Robert Ensminger Appraisers

Page #1 of 2 0000669

Legal Description		Elmerto						City	Harrisburg				tate PA		<u>Code 17</u>	109
		ord Book	, Page							-			ounty Dau			
Assessor's Parce	el No.							Tax	<u>Year 05-06</u>	R.E. 1	l'axes (	\$ 0.00			ssessmen	
Borrower Deservets sights a			- 011	<u> </u>		ent Owner		1 T	DUD	<u> </u>		Occupant			Tenant	
Property rights a			e Simple		<u>easehold</u>		Pro	ject Type	PUD		ondon	<u>nınıum (HU</u>	D/VA only)		<mark>0A \$ 0.(</mark>	<u>)/ 00</u>
Neighborhood or	Project N	vame	D-F-C	Cole			_		Map Refere		- 1			<u>nsus Tr</u>	act	
Sale Price \$			Date of	BIRC		د. ۸	<u>De</u> dress		<u>I \$ amount of Ic</u>	van charge	S/CONC	essions to b	e paid by sel	er		
Lender/Client Appraiser							<u>aress</u> dress									
Location	Urba	n 「	Subur	han	Rural	AU		dominant	Single 1	amilv ho	usina	Procon	t land use %		and :	use change
Built up	$\equiv$	· 75%	25-75		Under	25%		cupancy	PRICE \$(000)	<b>amily ho</b>	AGE	One fami		'   r	Not li	
Growth rate	Rapi	-	Stable	=	Slow	2370	_	)wner	\$(000)	Low	(yrs)	2-4 fami		-		· -
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Neighborhood bo					e neigin	JUINUUU		not appra		3.						
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		Notability of			the neigh		(provi		loymont and t		, ompre	Jymonic Stu	unity, appea		Not, 010.j	•
Market condition	e in the e	ubject noigh	horhood	(including	a suppor	t for the a	hove	conclusions	related to the	trend of	nrone	rtv valuee	domand/eur	nlv an	d marketi	ing time
such as data c																ing une
such as data d	on compe	uuve prope	rues for s	ale in the	reignbo	mooa, ae	scripu	ion of the p	revalence of s	ales and	Innanci	ing conces	sions, etc.):			
Duals at Informati	on few DU	De //f ====!"	ooble)	lo #b = 1	volor - "	uildee le	المطلبين	of H = 11	oo Ourren 1.4	non-t-it.		12				No
Project Informati						oulider in c	contro						to the contra			NO
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Describe commo	n elemen	ts and recre	eational fa	cilities:							-			· "		
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Specific zoning o					- Resid							nape		ctang		
Zoning compliand								) 🔄 Illega	I 🔄 No zo	oning		rainage	AV	erage	for the	area
Highest & best use			Present us			<u>ise (explai</u>		_				ew				
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Valuation Section	UN	<u>IIFORM RESI</u>	DENTIAL	APPRAISAL R		File No.				
ESTIMATED SITE VALUE		= \$				s, source of cost estimate	, site value,			
ESTIMATED REPRODUCT										
				square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): The Marshall & Swift Residential Cost						
Dwelling	_0q.1t.@v	— Ψ		Handbook, along with local cost factors provided by local						
<u></u>	_ Sy. Fi. @\$									
HOPOLA Garage/Carport		_ =				completion of the cos				
뚭 Garage/Carport	_ Sq. Ft. @\$	_ =				on the age/life meth				
	V	= \$		depreciation = effective age / economic life. Unless otherwise						
Eess Phys Depreciation Depreciated Value of Imp	ical Functional	External		noted total economic life is 60 years. Functional obsolescen						
<sup>C</sup> Depreciation		=\$			is the cost to cure below standard items or the excess cost of					
Depreciated Value of Imp	rovomente Dounder	ـــــــــــــــــــــــــــــــــــــ		superadequacies. There is no economic obsolescence.						
		μ		Superauequacie						
"As-is" Value of Site Imp										
INDICATED VALUE BY CO						1				
ITEM	SUBJECT	COMPARABL	E NO. 1	COMPARABLE	E NO. 2	COMPARABLE	NO. 3			
3557 Elme	rton Ave									
Address Harrisburg										
Proximity to Subject										
Sales Price	\$	\$		\$		\$				
Price/Gross Living Area				¢ \$ ⊄		s 🗸				
	1	Ψ		Ψ		Ψ				
Data and/or	Inspection	MLS, GovernMax.o	com	MLS, GovernMax.c	om	MLS, GovernMax.c	com			
Verification Source										
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(–)\$ Adjust.	DESCRIPTION	+(–)\$ Adjust.			
Sales or Financing		Conventional		Conventional		Conventional				
Concessions		DOM		DOM		DOM				
Date of Sale/Time										
Location	Avoraça	Average		Avoraça		Avoraça				
	Average	Average		Average		Average				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	 	Fee Simple				
Site	Acres	Acres		Acres		Acres				
View	Average	Average		Average		Average				
Design and Appeal		_								
Quality of Construction										
Age										
	Augreen	A. 10000000		Auge===	1	Augreen				
Condition	Average	Average		Average	1 	Average				
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
🔗 Room Count										
Gross Living Area	Sq. Ft.	Sq. Ft.		Sq. Ft.		Sq. Ft.				
Gross Living Area Basement & Finished	Full Basement	Full Basement		Full Basement		Full Basement				
Rooms Below Grade	Unfinished	Unfinished		Unfinished		Unfinished				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling										
8 Energy Efficient Items	Insulated Windows	Insulated Windows		Insulated Windows		Insulated Windows				
Garage/Carport			1				1			
Porch, Patio, Deck,										
Fireplace(s), etc.										
	Nama	Nene		Neza		Nama				
Fence, Pool, etc.	None	None		None		None				
			i		i		i			
Net Adj. (total)		+ - \$		<u> </u>		+ - \$				
Adjusted Sales Price		Net %		Net %		Net %				
of Comparable		Gross % \$		Gross % \$		Gross % \$				
Comments on Sales Com	narison (including the su		hility to the neighb		e comparables	s establish the range	of value for			
the subject property		ibjeet property 3 compan	bility to the heighb	<u> </u>	e comparable	becabilitin the range				
the subject property										
ITEM	SUBJECT	COMPARABL	E NO. 1	COMPARABLE	NO. 2	COMPARABLE	NO. 3			
Date, Price and Data	No sales last 3	No sales in the las		No sales in the last		No sales in the last				
Source, for prior sales		other than reported	•	other than reported	-	other than reported	-			
	years.	-			aduve.	-				
within year of appraisal		Governmax.com		Governmax.com		Governmax.com	1.1.1.1.1.1.1.1.1			
					ect and comparab	les within one year of the	date of appraisal:			
There are no known	n agreements of sale	e or listings of the pro	operty at the p	resent time.						
INDICATED VALUE BY SA	ALES COMPARISON APP	ROACH				\$				
INDICATED VALUE BY IN			arket Rent \$ _	N/A /Mo, x G	aross Rent Multipli	er N/A = \$				
				conditions listed below		completion per plans & s	posifications			
							pecinications.			
Conditions of Appraisal:	mis appraisal is ma	ue in as is condition.	The attached	addenda are a signi	incant part of th	по тероп.				
						usually determines th				
						t data approach to va				
considered to be the				and has been heavily						
						nditions and the certificat	ion contingent			
							ion, conuny <del>c</del> nt			
and limiting conditions, a						6/93).				
				SUBJECT OF THIS REPO	ORT, AS OF					
(WHICH IS THE DATE OF	INSPECTION AND THE E	FFECTIVE DATE OF THIS	REPORT) TO BE	\$						
APPRAISER:			SUP	ERVISORY APPRAISER (	ONLY IF REQUIRE	D):				
Signature				ature		 Did	Did Not			
Name										
			<u>Nam</u>	-		inspe	ct Property			
Date Report Signed				Report Signed						
State Certification #		Sta		e Certification #			State			
Or State License #		Sta		tate License #			State			
Freddie Mac Form 70 6/93			PAGE 2 OF	>		Fannie Ma	e Form 1004 6-93			

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