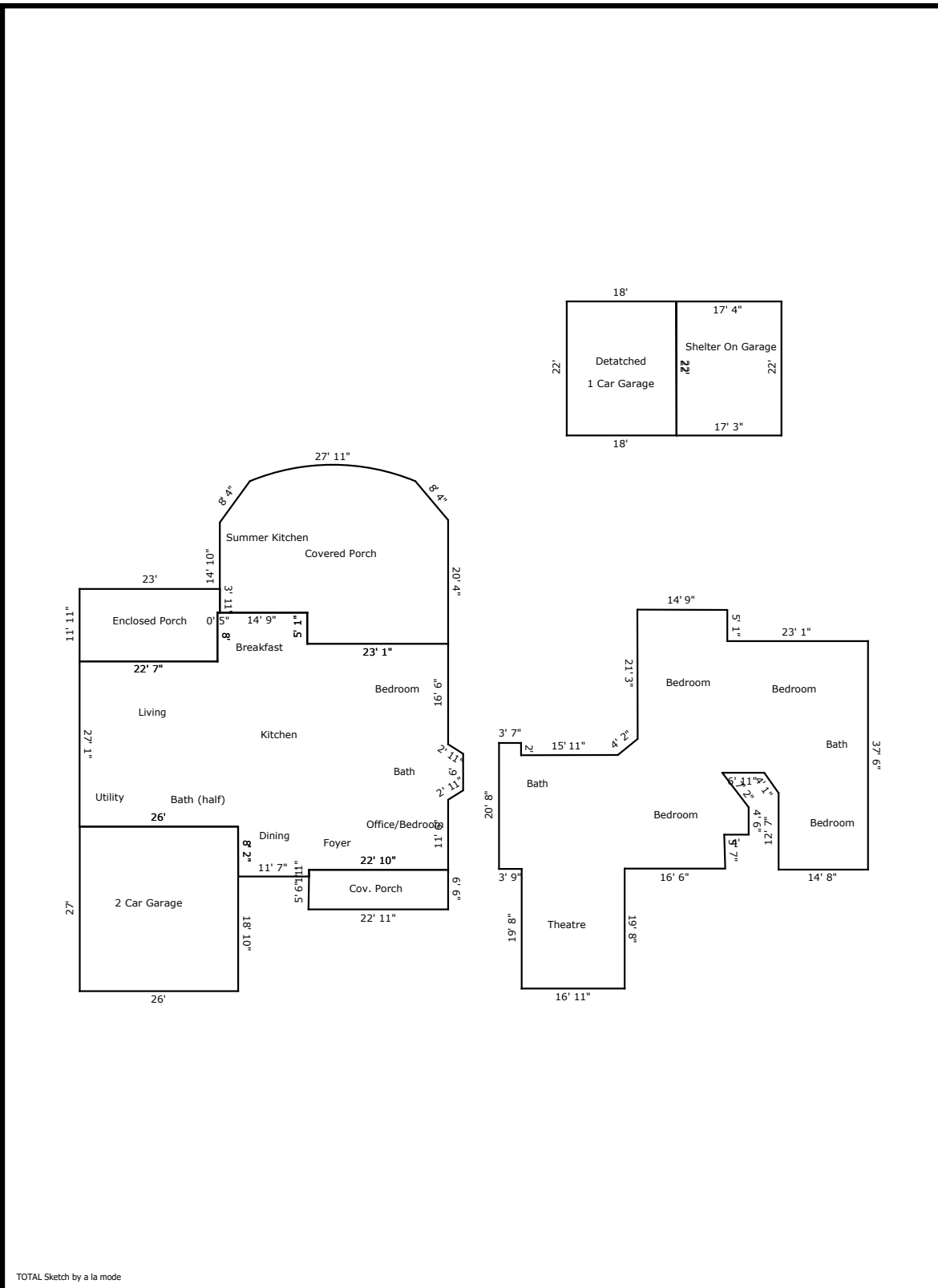
 CERTIFIES THAT:  
**MARTIN CHRISTOPHER STEVEN DOLLY**  
IS AUTHORIZED TO PRACTICE  
**Apprentice Appraiser**

LICENSE NO. **AB .8806 A** EXPIRATION DATE: 06/30/2026

To verify current license status, go to <http://verify.llronline.com/LicLookup/LookupMain.aspx>

# Building Sketch (Page - 1)

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
City	Little River	County	Horry	State	SC
Lender/Client	Julie Dials	Zip Code	29566		



## Building Sketch (Page - 2)

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
City	Little River	County	Horry	State	SC
				Zip Code	29566
Lender/Client	Julie Dials				

TOTAL Sketch by a la mode

### Area Calculations Summary

Living Area	Calculation Details	
<b>First Floor</b>	2099.43 Sq ft	
		$0.5 \times 1.57 \times 2.47 = 1.93$ $0.5 \times 2.47 \times 1.53 = 1.89$ $6 \times 2.47 = 14.8$ $27.12 \times 22.62 = 613.29$ $37.1 \times 22.82 = 846.5$ $14.73 \times 5.1 = 75.14$ $15.02 \times 30.02 = 450.75$ $8.18 \times 11.62 = 95.06$ $0.5 \times 8.18 \times 0.02 = 0.07$
<b>Second Floor</b>	2149.86 Sq ft	
		$16.9 \times 19.63 = 331.8$ $14.67 \times 12.57 = 184.31$ $24.93 \times 14.67 = 365.69$ $20.67 \times 3.62 = 74.75$ $17 \times 0.05 = 0.85$ $18.62 \times 15.88 = 295.7$ $0.5 \times 15.88 \times 0.03 = 0.26$ $17.45 \times 5.57 = 97.14$ $0.5 \times 5.57 \times 0.17 = 0.46$ $21.45 \times 4.5 = 96.52$ $8.58 \times 3.25 = 27.9$ $0.5 \times 3.25 \times 2.63 = 4.28$ $13.87 \times 5.67 = 78.58$ $0.5 \times 5.67 \times 4.33 = 12.28$ $21.6 \times 2.35 = 50.76$ $0.5 \times 3.33 \times 2.35 = 3.92$ $21.6 \times 6.07 = 131.04$ $14.7 \times 5.55 = 81.58$ $14.7 \times 21.17 = 311.15$ $0.5 \times 21.17 \times 0.05 = 0.53$ $0.5 \times 14.75 \times 0.05 = 0.37$
<b>Total Living Area (Rounded):</b>	<b>4249 Sq ft</b>	
<b>Non-living Area</b>		
Enclosed Porch	270.4 Sq ft	$11.89 \times 22.62 = 268.91$ $0.38 \times 3.89 = 1.49$
1 Car Detached	396 Sq ft	$18 \times 22 = 396$
Covered Porch	148.54 Sq ft	$6.5 \times 22.82 = 148.31$ $0.5 \times 5.5 \times 0.08 = 0.23$
2 Car Attached	701.93 Sq ft	$27 \times 25.98 = 701.55$ $0.02 \times 18.82 = 0.31$ $0.5 \times 0.02 \times 8.18 = 0.07$
Concrete Patio	941.63 Sq ft	$23.1 \times 5.1 = 117.81$ $37.45 \times 14.82 = 554.89$ $0.38 \times 5.37 = 2.06$ $0.5 \times 5.37 \times 6.38 = 17.13$ $6.77 \times 27.17 = 183.83$ $0.5 \times 6.77 \times 4.92 = 16.63$ Arc = 49.28
Shelter off Detatched Garage	379.68 Sq ft	$22 \times 17.22 = 378.77$ $0.5 \times 22 \times 0.08 = 0.92$

# Subject Information - Page 1

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Horry County - Land Records - Property Card [PIN - 26301040002]

; TRACT 4-D

PIN: 26301040002 - TMS: 1040001055

## Parcel

### Owner

DIALS JEFFREY SHERMAN ETAL  
2273 STARDUSTER LN  
LITTLE RIVER SC 29566

Neighborhood Name	IMPRES NBHD 1508280 - B
Neighborhood Number	1528101
District	500 - LITTLE RIVER
Legal Acres	2.04
District	500 - LITTLE RIVER

### Primary Building

Estimated Year Built	2008
Finished Area	4956 sqft
Bedrooms	3.00
Baths	3.50

### 2025 Parcel Values

#### Taxable Values

Residential Land	\$88,550.00
Residential Improvements	\$811,900.00
Farm Land	\$0.00
Farm Improvements	\$0.00
Farm Use	\$0.00
Other Land	\$0.00
Other Improvements	\$0.00
<b>Total</b>	<b>\$900,450.00</b>

#### Market Values

Residential Land	\$96,000.00
Residential Improvements	\$916,636.00
Farm Land	\$0.00
Farm Improvements	\$0.00
Farm Use	\$0.00
Other Land	\$0.00
Other Improvements	\$0.00
<b>Total</b>	<b>\$1,012,636.00</b>

## Transfer of Ownership

Grantor	Grantee	Consideration	Transfer Date	Deed Book / Page	Deed Type
	EDGE RUBY P	0.00	1993-04-26	1630 / 767	DEED
EDGE RUBY P	RATTRAY REGINA EDGE	0.00	1993-04-26	1630 / 767	DEED
RATTRAY REGINA EDGE	BELLAMY WILLIAM C ETAL	60115.00	2000-03-21	2245 / 631	DEED
BELLAMY WILLIAM C ETAL	BUTLER PAUL W JR & APRIL B	90000.00	2007-12-12	3300 / 356	DEED
BUTLER PAUL W JR & APRIL B	DIALS JEFFREY SHERMAN ETAL	605000.00	2021-02-12	4389 / 1256	DEED

## Valuation Record

Assessment Year	Reason for Change	Appraised							Total
		Residential		Farm			Other		
		Land	Improvement	Land	Improvement	Use	Land	Improvement	
2010	Converted REASSESSMENT ROLL	\$30,800.00	\$395,300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$426,100.00

## Subject Information - Page 2

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Horry County - Land Records - Property Card [PIN - 26301040002]

Assessment Year	Reason for Change	Appraised							Total
		Residential		Farm			Other		
		Land	Improvement	Land	Improvement	Use	Land	Improvement	
2012	Converted 2012 Tax Roll Build	\$30,800.00	\$405,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$435,900.00
2014	Converted 2014 Reassessment Tax Roll	\$22,000.00	\$519,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$541,400.00
2019	Converted 2019 Reassessment Tax Roll	\$47,000.00	\$756,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$803,200.00
2022	Converted Tax Roll	\$77,000.00	\$706,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$783,000.00
2024	Current Value	\$96,000.00	\$916,636.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,012,636.00
2025	Current Value	\$96,000.00	\$916,636.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,012,636.00

### Permits

#### Residential Permit

Storage - 153317	
Issued 04/09/2010	
Application Date	04/09/2010
Finalized	06/07/2012
Status	Closed
Owner	BUTLER PAUL W JR & APRIL B
Value	\$11,088.00
Square Footage	396.00
Description	18X22 STRG BLDG

#### Imported Permit

Single Family - 136657	
Issued 01/29/2008	
Application Date	01/29/2008
Value	\$267,017.00
Square Footage	5387.00
Description	SFR W/GARAGE/PORCH-SEPTIC/ECERT FINAL

### Memos

11 Memos

Year	Note
Not available	BUILDING PERMIT CLOSED: 2012 156/67 8/30/12 BPM 153317 4/9/10 \$11088 STG
2011	ATI 2007 FOR 2008 TAX YEAR: AT18-LAND ; CO 8/11/08
2011	Converted Notes: 2007 1040001055 1 09:AT18-LAND 09:CO 8/11/08
2021	ATI 2021 FOR 2022 TAX YEAR: 2022 201/206 12/30/2021 WO 60077 VALUE CHANGE
2010	2007 1040001055
2010	1993 2.00AC SP104-00-01-002 DB1630-767 PB123-169 10-7-91 D4-30-93
2010	2001 TH/DB2245-631 D03-21-00 SURVIVORSHIP. D03-29-00ST,
2010	0060 NAME CHANGE/SPA FOR AG MAILED TO NEW OWNER DS 07/02/01
2010	2008 DB 3300-356 D12-12-07 SURVIVORSHIP/D12-31-07PA\
2010	2008 R2008 @ 4% LO 08TY C/O 8112008.11182008LC
2023	R2022 QR REFUND APPROVED - APP DATE 12/20/2022

### Land Size

Land Type	Acreage	Square Feet	Influence Factor
	- or -	- or -	
	Effective Frontage	Effective Depth	
Res Homesite	1.000000	43560.000000	Acres by Rate on RH
Res Residual	1.000000	43560.000000	Acres by Rate on RR

<https://horrycountysc.gov/apps/LandRecords/PropertyCard/26301040002>

2/3

# Subject Information - Page 3

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Horry County - Land Records - Property Card [PIN - 26301040002]

## Summary of Improvements

Property Type	Description	Quality	Condition	Square Feet	Construction Type	Stories	Year Built	Style	Occupancy	Room Count	Bedroom Count	Bath Count	Mobile Home Make	Mobile Home Model	Mobile Home Length/Width
Residential	R01 DWELL	Very Good	Excellent	4956	Frame Masonry Veneer	2.00	2008	8 - 2 Story	Single Family Residential	17	3.00	3.50			
Residential	R01 DETGAR	Average	Average	396	Frame Siding	1.00	2011	99 - Detached Garage	Detached Garage	0	0.00	0.00			

## Summary of Addons

Type	Description	Unit Count
Add On	1450 - Paving - Residential - Average SF	3714
Add On	1090 - Lean To - Average SF	396

## Summary of Details

Type	Description	Unit Count
Garage	Attached	675
Porch	Slab Roof Ceil	276
Porch	Slab Roof Ceil	168
Appliance	FP Sgl 1 Story Mason	1
Fixture	Bath 3	3
Fixture	Bath 2	1
Fixture	Extra Fixtures	4
Rough In	Laundry Facility	1
Rough In	Laundry Facility	1

## Physical Characteristics

<b>Style</b>	8 - 2 Story
<b>Occupancy</b>	Single Family Residential
<b>Stories</b>	2.00
<b>Finished Area</b>	4956

<b>Accommodations</b>	
<b>Finished Rooms</b>	17
<b>Bedrooms</b>	3.00

### Roofing

<b>Type</b>	Gable
<b>Cover</b>	Composition Shingle

### Heating and Air Conditioning

<b>HVAC Type</b>	Heat Pump
<b>HVAC Percent</b>	1.0000

### Exterior Cover

<b>Construction Type</b>	Frame Masonry Veneer
--------------------------	----------------------

9/1/25, 6:55 PM

Online Tax Payment Center

# Horry County ONLINE TAX PAYMENT

**Notice #:** 160262243

**Status:** Paid

**Date Paid:** 01/02/25

**Issue Date:** 09/30/24

**Total Paid:** \$3,399.64

## Tax Information

**Name:** DIALS JEFFREY SHERMAN ETAL

**Address:** 2273 STARDUSTER LNLITTLE RIVER SC 29566

**Tax Year:** 2024

**District/Levy:** 500 / 201.

**City/Levy:** /

**Total Appraisal:** 900,450

**Total Assessed:** 36,020

<b>Assessment Ratio:</b>	<b>Land Appraisal:</b>	<b>Building Appraisal:</b>
4%	88,550	811,900

## Property Information

**Record Type:** Real Estate

**Map Number:** 1040001055

**PIN:** 26301040002

**Acres:** 2.00

9/1/25, 6:55 PM

Online Tax Payment Center

<b>Description:</b>	TRACT 4-D
<b>Taxes</b>	
<hr/>	
<b>County Tax:</b>	\$7,240.02
<b>City Tax:</b>	\$0.00
<b>Fees:</b>	\$89.40
<b>Residential Exemption:</b>	\$3,929.78
<b>Homestead Exemption:</b>	\$0.00
<b>Other Exemptions:</b>	\$0.00
<b>Local Option Credit:</b>	\$0.00
<b>Total Taxes:</b>	\$3,399.64

# Subject Information - Page 1

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CRS Data - Property Report for Parcel/Tax ID 26301040002



Monday, September 01, 2025



### LOCATION

**Property Address** 2273 Starduster Ln  
Little River, SC 29566-9706

**Subdivision**

**County** Horry County, SC

### GENERAL PARCEL INFORMATION

**Parcel ID/Tax ID** 26301040002

**Alternate Parcel ID** 1040001055

**Account Number**

**District/Ward** Little River

**2010 Census Trct/Blk** 401.01/2

**Assessor Roll Year** 2024

### PROPERTY SUMMARY

**Property Type** Residential

**Land Use** Res Homesite

**Improvement Type** 2 Story

**Square Feet** 4956

### CURRENT OWNER

**Name** Dials Jeffrey Sherman Etal

**Mailing Address** 2273 Starduster Ln  
Little River, SC 29566-9706

### SCHOOL ZONE INFORMATION

**Waterway Elementary School** 6.2 mi  
Elementary: Pre K to 5 Distance

**North Myrtle Beach Middle School** 6.0 mi  
Middle: 6 to 8 Distance

**North Myrtle Beach High School** 5.1 mi  
High: 9 to 12 Distance

### SALES HISTORY THROUGH 08/15/2025

Sold Date	Date Recorded	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
2/12/2021	2/12/2021	\$605,000	Dials Jeffrey Sherman & Dials Julie Gail	Butler Paul W Jr & Butler April B	Warranty Deed		4389/1256
12/12/2007		\$90,000	Butler Paul W Jr & April B	Bellamy William C Etal	Deed		3300/356
3/21/2000		\$60,115	Bellamy William C Etal	Ratray Regina Edge	Deed	3	2245/631
4/26/1993			Ratray Regina Edge	Edge Ruby P	Deed	4	1630/767

### TAX ASSESSMENT

Appraisal	Amount	Assessment	Amount
<b>Appraisal Year</b>	2024	<b>Assessment Year</b>	2024
<b>Appraised Land</b>	\$96,000	<b>Assessed Land</b>	
<b>Appraised Improvements</b>	\$916,636	<b>Assessed Improvements</b>	
<b>Total Tax Appraisal</b>	\$1,012,636	<b>Total Assessment</b>	\$36,020

<https://ccarsc.crsdata.com/mls/Property/lby~F19iuWdLUSyONtKVdTRUKUBgOeekxsmjXWq9FWxjQCmyvW4p2jw9UaL26x~NGiVcs7RUNsA1>

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CRS Data - Property Report for Parcel/Tax ID 26301040002

	<b>Exempt Amount</b>
	<b>Exempt Reason</b>

**TAXES**

Tax Year	City Taxes	County Taxes	Total Taxes
2024			\$3,399.64
2023		\$6,771.38	\$3,161.89
2020			\$2,050.62
2019			\$2,050.62
2018			\$1,840.88
2017			\$1,825.88
2015			\$1,825.88
2014			\$1,681.52
2013			\$1,466.12
2010			\$1,394.62

**MORTGAGE HISTORY**

Date	Loan Amount	Borrower	Lender	Book/Page or Document#
02/12/2021	\$484,000	Dials Jeffrey Sherman Dials Julie Gail	Citizens Bank	6339/1002
08/14/2017	\$350,000	Butler Paul W Jr April B	South Atlantic Bank	5910/2403
05/03/2013	\$20,000	Butler April B Butler Paul W	State Employees Credit Union	5497/130 5497/0130
02/16/2009	\$388,500	Butler Paul W Jr April B	Bank Of Stanley	5147/538 5147/0538
02/07/2008	\$323,000	Butler Paul W Jr April B	Beach First National Bank	5029/1493 5029/1493

**FORECLOSURE HISTORY**

No foreclosures were found for this parcel.

**PROPERTY CHARACTERISTICS: BUILDING**

**Building # 1**

<b>Type</b>	2 Story	<b>Condition</b>	Excellent	<b>Units</b>	
<b>Year Built</b>	2008	<b>Effective Year</b>		<b>Stories</b>	2
<b>BRs</b>	3	<b>Baths</b>	3.5	<b>Rooms</b>	17
<b>Total Sq. Ft.</b>	4,956				
<b>Building Square Feet (Living Space)</b>		<b>Building Square Feet (Other)</b>			
		Garage Attached 675			
		Slab Roof Ceil Porch 168			
		Slab Roof Ceil Porch 276			

**- CONSTRUCTION**

<b>Quality</b>	Very Good	<b>Roof Framing</b>	Gable
<b>Shape</b>		<b>Roof Cover Deck</b>	Composition Shingle
<b>Partitions</b>		<b>Cabinet Millwork</b>	
<b>Common Wall</b>		<b>Floor Finish</b>	
<b>Foundation</b>		<b>Interior Finish</b>	
<b>Floor System</b>		<b>Air Conditioning</b>	Central
<b>Exterior Wall</b>	Frame Masonry Veneer	<b>Heat Type</b>	Heat Pump
<b>Structural Framing</b>		<b>Bathroom Tile</b>	
<b>Fireplace</b>	Y	<b>Plumbing Fixtures</b>	15

<https://ccarsc.crsdata.com/mls/Property/lby~F19iuWdLUSyONtKVDTRUKUBgOeekxsmjXWq9FWxjQCmyvW4p2jw9UaL26x~NGiVcs7RUNsA1>

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CRS Data - Property Report for Parcel/Tax ID 26301040002

**- OTHER**

<b>Occupancy</b>	<b>Building Data Source</b>
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**PROPERTY CHARACTERISTICS: EXTRA FEATURES**

Feature	Size or Description	Year Built	Condition
Appliance Fp Sgl 1 Story Mason	1 UT		
Rough In Laundry Facility	1 UT		
Paving	3714 SF		
Lean To	396 SF		
Detached Garage	396 SF	2011	AVERAGE

**PROPERTY CHARACTERISTICS: LOT**

<b>Land Use</b>	Res Homesite	<b>Lot Dimensions</b>	
<b>Block/Lot</b>		<b>Lot Square Feet</b>	87,120
<b>Latitude/Longitude</b>	33.933619°/-78.645828°	<b>Acreage</b>	2
<b>Type</b>	<b>Land Use</b>	<b>Size</b>	<b>Tax Assessor Value</b>
	RES HOMESITE	1 Ac	
	RES RESIDUAL	1 Ac	

**PROPERTY CHARACTERISTICS: UTILITIES/AREA**

<b>Gas Source</b>	<b>Road Type</b>
<b>Electric Source</b>	<b>Topography</b>
<b>Water Source</b>	<b>District Trend</b>
<b>Sewer Source</b>	<b>Special School District 1</b>
<b>Zoning Code</b>	<b>Special School District 2</b>
<b>Owner Type</b>	
	CFA

**LEGAL DESCRIPTION**

<b>Subdivision</b>	<b>Plat Book/Page</b>
	123/169
<b>Block/Lot</b>	<b>District/Ward</b>
	Little River
<b>Description</b>	Tract 4-D

**FEMA FLOOD ZONES**

Zone Code	Flood Risk	BFE	Description	FIRM Panel ID	FIRM Panel Eff. Date
AE	High		Areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base Flood Elevations (BFEs) are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.	45051C0445K	12/16/2021

**LISTING ARCHIVE**

MLS #	Status	Status Change Date	List Date	List Price	Closing Date	Closing Price	Listing Agent	Listing Broker	Buyer Agent	Buyer Broker
2022505	Sold	02/12/2021	10/22/2020	\$619,900	02/12/2021	\$605,000	Scott Ellis & Ty Bellamy Team	Re/Max Southern Shores Nmb	Stacey Campbell	Re/Max Southern Shores

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Information Deemed Reliable But Not Guaranteed.

## Reconciliation Addendum

File No. 202508-1725

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
City	Little River	County	Horry	State	SC Zip Code 29566
Lender/Client	Julie Dials				

### • Comparable Summary

Comparables Summary &amp; Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	900,000	18.7	42.8	1,068,516	20
Comp #2:	723,000	16.6	45.9	842,688	25
Comp #3:	915,000	2.4	20.9	936,552	13
Comp #4:	1,050,000	12.7	33.4	917,160	13
Comp #5:	814,000	25.5	47.6	1,021,376	14
Comp #6:	1,465,000	20.6	37.3	1,163,900	5
Comp #7:	1,900,000	9.3	14.5	1,722,516	5
Comp #8:	1,220,000	11.3	18.9	1,082,636	5

ESTIMATED INDICATED VALUE OF THE SUBJECT: 1,007,000

### • Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

# Flood Map

Borrower	Julie Dials				
Property Address	2273 Starduster Ln				
City	Little River	County	Horry	State	SC
Lender/Client	Julie Dials	Zip Code	29566		

