

APPRAISAL OF REAL PROPERTY



LOCATED AT

513 E Main St
Wallace, NC 28466

Lot 51 (0.49 acres) as described in Deed Book 1943 Pg 164 in the Duplin County Registry

FOR

Charles Rollins Jr.

OPINION OF VALUE

\$ 387,000

AS OF

08/13/2025

BY

Lara Day Brooks
Lara Day Brooks
PO Box 147
Wallace, NC 28466
910-271-0145
larabrooks@charter.net

Lara Day Brooks
Certified Residential Real Estate Appraiser A7491
PO Box 147
Wallace, NC 28466

NA

Re: Property: 513 E Main St
Wallace, NC 28466
Borrower: NA
File No.: 2025-143

Opinion of Value: \$ 387,000
Effective Date: 08/13/2025

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

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

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

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

It has been a pleasure to assist you. Please do not hesitate to contact me if I can be of additional service to you.

Sincerely,

Lara Day Brooks
Certified Residential Real Estate Appraiser A7491

Uniform Residential Appraisal Report

File # 2025-143

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address	513 E Main St	City	Wallace	State	NC	Zip Code	28466
Borrower	NA	Owner of Public Record	Charles Rollins Jr.	County	Duplin		
Legal Description	Lot 51 (0.49 acres) as described in Deed Book 1943 Pg 164 in the Duplin County Registry						
Assessor's Parcel #	09-679	Tax Year	2025	R.E. Taxes \$	1,546		
Neighborhood Name	Wallace	Map Reference	MB 216 Pg 130	Census Tract	0907.05		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Owner requesting appraisal for their own records.						
Lender/Client	NA	Address	NA				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). MLS							

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	Date of Contract	Is the property seller the owner of public record?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, report the total dollar amount and describe the items to be paid.				

NEIGHBORHOOD

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	40 %	
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%	
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	175	Low 0	Multi-Family	%	
Neighborhood Boundaries		Provided by Stallings Rd to the North, Duplin/Pender line to the South, Hwy 11 to the East and Sunset Rd to the West. (5-10 mile)			400	High 130	Commercial	20 %
Neighborhood Description		The neighborhood has an extreme disparity between the age, design, quality and appeal of the homes. The economy provides adequate employment opportunities. The neighborhood has access to schools, shopping and recreation facilities. There are no apparent adverse factors which would affect the marketability of the subject property.			225	Pred. 20	Other	40 %
Market Conditions (including support for the above conclusions)		Public Records and local REALTORS have indicated a stable residential market for this area. Sales have remained steady over the past year. Seller concessions are sometimes present in this market, but all sales are adjusted on a cash equivalency basis.						

SITE

Dimensions	See Attached Legal Description	Area	21344 sf	Shape	Rectangular	View	N;Res;		
Specific Zoning Classification	R-8	Zoning Description	Residential						
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)								
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe									
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type		Public	Private	
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/> Town Water	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/> Propane	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/> Town Sewer	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	37061C3306K		FEMA Map Date	06/20/2018	
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe									
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe									

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Brick/Avg	Floors	LVP/Carpet/Avg
# of Stories 1.5	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Brick/Avg	Walls	Sheetrock/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Shingles/Avg	Trim/Finish	Wood/Paint/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Ceramic Tile/Avg
Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Ins. Windows/Avg	Bath Wainscot	Drywall/Avg
Year Built 1940	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Avg	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 4
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete Drive
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Propane	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	<input type="checkbox"/> Garage	# of Cars 0
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck None	<input checked="" type="checkbox"/> Porch Stoop	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 8 Rooms 4 Bedrooms 3.0 Bath(s) 2,975 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). NA					

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;No updates in the prior 15 years;**SEE**

COMMENTS IN ADDENDUM

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

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There are **4** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **330,000** to \$ **429,000**
 There are **12** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **340,000** to \$ **395,000**

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	513 E Main St Wallace, NC 28466	131 Quali Dr Teachey, NC 28464			310 E Cliff St Wallace, NC 28466			562 Pasture Branch Rd Rose Hill, NC 28458		
Proximity to Subject		1.60 miles N			0.26 miles SW			7.26 miles NE		
Sale Price	\$	\$ 450,000			\$ 367,000			\$ 355,000		
Sale Price/Gross Liv. Area	\$ 172.71 sq.ft.	\$ 123.63 sq.ft.			\$ 154.98 sq.ft.			\$ 150.87 sq.ft.		
Data Source(s)		MLS # 100487760;DOM 80			MLS # 100477426;DOM 4			MLS # 100468338;DOM 116		
Verification Source(s)		Public Records/MLS			Public Records/MLS			Inspection/Appraisal		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time		s08/25;Unk			s01/25;Unk			s02/25;Unk		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	21344 sf	38333 sf	0		1.00 ac	-5,000		1.0 ac	-5,000	
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1.5;Traditiona	DT1.5;Traditiona			DT1;Ranch	0		DT1.5;Traditiona		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	85	17	0		69	0		37	0	
Condition	C2	C2			C2			C2		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	8 4 3.0	7 3 3.0	0		7 3 2.0	+8,000		8 4 3.0		
Gross Living Area	2,975 sq.ft.	3,640 sq.ft.	-36,575		2,368 sq.ft.	+33,385		2,353 sq.ft.	+34,210	
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FWA/Central	FWA/Central			FWA/Central			FWA/Central		
Energy Efficient Items	Ins. Windows	Ins. Windows			Ins. Windows			Ins. Windows		
Garage/Carport	4dw	2ga4dw	-20,000		1ga4dw	-10,000		2cp4dw	-4,000	
Porch/Patio/Deck	Stoop	Porches	0		Porches	0		Porch/Deck	0	
Drive Surface	Concrete Drive	Gravel Drive	0		Gravel Drive	0		Concrete Drive		
Detached Buildings	None	Detch Building	-5,000		None			None		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -61,575		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 26,385		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 25,210	
Adjusted Sale Price of Comparables		Net Adj. 13.7 %			Net Adj. 7.2 %			Net Adj. 7.1 %		
		Gross Adj. 13.7 %	\$ 388,425		Gross Adj. 15.4 %	\$ 393,385		Gross Adj. 12.2 %	\$ 380,210	

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

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) **Public Records**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **Public Records**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer	01/28/2021	02/27/2017			08/01/2018			04/14/2021		
Price of Prior Sale/Transfer	\$25,000	\$355,500			\$145,000			\$235,000		
Data Source(s)	DB 1943 Pg 164	Deed Book 1843 Pg 977			Deed Book 1877 Pg 413			Deed Book 1950 Pg 644		
Effective Date of Data Source(s)	08/13/2025	08/13/2025			08/13/2025			08/13/2025		

Analysis of prior sale or transfer history of the subject property and comparable sales The prior sales/transfers of the subject and comps are listed above.

Summary of Sales Comparison Approach See additional comments in COMMENTS ADDENDUM

Indicated Value by Sales Comparison Approach \$ **387,000**

Indicated Value by: **Sales Comparison Approach \$ 387,000** **Cost Approach (if developed) \$ 352,225** **Income Approach (if developed) \$**

The income approach is not considered applicable in this owner occupied market. The cost approach usually sets the upper limits of value. Most weight is given to the Sales Comparison Approach as it reflects the actions of buyers and sellers.

RECONCILIATION

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **387,000**, as of **08/13/2025**, which is the date of inspection and the effective date of this appraisal.

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At the top of page 2 of the URAR form the comparables listed and sold are only estimates. The appraiser searched for homes comparable to the subject and located within a 5-10 mile radius within the past 12 months and the results are shown at the top of the URAR form.
 The home was measured using the new ANSI Z765-2021 requirements when calculating and reporting the GLA.
 1.5 story DETACHED single-family house with 2975 sf. above-grade finished square feet and 0 below-grade finished square feet and 0 below-grade unfinished square feet

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) I searched land sales in Duplin County for the past year and a half of acreage similar to the subject. Based on the information and sales available it was determined that the subject has an estimated site value of \$ 20,000.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	20,000
Source of cost data Marshall and Swift Cost Handbook	DWELLING 2,975 Sq.Ft. @ \$ 148.00	=\$	440,300
Quality rating from cost service Avg Effective date of cost data 08/13/2025	0 Sq.Ft. @ \$	=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$	
Cost is developed from the Marshall and Swift Cost Handbook and verified by local builders. Physical depreciation is based on the age/life (15/60) method. There are no functional or external inadequacies noted.	Garage/Carport Sq.Ft. @ \$	=\$	
The "As-Is" site improvements include: connected to town water and sewer.	Total Estimate of Cost-New	=\$	440,300
	Less Physical 110,075	= \$(110,075)
	Depreciated Cost of Improvements	=\$	330,225
	"As-is" Value of Site Improvements	=\$	2,000
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH	=\$	352,225

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 2025-143

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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



APPRAISER

Signature

Lara Day Brooks

Name Lara Day Brooks

Company Name Lara Day Brooks

Company Address PO Box 147
Wallace, NC 28466

Telephone Number 910-271-0145

Email Address larabrooks@charter.net

Date of Signature and Report 08/18/2025

Effective Date of Appraisal 08/13/2025

State Certification # A7491

or State License # _____

or Other (describe) _____ State # _____

State NC

Expiration Date of Certification or License 06/30/2026

ADDRESS OF PROPERTY APPRAISED

513 E Main St
Wallace, NC 28466

APPRAISED VALUE OF SUBJECT PROPERTY \$ 387,000

LENDER/CLIENT

Name Charles Rollins Jr.

Company Name NA

Company Address NA

Email Address NA

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

Did not inspect subject property

Did inspect exterior of subject property from street

Date of Inspection _____

Did inspect interior and exterior of subject property

Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street

Date of Inspection _____

**MULTI-PURPOSE SUPPLEMENTAL ADDENDUM
FOR FEDERALLY RELATED TRANSACTIONS**

2025-143

Borrower	NA			
Property Address	513 E Main St			
City	Wallace	County	Duplin	State NC Zip Code 28466
Lender/Client	NA			

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), the Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those sections and statements which have been marked by the appraiser apply to the property being appraised.

PURPOSE, INTENDED USE & INTENDED USER(S) OF APPRAISAL

- The purpose of the appraisal is to estimate the market value as defined herein, or Establish Market Value
- Intended use of the appraisal report: _____
- Intended user(s) of the appraisal report (by name or type): Charles Rollins Jr.
- This is a federally related transaction.

EXTENT OF APPRAISAL PROCESS

- The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
- The Reproduction/Replacement Cost is based on: Marshall and Swift Residential Cost Handbook and local builders., supplemented by the appraiser's knowledge of the local market.
- Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.
- The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be applicable. For this reason, the Income Approach was not used.
- The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
- For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.
-

FEMA FLOOD HAZARD DATA Flood map is attached

- Subject property is not located in a FEMA Special Flood Hazard Area.
 - Subject property is located in a FEMA Special Flood Hazard Area.
- | Zone | FEMA Map/Panel # | Map Date | Name of Community |
|------|------------------|------------|-------------------|
| X | 37061C3306K | 06/20/2018 | Wallace |
- The community does not participate in the National Flood Insurance Program.
 - The community does participate in the National Flood Insurance Program.
 - It is covered by a regular program.
 - It is covered by an emergency program.
- Analysis/Comments: _____

CURRENT SALES CONTRACT

- The subject property is currently not under contract.
 - The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.
 - The contract and/or escrow instructions were reviewed. The following summarizes the contract:
- | Contract Date | Amendment Date | Contract Price | Seller | Owner of Record |
|---------------|----------------|----------------|--------|---------------------|
| | | | | Charles Rollins Jr. |
- The contract indicated that personal property was not included in the sale.
 - The contract indicated that personal property was included. It consisted of _____ . Estimated contributory value is \$ _____
 - Personal property was not included in the final value estimate.
 - Personal property was included in the final value estimate.
 - The contract indicated no financing concessions or other incentives.
 - The contract indicated the following concessions or incentives: _____
 - If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.
- Analysis/Comments: _____

MARKET OVERVIEW Include an explanation of current market conditions and trends.

- 0 - 3 months is considered a reasonable exposure time for the subject property at a value range of \$ 385,000 to \$ 395,000
Analysis/Comments: The information is provided by local Realtors and the Multiple Listing Service
- 0 - 3 months is estimated to be the marketing time for the subject property.
Analysis/Comments: The information is provided by local Realtors and the Multiple Listing Service.
- Marketing Factors:

SUBJECT PROPERTY OFFERING INFORMATION

- According to Public Records/MLS/Owner the subject property:
- has not been offered for sale in the past: 30 days 1 year 3 years.
 - is currently offered for sale for \$
 - was offered for sale within the past: 30 days 1 year 3 years for \$
 - Offering information was considered in the final reconciliation of value.
 - Offering information was not considered in the final reconciliation of value.
 - Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.
- Analysis/Comments:

SALE/TRANSFER HISTORY & ANALYSIS OF SUBJECT PROPERTY

- According to the following data source(s): Public Records/Owners, the subject property:
- Has not transferred in the past one year. in the past three years. in the past five years.
 - Has transferred in the past one year. in the past three years. in the past five years.
 - All prior sales or transfers occurring in the past 3 years prior to the Effective Date of Appraisal are listed below.

Date of Sale/Transfer	Price of Sale/Transfer	Seller	Buyer	Data Source(s)	Effective Date of Data Sources
01/28/2021	\$25,000	Charles McNamara	Charles Rollins Jr.	DB 1943 Pg 164	08/13/2025

Subject Sale/Transfer History Analysis/Comments:

SALE/TRANSFER HISTORY & ANALYSIS OF COMPARABLE SALES

- According to the following data source(s): Public Records, all prior sales or transfers occurring in the past 1 year prior to the most recent date of sale or transfer are listed below.

PRIOR SALE/TRANSFER #	COMPARABLE # 1	COMPARABLE # 2	COMPARABLE # 3
Date of Sale or Transfer			
Price of Sale or Transfer			
Seller			
Buyer			
Data Source(s)			
Effective Date of Data Source(s)			
PRIOR SALE/TRANSFER #	COMPARABLE # 4	COMPARABLE # 5	COMPARABLE # 6
Date of Sale or Transfer			
Price of Sale or Transfer			
Seller			
Buyer			
Data Source(s)			
Effective Date of Data Source(s)			

Comparables Sale/Transfer History Analysis/Comments:

ADDITIONAL CERTIFICATIONS

The Appraiser certifies and agrees that:

- (1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP").
- (2) Their compensation is not contingent upon the reporting of 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.
- (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.

ENVIRONMENTAL LIMITING CONDITIONS

The appraiser's opinion of value is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

HIGHEST & BEST USE ANALYSIS

Analysis/Comments: According to the current use of the subject property being used for residential purposes, the current use is considered to be the highest and best use for the subject property. Since it is legally permissible, physically possible, financially feasible and maximum value possible for the subject property.

As Vacant: _____

As Improved: _____

EFFECTIVE DATE OF APPRAISAL (if not current, see comments).

This appraisal report reflects the following value: Current Retrospective Prospective
Effective Date of the Appraisal: 08/13/2025
Comments on the Effective Date The property was physically inspected on this date

ADDITIONAL COMMENTS

APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION



Lara Day Brooks

Appraiser's Signature _____ Inspection Date 08/13/2025 Signed Date 08/18/2025
Appraiser's Name Lara Day Brooks Phone # 910-271-0145
State NC License or Certification # A7491 Exp. 06/30/2026 Tax ID # _____
 Appraiser is certified under the following CE program(s): _____

CO-SIGNING APPRAISER'S CERTIFICATION

- The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
- The co-signing appraiser has not personally inspected the interior of the subject property and:
- has not inspected the exterior of the subject property and all comparable sales listed in the report.
- has inspected the exterior of the subject property and all comparable sales listed in the report.
- The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
- The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.

CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION

Co-Signing Appraiser's Signature _____ Inspection Date _____ Signed Date _____
Co-Signing Appraiser's Name _____ Phone # _____
State _____ License or Certification # _____ Exp. _____ Tax ID # _____
 Co-Signing Appraiser is certified under the following CE program(s): _____

USPAP Compliance Addendum

Loan #
File # 2025-143

Borrower	NA		
Property Address	513 E Main St		
City	Wallace	County Duplin	State NC Zip Code 28466
Lender/Client	NA		

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.

On page 1 of the 1004 URAR form it states that this appraisal is a Summary Appraisal Report, however the appraiser cannot remove this statement due to it being a part of the WinTotal forms.

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.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 0-90 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 </p> <p>Name <u>Lara Day Brooks</u></p> <p>Date of Signature <u>08/18/2025</u></p> <p>State Certification # <u>A7491</u></p> <p>or State License # _____</p> <p>State <u>NC</u></p> <p>Expiration Date of Certification or License <u>06/30/2026</u></p> <p>Effective Date of Appraisal <u>08/13/2025</u></p>	<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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Supplemental Addendum

File No. 2025-143

Borrower	NA						
Property Address	513 E Main St						
City	Wallace	County	Duplin	State	NC	Zip Code	28466
Lender/Client	NA						

The home was measured using the new ANSI Z765-2021 requirements when calculating and reporting the GLA.

FIRREA Certification Statement

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification

NEIGHBORHOOD:

The subject property is located in Southern Duplin County within the town limits of Wallace. The other 40% land use is vacant, agricultural land and wooded land. According to the current use of the subject property being used for residential purposes, the current use is considered to be the highest and best use for the subject property. Since it is legally permissible, physically possible, financially feasible and maximum value possible for the subject property. The subject property could be rebuilt if 50% or more of the dwelling was destroyed.

SUMMARY OF SALES COMPARISON APPROACH

The appraiser has made every effort to select comparable sales that are within the guidelines and similarities such as (age, square footage, location, style etc...) to the subject property. The sales selected and used in this report are the best available and as comparable to the subject as possible. The appraiser utilized the MLS and county tax records for the most recent sales.

** It is typical and acceptable to search comparables over 5-20 miles in proximity and within the last 12 months in this subject market. These are the most relevant sales found within these parameters to reflect the subjects quality, style, location and appeal.

** Site values are adjusted based on the differences in size/value based on vacant land sales in the surrounding area. I researched land sales similar to the subject and comparables and based on the information gathered the appropriate adjustments were made.

** Age is adjusted at \$ 1000 per actual/effective year.

Effective age is based on the review and comments provided from the MLS and /or public records, via. Tax Card. Also reviewed are pictures of the interior and exterior provided by the MLS and /or a drive-by visual inspection.

** 1/2 bath \$ 4000 full bath \$ 8000

** Gross living area was adjusted at \$ 55.00 per square foot difference.

** Comp 4 received a 20 % positive adjustment for the condition rating difference.

** Other amenities such as carports/garages and detached building are adjusted by utilizing the Marshall and Swift Cost Handbook to determine a cost and then utilizing a percentage of the cost to make a fair adjustment.

All of the comparable sales used in this report are older homes which have been updated and renovated as the subject.

RECONCILIATION:

A percentage method was used to determine a final estimated value using the Sales Comparison Approach:

Comp 1 \$ 388,425 x 30 % = \$ 116,527

Comp 2 \$ 393,385 x 30 % = \$ 118,015

Comp 3 \$ 380,210 x 20 % = \$ 76,042

Comp 4 \$ 381,065 x 20 % = \$ 76,213

TOTAL \$ 386,797 Rounded to \$ 387,000 Based on the sales comparison approach.

Subject Photo Page

Borrower	NA				
Property Address	513 E Main St				
City	Wallace	County	Duplin	State	NC Zip Code 28466
Lender/Client	NA				



Subject Right Side

513 E Main St
Sales Price
Gross Living Area 2,975
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 21344 sf
Quality Q4
Age 85



Subject Right Rear



Rear

Photograph Addendum

Borrower	NA				
Property Address	513 E Main St				
City	Wallace	County	Duplin	State	NC Zip Code 28466
Lender/Client	NA				



LEFT REAR



LAUNDRY AREA



KITCHEN



KITCHEN



FOYER



BEDROOM

Photograph Addendum

Borrower	NA				
Property Address	513 E Main St				
City	Wallace	County	Duplin	State	NC Zip Code 28466
Lender/Client	NA				



BATH



FAMILY ROOM



FAMILY ROOM



SUNROOM



BEDROOM



BATH



BATH



STAIRCASE



REC ROOM



REC ROOM



BEDROOM



BEDROOM

Comparable Photo Page

Borrower	NA			
Property Address	513 E Main St			
City	Wallace	County Duplin	State NC	Zip Code 28466
Lender/Client	NA			



Comparable 1

131 Quali Dr
 Prox. to Subject 1.60 miles N
 Sales Price 450,000
 Gross Living Area 3,640
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 38333 sf
 Quality Q4
 Age 17



Comparable 2

310 E Cliff St
 Prox. to Subject 0.26 miles SW
 Sales Price 367,000
 Gross Living Area 2,368
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 1.00 ac
 Quality Q4
 Age 69



Comparable 3

562 Pasture Branch Rd
 Prox. to Subject 7.26 miles NE
 Sales Price 355,000
 Gross Living Area 2,353
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 1.0 ac
 Quality Q4
 Age 37

Comparable Photo Page

Borrower	NA				
Property Address	513 E Main St				
City	Wallace	County Duplin	State NC	Zip Code 28466	
Lender/Client	NA				



Comparable 4

608 Curtis Rd	
Prox. to Subject	18.91 miles N
Sale Price	295,000
Gross Living Area	2,392
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	37462 sf
Quality	Q4
Age	53



Comp LISTING5

405 E Westbrook St	
Proximity to Subject.	0.46 miles NW
List Price	384,900
Gross Living Area	2,803
Total Rooms	9
Total Bedroom	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	34848 sf
Quality	Q4
Age	61

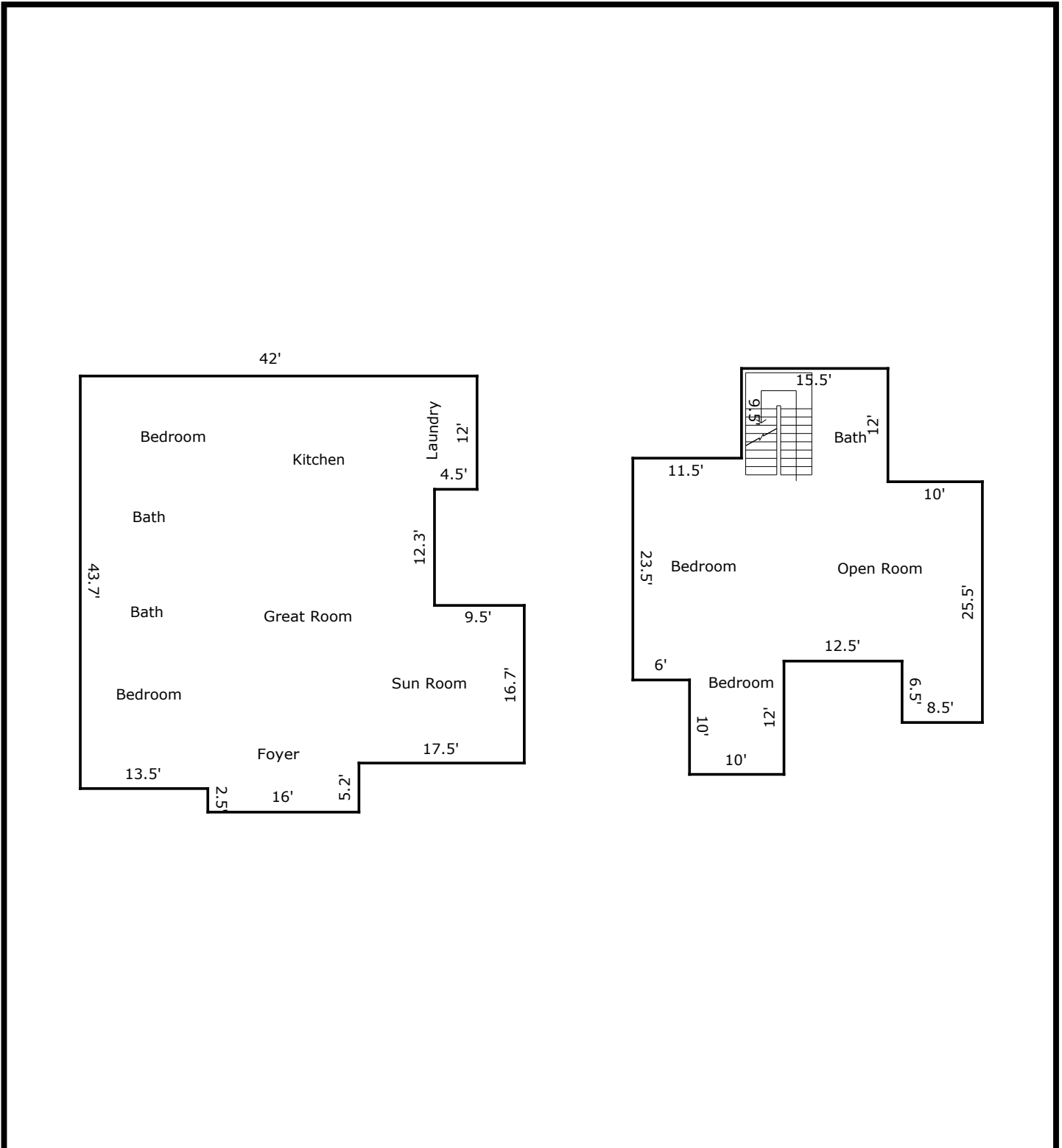


Comp LISTING 6

518 Forest Ln	
Proximity to Subj.	0.35 miles N
Listing Price	429,900
Gross Living Area	2,774
Total Rooms	9
Bedroom	4
Baths	2.1
Location	N;Res;
View	N;Res;
Site	18731 sf
Quality	Q4
Age	36

Building Sketch

Borrower	NA			
Property Address	513 E Main St			
City	Wallace	County Duplin	State NC	Zip Code 28466
Lender/Client	NA			



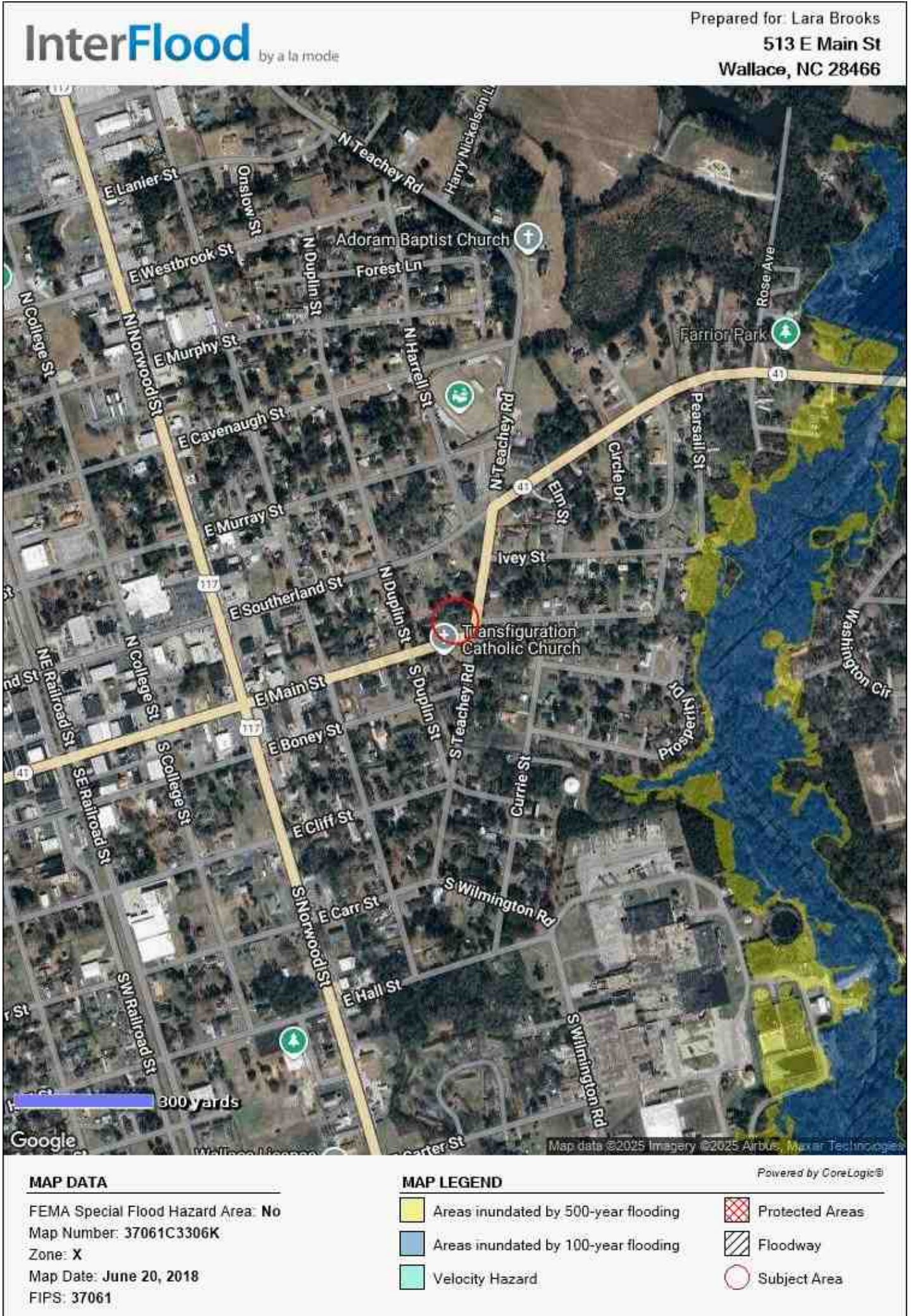
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1869.8 Sq ft	$16.7 \times 9.5 = 158.65$ $12 \times 4.5 = 54$ $37.5 \times 41 = 1537.5$ $5.2 \times 16 = 83.2$ $2.7 \times 13.5 = 36.45$
Second Floor	1105 Sq ft	$10 \times 10 = 100$ $8.5 \times 6.5 = 55.25$ $15.5 \times 9.5 = 147.25$ $23.5 \times 16 = 376$ $21 \times 19 = 399$ $2.5 \times 11 = 27.5$
Total Living Area (Rounded):	2975 Sq ft	

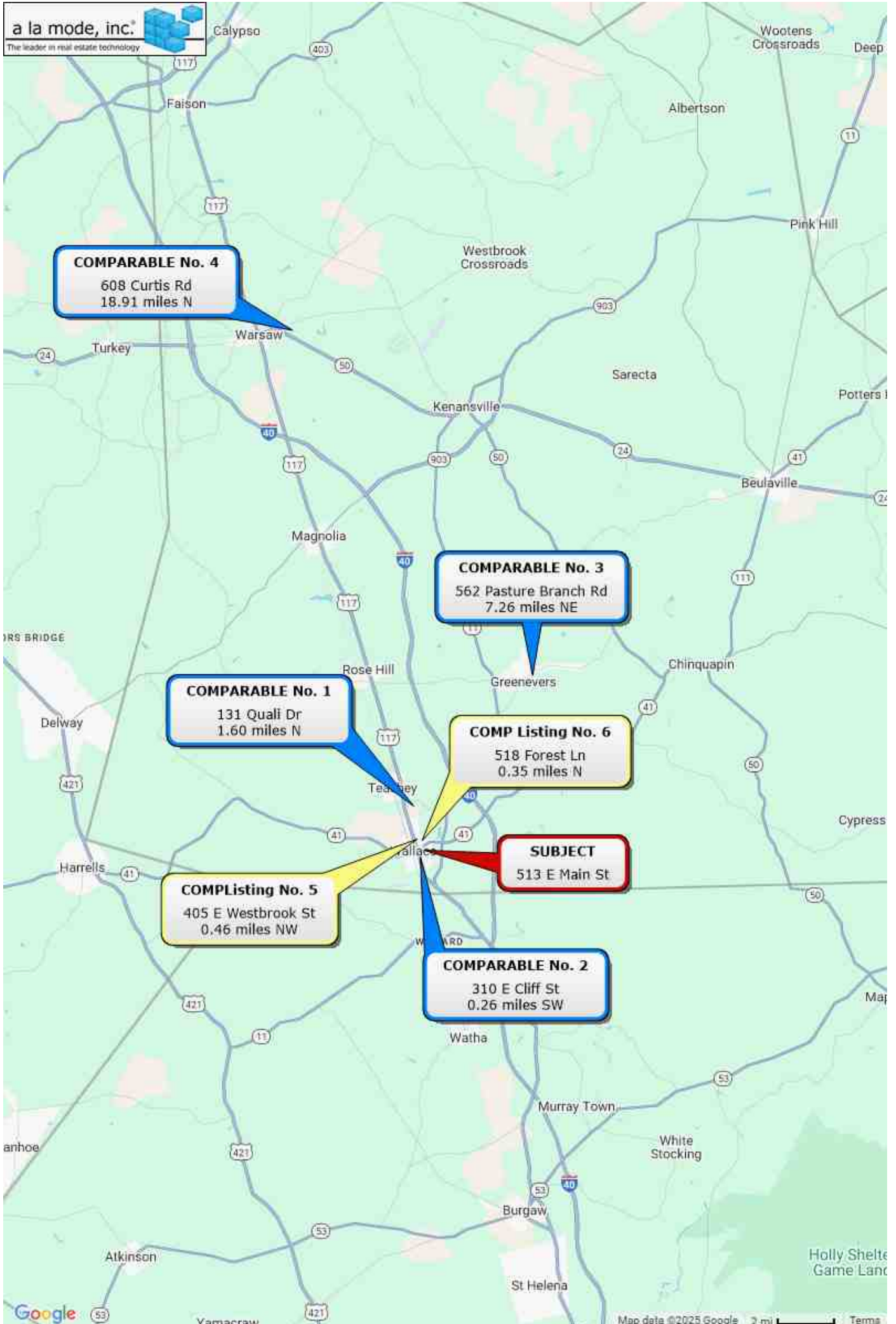
Flood Map

Borrower	NA			
Property Address	513 E Main St			
City	Wallace	County Duplin	State NC	Zip Code 28466
Lender/Client	NA			



Location Map

Borrower	NA			
Property Address	513 E Main St			
City	Wallace	County Duplin	State NC	Zip Code 28466
Lender/Client	NA			



Deed

Doc No: 10033871
Recorded: 01/28/2021 02:00:02 PM
Fee Amt: \$26.00 Page 1 of 4
Excise Tax: \$50.00
Duplin County North Carolina
Anita Marie Savage, Register of Deeds
BK 1943 PG 164 - 167 (4)



WARRANTY DEED

Revenue Stamps: \$ 50.00

THIS INSTRUMENT DRAFTED BY BURROWS & HALL, PA, ATTORNEYS AT LAW, POST OFFICE BOX 816, WALLACE, NORTH CAROLINA 28466.

THE ATTORNEY PREPARING THIS INSTRUMENT HAS MADE NO RECORD SEARCH OR TITLE EXAMINATION AS TO THE PROPERTY HEREIN DESCRIBED UNLESS THE SAME IS SHOWN BY HIS WRITTEN AND SIGNED CERTIFICATE.

PARCEL ID: 09 - 679

STATE OF NORTH CAROLINA

COUNTY OF DUPLIN

THIS DEED, dated January 28, 2021, by and between **CHARLES P. McNAMARA AND WIFE, DIANNE C. McNAMARA**, hereinafter referred to as Grantor; and **CHARLES GRIMES ROLLINS, JR.** 65 Sadie Way, Rocky Point, NC 28457, hereinafter referred to as Grantee. (The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine, or neuter as required by context);

Deed

Book 1943
Page 165

WITNESSETH:

That the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land more particularly described as follows:

Located in the Town of Wallace, Island Creek Township, Duplin County, North Carolina and more particularly described as follows:

Being Lot No. 51 in the division of the estate of Ellen A. Boney, deceased, as appears in Map Book 216, Page 130, of the Duplin County Registry, to which reference is hereby made, and said parcel of land being described as follows:

0.49 AC

BEGINNING at the northern intersection of Main Street in the Town of Wallace, and the Boney Road and running thence with the western edge of said Boney Road a northeastern direction 167-1/2 feet; thence parallel with Main Street a western direction 205 feet; thence parallel with Duplin Street southward 150 feet to Main Street; thence with Main Street eastward to the beginning.

Further reference is hereby made to Book 385, Page 521, of the Duplin County Registry for a more perfect and accurate description.

Also being the same land as described in a deed recorded in Book 987, Page 149, of the Duplin County Registry. Also described in a deed dated November 25, 1987, recorded in Book 992, Page 202 of the Duplin County Registry. Also being the same land as described in a deed recorded in Book 1022, Page 145 of the Duplin County Registry.

TO HAVE AND TO HOLD the aforesaid tract or parcel of land and all privileges and appurtenances thereunto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee that Grantor is seized of the premises in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, said Grantor has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in its corporate name by its duly authorized

Deed

Book 1943
Page 166

officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written, with the intention that this be a sealed instrument.

Charles P. McNamara (SEAL)
Charles P. McNamara

Dianne C. McNamara (SEAL)
Dianne C. McNamara

STATE OF NORTH CAROLINA

COUNTY OF DUPLIN

I, K. Shannon Lanier, a Notary Public of the aforesaid county and state, do hereby certify that Charles P. McNamara and wife, Dianne C. McNamara personally appeared before me this day and acknowledged the due execution of the foregoing instrument for the purposes therein expressed.

Witness my hand and notarial seal, this 28 day of January, 2021.

K. Shannon Lanier
Notary Public

My Commission Expires: 12/17/22



Deed

From: Duplin County

Fax: 9102962331

To: 9102962344

(910) 296-2344

Page: 2 of 2

01/28/2021 1:48 PM

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Page 167

DUPLIN COUNTY TAX ADMINISTRATION
P.O. BOX 368 • 117 BEASLEY STREET • KENANSVILLE, NC 28349-0368
ASSESSMENTS TEL. 910-296-2110 • COLLECTION TEL. 910-296-2112 • FAX 910-296-2331
Gary M. Rose, Tax Administrator



Tax Certification Form
(please check one box only)

This certifies that there are no delinquent ad valorem taxes, which the Duplin County Tax Collector is charged with collecting, that are a lien on: Parcel Identification Number: 09-679 Duplin County Assessor's Office. This is not a certification that the Parcel Identification Number matches the deed description.

Delinquent taxes, if any, to be paid by the closing attorney to the Duplin County Tax Collector upon disbursement of closing proceeds.
Parcel Identification Number: _____

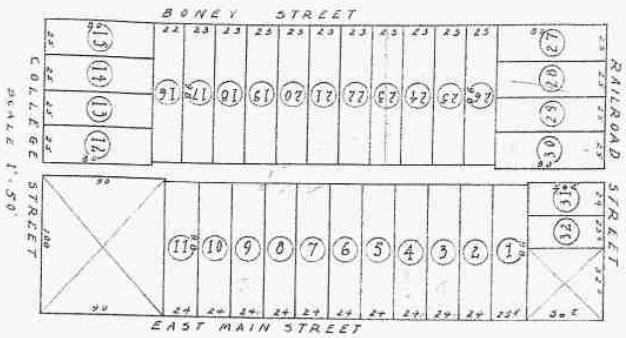
Property sold to Local Government through a tax foreclosure sale. Taxes to be paid when property is resold.
Parcel Identification Number: _____

Kaylln Wood
Tax Office Staff Signature

1/28/21
Date

Survey Map

13 Oct 2016 Page 130



CERTIFICATE
 J. H. BLANCHARD, SURVEYOR, State of New York,
 do hereby certify that the within and foregoing map, plan, plat or survey, was made and returned to me by the
 JOHN BOBAYRE, HEIR AT LAW, of the County of Westchester, State of New York,
 My commission expires December 31, 1925.
 Notary Public

Let it be remembered that according to a statute of the State of New York, approved August 28, 1882, Chapter 582, Section 13, the original map, plan, plat or survey, on which this certificate is based, is deposited in the office of the State Surveyor, Albany, New York, and that a copy of the same may be obtained from the State Surveyor, Albany, New York, upon the payment of the fee thereon provided by law.

MAP OF
 MRS. ELLEN A. BONEY ESTATE
 AS SURVEYED BY
 J. H. BLANCHARD, MAY 1925
 SCALE 1"=200'



13 Oct 2016 Page 132

Tax Card

PARCEL: 09- 679- -
 ROLLINS, CHARLES GRIMES, JR
 513 E MAIN ST
 WALLACE NC 28466 2727

Duplin County, North Carolina
 Tax Districts
 COUNTY, WALLACE, CAPITAL FUND

Route Number: 2600
 Appraiser Area:
 Tax Year: 2026 Reval Year: 2025

ADDRESS: 513 E MAIN ST
NEIGHBORHOOD: 9-ISLAND-ISLAND CREEK TOWNSHIP
TOWNSHIP: 09 - ISLAND CREEK
MAP NUMBER: 330618307703
LAND UNITS: LT

2022: CHARLES P. MCNAMARA & WIFE DIANNE CAMA #010004397

VALUE SUMMARY
 LAND VALUE: 52,700
 BUILDING VALUE: 186,600
 OBXF VALUE: 6,300
 APPRAISED VALUE: 245,600
 DEFERRED VALUE: 0
 ASSESSED VALUE: 245,600
 EXCLUSION:

NOTES		PERMIT INFORMATION		SALES INFORMATION		
DATE	STATUS	AMOUNT	CO DATE	DATE	PRICE V/I S	
DESCRIPTION				BOOK/PAGE	VAL CD	
				01/28/2021	25,000 V	1943/164 N

LAND DATA - MARKET VALUE

CODE	PRICING METHOD	ZONING	DEPTH	MODEL	ADJUSTMT FACTOR	UNIT PRICE	ADDTL VALUE	UNITS	TYPE	SOUND VALUE	OVERRIDE VALUE	APPRAISED VALUE
LNB20-	2		167	R		325,309		162,000	FF-Front			52,700

OUTBUILDING DATA

CODE	LENGTH	WIDTH	UNITS	UNIT PRICE	UNIT PRICE OVERRIDE	GRADE	AYB	EYB	CDU	%GD OVR	NET % GOOD	OVERRIDE VALUE	APPRAISED VALUE
05-Detached Garage Frame	18,000	18,000	324,000	35,200		2-F-FAIR	1940	1945	A		20		2,300
87-Concrete Driveway			1,000	4,000,000		2-F-FAIR					100		4,000

Tax Card

PARCEL: 09- 679- -
 ROLLINS, CHARLES GRIMES, JR

Duplin County, North Carolina

Tax Year: 2026
 Reval Year: 2025

BUILDING DESCRIPTION

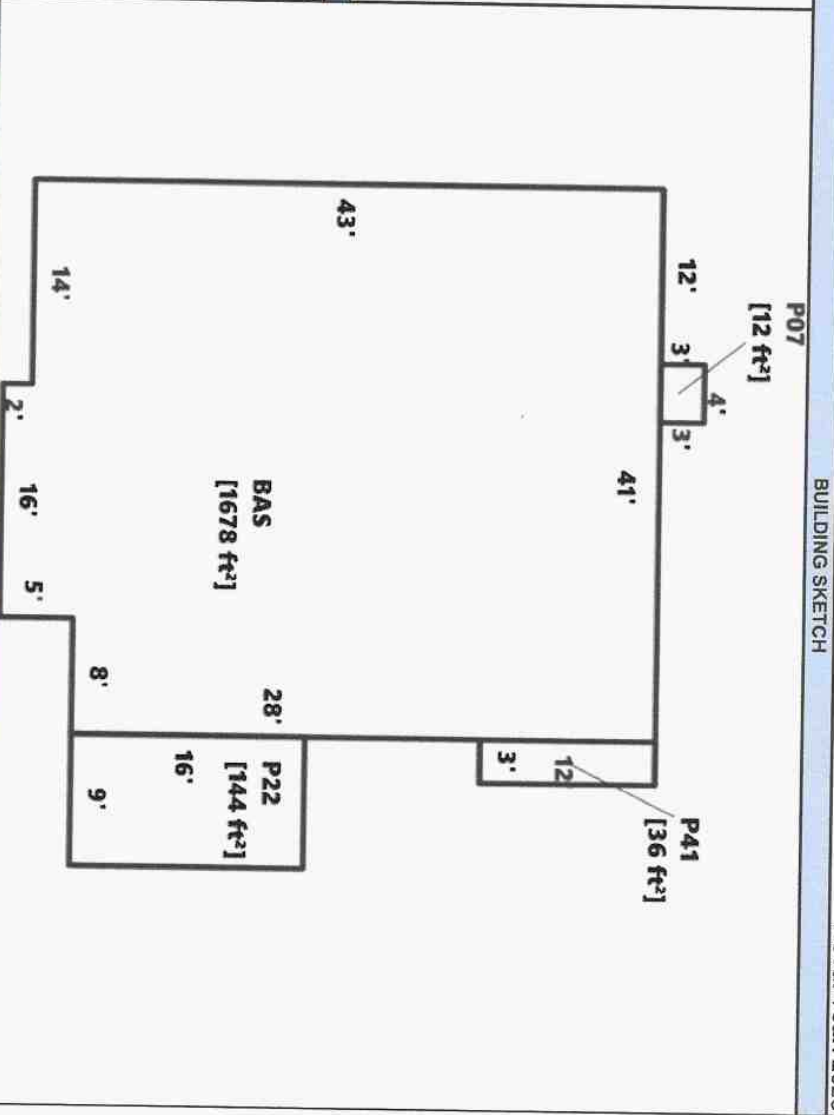
PROPERTY CLASS: 2 RES SINGLE FAMILY
 GRADE: 3 Average
 GRADE FACTOR(3): 1940
 ACTUAL YR BLT: 1972
 EFFECTIVE YR BLT: 2
 BEDROOMS: 6 Brick
 FOUNDATION: 02 Brick Veneer
 EXTERIOR WALL: 1,000
 PLUMBING COUNT: FP
 FIREPLACES: 1
 ROOFING MATERIAL: 5 Asphalt/Fiberglass Shingle
 ROOFING TYPE: 4 Gable
 HVAC TYPE: FH Forced Air
 HEATING FUEL TYPE: 2-Gas
 A/C: CA CA
 CONDITION: A
 HOUSE TYPE: 01 Standard Unit

BUILDING COMPUTATION

BUILDING VALUE: 186,600
 PERCENT COMPLETE:
 NEIGHBORHOOD FACTOR:
 REPLACEMENT COST NEW:
 PHYSICAL DEPRECIATION: 4.1%
 REPLACEMENT COST NEW LESS DEPR: 186,600
 HEATED AREA: 2,231.74
 VALUE PER SQUARE FOOT HEATED: 83.61
 ECONOMIC OBSOLESCENCE:
 FUNCTIONAL OBSOLESCENCE:

BUILDING SECTIONS

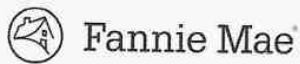
L#	LL	1ST	2ND	3RD	DESCRIPTION	AREA
A	BAS				BAS	1,678
B	P41				ATT STORAGE ROOM	36
C	P22				COVD OPEN PORCH 1 STORY	144
D	P07				STOOP	12



BUILDING NOTES:

VALUE(RCN)	BUILDING DESCRIPTION:
264,916	
1,584	
4,977	
237	

Measurement Guidelines



Standardizing Property Measuring Guidelines

Updated Guidance and Frequently Asked Questions

As the mortgage industry transitions from Uniform Appraisal Dataset (UAD) 2.6 to UAD 3.6 and adopts the redesigned Uniform Residential Appraisal Report (URAR), it is an opportune time to further align measurement practices with the American National Standards Institute® (ANSI®)'s Square Footage–Method for Calculating ANSI Z765-2021 ("ANSI standard").

This document addresses ANSI considerations and common questions on appraisals submitted using UAD 2.6 with legacy forms or UAD 3.6 with the new URAR. It's important to note that square footage reporting practices may differ depending on the form used. Therefore, pay close attention when a question includes answers for both UAD 2.6 and UAD 3.6, as the guidance may vary accordingly.

Considerations when using the ANSI Standard

- Measurements are taken to the nearest inch or tenth of a foot.
- Measurements for a floor plan or footprint sketch must be reported to the nearest tenth of foot, and the final square footage calculations are reported to the nearest whole square foot.
- Staircases are included in the square footage of the floor from which they descend.
- Any space that is partially or completely below-grade is required to be reported as below-grade area.
- The standard does not allow openings to the floor below, e.g., two-story foyers, to be included in the reported square footage.
- All finished areas must have a ceiling height of at least 7'. In a room with a sloping ceiling, at least 50% of the finished square footage of the room must have a ceiling height of at least 7' and no portion of the finished area can have a ceiling height of less than 5'.
- If a dwelling has a finished room(s) that does not have a ceiling height of 7' for 50% of the finished area or is accessed through unfinished area(s) (e.g., an unfinished hallway, a room, or staircase, etc.), in conformance with the ANSI standard, the appraiser must report this area separately as nonstandard finished area.

Frequently Asked Questions

Q1. Why does Fannie Mae require appraisers to follow the ANSI standard?

Valuations of residential property correlate strongly with the dwelling's square footage. Our adoption of the ANSI standard:

- Provides a professional and defensible method for the appraiser;
- Allows transparent and repeatable results for consumers of appraisal reports; and
- Creates alignment across market participants.

One key factor in our decision to adopt the ANSI standard is the recent emergence of new technologies, such as phone apps, which can measure houses, generate floor plans, and calculate square footage. In addition, the desktop and hybrid appraisal options require a floor plan. Since appraisers are not inspecting the property personally for these appraisals, we anticipate they will commonly receive the floor plan from a third party, so it makes sense that all parties (including the appraiser) would be using the same standards of measurement. ANSI Z765-2021 is a standard that technologies can build to, other parties (such as real estate agents) can anticipate, and appraisers can create or consume with confidence.

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.

License

