



LOCATED AT:

271 Eisler Dr
Lillington, NC 27546

FOR:

Rocket Mortgage, LLC
1050 Woodward Avenue
Detroit, MI, 48226

AS OF:

March 19, 2024

BY:

RICHARD TURSI
PRESCOTT RESIDENTIAL APPRAISALS, LLC.

Manufactured Home Appraisal Report

387-6457069
File No. QLS0324V12

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 **271 Eisler Dr** City **Lillington** State **NC** Zip Code **27546**
 Borrower **Rhonda Johnson** Owner of Public Record **Anton L Pillow & Valerie E Pillow** County **Harnett**
 Legal Description **LOT#11 HEATHER BROOK PH#2PC#F/550-B, Refer to Deed Book 1240, Page 151, Harnett County Registry.**
 Assessor's Parcel # **039597 0157 15 (PIN# 9597-71-8591.000)** Tax Year **2023** R.E. Taxes \$ **483**
 Neighborhood Name **Heather Brooke** Map Reference **9586** Census Tract **0713.02**
 Occupant Owner Tenant Vacant Project Type (if applicable) PUD Condominium Cooperative Other (describe)
 Special Assessments \$ **0.00** HOA \$ **0.00** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **Rocket Mortgage, LLC** Address **1050 Woodward Avenue, Detroit, MI 48226**
 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). **See Attached Addendum**

Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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; After analysis of the sales contract it appears to the appraiser to be consistent with trends in the subjects market area.**

Contract Price \$ **200,000** Date of Contract **03/06/2024** Is the property seller the owner of public record? Yes No Data Source(s) **Tax Office**
 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. **\$2,500** **\$2500;;The seller agrees to pay towards the buyers expenses.**

I did did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed. **The manufacturer's invoice was not available at the time of the inspection.**
 Retailer's Name (New Construction)

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

Neighborhood Characteristics			Manufactured Housing Trends			Manufactured 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	45 %	
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	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	20 Low	0	Multi-Family	5 %	
Neighborhood Boundaries	The subjects neighborhood is located south of Highway 27, north of Highway 24, east of Highway 87 and west of Nursery Road.						1,000 High	100	Commercial	10 %		
						187 Pred.	19	Other Vacant	35 %			
Neighborhood Description	The subjects neighborhood consists primarily of single family residences, some two-to-four family and multi-family dwellings, some light local commercial properties and some vacant and agricultural land. Property compatibility is average. All conveniences are within a reasonable distance. There is mixed manufactured and site built housing in close proximity to the subject. This is considered common for this this market.											
Market Conditions (including support for the above conclusions)	Supply and demand appear to be in balance. Property values appear to be stable. Marketing times should not exceed three months if priced competitively. Common financing is conventional. FHA and VA are available. Seller concessions are not uncommon.											
Market data contained in this report was obtained from the Fayetteville/Sanford Area Multiple Listing Service.												

Dimensions **Approximately 101 x 265 x 102 x 265** Area **27007 sf** Shape **Appears Irregular** View **N;Res;**
 Specific Zoning Classification **RA-20R** Zoning Description **Residential**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe **The subject is a single family residential house located in the Heather Brooke subdivision. Its highest and best use is its current use as a single family residential dwelling.**
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
 Electricity Water Street **Asphalt**
 Gas None Sanitary Sewer Septic Alley **None**
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **371095 8600J** FEMA Map Date **10/03/2006**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Is the site size, shape and topography generally conforming to and acceptable in the market area? Yes No If No, explain
 Is there adequate vehicular access to the subject property? Yes No If No, describe
 Is the street properly maintained? 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 **This lot is similar to the surrounding parcels in appeal, size, and topography. No apparent unfavorable conditions, easements, or encroachments are evident upon a visual inspection. Well and septic systems are common and acceptable in this market area. Public sewer systems are currently unavailable for the subject property.**

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.
 Is the HUD Data Plate/Compliance Certificate attached to the dwelling? Yes No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. **Interior kitchen cabinet of dwelling.**
 Is a HUD Certification Label attached to the exterior of each section of the dwelling? Yes No If No, provide the data source(s) for the HUD Certification Label #'s
 Manufacturer's Serial #(s)/VIN #(s) **49-97-033-1607AB**
 HUD Certification Label #(s) **Front#: RAD987990 // Rear#: RAD987989**
 Manufacturer's Name **Titan Homes** Trade/Model **Unknown** Date of Manufacture **04/23/1997**
 Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? Yes No If No, explain

Manufactured Home Appraisal Report

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
# of Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> Additions	<input type="checkbox"/> Poured Concrete <input type="checkbox"/> Concrete Runners		Skirting	Brick/Block/Good	Floors	Lam/Carpet/Vinyl/Good
# of Stories	<input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Block & Pier <input type="checkbox"/> Other-att. description		Exterior Walls	Vinyl/Good	Walls	Panel/Good
Design (Style)	Manufactured	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Roof Surface	Composite/Good	Trim/Finish	Wood/Paint/Good
# of Sections	<input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3	Basement Area	0 sq. ft.	Gutters & Downspouts	None	Bath Floor	Laminate/Good
<input type="checkbox"/> Other		Basement Finish	0 %	Window Type	Dble Hng Metal/Good	Bath Wainscot	Fiberglass/Good
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Storm Sash/Insulated	Strm Wnd & Drs/Good	Car Storage	<input type="checkbox"/> None
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Evidence of <input type="checkbox"/> Infestation		Screens	Metal/Good	<input checked="" type="checkbox"/> Driveway	# of Cars 1
Year Built	1997	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Doors	Hollowcore/Good	Driveway Surface	Concrete
Effective Age (Yrs)	10	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #0	Garage	# of Cars 0
Attic	<input checked="" type="checkbox"/> None	<input type="checkbox"/> Other	Fuel Electric	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	Carport	# of Cars 0
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Deck	<input checked="" type="checkbox"/> Porch CvdPorch	Attached	<input type="checkbox"/> Detached
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None	<input type="checkbox"/> Other	Built-in	
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated						
Appliances	<input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe)					Hood & Fan	
Finished area above grade contains:	7 Rooms	4 Bedrooms	2.0 Bath(s)	1,625	Square Feet of Gross Living Area Above Grade		
Describe any additions or modifications (decks, rooms, remodeling, etc.) The subject property has a corner fireplace, a front covered porch and a rear uncovered wooden deck.							
Installer's Name Titan Homes Date Installed Unknown Model Year 1997							
Is the manufactured home attached to a permanent foundation system? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the foundation system and the manner of attachment.							
Have the towing hitch, wheels, and axles been removed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Additional features (special energy efficient items, non-realty items, etc.) The subject property has insulated storm windows, storm doors and screens.							
The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide®, Marshall & Swift Residential Cost Handbook®, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.							
Quality	<input type="checkbox"/> Poor <input type="checkbox"/> Fair <input checked="" type="checkbox"/> Average <input type="checkbox"/> Good <input type="checkbox"/> Excellent	Identify source of quality rating Marshall & Swift Residential Cost Handbook					
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). No deferred maintenance is evident. The subject appears to be in good condition with no repairs evident. No functional or external depreciation is apparent upon a visual inspection.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe None apparent.							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Provide adequate information for the lender/client to replicate the below cost figures and calculations.							
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site values are estimated from Multiple Listing Service data and/or public records, extraction method and experience from prior research.							
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW							
Source of cost data		Marshall & Swift		Effective date of cost data		12/2023	
				Quality rating from cost service		Average	
OPINION OF SITE VALUE				Exterior Dimensions of the Subject Unit			
\$ 15,000				13.5 x 60.20 = 813 Sq. ft.			
Section One	812.5 Sq. ft. @ \$ 98.64	\$ 80,145		13.5 x 60.20	=	813 Sq. ft.	
Section Two	812.5 Sq. ft. @ \$ 98.64	\$ 80,145		13.5 x 60.20	=	813 Sq. ft.	
Section Three	Sq. ft. @ \$	\$ 0		x	=	0 Sq. ft.	
Section Four	Sq. ft. @ \$	\$		x	=	0 Sq. ft.	
Cvd Pch/Uncvd Dck/FP/Applncs		\$ 32,200	Total Gross Living Area:				1,626 Sq. ft.
		\$	Other Data Identification				
		\$	N.A.D.A. Data Identification Info: Edition Mo:		Yr:		
Sub-total:		\$ 192,490	MH State:	Region:	Size:	ft. x ft.	
Cost Multiplier (if applicable):		x 0.00	Gray pg.	White pg.	Black SVS pg.		
Modified Sub-total:		192,490	15 years and older Conversion Chart pg.		Yellow pg.		
Physical Depreciation or Condition Modifier:		38,497	Comments				
Functional Obsolescence (not used for N.A.D.A.):		0					
External Depreciation or State Location Modifier:		0					
Delivery, Installation, and Setup (not used for N.A.D.A.):		\$ 15,500					
Other Depreciated Site Improvements:		\$ 12,500					
Market Value of Subject Site (as supported above):		\$ 15,000					
Indicated Value by Cost Approach:		\$ 197,000	Estimated Remaining Economic Life (HUD and VA only)		40 Years		
Summary of Cost Approach See attached floor plan sketch for gross living area calculations. The Cost Approach to Value was estimated using The Marshall & Swift Residential Cost Handbook.							

IMPROVEMENTS

COST APPROACH

Manufactured Home Appraisal Report

There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 174,900 to \$ 229,900							
There are 19 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 41,000 to \$ 241,900							
FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3			
271 Eisler Dr Address Lillington, NC 27546		616 Blanchard Road Sanford, NC 27332	635 Micro Tower Road Lillington, NC 27546	184 Mullins Drive Lillington, NC 27546			
Proximity to Subject		2.44 miles NW	0.33 miles SE	0.67 miles NE			
Sale Price	\$ 200,000	\$ 217,500	\$ 201,400	\$ 195,000			
Sale Price/Gross Liv. Area	\$ 123.08 sq. ft.	\$ 108.75 sq. ft.	\$ 129.43 sq. ft.	\$ 119.56 sq. ft.			
Manufactured Home		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Data Source(s)		Fayetteville MLS #698792;DOM 60	Fayetteville MLS #711891;DOM 12	Fayetteville MLS #703930;DOM 6			
Verification Source(s)		HarnettCtyPubRec/Realist/FMLS	HarnettCtyPubRec/Realist/FMLS	HarnettCtyPubRec/Realist/FMLS			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions	2500	ArmLth FHA;0		ArmLth Conv;6000	-6,000	ArmLth Cash;0	
Date of Sale/Time	03/06/2024	s08/23;c07/23		s10/23;c09/23		s07/23;c06/23	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	27007 sf	42253 sf		1.08 ac	-2,800	34848 sf	
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Manufactured	DT1;Manufactured		DT1;Manufactured		DT1;Manufactured	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	27	25	0	31	0	16	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	4,000	Total Bdrms Baths	4,000	Total Bdrms Baths	4,000
Room Count	7 4 2.0	5 3 2.0	0	6 3 3.0	-4,000	5 3 2.0	0
Gross Living Area	1,625 sq. ft.	2,000 sq. ft.	-15,300	1,556 sq. ft.	2,800	1,631 sq. ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Storm Drs&Wnds	Insulated Windows		Insulated Windows	0	Insulated Windows	0
Garage/Carport	1dw	None		None	0	None	0
Porch/Patio/Deck	Cvd Porch/Deck	CPch/Dk/2Stps/Pto		CvdPorch/CvdDeck	-1,500	3-Stoops	2,500
Features	Fireplace	DbleSidedFireplace	-1,500	Fireplace		Fireplace	
Fence/Pool	None	None Stated		None Stated	0	None Stated	0
Other	None	2-Storage Buildings	-3,000	StgRm/StgBld/Sh	-3,000	Shed	-500
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 15,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 10,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,000
Adjusted Sale Price of Comparables		Net Adj. -7.3% Gross Adj. 10.9%	\$ 201,700	Net Adj. -5.2% Gross Adj. 12.0%	\$ 190,900	Net Adj. 3.1% Gross Adj. 3.6%	\$ 201,000

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) **Harnett County Public Records and the Fayetteville Multiple Listing Service.**

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) **Harnett County Public Records and the Fayetteville Multiple Listing Service.**

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 4).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer		09/22/2022	07/13/2023	
Price of Prior Sale/Transfer	\$0	\$100,000	\$73,700	\$0
Data Source(s)	HarnettCPRec/Realist/FMLS	HarnettCPRec/Realist/FMLS	HarnettCPRec/Realist/FMLS	HarnettCPRec/Realist/FMLS
Effective Date of Data Source(s)	03/19/2024	03/19/2024	03/19/2024	03/19/2024

Analysis of prior sale or transfer history of the subject property and comparable sales **No subject sale or transfer within thirty-six months as per tax department records.**

Comparable one had a prior transfer on 09/22/2022 for \$100,000. This did not appear to be a market based sale. Comparable two had a prior transfer on 07/13/2023 for \$73,700. This did not appear to be a market based sale. No other prior sale or transfer of the comparables within twelve months as per tax department records.

Summary of Sales Comparison Approach. **The comparable sales used in this report are considered to be a good representation of the market for this type of home in this area of North Carolina and after proper adjustment an accurate conclusion to value was derived. Comparable sales similar to the subject are less abundant in this market at the time of inspection therefore the distance between the subject and some of the comparables and the amount of some adjustments made in this report are sometimes higher than desired. Due to this the six month sales guideline may be exceeded. Few recent similar sales occurred in the subjects immediate area. The search was expanded for similar properties although more distant than desired. The appraisers opinion of market value was based on all the comparables provided in this appraisal report but mainly comparables one and three due to their combined similarities in design style, appeal, quality of construction and locations.. No current listings that the appraiser felt were relevant to be used as comparables were available at the time of inspection.**

Indicated Value by Sales Comparison Approach \$ 201,000

Indicated Value by: Sales Comparison Approach \$201,000 Cost Approach \$ 197,000 Income Approach (if developed) \$ 0

The Sales Comparison Approach is deemed superior as it best indicates current market trends. The Cost Approach is within an acceptable variance. The Income Approach was not utilized in the preparation of this report.

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: **Subject appraised "subject to" inspections on the extraordinary assumption that the condition of deficiency does not require alteration or repair.**

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 \$ **201,000** as of **03/19/2024**, which is the date of inspection and the effective date of this appraisal.

Manufactured Home Appraisal Report

This appraisal report and was prepared in compliance with FHLBB, FHLMC, and FNMA guidelines and the Uniform Standards of Professional Appraisal Practices of the Appraisal Foundation dated January 1, 1989. The appraiser subscribes to ethic statements published by the following appraisal organizations:

- * The Appraisal Institute
* National Association of Independent Fee Appraisers
* American Association of Certified Appraisers

Unless otherwise stated below or in the appraisal report the subject property did not convey within the past thirty-six months. Multiple Listing Service and/or tax records were researched with no evidence to indicate otherwise. The appraiser disclaims liability for any omission or error made by these vendors. Unless otherwise stated below or in the appraisal report it is assumed the dwelling is structurally sound and free of any infestation. Mechanical and utility components are deemed operable consistent with typical appraisal expertise and are not warranted. A professional inspector specific to these areas may be retained at the lenders discretion to address these items.

Photograph / Digital Signature and Stamp Certification: Any and all digital images contained in this report have not been altered in any way. Any digital signature and stamp contained in this report was made by the stated appraiser and are accessed by password only.

Cost Approach: The Cost Approach is within an acceptable variance.

Income Approach: The Income Approach was not utilized in the preparation of this report.

Sales Comparison Approach: The Sales Comparison Approach is considered most reliable as it reflects the most recent market trends within a specified area. The results of all approaches applied are considered in the reconciliation process and contribute to a final opinion of value.

Site Comments: Site size was obtained from either Multiple Listing Service, Tax Department and/or G.I.S data. All site sizes are subject to recorded survey and the appraiser disclaims liability for any omission or error made by these vendors. Well and septic systems are typical and accepted if municipal services are not present.

Flood Data: The flood information result in this report was based on data obtained from F.E.M.A and/or The North Carolina Floodplain Mapping System and the opinion of the appraiser. An attempt to determine any flood condition was made without the benefit of a survey and the appraiser disclaims liability for any inaccuracy. Ultimate determination of flood conditions must be made buy a professional surveyor and if the lender wishes one should be retained to provide a more detailed study.

Predominant Value: There is a stable demand for the subjects market area in Lillington, North Carolina. There is a wide range of values in this area and it is not unusual for individual residential real estate to fall below or to exceed the predominant market value. Due to the demand for this area this would not negatively effect the resale potential of real estate.

*** SEE ADDITIONAL COMMENTS SECTION UNDER COMPARABLES 4, 5 AND 6. ***

ADDITIONAL COMMENTS

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) The Income Approach to Value was not utilized in the preparation of this report.

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal name of project

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

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

Does the project contain any multi-dwelling units? [] Yes [] No Data source(s)

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

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

Describe common elements and recreational facilities.

PUD INFORMATION

Manufactured Home Appraisal Report

This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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.

Manufactured Home Appraisal Report

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 also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, 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.
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).

Manufactured Home Appraisal Report

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.

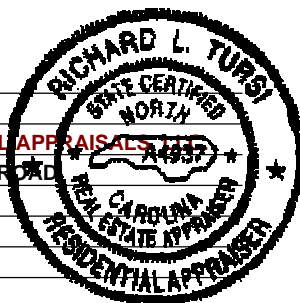
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 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.
- 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.
- 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.
- 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.
- 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.

I had not preformed 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.

APPRAISER

Signature 
 Name RICHARD TURSI
 Company Name PRESCOTT RESIDENTIAL APPRAISALS, LLC
 Company Address 2737 FARNBOROUGH ROAD
RALEIGH, NC 27613
 Telephone Number 984-222-2744
 Email Address prescott@nc.rr.com
 Date of Signature and Report 03/22/2024
 Effective Date of Appraisal 03/19/2024
 State Certification # A4937
 or State License # _____
 or Other (describe) _____ State # _____
 State NC
 Expiration Date of Certification or License 06/30/2024



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

271 Eisler Dr
Lillington, NC 27546

APPRAISED VALUE OF SUBJECT PROPERTY \$ 201,000

LENDER/CLIENT

Name AMROCK, LLC
 Company Name Rocket Mortgage, LLC
 Company Address 1050 Woodward Avenue
Detroit, MI 48226
 Email Address _____

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 _____

Manufactured Home Appraisal Report

FEATURE	SUBJECT		COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
271 Eisler Dr Address Lillington, NC 27546			350 Nicole Drive Sanford, NC 27332		204 Blanchard Road Sanford, NC 27332			
Proximity to Subject			2.69 miles NW		2.83 miles NW			
Sale Price	\$ 200,000		\$ 189,000		\$ 219,400		\$	
Sale Price/Gross Liv. Area	\$ 123.08	sq. ft.	\$ 132.17	sq. ft.	\$ 141.37	sq. ft.	\$	sq. ft.
Manufactured Home	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Data Source(s)			Fayetteville MLS #707609;DOM 6		Fayetteville MLS #715558;DOM 102			
Verification Source(s)			HarnettCtyPubRec/Realist/FMLS		HarnettCtyPubRec/Realist/FMLS			
VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTION		+		-	
Sale or Financing	2500		ArmLth					
Concessions			VA;0					
Date of Sale/Time	03/06/2024		s09/23;c07/23		c02/24			
Location	N;Res;		N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	27007 sf		1.05 ac		-2,600		21780 sf 0	
View	N;Res;		N;Res;		N;Res;			
Design (Style)	DT1;Manufactured		DT1;Manufactured		DT1;Manufactured			
Quality of Construction	Q4		Q4		Q4			
Actual Age	27		26		0		24 0	
Condition	C3		C3		C3			
Above Grade	Total	Bd rms	Baths	Total	Bd rms	Baths	Total	Bd rms
Room Count	7	4	2.0	5	3	2.0	7	3
Gross Living Area	1,625 sq. ft.		1,430 sq. ft.		8,000		1,552 sq. ft. 3,000	
Basement & Finished Rooms Below Grade	0sf		0sf		0sf		0sf	
Functional Utility	Average		Average		Average		Average	
Heating/Cooling	FWA/CAC		FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Storm Drs&Wnds		InsWnds/StrmDrs		0		Insulated Windows 0	
Garage/Carport	1dw		2gd		-8,000		None	
Porch/Patio/Deck	Cvd Porch/Deck		Porch/Deck/Patio		-500		Porch/2-Stps/Patio 0	
Features	Fireplace		None Stated		1,500		None Stated 1,500	
Fence/Pool	None		Fence		-1,500		None Stated 0	
Other	None		Storage Building		-1,500		Stg Bldg/Shelter -2,000	
Net Adjustment (Total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 600		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,500		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sale Price of Comparables			Net Adj. -0.3%		Net Adj. 4.8%		Net Adj. %	
			Gross Adj. 14.6%		Gross Adj. 6.6%		Gross Adj. % \$	
			\$ 188,400		\$ 229,900		\$	
ITEM	SUBJECT		COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer	\$0		\$0		\$0			
Data Source(s)	HarnettCPRec/Realist/FMLS		HarnettCPRec/Realist/FMLS		HarnettCPRec/Realist/FMLS			
Effective Date of Data Source(s)	03/19/2024		03/19/2024		03/19/2024			
Summary of Sales Comparison Approach ADDITIONAL COMMENTS SECTION: No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to AMROCK, LLC.								
Exposure Time: The final opinion of market value is based on adequate exposure time the subject property has had in the current local real estate market. Currently reasonable exposure time in this market is estimated to be 90 days or three months or less.								
Scope of Work: Upon receiving this assignment, I identified the real property being appraised and collected property-specific data available through public records, various data services and or MLS database when available. I then completed an interior and exterior inspection of the subject property, noting the condition, quality, utility, amenities and architectural style. Zoning data was obtained from public records, office files, and or city/county planning offices. The collected data was then used to develop a profile of the subject and to perform a search of the market for the most similar closed comparable sales, pending and active listings. These sales were confirmed and verified from public records, various data services and MLS, and when necessary with an agent or the owner. The sales data was then analyzed and a value conclusion derived. This Report was then completed, signed and released to the stated client in this report.								
Highest and Best Use: The subject as improved is a legally permissible use based on its current zoning. The lot size, shape, physical condition and land to building ratio allow the present structure and indicate a good utilization of the improvements. Based upon the current market conditions, the present use as a single family residence is its financially feasible and maximal productive use. The highest and best use is its present use.								
ANSI standards were utilized in the measurement of the subject dwelling.								
It is not unusual in this market for comparables to be located across major roads, highways or natural land barriers. This is considered typical for this market and should have no negative effect on the marketability of the subject or reflect negatively on the subjects market.								
Some single line items in this report may exceed typical guidelines of 10% while other adjustments may exceed guidelines of 15% net and 25% gross. This considered typical market and should in this appraisers opinion have no negative effect on the marketability of the subject property.								
*** SEE ADDITIONAL COMMENTS ON ADDENDUM PAGE ***								

ADDENDUM

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC Zip: 27546
Lender: Rocket Mortgage, LLC	

HUD Statement: This is an FHA appraisal which complies to all HUD requirements noted in the handbook 4000.1. The subject property also complies with all guidelines and minimum property requirements set forth in the HUD handbook 4000.1 and all applicable mortgagee letters). INTENDED USER - per HUD handbook 4000.1, the intended user of an FHA appraisal report is the lender/client and HUD/FHA. A head and shoulders inspection of the crawl space was completed and appear to meet the minimum property requirements per HUD/FHA.

Intended Use Statement: Intended use is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage.

Concession Comment: With a concession, the seller agrees to bear closing costs either to make the purchase more affordable or to account for fixes desired by the buyer. The seller may pay these expenses or agree to take less money at closing. To do so, the final sales price will rise above the initial price by the amount of the concession. That figure becomes part of the loan. As such, a concession does not represent free money. The concession figure must be adjusted for as it artificially elevated the final sales price. In this market adjustments for concessions are typical and accepted.

Sales Comparison Approach: The Sales Comparison Approach is considered most reliable and was utilized in this report as it reflects the most recent market trends within a specified area. The results of any and all approaches applied are considered in the reconciliation process and contribute to a final opinion of value.

Methods Utilized for Adjustments Comment: Methods utilized to derive adjustments were based on matched pairs and market reactions observed by the appraiser. Appropriate adjustments were made consistent with market trends and applied resulting in a credible opinion of market value in this appraisers opinion.

Weighted Sales Comment: The appraisers opinion of market value was based on all the comparables provided in this appraisal report but mainly comparables one and three due to their combined similarities in design style, appeal, quality of construction and locations.. No current listings that the appraiser felt were relevant to be used as comparables were available at the time of inspection.

Porches/Decks/Inspections: The covered porch is attached to the subjects foundation and not the subject dwelling itself. The uncovered deck is free standing and unattached to the subject dwelling. No additional inspections recommended however if the client chooses one may be retained at their discretion.

Subject Appraised Required Inspections: Per the engagement letter, "ALL FHA MFH appraisals, per 4000.1, must be conditioned upon the certification of an engineer or architect that the foundation is in compliance with the Permanent Foundations Guide for Manufactured Housing, checking the "Subject to Inspection" box *The appraiser must still examine the MFH's foundation for readily observable evidence of safety or structural deficiencies. If a deficiency is observed, the appraiser must describe and report necessary repairs, alterations or required inspections in the appraisal. Per FHA requirements: Please change the report "subject to" a foundation inspection by an architect or engineer".

Residential / Agricultural Zoning: Residential and Agricultural zoning is common for this market and allows for both uses. The subject is a single family residential structure and is used as such. It is not a working farm or any type of agricultural or income producing property.. No negative effects in marketability observed for the subject due its current zoning at the time of inspection.

TWELVE MONTH LISTING HISTORY OF SUBJECT PROPERTY

DOM Unk;Is currently offered for sale on 12/04/2023 for \$210,000. The reference number is #716290 as provided by Fayetteville MLS, days on market is 0. Has a pending sale as of 01/16/2024 for \$210,000. The reference number is #716290 as provided by Fayetteville MLS, days on market is 43. Had a price change as of 02/28/2024 for \$205,000. The reference number is #716290 as provided by Fayetteville MLS, days on market is 86. Has a pending sale as of 03/06/2024 for \$205,000. The reference number is #716290 as provided by Fayetteville MLS, days on market is 93. Listing and sales history for the subject property was obtained from the local multiple listing service and public records from the tax department and the register of deeds.

COST INFORMATION SOURCE

Marshall & Swift -The Cost Approach is within an acceptable variance.

Market Conditions Addendum to the Appraisal Report

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 **271 Eisler Dr** City **Lillington** State **NC** Zip Code **27546**

Borrower **Rhonda Johnson**

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)	8	9	2	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.33	3.00	0.67	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Total # of Comparable Active Listings	3	2	1	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.25	0.67	1.50	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$183,750	\$189,000	\$187,250	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	8	12	57	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price	\$199,900	\$212,200	\$229,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	12	94	25	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.89%	100.00%	100.03%	<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"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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.).
Overall trends in the subjects market area are considered to be stable. Fluctuations in the total number of sales, active listings, absorption rates and housing supply are considered by this appraiser to be typical due to seasonal activity. Seller contributions and closing cost paid, if any, are typical and accepted as normal market activity. These concessions are in this appraisers opinion within this real estate markets accepted range.

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).
REO sales in this neighborhood are typically purchased by first time home buyers and real estate investors. These properties have no negative influence on the typical housing market in this area.

Cite data sources for above information. **Market data was obtained from the Triangle Area Real Estate Report & the Triangle Multiple Listing Service.**

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.
Sold and Listed data contained in this report was obtained from the Fayetteville/Sanford Area Multiple Listing Service. The predominant value stated in this appraisal report is the most recent median sales price stated in the 1004MC. The sold and listed figures reported at the top of page two of the were the result of sales criteria considered most similar to the subject that took place in the subjects market area over the past year and were also obtained from the Fayetteville/Sanford Area Multiple Listing Service.

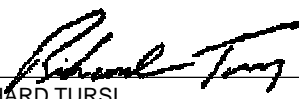
If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: _____

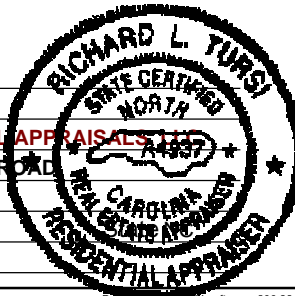
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing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

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.

APPRAISER

Signature 
 Name **RICHARD TURSI**
 Company Name **PRESCOTT RESIDENTIAL APPRAISALS, LLC**
 Company Address **2737 FARNBOROUGH ROAD**
RALEIGH, NC 27613
 State License/Certification # **A4937**
 Email Address **prescott@nc.rr.com**



SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC
Lender: Rocket Mortgage, LLC	Zip: 27546



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: March 19, 2024
Appraised Value: \$ 201,000



**REAR VIEW OF
SUBJECT PROPERTY**



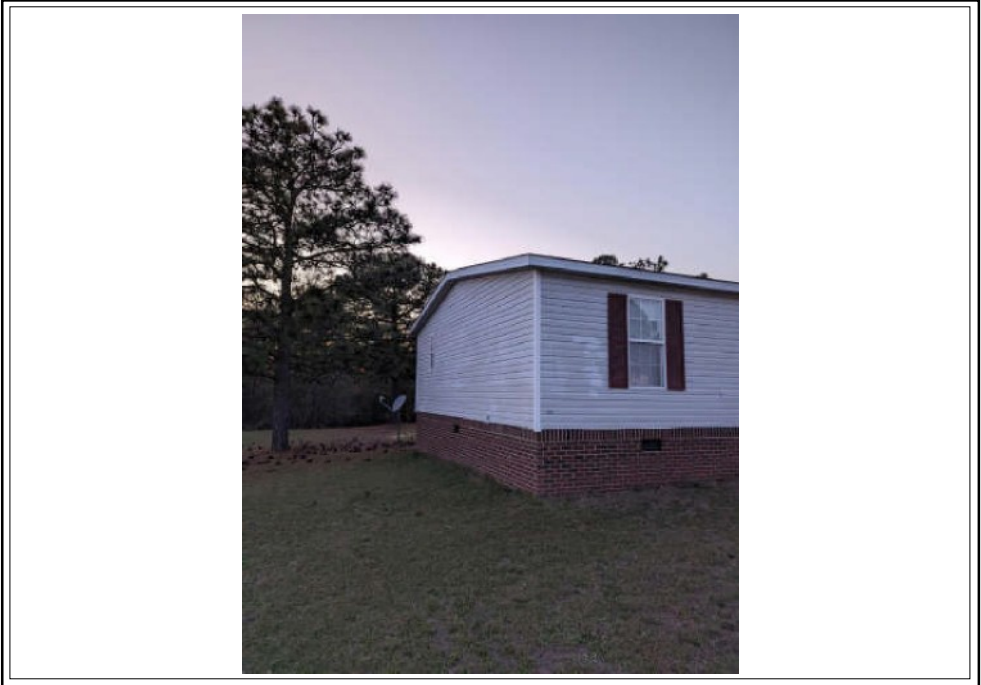
STREET SCENE

SUBJECT PHOTOS

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC Zip: 27546
Lender: Rocket Mortgage, LLC	



ADDITIONAL SUBJECT VIEW



ADDITIONAL SUBJECT VIEW

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC Zip: 27546
Lender: Rocket Mortgage, LLC	



COMPARABLE SALE #1

616 Blanchard Road
Sanford, NC 27332
Sale Date: s08/23;c07/23
Sale Price: \$ 217,500



COMPARABLE SALE #2

635 Micro Tower Road
Lillington, NC 27546
Sale Date: s10/23;c09/23
Sale Price: \$ 201,400



COMPARABLE SALE #3

184 Mullins Drive
Lillington, NC 27546
Sale Date: s07/23;c06/23
Sale Price: \$ 195,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rhonda Johnson	File No.: QLS0324V12	
Property Address: 271 Eisler Dr	Case No.: 387-6457069	
City: Lillington	State: NC	Zip: 27546
Lender: Rocket Mortgage, LLC		



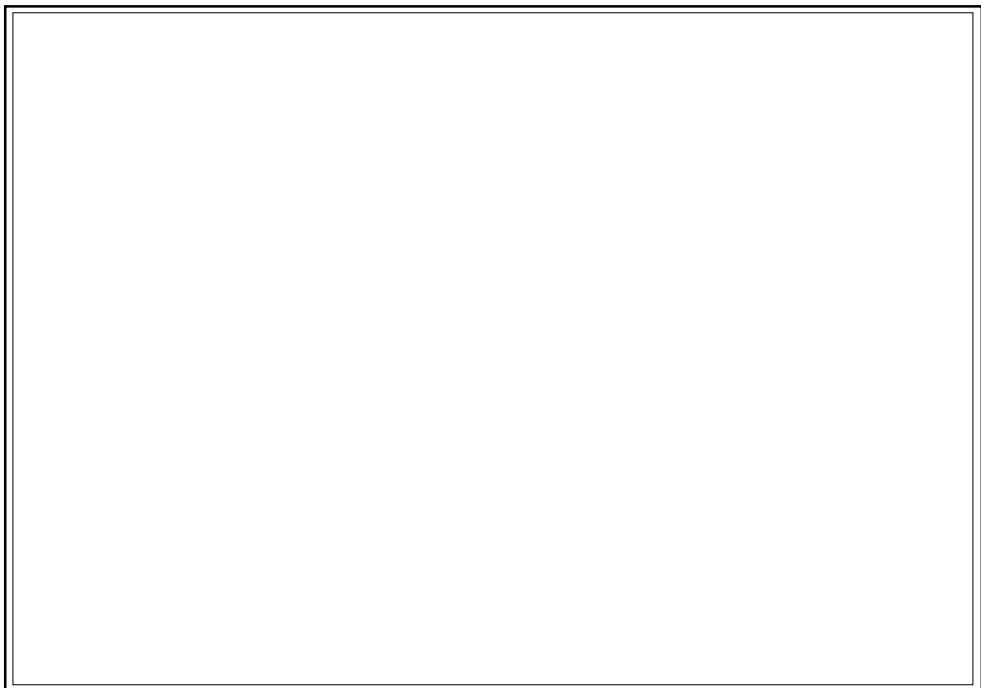
COMPARABLE SALE #4

350 Nicole Drive
Sanford, NC 27332
Sale Date: s09/23;c07/23
Sale Price: \$ 189,000



COMPARABLE SALE #5

204 Blanchard Road
Sanford, NC 27332
Sale Date: c02/24
Sale Price: \$ 219,400



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

SUBJECT PHOTOS

Borrower: Rhonda Johnson	File No.: QLS0324V12	
Property Address: 271 Eisler Dr	Case No.: 387-6457069	
City: Lillington	State: NC	Zip: 27546
Lender: Rocket Mortgage, LLC		



LIVING ROOM



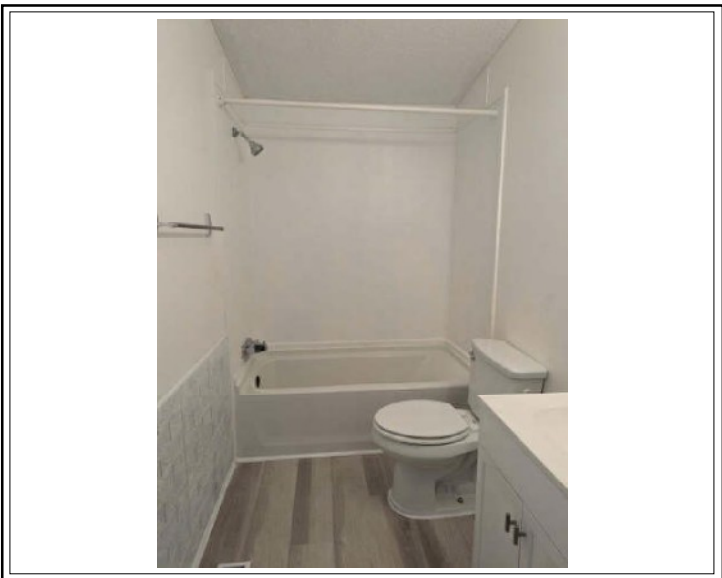
KITCHEN



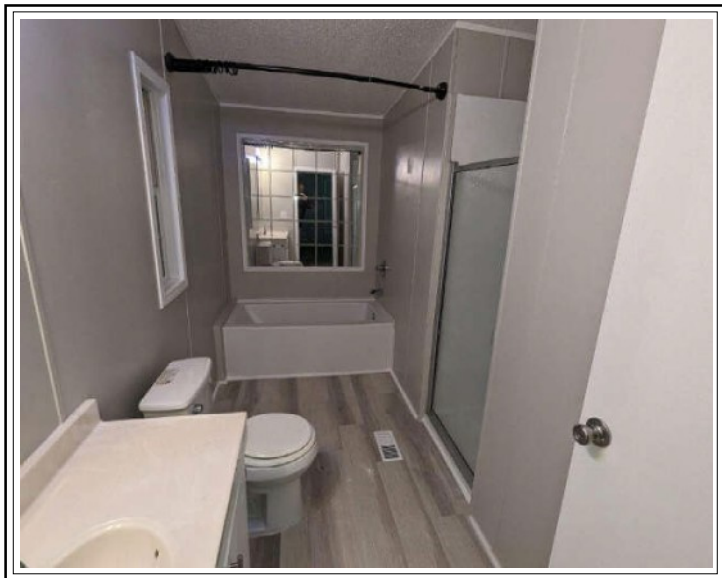
BEDROOM



BEDROOM



BATHROOM



BATHROOM

SUBJECT PHOTOS

Borrower: Rhonda Johnson	File No.: QLS0324V12	
Property Address: 271 Eisler Dr	Case No.: 387-6457069	
City: Lillington	State: NC	Zip: 27546
Lender: Rocket Mortgage, LLC		



BEDROOM



BEDROOM



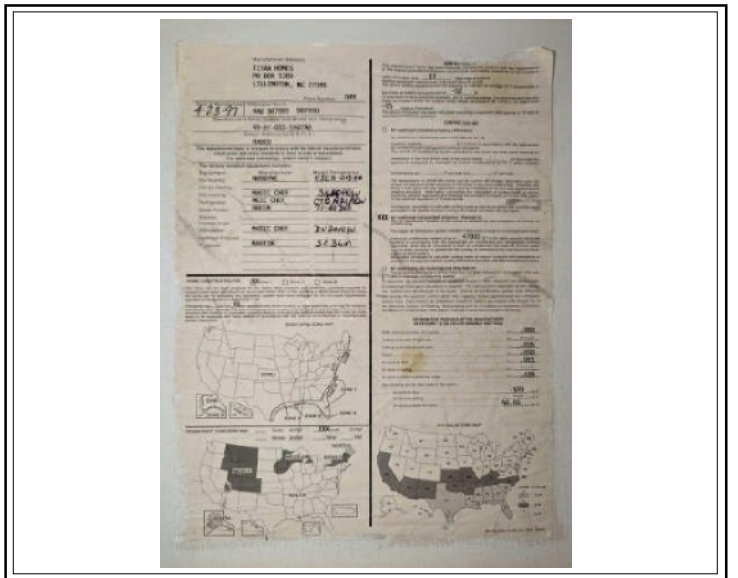
DEN



DINING AREA



LAUNDRY AREA



HUD COMPLIANCE CERTIFICATE

SUBJECT PHOTOS

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC
Lender: Rocket Mortgage, LLC	Zip: 27546



HUD CERTIFICATION LABEL - FRONT



HUD CERTIFICATION LABEL - REAR



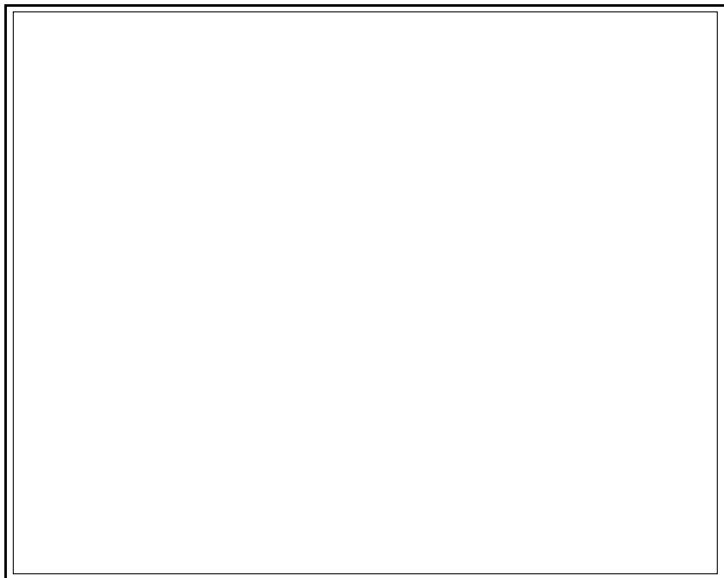
CRAWL SPACE



ADDRESS VERIFICATION PHOTO



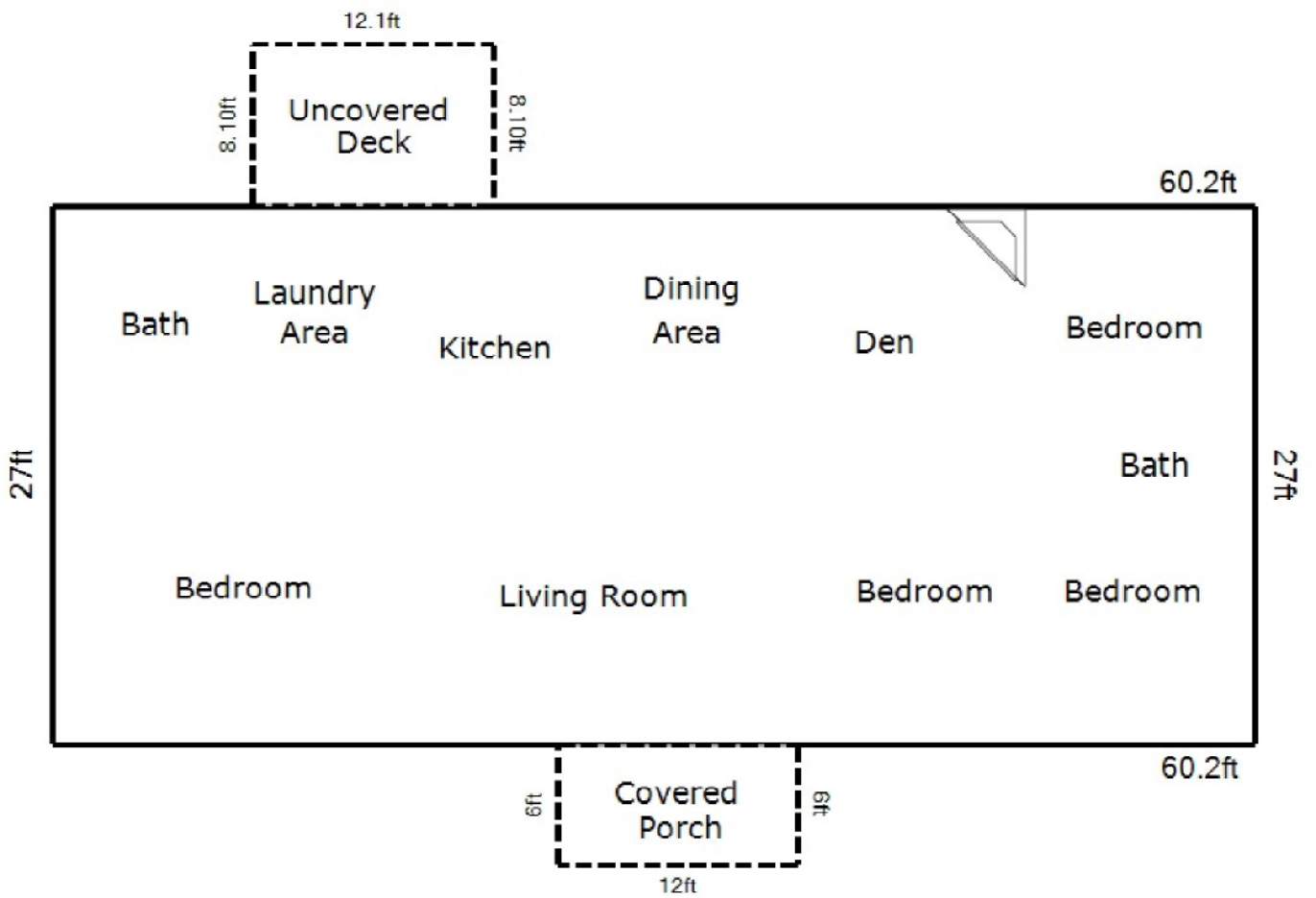
ADDITIONAL STREET SCENE



FLOORPLAN SKETCH

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC
Lender: Rocket Mortgage, LLC	Zip: 27546

Sketch

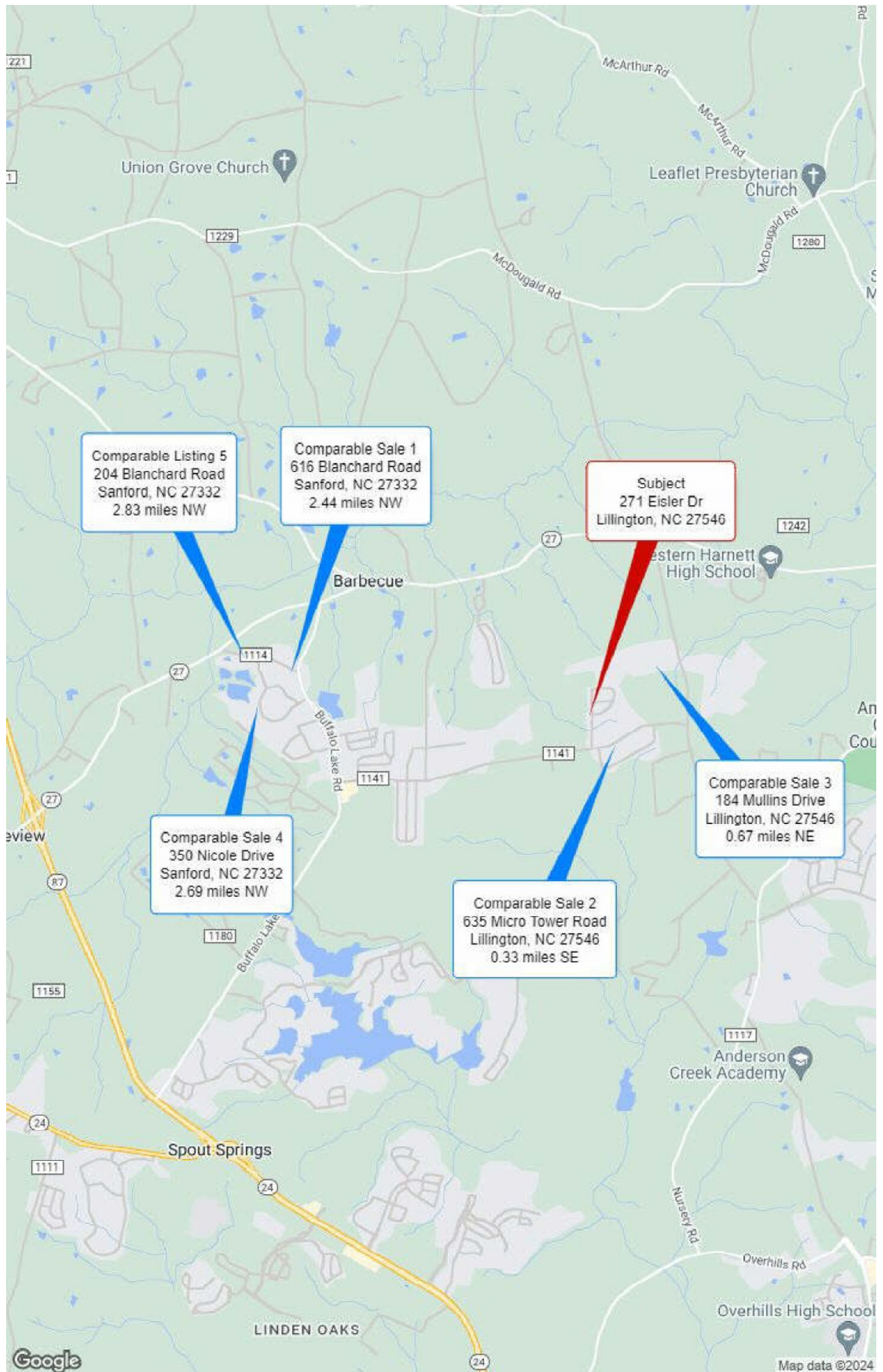


Living Area	Area Calculation		
First Floor	1625.4 ft ²	First Floor	x 1.00 = 1625.4 ft ²
Nonliving Area		27ft x 60.2ft x 1.00 =	1625.4 ft ²
Covered Porch	72.00 ft ²		
Uncovered Deck	98.01 ft ²		
Total Living Area (rounded):	1625 ft²		

LOCATION MAP

Borrower: Rhonda Johnson
Property Address: 271 Eisler Dr
City: Lillington
Lender: Rocket Mortgage, LLC

File No.: QLS0324V12
Case No.: 387-6457069
State: NC
Zip: 27546



AERIAL MAP

Borrower: Rhonda Johnson
Property Address: 271 Eisler Dr
City: Lillington
Lender: Rocket Mortgage, LLC

File No.: QLS0324V12
Case No.: 387-6457069
State: NC
Zip: 27546



SUBJECT LISTING

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC Zip: 27546
Lender: Rocket Mortgage, LLC	

271 Eisler Drive, Lillington, NC 27546

Listing



TONY GLASGOW/ ID:glastx Lic #: 209036
 C: 919-412-4524 F: 910-312-3114
RESOLUTE REALTY LLC./ ID: 20990 Lic #: 0
 O: 919-412-4524 F: 910-312-3114

MLS #: 716290 LP: \$205,000
 DOM/CDOM: 86/86 **Pending**

Residential - Manufactured Home

List Date: 12/04/2023 Expiry Date:
 Rooms: 7 Style: **Manufactured**
 Beds: 4 SF Range: 1601-1700
 Baths Full: 2 Half: 0 Incl in Sqft: **None**
 New Construct: **No** Est Completion Date:
 Condition: **Good** Lot Acres: .51-.75 Acre/0.62
 Year Built: 1997 Tax Lot: 11
 Garage: **No**
 Car Spaces: **No**
 Fireplaces: 1 Prefab HOA: **No /**
 Construction: **Vinyl Siding**
 Appliances: **Dishwasher, Range, Range Hood, Refrigerator, W / D Hookups**
 Din Room: **Living/Dining**
 Floor: **Carpet, Luxury Vinyl Plank, Vinyl**
 Heat/Cool: **Central A/C, Central Electric A/C, Heat Pump**
 County: **Harnett** Tax Munic: **NONE**
 Subdivision/Condominium: **HEATHER BROOKE**
 Electr: **Central Electric Membership** Gas: **None**
 Water: **Harnett County** Sewer: **Harnett County**
 Inclusions: **Range, Range Hood, Refrigerator, Dishwasher, Washer, and Dryer Hookups, Exterior Metal Shed**
 Exclusions: **None**



Recent: 03/06/2024 : PND : A->Pending

Above Grade Finished Sqft: 1601-1700	Above Grade Unfinished Sqft: 0
Below Grade Finished Sqft: 0	Below Grade Unfinished Sqft: 0
Livable Heated Sqft: 1,620	
Basement: None	Topography: Cleared
Interior Features: Air Conditioned, Bath-Garden Tub, Bath-Separate Shower, Carpet, Ceiling Fan(s), Exhaust Fan, Fiberglass Tub, Laundry-Main Floor, Master Bedroom Downstairs, Other Bedroom Downstairs, Smoke Alarm(s), Storm Doors, Storm Windows, Tub/Shower, Walk In Shower, Walk-In Closet, Windows-Blinds, Den/Office/Library, Family Room, Kitchen, Laundry, Master Bath, Master BR	
Exterior Features: Deck, Porch - Covered, Porch - Front	
Lot/Community Amenities: Paved Street	
Association Name:	
Grade Sch 1: Anderson Creek Primary	Grade Sch 2: South Harnett Elementary School
Junior High: Western Harnett Middle School	Senior High: Western Harnett High School
Home Warranty: No	Confirmed Special Assessments: None known at time of listing
Warranty Company:	Proposed Assessments: None known at time of listing
<u>Oil and Gas Rights Severed</u>	Section/Block: /PH 2
Previous owner: No Representation	Plat Book/Page: /
Seller has: No	Deed Book/Page: 1240/0151
Seller intends to: No	Lot Dimensions: 101x265x102x265
	Zoning: R20 - Residential District

Owner Name: **Anton Pillow**
 PIN: **039597-0157-15**
 Legal Desc: **LOT#11 HEATHER BROOK PH#2PC#F/550-B**

Lock Bx/Show: Supra	Listing Conditions: Standard
Listing Service: Full Service	Possession: At Closing
Occupancy Type: Vacant	Var Rate Comm: Yes
Comm SubAgent: 2.5 %	Financing: 1031 Exchange, All New Loans Considered, Cash, F H A, USDA, VA-Fixed
Showing Time: Yes	Internet: Yes
Ownership: More than a year	Internet: Yes
Comm Buyers Agent: 2.5 %	Internet: Yes
Showing Time: Yes	Internet: Yes

Internet Address: **Yes** VOW AVM: **Yes** VOW Comments: **Yes**

Remarks 1: **This property is not just a house; it's a lifestyle. This recently renovated home offers the perfect blend of modern living with the tranquility of rural charm on a nearly 1-acre lot. Boasting four bedrooms and two bathrooms, this spacious retreat is ideal for families seeking a peaceful escape from the hustle and bustle of city life. The home is also located in a USDA loan eligible area. The interior has been freshly painted along with new carpeting, and LVP flooring installed throughout. The family room is perfect for everyday living, entertainment, relaxation, or cozying up with loved ones next to the fireplace in the Den. Escape to your private covered front porch to sip your morning coffee or unwind in the evening on your rear deck that provides an idyllic setting for outdoor entertainment. There's plenty of space in your own large backyard for gardening, kids and or pets to play, and creating cherished memories.**

Remarks 2: **Back on the market at no fault of the Seller. All offers require proof of funds or a valid pre-qualification letter within 30 days of Offer. Listing Firm does not hold Earnest Money Deposit (EMD). Make EMD check payable to Buyer's Closing Attorney or Selling Firm for Buyer. Any Due Diligence Fee is to be made payable to the Owner of Record.**

Directions: **From Buffalo Lake Rd, turn onto Alpine Dr (next to Food Lion). Travel East on Alpine Dr for .07 miles. Continue onto Micro Tower Rd for 1.4 miles. Turn Left onto Eisler Dr. The home is located .03 miles on the left -hand side.**

Sold Price:	Sold Date:	Pending:
List Price: \$205,000	List Date: 12/04/2023	Sold Age: 03/06/2024
Sell Agt: ()	Agent Cell:	Sell Firm:
List Agt: TONY GLASGOW (glastx)	Agent Cell: 919-412-4524	List Firm: 20990
	Cont To Show: No	Due Diligence Period: 03/21/2024
		Firm Ph: 919-412-4524

TAX RECORD

Borrower: Rhonda Johnson File No.: QLS0324V12
 Property Address: 271 Eisler Dr Case No.: 387-6457069
 City: Lillington State: NC Zip: 27546
 Lender: Rocket Mortgage, LLC

PILLOW ANTON L. PILLOW VALERIE E 271 EISLER DR LILLINGTON NC 27546 308297000						Returned: 1041599 PLAT: / UNIQ ID 238364 ID NO: 9397-71-0591.000		Parcel ID: 039597 0157 15- SPLIT FROM ID									
BENHAVEN FIRE TAX (100), HARNETT COUNTY TAX (100), SOLID WASTE FEE (1) Reval Year: 2022 Tax Year: 2024 Appraised By 00 on 01/01/2022 00316 HEATHERBROOK				CARD NO. 1 of 1 1.0000 LT TW-03 CI- FR-		0.6200 AC SRC= Estimated AT- LAST ACTION 20220801											
USE	USE DESCRIPTION	MOD	MODEL DESCRIPTION	STYLE	TOTAL LIVING AREA	AYB	EYB	CORRELATION OF VALUE									
02	MANUFACTURED HOME (DW)	02	MANUFACTURED HOME	1 - 1.0 Story	1,788	1997	1997	CREDENCE TO MARKET DEPR. BUILDING VALUE - CARD 36,474 DEPR. OB/XF VALUE - CARD 4,410 MARKET LAND VALUE - CARD 15,070 TOTAL MARKET VALUE - CARD 55,954 TOTAL APPRAISED VALUE - CARD 55,954 TOTAL APPRAISED VALUE - PARCEL 55,954 TOTAL PRESENT USE VALUE - LAND 0 TOTAL VALUE DEFERRED - PARCEL 0 TOTAL TAXABLE VALUE - PARCEL \$ 55,954									
CATEGORY	CODE	DESCRIPTION		BASE RATE	COUNT	RATE		PRIOR APPRAISAL PERMIT									
Bathrooms					2.000	6000.00		BUILDING VALUE 31,500 CODE DATE NO. I									
Bedrooms					3.000			OBXF VALUE 0									
Foundation	3	Continuous Footing				0.00		LAND VALUE 15,000									
Sub Floor System	4	Plywood				0.00		PRESENT USE VALUE 0									
Exterior Walls	10	Aluminum/Vinyl Siding				0.00		DEFERRED VALUE 0 ROUT: WTRSHD:									
Roofing Structure	03	Gable				0.00		TOTAL VALUE 46,500									
Roofing Cover	03	Asphalt or Composition Shingle				0.00		SALES DATA									
Interior Wall Construction	5	Drywall/Sheetrock				0.00		OFF. RECORD DATE DEED TYPE O/U V/I INDICATE SALES PRICE									
Interior Floor Cover	14	Carpet				0.00		01240 0151 12 1997 WD Y I 83,000									
Interior Floor Cover	08	Sheet Vinyl				0.00		03118 0327 10 1995 X V 0									
Heating Fuel	04	Electric				0.00		HEATED AREA 1,620									
Heating Type	10	Heat Pump				3.80		NOTES									
Air Conditioning Type	03	Central				3.70		DW LISTED AS REAL FOR 98									
ATTACHMENTS				DEPRECIATION		NB FACTOR											
TYPE	GS AREA	BASE RATE	SIZE FACTOR	RPL CS	NORM	0.61000	0.80000										
BAS	1,620	84.00	0.8400	119347													
FOP	72	28.70	1.0200	2107													
WDD	96	16.70	1.0000	1603													
BUILDING ADJUSTMENTS																	
GRADE	C-																
CODE	DESCRIPTION	COUNT	LTH	WTH	UNITS	UNIT PRICE	ORIG % COND	BLDG #	---	AYB	EYB	DEP SCH	OVR	% COND	OB/XF DEPR. VALUE		
24	SHED		10	10	100	15.00	0.00		0.96	1999	1999	S2		25	198		
24	SHED		8	8	64	15.00	0.00		0.98	1999	1999	S2		25	129		
24	SHED		20	20	400	15.00	0.00		0.90	2006	2006	S2		25	743		
24	SHED		14	20	280	15.00	0.00		0.94	1999	1999	S2		25	898		
88	DECK		20	20	400	12.50	0.00		0.96	1999	1999	S3		60	2448		
TOTAL OB/XF VALUE															4406		
BLDG DIMENSIONS										BAS=N27W60S27E60Area:1620;WDD=N8E12S8W12Area:96;FOP=S6W12N6E12Area:72;TotalArea:1798							
LAND INFORMATION																	
HIGHEST AND BEST USE	USE CODE	LOCAL ZONING	FRONTAGE	DEPTH	DEPTH / SIZE	LND MOD	COND FACT	OTHER ADJ/NOTES RF AC LC TO OT	ROAD TYPE	LAND UNIT PRICE	TOTAL LAND UNITS	UNIT TYPE	TOTAL ADJUST	ADJUSTED UNIT PRICE	LAND VALUE	VERRIDE VALUE	LAND NOTES
MRL HM SUB	0200	RA-2DR			1.3500	0	1.0000			18,000.00	0.62	AC	1.350	24,300.00	15056		
TOTAL MARKET LAND DATA																	
TOTAL PRESENT USE DATA																	
039597 0157 15- (7717829) Group:0																	
3/19/2024 4:21:28 PM.																	

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC
Lender: Rocket Mortgage, LLC	Zip: 27546



CMA 1-Line Report

Prepared By: RICHARD TURSI

Listings as of 03/19/24 at 2:49 pm

Property Type is 'Residential' Status is one of 'Coming Soon', 'Active' Status is 'Pending' Status Contractual Search Date is 03/19/2024 to 09/21/2023 Status is 'Sold' Status Contractual Search Date is 03/19/2023 to 03/19/2024 Property Sub Type is 'Manufactured Home' Latitude, Longitude is around 35.33, -78.95 Year Built is 1985 to 2012 SF Range is one of '1201-1300', '1301-1400', '1401-1500', '1501-1600', '1601-1700', '1701-1800', '1801-1900', '1901-2000', '2001-2200'

Residential

Active Properties

MLS #	Address	Subdivision	BR	FB	HB	GAR	Yr Built	SF Range	List Price	DOM	CDOM
720303	38 Gabrielle Terrace	COUNTRY PLACE	4	2	0		1999	1701-1800	\$229,900	25	25
# LISTINGS:	1	Medians:	4	2	0				\$229,900	25	25
		Minimums:	4	2	0				\$229,900	25	25
		Maximums:	4	2	0				\$229,900	25	25
		Averages:	4	2	0				\$229,900	25	25

Coming Soon Properties

MLS #	Address	Subdivision	BR	FB	HB	GAR	Yr Built	SF Range	List Price	DOM	CDOM
720659	153 Edenberry Lane	LIBERTY RID	3	2	0	0.00	1999	1301-1400	\$174,900		0
# LISTINGS:	1	Medians:	3	2	0	0.00			\$174,900		0
		Minimums:	3	2	0	0.00			\$174,900		0
		Maximums:	3	2	0	0.00			\$174,900		0
		Averages:	3	2	0	0.00			\$174,900		0

Pending Properties

MLS #	Address	Subdivision	BR	FB	HB	GAR	Yr Built	SF Range	List Price	DOM	CDOM
718821	51 Rad Street	BEACLE RUN	4	2	0		1996	1501-1600	\$175,000	7	7
716290	271 Eisler Drive	HEATHER BROOKE	4	2	0		1997	1601-1700	\$205,000	86	86
715558	204 Blanchard Road	NONE	3	2	0		2000	1501-1600	\$219,400	102	102
717657	295 Cherry Berry Lane	FIVE PONDS	3	2	0		2000	1901-2000	\$229,900	70	129
# LISTINGS:	4	Medians:	4	2	0				\$212,200	78	94
		Minimums:	3	2	0				\$175,000	7	7
		Maximums:	4	2	0				\$229,900	102	129
		Averages:	4	2	0				\$207,325	66	81

Closed Properties

MLS #	Address	Subdivision	BR	FB	HB	GAR	Yr Built	SF Range	SqFt	List Price	DOM	CDOM	Closed Dt	Sold Price	SP/LP%
697665	9092 NC 210 Highway	BUNNLEVEL	3	1	0		1996	1701-1800	1,782	\$55,000	10	10	04/05/2023	\$41,000	\$0.63 74.55%

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Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC
Lender: Rocket Mortgage, LLC	Zip: 27546



CMA 1-Line Report

Prepared By: RICHARD TURSI

Listings as of 03/19/24 at 2:49 pm

Residential

MLS #	Address	Subdivision	BR	FB	HB	GAR	Yr Built	SF Range	SqFt	List Price	DOM	CDOM	Closed Dt	Sold Price	SP/LP%
693347	50 Kathleen Terrace	OVERVIEW EST	3	2	0		1999	1301-1400	1,400	\$129,500	93	93	05/08/2023	\$131,800	\$0.94 101.78%
714315	814 Lokerun Drive Drive	POPLAR MILLS R	3	2	0	0.00	1998	1401-1500	1,413	\$140,000	3	3	11/09/2023	\$140,000	\$1.00 100.00%
706293	128 Pine Needles Drive	LONGLEAF	4	3	0		2000	2001-2200	2,052	\$160,000	40	40	10/04/2023	\$150,000	\$0.94 93.75%
702025	249 Prairie Lane	FOX RUN	3	2	0		2000	1201-1300	1,306	\$159,900	9	9	05/25/2023	\$165,000	\$1.03 103.19%
714689	1245 Roberts Road	NONE	3	2	0		1988	1701-1800	1,773	\$165,000	2	2	11/21/2023	\$165,000	\$1.00 100.00%
707923	51 Sean Lane	OVERVIEW EST	3	2	0	2.00	1995	1501-1600	1,512	\$172,000	4	4	08/04/2023	\$182,500	\$1.06 106.11%
715104	215 Kellam Drive	NONE	3	2	0		1994	1501-1600	1,498	\$182,400	50	50	01/12/2024	\$182,500	\$0.99 100.06%
708130	125 J K Stewart Drive	STEWARTS CREEK GREEN	3	2	0		2004	1201-1300	1,320	\$185,000	2	2	08/17/2023	\$185,000	\$1.00 100.00%
713953	361 Nicole Drive	OVERVIEW EST	3	2	0	0.00	1997	1501-1600	1,553	\$195,000	28	28	11/08/2023	\$185,000	\$0.93 94.87%
707609	350 Nicole Drive	OVERVIEW EST	3	2	0	2.00	1997	1401-1500	1,430	\$179,900	6	6	09/20/2023	\$189,000	\$1.05 105.06%
713962	128 country Place	COUNTRY PLACE	3	2	0		1999	1601-1700	1,677	\$192,000	63	63	01/23/2024	\$192,000	\$0.96 100.00%
711446	154 Pat Way Lane	NONE	4	2	1	0.00	2000	2001-2200	2,042	\$199,900	12	12	10/30/2023	\$192,400	\$0.96 96.25%
703930	184 Mullins Drive	FOX RUN	3	2	0		2007	1601-1700	1,631	\$195,000	6	6	07/26/2023	\$195,000	\$1.00 100.00%
713905	4759 Darroch Road	NONE	4	3	0	0.00	2007	2001-2200	2,087	\$200,000	3	3	11/02/2023	\$200,000	\$1.00 100.00%
711891	635 Micro Tower Road	HIGHLAND HILLS	3	3	0	0.00	1992	1501-1600	1,556	\$199,900	12	12	10/20/2023	\$201,400	\$1.01 100.75%
698648	102 Prairie Lane	FOX RUN	3	2	0		1998	1701-1800	1,730	\$199,900	5	5	04/10/2023	\$205,000	\$1.03 102.55%
698792	616 Blanchard Road	COUNTRY PLACE	3	2	0		1998	1901-2000	2,000	\$225,000	60	60	06/14/2023	\$217,500	\$0.97 96.67%
711643	1205 Tingon Road	NONE	3	2	0	0.00	2001	1901-2000	1,952	\$230,000	40	40	12/06/2023	\$241,000	\$0.00 100.83%
# LISTINGS:	19	Medians:	3	2	0	0.00			1,631	\$185,000	10	10		\$185,000	\$1.00 100.00%
		Minimums:	3	1	0	0.00			1,306	\$55,000	2	2		\$41,000	\$0.63 74.55%
		Maximums:	4	3	1	2.00			2,087	\$239,900	93	93		\$241,900	\$1.06 106.11%
		Averages:	3	2	0	0.50			1,669	\$177,647	24	24		\$176,947	\$0.97 98.76%

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CMA

Borrower: Rhonda Johnson File No.: QLS0324V12
Property Address: 271 Eisler Dr Case No.: 387-6457069
City: Lillington State: NC Zip: 27546
Lender: Rocket Mortgage, LLC

RICHARD TURSI
PRESCOTT RESIDENTIAL APPRAISERS
prescott@nc.rr.com
Ph: 919-609-0052



CMA 1-Line Report

Prepared By: RICHARD TURSI

Listings as of 03/19/24 at 2:49 pm

Quick Statistics (25 Listings Total)				
	Min	Max	Average	Median
List Price	\$55,000	\$239,900	\$184,376	\$192,000
Sold Price	\$41,000	\$241,900	\$176,947	\$185,000

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This is a broker price opinion or comparative market analysis and should not be considered an appraisal. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

APPRAISER LICENSE

Borrower: Rhonda Johnson
Property Address: 271 Eisler Dr
City: Lillington
Lender: Rocket Mortgage, LLC

File No.: QLS0324V12
Case No.: 387-6457069
State: NC
Zip: 27546

Certificate No. A4937

State of North Carolina



North Carolina Appraisal Board

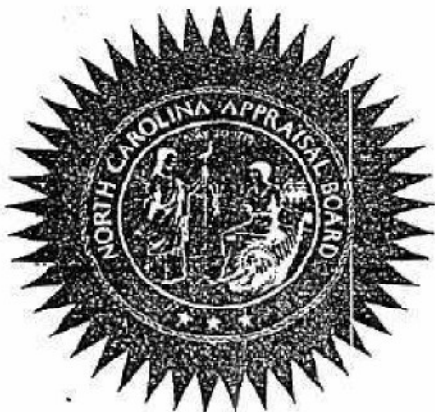
RICHARD L. TURSI

having satisfied the North Carolina Appraisal Board regarding the qualifications to practice as a Residential Real Estate Appraiser in this State and having complied with the requirements prescribed by law, is hereby certified as a

**State-Certified
Residential Real Estate Appraiser**

Given under and by virtue of the provisions of Article 1 Chapter 93E of the General Statutes of North Carolina, I hereunto set my hand and seal of the North Carolina Appraisal Board at Raleigh on the date below shown:

This certificate shall expire on the 30th day of June following the date shown below unless renewed prior to expiration.



		NORTH CAROLINA APPRAISAL BOARD	
APPRAISER QUALIFICATION CARD			
<small>REGISTRATION / LICENSE / DELIVER DATE / ORDER</small>			
23	RICHARD L. TURSI		24
A4937	C	Y	
<small>APPRAISER NUMBER</small>	<small>TYPE</small>	<small>NATIONAL REGISTRY</small>	
<small>EXPIRES JUNE 30, 2024</small>			

APPRAISER E&O INSURANCE

Borrower: Rhonda Johnson	File No.: QLS0324V12
Property Address: 271 Eisler Dr	Case No.: 387-6457069
City: Lillington	State: NC Zip: 27546
Lender: Rocket Mortgage, LLC	

LLOYD'S

REAL ESTATE APPRAISER ERRORS AND OMISSIONS INSURANCE

**THIS INSURANCE IS EFFECTED WITH CERTAIN
UNDERWRITERS AT LLOYD'S OF LONDON (NOT INCORPORATED)**

THIS POLICY PROVIDES CLAIMS MADE AND REPORTED COVERAGE, CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND MUST BE REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD, IF EXERCISED, THE LIMIT OF LIABILITY SHALL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE COSTS PAYMENTS. IF THE LIMIT OF LIABILITY IS EXHAUSTED, THE UNDERWRITERS SHALL HAVE NO FURTHER LIABILITY UNDER THE POLICY, INCLUDING LIABILITY FOR DEFENSE COSTS.

DECLARATIONS

Policy Number: 23REALPC-0440

Item 1. **NAMED INSURED:** Richard L Tursi dba Prescott Residential Appraisals, LLC

Item 2. **MAILING ADDRESS:** 2737 Farnborough Road, Raleigh, NC 27613

Item 3. **PERIOD OF INSURANCE:** FROM: 11/27/2023 TO: 11/27/2024
12:01AM STANDARD TIME AT THE ADDRESS SHOWN IN ITEM 2 ABOVE.

Item 4.	LIMIT OF LIABILITY:	\$ 1,000,000	Each "Claim" (Including Defense Costs)
		\$ 1,000,000	Annual Aggregate (Including defense Costs)

Item 5. **DEDUCTIBLE:** \$ 500.00 Each "Claim" (Including Defense Costs)

Item 6.	PREMIUM:	\$ 590.00	Gross Premium
		\$ 29.50	Surplus Lines Tax
		\$ 1.77	Stamp Tax
		\$ 50.00	Policy Fee
		\$	
		<hr/>	
		\$ 671.27	Total Premium

Item 7. **RETROACTIVE DATE:** 11/27/2010

Item 8. **NOTICE OF CLAIM TO:** London Fischer LLP
Attn: Ryan Turner
59 Maiden Lane, New York, NY 10038
Tel: 212-331-9472/ Fax: 212-872-1030
Email: Targetpro@LondonFischer.com

Item 9. **Forms, Endorsements and Application to be made part of this Policy:**
See attached forms list

Item 10. Service of Suit: Upon Underwriters pursuant to Condition XXI may be made upon:
Lloyds America, Inc., Attention: Legal Department, 280 Park Avenue, East Tower, 25th Floor, New York, NY 10017.

11/14/2023
Date:


Authorized Representative