

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	711 Mill St
	Legal Description	24 9 13, 1 LT, Mill St Deed Book 3123 Page 435
	City	Rocky Mount
	County	Nash
	State	NC
	Zip Code	27804
	Census Tract	0104.00
	Map Reference	40580
PRICE & DATE	Contract Price	\$
	Date of Contract	
PARTIES	Borrower	Self Help Development Corp
	Lender/Client	Self Help Development Corp
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,148
	Price per Square Foot	\$
	Location	Residential
	Age	0
	Condition	C1
	Total Rooms	6
	Bedrooms	3
	Baths	2.0
APPRAISER	Appraiser	Walter C. Snowden III
	Effective Date of Appraisal	02/17/2024
VALUE	Opinion of Value	\$ 236,400

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of Self Help Development Corp, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Self Help Development Corp, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Self Help Development Corp has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

 <hr/> Signature Walter C. Snowden III Appraiser's Name NC Certified Residential State Title or Designation		<hr/> 02/18/2024 Date <hr/> A5533 State License or Certification # <hr/> 06/30/2024 Expiration Date of License or Certification <hr/> NC State
<hr/> 711 Mill St, Rocky Mount, NC 27804 Address of Property Appraised		

USPAP Compliance Addendum

Loan # SHDC0003
File # Mill711

Borrower	Self Help Development Corp		
Property Address	711 Mill St		
City	Rocky Mount	County Nash	State NC Zip Code 27804
Lender/Client	Self Help Development Corp		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

None Noted

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

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.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

None Noted

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: This dwelling was measure by the appraiser to the standard set forth by ANSI. "The Square Footage-Method for Calculating: ANSI® Z765-2021 - was used for measuring, calculating and reporting the gross living and non-gross living areas of the subject property."

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

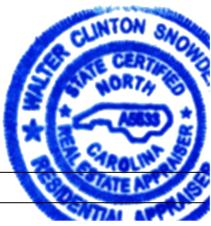
A reasonable marketing time for the subject property is _____ day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 0-90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature <u>Walter C. Snowden III</u></p> <p>Name <u>Walter C. Snowden III</u></p> <p>Date of Signature <u>02/18/2024</u></p> <p>State Certification # <u>A5533</u></p> <p>or State License # _____</p> <p>State <u>NC</u></p> <p>Expiration Date of Certification or License <u>06/30/2024</u></p> <p>Effective Date of Appraisal <u>02/17/2024</u></p>	<div style="text-align: center;">  </div> <p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
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FIRREA / USPAP ADDENDUM

Borrower	Self Help Development Corp	File No.	Mill711
Property Address	711 Mill St		
City	Rocky Mount	County	Nash
		State	NC
		Zip Code	27804
Lender/Client	Self Help Development Corp		
Purpose			
Determine Market Value of 711 Mill St.			
Scope of Work			
The scope of work and objective of this appraisal is to determine the appraised value of 711 Mill St.			
After considering all approaches to market value, the Sales Comparison Approach became the most applicable. The Sales Comparison Approach provides the best insight into intrinsic value of the neighborhood, site and building values while in use, and any other forces that may influence the typical buyer.			
Intended Use / Intended User			
Intended Use:	The intended use of this appraisal report is To develop the as-is Market Value, which is a Mortgagees tool for calculating the Commissioners Adjusted Fair Market Value (CAFMV) (24 CFR ? 203.368)		
Intended User(s):	Self Help Development Corp		
History of Property			
Current listing information:	The subject has not been listed within the past 12 months per NCRMLS.		
Prior sale:	03/11/2021 with no stamps noted.		
Exposure Time / Marketing Time			
0-90 days			
Personal (non-realty) Transfers			
None Noted			
Additional Comments			
This dwelling was measured by the Appraiser to the standard set forth by ANSI. "The Square Footage-Method for Calculating: ANSI® Z765-2021 - was used for measuring, calculating and reporting the gross living and non-gross living areas of the subject property."			
The Appraiser has no present or prospective interest in the property that is the subject of this report, and has no personal interest or bias with respect to the parties involved. The Appraiser's compensation is not contingent on an action or event resulting from the analysis, opinion or conclusions in, or the use of, this review report. The Appraiser's analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.			
No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. The Appraiser has not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower or designated contact to make an appointment to enter the property. The Appraiser agrees to immediately report any unauthorized contacts either personally by phone or electronically to vendor management.			
Certification Supplement			
1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.			
2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.			
Appraiser: <u>Walter C. Snowden III</u> Signed Date: <u>02/18/2024</u> Certification or License #: <u>A5533</u> Certification or License State: <u>NC</u> Expires: <u>06/30/2024</u> Effective Date of Appraisal: <u>02/17/2024</u>		Supervisory Appraiser: _____ Signed Date: _____ Certification or License #: _____ Certification or License State: _____ Expires: _____ Inspection of Subject: <input type="checkbox"/> Did Not <input type="checkbox"/> Ext <u>Walter C. Snowden III</u>	Interior and Exterior 

RESIDENTIAL APPRAISAL REPORT

File No.: Mill711

SUBJECT	Property Address: 711 Mill St	City: Rocky Mount	State: NC	Zip Code: 27804
	County: Nash	Legal Description: 24 9 13, 1 LT, Mill St Deed Book 3123 Page 435		
	Assessor's Parcel #: 385014439318			
	Tax Year: 2023	R.E. Taxes: \$ 3,737	Special Assessments: \$ 0	Borrower (if applicable): Self Help Development Corp

ASSIGNMENT	Current Owner of Record: Self Help Development Corp		Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" 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: \$ <input type="checkbox"/> per year <input type="checkbox"/> per month
	Market Area Name: Central Rocky Mount		Map Reference: 40580
			Census Tract: 0104.00

MARKET AREA DESCRIPTION	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 type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input checked="" type="checkbox"/> Prospective	
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)	
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)	

MARKET AREA DESCRIPTION	Intended Use: The intended use of this appraisal report is To develop the as-is Market Value, which is a Mortgagees tool for calculating the Commissioners Adjusted Fair Market Value (CAFMV) (24 CFR ? 203.368)	
	Intended User(s) (by name or type): Self Help Development Corp	
	Client: Self Help Development Corp	
	Appraiser: Walter C. Snowden III	

MARKET AREA DESCRIPTION	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	<input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<table border="1"> <tr> <th colspan="2">Predominant Occupancy</th> <th colspan="2">One-Unit Housing</th> <th colspan="2">Present Land Use</th> <th colspan="2">Change in Land Use</th> </tr> <tr> <td><input checked="" type="checkbox"/> Owner</td> <td>80</td> <td>PRICE (\$000)</td> <td>AGE (yrs)</td> <td>One-Unit</td> <td>65 %</td> <td><input type="checkbox"/> Not Likely</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Tenant</td> <td>19</td> <td>22</td> <td>Low 0</td> <td>2-4 Unit</td> <td>5 %</td> <td><input checked="" type="checkbox"/> Likely *</td> <td><input type="checkbox"/> In Process *</td> </tr> <tr> <td><input checked="" type="checkbox"/> Vacant (0-5%)</td> <td></td> <td>289</td> <td>High 119</td> <td>Multi-Unit</td> <td>5 %</td> <td colspan="2">* To: Vacant to Single Family</td> </tr> <tr> <td><input type="checkbox"/> Vacant (>5%)</td> <td></td> <td>140</td> <td>Pred 74</td> <td>Comm'l</td> <td>10 %</td> <td colspan="2"></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Vacant</td> <td>15 %</td> <td colspan="2"></td> </tr> </table>	Predominant Occupancy		One-Unit Housing		Present Land Use		Change in Land Use		<input checked="" type="checkbox"/> Owner	80	PRICE (\$000)	AGE (yrs)	One-Unit	65 %	<input type="checkbox"/> Not Likely		<input type="checkbox"/> Tenant	19	22	Low 0	2-4 Unit	5 %	<input checked="" type="checkbox"/> Likely *	<input type="checkbox"/> In Process *	<input checked="" type="checkbox"/> Vacant (0-5%)		289	High 119	Multi-Unit	5 %	* To: Vacant to Single Family		<input type="checkbox"/> Vacant (>5%)		140	Pred 74	Comm'l	10 %							Vacant	15 %		
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The subject is bound North by Tar River, South by Hwy 97, East by Hwy 301/Edgecombe County Line, and West by Hwy 301 Bypass. The subject is new construction located within an existing community. It will offers public water and sewage systems. The subject is located in an established community which is surrounded by older dwellings.

Dimensions: 50x174x19x44x30x131	Site Area: 7,841 sf
Zoning Classification: SFR	Description: Single Family Residential
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	
Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown	Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	Ground Rent (if applicable) \$ /
Actual Use as of Effective Date: 02/17/2024	Use as appraised in this report: Determine Market Value
Summary of Highest & Best Use: Based on current use (maximum productivity), legal permissibility, financial feasibility and physical possibility; highest and best use would be single family residential.	

SITE DESCRIPTION	<table border="1"> <tr> <th>Utilities</th> <th>Public</th> <th>Other</th> <th>Provider/Description</th> </tr> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Public</td> </tr> <tr> <td>Gas</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>None</td> </tr> <tr> <td>Water</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Public</td> </tr> <tr> <td>Sanitary Sewer</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Public</td> </tr> <tr> <td>Storm Sewer</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Public</td> </tr> </table>	Utilities	Public	Other	Provider/Description	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Gas	<input type="checkbox"/>	<input type="checkbox"/>	None	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	<table border="1"> <tr> <th>Off-site Improvements</th> <th>Type</th> <th>Public</th> <th>Private</th> </tr> <tr> <td>Street</td> <td>Asphalt</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Curb/Gutter</td> <td>Concrete</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Sidewalk</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Street Lights</td> <td>Public</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Alley</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Off-site Improvements	Type	Public	Private	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Curb/Gutter	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sidewalk	None	<input type="checkbox"/>	<input type="checkbox"/>	Street Lights	Public	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"> <tr> <th>Topography</th> <th>Level</th> </tr> <tr> <td>Size</td> <td>Adequate</td> </tr> <tr> <td>Shape</td> <td>Rectangular</td> </tr> <tr> <td>Drainage</td> <td>Adequate</td> </tr> <tr> <td>View</td> <td>Residential</td> </tr> </table>	Topography	Level	Size	Adequate	Shape	Rectangular	Drainage	Adequate	View	Residential
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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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 37127C3850K FEMA Map Date 6/18/2013																																																													
Site Comments: The subject site was estimated to be worth \$12,000 based on recent market activity.																																																													

DESCRIPTION OF THE IMPROVEMENTS	<table border="1"> <tr> <th colspan="2">General Description</th> </tr> <tr> <td># of Units</td> <td>1 <input type="checkbox"/> Acc. Unit</td> </tr> <tr> <td># of Stories</td> <td>1</td> </tr> <tr> <td>Type</td> <td><input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/></td> </tr> <tr> <td>Design (Style)</td> <td>Ranch</td> </tr> <tr> <td><input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.</td> <td></td> </tr> <tr> <td>Actual Age (Yrs.)</td> <td>0</td> </tr> <tr> <td>Effective Age (Yrs.)</td> <td>0</td> </tr> </table>	General Description		# of Units	1 <input type="checkbox"/> Acc. Unit	# of Stories	1	Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Design (Style)	Ranch	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.		Actual Age (Yrs.)	0	Effective Age (Yrs.)	0	<table border="1"> <tr> <th colspan="2">Exterior Description</th> </tr> <tr> <td>Foundation</td> <td>Block & Pier/New</td> </tr> <tr> <td>Exterior Walls</td> <td>FiberCment/New</td> </tr> <tr> <td>Roof Surface</td> <td>Comp Shingle/New</td> </tr> <tr> <td>Gutters & Dwnspts.</td> <td>Aluminum/New</td> </tr> <tr> <td>Window Type</td> <td>Vinyl/New</td> </tr> <tr> <td>Storm/Screens</td> <td>Nylon/New</td> </tr> </table>	Exterior Description		Foundation	Block & Pier/New	Exterior Walls	FiberCment/New	Roof Surface	Comp Shingle/New	Gutters & Dwnspts.	Aluminum/New	Window Type	Vinyl/New	Storm/Screens	Nylon/New	<table border="1"> <tr> <th colspan="2">Foundation</th> </tr> <tr> <td>Slab</td> <td>None</td> </tr> <tr> <td>Crawl Space</td> <td>x</td> </tr> <tr> <td>Basement</td> <td>None</td> </tr> <tr> <td>Sump Pump</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Dampness</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Settlement</td> <td>None</td> </tr> <tr> <td>Infestation</td> <td>None</td> </tr> </table>	Foundation		Slab	None	Crawl Space	x	Basement	None	Sump Pump	<input type="checkbox"/>	Dampness	<input type="checkbox"/>	Settlement	None	Infestation	None	<table border="1"> <tr> <th colspan="2">Basement</th> </tr> <tr> <td>Area Sq. Ft.</td> <td>0</td> </tr> <tr> <td>% Finished</td> <td>0</td> </tr> <tr> <td>Ceiling</td> <td></td> </tr> <tr> <td>Walls</td> <td></td> </tr> <tr> <td>Floor</td> <td></td> </tr> <tr> <td>Outside Entry</td> <td></td> </tr> </table>	Basement		Area Sq. Ft.	0	% Finished	0	Ceiling		Walls		Floor		Outside Entry		<table border="1"> <tr> <th colspan="2">Heating</th> </tr> <tr> <td>Type</td> <td>FWA</td> </tr> <tr> <td>Fuel</td> <td>Electrical</td> </tr> <tr> <th colspan="2">Cooling</th> </tr> <tr> <td>Central</td> <td>Yes</td> </tr> <tr> <td>Other</td> <td></td> </tr> </table>	Heating		Type	FWA	Fuel	Electrical	Cooling		Central	Yes	Other								
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Roof Surface	Comp Shingle/New																																																																																			
Gutters & Dwnspts.	Aluminum/New																																																																																			
Window Type	Vinyl/New																																																																																			
Storm/Screens	Nylon/New																																																																																			
Foundation																																																																																				
Slab	None																																																																																			
Crawl Space	x																																																																																			
Basement	None																																																																																			
Sump Pump	<input type="checkbox"/>																																																																																			
Dampness	<input type="checkbox"/>																																																																																			
Settlement	None																																																																																			
Infestation	None																																																																																			
Basement																																																																																				
Area Sq. Ft.	0																																																																																			
% Finished	0																																																																																			
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Walls																																																																																				
Floor																																																																																				
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Heating																																																																																				
Type	FWA																																																																																			
Fuel	Electrical																																																																																			
Cooling																																																																																				
Central	Yes																																																																																			
Other																																																																																				
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DESCRIPTION OF THE IMPROVEMENTS	Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,148 Square Feet of Gross Living Area Above Grade
	Additional features: The subject offers FWA CAC, insulated windows, and new roof. The utilities will be on and functioning. City water and sewage systems were in use and typical of this market.
	Describe the condition of the property (including physical, functional and external obsolescence): The subject is new construction offering stainless steel appliances, granite counter tops in the kitchen, and LVP throughout the dwelling. The subject offers fiber cement exterior. It offers a front porch and rear patio. There was no deferred maintenance of note.



RESIDENTIAL APPRAISAL REPORT

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): Tax Card

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>The subject was transfers to Self Help Community Development Corp as of 03/22/2021 with no stamps.</u>
Date: 03/22/2021	
Price: 0	
Source(s): Tax Card/Public Records	
2nd Prior Subject Sale/Transfer	
Date:	
Price:	
Source(s):	

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	711 Mill St Rocky Mount, NC 27804	1973 Sapphire Rd Rocky Mount, NC 27804			1404 Lafayette Ave Rocky Mount, NC 27803			205 S Mayo St Rocky Mount, NC 27804		
Proximity to Subject		2.67 miles NW			0.95 miles SW			0.64 miles W		
Sale Price	\$	\$ 205,000			\$ 238,000			\$ 198,500		
Sale Price/GLA	\$ /sq.ft.	\$ 167.76 /sq.ft.			\$ 152.56 /sq.ft.			\$ 135.03 /sq.ft.		
Data Source(s)	Inspection	NCRMLS#100381086;DOM 9			NCRMLS#100411336;DOM 8			NCRMLS#100380763;DOM 13		
Verification Source(s)	Tax Card	Tax Card/MLS/Street View			Tax Card/MLS/Street View			Tax Card		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		Conventional		Conventional		Conventional		Conventional		
Date of Sale/Time	Insulated	s06/23;c05/23		s12/23;c11/23		s06/23;c01/23		s06/23;c01/23		
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Location	Residential	Residential		Res/RR Tracks	+4,300	Residential		Residential		
Site	7,841 sf	3049 sf	0	16117 sf	0	10019 sf	0	10019 sf	0	
View	Residential	Residential		Residential		Residential		Residential		
Design (Style)	Ranch	Ranch		Ranch		Ranch		Ranch		
Quality of Construction	Q4	Q4	+14,800	Q4		Q4		Q4		
Age	0	7	+8,500	74	+24,200	60	+18,100	60	+18,100	
Condition	C1	C3	+12,300	C2	+6,100	C2	+6,100	C2	+6,100	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
Room Count	6 3 2.0	6 3 2.0		6 3 2.0		6 3 1.1	+4,600	6 3 1.1	+4,600	
Gross Living Area	1,148 sq.ft.	1,222 sq.ft.		1,560 sq.ft.	-19,800	1,470 sq.ft.	-15,500	1,470 sq.ft.	-15,500	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf		0sf		
Functional Utility	Average	Average-Slab	+4,300	Average		Average		Average		
Heating/Cooling	FWA CAC	FWA CAC		FWA CAC		FWA CAC		FWA CAC		
Energy Efficient Items	Insulated Wdws	Insulated Wdws		Fireplace	-3,100	Insulated Wdws		Insulated Wdws		
Garage/Carport	1dw	1dw		1dw		1gd1cp2dw	-12,100	1gd1cp2dw	-12,100	
Porch/Patio/Deck	Lg Porch, Stoop	2 Stoops, Fence	-1,400	Stoop, Encl'd Por	-4,700	Stoop, Deck	+5,400	Stoop, Deck	+5,400	
Misc	Storage	Storage		None	+1,600	Workshop	-1,400	Workshop	-1,400	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 38,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 8,600	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 5,200	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 5,200	
Adjusted Sale Price of Comparables			\$ 243,500		\$ 246,600		\$ 203,700		\$ 203,700	

Summary of Sales Comparison Approach The subject is new construction located in within an established community. There were limited sales similar in age, design, and functional utility. The adjustment for quality and condition were derive from cost depreciation models. The adjustment for age was derived from regression analysis. The adjustment for exterior amenities were derived from cost depreciation models. This dwelling given significant consideration based on proximity and functional utility. Sale 2 was added to support an additional sale sold within the immediate community. The adjustment for superior age and GLA which were derive from regression analysis. The adjustment for condition was based on cost depreciation models. The adjustment for exterior amenities were based on cost depreciation models. This dwelling was given significant consideration similar to sale 1 based on proximity, condition, and market appeal. This dwelling was located close to some rail road tracks. The adjustment was derived from the Allocation Method. The adjustment for exterior amenities were derived from cost depreciation models. This dwelling was added to support quality and overall market appeal. Sale 3 was chosen to support an additional sale sold within close proximity to the subject. The adjustment for condition was based on cost depreciation models. The adjustment for age, bathroom counts, and GLA were derived from regression analysis. The adjustment for car storage and exterior amenities were derived from cost depreciation models. This dwelling was given less consideration than sales 1 and 2 based on overall market appeal. It was only added to support and additional sales within the immediate market. Sale 4 was chosen to support a recent sale sold similar in age. It was located over 2 miles from the subject and sold over 6 months from the date of inspection. It was still considered based on design and functional utility. The adjustments for location was derived from the Allocation Method. The adjustment for GLA was derived from regression analysis. The adjustment for exterior amenities were derived from cost depreciation models. This dwelling was given minor consideration based on proximity. I was still added for support. This dwelling was given minor consideration and far less than sales 1, 2, and 3 based on proximity and date of sale.

Indicated Value by Sales Comparison Approach \$ 236,400



RESIDENTIAL APPRAISAL REPORT

SHDC0003
File No.: Mill711

COST APPROACH TO VALUE (if developed) 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): The site value was established through regression analysis.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	20,000
Source of cost data: <u>Costobuild.net</u>	DWELLING	1,148 Sq.Ft. @ \$	171.70 = \$ 197,112
Quality rating from cost service: <u>Average</u> Effective date of cost data: <u>02/16/2024</u>		0 Sq.Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	= \$
New Construction		Sq.Ft. @ \$	= \$
		Sq.Ft. @ \$	= \$
	PR,ST,AP,SO		= \$ 12,900
	Garage/Carport	Sq.Ft. @ \$	= \$
	Total Estimate of Cost-New		= \$ 210,012
	Less Physical	Functional	External
	Depreciation		= \$()
	Depreciated Cost of Improvements		= \$ 210,012
	"As-is" Value of Site Improvements		= \$ 9,440
			= \$
			= \$
Estimated Remaining Economic Life (if required): <u>60 Years</u>	INDICATED VALUE BY COST APPROACH	= \$	239,452

INCOME APPROACH TO VALUE (if developed) 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): The income approach was considered but not developed

PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development.

Legal Name of Project: _____

Describe common elements and recreational facilities: N/A

Indicated Value by: Sales Comparison Approach \$ 236,400 Cost Approach (if developed) \$ 239,452 Income Approach (if developed) \$

Final Reconciliation As of 02/16/2024, the objective is to determine the market value. The Sales Comparison Approach is typically considered to be the most reliable in assignments of single family dwellings. The Income Approach was not developed. Cost Approach was developed but given no consideration of value.

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

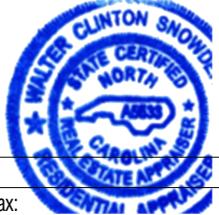
This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

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: \$ 236,400, as of: 02/17/2024, 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.

A true and complete copy of this report contains 28 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 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 checked="" type="checkbox"/> Cost Addendum	<input type="checkbox"/> Flood Addendum	<input type="checkbox"/> Manuf. House Addendum
<input checked="" type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Client Contact: <u>Aspen Romeyn</u>	Client Name: <u>Self Help Development Corp</u>
E-Mail: <u>Aspen.Romeyn@self-help.org</u>	Address: <u>301 W Main St, Durham, NC 27701</u>
APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
 Appraiser Name: <u>Walter C. Snowden III</u> Company: <u>Titus Real Estate Services</u> Phone: <u>(919) 749-7997</u> Fax: _____ E-Mail: <u>titusres@yahoo.com</u> Date of Report (Signature): <u>02/18/2024</u> License or Certification #: <u>A5533</u> State: <u>NC</u> Designation: <u>NC Certified Residential</u> Expiration Date of License or Certification: <u>06/30/2024</u> Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: <u>02/17/2024</u>	 Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____

Subject Photo Page

Borrower	Self Help Development Corp						
Property Address	711 Mill St						
City	Rocky Mount	County	Nash	State	NC	Zip Code	27804
Lender/Client	Self Help Development Corp						



Subject Front

711 Mill St
Sales Price
Gross Living Area 1,148
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location Residential
View Residential
Site 7,841 sf
Quality Q4
Age 0



Subject Rear



Subject Street (Left)

Photograph Addendum

Borrower	Self Help Development Corp						
Property Address	711 Mill St						
City	Rocky Mount	County	Nash	State	NC	Zip Code	27804
Lender/Client	Self Help Development Corp						



Subject Street (Right)



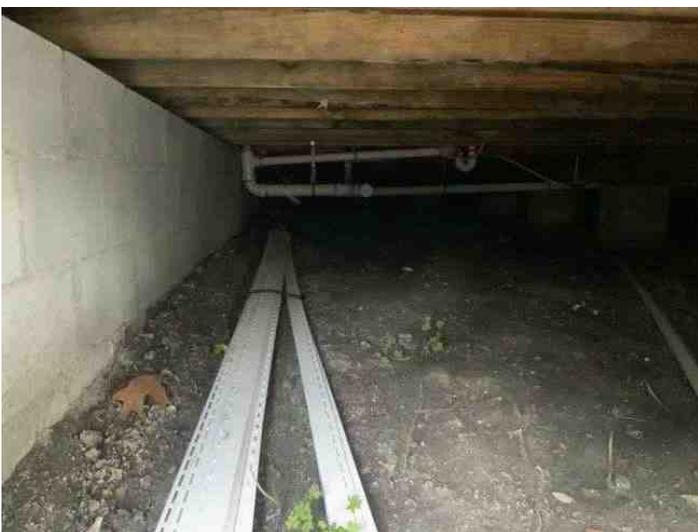
Address Verification



Subject Side View (Left)



Subject Side View (Right)



Crawl Space

Subject Interior Photo Page

Borrower	Self Help Development Corp						
Property Address	711 Mill St						
City	Rocky Mount	County	Nash	State	NC	Zip Code	27804
Lender/Client	Self Help Development Corp						



Storage

711 Mill St
Sales Price
Gross Living Area 1,148
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location Residential
View Residential
Site 7,841 sf
Quality Q4
Age 0



Family



Dining

Subject Interior Photo Page

Borrower	Self Help Development Corp						
Property Address	711 Mill St						
City	Rocky Mount	County	Nash	State	NC	Zip Code	27804
Lender/Client	Self Help Development Corp						



Kitchen

711 Mill St
Sales Price
Gross Living Area 1,148
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location Residential
View Residential
Site 7,841 sf
Quality Q4
Age 0



Bedroom



Bath

Subject Interior Photo Page

Borrower	Self Help Development Corp						
Property Address	711 Mill St						
City	Rocky Mount	County	Nash	State	NC	Zip Code	27804
Lender/Client	Self Help Development Corp						



Bedroom

711 Mill St
Sales Price
Gross Living Area 1,148
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location Residential
View Residential
Site 7,841 sf
Quality Q4
Age 0



Main Bedroom



Bath

Subject Interior Photo Page

Borrower	Self Help Development Corp						
Property Address	711 Mill St						
City	Rocky Mount	County	Nash	State	NC	Zip Code	27804
Lender/Client	Self Help Development Corp						



Bath

711 Mill St
Sales Price
Gross Living Area 1,148
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location Residential
View Residential
Site 7,841 sf
Quality Q4
Age 0

Comparable Photo Page

Borrower	Self Help Development Corp				
Property Address	711 Mill St				
City	Rocky Mount	County	Nash	State	NC
Lender/Client	Self Help Development Corp				
				Zip Code	27804



Comparable 1

1973 Sapphire Rd
 Prox. to Subject 2.67 miles NW
 Sale Price 205,000
 Gross Living Area 1,222
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Residential
 View Residential
 Site 3049 sf
 Quality Q4
 Age 7



Comparable 2

1404 Lafayette Ave
 Prox. to Subject 0.95 miles SW
 Sale Price 238,000
 Gross Living Area 1,560
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Res/RR Tracks
 View Residential
 Site 16117 sf
 Quality Q4
 Age 74



Comparable 3

205 S Mayo St
 Prox. to Subject 0.64 miles W
 Sale Price 198,500
 Gross Living Area 1,470
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location Residential
 View Residential
 Site 10019 sf
 Quality Q4
 Age 60

Comparable Photo Page

Borrower	Self Help Development Corp				
Property Address	711 Mill St				
City	Rocky Mount	County	Nash	State	NC
Lender/Client	Self Help Development Corp				
				Zip Code	27804



Comparable 4

36 B P Ct
 Prox. to Subject 2.39 miles NW
 Sale Price 265,500
 Gross Living Area 1,491
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Residential
 View Residential
 Site 10454 sf
 Quality Q4
 Age 0

Comparable 5

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

Comparable 6

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

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

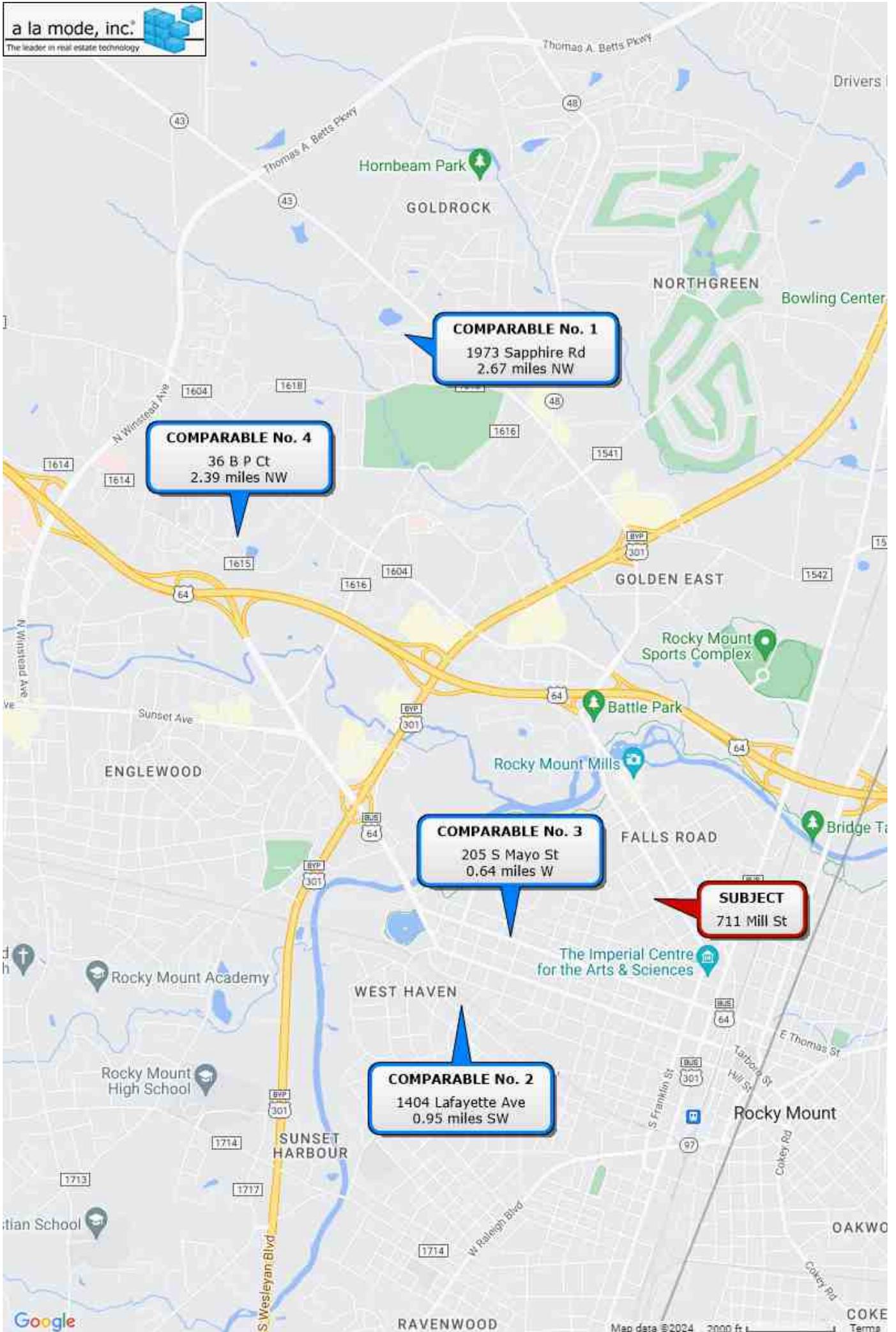
Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the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

Location Map

Borrower	Self Help Development Corp			
Property Address	711 Mill St			
City	Rocky Mount	County Nash	State NC	Zip Code 27804
Lender/Client	Self Help Development Corp			



Aerial Map

Borrower	Self Help Development Corp						
Property Address	711 Mill St						
City	Rocky Mount	County	Nash	State	NC	Zip Code	27804
Lender/Client	Self Help Development Corp						



Appraisal Card

 **NORTH CAROLINA APPRAISAL BOARD**

APPRAISER QUALIFICATION CARD
REGISTRATION / LICENSE / CERTIFICATE HOLDER
WALTER CLINTON SNOWDEN III

23 24

A5533 APPRAISER NUMBER	C TYPE	Y NATIONAL REGISTRY
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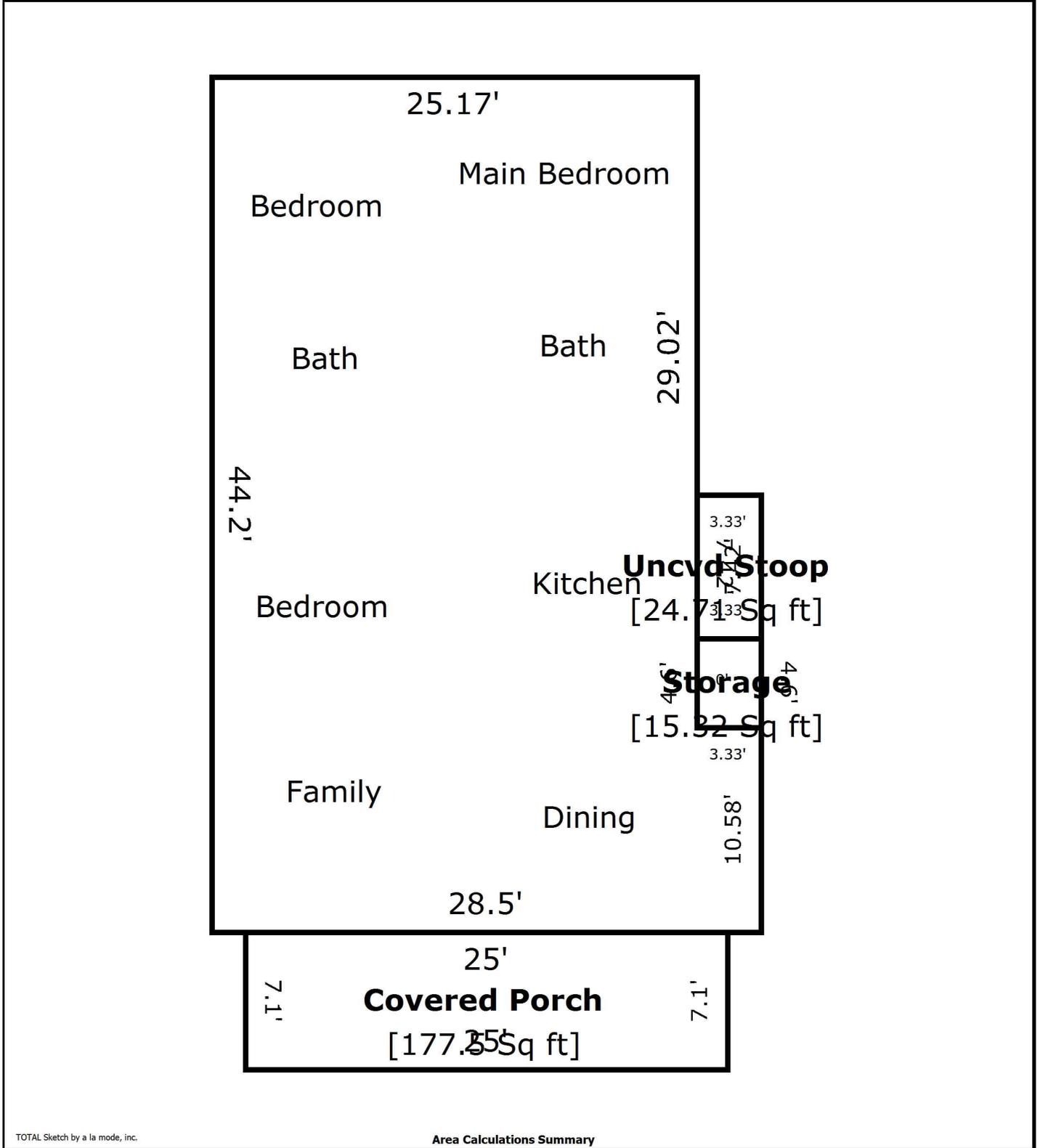
Walter C. Snowden III
Appraiser's Signature

David M. King
Executive Director

EXPIRES JUNE 30, 2024

Building Sketch

Borrower	Self Help Development Corp		
Property Address	711 Mill St		
City	Rocky Mount	County Nash	State NC Zip Code 27804
Lender/Client	Self Help Development Corp		



TOTAL Sketch by a la mode, inc.

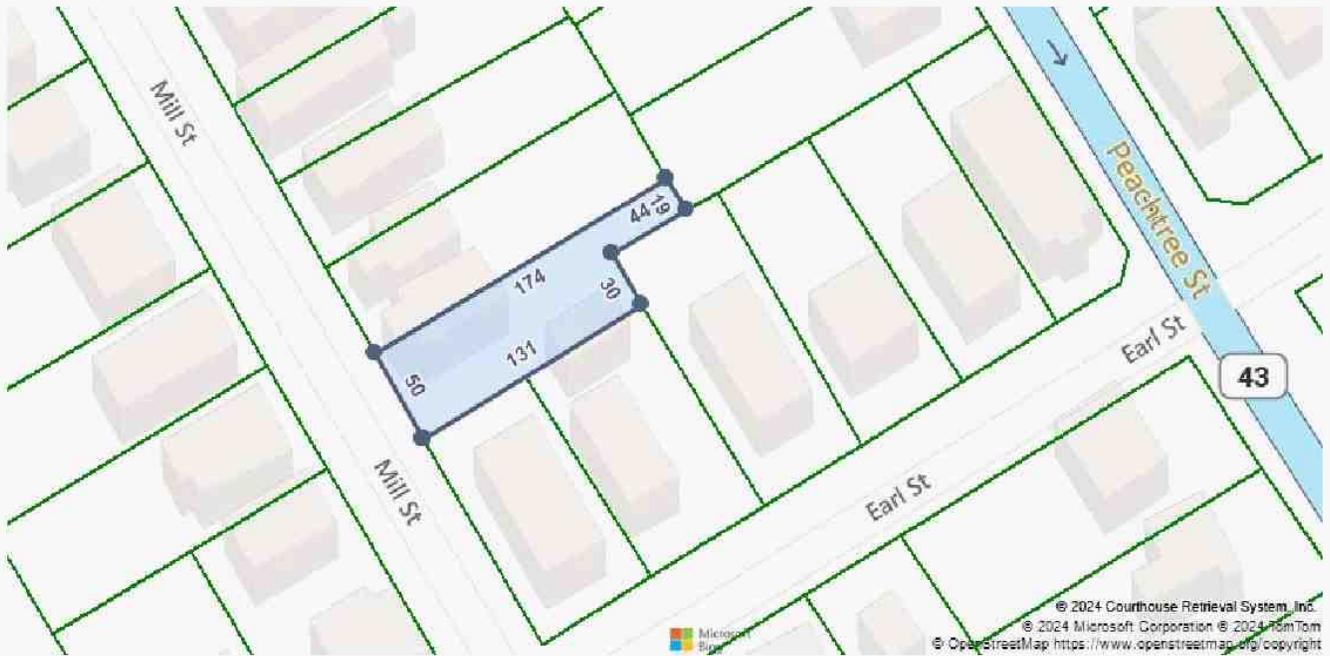
Area Calculations Summary

Living Area	Calculation Details	
First Floor	1147.74 Sq ft	25.17 × 33.62 = 846.22 10.58 × 28.5 = 301.53
Total Living Area (Rounded):	1148 Sq ft	
Non-living Area		
Storage	15.32 Sq ft	4.6 × 3.33 = 15.32
Uncvd Stoop	24.71 Sq ft	3.33 × 7.42 = 24.71
Covered Porch	177.5 Sq ft	25 × 7.1 = 177.5

Tax Card - Page 1



Sunday, February 18, 2024



LOCATION

Property Address	711 Mill St Rocky Mount, NC 27804-4712
Subdivision	
County	Nash County, NC

GENERAL PARCEL INFORMATION

Parcel ID/Tax ID	029800
Alternate Parcel ID	3850-14-43-9318
Account Number	
District/Ward	Rm00
2020 Census Trct/Blk	104/2
Assessor Roll Year	2023

PROPERTY SUMMARY

Property Type	Exempt
Land Use	Exempt
Improvement Type	
Improvement Style	
Square Feet	

CURRENT OWNER

Name	Self-Help Community Development Corp
Mailing Address	301 W Main St Durham, NC 27701-3215

SCHOOL ZONE INFORMATION

Baskerville Elementary School	1.6 mi
Elementary: Pre K to 5	Distance
Joseph W. Parker Middle School	1.5 mi
Middle: 6 to 8	Distance
Rocky Mount High School	2.1 mi
High: 9 to 12	Distance

SALES HISTORY THROUGH 10/06/2023

Date	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
3/22/2021		Self Help Community Development Corp	Rocky Mount Housing & Revitalization Initiative LI	Special Warranty Deed	41	3123/435 009273920025
1/24/2018		Rocky Mount Holding And Revitalization	Nash County Holding LLC	Special Warranty Deed		2918/747 2918-0747
8/11/2017	\$2,500	Nash Mb Propeties LLC	Price Constance & Price Jr Jack Marin	Warranty Deed		2895/424 2895-0424

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Tax Card - Page 2

Property Report for 711 MILL ST, cont.

1/1/1987 Price Constance W 1157/204

TAX ASSESSMENT

Tax Assessment	2023	Change (%)	2022	Change (%)	2021
Appraised Land	\$12,940.00		\$12,940.00		\$12,940.00
Appraised Improvements					
Total Tax Appraisal	\$12,940.00		\$12,940.00		\$12,940.00
Total Assessment	\$12,940.00		\$12,940.00		\$12,940.00
Jurisdiction Rates					
Rocky Mount	0.685				
Nash County	0.67				

TAXES

Tax Year	City Taxes	County Taxes	Total Taxes
2023	\$88.64	\$86.70	\$175.34
2022	\$88.64	\$86.70	\$175.34
2021	\$88.64	\$86.70	\$175.34
2020	\$88.64	\$86.70	\$175.34
2019	\$88.64	\$86.70	\$175.34
2018	\$88.64	\$86.70	\$175.34
2017	\$206.12	\$209.24	\$415.36
2016	\$203.18	\$225.01	\$428.20
2015	\$203.18	\$225.01	\$428.19
2014	\$194.79	\$225.01	\$419.80
2013	\$194.79	\$225.01	\$419.80

MORTGAGE HISTORY

No mortgages were found for this parcel.

FORECLOSURE HISTORY

No foreclosures were found for this parcel.

PROPERTY CHARACTERISTICS: BUILDING

No Buildings were found for this parcel.

PROPERTY CHARACTERISTICS: EXTRA FEATURES

No extra features were found for this parcel.

PROPERTY CHARACTERISTICS: LOT

Land Use	Exempt	Lot Dimensions	32x134x18x164
Block/Lot		Lot Square Feet	7,841
Latitude/Longitude	35.951689°/-77.800597°	Acreage	0.18

PROPERTY CHARACTERISTICS: UTILITIES/AREA

Gas Source	Road Type
Electric Source	Topography
Water Source	District Trend
Sewer Source	Special School District 1
Zoning Code	Special School District 2
Owner Type	

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Tax Card - Page 3

Property Report for 711 MILL ST, cont.

LEGAL DESCRIPTION

Subdivision		Plat Book/Page	
Block/Lot		District/Ward	Rm00
Description	24 9 13, 1 Lt.		

GREEN VERIFICATIONS

courtesy of Green Building Registry

INTERNET ACCESS

courtesy of Fiberhomes.com

FEMA FLOOD ZONES

Zone Code	Flood Risk	BFE	Description	FIRM Panel ID	FIRM Panel Eff. Date
X	Minimal		Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.	3720385000K	06/18/2013

LISTING ARCHIVE

No Listings found for this parcel.

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INVOICE

FROM:

Titus Real Estate Services
 Titus Real Estate Services
 9650 Strickland Rd Ste 103
 Raleigh, NC 27615-1903

Telephone Number: (919) 749-7997 Fax Number: (919) 000-0000

TO:

Aspen Romeyn
 Self Help Development Corp
 301 W Main St
 Durham, NC 27701

E-Mail: Aspen.Romeyn@self-help.org

Telephone Number: Fax Number:

Alternate Number:

INVOICE NUMBER

Mill711

DATES

Invoice Date: 02/15/2024

Due Date:

REFERENCE

Internal Order #:

Lender Case #:

Client File #: SHDC0003

FHA/VA Case #:

Main File # on form: Mill711

Other File # on form: SHDC0003

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender: Self Help Development Corp **Client:** Self Help Development Corp
Purchaser/Borrower: Self Help Development Corp
Property Address: 711 Mill St
City: Rocky Mount
County: Nash **State:** NC **Zip:** 27804
Legal Description: 24 9 13, 1 LT, Mill St Deed Book 3123 Page 435

FEES

AMOUNT

Standard Fee 550.00

SUBTOTAL 550.00

PAYMENTS

AMOUNT

Check #: Date: Description:
 Check #: Date: Description:
 Check #: Date: Description:

SUBTOTAL 0.00

TOTAL DUE \$ 550.00