WELLS FARGO BANK, N.A.

WILMINGTON, NC 28403

File Number: 61340400

In accordance with your request, I have appraised the real property at:

1492 SHEPPARD MILL ROAD GREENVILLE, NC 27834-8273

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of October 14, 2011

is:

\$569,000 Five Hundred Sixty-Nine Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.







Uniform Residential Appraisal Report

File No. 61340400

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Uniform Residential Appraisal Report

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			ighborhood within the pa				392,000	to \$ 62	_	•
FEATURE	SUB.		COMPARABLE	SALE NO. 1	COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3 936 nottingham rd		
1492 SHEPPARD N			2010 ivy road		4405 doneg	•				
Address GREENVILL			GREENVILLE, N		winterville, I				WILLE, NO	
	100		13.11 MILES SV		13.13 MILE	S WSV		11.63 N	IILES WS	
Sale Price	\$		5	392,000		S	515,000		\$	625,000
Sale Price/Gross Liv. Area	s (0,00 sq.ft.	\$ 115.77 sq.ft.		\$ 128.98 s				58 sq.ft. 🎆	
Data Source(s)			MLS #97269;DC	M 436	MLS #9810		1 14		9422;DON	<i>l</i> 1
Venfication Source(s)	36.54		INSPECTION		INSPECTIC			INSPEC		
VALUE ADJUSTMENTS	DESCR	UPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI	ON .	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth	- 1		ArmLth		
Concessions			Conv;5000		Conv 0			Conv;0		
Date of Sale/Time			s07/11;Unk		s12/10;Unk			s03/11;		
Location	B;Res;Re		B;Res;Res		B;Res;Res				rior;Res	-75,000
Leasehold/Fee Simple	Fee Sim	ple	FEE SIMPLE		FEE SIMPL	.E.		FEE SI	MPLE	
Site	34,86 ac		7.89 ac	80,000	3.62 ac		90,000	20473	sf	100,000
View	B;Pstrl;		B;Pstrl;		B;Res;			B;Res;		
Design (Style)	TRAD'L		TRAD		trad			TRAD		
Quality of Construction	Q1		Q3	50,000	Q1			Q1		
Actual Age	17		8	-3,600	6		-4,400	4		-1,600
Condition	C3		C3		СЗ			C2		-10,000
Above Grade	Total Borns	Baths	Total Odmis Baths		Total Bdms (Baths		Total Barns	Baths	
Room Count	9 4	3.1	10 5 3.1		10 5	4.0	-3,000	11 4	3.1	
Gross Living Area 50.00	3.	,435 sq.ft.	3,386 sq.1	2,450	3,99	3 sq. ft.	-27,900		4,576 sq. ft.	-57,050
Basement & Finished	0sf		0sf	1	0sf			0sf		
Rooms Below Grade				1 *				<u></u>		
Functional Utility	AVG		AVG		AVG			AVG		
Heating/Cooling	CENTRA	(L	CENTRAL		CENTRAL			CENTR	:AL	
Energy Efficient items	TYPICAL		TYPICAL		TYPICAL			TYPICA		
Garage/Carport	2 gar/3 c		2 garage	3 000	2 garage		3.000	3 GARA		-4,000
Porch/Patio/Deck	Porch/sc		porch/patio		porch/sc po	rch		porch/p		.,,
FP	2 F/P	50.00	1 FP	3,000			3,000			
other	wkshp		barn	-5,000			7.500			7,500
unfinished areas	600 sq.ft		none	6,000	_		6,000			6,000
	000 34.11	STORE OF THE PERSON	X)- D- Is			- \$	74,200		X)- s	> 34,150
Net Adjustment (Total) Adjusted Sale Price			Net Adj. 34.7%	100,000	Net Adj. 14.		7-7,200	Net Adj.	-5.5%	01,100
9 '	Accessed to	transfer of	Gross Adi. 39.0%	527 950	Gross Adj. 28.		580 200	-	41.8% \$	590,850
of Comparables		10 m					309,200	GIUSS AU.	41.0% 3	390,030
	and the state of t					**				
	search the sale	I 🔀 did 🔲 did not research the sale or transfer history of the subject property and comparable sales. If not, explain								
	search the sale	e or transfer hi	story of the subject prop	erty and comparable s	ales. Il not, explair	n				
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JON DIFFENBAUGH CERTIFIED GENERAL APPRAI

Uniform Residential Appraisal Report File No. 61340400

APPRAISER ASSUMES SUBJECT IS FREE OF TERMITES AND IS	MECHANICALLY AND STRUC	TURALLY SOUN	D
THE APPRAISER IS NOT A HOME INSPECTOR.	A -		
THE SUBJECT DOES NOT HAVE EXCESS ACREAGE, IT IS COM	VION FOR NUMEROUS PROPI	ERTIES IN THE C	OUNTY,
ALTHOUGH THEY HAVE NOT SOLD (BUILT BY OWNERS) AND CA	N'T BE USED AS COMPARAB	LES. IT IS IN ESS	ENCE A
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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.



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.
- 1 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.
- 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 flem 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).

- 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.
- 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	NG. DIFFE	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature A Life Control	THE CLOSE OF	Signatura
Name JON/DIFFENVAUGH	38.2.40234 . 38 .4	Signature
Name JOIY DIFFENDATION ADDISA	A 2954 3 6	Name
Company Name DIFFENBAUGH APF		Company Name
Company Address 213 WOODHAVEN F	A TOTAL PROPERTY OF	Company Address
GREENVILLE NC 27834	- 1 Tar - 1 Ta	#
Telephone Number <u>252-355-1606</u>	The state of the s	Telephone Number
Email Address JDIFFENBAUGH1@SUD		Email Address
Date of Signature and Report 10/18/2011	100	Date of SignatureState Certification #
Effective Date of Appraisal 10/14/2011	·	State Certification #
State Certification # A2954		or State License #
or State License # State		State Expiration Date of Certification or License
	e#	Expiration Date of Certification or License
State NC		
Expiration Date of Certification or License	e 06/30/2012	
ADDRESS OF PROPERTY APPRAISED	•	SUBJECT PROPERTY
1492 SHEPPARD MILL ROAD		☐ Did not inspect subject property
GREENVILLE, NC 27834-8273		Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUE OF SUBJECT PROPE	ERTY \$ 569,000	Date of Inspection
		Date of Inspection
LENDER/CLIENT	'	. •
Name rels		COMPARABLE SALES
Company Name WELLS FARGO BANK,	N.A.	Did not inspect exterior of comparable sales from street
Company Address		Did inspect exterior of comparable sales from street
444 A 411 I GT OL I A I G O O 400		Date of Inspection
Email Address		



Uniform Residential Appraisal Report

File No. 61340400

Summary of Sales Compar GOOD VALUE INC												
			IOO AI LE I							-		
Summary of Sales Compar		AUI EIG III	100 21 17 1	THE LOCK IN CHIMATICINAL								· · · · · · · · · · · · · · · · · · ·
						PURPOSES ONLY.THEY DO N			1 TO	VECE	SSARIL	Y MAKE
Data Source(s) Effective Date of Data Sour	ce(s)	MLS 09/01/2011	······			MLS 09/01/2011				_		
Price of Prior Sale/Transfer		\$0 MLS		\$0 ML		\$0 MLS						
Date of Prior Sale/Transfer	_									`		
of Comparables	p.	St	Gross Adj. 2 IBJECT	23.0% \$	COMPARABLE SA			PARABLE SALE NO			% \$	LE SALE NO. 6
Adjusted Sale Price				12.4% 23.0% \$	584,400	Net Adj.	-7.2%	552,000	Net A		%	
Net Adjustment (Total)			X)+ [3	64,400		X- s	43,000		+ [J- \$	
unfinished areas	600 s		none		6,000	none		6,000				
other	wkshp		wkshop		3,000	pool		3,000	 	····		<u> </u>
Porch/Patio/Deck	Porch 2 F/P	sc porch	porch/sc 1 FP	porch	3,000	porches 1 FP	/patio	3,000				ļ
Garage/Carport		3 cp det	2 garage		3,000	3 garage		-4,000				
Energy Efficient Items	TYPIC	AL	TYPICAL	-		TYPICA	L					
Heating/Cooling	CENT	RAL	CENTRA			CENTR	AL					
Rooms Below Grade Functional Utility	AVG		AVG			AVG						
Basement & Finished	Osf		0sf			0sf						
Gross Living Area 50.00		3,435 sq.ft.	3,	,663 sq.ft.	-11,400	5	,547 sq. ft.	-105,600	<u> </u>		sq.ft.	
Room Count	9 4	3.1	14 4	4.0	-3,000		8aths 4.2	-9,000	:OABI	LUU IIIS	DAUIS	
Condition Above Grade	C3 Total Bdr	ms. Baets	Total Bdms	Baths		C3 Total Bdims.	Dort-		Total	Det	Baths	<u> </u>
Actual Age	17		10		-2,800			-1,600				
Quality of Construction	Q1		Q1			Q1						
Design (Style)	TRAD		TRAD			TRAD						
Site View	34.86 B:Pstr		20.27 ac B;Pstrl;		60,000	18.46 at B;Res;	<u></u>	60,000				
Leasehold/Fee Simple	Fee S	imple	fee s/98%		-10,400	FEE S/9		-11,800				
Location	B;Res	;Res	N;Res;			N;Res;		20,000				
Concessions Date of Safe/Time			;0 Active			;0 Active			 			
Sale or Financing			Listing			Listing						
VALUE ADJUSTMENTS			DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustm		+(·) \$ Adjustment	E	ESCR	PTION	+(·) \$ Adjustment
Verification Source(s)			REALTO		n 911	REALTO		H 474		-		
Sale Price/Gross Liv. Area Data Source(s)	\$	0.00 sq.ft.	\$ 141.9 MLS #89				27 sq. it. 39 9227;DON		\$		sq. ft.	
Cale Drive Marrier 11 4	\$			\$	520,000		\$	595,000			S	
Sale Price			20.48 MI				ILES WN	W				
Proximity to Subject Sale Price			5733 marvin taylor rd ayden, NC 28513		7264 nc hwy 43 maclesfield, NC 27852							
Sale Price	VILLL R	~^~	E700		SALE NO. 4	COMPARABLE SALE NO. 5 7264 no hwy 43				COMPARABLE SALE NO.6		

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 newford of lime without adentate maintenance or unkeen!

- 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 omamentation, 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 residences 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 limished. 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 extension or namentation 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.

Treatment Of Bathroom Counts

For purposes of this report, in the Improvements Section, Finished Rooms Above Grade, the count of bathrooms is represented as the number of "full" bathrooms to the left of the period and the count of "half" bathrooms to the right of the period. A three-quarter bath is counted as a full bath. Quarter baths (baths that feature only a toilet) are not included in the bathroom count.

Abbreviations Used in Data Standardization Text

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	Min	Mountain View	View
AdjPrk	Adjacent to Park	Location	N	Neutrat	Location & View
AdjPwr	Adjacent to Power Lines	Location	NonArm	Non Arms Length Sale	Sale or Financing Concessions
Α	Adverse	Location & View	BsyRd	Busy Road	Location
AmiLth	Anns Length Sale	Sale or Financing Concessions	0	Other	Basement & Finished Rooms Below Grade
ba	Bathroom(s)	Basement & Finished Rooms Below Grad	₽ Prk	Park View	View
br	Bedroom	Basement & Finished Rooms Below Grad	e Psut	Pastoral View	View
В	Beneficial	Location & View	PwrLn	Power Lines	View
Cash	Cash	Sale or Financing Concessions	PubTm	Public Transportation	Location
CtySky	City View Skyline View	View	п	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
CtyStr	City Street View	View	Relo	Relocation Sale	Sale or Financing Concessions
Comm	Commercial Influence	Location	REO	REO Sale	Sale or Financing Concessions
C	Contracted Date	Date of Sale/Time	Res	Residential	Location & View
Conv	Conventional	Sale or Financing Concessions	RH	USDA -Rural Housing	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	s	Settlement Date	Date of Sale/Time
DOM	Days On Market	Data Sources	Short	Short Safe	Sale or Financing Concessions
e	Expiration Date	Date of Sale/Time	a	Square Feet	Area, Site, Basement
Estate	Estate Sale	Sale or Financing Concessions	Unk	Unknown	Date of Sale/Time
FHA	Federal Housing Authority	Sale or Financing Concessions	VA	Veterans Administration	Sale or Financing Concessions
GlfCse	Golf Course	Location	w	Willidrawii Date	Date of Sale/Time
Glfvw	Golf Course View	View	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View	Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
in	Interior Only Stairs	Basement & Finished Rooms Below Grad	e WarFr	Water Frontage	Location
Lndfl	Landfill	Location	Wir	Water View	View
LidSght	Limited Sight	View	Woods	Woods View	View
Listing	Listing	Sale or Financing Concessions			

UAD Version 9/201

Produced using ACI software, 800-234-8727 www.acimet.com Uniform Appraisal Dataset Definitions 160 €05UAD 0+122011

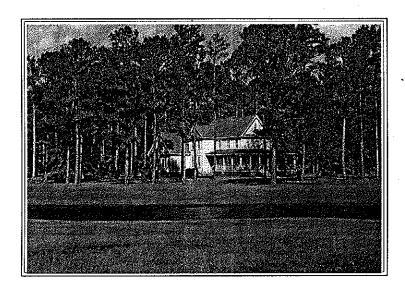


Market Conditions Addendum to the Appraisal Report rice No. 61340400

The purpose of this addendum is to provide the lender/client with		understanding of the	market Benus and Cur	aditions	prevalent in t	ile sui	aject neigno	ornoud.	ires is a reduce
addendum for all appraisal reports with an effective date on or at Property Address 1492 SHEPPARD MILL, ROAD	ter April 1, 2009.	City GRE	FNMILE			tate I	dC Zin C	'odo 2'	7834-8273
Borrower BRANCH & MELISSA GOODSON		Gif Orte	LI441CEE			iate i	VC ZPC	oue 2	1004-0213
Instructions: The appraiser must use the information require	d on this form as the l	nasis for his/her conclu	usions, and must prov	ide sun	port for those	CORC	usions monieu	rdina h	ousing trends ac
overall market conditions as reported in the Neighborhood section									
analysis as indicated below. If any required data is unavailable									
provide data for the shaded areas below; if it is available, however	er, the appraiser must	include the data in the	analysis. If data source	es pro	ride the requir	ed inf	ormation as	an aver	age instead of th
median, the appraiser should report the available figure and ident									
that would be used by a prospective buyer of the subject proper				s seas	onal markets,				sures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months	Prior 4-6 Months	Current - 3 Months	1 1			Overall Trend	<u> </u>	101
Absorption Rate (Total Sales/Months)	5 0.8	0.7	0.3		creasing creasing	1984	Stable Stable		Declining Declining
Total # of Comparable Active Listings	4	4	6	_	eclining sees	-	Stable	### I	noreasing #
Months of Housing Supply (Total Listings/Ab.Rate)	5.0	5.7	20.0		ecimeno	-	Stable		ncreasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				overall Tren	10.00	A STATE OF S
Median Comparable Sale Price	553,000	0	392,000	☐ ir	creasing	X	Stable		Declining
Median Comparable Sales Days on Market	411	166	436		eclining		Stable		Increasing
Median Comparable List Price	565,000	555,000	539,000		deistq		Stable		Decimano
Median Comparable Listings Days on Market	167	290	211	- Marie 2011	eclining		Stable		horeasing
Median Sale Price as % of List Price	96.0%	96.0%	96.0%	_	creasing	-	Stable	}	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No			eclining		Stable	L	Increasing
Explain in detail the seller concessions trends for the past 12 m									
THE USE OF SELLER CONCESSIONS HAS TRANSACTIONS, THEY RANGE FROM 2%			MKKE I,CONC	⊏SSI	UNS DO	CCC	UK IN N	nay8	E 30% OF
TOURS, THE FOUNDE PROVI 2%	10 470 1 TPICE	NEL I.							
		· · · · · · · · · · · · · · · · · · ·	····						
	'''''''''''''''''''''''''''''''''''''								
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	es, explain fincheimo	the trends in listings a	nd sale	s of foreclase	d nmr	erties).		
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PAST DECADE. THE RECENT FORECLOSU	RE AN CREDIT	CRISIS WHIC	H HAS AFFEC	TED	MUCH OF	- TH	E NATIO	H NC	AS NOT
HAD AN ADVERSE AFFECT ON EASTERN	NORTH CARO	LINA PRICES.N	ARKETING TI	MES	HOWEVE	RS	EEM TO	HAV	E BEEN
EXPANDED.									
Cite data sources for above information. MLS/REALTOR	S								
		and continu of the or							
Summarize the above information as support for your conclus						tiona	information	1, such	as an analysis (
pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	vide both an explanal	ion and support for you	ur conc	lusions.				•
pending sales and/or expired and withdrawn listings, to formulate TYPICAL 30 YEAR FIXED RATE MORTGAG	your conclusions, pro	vide both an explanal	ion and support for you	ur conc	lusions.				•
pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	vide both an explanal	ion and support for you	ur conc	lusions.				•
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pending sales and/or expired and withdrawn listings, to formulate TYPICAL 30 YEAR FIXED RATE MORTGAG	your conclusions, pro	vide both an explanal	ion and support for you	ur conc	lusions.				•
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pending sales and/or expired and withdrawn listings, to formulate TYPICAL 30 YEAR FIXED RATE MORTGAG BE IN BALANCE.	your conclusions, pro	wide both an explanail	ion and support for you	ur conc	lusions.	ND	DEMANI	D APP	•
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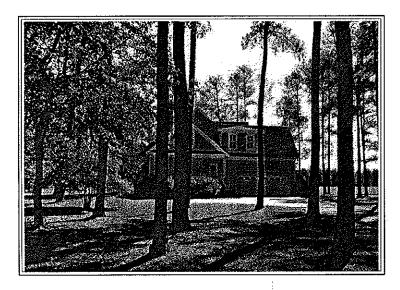
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: BRANCH & MELISSA GOODSON	;		File No.: 61340400
Property Address: 1492 SHEPPARD MILL ROAD		:	Case No.:
City: GREENVILLE	1 2	State: NC	Zip: 27834-8273
Lender: WELLS FARGO BANK, N.A.			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 14, 2011 Appraised Value: \$ 569,000



REAR VIEW OF SUBJECT PROPERTY

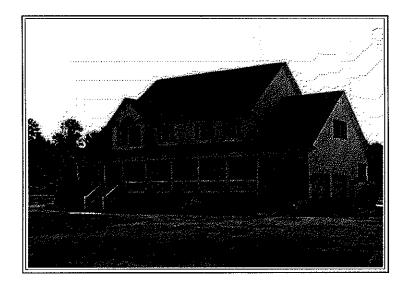


STREET SCENE



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: BRANCH & MELISSA GOODSON	File No.: 61340400
Property Address: 1492 SHEPPARD MILL ROAD	Case No.:
City: GREENVILLE	State: NC Zip: 27834-8273
Lander: MELLS EARGO BANK N.A	



COMPARABLE SALE #1

2010 ivy road GREENVILLE, NC 27858 Sale Date: s07/11;Unk Sale Price: \$ 392,000



COMPARABLE SALE #2

4405 donegal ct winterville, NC 28590 Sale Date: s12/10;Unk Sale Price: \$ 515,000

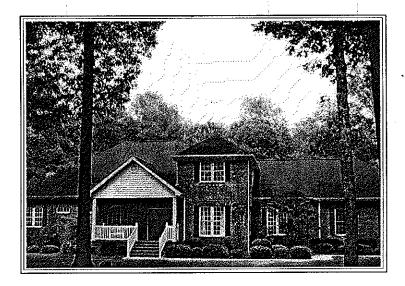


COMPARABLE SALE #3

936 nottingham rd GREENVILLE, NC 27858 Sale Date: s03/11;Unk Sale Price: \$ 625,000

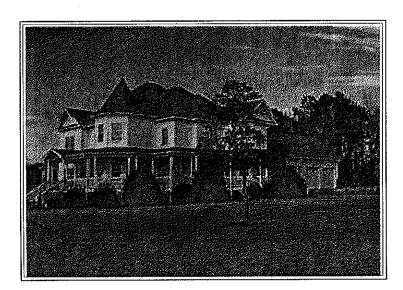
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: BRANCH & MELISSA GOODSON	File No	.: 61340400
Property Address: 1492 SHEPPARD MILL ROAD	Case N	
City: GREENVILLE	State: NC	Zip: 27834-8273
Lender: MELLS FARGO BANK, N.A.		



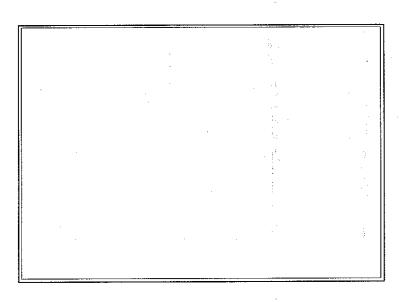
COMPARABLE SALE #4

5733 marvin taylor rd ayden, NC 28513 Sale Date: Active Sale Price: \$ 520,000



COMPARABLE SALE #5

7264 nc hwy 43 maclesfield, NC 27852 Sale Date: Active Sale Price: \$ 595,000



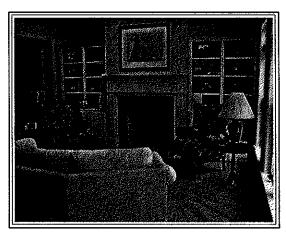
COMPARABLE SALE #6

Sale Date: Sale Price: \$



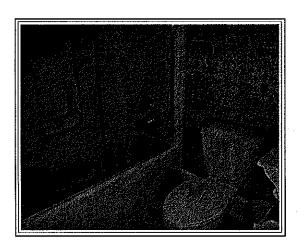
Borrower: BRANCH & MELISSA GOODSON	File No.: 61340400	
Property Address: 1492 SHEPPARD MILL ROAD	Case No.:	
City: GREENVILLE	State: NC Zip: 27834-8273	
Lender: WELLS FARGO BANK, N.A.		

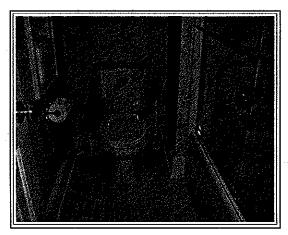




KITCHEN

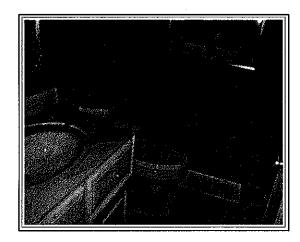
living room

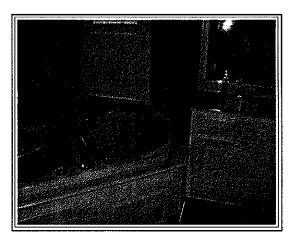




BATHROOM

bathroom



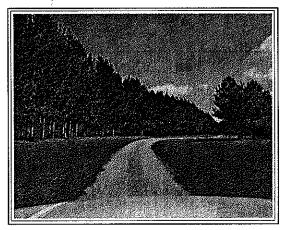


1/2 bath

bathroom

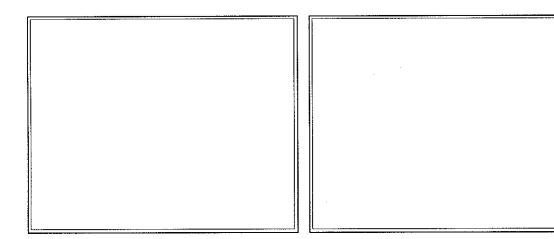
Borrower: BRANCH & MELISSA GOODSON	File No.: 61340400
Property Address: 1492 SHEPPARD MILL ROAD	Case No.:
City: GREENVILLE	State: NC Zip: 27834-8273
Lender: WELLS FARGO BANK, N.A.	



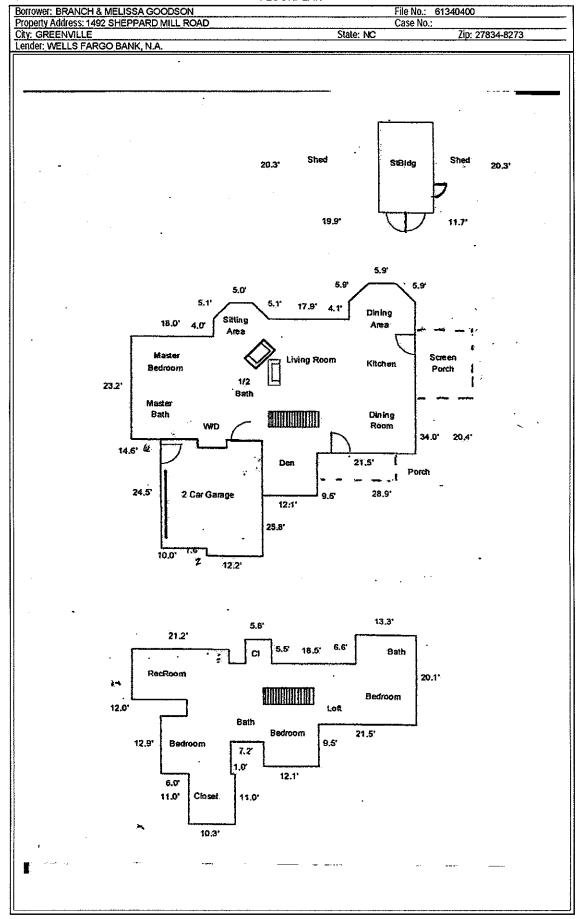


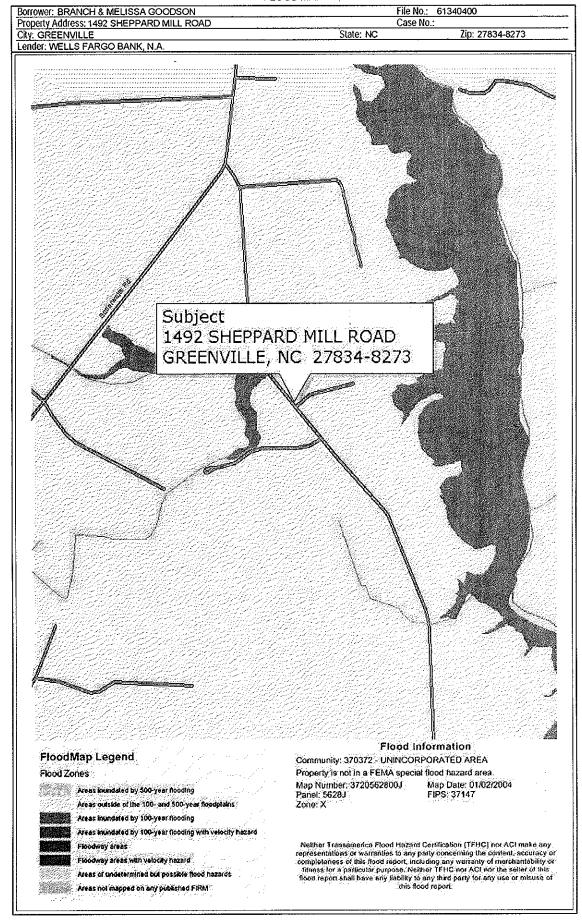
workshop

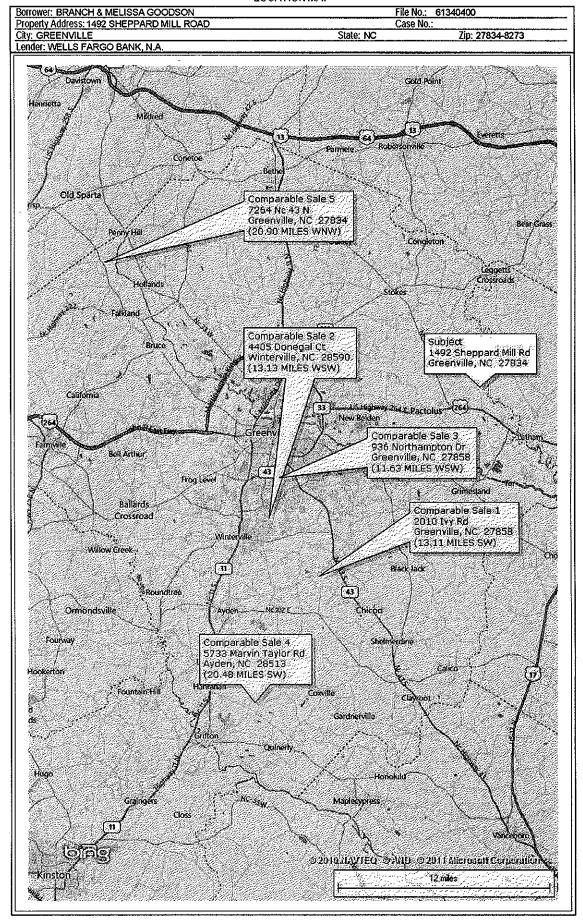
plantation style driveway/lane approach



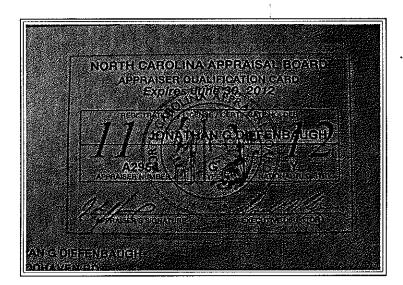




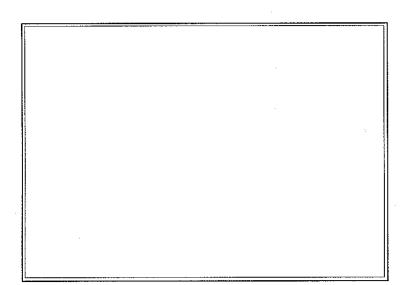




Borrower: BRANCH & MELISSA GOODSON	File No	File No.: 61340400	
Property Address: 1492 SHEPPARD MILL ROAD	Case I	Case No.:	
City: GREENVILLE	State: NC	Zip: 27834-8273	
Lender: WELLS FARGO BANK, N.A.			



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PHT210182010