

Loan#	41208			Order ID#	41208
Client	Vantium Retail	Ext/Int	BPO-Exterior	Currently Listed	No
Date	7/29/2014	Owner		Current List Price	
Address	717 Parsonage St	Occupancy	Occupied	Original List Price	
Listing Date		Last Sale Price	\$22,000	Last Sale Date	11/15/2011
Listing Company				Agent Phone Number	

Sold Comparable Information							
	Subject	Sale 1	Adjustments	Sale 2	Adjustments	Sale 3	Adjustments
Address	717 Parsonage St	308 E Broad Street		302 Queen Street		205 E Burgess Street	
City	Elizabeth City	Elizabeth City		Elizabeth City		Elizabeth City	
State	NC	NC		NC		NC	
Postal Code	27909	27909		27909		27909	
Most Comparable		Yes	0	Yes	0	Yes	0
Design and Appeal		Superior	0	Superior	0	Equal	0
Proximity		.72	0	.60	0	.52	0
Data Source	Tax records	Tax records	0	Tax records	0	Tax records	0
Sales Price		\$36,500	0	\$39,000	0	\$68,000	0
Date of Sale		11/7/2012	0	11/2/2013	0	5/22/2013	0
Transaction Type		Unknown	0	Unknown	0	Unknown	0
Finance Type		Unknown	0	Unknown	0	Unknown	0
Orig List Price		\$0	0	\$0	0	\$0	0
LP at Sale		\$0	0	\$0	0	\$0	0
Current List Price							
Days on Market		0	0	0	0	0	0
# of Units	1	1	0	1	0	1	0
Style	Single-Family	Single-Family	0	Single-Family	0	Single-Family	0
Lot Size	0.08 AC	0.17 AC	0	0.11 AC	0	0.12 AC	0
View	None	None	0	None	0	None	0
Quality of Construction	Good	Average	0	Average	0	Good	0
Condition	Good	Good	0	Good	0	Good	0
Year Built	1962	1885	0	1955	0	1910	0
Gross Living Area (GLA)	1,600	1,687	0	1,560	0	1,632	0
Total # of Rooms	6	8	0	8	0	6	0
Bedrooms	3	4	5,000	4	5,000	3	0
Bathrooms	1	2	3,000	2	3,000	2	0
Half Baths	0	0	0	1	1,500	0	0
Basement Y/N	No	No	0	No	0	No	0
Basement Sq Ft			0		0		0
Basement Finished Sq Ft			0		0		0
BSMT in GLA - Y/N			0		0		0
Garage / Carport	None	None	0	None	0	None	0
Number of Spaces			0		0		0
Fence, Pool, etc.	None	None	0	None	0	None	0
Total Adjustments			\$8,000		\$8,000		\$0
Adj. Sales Price			\$44,500		\$47,000		\$68,000

Listed Comparable Information							
	Subject	Listing 1	Adjustments	Listing 2	Adjustments	Listing 3	Adjustments
Address	717 Parsonage St	1403 Herrington Rd		101 Chadburn		1413 Elder Street	
City	Elizabeth City	Elizabeth City		Elizabeth City		Elizabeth City	
State	NC	NC		NC		NC	
Postal Code	27909	27909		27909		27909	
Most Comparable		No	0	Yes	0	No	0
Design and Appeal		Superior	0	Inferior	0	Superior	0
Proximity		1.55	0	.54	0	264.87	0
Data Source	Tax records	Estimated	0	Estimated	0	Estimated	0
Current List Price		\$129,000	0	\$124,900	0	\$190,785	0
Orig List Price		\$129,000	0	\$124,900	0	\$188,390	0
DOM		8	0	364	0	131	0
Sale Price							
Date of Sale							
Transaction Type							
Finance Type							
LP at Sale							
# of Units	1	1	0	1	0	1	0
Style	Single-Family	Single-Family	0	Single-Family	0	Single-Family	0
Lot Size	0.08 AC	0.60 AC	0	0.22 AC	0	0.20 AC	0
View	None	None	0	None	0	None	0
Quality of Construction	Good	Good	0	Good	0	Excellent	0
Condition	Good	Average	0	Good	0	Good	0
Year Built	1962	1994	0	1956	0	2012	0
Gross Living Area (GLA)	1,600	1,900	-20,400	1,488	9,408	1,782	-19,474
Total # of Rooms	6	8	0	8	0	6	0
Bedrooms	3	3	0	3	0	3	0
Bathrooms	1	2	-3,000	1	0	2	-3,000
Half Baths	0	2	-3,000	1	0	1	-1,500
Basement Y/N	No	No	0	No	0	No	0
Basement Sq Ft			0		0		0
Basement Finished Sq Ft			0		0		0
BSMT in GLA - Y/N			0		0		0
Garage / Carport	None	None	0	Attached	0	Attached	0
Number of Spaces			0	1	0	1	0
Fence, Pool, etc.	None	None	0	None	0	None	0
Total Adjustments			-\$23,400		\$9,408		-\$22,474
Adj. List Price			\$105,600		\$134,308		\$168,311

Value Estimates			
Probable 90-120 Day As-Is Sale Price	\$69,500	Probable 90-120 Day Repaired Sale Price	\$77,000
30 Day Sale Value	\$73,500	Quick Sale Discount	-5.76
Estimated Land Value	\$6,300	Total Repair Costs	\$0

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Comparable Comments

Sale 1	
Sale 2	
Sale 3	
Listing 1	
Listing 2	
Listing 3	

Subject - General Information

Property Type	Single-Family	Current Inventory		# Competing Listings	0	Neighborhood Low	\$22,000
Location	Rural	Employment Conditions	45%	% Distressed Sales	10%	Neighborhood High	\$216,000
Fair Market Rent	\$600	Current Market Conditions	Stable	% Distressed Discount	8%	Typical DOM	168
Homes Values Over The Last 12 Months have Increased		Predominant Occupancy	Owner	Subject Conforms	Yes	REO / SS Driven Mkt	No

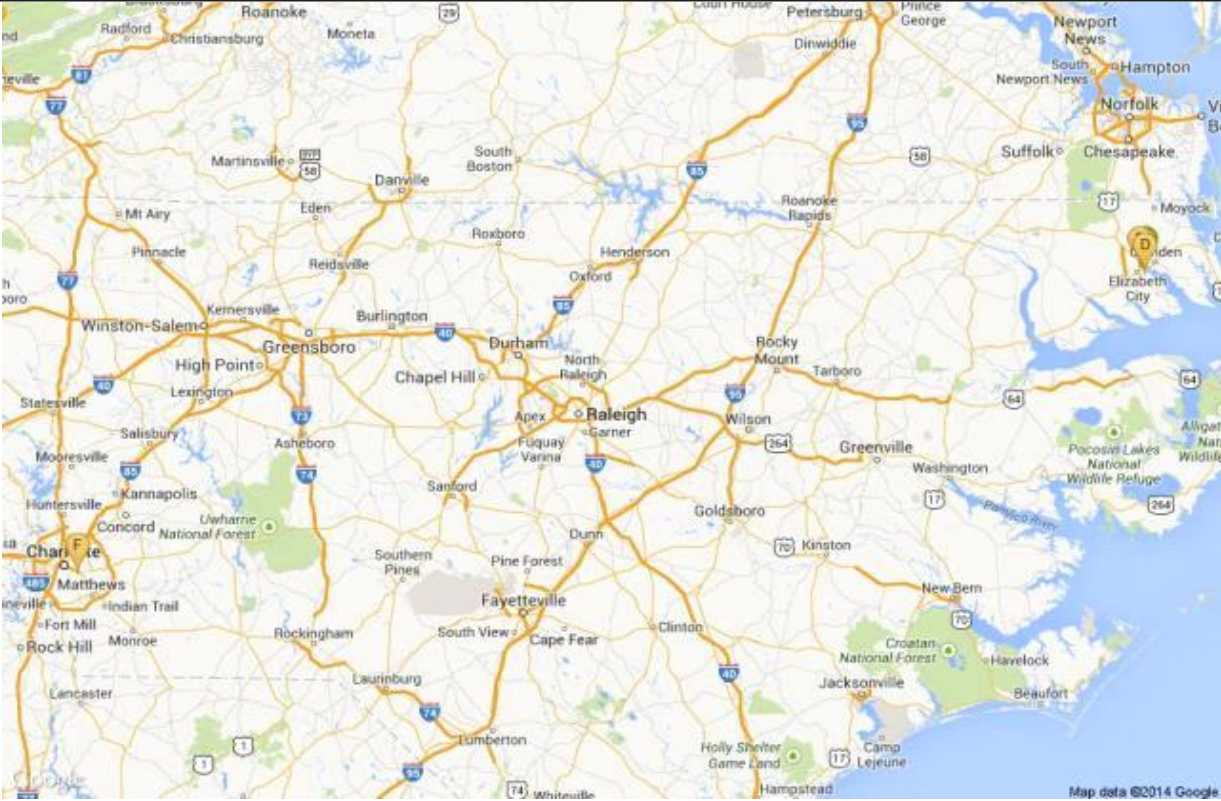
Subject Comments

The home is in a rural area. The neighborhood appears maintained. The home is in good condition.
Neighborhood Comments: This is an older community in a rural area. The home pricing has a huge gap with varying factors.

Marketability

Describe any adverse environmental/safety conditions	There are not any hazards present
Positive Attributes to Subject Marketability	Home looks maintained
Negative Attributes to Subject Marketability	The lot is small and tight. Very little yard.
Are all types of financing available for the subject property. If no, explain	Yes

Proximity Map



 = Subject Property = Comparable Sale Property = Comparable Listing Property

	Address	Miles	Value
(S) - Subject:	717 Parsonage Street, Elizabeth City, NC. 27909		\$80,900
(A) - Sale 1	308 E Broad Street, Elizabeth City, NC. 27909	0.7	\$36,500
(B) - Sale 2	302 Queen Street, Elizabeth City, NC. 27909	0.6	\$39,000
(C) - Sale 3	205 E Burgess Street, Elizabeth City, NC. 27909	0.5	\$68,000
(D) - Listing 1	1403 Herrington Rd, Elizabeth City, NC. 27909	1.6	\$129,000
(E) - Listing 2	101 Chadburn, Elizabeth City, NC. 27909	0.5	\$124,900
(F) - Listing 3	1413 Elder Street, Elizabeth City, NC. 27909	264.9	\$190,785

NOTE: Some properties may be so close together that they do not show as distinct map points.

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Repair Estimate

Deferred Maintenance or Repairs Needed? No

Item	Amount	Description	Item	Amount	Description
1	\$0		6	\$0	
2	\$0		7	\$0	
3	\$0		8	\$0	
4	\$0		9	\$0	
5	\$0		10	\$0	
Total Repair Costs:			\$0		

HOA	No	HOA Fee		HOA Fees Schedule		HOA Fees Current	
HOA Contact				HOA Fees Include			
HOA Name						HOA Phone#	
Any known litigation involving the HOA							

Addendum (Subject Comments Continued)

Neighborhood Comments: This is an older community in a rural area. The home pricing has a huge gap with varying factors.

Compliance

State / Federal Compliance: This valuation was prepared solely for the client, for the purpose and function stated in this report and was obtained from a market analysis opinion. This valuation was not prepared by a licensed or certified appraiser under ORC 4763 and is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice) and there are no guarantees of value and/or condition. All information provided is deemed accurate and reliable, but not guaranteed. The intended user of this report is the Client named above and is to be used at the Client's discretion.

CA Vendor Compliance: By submitting this report, I agree that I will work with Consolidated Analytics, Inc. (CA) to clarify or correct this valuation as necessary to meet CA's requirements. CA will never communicate a predetermined, expected or qualifying estimate of value, however if additional information about the subject property or comparable properties is presented, I agree to give consideration to this information. I do understand that providing faulty or erroneous information or failure to respond to a clarification/correction request are grounds for non-payment of this report as well as deactivation as a vendor for CA. I also confirm that I nor my real estate brokerage are associated with the current owner of this property in an active listing agreement/contract.

E-Signature

I, Tia Fesperman, with License#: , Expiration Date: , Contact Phone: 704-777-0475, and Email Address: tiawillhouseyou@gmail.com, confirm that I have taken the subject photos, selected the comps and set the values for this CMA. Initials of my name are TE. Dated: 7/29/2014

Agent Information					
Realtor Name	Fesperman, Tia	License#		License Expiration	
Company Name	Prime 1 Realty			Phone Number	704-777-0475
Company Address	1801 N Tryon St Ste 350 Charlotte NC 28206			Distance to Subject	268.37

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Exterior Photos



Front View



Left View



Right View



Street View



Address Verification

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Sold Comp Photos



Sales Comparable 1
308 E Broad Street Elizabeth City NC 27909



Sales Comparable 2
302 Queen Street Elizabeth City NC 27909



Sales Comparable 3
205 E Burgess Street Elizabeth City NC 27909

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Listing Comp Photos



Listing Comparable 1
1403 Herrington Rd Elizabeth City NC 27909



REIN, Inc.

Sales Comparable 2
101 Chadburn Elizabeth City NC 27909



REIN, Inc.

Listing Comparable 3
1413 Elder Street Elizabeth City NC 27909