

APPRAISAL OF



Colonial

LOCATED AT:

2567 Second Street
Bloomsburg, PA 17815

FOR:

Sharee Hummer

BORROWER:

n/a

AS OF:

03/28/2017

BY:

Scott Koch
RL003219L

Koch Appraisal Service
STATE CERTIFIED RESIDENTIAL APPRAISAL CO

File No. Hummer sharee

Sharee Hummer

File Number: Hummer sharee

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

2567 Second Street
Bloomsburg, PA 17815

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 March 28, 2017 is:

\$130,000
One Hundred Thirty 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.



Scott Koch
RL003219L

Desktop Underwriter Quantitative Analysis Appraisal Report

File No.: Hummer sharee

THIS SUMMARY APPRAISAL REPORT IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY.

SUBJECT

Property Address **2567 Second Street** City **Bloomsburg** State **PA** Zip Code **17815**
 Legal Description **Book 20020, Page 3607** County **Columbia**
 Assessor's Parcel No. **31-3C2-148-00,000** Tax Year **2017** R.E.Taxes \$ **1274.71** Special Assessments \$ **0**
 Borrower **n/a** Current Owner **Paul M & Grace A Price** Occupant: Owner Tenant Vacant
 Neighborhood or Project Name **Township of Scott** Project Type PUD Condominium HOA\$ **N/A** /Mo.
 Sales Price \$ **n/a** Date of Sale **n/a** Description/\$ amount of loan charges/concessions to be paid by seller **NONE**
 Property rights appraised Fee Simple Leasehold Map Reference **31-3C2-148-00,000** Census Tract **0508.00**

NEIGHBORHOOD

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

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	Single family housing PRICE \$(000) 85 Low 10	Condominium housing PRICE \$(000) N/A Low N/A
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	AGE (yrs)	AGE (yrs)
Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.		

Neighborhood boundaries **North-Rt 487, South-Mainville Rd, East-Rt 11, West-Rt 42.**

175 High	175	N/A High	N/A
Predominant		Predominant	
125	100	N/A	N/A

SITE

Dimensions **83 x 174** Site area **14442 Sq.Ft.** Shape **Rectangular**
 Specific zoning classification and description **R/Residential**
 Zoning compliance Legal Legal nonconforming (Grandfathered use); Illegal, attach description No zoning
 Highest and best use of subject property as improved (or as proposed per plans and specifications): Present use Other use, attach description.
 Utilities Public Other Public Other Off-site Improvements Type Public Private
 Electricity Water Street **Asphalt**
 Gas Sanitary sewer Alley **Rear**
 Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? Yes No If Yes, attach description.

IMPROVEMENTS

Source(s) used for physical characteristics of property: Interior and exterior inspection Exterior inspection from street Previous appraisal files
 MLS Assessment and tax records Prior Inspection Property owner Other (Describe):
 No. of Stories **2** Type (Det./Att.) **Detached** Exterior Walls **Vinyl/Avg** Roof Surface **Asphalt,Rubber** Manufactured Housing Yes No
 Does the property generally conform to the neighborhood in terms of style, condition, and construction materials? Yes No If No, attach description.
 Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property?
 Yes No If Yes, attach description.
 Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property?
 Yes No If Yes, attach description.

I researched the subject market area for comparable listings and sales that are the most similar and proximate to the subject property.
 My research revealed a total of **12** sales ranging in sales price from \$ **105,000** to \$ **148,500**.
 My research revealed a total of **6** listings ranging in list price from \$ **108,900** to \$ **150,000**.
 The analysis of the comparable sales below reflects market reaction to significant variations between the sales and the subject property.

FEATURE	SUBJECT	SALE 1		SALE 2		SALE 3	
2567 Second Street		6725 Old Berwick Rd		250 W 11th St		230 Edgar Ave	
Address	Bloomsburg, PA 17815	Bloomsburg, PA 17815		Bloomsburg, PA 17815		Bloomsburg, PA 17815	
Proximity to Subject		4.36 miles NE		2.63 miles SW		0.37 miles NE	
Sales Price	\$ n/a	\$ 148,500		\$ 139,900		\$ 120,000	
Price/Gross Liv. Area	\$ 0.00	\$ 97.38		\$ 65.99		\$ 84.75	
Data & Verif. Sources		MLS#20-62569		MLS#20-68773		MLS#20-64342	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+() \$ Adjustment	DESCRIPTION	+() \$ Adjustment	DESCRIPTION	+() \$ Adjustment
Sales or Financing Concessions		Conv;6203 DOM 256	-6,203	Conventional DOM 2		Conv/\$1200 DOM 51	-1,200
Date of Sale/Time	n/a	05/01/2016		09/09/2016		10/01/2015	
Location	Suburban/Typc	Suburban/Typc		Suburban/Typc		Suburban/Typc	
Site	.33 Acres	.90 Acres	-2,850	.23 Acres	equal	.23 Acres	equal
View	Average/Typical	Average/Typc		Average/Typical		Average/Typical	
Design (Style)	Colonial	Colonial		Cape Cod		Colonial	
Actual Age (Yrs.)	117	117		54		85	
Condition	Average	Average		Average		Average/Inferior	+6,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 4 2.00	6 3 1.50	+500	7 4 2.00		6 3 1.00	+1,000
Gross Living Area	1,666 Sq. Ft.	1,525 Sq. Ft.	+1,400	2,120 Sq. Ft.	-4,500	1,416 Sq. Ft.	+2,500
Basement and Finished Rooms Below Grade	Full Basement Unfinished	Full Basement Unfinished		Full Basement Unfinished		Full Basement Unfinished	
Garage/Carport	1 Garage/1 CP	4 Car Garage	-8,000	2 Car Garage	-2,000	1 Car Garage	+1,000
Heat/Cooling	Gas Rdnt/None	Gas FHA/C Air	-2,500	Gas HW/None		Gas Rdnt/None	
Misc.	Porch,Patio	Porches,1 FP	-1,500	Porches,1 FP	-1,500	Porches	
Net Adj. (total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	19,153	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	8,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	9,300
Adjusted Sales Price of Comparables		Gross: 15.5% Net: -12.9%	\$ 129,347	Gross: 5.7% Net: -5.7%	\$ 131,900	Gross: 9.8% Net: 7.8%	\$ 129,300
Date of Prior Sales	No prior sale	No prior sale within 1 year.		No prior sale within 1 year.		No prior sale within 1 year.	
Price of Prior Sales	\$ within 3 yrs.	\$ CSVBR/Courthouse Records		\$ CSVBR/Courthouse Records		\$ CSVBR/Courthouse Records	

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of the prior sales of subject and comparables: **There was no current agreement of sale, option, or listing of the comparables at the present time.**
 Summary of sales comparison and value conclusion: **See Attached Addendum.**

SALES COMPARISON ANALYSIS

This appraisal is made "as-is", or subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, or subject to the following repairs, alterations or conditions:
 BASED ON AN EXTERIOR INSPECTION FROM THE STREET OR AN INTERIOR AND EXTERIOR INSPECTION, I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT TO BE \$ **130,000**, AS OF **03/28/2017**.

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PUD

Project Information for PUDs (if applicable)--Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No

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:

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 buildings into a PUD? Yes No If yes, state date of conversion: _____

Does the project contain any multi-dwelling units? Yes No Data Source: _____

Are the common elements completed? Yes No If No, describe status of completion: _____

Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.

Describe common elements and recreational facilities: _____

CONDOMINIUM

Project Information for Condominiums (if applicable)--Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No

Provide the following information for all Condominium Projects:

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 buildings into a condominium? Yes No If yes, date of conversion: _____

Project Type: Primary Residence Second Home or Recreational Row or Townhouse Garden Midrise Highrise _____

Condition of the project, quality of construction, unit mix, etc.: _____

Are the common elements completed? Yes No If No, describe status of completion: _____

Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.

Describe common elements and recreational facilities: _____

PURPOSE OF APPRAISAL: The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report based on a quantitative sales comparison analysis for use in the mortgage finance transaction.

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 considers his 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 LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided any required sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. 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.
4. The appraiser has noted in the appraisal report any adverse conditions (such as, but not limited to, needed repairs, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
6. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
7. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the report to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

Desktop Underwriter Quantitative Analysis Appraisal Report

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

- 1. I performed this appraisal by (1) personally inspecting from the street the subject property and neighborhood and each of the comparable sales... 2. I have researched and analyzed the comparable sales and offerings/listings in the subject market area... 3. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value... 4. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions... 5. I have no present or prospective interest in the property that is the subject of this report... 6. I have no present or contemplated future interest in the subject property... 7. I was not required to report a predetermined value or direction in value that favors the cause of the client... 8. I estimated the market value of the real property that is the subject of this report based on the sales comparison approach to value... 9. I performed this appraisal as a limited appraisal, subject to the Departure Provision of the Uniform Standards of Professional Appraisal Practice... 10. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value... 11. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certified and agrees that; I directly supervise the appraiser who prepared the appraisal report, have examined the appraisal report for compliance with the Uniform Standards of Professional Appraisal Practice, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 5 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

APPRAISER Signature: [Signature] Name: Scott Koch Company Name: Koch Appraisal Service Company Address: 807 Market St Bloomsburg, PA 17815 Date of Report/Signature: 03/30/2017 State Certification #: RL003219L or State License #: State: PA Expiration Date of Certification or License: 06/30/2017

SUPERVISORY APPRAISER (ONLY IF REQUIRED): Signature: Name: Company Name: Company Address: Date of Report/Signature: State Certification #: or State License #: State: Expiration Date of Certification or License:

ADDRESS OF PROPERTY APPRAISED: 2567 Second Street Bloomsburg, PA 17815

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 130,000 EFFECTIVE DATE OF APPRAISAL/INSPECTION 03/28/2017

LENDER/CLIENT: Name: Company Name: Sharee Hummer Company Address:

SUPERVISORY APPRAISER: SUBJECT PROPERTY [] Did not inspect subject property [] Did inspect exterior of subject property from street [] Did inspect interior and exterior of subject property COMPARABLE SALES [] Did not inspect exterior of comparable sales from street [] Did inspect exterior of comparable sales from street

ADDENDUM

Borrower: n/a

File No.: Hummer sharee

Property Address: 2567 Second Street

Case No.:

City: Bloomsburg

State: PA

Zip: 17815

Lender: Sharee Hummer

Summary of Market Data

Appraised subject property is located in a suburban residential area with neighborhood properties of comparable appeal. There were no unfavorable factors observed or noticed at the time of this appraisal. All comparables support indicated value and are within the subjects market area. Due to the lack of similar type sales within subjects immediate market area, it was necessary to utilize comparables that were greater than six months and in excess of one mile to the subject property. All comparables represent the best available at this time and most reflect subject property is style, condition, and having similar amenities as that of subject property. The appraiser researched the subject for all sales in the past 36 months and all the listings for the past 12 months. All sales & listings known to appraiser have been noted on report.

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

FLOORPLAN SKETCH

Borrower: n/a	File No.: Hummer sharee
Property Address: 2567 Second Street	Case No.:
City: Bloomsburg	State: PA Zip: 17815
Lender: Sharee Hummer	



SeabhyApex/™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Size	Net Totals
GLA1	First Floor	846.00	846.00
GLA2	Second Floor	820.00	820.00
TOTAL LIVABLE (rounded)			1666

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
20.0	x	22.0	440.00
1.0	x	8.0	8.00
8.0	x	21.0	168.00
10.0	x	23.0	230.00
Second Floor			
23.0	x	32.0	736.00
6.0	x	14.0	84.00
6 Calculations Total (rounded)			1666

DIMENSION LIST ADDENDUM

Borrower: n/a

File No.: Hummer sharee

Property Address: 2567 Second Street

Case No.:

City: Bloomsburg

State: PA

Zip: 17815

Lender: Sharee Hummer

GROSS BUILDING AREA (GBA)			1,666
GROSS LIVING AREA (GLA)			1,666
Area(s)	Area	% of GLA	% of GBA
Living	1,666		100.00
Level 1	846	50.78	50.78
Level 2	820	49.22	49.22
Level 3	0	0.00	0.00
Other	0	0.00	0.00
Basement	<input type="checkbox"/> GBA 0		
Garage	<input type="checkbox"/> 0		

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
22.00 x 20.00 x 1.00 =	440.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.00 x 1.00 x 1.00 =	8.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21.00 x 8.00 x 1.00 =	168.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23.00 x 10.00 x 1.00 =	230.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32.00 x 23.00 x 1.00 =	736.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14.00 x 6.00 x 1.00 =	84.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: n/a	File No.: Hummer sharee	
Property Address: 2567 Second Street	Case No.:	
City: Bloomsburg	State: PA	Zip: 17815
Lender: Sharee Hummer		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: March 28, 2017
Appraised Value: \$ 130,000



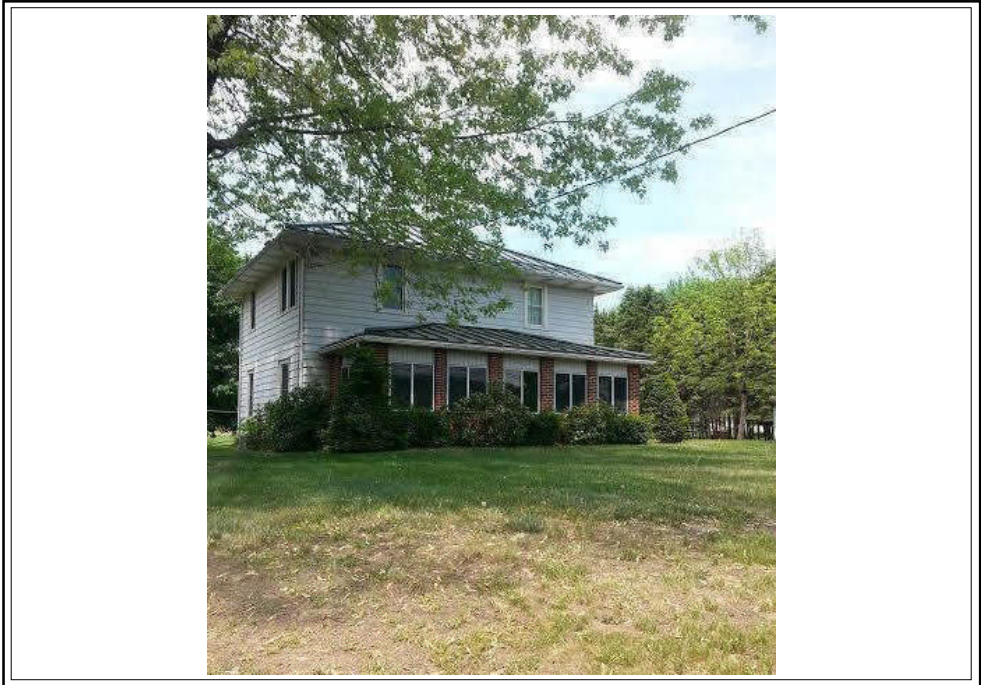
REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: n/a	File No.: Hummer sharee	
Property Address: 2567 Second Street	Case No.:	
City: Bloomsburg	State: PA	Zip: 17815
Lender: Sharee Hummer		



COMPARABLE SALE #1

6725 Old Berwick Rd
Bloomsburg, PA 17815
Sale Date: 05/01/2016
Sale Price: \$ 148,500



COMPARABLE SALE #2

250 W 11th St
Bloomsburg, PA 17815
Sale Date: 09/09/2016
Sale Price: \$ 139,900



COMPARABLE SALE #3

230 Edgar Ave
Bloomsburg, PA 17815
Sale Date: 10/01/2015
Sale Price: \$ 120,000

Subject Photos

Borrower: n/a	File No.: Hummer sharee	
Property Address: 2567 Second Street	Case No.:	
City: Bloomsburg	State: PA	Zip: 17815
Lender: Sharee Hummer		



Street Scene



Front/Side



Side



Rear/Side



Detached Garage/Shed



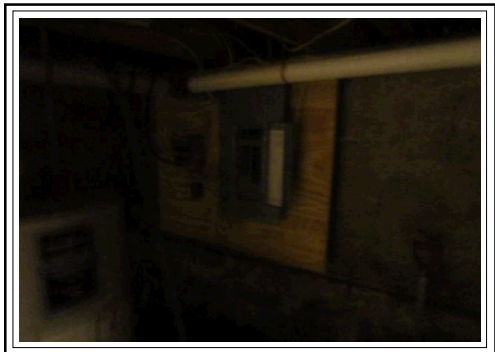
Interior/Garage



Detached Carport



Mechanicals



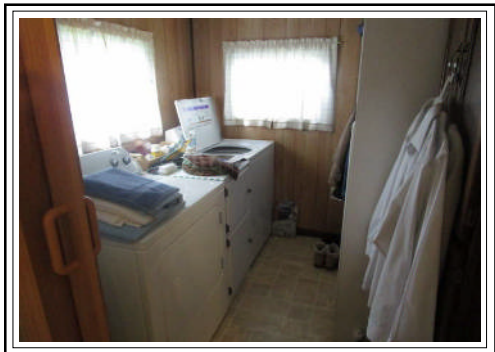
Electrical



Basement



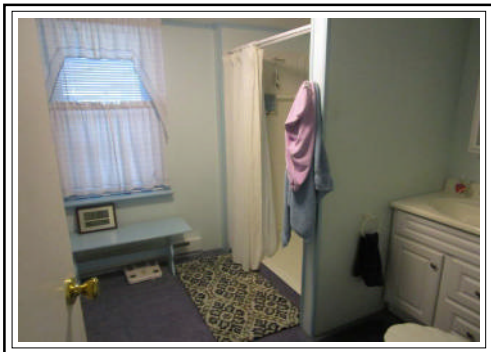
Living Room



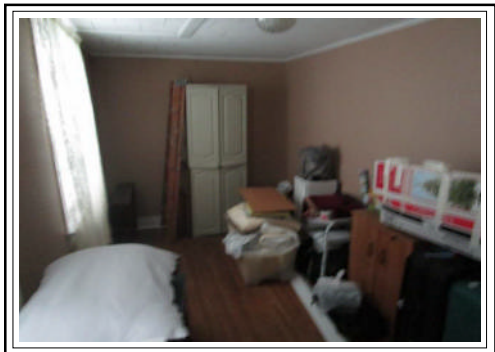
Laundry



Kitchen



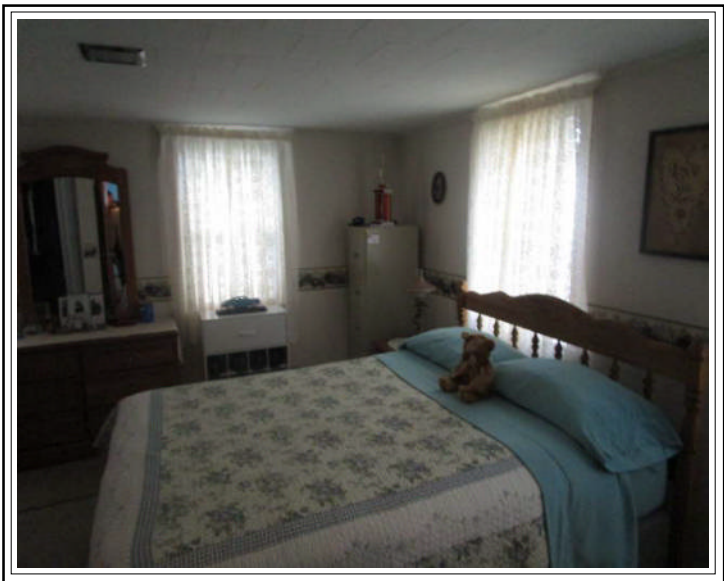
Full Bath/1st Floor



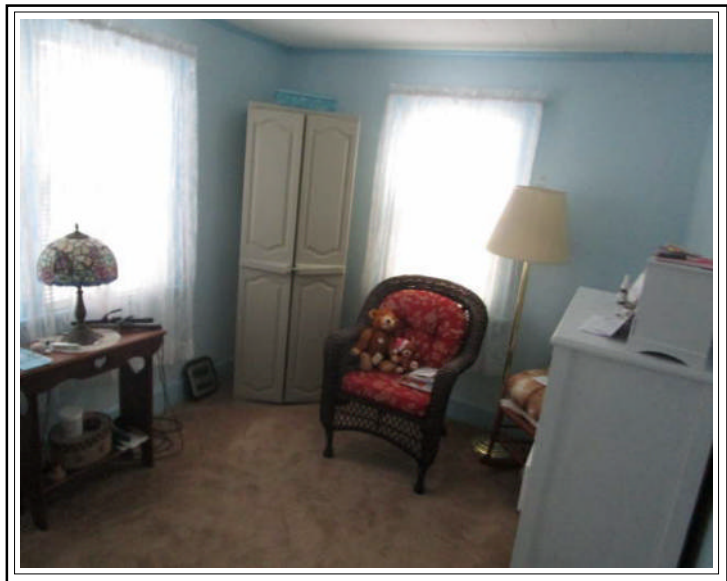
Bedroom

Subject Photos

Borrower: n/a	File No.: Hummer sharee	
Property Address: 2567 Second Street	Case No.:	
City: Bloomsburg	State: PA	Zip: 17815
Lender: Sharee Hummer		



Bedroom



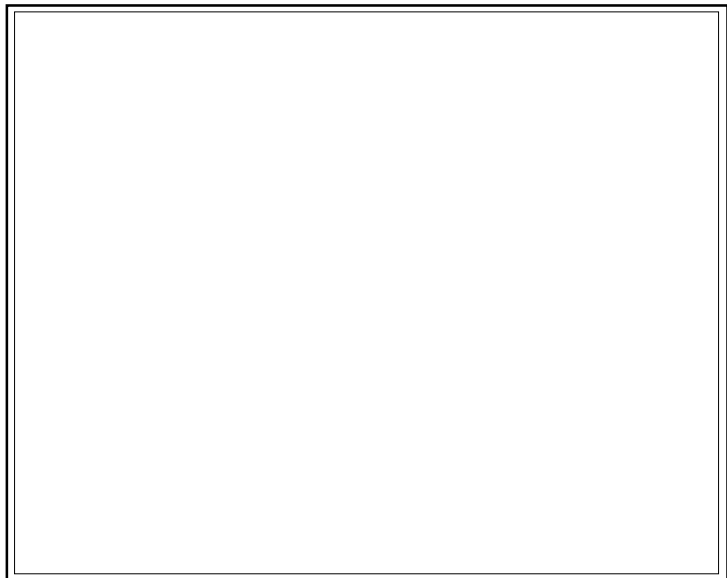
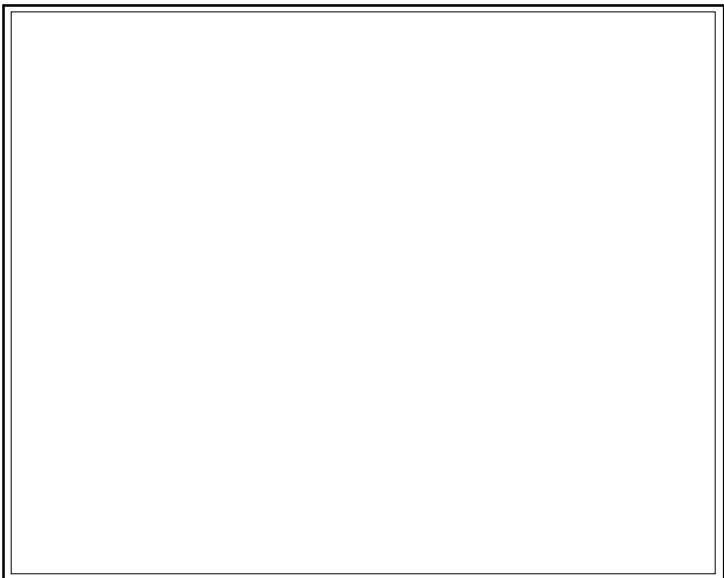
Bedroom



Full Bath/2nd Floor

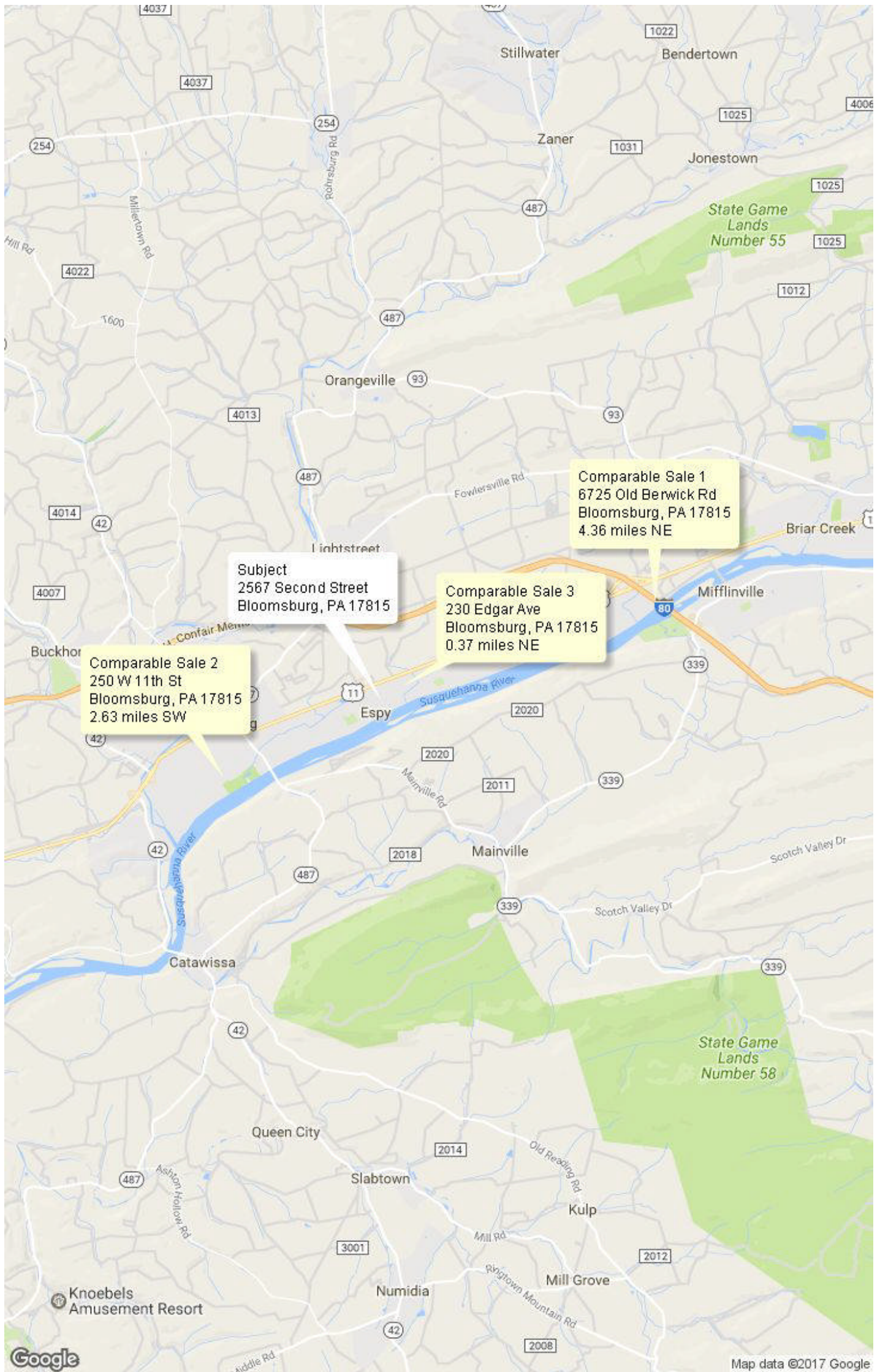


Bedroom



LOCATION MAP

Borrower: n/a	File No.: Hummer sharee	
Property Address: 2567 Second Street	Case No.:	
City: Bloomsburg	State: PA	Zip: 17815
Lender: Sharee Hummer		



Borrower: n/a	File No.: Hummer sharee	
Property Address: 2567 Second Street	Case No.:	
City: Bloomsburg	State: PA	Zip: 17815
Lender: Sharee Hummer		

DISPLAY THIS CERTIFICATE PROMINENTLY IN YOUR OFFICE WITHIN 10 DAYS OF ANY CHANGE

Commonwealth of Pennsylvania
Department of State
Bureau of Professional and Occupational Affairs
PO Box 2609 Harrisburg PA 17185-2649

15 0056542

Certificate Type
Certified Residential Appraiser


Certificate Status
Active

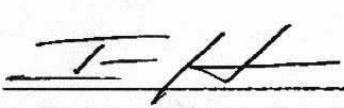
Initial Certification Date
10/15/1997

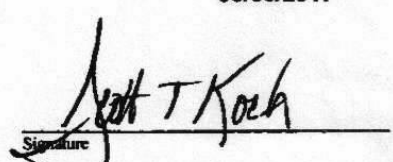
Expiration Date
06/30/2017

SCOTT T KOCH
807 Market St
BLOOMSBURG PA 17815

Certificate Number
RI 003219L




Acting Commissioner of Professional and Occupational Affairs


Signature

REPRODUCTION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 P.S. 3901

Borrower: n/a	File No.: Hummer sharee
Property Address: 2567 Second Street	Case No.:
City: Bloomsburg	State: PA Zip: 17815
Lender: Sharee Hummer	



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: **RAP3364177-16**

Renewal of: **RAP3364177-15**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
75 Second Ave Suite 410 Needham, MA 02494-2876

Item 1. Named Insured: **Scott Koch**

Item 2. Address: **807 Market Street**
City, State, Zip Code: **Bloomsburg, PA 17815**

Item 3. Policy Period: From **04/01/2016** To **04/01/2017**
(Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

- A. \$ **500,000** Damages Limit of Liability - Each Claim
- B. \$ **500,000** Claim Expenses Limit of Liability - Each Claim
- C. \$ **1,000,000** Damages Limit of Liability - Policy Aggregate
- D. \$ **1,000,000** Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

- A. \$ **500** Each Claim
- B. \$ **1,000** Aggregate

Item 6. Premium: \$ **617.00**

Item 7. Retroactive Date (if applicable): **04/01/2004**

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 PA (05/13)
D42402 (05/13) D42408 (05/13) IL7324 (08/12)

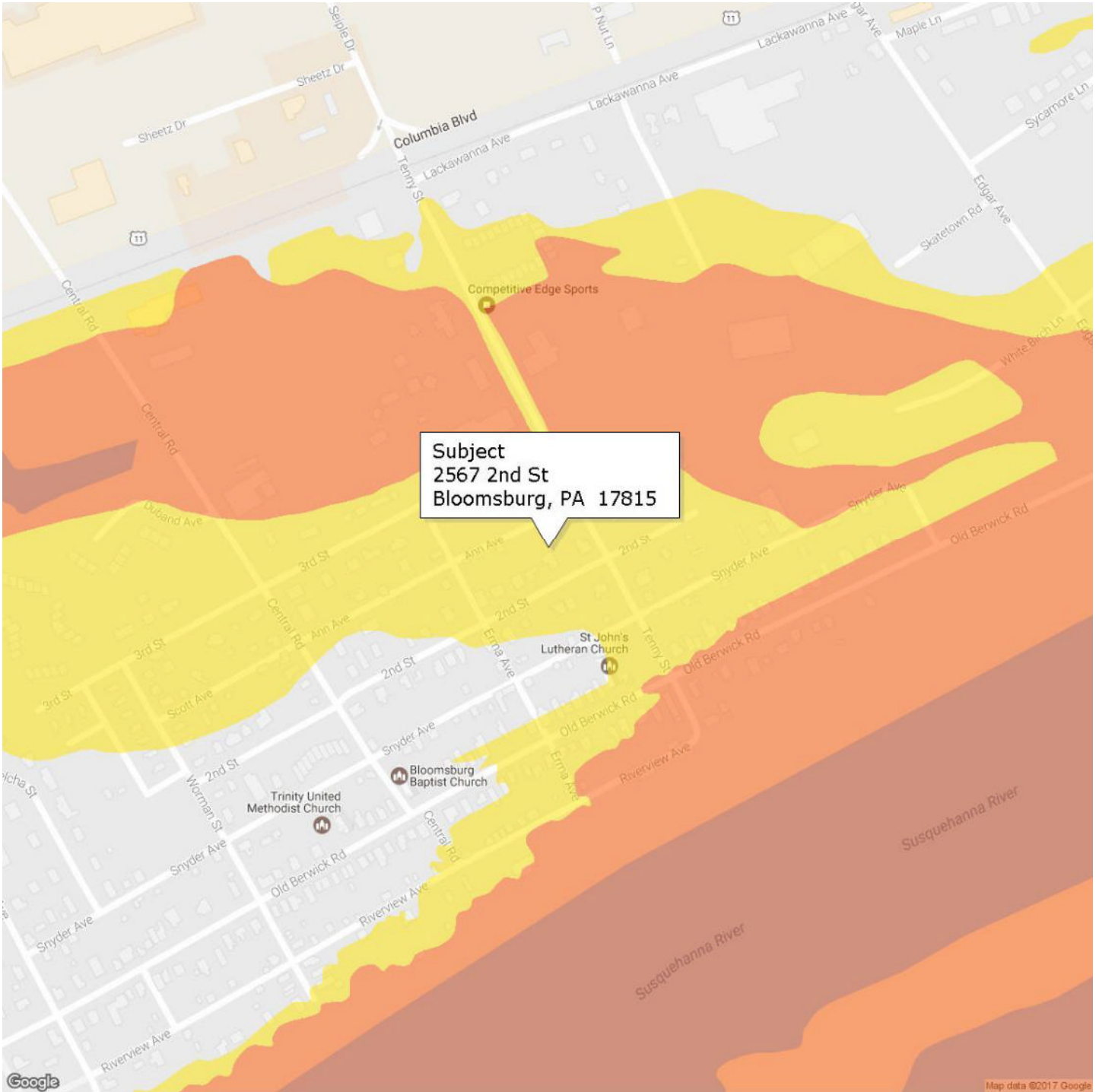
Rosay A. Magnum
Authorized Representative

D42101 (03/15)

Page 1 of 1

Flood Map

Borrower: n/a	File No.: Hummer sharee
Property Address: 2567 Second Street	Case No.:
City: Bloomsburg	State: PA
Lender: Sharee Hummer	Zip: 17815



FLOOD INFORMATION

Community: TOWNSHIP OF SCOTT
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 42037C0243E
Panel: 0243E
Zone: X
Map Date: 08-19-2008
FIPS: 42037
Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:**
- = Forest
- = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: n/a
Property Address: 2567 Second Street
City: Bloomsburg
Lender: Sharee Hummer

File No.: Hummer sharee
Case No.:
State: PA
Zip: 17815



Google

Map data ©2017 Google Imagery ©2017 DigitalGlobe, PA Department of Conservation and Natural Resources-PAMAPIUSGS

ENVIRONMENTAL ADDENDUM
APPARENT* HAZARDOUS SUBSTANCES AND / OR DETRIMENTAL ENVIRONMENTAL CONDITIONS
Koch Appraisal Service

Case No.
File No. **Hummer sharee**

Borrower/ Client n/a			
Address: 2567 Second Street			
City: Bloomsburg	County: Columbia	State: PA	Zip code: 17815
Lender Sharee Hummer			

*Apparent is defined as that which is visible, obvious, evident or manifest to the appraiser.

This universal Environmental Addendum is for use with any real estate appraisal. Only the statements which have been checked by the appraiser apply to the property being appraised.

This addendum reports the results of the appraiser's routine inspection of and inquiries about the subject property and its surrounding area. It also states what assumptions were made about the existence (or nonexistence) of any hazardous substances and/or detrimental environmental conditions. The appraiser is not an expert environmental inspector and therefore might be unaware of existing hazardous substances and/or detrimental environmental conditions which may have a negative effect on the safety and value of the property. It is possible that tests and inspections made by a qualified environmental inspector would reveal the existence of hazardous materials and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.

DRINKING WATER

- Drinking Water is supplied to the subject from a municipal water supply which is considered safe. However the only way to be absolutely certain that the water meets published standards is to have it tested at all discharge points.
- Drinking Water is supplied by a well or other non-municipal source. It is recommended that tests be made to be certain that the property is supplied with adequate pure water,
- Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or appliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested at all discharge points.
- The value estimated in this appraisal is based on the assumption that there is an adequate supply of safe, lead-free Drinking Water.

Comments _____

SANITARY WASTE DISPOSAL

- Sanitary Waste is removed from the property by a municipal sewer system.
- Sanitary Waste is disposed of by a septic system or other sanitary on site waste disposal system. The only way to determine that the disposal system is adequate and in good working condition is to have it inspected by a qualified inspector.
- The value estimated in this appraisal is based on the assumption that the Sanitary Waste is disposed of by a municipal sewer or an adequate properly permitted alternate treatment system in good condition.

Comments _____

SOIL CONTAMINANTS

- There are no apparent signs of Soil Contaminants on or near the subject property (except as reported in Comments below). It is possible that research, inspection and testing by a qualified environmental inspector would reveal existing and/or potential hazardous substances and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.
- The value estimated in this appraisal is based on the assumption that the subject property is free of Soil Contaminants.

Comments _____

ASBESTOS

- All or part of the improvements were constructed before 1979 when Asbestos was a common building material. The only way to be certain that the property is free of friable and non-friable Asbestos is to have it inspected and tested by a qualified asbestos inspector.
- The improvements were constructed after 1979. No apparent friable Asbestos was observed (except as reported In Comments below).
- The value estimated in this appraisal is based on the assumption that there is no uncontained friable Asbestos or other hazardous material on the property.

Comments _____

PCBs (POLYCHLORINATED BIPHENYLS)

- There were no apparent leaking fluorescent light ballasts, capacitors or transformers anywhere on or nearby the property (except as reported in Comments below).
- There was no apparent visible or documented evidence known to the appraiser of soil or groundwater contamination from PCBs anywhere on the property (except as reported in Comments below).
- The value estimated in this appraisal is based on the assumption that there are no uncontained PCBs on or nearby the property.

Comments _____

RADON

- The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below).
- The appraiser is not aware of any indication that the local water supplies have been found to have elevated levels of Radon or Radium.
- The appraiser is not aware of any nearby properties (except as reported in Comments below) that were or currently are used for uranium, thorium or radium extraction or phosphate processing.
- The value estimated in this appraisal is based on the assumption that the Radon level is at or below EPA recommended levels.

Comments _____

USTs (UNDERGROUND STORAGE TANKS)

- There is no apparent visible or documented evidence known to the appraiser of any USTs on the property nor any known historical use of the property that would likely have had USTs.
- There are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical manufacturing plants) located on adjacent properties (except as reported in Comments below).
- There are apparent signs of USTs existing now or in the past on the subject property. It is recommended that an inspection by a qualified UST inspector be obtained to determine the location of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were deactivated in accordance with sound industry practices.
- The value estimated in this appraisal is based on the assumption that any functioning USTs are not leaking and are properly registered and that any abandoned USTs are free from contamination and were properly drained, filled and sealed.

Comments _____

NEARBY HAZARDOUS WASTE SITES

- There are no apparent Hazardous Waste Sites on the subject property or nearby the subject property (except as reported in Comments below). Hazardous Waste Site search by a trained environmental engineer may determine that there is one or more Hazardous Waste Sites on or in the area of the subject property.
- The value estimated in this appraisal is based on the assumption that there are no Hazardous Waste Sites on or nearby the subject property that negatively affect the value or safety of the property.

Comments _____

UREA FORMALDEHYDE (UFFI) INSULATION

- All or part of the improvements were constructed before 1982 when UREA foam insulation was a common building material. The only way to be certain that the property is free of UREA formaldehyde is to have it inspected by a qualified UREA formaldehyde inspector.
- The improvements were constructed after 1982. No apparent UREA formaldehyde materials were observed (except as reported in Comments below).
- The value estimated in this appraisal is based on the assumption that there is no significant UFFI insulation or other UREA formaldehyde material on the property.

Comments _____

LEAD PAINT

- All or part of the improvements were constructed before 1980 when Lead Paint was a common building material. There is no apparent visible or known documented evidence of peeling or flaking Lead Paint on the floors, walls or ceilings (except as reported in Comments below). The only way to be certain that the property is free of surface or subsurface Lead Paint is to have it inspected by a qualified inspector.
- The improvements were constructed after 1980. No apparent Lead Paint was observed (except as reported in Comments below).
- The value estimated in this appraisal is based on the assumption that there is no flaking or peeling Lead Paint on the property.

Comments _____

AIR POLLUTION

- There are no apparent signs of Air Pollution at the time of the inspection nor were any reported (except as reported in Comments below). The only way to be certain that the air is free of pollution is to have it tested.
- The value estimated in this appraisal is based on the assumption that the property is free of Air Pollution.

Comments _____

WETLANDS/FLOODPLAINS

- The site does not contain any apparent Wetlands/Flood Plains (except as reported in Comments below). The only way to be certain that the site is free of Wetlands/Flood Plains is to have It inspected by a qualified environmental professional.
- The value estimated in this appraisal is based on the assumption that there are no Wetlands/Flood Plains on the property (except as reported in Comments below).

Comments _____

MISCELLANEOUS ENVIRONMENTAL HAZARDS

- There are no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below:
 - Excess Noise _____
 - Radiation + Electromagnetic Radiation _____
 - Light Pollution _____
 - Waste Heat _____
 - Acid Mine Drainage _____
 - Agricultural Pollution _____
 - Geological Hazards _____
 - Nearby Hazardous Property _____
 - Infectious Medical Wastes _____
 - Pesticides _____
 - Others (Chemical Storage + Storage Drums, Pipelines, etc.) _____

- The value estimated in this appraisal is based on the assumption that there are no Miscellaneous environmental Hazards (except those reported above) that would negatively affect the value of the property.

When any of the environmental assumptions made in this addendum are not correct, the estimated value in this appraisal may not be valid.

USPAP ADDENDUM

Borrower: n/a
 Property Address: 2567 Second Street
 City: Bloomsburg County: Columbia State: PA Zip Code: 17815
 Lender: Sharee Hummer

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- Appraisal Report A written report prepared under Standards Rule 2-2(a).
- Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-6 Months

EXPOSURE TIME: estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Comment: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

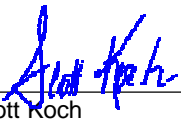
MARKETING TIME: An opinion of the amount of time it might take to sell a real or personal property interest at the concluded market value level during the period immediately after the effective date of an appraisal.

Additional Certifications

- I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

APPRAISER:

Signature: 
 Name: Scott Koch
 Date Signed: 03/30/2017
 State Certification #: RL003219L
 or State License #: _____
 or Other (describe): _____ State #: _____
 State: PA
 Expiration Date of Certification or License: 06/30/2017
 Effective Date of Appraisal: 03/28/2017

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____
 Supervisory Appraiser inspection of Subject Property:
 Did Not Exterior-only from street Interior and Exterior

Tax Assessment Card

Borrower: n/a File No.: Hummer sharee
 Property Address: 2567 Second Street Case No.:
 City: Bloomsburg State: PA Zip: 17815
 Lender: Sharee Hummer

31 - 302-148-00,000
 CARD : 1 PRICE PAUL M & GRACE A
 LOC : R 2567 SECOND STREET
 SCOTT TWP BLOOMSBURG PA 17815
 SCHOOL DISTRICT : 4 LOCATION: 2567 SECOND ST

RESIDENTIAL INFORMATION
 BUILDING DESCRIPTION : OTHER
 NO. OF STORIES : 2
 NO. OF ROOMS : 8
 NO. OF FIREPLACES : 0 FULL BSMT
 BASEMENT : BRM
 EXTERIOR WALLS : CENTRAL
 HEATING : N
 CENTRAL A/C : Y
 MUNICIPAL WATER : Y
 MUNICIPAL SEWER : Y
 PAVED STREETS : Y
 SWIMMING POOL : Y

PROPERTY TYPE : R EFFECTIVE AGE : 1906 NUMBER OF STORIES : 2 ALPHA GRADE : D

RESIDENTIAL VALUE : 34,344
 OUT BUILDING VALUE : 610
 COMMERCIAL VALUE :
 TOTAL BUILDING VALUE : 34,954

ASSESSED VALUE HISTORY

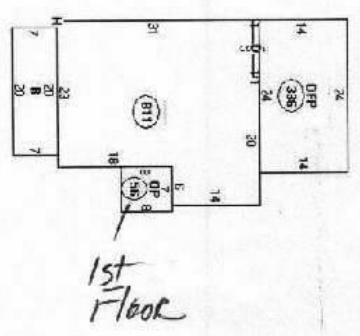
ASSMT DATE	LAND	FAIR ASSESSED VALUE	LAND	ASSESSED VALUE	TOTAL
2017	5,055	17,498	22,553		
2016	5,055	17,498	22,553		
2015	5,055	17,498	22,553		
2014	5,055	17,498	22,553		
2013	5,055	17,498	22,553		
2012	5,055	17,498	22,553		
2011	5,055	17,498	22,553		
2010	5,055	17,498	22,553		
2009	5,055	17,498	22,553		
2008	5,055	17,498	22,553		
2007	5,055	17,498	22,553		
2006	5,055	17,498	22,553		
2005	5,055	17,498	22,553		
2004	5,055	17,498	22,553		

GRANTOR : PRICE PAUL M JR
 BOOK/PAGE : 20020/3607
 DATE : 26-MAR-02
 SALE PRICE : 1

COLLEENIA COUNTY
 PROPERTY RECORD CARD
 Land 10,109
 Full Market 34,997
 Bldg 45,105
 Total 22,553
 Assessed -

Clean & Green NO

FINISHED BSMT :
 BSMT GARAGE :
 FLOOR AREA : 1,687
 ATT. GARAGE :



Tax Assessment Card

Borrower: n/a File No.: Hummer sharee
 Property Address: 2567 Second Street Case No.:
 City: Bloomsburg State: PA Zip: 17815
 Lender: Sharee Hummer

31 -3C2-148-00,000
 CARD : 1
 LUC : R
 SCOTT TWP

PRICE PAUL M & GRACE A
 2567 SECOND STREET
 BLOOMSBURG PA 17815

COLUMBIA COUNTY

PRC PAGE : 2

BUILDING TYPE	SIZE	SQ. FEET	YR BUILT	COND	VALUE
GARAGE - FRAME/WOOD - 1 STORY	14 x 22	308	1935	G	610
CARPORT	12 x 14	168	1900	G	
SHED CLOSED - FRAME/WOOD-1 STY	10 x 14	140	1900	G	

LOT INFORMATION

83X174 X X	FAIR MARKET LAND VALUE				
TYPE	SQ FEET	ACRES	BASE RATE	\$/ACRES	LAND VALUE
Primary Site	14,442	.332	1	30,495	10,109

PICTURES AND COMMENTS

TOTAL ACRES: .332 TOTAL VALUE: 10,109
 AGRICULTURAL USE LAND VALUE
 USE ACRES VALUE

TOTALS:

Koch Appraisal Service
STATE CERTIFIED RESIDENTIAL APPRAISAL CO

File No. Hummer sharee

***** INVOICE *****

File Number: Hummer sharee

Sharee Hummer

Borrower : n/a

Invoice # :
Order Date :
Reference/Case # :
PO Number :

2567 Second Street
Bloomsburg, PA 17815

2055 Interior-Exterior Appaisal	\$	350.00
	\$	-----
Invoice Total	\$	350.00
State Sales Tax @	\$	0.00
Deposit	(\$)
Deposit	(\$)

Amount Due	\$	350.00

Terms:

Please Make Check Payable To:

Koch Appraisal Service
270 RIVERVIEW DRIVE
BLOOMSBURG, PA 17815

Fed. I.D. #: 192461065