

Uniform Residential Appraisal Report

20191003-1975-1
20191003-1975-1
File # CA1910632

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.

| | | | |
|--|---|---------------------------------------|--|
| Property Address 15 Upper Oil Camp Rd | City Cleveland | State SC | Zip Code 29635 |
| Borrower CATHERINE A CRAVEN | Owner of Public Record CATHERINE A CRAVEN | County GREENVILLE | |
| Legal Description LOT 90 OIL CAMP DR, DEED BK 41-C, P 44 | | | |
| Assessor's Parcel # 0686.01-03-026.00 | Tax Year 2019 | R.E. Taxes \$ 1,983 | |
| Neighborhood Name CAESARS HEAD | Map Reference 0686.01-03-026.00 | Census Tract 0041.02 | |
| Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input 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 checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe) | | | |
| Lender/Client TD BANK | Address 12000 HORIZON WAY, MOUNT LAUREL, NJ 08054 | | |
| 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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Report data source(s) used, offering price(s), and date(s). DOM 63;THE SUBJECT WAS OFFERED FOR SALE ON 07/18/2019 FOR \$780,000, WITHDRAWN FROM MARKET ON 09/19/2019. THE SOURCE IS GREENVILLE MLS # 1397688. | | | |

C O N T R A C T

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? Yes 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? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

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 | One-Unit 50 % |
| 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 0 % |
| Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow | Marketing Time <input type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input checked="" type="checkbox"/> Over 6 mths | 500 Low 0 | Multi-Family 0 % |
| Neighborhood Boundaries | | 1,275 High 75 | Commercial 5 % |
| TO THE NORTH BY THE NC-SC STATE LINE, TO THE SOUTH BY S.C. 288, TO THE EAST BY U.S. 25, AND TO THE WEST BY U.S. 178. | | 870 Pred. 15 | Other 45 % |
| Neighborhood Description THE SUBJECT IS LOCATED IN THE CAESARS HEAD COMMUNITY OF NORTHWESTERN GREENVILLE COUNTY. THE SUBJECT NEIGHBORHOOD CONSISTS PRIMARILY OF SINGLE-FAMILY RESIDENCES, IS WITHIN 30 MINUTES' AVERAGE DRIVE OF TRAVELERS REST, BREVARD, NC, AND U.S. 25 PROVIDING LINKAGE TO GREENVILLE AND ASHEVILLE. | | | |
| Market Conditions (including support for the above conclusions) SEE ATTACHED 1004-MC FORM | | | |

Dimensions SEE TAX MAP Area 16553 sf Shape IRREGULAR-RECT View B;Mtn;Woods

Specific Zoning Classification R-20 Zoning Description SINGLE-FAMILY 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 Water COMMUNITY WELL Street GRAVEL

Gas PROPANE Sanitary Sewer SEPTIC Alley NONE

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 45045C0200E FEMA Map Date 08/18/2014

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.

NO ADVERSE CONDITIONS OR EASEMENTS OBSERVED AT TIME OF INSPECTION.

| 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 CONC/AVG(+) | Floors PINE/TILE/GOOD |
| # of Stories 2 | <input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement | Exterior Walls HDY/WD SHK/AVG+ | Walls DW/SOL WD/GD |
| Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | Basement Area 1,521 sq. ft. | Roof Surface COMP SHING/AVG | Trim/Finish WOOD/GOOD |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | Basement Finish 89 % | Gutters & Downspouts METAL/AVG | Bath Floor TILE/GOOD |
| Design (Style) ARTS-CFT | <input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump | Window Type THERMAL/AVG | Bath Wainscot FG/TILE/GOOD |
| Year Built 2008 | Evidence of <input type="checkbox"/> Infestation | Storm Sash/Insulated METAL/AVG | Car Storage <input type="checkbox"/> None |
| Effective Age (Yrs) 10 | <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement | Screens METAL/AVG | <input checked="" type="checkbox"/> Driveway # of Cars 3 |
| 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 GRAVEL |
| <input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs | <input type="checkbox"/> Other Fuel ELEC | <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 checked="" type="checkbox"/> Patio/Deck DK2 <input checked="" type="checkbox"/> Porch CPO/SPH | <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 checked="" type="checkbox"/> Other STOR | <input type="checkbox"/> Att. <input type="checkbox"/> Det <input type="checkbox"/> Built-in |

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) FH,ICE MACHINE

Finished area above grade contains: 7 Rooms 3 Bedrooms 3.1 Bath(s) 2,794 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.)
SEE ADDENDUM

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).
C2;No updates in the prior 15 years;THE SUBJECT WAS CONSTRUCTED IN 2008 AND IS WELL-MAINTAINED. SEE ADDENDUM FOR DISCUSSION OF CUSTOM AND UPGRADED FEATURES. THE OVERALL CONDITION IS CONSIDERED GOOD.

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

Uniform Residential Appraisal Report

20191003-1975-1

20191003-1975-1

File # CA1910632

There are 14 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 649,000 to \$ 1,275,000

There are 14 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 500,000 to \$ 1,249,000

| FEATURE | SUBJECT | COMPARABLE SALE # 1 | | | COMPARABLE SALE # 2 | | | COMPARABLE SALE # 3 | | | | | | |
|---------------------------------------|---|--|---------------------|--|--|--|---------------------|--|---------------------|-----|--------|---|---|-----|
| Address | 15 Upper Oil Camp Rd Cleveland, SC 29635 | 209 River Bluff Rd Cleveland, SC 29635 | | | 640 Highridge Pkwy Marietta, SC 29661 | | | 484 Pierce Rd Landrum, SC 29356 | | | | | | |
| Proximity to Subject | | 3.89 miles SW | | | 7.57 miles E | | | 21.79 miles E | | | | | | |
| Sale Price | \$ | \$ 549,900 | | | \$ 780,000 | | | \$ 740,000 | | | | | | |
| Sale Price/Gross Liv. Area | \$ sq.ft. | \$ 355.92 sq.ft. | | | \$ 148.71 sq.ft. | | | \$ 163.72 sq.ft. | | | | | | |
| Data Source(s) | | GMLS #1375991;DOM 162 | | | GMLS #1360084;DOM 309 | | | GMLS #1365543;DOM 218 | | | | | | |
| Verification Source(s) | | EXT INSPECT/TAXREC/DEED | | | EXT INSPECT/TAXREC/DEED | | | EXT INSPECT/TAXREC/DEED | | | | | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | + (-) \$ Adjustment | DESCRIPTION | + (-) \$ Adjustment | DESCRIPTION | + (-) \$ Adjustment | DESCRIPTION | + (-) \$ Adjustment | | | | | |
| Sale or Financing Concessions | | ArmLth | | ArmLth | | ArmLth | | ArmLth | | | | | | |
| | | Conv;0 | | Cash;0 | | VA;0 | | VA;0 | | | | | | |
| Date of Sale/Time | | s07/19;c02/19 | | s12/18;c11/18 | | s12/18;c11/18 | | s12/18;c11/18 | | | | | | |
| Location | N;Res;Res | N;Res;Res | | N;Res;Res | | N;Res;Res | | N;Res;Res | | | | | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | | Fee Simple | | | | | | |
| Site | 16553 sf | 6.04 ac | 0 | 1.16 ac | 0 | 28.40 ac | 0 | 28.40 ac | 0 | | | | | |
| View | B;Mtn;Woods | B;Woods;Mtn | +50,000 | B;Mtn;Woods | | B;Res;Mtn | 0 | B;Res;Mtn | 0 | | | | | |
| Design (Style) | DT2;ARTS-CFT | DT2;CHALET | 0 | DT2;EURO | 0 | DT2;CP COD | 0 | DT2;CP COD | 0 | | | | | |
| Quality of Construction | Q3 | Q3 | | Q3 | | Q3 | | Q3 | | | | | | |
| Actual Age | 11 | 31 | 0 | 11 | | 20 | 0 | 20 | 0 | | | | | |
| Condition | C2 | C3 | +25,000 | C2 | | C3 | +50,000 | C3 | +50,000 | | | | | |
| Above Grade | Total | Bdrms. | Baths | Total | Bdrms. | Baths | Total | Bdrms. | Baths | | | | | |
| | 7 | 3 | 3.1 | 6 | 3 | 2.0 | +7,500 | 9 | 4 | 4.1 | -5,000 | 7 | 3 | 3.1 |
| Room Count | | | | | | | | | | | | | | |
| Gross Living Area | 2,794 sq.ft. | 1,545 sq.ft. | +56,200 | 5,245 sq.ft. | -110,300 | 4,520 sq.ft. | -77,700 | 4,520 sq.ft. | -77,700 | | | | | |
| Basement & Finished Rooms Below Grade | 1521sf1357sfwo | 1317sf1317sfwo | +3,100 | 0sf | +22,800 | 0sf | +22,800 | 0sf | +22,800 | | | | | |
| Functional Utility | AVERAGE | AVERAGE | | AVERAGE | | AVERAGE | | AVERAGE | | | | | | |
| Heating/Cooling | EFWA/CAC | EFWA/CAC | | GFWA/CAC | 0 | EFWA/CAC | | EFWA/CAC | | | | | | |
| Energy Efficient Items | THERM WIND | THERM WIND | | THERM WIND | | THERM WIND | | THERM WIND | | | | | | |
| Garage/Carport | 3dw | 1ga3dw | -4,000 | 2ga3dw | -6,000 | 2ga3dw | -6,000 | 2ga3dw | -6,000 | | | | | |
| Porch/Patio/Deck | CPO/DK2/SPH | DK2(+) | +4,000 | STP/PAT | +9,000 | CPO2 | +8,000 | CPO2 | +8,000 | | | | | |
| FENCE,POOL, ETC. | ODL,SNA | NONE | +5,000 | NONE | +5,000 | NONE | +5,000 | NONE | +5,000 | | | | | |
| ADDITIONAL FEATURES | STOR | SS | 0 | IS,SS,CV | -4,000 | NONE | +2,000 | NONE | +2,000 | | | | | |
| LIST-SALE RATIO ADJUS | N/A | N/A | | N/A | | N/A | | N/A | | | | | | |
| Net Adjustment (Total) | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - | \$ 146,800 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ -54,600 | <input checked="" type="checkbox"/> + <input type="checkbox"/> - | \$ 38,000 | <input checked="" type="checkbox"/> + <input type="checkbox"/> - | \$ 38,000 | | | | | |
| Adjusted Sale Price of Comparables | | Net Adj. 26.7 % | | Net Adj. 7.0 % | | Net Adj. 5.1 % | | Net Adj. 5.1 % | | | | | | |
| | | Gross Adj. 28.2 % | \$ 696,700 | Gross Adj. 25.1 % | \$ 725,400 | Gross Adj. 27.8 % | \$ 778,000 | Gross Adj. 27.8 % | \$ 778,000 | | | | | |

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) PER GREENVILLE COUNTY TAX 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) PER GREENVILLE COUNTY TAX 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 | 09/21/2005 | 05/12/2017 | | 12/17/2009 | | 09/30/1996 | |
| Price of Prior Sale/Transfer | \$123,000 | \$300,000 | | \$1,275,000 | | \$10 | |
| Data Source(s) | DB 2166/914 | DB 1862/199 | | DB 2366/613 | | DB 1653/1762 | |
| Effective Date of Data Source(s) | 11/05/2019 | 11/05/2019 | | 11/05/2019 | | 11/05/2019 | |

Analysis of prior sale or transfer history of the subject property and comparable sales

AFTER ANALYZING THE PRIOR SALES OF THE SUBJECT AND COMPARABLES, THE APPRAISER HAS DETERMINED THE FOLLOWING: THE PRIOR SALE OF THE SUBJECT WAS ARMS LENGTH FOR LAND; THE PRIOR SALE OF COMPARABLE 1 WAS AN ARMS LENGTH TRANSACTION (RENOVATED AFTER SALE); THE PRIOR SALE OF COMPARABLE 2 WAS AN ARMS LENGTH TRANSACTION (SUBDIVISION EXPERIENCED SIGNIFICANT MARKET DECLINE AFTER SALE, AND HAS PARTIALLY REBOUNDED); THE PRIOR SALE OF COMPARABLE 3 WAS A FAMILY TRANSACTION.

Summary of Sales Comparison Approach

SEE ADDENDUM

Indicated Value by Sales Comparison Approach \$ 725,000

Indicated Value by: Sales Comparison Approach \$ 725,000 **Cost Approach (if developed) \$** **Income Approach (if developed) \$**

THE SALES COMPARISON APPROACH IS THE MOST RELIABLE APPROACH TO DETERMINING VALUE WHEN AMPLE DATA ARE AVAILABLE. THE COST APPROACH IS NEITHER APPLICABLE NOR NECESSARY DUE TO THE AGE OF THE IMPROVEMENTS, AND WAS NOT DEVELOPED. THE INCOME APPROACH IS NEITHER APPLICABLE NOR NECESSARY AS THE SUBJECT IS NOT LOCATED IN A RENTAL MARKET, AND WAS NOT DEVELOPED.

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:

THIS APPRAISAL IS BASED ON THE "AS-IS" CONDITION OF THE SUBJECT AS OF THE EFFECTIVE DATE OF APPRAISAL.

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 \$ 725,000 as of 11/05/2019, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

20191003-1975-1

20191003-1975-1

File# CA1910632

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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

20191003-1975-1

20191003-1975-1

File# CA1910632

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

20191003-1975-1
20191003-1975-1
File # CA1910632

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 Michael H. Burchett
Company Name Crider & Associates, Inc.
Company Address PO BOX 1418
SIMPSONVILLE, SC 29681
Telephone Number (864) 232-1788
Email Address michael@criderappraisals.com
Date of Signature and Report 11/13/2019
Effective Date of Appraisal 11/05/2019
State Certification # 6468
or State License # _____
or Other (describe) _____ State # _____
State SC
Expiration Date of Certification or License 06/30/2020


ADDRESS OF PROPERTY APPRAISED

15 Upper Oil Camp Rd
Cleveland, SC 29635
APPRAISED VALUE OF SUBJECT PROPERTY \$ 725,000

LENDER/CLIENT

Name No AMC
Company Name TD BANK
Company Address 12000 HORIZON WAY
MOUNT LAUREL, NJ 08054
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)


Signature
Name Les Duggins
Company Name Crider & Associates, Inc.
Company Address PO BOX 1418
SIMPSONVILLE, SC 29681
Telephone Number (864) 232-1788
Email Address Les@CriderAppraisals.com
Date of Signature 11/13/2019
State Certification # 5799
or State License # _____
State SC
Expiration Date of Certification or License 06/30/2020

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 _____

Uniform Residential Appraisal Report

| FEATURE | SUBJECT | COMPARABLE SALE # 4 | | | COMPARABLE SALE # 5 | | | COMPARABLE SALE # 6 | | |
|---------------------------------------|---|--|---------------------|--------------------|---|--------------------|---------------------|--|--|--|
| Address | 15 Upper Oil Camp Rd Cleveland, SC 29635 | 30 Tilley Rd Cleveland, SC 29635 | | | 124 Grey Widgeon Trl Marietta, SC 29661 | | | 17 Sunrise Dr Cleveland, SC 29635 | | |
| Proximity to Subject | | 6.41 miles SE | | | 7.70 miles E | | | 0.08 miles S | | |
| Sale Price | \$ | \$ 730,000 | | | \$ 960,000 | | | \$ 1,275,000 | | |
| Sale Price/Gross Liv. Area | \$ sq.ft. | \$ 165.91 sq.ft. | | | \$ 270.12 sq.ft. | | | \$ 531.25 sq.ft. | | |
| Data Source(s) | | GMLS #1355490;DOM 338 | | | GMLS #1389364;DOM 439 | | | GMLS #1404535;DOM 16 | | |
| Verification Source(s) | | EXT INSPECT/TAXREC/DEED | | | EXT INSPECT/TAXREC/DEED | | | EXT INSPECT/TAXREC/DEED | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | + (-) \$ Adjustment | DESCRIPTION | + (-) \$ Adjustment | DESCRIPTION | + (-) \$ Adjustment | | | |
| Sale or Financing Concessions | | ArmLth Conv;0 | | ArmLth Conv;0 | | Listing | | | | |
| Date of Sale/Time | | s03/18;c01/18 | | | s08/19;c06/19 | | | Active | | |
| Location | N;Res;Res | N;Res;Res | | | N;Res;Res | | | -50,000 N;Res;Res | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | | Fee Simple | | | Fee Simple | | |
| Site | 16553 sf | 24.48 ac | | | 35719 sf | | | 1.65 ac | | |
| View | B;Mtn;Woods | B;Res;Mtn | | | +50,000 B;Mtn;Woods | | | -100,000 B;Mtn;Woods | | |
| Design (Style) | DT2;ARTS-CFT | DT1;RANCH | | | 0 DT1.5;EURO | | | 0 DT1.5;CHALET | | |
| Quality of Construction | Q3 | Q3 | | | Q3 | | | Q2 | | |
| Actual Age | 11 | 23 | | | 10 | | | 20 | | |
| Condition | C2 | C3 | | | +50,000 C2 | | | C2 | | |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. Baths | | Total Bdrms. Baths | | | | |
| Room Count | 7 3 3.1 | 10 5 5.2 | -7,500 | 5 1 1.1 | +12,500 | 7 3 3.0 | +2,000 | | | |
| Gross Living Area | 2,794 sq.ft. | 4,400 sq.ft. | -72,300 | 3,554 sq.ft. | -34,200 | 2,400 sq.ft. | +17,700 | | | |
| Basement & Finished Rooms Below Grade | 1521sf1357sfwo | 0sf | +22,800 | 2081sf1137sfwo | -8,400 | 1500sf0sfwo | 0 | | | |
| | 0rr1br1.0ba2o | | +33,900 | 0rr2br2.0ba1o | +5,500 | | +33,900 | | | |
| Functional Utility | AVERAGE | AVERAGE | | | AVERAGE | | | AVERAGE | | |
| Heating/Cooling | EFWA/CAC | EFWA/CAC | | | EFWA/CAC | | | GFWA/CAC | | |
| Energy Efficient Items | THERM WIND | THERM WIND | | | THERM WIND | | | THERM WIND | | |
| Garage/Carport | 3dw | 2ga3dw | | | -6,000 2ga3dw | | | -6,000 2cp5dw | | |
| Porch/Patio/Deck | CPO/DK2/SPH | CPO/DK2/SPH | | | 0 STP/K/PAT/SPH | | | +4,000 DK2(+) | | |
| FENCE, POOL, ETC. | ODL, SNA | ODL, BARN | | | -10,000 ODL | | | +2,000 NONE | | |
| ADDITIONAL FEATURES | STOR | STOR | | | -4,000 IS, SS, STOR | | | STOR | | |
| LIST-SALE RATIO ADJUS | N/A | N/A | | | N/A | | | 93% | | |
| Net Adjustment (Total) | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 60,900 | | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -82,600 | | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -329,700 | | |
| Adjusted Sale Price of Comparables | | Net Adj. 8.3 % Gross Adj. 34.6 % \$ 790,900 | | | Net Adj. 8.6 % Gross Adj. 12.8 % \$ 877,400 | | | Net Adj. 25.9 % Gross Adj. 35.7 % \$ 945,300 | | |

Summary of Sales Comparison Approach

SEE ADDENDUM

| ITEM | SUBJECT | COMPARABLE SALE #4 | | | COMPARABLE SALE #5 | | | COMPARABLE SALE #6 | | |
|----------------------------------|-------------|--------------------|--|--|--------------------|--|--|--------------------|--|--|
| Date of Prior Sale/Transfer | 09/21/2005 | 12/09/2015 | | | 07/18/2007 | | | 06/13/2012 | | |
| Price of Prior Sale/Transfer | \$123,000 | \$1 | | | \$406,000 | | | \$5 | | |
| Data Source(s) | DB 2166/914 | DB 2478/1883 | | | DB 2279/259 | | | DB 2407/806 | | |
| Effective Date of Data Source(s) | 11/05/2019 | 11/05/2019 | | | 11/05/2019 | | | 11/05/2019 | | |

Analysis of prior sale or transfer history of the subject property and comparable sales

AFTER ANALYZING THE PRIOR SALES OF THE COMPARABLES, THE APPRAISER HAS DETERMINED THE FOLLOWING: THE PRIOR SALES OF COMPARABLES 4 AND 6 WERE FAMILY TRANSACTIONS; THE PRIOR SALE OF COMPARABLE 5 WAS ARMS LENGTH FOR LAND.

TEXT ADDENDUM

File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |

Supplemental Addendum w/sig block [Multi-page]

SCOPE OF WORK:

AT THE REQUEST OF THE CLIENT, THIS APPRAISAL REPORT HAS BEEN PREPARED IN COMPLIANCE WITH THE UNIFORM APPRAISAL DATASET FROM FANNIE MAE AND FREDDIE MAC. THE UAD REQUIRES THE APPRAISER TO USE STANDARDIZED RESPONSES THAT INCLUDE SPECIFIC FORMATS, DEFINITIONS, ABBREVIATIONS AND ACRONYMS.

THE APPRAISER ATTEMPTED TO OBTAIN AN ADEQUATE AMOUNT OF INFORMATION IN THE NORMAL COURSE OF BUSINESS REGARDING THE SUBJECT AND COMPARABLE PROPERTIES. SOME OF THE STANDARDIZED RESPONSES REQUIRED BY THE UAD, ESPECIALLY THOSE IN WHICH THE APPRAISER HAS NOT HAD THE OPPORTUNITY TO VERIFY PERSONALLY OR MEASURE, COULD MISTAKENLY IMPLY GREATER PRECISION AND RELIABILITY IN THE DATA THAN IS FACTUALLY CORRECT OR TYPICAL IN THE NORMAL COURSE OF BUSINESS. EXAMPLES INCLUDE CONDITION AND QUALITY RATINGS AS WELL AS COMPARABLE SALES AND LISTING DATA. NOT EVERY ELEMENT OF THE SUBJECT PROPERTY WAS VIEWABLE AND COMPARABLE PROPERTY DATA WAS GENERALLY OBTAINED THROUGH THIRD PARTY SOURCES (PUBLIC RECORDS, MLS). CONSEQUENTLY, THIS INFORMATION SHOULD BE CONSIDERED AN "ESTIMATE" UNLESS OTHERWISE NOTED BY THE APPRAISER.

COMMENTS ON SUBJECT:

THE SUBJECT IS A 2-STORY ARTS AND CRAFTS-STYLE RESIDENCE LOCATED IN THE CAESARS HEAD COMMUNITY OF NORTHWESTERN GREENVILLE COUNTY. THE SUBJECT SITE IS IRREGULAR-RECTANGULAR, GENTLY SLOPING, AND APPEARS ADEQUATELY DRAINED. THE SITE AFFORDS A MOUNTAINTOP VIEW TO THE SOUTH. (NOTE: THE VIEW WAS OBSCURED BY FOG DURING THE INSPECTION; THEREFORE, THE APPRAISER HAS INCLUDED A PHOTO EXHIBIT FROM MLS TO ILLUSTRATE THE VIEW).

EXTERIOR IMPROVEMENTS TO THE SUBJECT INCLUDE GRAVEL DRIVEWAY, COVERED FRONT PORCH, SIDE SCREENED PORCH, DOUBLE REAR WOOD DECKS, OUTDOOR LIVING AREA WITH GRILLING SINK AND OUTDOOR SHOWER, AND A SMALL STORAGE SHED AT FRONT.

UPON ENTERING THE SUBJECT, A LIVING ROOM IS DIRECTLY AHEAD, A KITCHEN AND DINING AREA TO THE CENTER, A MASTER SUITE TO THE LEFT-REAR, AND A MUD ROOM, HALF-BATH, AND LAUNDRY ROOM TO THE LEFT. FLOOR COVERINGS ARE HEART PINE THROUGHOUT EXCEPT FOR TILE IN THE MUD ROOM AND BATHS. THE MASTER BATH HAS A DOUBLE SINK AND CLAWFOOT TUB, THE LAUNDRY ROOM HAS A SECOND DISHWASHER AND REFRIGERATOR, AND THE KITCHEN HAS SOLID-SURFACE COUNTERTOPS. CABINETS AND TRIM IN THE SUBJECT ARE MADE OF RECLAIMED WOOD. THE SCREENED PORCH IS ACCESSED FROM THE LIVING ROOM, AND THE DECK FROM THE LIVING ROOM AND MASTER BEDROOM. A STAIRWAY TO THE LEFT LEADS TO THE SECOND FLOOR.

THE SECOND FLOOR CONSISTS OF TWO SECONDARY BEDROOMS, TWO SECONDARY BATHS, AND AN OPEN LOFT AREA WITH STORAGE CLOSET. FLOOR COVERINGS ARE HEART PINE EXCEPT FOR TILE IN THE BATHS. THE LEFT BATH HAS A SINGLE VANITY AND TILED SHOWER, AND THE RIGHT BATH HAS A DOUBLE SINK AND TILED TUB/SHOWER.

THE BASEMENT LEVEL IS WALKOUT-ONLY, AND CONSISTS OF A LIVING AREA WITH KITCHENETTE, EXERCISE/SAUNA ROOM, OPEN OFFICE AREA, BEDROOM, AND BATH. FLOORING IS CONCRETE IN THE LIVING AREA, HARDWOOD AND CONCRETE IN THE EXERCISE ROOM, AND HARDWOOD IN THE REMAINDER. THE BATH HAS TWIN VANITIES AND A TILED SHOWER. THE REAR DECK IS ACCESSED FROM THE LIVING AREA, AND INCLUDES THE OUTDOOR LIVING AREA.

THE SUBJECT WAS CONSTRUCTED IN 2008 AND IS WELL-MAINTAINED. SEE ADDENDUM FOR DISCUSSION OF CUSTOM AND UPGRADED FEATURES.

THE 45 PERCENT OF LAND USE UNDER "OTHER" ON PAGE 1 OF THE URAR CONSISTS OF RECREATIONAL, AGRICULTURAL, INDUSTRIAL, PUBLIC, AND VACANT LAND. THIS AREA INCLUDES CAESARS HEAD STATE PARK.

THE SUBJECT IS SERVED BY A COMMUNITY WELL AND A PRIVATE SEPTIC SYSTEM. THIS IS TYPICAL OF THE NEIGHBORHOOD AND NOT CONSIDERED TO AFFECT MARKETABILITY. ALL COMPARABLES ARE SERVED BY SEPTIC SYSTEMS, AND COMPARABLES 1 AND 6 ARE SERVED BY COMMUNITY WELLS.

NOTE: THE SUBJECT INCLUDES A CRAWLSPACE AREA BELOW THE BASEMENT, WHICH IS WHY BOTH CRAWLSPACE AND BASEMENT BOXES ARE CHECKED ON PAGE 1.

HIGHEST AND BEST USE:

THE SUBJECT IS ZONED R-20, SINGLE-FAMILY RESIDENTIAL, WHICH PERMITS SINGLE-FAMILY RESIDENTIAL AND COMPLEMENTARY USES (E.G., CHURCHES, FIRE STATIONS). THE SIZE OF THE SITE AND ITS NARROW STREET ACCESS WOULD RENDER THE PROPERTY SUITABLE ONLY FOR SINGLE-FAMILY RESIDENTIAL USE. THE VALUE OF THE PRESENT IMPROVEMENTS EXCEEDS THE VALUE OF THE SUBJECT AS THOUGH VACANT. THEREFORE, THE HIGHEST AND BEST USE OF THE SUBJECT IS SINGLE-FAMILY RESIDENTIAL USE, WITH THE MOST LIKELY END USER AN OWNER-OCCUPANT INTENDING TO OCCUPY THE SUBJECT IMMEDIATELY. THERE ARE NO KNOWN RESTRICTIONS TO REBUILDING THE SUBJECT.

ON 11/12/2019, THE REVIEWER QUESTIONED THE PRESENCE OF SOLAR PANELS ON THE PHOTO OF COMPARABLE 4. THESE PANELS WERE NOT MENTIONED IN MLS, AND THERE WAS NO INDICATION IN ANY SOURCE AVAILABLE TO THE APPRAISER WHETHER THIS FEATURE WAS PRESENT AT THE SALE OF THE SUBJECT, OR WHETHER THE FEATURE WAS OWNED OR LEASED. THEREFORE, THIS FEATURE WAS NOT CONSIDERED IN THE SALES COMPARISON APPROACH.

ADJUSTMENTS:

UNLESS OTHERWISE INDICATED, ADJUSTMENTS FOR DIFFERENCES IN PHYSICAL CHARACTERISTICS ARE DERIVED FROM COST ESTIMATES COMPILED FROM APPRAISAL FILES AND LOCAL BUILDERS, AND ADJUSTED TO REFLECT CURRENT MARKET CONDITIONS AND DEPRECIATION.

DUE PRIMARILY TO DIFFERENCES IN SITE AND GROSS LIVING AREA, THE NET ADJUSTMENT PERCENTAGES OF COMPARABLES 1 AND 5, THE GROSS ADJUSTMENT PERCENTAGE OF ALL COMPARABLES EXCEPT COMPARABLE 5, AND SOME LINE-ITEM ADJUSTMENTS FOR THE INDICATED CHARACTERISTICS EXCEED PREVIOUSLY-IMPLEMENTED FANNIE MAE GUIDELINES. PLEASE NOTE THAT THESE GUIDELINES ARE NO LONGER IN EFFECT.

GROSS LIVING AREA:

ALL COMPARABLES REQUIRED ADJUSTMENTS FOR DIFFERENCES IN ABOVE-GRADE SQUARE FOOTAGE, DERIVED FROM AN INTERPOLATION OF DATA IN THE SALES COMPARISON GRID. THE SUBJECT AND COMPARABLES 1, 5, AND 6 INCLUDE BELOW-GRADE SQUARE FOOTAGE, WHICH PER FANNIE MAE GUIDELINES WAS CONSIDERED SEPARATELY FROM ABOVE-GRADE SQUARE FOOTAGE. THE APPRAISER RECOGNIZES THAT THE GROSS LIVING AREAS OF SOME COMPARABLES DIFFER FROM THAT OF THE SUBJECT BY GREATER THAN 25 PERCENT. THESE COMPARABLES ARE CONSIDERED SUFFICIENTLY SIMILAR TO THE SUBJECT IN OTHER CHARACTERISTICS TO BE AMONG THE BEST AVAILABLE.

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |

AGE:

THE SUBJECT AND ALL COMPARABLES USED ARE OF SUFFICIENT CONSTRUCTION QUALITY AND SUFFICIENTLY SIMILAR IN EFFECTIVE AGE THAT DIFFERENCES IN ACTUAL AGE RECEIVE LITTLE MARKET RECOGNITION. THEREFORE, THE APPRAISER HAS NOT MADE ADJUSTMENTS FOR ACTUAL AGE.

SITE/LOCATION/VIEW:

THE SIZES, LOCATIONS, AND VIEWS OF THE COMPARABLE SITES WERE CONSIDERED AS FOLLOWS:

COMPARABLE 1 - LARGER SITE WITH INFERIOR MOUNTAINTOP VIEW, SIZE AND VIEW PARTIALLY OFFSET, POSITIVE ADJUSTMENT.
 COMPARABLE 2 - SLIGHTLY INFERIOR MOUNTAINTOP VIEW IN GATED COMMUNITY, SITE SIZE WITHIN 1 ACRE OF SUBJECT, OFFSETTING CHARACTERISTICS, NO ADJUSTMENT.
 COMPARABLE 3 - LARGER SITE WITH FOOTHILLS VIEW, OFFSETTING CHARACTERISTICS, NO ADJUSTMENT.
 COMPARABLE 4 - LARGER SITE WITH INFERIOR MOUNTAINTOP VIEW, VIEW ADJUSTMENT PARTIALLY OFFSET.
 COMPARABLE 5 - SIMILAR SIZED SITE IN SUPERIOR GATED COMMUNITY, NEGATIVE LOCATION ADJUSTMENT PER RECENT LAND SALES (SEE COST APPROACH SECTION).
 COMPARABLE LISTING 6 - SPECTACULAR MOUNTAINTOP VIEW AND PRIVACY, NEGATIVE ADJUSTMENT PER LAND SALES AND APPRAISAL FILE DATA FROM MARKET AREA.

UNLESS OTHERWISE INDICATED, ADJUSTMENTS ARE BASED ON APPRAISAL FILE DATA AND RECENT LAND SALES AS SAMPLED IN THE COST APPROACH SECTION.

QUALITY OF CONSTRUCTION:

PER MLS, COMPARABLE LISTING 6 INCLUDES EXTENSIVE CUSTOM FEATURES NOT FOUND IN THE SUBJECT (E.G., VAULTED CEILINGS, FLOOR-TO-CEILING STONE HEARTH), AND REQUIRED A NEGATIVE QUALITY ADJUSTMENT BASED ON COST ESTIMATES FROM MARSHALL AND SWIFT AND LOCAL BUILDERS.

CONDITION:

PER INTERIOR AND EXTERIOR INSPECTION, AND IN CONSIDERATION OF ACTUAL AGE AND MAINTENANCE, THE SUBJECT IS CONSIDERED IN C2 CONDITION. COMPARABLES 2, 5, AND 6 ARE ALSO CONSIDERED IN C2 CONDITION BASED ON ACTUAL AGES AND MLS INFORMATION INDICATING ADEQUATE MAINTENANCE AND UPDATING. COMPARABLE 1 IS OLDER THAN THE SUBJECT, BUT PER MLS HAS UNDERGONE RECENT RENOVATION, IS CONSIDERED IN C3 CONDITION, AND REQUIRED A POSITIVE ADJUSTMENT SMALLER THAN THOSE OF COMPARABLES 3 AND 4, WHICH ARE TYPICALLY MAINTAINED AND UPDATED. ADJUSTMENTS ARE BASED ON AGE-LIFE ESTIMATES.

ADDITIONAL FEATURES:

ADDITIONAL FEATURES CONSIDERED FOR ADJUSTMENT PURPOSES INCLUDE COVERED PORCH (CPO), DECK(DK), STOOP (STP), PATIO (PAT), SCREENED PORCH (SPH), OUTDOOR LIVING AREA (ODL), BARN, FENCED YARD (FNC), AND STORAGE BUILDINGS OR AREAS (STOR). ADJUSTMENTS FOR THESE AMENITIES WERE DERIVED FROM COST ESTIMATES FROM MARSHALL AND SWIFT AND LOCAL BUILDERS AND ADJUSTED TO REFLECT CURRENT MARKET CONDITIONS AND DEPRECIATION. THE ADJUSTMENTS FOR LARGER STRUCTURES (E.G., BARN, POOL) ARE BASED ON DEPRECIATED COST ESTIMATES FROM MARSHALL AND SWIFT AND LOCAL BUILDERS.

LIST/SALE RATIO ADJUSTMENT:

COMPARABLE LISTING 6 REQUIRED A NEGATIVE ADJUSTMENT TO REFLECT ITS MOST PROBABLE SALE PRICE BASED ON PREVAILING LIST-SALE RATIOS IN THE SUBJECT NEIGHBORHOOD. THIS ADJUSTMENT IS BASED ON A LIST-SALE RATIO OF 93%.

RECONCILIATION:

THE APPRAISER RECONCILED THE FINAL OPINION OF SUBJECT VALUE WITHIN THE ADJUSTED AND UNADJUSTED RANGES OF ALL COMPARABLE SALES REFLECTED IN THE SALES COMPARISON GRID. COMPARABLE 1 WAS ASSIGNED MORE WEIGHT DUE TO ITS RELATIVE PROXIMITY TO THE SUBJECT, AND COMPARABLE 2 DUE TO ITS RELATIVELY LOW ADJUSTMENT PERCENTAGES. COMPARABLES 4 AND 5 WERE INCLUDED FOR ADDITIONAL SUPPORT AND BRACKETING PURPOSES. THE APPRAISER CONSIDERS THE CURRENT LIST PRICE OF COMPARABLE LISTING 6 TO BE SOMEWHAT EXCESSIVE FOR THE MARKET.

SALES SELECTION:

THE APPRAISER CONSIDERED OTHER SALES, BUT THOSE SALES WERE NOT USED DUE TO DIFFERENCES IN GENERAL CHARACTERISTICS AS COMPARED TO THE SUBJECT PROPERTY.

COMPARABLE 3 WAS SELECTED FROM OUTSIDE THE SUBJECT NEIGHBORHOOD DUE TO ITS SIMILARITY IN RELEVANT CHARACTERISTICS.

COMPARABLE 4 WAS SELECTED FROM OUTSIDE THE DESIRED 12-MONTH TIME PARAMETERS AS ADDITIONAL SUPPORT FOR THE VALUE OPINION. COMPARABLE 5 WAS SELECTED AS AN EXAMPLE OF A COMPARABLE WITH A SITE OF LESS THAN 1 ACRE.

COMPARABLE LISTING 6 WAS INCLUDED AS AN EXAMPLE OF CURRENT MARKET ACTIVITY IN THE SUBJECT NEIGHBORHOOD.

DUE TO THE CONFIGURATION AND RURAL NATURE OF THE NEIGHBORHOOD, SOME COMPARABLES MAY EXCEED THE DESIRED GEOGRAPHICAL RADIUS.

THE APPRAISER CONSIDERED SEVERAL SALES PROVIDED BY THE OWNER/AGENT, INCLUDING 24 SOUTHSIDE DR (SOLD 11/04/2019 FOR \$440,000), 9 SUNRISE DR (SOLD EARLY 10/18/ 2019 FOR \$334,000), AND 143 COLUMBINE WAY (SOLD 02/26/2018 FOR \$585,000), HOWEVER THESE SALES WERE ALL EXTREMELY INFERIOR TO THE SUBJECT IN CONDITION, AND THE FIRST TWO WERE SIGNIFICANTLY SMALLER IN SIZE. THEREFORE, THESE SALES WERE NOT INCLUDED IN THE ANALYSIS AND ARE USEFUL PRIMARILY AS INDICATORS OF LAND VALUE.

PREDOMINANT VALUE:

THE VALUE INDICATED IN THIS REPORT IS LESS THAN THE PREDOMINANT VALUE IN THE SUBJECT NEIGHBORHOOD DUE TO CONDITION AND SITE SIZE, BUT IS NOT CONSIDERED AN UNDERIMPROVEMENT. THE OVERALL RANGE OF VALUES, AS OPPOSED TO PREDOMINANT VALUES, ARE TRUE INDICATORS OF WHETHER A PROPERTY IS AN UNDERIMPROVEMENT OR OVERIMPROVEMENT.

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |

THE VALUE OPINION OF THE SUBJECT FALLS WELL WITHIN THE NEIGHBORHOOD VALUE RANGE.

REAL ESTATE TAXES:

DUE TO THE STATEWIDE PROPERTY TAX REFORM ACT OF 2006, REAL ESTATE TAXES ARE SUBJECT TO CHANGE DURING AN ASSESSABLE TRANSFER OF INTEREST. THE MARKET VALUE STATED IN THIS REPORT ASSUMES THAT THE PROPERTY WOULD SELL AT THE INDICATED VALUE. THE NEW TAXES WOULD BE BASED UPON THE MARKET VALUE STATED IN THE REPORT AND CALCULATED BY MULTIPLYING THE APPROPRIATE ASSESSMENT RATIO TIMES THE APPROPRIATE MILLAGE RATE.

DIGITAL PICTURES:

THE DIGITAL PICTURES PROVIDED WITH THIS APPRAISAL WERE NOT ALTERED FROM THEIR CONDITION AS OF THE DATE OF INSPECTION. THE DIGITAL PICTURES INCLUDED IN THE APPRAISAL ACCURATELY REFLECT EACH OF THE IDENTIFIED PROPERTIES AS VIEWED BY THE APPRAISER.

CERTIFICATION STATEMENT:

AS OF THE DATE OF THIS REPORT I, MICHAEL H. BURCHETT, SRA, HAVE COMPLETED THE STANDARDS AND ETHICS EDUCATION REQUIREMENT OF THE APPRAISAL INSTITUTE.

AS OF THE DATE OF THIS REPORT I, LESLIE DUGGINS, JR., SRA, HAVE COMPLETED THE STANDARDS AND ETHICS EDUCATION REQUIREMENT OF THE APPRAISAL INSTITUTE.

THE USE OF THIS REPORT IS SUBJECT TO THE REQUIREMENTS OF THE APPRAISAL INSTITUTE RELATING TO ITS REVIEW BY ITS DULY AUTHORIZED REPRESENTATIVES.

THE REPORTED ANALYSIS, OPINIONS, AND CONCLUSIONS WERE DEVELOPED, AND THE REPORT HAS BEEN PREPARED, IN CONFORMITY WITH THE REQUIREMENTS OF THE CODE OF PROFESSIONAL ETHICS & STANDARDS OF THE APPRAISAL INSTITUTE, WHICH INCLUDE THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICES.

I, MICHAEL H. BURCHETT, SRA, HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR OTHERWISE, INVOLVING THE SUBJECT PROPERTY WITHIN THE THREE YEARS PRIOR TO THE ACCEPTANCE OF THIS ASSIGNMENT. THIS INFORMATION HAS BEEN DISCLOSED TO THE CLIENT PRIOR TO THE ENGAGEMENT OF THIS APPRAISAL.

I, LESLIE DUGGINS, JR. SRA, HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR OTHERWISE, INVOLVING THE SUBJECT PROPERTY WITHIN THE THREE YEARS PRIOR TO THE ACCEPTANCE OF THIS ASSIGNMENT. THIS INFORMATION HAS BEEN DISCLOSED TO THE CLIENT PRIOR TO THE ENGAGEMENT OF THIS APPRAISAL.

APPRAISER LICENSE:

Market Conditions Addendum to the Appraisal Report

20191003-1975-1
20191003-1975-1
File # CA1910632

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 15 Upper Oil Camp Rd City Cleveland State SC ZIP Code 29635

Borrower CATHERINE A CRAVEN

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|--|---|------------------|--------------------|--|--|---|
| Total # of Comparable Sales (Settled) | 4 | 3 | 7 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Absorption Rate (Total Sales/Months) | 0.67 | 1.00 | 2.33 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Total # of Comparable Active Listings | 8 | 8 | 14 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Months of Housing Supply (Total Listings/Ab.Rate) | 11.9 | 8.0 | 6.0 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Sale & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
| Median Comparable Sale Price | \$740,000 | \$754,500 | \$1,050,000 | <input checked="" type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Comparable Sales Days on Market | 175 | 162 | 328 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Comparable List Price | \$1,047,000 | \$992,450 | \$970,000 | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Declining |
| Median Comparable Listings Days on Market | 287 | 169 | 134 | <input checked="" type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Sale Price as % of List Price | 92.3% | 96.5% | 92.8% | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Seller-(developer, builder, etc.) paid financial assistance prevalent? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
SELLER CONCESSIONS, WHEN APPLIED, ARE CONSISTENT WITH PREVAILING SELLER CONCESSIONS IN THE GENERAL MARKET AREA.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
FORECLOSURES ARE PRESENTLY RARE AMONG COMPARABLE PROPERTIES IN THE SUBJECT NEIGHBORHOOD. THE APPRAISER DOES NOT CONSIDER THEM A MARKET FACTOR.

Cite data sources for above information.

THE ABOVE DATA WERE GATHERED FROM GREENVILLE MLS.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

THE ABOVE ANALYSIS INCLUDES COMPARABLE PROPERTIES LOCATED WITHIN THE SUBJECT NEIGHBORHOOD. FLUCTUATIONS IN DATA DURING THE PERIODS OF ANALYSIS SHOWN ARE CONSIDERED THE RESULT OF SEASONAL VARIANCES AND NORMAL MARKET FLUCTUATION, AND NOT INDICATIVE OF A DECLINING OR RAPIDLY APPRECIATING MARKET. SEE ATTACHED ADDENDUM FOR ADDITIONAL COMMENTS ON MARKET.

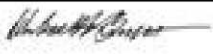

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

| Subject Project Data | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|-------------------|------------------|--------------------|-------------------------------------|---------------------------------|------------------------------------|
| Total # of Comparable Sales (Settled) | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Absorption Rate (Total Sales/Months) | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Total # of Active Comparable Listings | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Months of Unit Supply (Total Listings/Ab. Rate) | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

| | |
|--|--|
| Signature <u></u> Appraiser Name <u>Michael H. Burchett</u> Company Name <u>Crider & Associates, Inc.</u> Company Address <u>PO BOX 1418, SIMPSONVILLE, SC 29681</u> State License/Certification # <u>6468</u> State <u>SC</u> Email Address <u>michael@criderappraisals.com</u> | Signature <u></u> Supervisory Appraiser Name <u>Les Duggins</u> Company Name <u>Crider & Associates, Inc.</u> Company Address <u>PO BOX 1418, SIMPSONVILLE, SC 29681</u> State License/Certification # <u>5799</u> State <u>SC</u> Email Address <u>Les@CriderAppraisals.com</u> |
|--|--|

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

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.

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.

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.

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.

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.

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.

SUBJECT PHOTOGRAPH ADDENDUM

File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |



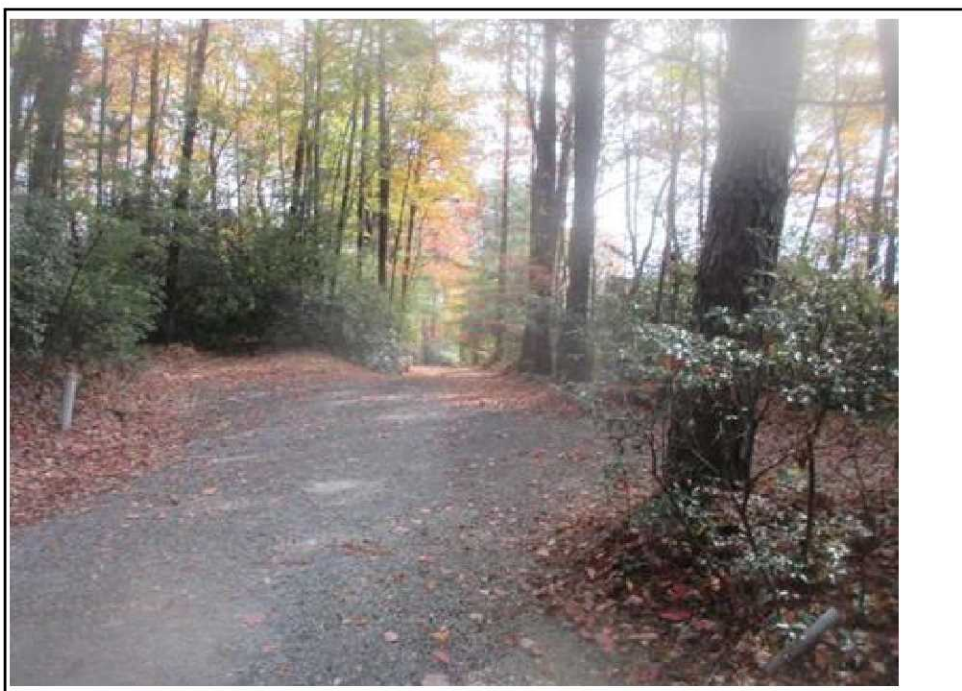
FRONT OF SUBJECT PROPERTY

Subject Front _____
 15 Upper Oil Camp Rd _____



REAR OF SUBJECT PROPERTY

Subject Rear _____
 15 Upper Oil Camp Rd _____



STREET SCENE

Subject Street _____
 15 Upper Oil Camp Rd _____

SUBJECT PHOTOGRAPH ADDENDUM

File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |



ADDITIONAL SUBJECT PHOTO

Subject Street _____



ADDITIONAL SUBJECT PHOTO

Subject Right Side _____



ADDITIONAL SUBJECT PHOTO

Subject Left Side _____

ADDITIONAL PHOTOGRAPH ADDENDUM

File # CA1910632

| | | | |
|------------------|----------------------|----------|------------|
| Borrower/Client | CATHERINE A CRAVEN | | |
| Property Address | 15 Upper Oil Camp Rd | | |
| City | Cleveland | County | GREENVILLE |
| | | State | SC |
| | | Zip Code | 29635 |
| Lender | TD BANK | | |



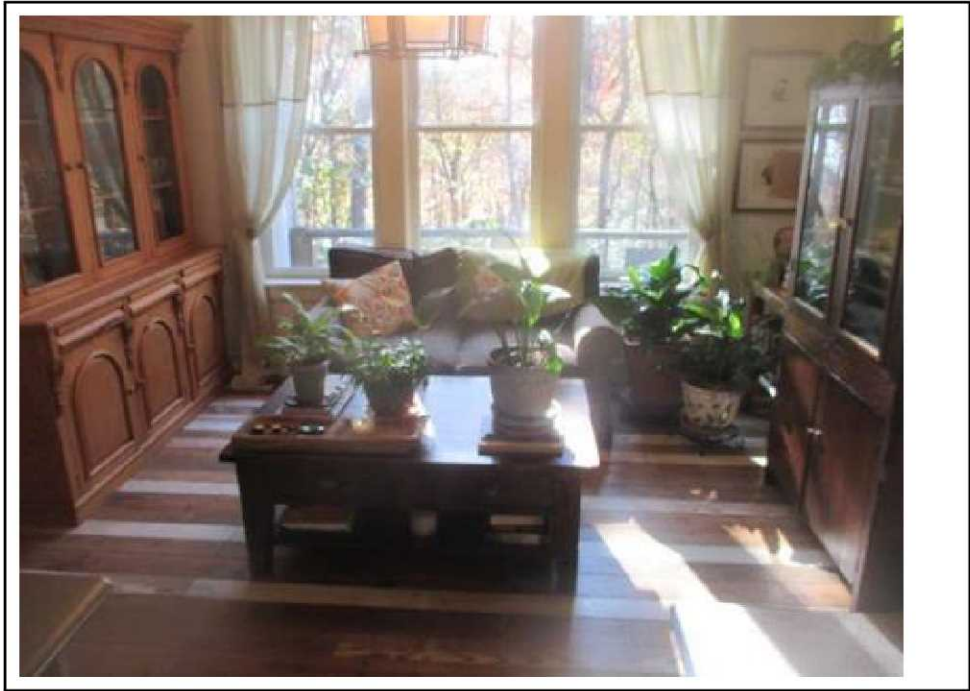
Additional Subject Photo

LIVING ROOM



Additional Subject Photo

KITCHEN



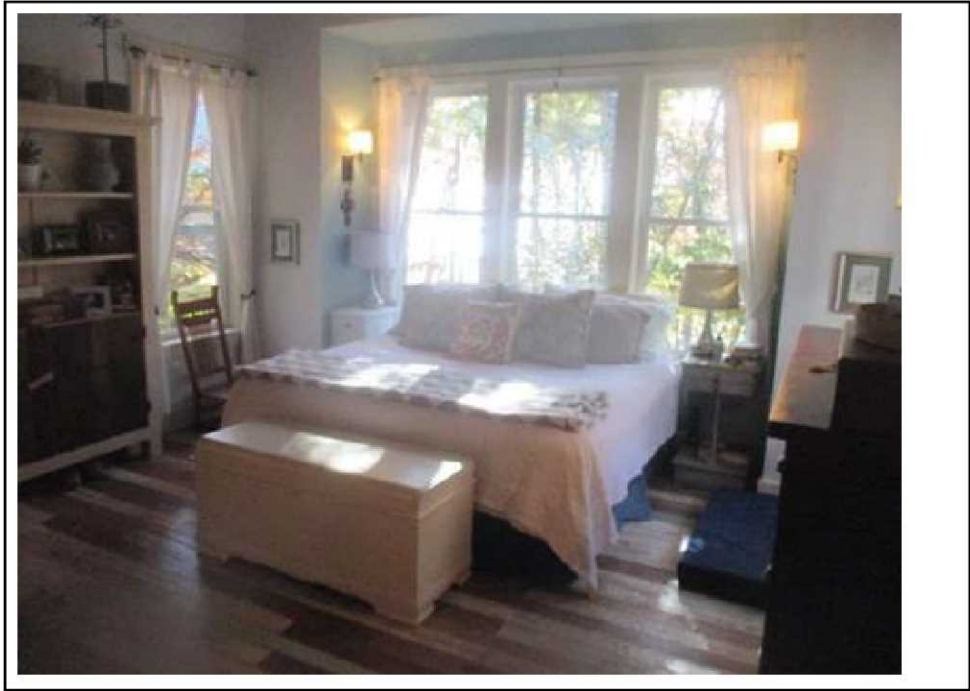
Additional Subject Photo

DINING ROOM

ADDITIONAL PHOTOGRAPH ADDENDUM

File # CA1910632

| | | | |
|------------------|----------------------|----------|------------|
| Borrower/Client | CATHERINE A CRAVEN | | |
| Property Address | 15 Upper Oil Camp Rd | | |
| City | Cleveland | County | GREENVILLE |
| | | State | SC |
| | | Zip Code | 29635 |
| Lender | TD BANK | | |



Additional Subject Photo

MASTER BEDROOM



Additional Subject Photo

MASTER BATH



Additional Subject Photo

MUD ROOM

ADDITIONAL PHOTOGRAPH ADDENDUM

File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |



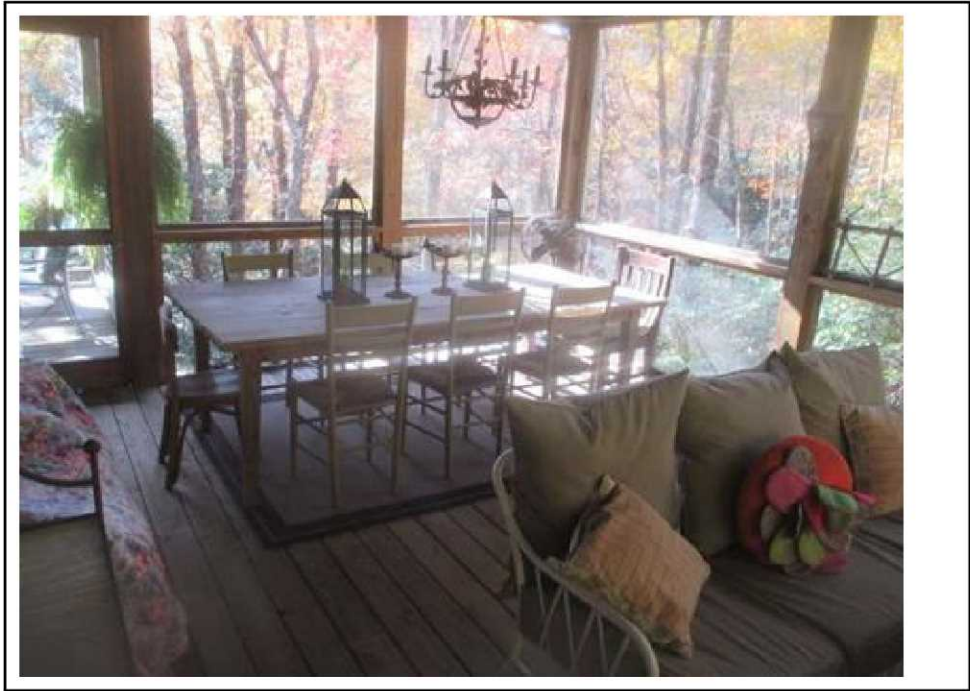
Additional Subject Photo

HALF-BATH



Additional Subject Photo

LAUNDRY ROOM



Additional Subject Photo

SCREENED PORCH

ADDITIONAL PHOTOGRAPH ADDENDUM

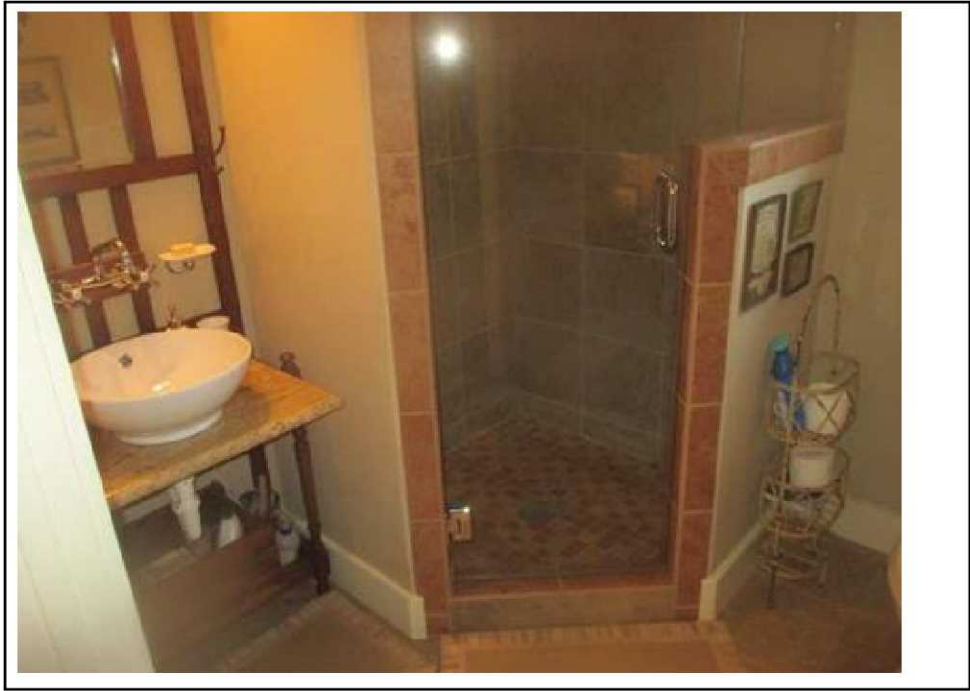
File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |



Additional Subject Photo

BEDROOM



Additional Subject Photo

BATH



Additional Subject Photo

LOFT

ADDITIONAL PHOTOGRAPH ADDENDUM

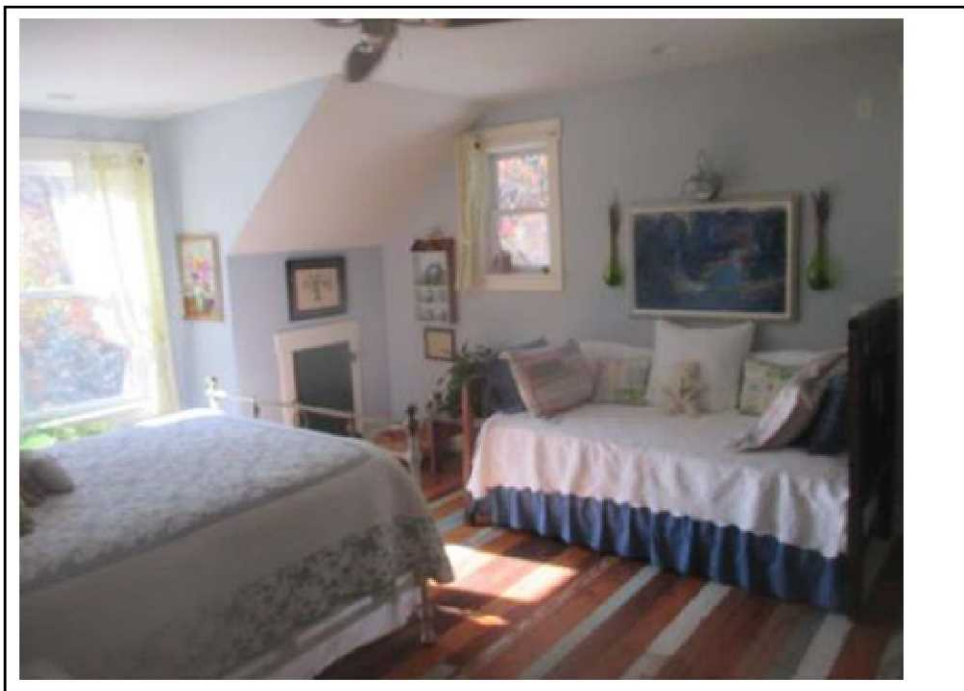
File # CA1910632

| | | | |
|------------------|----------------------|----------|------------|
| Borrower/Client | CATHERINE A CRAVEN | | |
| Property Address | 15 Upper Oil Camp Rd | | |
| City | Cleveland | County | GREENVILLE |
| | | State | SC |
| | | Zip Code | 29635 |
| Lender | TD BANK | | |



Additional Subject Photo

BATH



Additional Subject Photo

BEDROOM



Additional Subject Photo

STORAGE CLOSET

ADDITIONAL PHOTOGRAPH ADDENDUM

File # CA1910632

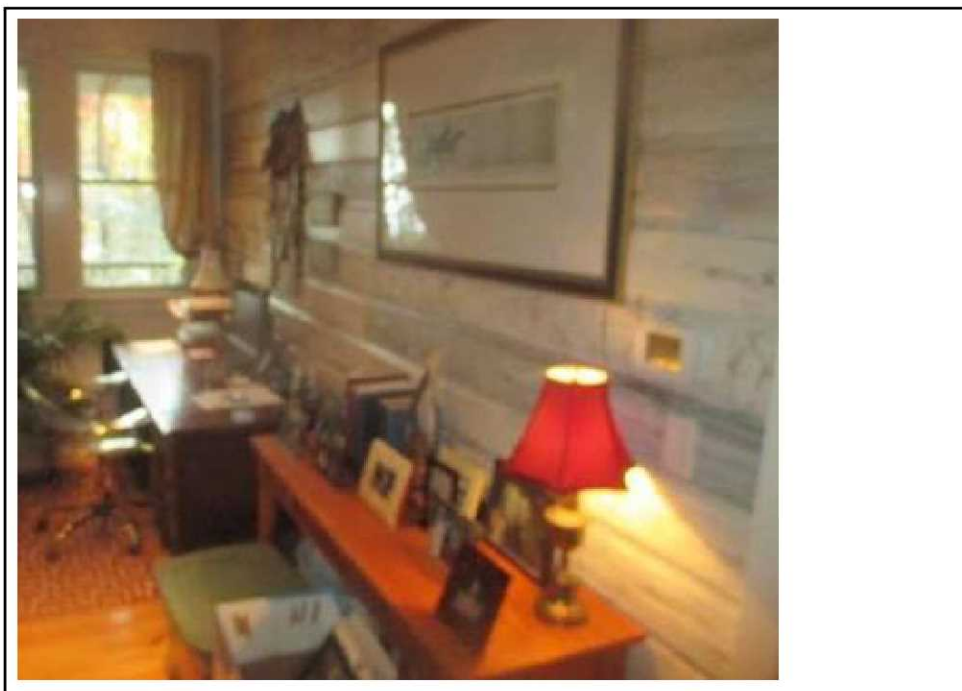
| | | | | | |
|------------------|----------------------|--------|------------|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | |
| City | Cleveland | County | GREENVILLE | State | SC |
| | | | | Zip Code | 29635 |
| Lender | TD BANK | | | | |



Additional Subject Photo
 LIVING AREA (BASEMENT)



Additional Subject Photo
 KITCHENETTE (BASEMENT)



Additional Subject Photo
 OFFICE (BASEMENT)

ADDITIONAL PHOTOGRAPH ADDENDUM

File # CA1910632

| | | | |
|------------------|----------------------|----------|------------|
| Borrower/Client | CATHERINE A CRAVEN | | |
| Property Address | 15 Upper Oil Camp Rd | | |
| City | Cleveland | County | GREENVILLE |
| | | State | SC |
| | | Zip Code | 29635 |
| Lender | TD BANK | | |



Additional Subject Photo _____
 BEDROOM (BASEMENT) _____



Additional Subject Photo _____
 BATH (BASEMENT) _____



Additional Subject Photo _____
 SAUNA (BASEMENT) _____

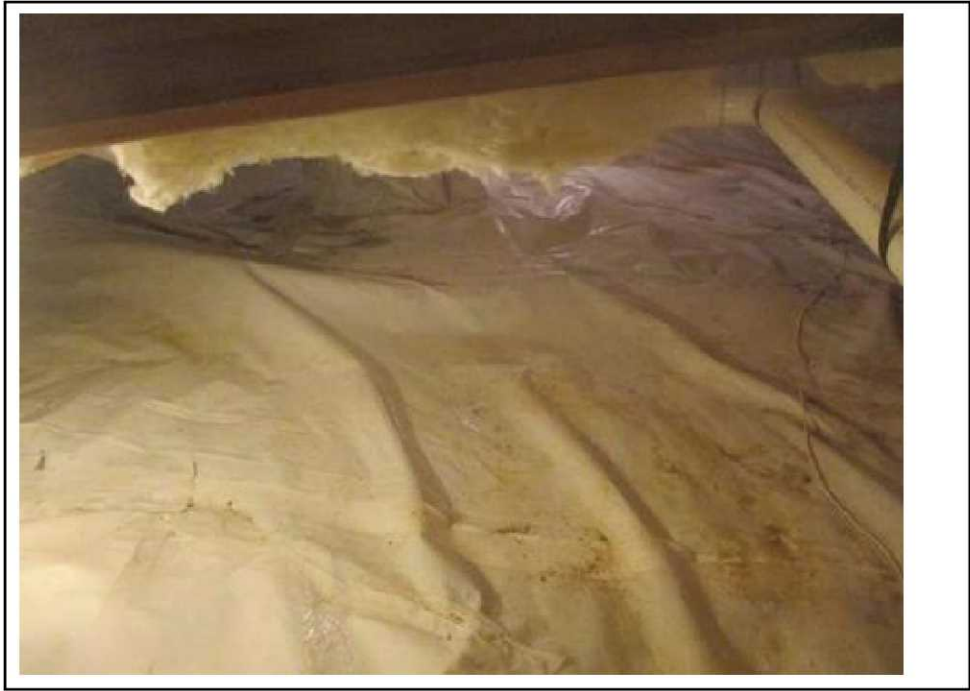
ADDITIONAL PHOTOGRAPH ADDENDUM

File # CA1910632

| | | | | | | | |
|------------------|----------------------|--------|------------|-------|----|----------|-------|
| Borrower/Client | CATHERINE A CRAVEN | | | | | | |
| Property Address | 15 Upper Oil Camp Rd | | | | | | |
| City | Cleveland | County | GREENVILLE | State | SC | Zip Code | 29635 |
| Lender | TD BANK | | | | | | |



Additional Subject Photo _____
 UNFINISHED BASEMENT _____



Additional Subject Photo _____
 CRAWLSPACE _____



Additional Subject Photo _____
 DECK _____

ADDITIONAL PHOTOGRAPH ADDENDUM

File # CA1910632

Borrower/Client CATHERINE A CRAVEN

Property Address 15 Upper Oil Camp Rd

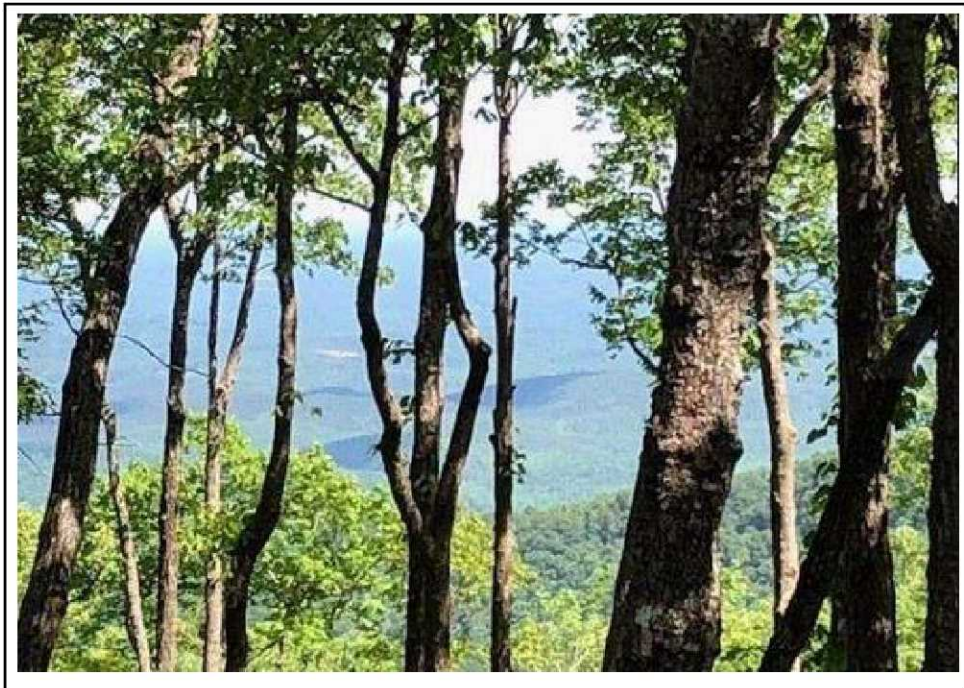
City Cleveland County GREENVILLE State SC Zip Code 29635

Lender TD BANK



Additional Subject Photo

OUTDOOR SHOWER



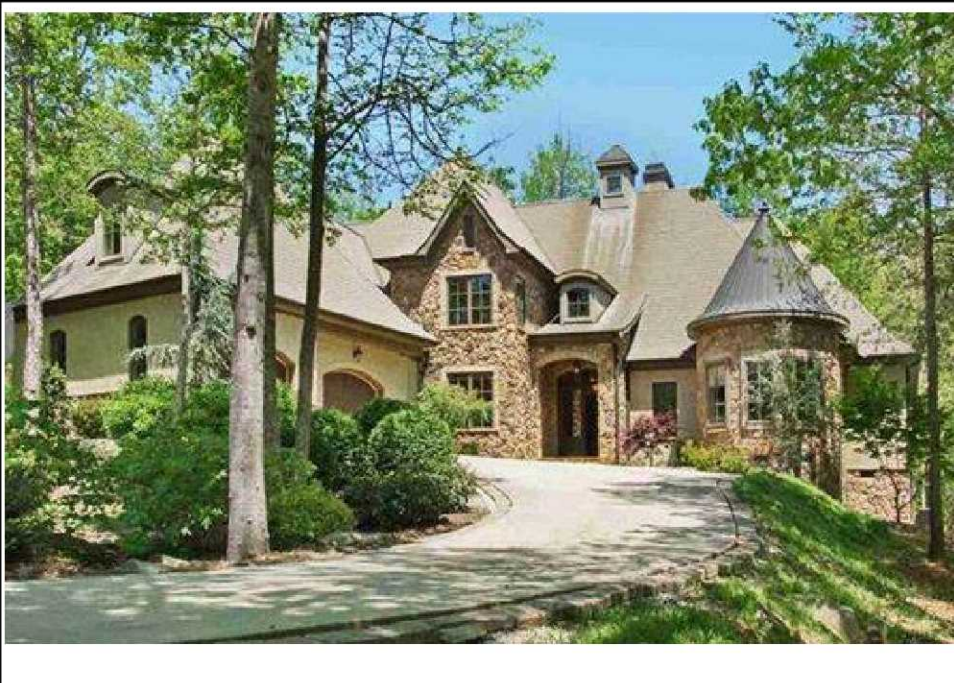
Additional Subject Photo

SUBJECT VIEW



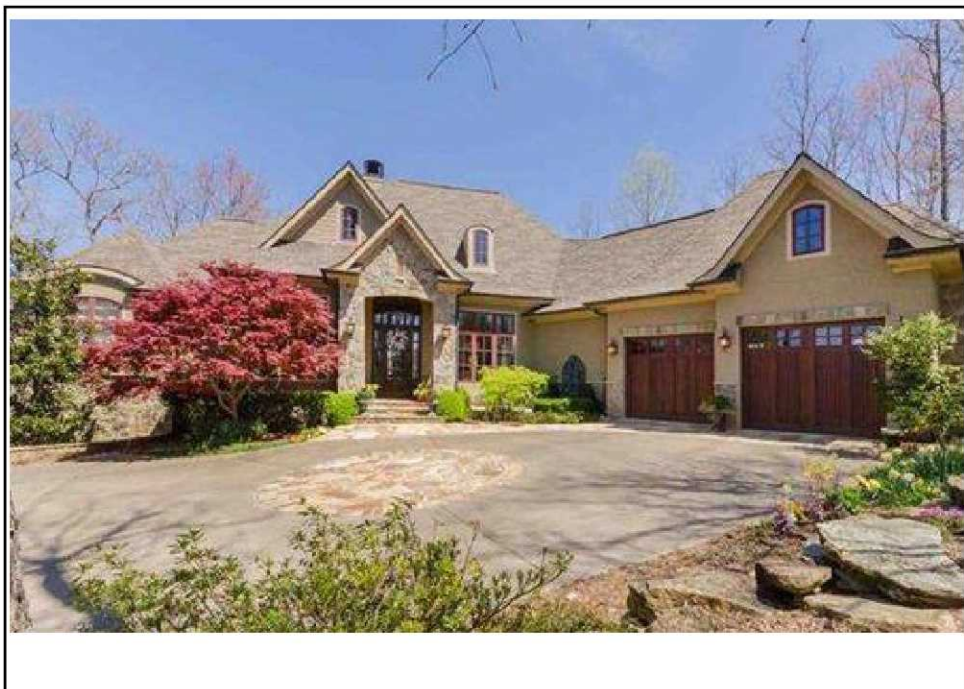
COMPARABLES PHOTOGRAPH ADDENDUM

File # CA1910632

Borrower/Client CATHERINE A CRAVENProperty Address 15 Upper Oil Camp RdCity Cleveland County GREENVILLE State SC Zip Code 29635Lender TD BANK**Comparable Sale 1**209 River Bluff RdCleveland SC 29635Date of Sale: s07/19;c02/19Sale Price: 549,900Sq. Ft.: 1,545\$ / Sq. Ft.: 355.92**Comparable Sale 2**640 Highridge PkwyMarietta SC 29661Date of Sale: s12/18;c11/18Sale Price: 780,000Sq. Ft.: 5,245\$ / Sq. Ft.: 148.71**Comparable Sale 3**484 Pierce RdLandrum SC 29356Date of Sale: s12/18;c11/18Sale Price: 740,000Sq. Ft.: 4,520\$ / Sq. Ft.: 163.72

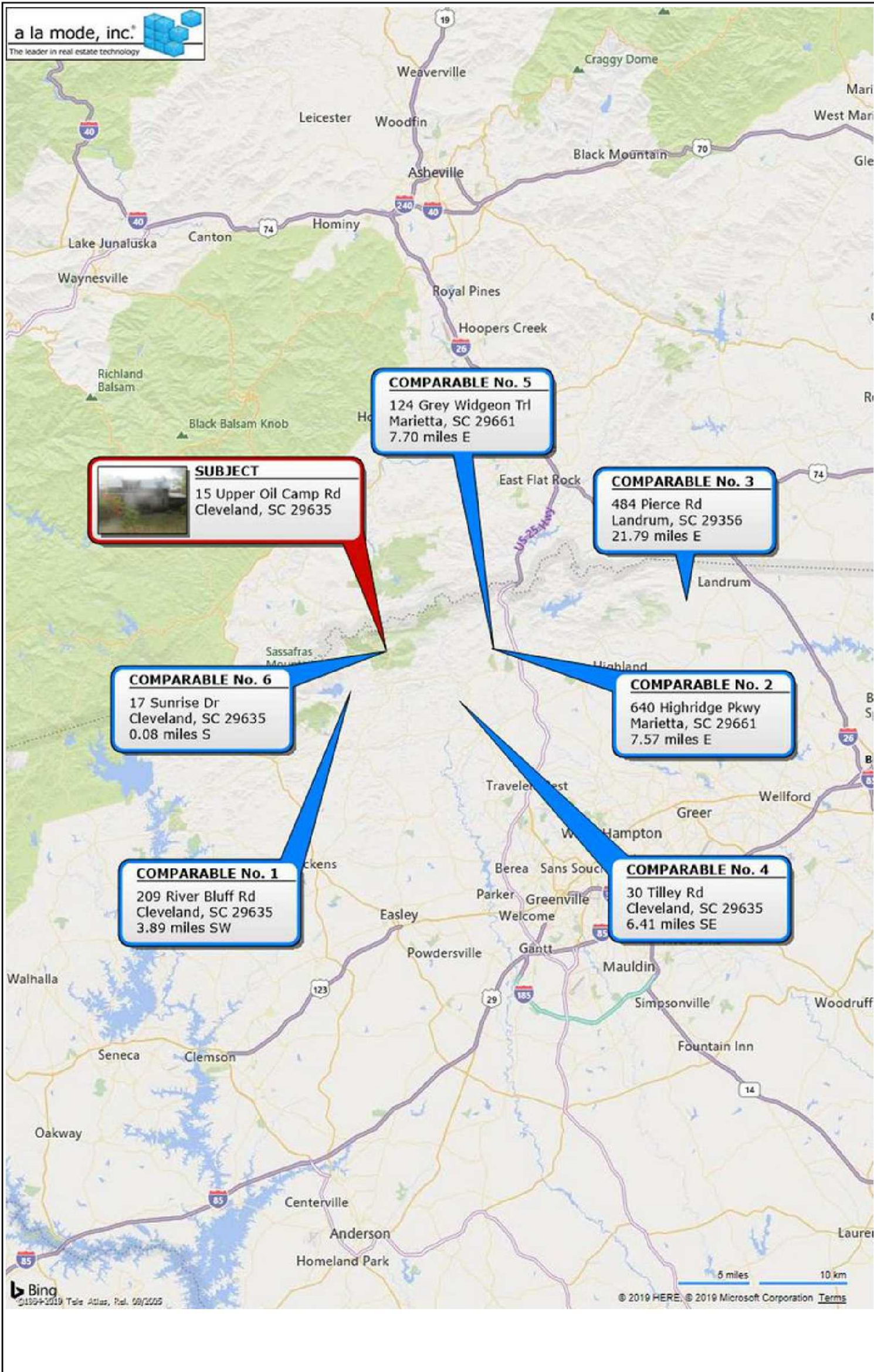
COMPARABLES PHOTOGRAPH ADDENDUM

File # CA1910632

Borrower/Client CATHERINE A CRAVENProperty Address 15 Upper Oil Camp RdCity Cleveland County GREENVILLE State SC Zip Code 29635Lender TD BANK**Comparable Sale 4**30 Tilley RdCleveland SC 29635Date of Sale: s03/18;c01/18Sale Price: 730,000Sq. Ft.: 4,400\$ / Sq. Ft.: 165.91**Comparable Sale 5**124 Grey Widgeon TrlMarietta SC 29661Date of Sale: s08/19;c06/19Sale Price: 960,000Sq. Ft.: 3,554\$ / Sq. Ft.: 270.12**Comparable Sale 6**17 Sunrise DrCleveland SC 29635Date of Sale: ActiveSale Price: 1,275,000Sq. Ft.: 2,400\$ / Sq. Ft.: 531.25

LOCATION MAP ADDENDUM

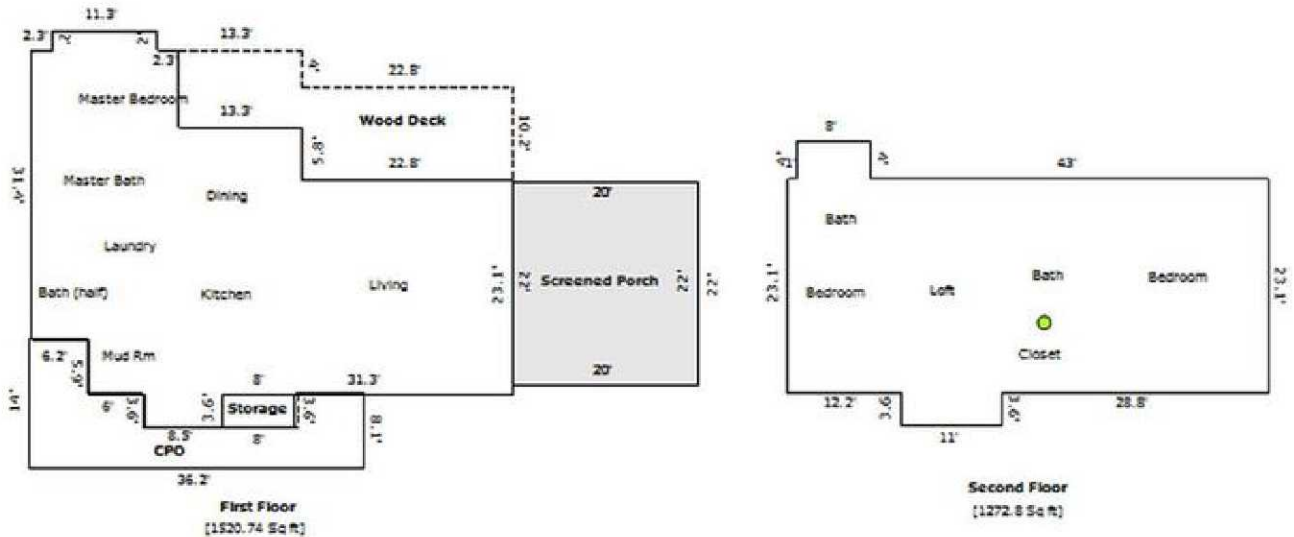
Borrower/Client CATHERINE A CRAVEN
 Property Address 15 Upper Oil Camp Rd
 City Cleveland County GREENVILLE State SC Zip Code 29635
 Lender TD BANK



SKETCH ADDENDUM

File # CA1910632

Borrower/Client CATHERINE A CRAVEN
 Property Address 15 Upper Oil Camp Rd
 City Cleveland County GREENVILLE State SC Zip Code 29635
 Lender TD BANK



TOTAL Sketch by a la mode, inc.

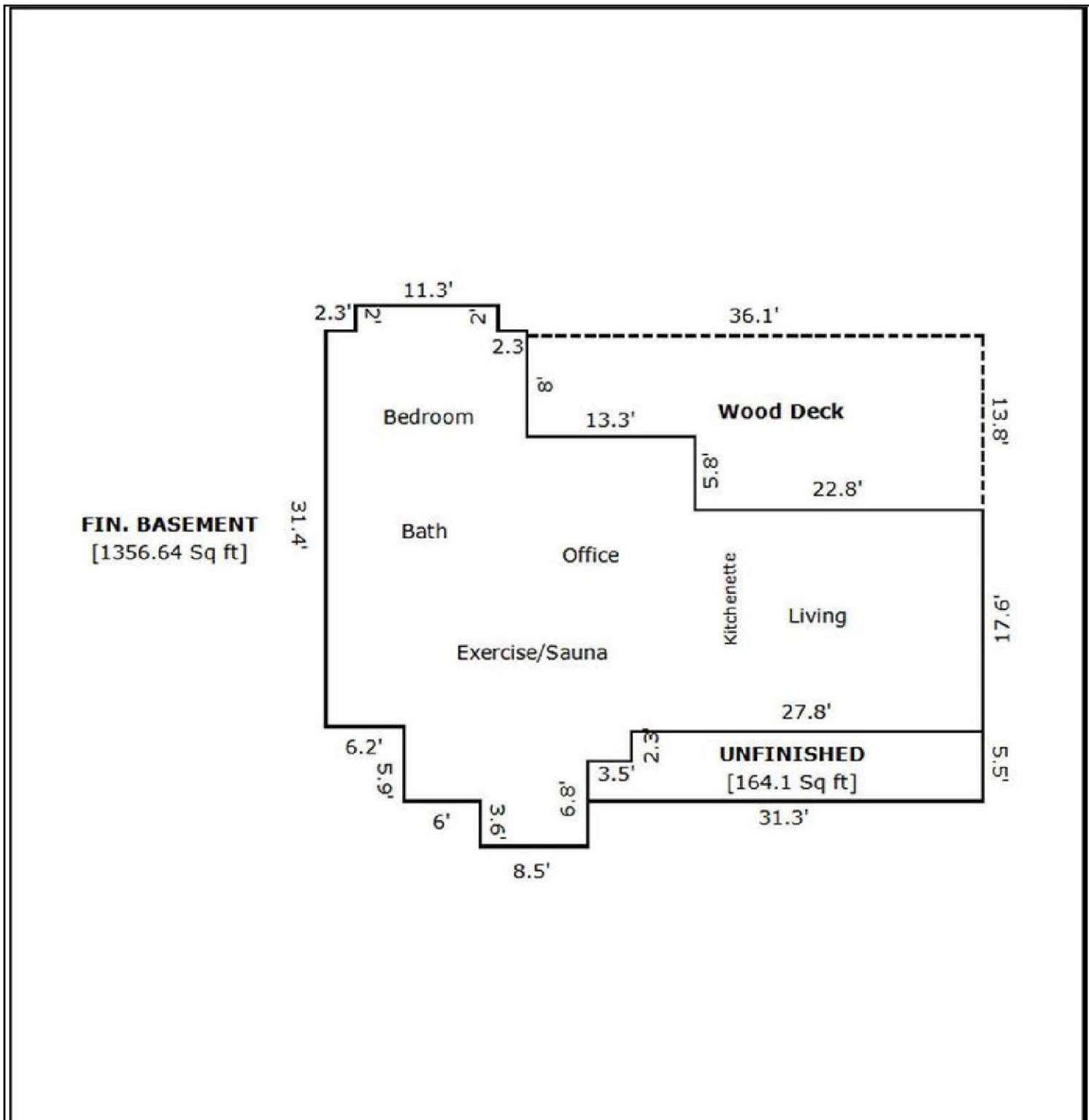
Area Calculations Summary

| Living Area | | Calculation Details | |
|-------------------------------------|-------------------|-----------------------------|--|
| First Floor | 1520.74 Sq ft | $8.5 \times 3.6 = 30.6$ | |
| | | $11.3 \times 2 = 22.6$ | |
| | | $23.1 \times 22.8 = 526.68$ | |
| | | $15.9 \times 8.4 = 133.56$ | |
| | | $28.9 \times 23 = 664.7$ | |
| | | $23 \times 6.2 = 142.6$ | |
| Second Floor | 1272.8 Sq ft | $11 \times 3.6 = 39.6$ | |
| | | $8 \times 4 = 32$ | |
| | | $52 \times 23.1 = 1201.2$ | |
| Total Living Area (Rounded): | 2794 Sq ft | | |
| Non-living Area | | | |
| Screened Porch | 440 Sq ft | $22 \times 20 = 440$ | |
| CPO | 270.4 Sq ft | $6.2 \times 5.9 = 36.58$ | |
| | | $8.1 \times 7.5 = 60.75$ | |
| | | $8.1 \times 12.2 = 98.82$ | |
| | | $16.5 \times 4.5 = 74.25$ | |
| Wood Deck | 344.28 Sq ft | $10.2 \times 22.8 = 232.56$ | |
| | | $8.4 \times 13.3 = 111.72$ | |
| Storage | 28.8 Sq ft | $8 \times 3.6 = 28.8$ | |

SKETCH ADDENDUM

File # CA1910632

Borrower/Client CATHERINE A CRAVEN
 Property Address 15 Upper Oil Camp Rd
 City Cleveland County GREENVILLE State SC Zip Code 29635
 Lender TD BANK

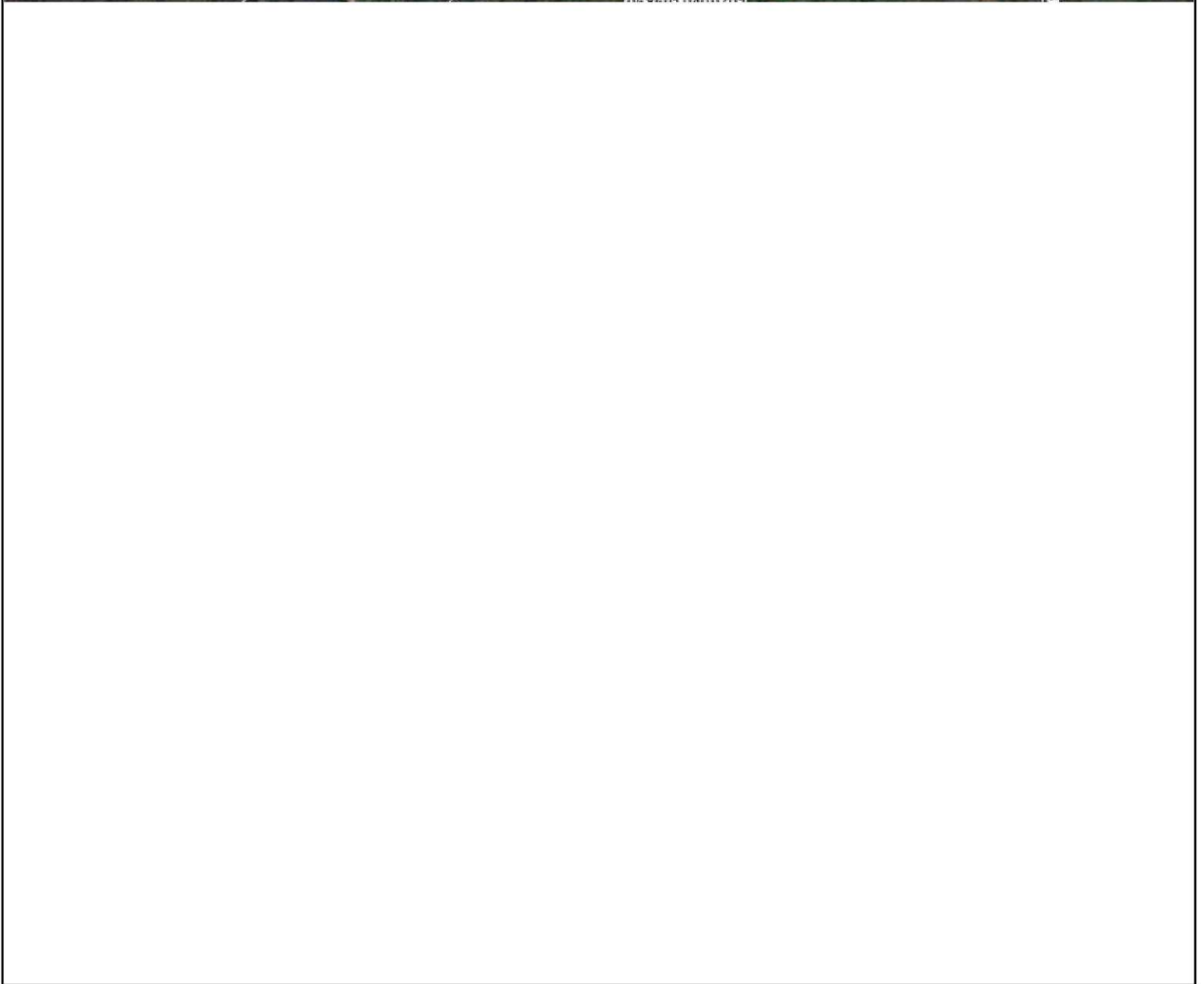
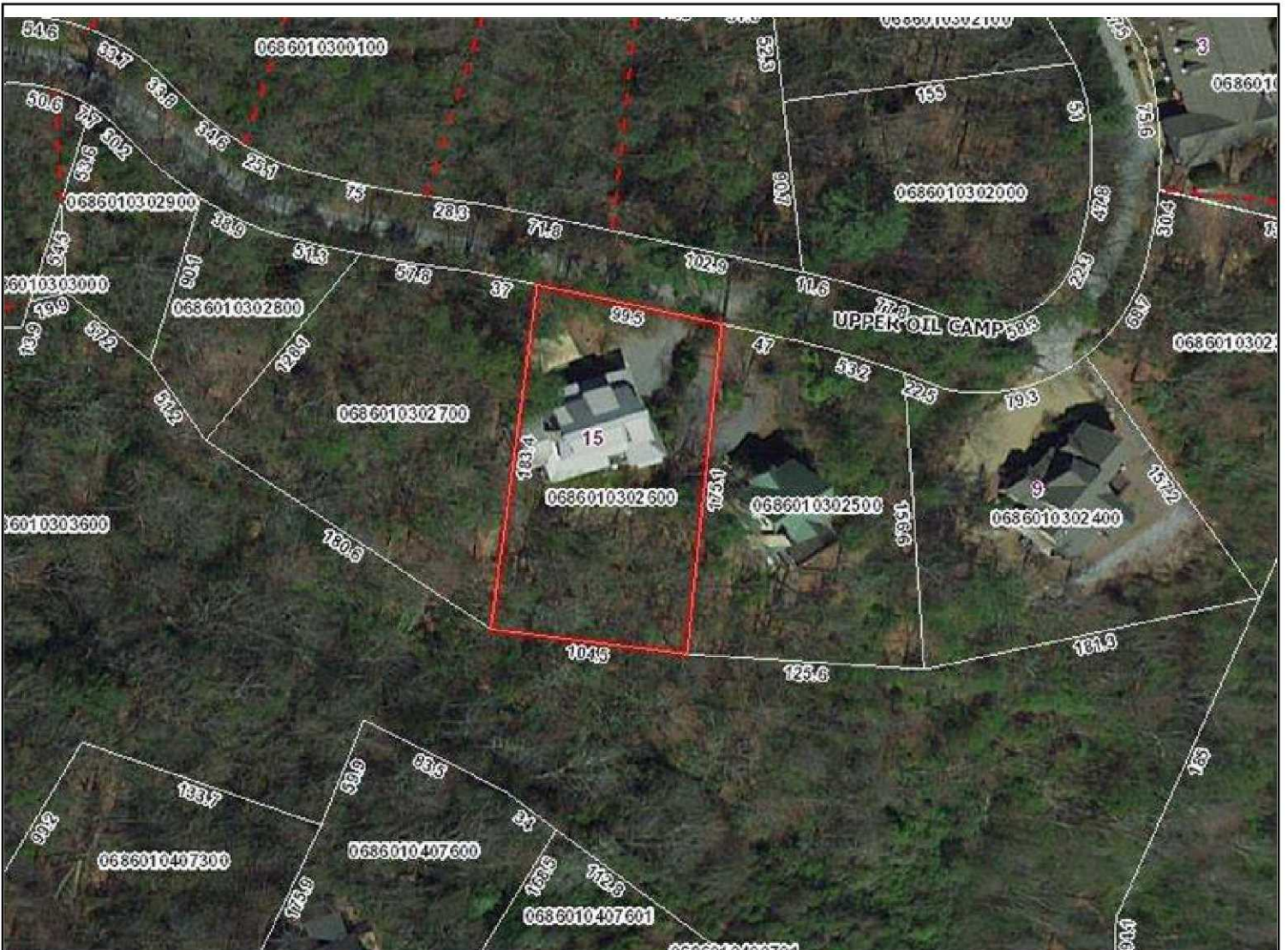


TOTAL Sketch by a la mode, Inc.

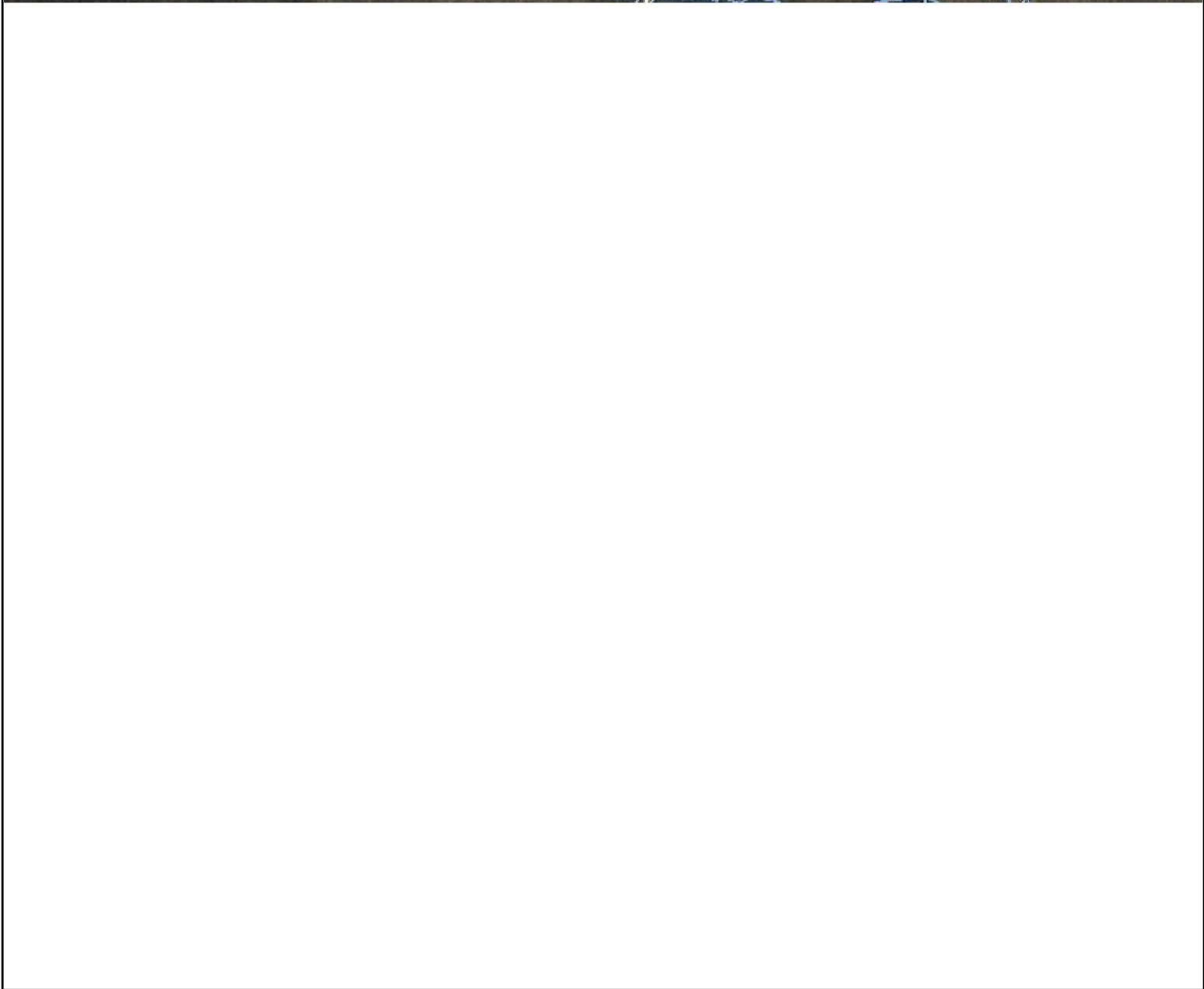
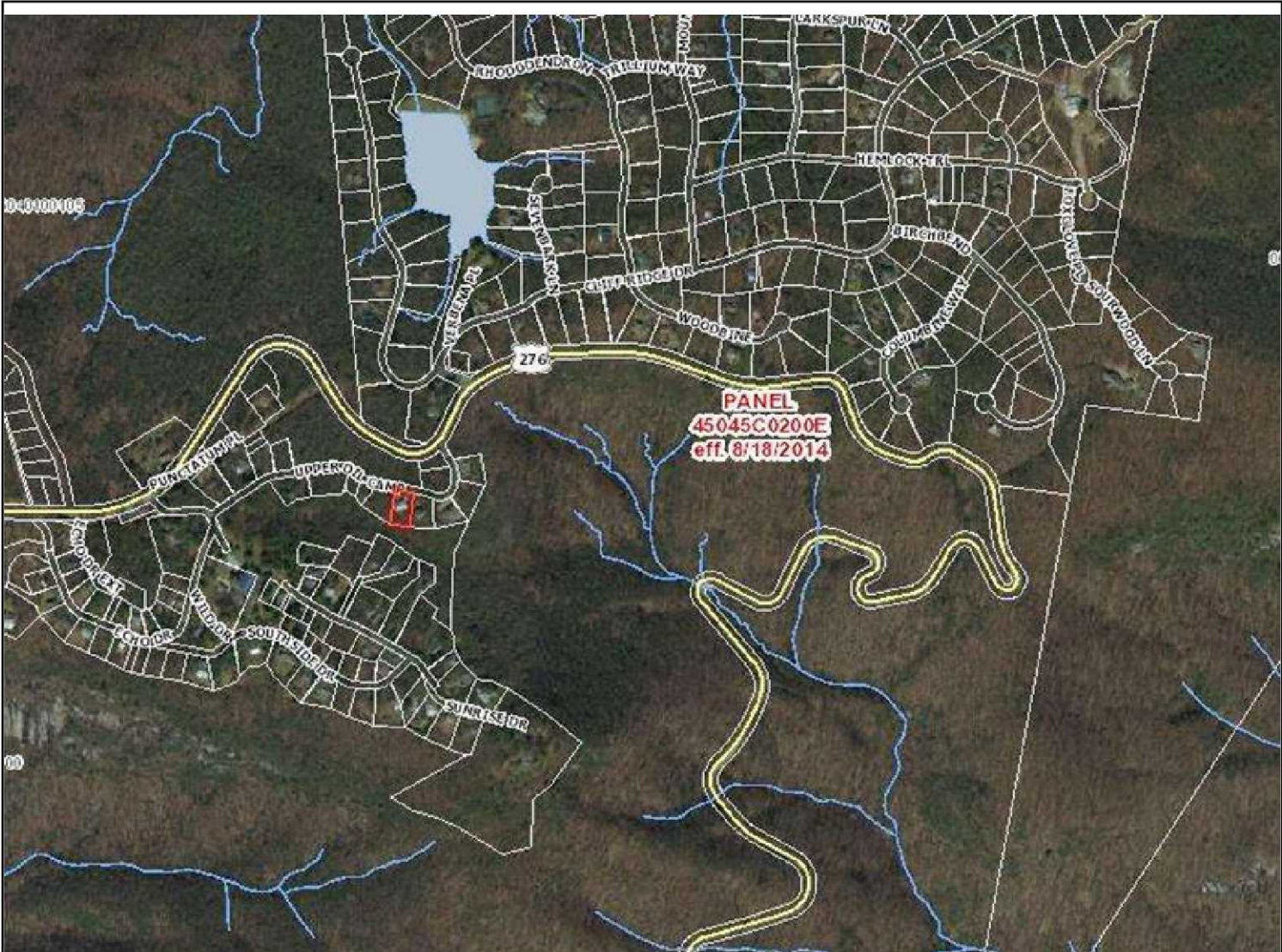
Area Calculations Summary

| Non-living Area | | |
|----------------------|---------------|---|
| Wood Deck | 421.04 Sq ft | 13.8 x 22.8 = 314.64 8 x 13.3 = 106.4 |
| FIN. BASEMENT | | |
| | 1356.64 Sq ft | 11.3 x 2 = 22.6 17.6 x 22.8 = 401.28 15.9 x 8.4 = 133.56 29.2 x 23 = 671.6 5.9 x 6 = 35.4 9.5 x 8.5 = 80.75 2.7 x 3.5 = 9.45 0.4 x 5 = 2 |
| UNFINISHED | | |
| | 164.1 Sq ft | 3.2 x 3.5 = 11.2 27.8 x 5.5 = 152.9 |

Borrower/Client CATHERINE A CRAVEN
Property Address 15 Upper Oil Camp Rd
City Cleveland County GREENVILLE State SC Zip Code 29635
Lender TD BANK



Borrower/Client CATHERINE A CRAVEN
Property Address 15 Upper Oil Camp Rd
City Cleveland County GREENVILLE State SC Zip Code 29635
Lender TD BANK



Borrower/Client CATHERINE A CRAVENProperty Address 15 Upper Oil Camp RdCity ClevelandCounty GREENVILLEState SCZip Code 29635Lender TD BANK
**Real Estate Professionals
Errors and Omissions Policy**
Declarations

| Agency | Branch | Prefix | Policy Number |
|--------|--------|--------|---------------|
| 078990 | 969 | RFB | 00799032619 |

Insurance is provided by
Continental Casualty Company
333 S Wabash Ave Chicago, IL 60604,
A Stock Insurance Company.

1. NAMED INSURED AND MAILING ADDRESS:

Crider & Associates, Inc.
P.O. Box 1418
Simpsonville, SC 29681

NOTICE TO POLICYHOLDERS:
The Errors and Omissions Liability coverage
afforded by this policy is on a Claims Made
basis. Please review the policy carefully
and discuss this coverage with your
insurance agent or broker.

2. POLICY PERIOD: Inception: 08/11/2019 Expiration: 08/11/2020
at 12:01 A.M. Standard Time at the address shown above.

3. ERRORS AND OMISSIONS LIABILITY:

| | | | | |
|--|-------------|-----------------|------------|-------------|
| A. Limits of Liability: | Each Claim: | \$1,000,000 | Aggregate: | \$1,000,000 |
| B. Discrimination Limits of Liability: | | | | \$250,000 |
| C. Deductible: | Each Claim: | | | \$2,500 |
| D. First Coverage Date: | | 08/11/1988 | | |
| E. Prior Acts Date: | | Full Prior Acts | | |

| | |
|---|------------|
| 4. PREMIUM: | \$3,700.00 |
| DISCRIMINATION (Optional \$250,000 Sublimit): | \$0.00 |
| TOTAL PREMIUM: | \$3,700.00 |

Countersigned by Authorized Representative

CNA65780XX ED. 05-2012

I49728-B16785

Borrower/Client CATHERINE A CRAVENProperty Address 15 Upper Oil Camp RdCity ClevelandCounty GREENVILLEState SCZip Code 29635Lender TD BANKReal Estate Professionals
Errors and Omissions Policy**5. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION:**

| | |
|------------|---|
| CNA65781XX | Errors and Omissions Policy |
| CNA68180SC | Cancellation/Non-Renewal - South Carolina |
| CNA68103SC | Policyholder Notice - South Carolina |
| CNA65834XX | Amend Conditions to Exclusion E |

6. WHO TO CONTACT FOR MATERIAL CHANGES AND TO REPORT A CLAIM:

Victor O. Schinnerer and Company
Two Wisconsin Circle
Chevy Chase, Maryland 20815

Countersigned by Authorized Representative

CNA65780XX ED. 05-2012

I49728-B16785

AI Ready PDF Generated on 11/14/2019 6:07:05 AM