

Uniform Residential Appraisal Report

18-18-61544248
File # 2506025

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 213 Nine Mile Rd City Newport State NC Zip Code 28570
 Borrower STAYTON, John M and Lauren Owner of Public Record BUNDY, Kaitlin and COLEMAN, James County Carteret
 Legal Description Lot 12 Phase One Rollingwood Acres Map book 15 page 1 Carteret County Registry
 Assessor's Parcel # 631604929808000 Tax Year 2024 R.E. Taxes \$ 736
 Neighborhood Name Rollingwood Acres Map Reference 33980 Census Tract 9708.05
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client American Security Mortgage Corp/Dept of VA Address 150 Providence Road , 3Rd Floor , Charlotte, NC 28207
 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? Yes No
 Report data source(s) used, offering price(s), and date(s). DOM 32;Hive MLS# 100504748 - Listed on 05/01/2025 at \$335,500, Lowered on 05/19/2025 to \$330,500, shown as Pending on 06/02/2025.

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. Arms length sale; There were 19 pages of the contract provided by the lender. Terms appear to be typical of the market for this location/property type. The VA Escape Clause was included with the contract.
 Contract Price \$ 315,000 Date of Contract 06/01/2025 Is the property seller the owner of public record? Yes No Data Source(s) Deed
 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? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. \$0;;

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 checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %	
Built-Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %	
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	50	Low	0	Multi-Family	5 %
Neighborhood Boundaries			Neighborhood boundaries would be Bogue Sound to the South, White Oak River to the West, Croatan National Forest to the North, and Hwy 70/24 intersection to the East.			2,500	High	+99	Commercial	5 %		
Neighborhood Description			Subject property is located southwest of Morehead City, NC which is the major retail/employment/medical center for the area. There are no unfavorable facts that would affect the marketability. Employment is good and market is stable.			325	Pred.	10	Other	25* %		

SITE

Market Conditions (including support for the above conclusions) I have considered relevant competitive listings and/or contract offerings in the performance of this appraisal and in the trending information reported in this section. If a trend is indicated, I have attached an addendum providing relevant competitive listing/contract offering data. *Other includes vacant land, undeveloped land, schools, parks, etc

Dimensions 90 x 225 Area 20250 sf Shape Rectangular View N;Res;Res
 Specific Zoning Classification R-20 Zoning Description Residential
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes 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"/>	Street	Asphalt	<input checked="" type="checkbox"/>	
Gas	<input type="checkbox"/>	None	Sanitary Sewer	<input type="checkbox"/>	Alley	None	<input type="checkbox"/>	
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	3720632600K	FEMA Map Date	01/17/2025

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 There are no apparent adverse encroachments or other detrimental conditions. Septic tanks are common to the area and would have no effect the marketability or value; no apparent problems were noted at the time of inspection. Public sewer is not available. FEMA Map # confirmed with FEMA.GOV.

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 checked="" type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Brick/avg	Floors	VinTile/avg
# of Stories 1.5	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Brick&Siding/avg	Walls	Drywall&Panel/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	Composition/avg	Trim/Finish	Painted/avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Alum/avg	Bath Floor	VinTile/avg
Design (Style) Split-Level	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	D/H Vinyl/avg	Bath Wainscot	Tile/avg
Year Built 1982	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/avg	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic <input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other Central Fuel Electric	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Link	<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 checked="" type="checkbox"/> Patio/Deck Below	<input checked="" type="checkbox"/> Porch Cvd	<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 Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: 7 Rooms 3 Bedrooms 1.1 Bath(s) 1,430 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.). Covered Patio, Porch, Uncovered Deck, Stoop.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;Subject property appeared to be in average condition with the exception of the following repairs: Replace damaged/decayed exterior woodwork; Provide sufficient clearance between the ground and any non-treated material on the covered patio enclosure.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 Other than the repairs noted above, it is assumed that the house is structurally sound, free of infestation, and that all mechanical equipment is in working order.

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 **2** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **250,000** to \$ **315,000**.
There are **26** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **215,000** to \$ **469,000**.

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	213 Nine Mile Rd Newport, NC 28570	145 Turtle Ct Newport, NC 28570	238 Cottontail Run Newport, NC 28570	187 Nine Mile Rd Newport, NC 28570	
Proximity to Subject		0.21 miles SW	0.21 miles SW	0.07 miles S	
Sale Price	\$ 315,000	\$ 329,000	\$ 300,500	\$ 375,000	
Sale Price/Gross Liv. Area	\$ 220.28 sq.ft.	\$ 252.88 sq.ft.	\$ 183.68 sq.ft.	\$ 227.55 sq.ft.	
Data Source(s)		HiveMLS# 100491657;DOM 7	HiveMLS# 100472786;DOM 124	HiveMLS# 100456127 ;DOM 13	
Verification Source(s)		Deed	Deed	Deed	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth VA;1500	
Date of Sale/Time		s04/25;c03/25		s10/24;c07/24	
Location	N;Res;Res	N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	20250 sf	16117 sf	0	20038 sf	0
View	N;Res;Res	N;Res;Res		N;Res;Res	
Design (Style)	DT1.5;Split-Lvl	DT1;Ranch	0	DT1;Ranch	0
Quality of Construction	Q4	Q4		Q4	
Actual Age	43	28	0	32	0
Condition	C3	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 1.1	4 3 3.0	-9,000	8 3 2.0	-3,000
Gross Living Area	1,430 sq.ft.	1,301 sq.ft.	+8,400	1,636 sq.ft.	-13,400
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	Central	Central		Central	
Energy Efficient Items	None Noted	None Noted		None Noted	
Garage/Carport	2dw	2ga2dw	-8,000	2dw	-4,000
Porch/Patio/Deck	Dck,Pch,Stp	Pat,Pch,CvPat	0	Deck, Porch	+2,000
Fireplace/Fence/Other	0-FP, Fence	0-FP, Fence		1-FP, Fence	-1,500
	None	Bonus Room	-10,000	BonusRmDStg	-12,000
				LgBonusRm	-25,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -18,600		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -26,400	
Adjusted Sale Price of Comparables		Net Adj. 5.7 % Gross Adj. 10.8 % \$ 310,400		Net Adj. 8.8 % Gross Adj. 10.1 % \$ 274,100	
				Net Adj. 12.5 % Gross Adj. 13.0 % \$ 328,300	

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) **Deeds**

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) **Deeds**

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	04/24/2023			
Price of Prior Sale/Transfer	\$230,000			
Data Source(s)	Deeds	Deeds	Deeds	Deeds
Effective Date of Data Source(s)	06/25/2025	04/20/2025	04/20/2025	02/10/2025

Analysis of prior sale or transfer history of the subject property and comparable sales **Prior sale of the subject on 04/24/2023 at \$230,000 appears to be a market based transaction which was marketed in the local MLS.**

Summary of Sales Comparison Approach **Properties are on varying lots sizes due to development constraints necessary to accomodate a residential structure(i.e wetlands, suitable soils for septic systems, layout of surrounding lots, etc.); however, they are all single building sites, therefore, they are all considered to be equal. No recent similar sales which would bracket the bath count of the subject were identified for comparison. The subject and all comparables are shown on the sales grid with their actual ages; however, all have similar effective ages and no age adjustment would be warranted. All comparables are from the same market area, are the latest and best available and support the value in this report. All comparables are given equal weight in this report.**

Indicated Value by Sales Comparison Approach \$ **310,000**

Indicated Value by: **Sales Comparison Approach \$ 310,000** **Cost Approach (if developed) \$ 0** **Income Approach (if developed) \$ 0**

The market approach was the only method of appraisal employed herein, is considered valid and is adopted. Cost and income approaches are not required for a credible result and have been omitted.

See attached additional comments.

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. It is assumed house is structurally sound, free of infestation, and all equipment is in working order. Appraisal is made contingent upon completion of repairs as shown herein.

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 \$ 310,000 , as of 06/18/2025 , which is the date of inspection and the effective date of this appraisal.

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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.

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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  _____
Name Greg L Maready _____
Company Name Maready Associates, Inc _____
Company Address PO Box 1117 _____
Swansboro, NC 28584 _____
Telephone Number (910) 326-6511 _____
Email Address info@mareadyappraisals.com _____
Date of Signature and Report 06/26/2025 _____
Effective Date of Appraisal 06/18/2025 _____
State Certification # A2810 _____
or State License # _____
or Other (describe) 3182810 State # _____
State NC _____
Expiration Date of Certification or License 06/30/2025 _____



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 _____

ADDRESS OF PROPERTY APPRAISED

213 Nine Mile Rd _____
Newport, NC 28570 _____

APPRAISED VALUE OF SUBJECT PROPERTY \$ 310,000 _____

LENDER/CLIENT

Name No AMC _____
Company Name American Security Mortgage Corp/Dept of VA _____
Company Address 150 Providence Road , 3Rd Floor , Charlotte, _____
NC 28207 _____
Email Address tspasbo@1asmc.com _____

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 _____

Supplemental Addendum

File No. 2506025

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC Zip Code 28570
Lender/Client	American Security Mortgage Corp/Dept of VA				

• URAR: Additional Comments

The intended User of this appraisal report is the Lender/Client. The intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

In accordance with recent legislation and USPAP updates, the appraiser will not discuss any known matters of a confidential nature about any parties with interests in this transaction or any assignment results prepared for the intended user without their prior written consent.

Extraordinary Assumptions: An Assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions or conclusions. The following extraordinary assumptions have been made in this assignment.

-None

Hypothetical Conditions: A condition, directly related to a specific assignment, which is contrary to what the is known by the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis. This assignment is based upon the following hypothetical conditions:

-Completion of repairs as shown within this report

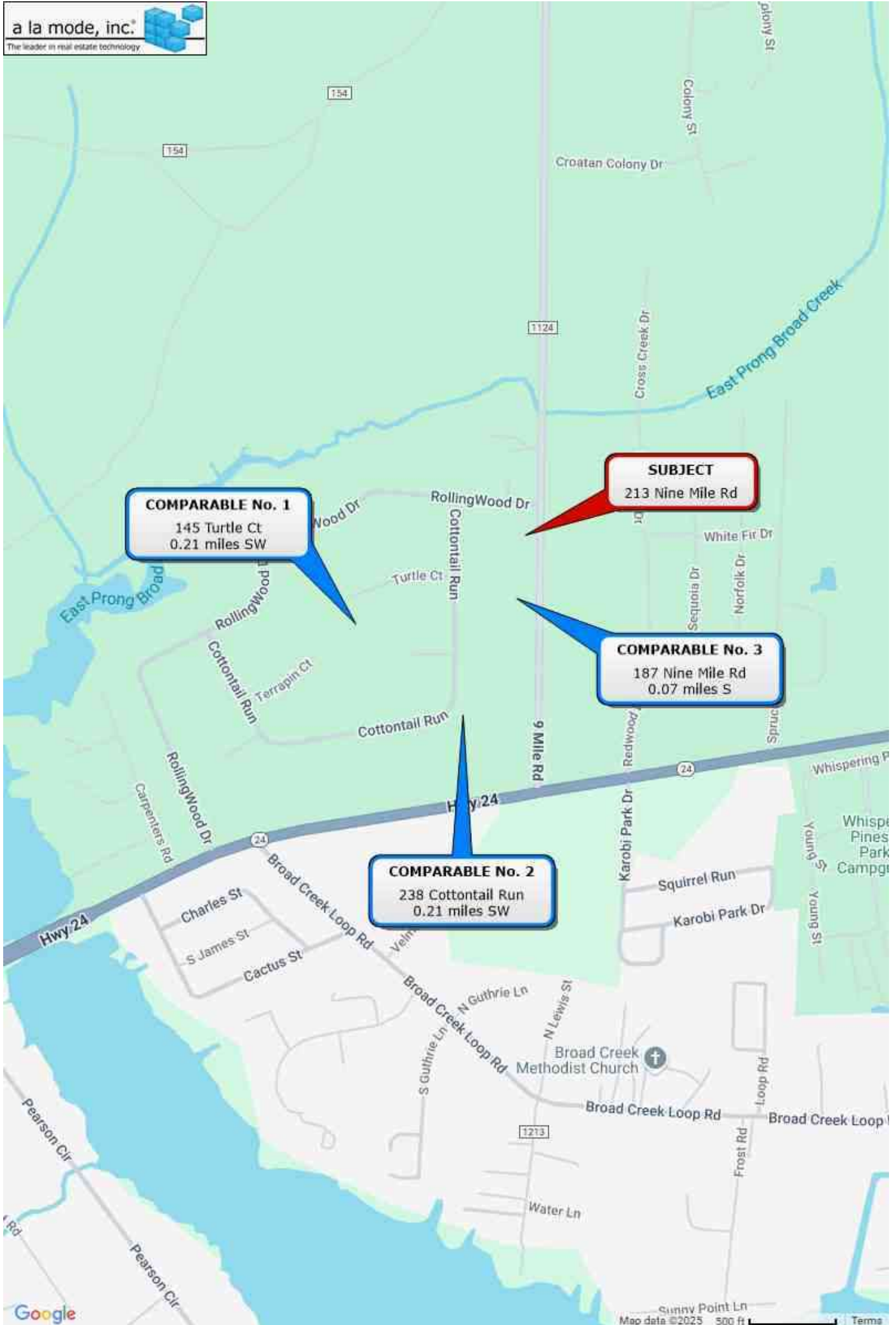
Location Map

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC Zip Code 28570
Lender/Client	American Security Mortgage Corp/Dept of VA				



Location Map

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC
Lender/Client	American Security Mortgage Corp/Dept of VA				



Building Sketch (Page - 2)

Borrower	STAYTON, John M and Lauren						
Property Address	213 Nine Mile Rd						
City	Newport	County	Carteret	State	NC	Zip Code	28570
Lender/Client	American Security Mortgage Corp/Dept of VA						

Living Area	
First Floor	894.21 Sq ft
Second Floor	535.92 Sq ft
Total Living Area (Rounded):	
1430 Sq ft	
Non-living Area	
Covered Porch	29.6 Sq ft
Wood Deck	368 Sq ft
Covered Patio	96 Sq ft
Stoop	35 Sq ft

Building Sketch (Page - 3)

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC
				Zip Code	28570
Lender/Client	American Security Mortgage Corp/Dept of VA				

Living Area	Calculation Details		
First Floor	894.21 Sq ft		24.9 × 20.5 = 510.45 15.6 × 24.6 = 383.76
Second Floor	535.92 Sq ft		20.3 × 26.4 = 535.92
Total Living Area (Rounded):	1430 Sq ft		
Non-living Area			
Covered Porch	29.6 Sq ft		8 × 3.7 = 29.6
Wood Deck	368 Sq ft		16 × 23 = 368
Covered Patio	96 Sq ft		12 × 8 = 96
Stoop	35 Sq ft		7 × 5 = 35

Subject Photo Page

Borrower	STAYTON, John M and Lauren						
Property Address	213 Nine Mile Rd						
City	Newport	County	Carteret	State	NC	Zip Code	28570
Lender/Client	American Security Mortgage Corp/Dept of VA						



Subject Front

213 Nine Mile Rd
Sales Price 315,000
Gross Living Area 1,430
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 1.1
Location N;Res;Res
View N;Res;Res
Site 20250 sf
Quality Q4
Age 43



Subject Rear



Subject Street

Subject Photo Page

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC Zip Code 28570
Lender/Client	American Security Mortgage Corp/Dept of VA				



Detached Storage-No value given

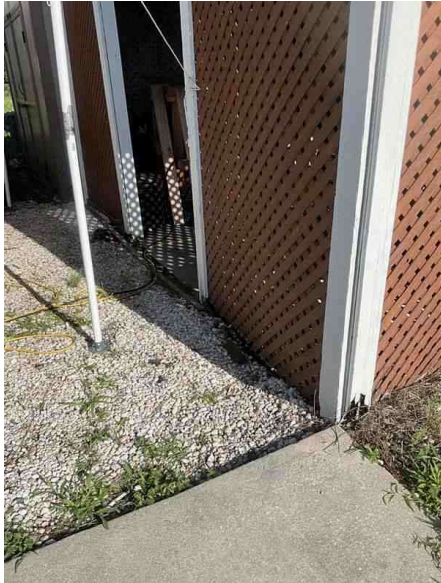
213 Nine Mile Rd
Sales Price 315,000
Gross Living Area 1,430
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 1.1
Location N;Res;Res
View N;Res;Res
Site 20250 sf
Quality Q4
Age 43

Intentionally blank

Intentionally blank

Photograph Addendum

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC Zip Code 28570
Lender/Client	American Security Mortgage Corp/Dept of VA				



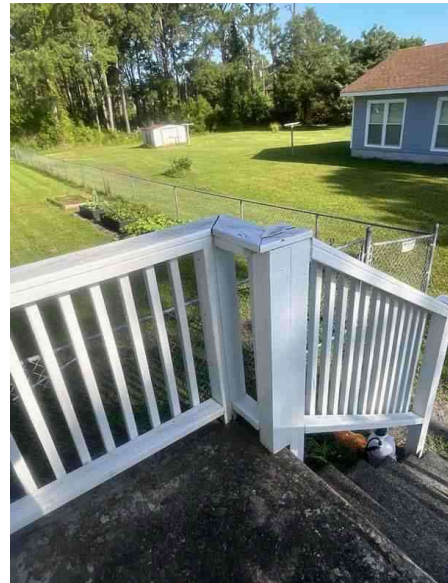
Replace damaged/decayed exterior woodwork



Provide sufficient clearance between the ground and any non-treated material on the covered patio enclosure



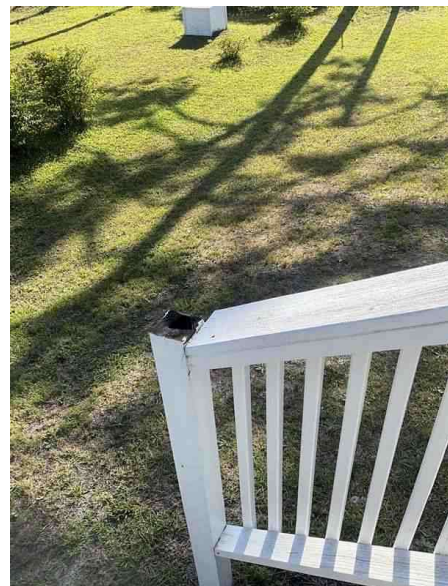
Replace damaged/decayed exterior woodwork



Replace damaged/decayed exterior woodwork



Replace damaged/decayed exterior woodwork



Replace damaged/decayed exterior woodwork

Subject Interior Photo Page

Borrower	STAYTON, John M and Lauren						
Property Address	213 Nine Mile Rd						
City	Newport	County	Carteret	State	NC	Zip Code	28570
Lender/Client	American Security Mortgage Corp/Dept of VA						



Bath

213 Nine Mile Rd
Sales Price 315,000
Gross Living Area 1,430
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 1.1
Location N;Res;Res
View N;Res;Res
Site 20250 sf
Quality Q4
Age 43



Dining



Kitchen

Subject Interior Photo Page

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC Zip Code 28570
Lender/Client	American Security Mortgage Corp/Dept of VA				

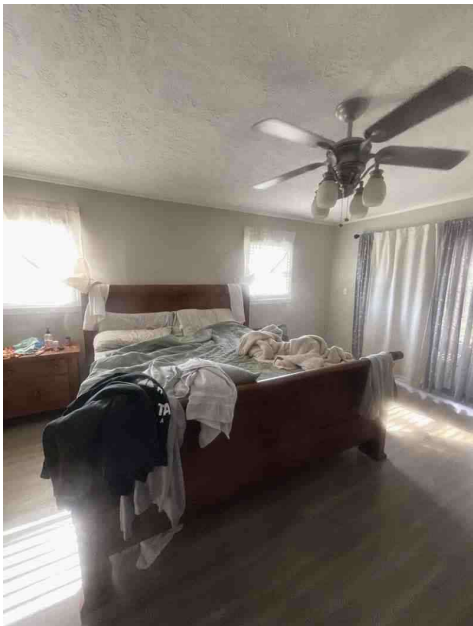


Living

213 Nine Mile Rd	
Sales Price	315,000
Gross Living Area	1,430
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;Res
View	N;Res;Res
Site	20250 sf
Quality	Q4
Age	43



1/2 Bath



Family

Comparable Photo Page

Borrower	STAYTON, John M and Lauren				
Property Address	213 Nine Mile Rd				
City	Newport	County	Carteret	State	NC Zip Code 28570
Lender/Client	American Security Mortgage Corp/Dept of VA				



Comparable 1

145 Turtle Ct	
Prox. to Subject	0.21 miles SW
Sale Price	329,000
Gross Living Area	1,301
Total Rooms	4
Total Bedrooms	3
Total Bathrooms	3.0
Location	N;Res;Res
View	N;Res;Res
Site	16117 sf
Quality	Q4
Age	28



Comparable 2

238 Cottontail Run	
Prox. to Subject	0.21 miles SW
Sale Price	300,500
Gross Living Area	1,636
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;Res
View	N;Res;Res
Site	20038 sf
Quality	Q4
Age	32



Comparable 3

187 Nine Mile Rd	
Prox. to Subject	0.07 miles S
Sale Price	375,000
Gross Living Area	1,648
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;Res
View	N;Res;Res
Site	20038 sf
Quality	Q4
Age	43

USPAP Compliance Addendum

Loan # 18-18-61544248
File # 2506025

Borrower	STAYTON, John M and Lauren		
Property Address	213 Nine Mile Rd		
City	Newport	County	Carteret
		State	NC
		Zip Code	28570
Lender/Client	American Security Mortgage Corp/Dept of VA		

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). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

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:

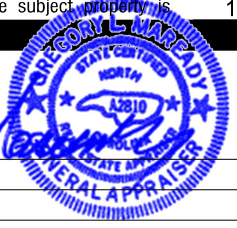
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 10-120 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 10-120 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature <u></u></p> <p>Name <u>Greg L Maready</u></p> <p>Date of Signature <u>06/26/2025</u></p> <p>State Certification # <u>A2810</u></p> <p>or State License # _____</p> <p>State <u>NC</u></p> <p>Expiration Date of Certification or License <u>06/30/2025</u></p> <p>Effective Date of Appraisal <u>06/18/2025</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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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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Armlth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
NCR	North Carolina Regional Multiple Listing Service	Subject, Sales Comparison
avg	Average	Improvements
Cpt	Carpet	Improvements
Vnyl	Vinyl	Improvements
Crnc	Ceramic	Improvements
S/H	Single Hung	Improvements

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

