

Order Form

ORDER INFORMATION	General		Status: Completed
	File No.: <u>4506 Rhode Island Avenue</u>	Loan Type: _____	Dates
	Case No.: _____	Job Type: _____	Ordered: <u>02/14/2016</u>
CLIENT	Client File No.: _____	Property Type: <u>Vacant land</u>	Due: _____
	Tracking No.: _____	Form Type: <u>Land</u>	Assigned: _____
	Filename: <u>C:\Program Files (x86)\ACI32\REPORTS\4506 Rhode Island Avenue.aci</u>		Inspected: <u>March 24, 2019</u>
	Property Information		Reviewed: _____
	Address: <u>4506 Rhode Island Avenue</u>		Signed: <u>03/24/2019</u>
	City: <u>Brentwood</u> County: <u>Prince Georges</u> St: <u>MD</u> Zip: <u>20722</u>		Fax/EDI: _____
	Location: <u>North Brentwood</u> Map No: <u>Map 50</u> Census: <u>8046.00</u>		Delivered: _____
	Legal: <u>Pt lots 2.3 & 12 & s pt lot 11 sma5-17-94 fr cm to r55</u>		Invoiced: <u>03/13/2016</u>
	Sale Price: _____ <input type="checkbox"/> Refinance Loan Amt.: <u>N/A</u> Date of Sale: _____		User Defined: _____
	Rooms: _____ Bedrooms: _____ Baths: _____ Appraised Value: <u>24000</u>		Cancelled: _____
Borrower First: _____ Last: <u>N/A</u> Owner: <u>Prince Georges County</u>		Paid: _____	
NAME	Client Information <input checked="" type="checkbox"/> Ordered By <input type="checkbox"/> Bill To <input type="checkbox"/> Send To		Billing Information
	Client: <u>Prince George's County Office of Central Services</u>		Invoice No.: <u>4506 Rhode Island Av</u>
	Branch: _____		Fee: <u>\$650.00</u>
	Address: <u>1400 McCormick Drive, #336</u>		
	City: <u>Largo</u> State: <u>MD</u> Zip: <u>20774</u>		
	Phone: <u>301-883-6450</u> Fax: _____		
	Contact: <u>No AMC</u>		
	Misc: _____		
	Client Information <input type="checkbox"/> Bill To <input type="checkbox"/> Send To		Tax: <u>0.00%</u> <u>\$0.00</u>
	Client: _____		Total Amount: <u>\$650.00</u>
Branch: _____		Payment 1: _____	
Address: _____		Check #: _____ Date: _____	
City: _____ State: _____ Zip: _____		Payment 2: _____	
Phone: _____ Fax: _____		Check #: _____ Date: _____	
Contact: _____		Due: <u>\$650.00</u>	
Misc: _____			
INSTRUCTIONS/CONTACTS	Appraiser/Broker Information		
	Name: <u>Andrew Gordon</u> Supervisor: _____		
	Cert #: <u>30011675</u> State: <u>MD</u> Cert #: _____ State: _____		
	License #: _____ State: _____ License #: _____ State: _____		
	Exp. Date: <u>02/03/2022</u> Exp. Date: _____		
	Primary Contact Information		
	Primary Contact: _____ Home Phone: _____		
	Best time to call: _____ Work Phone: _____		
	Secondary Contact Information		
	Secondary Contact: _____ Home Phone: _____		
Best time to call: _____ Work Phone: _____			
Special Instructions			
Comments			

***** INVOICE *****

File Number: 4506 Rhode Island Avenue

03/13/2016

Prince George's County Office of Central Services
1400 McCormick Drive, #336
Largo, MD 20774

Borrower : N/A

Invoice # : 4506 Rhode Island Avenue
Order Date : 02/14/2016
Reference/Case # :
PO Number :

4506 Rhode Island Avenue
Brentwood, MD 20722

Appraisal	\$	650.00
	\$	-----
Invoice Total	\$	650.00
State Sales Tax @	\$	0.00
Deposit	(\$)
Deposit	(\$)

Amount Due	\$	650.00

Terms: 30 DAYS

Please Make Check Payable To:

Amg Appraisers
13055 West Cir
Bryantown, MD 20617

Fed. I.D. #:

APPRAISAL OF

Land Appraisal

LOCATED AT:

4506 Rhode Island Avenue
Brentwood, MD 20722

FOR:

Prince George's County Office of Central Services
1400 McCormick Drive, #336
Largo, MD, 20774

BORROWER:

N/A

AS OF:

March 24, 2019

BY:

Andrew Gordon
Amg Appraisers

Amg Appraisers
Real estate appraisers

File No. 4506 Rhode Island Av

03/24/2019

No AMC
Prince George's County Office of Central Services
1400 McCormick Drive, #336
Largo, MD, 20774

File Number: 4506 Rhode Island Avenue

SIR/MADAM:

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

4506 Rhode Island Avenue
Brentwood, MD 20722

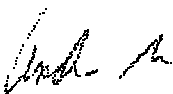
The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.


In my opinion, the market value of the property as of March 24, 2019 is:

\$24,000
Twenty-Four 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.

Sincerely,


Andrew Gordon
Amg Appraisers



Amg Appraisers
LAND APPRAISAL REPORT

File No. 4506 Rhode Island Avenue

The purpose of this summary appraisal report is to provide the lender/client with an accurate and adequately supported opinion of the market value of the subject property.

CLIENT AND PROPERTY IDENTIFICATION

Property Address: **4506 Rhode Island Avenue** City: **Brentwood** State: **MD** Zip: **20722**
 Borrower: **N/A** Owner of Public Record: **Prince Georges Cc** County: **Prince Georges**
 Legal Description: **Pt lots 2.3 & 12 &s pt lot 11 sma5-17-94 fr cm to r55**
 Assessor's Parcel #: **17171964527** Tax Year: **2019** R.E. Taxes: **3,842.00**
 Neighborhood Name: **See title** Map Reference: **Map 50** Census Tract: **8046.00**
 Special Assessments: **N/A** PUD Yes No HOA: \$ _____ Per Year Per Month
 Property Rights Appraised: Fee Simple Leasehold Other (describe) _____
 Assignment Type: Purchase Transaction Refinance Transaction Other (describe) **Market Value**
 Lender/Client: **Prince George's County Office of Central Se** Address: **1400 McCormick Drive, #336, Largo, MD 20774**

CONTRACT ANALYSIS

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
This appraiser did not analyze the contract of sale because it is not pertinent to this appraisal.

Contract Price \$: _____ Date of Contract: _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. \$ _____

NEIGHBORHOOD DESCRIPTION

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %	
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	0 %	
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	75 Low	0	Multi-Family	5 %	
Neighborhood Boundaries: The market included the entire county.				1,600 High	113	Commercial	10 %	
				233 Pred.	15	Other Vacant	5 %	

	Good	Aver.	Fair	Poor		Good	Aver.	Fair	Poor
Convenience to Employment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Compatability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Shopping	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Primary Education	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Police/Fire Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Recreational Facilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Protection from Detrimental Conditions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Stability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Overall Appeal to Market	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Neighborhood Description: **Primarily a suburban residential neighborhood. Sufficient shopping & employment opportunity. Like most suburbs, Upper Marlboro was developed largely after wwii, several waves of renovation have maintained the structural integrity of the community at large. Subject adjacent and a part of the court house and luxury home market of Southern Maryland. Good access to river road, the main thoroughfare.**

Market Conditions (including support for the above conclusions): **Property values in the subject's area appear to be stable. Marketing time on average is approximately less than three months due to the stability in this marketplace.**

SITE DESCRIPTION

Dimensions: **No plat map provided.** Area: **3,842** Acres Sq.Ft. Shape: **Typical** View: **Average**
 Zoning Classification: **011** Zoning Description: **Residential**
 Zoning Compliance: Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe) _____
 Uses permitted under current zoning regulations: **Yes**
 Highest & Best Use: **Yes**
 Describe any improvements: **None**
 Do present improvements conform to zoning? Yes No No improvements If No, explain: _____

Present use of subject site: **Vacant land** Current or proposed ground rent? Yes No If Yes, \$ _____
 Topography: **Level** Size: **3842 Sf** Drainage: **Average**
 Corner Lot: Yes No Underground Utilities: Yes No Fenced: Yes No If Yes, type: _____
 Special Flood Hazard Area Yes No FEMA Flood Zone: **X** FEMA Map #: **24033C0129E** FEMA Map Date: **09-16-2016**

UTILITIES	Public	Other	Provider or Description	Off-Site Improvements	Type/Description	Public	Other
Electricity	<input type="checkbox"/>	<input type="checkbox"/>		Street Surface	Asphalt/avg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/>		Street Type/Influence	Public/avg		
Water	<input type="checkbox"/>	<input type="checkbox"/>		Curb/Gutter	Concrete/avg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer	<input type="checkbox"/>	<input type="checkbox"/>		Sidewalk	Concrete/avg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Street Lights	Electric/avg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Alley	Concrete/avg	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Are the utilities and off-site improvements typical for the market? Yes No If No, describe: _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe: _____

There are no adverse site conditions or external factors noted at the time of inspection.

Site Comments: **Typical.**
 **

Amg Appraisers
LAND APPRAISAL REPORT

File No. 4506 Rhode Island Avenue

There are **100** comparable sites currently offered for sale in the subject neighborhood ranging in price from \$ **5,000** to \$ **1,650,000**
 There are **56** comparable sites sold in the past 12 months in the subject neighborhood ranging in sale price from \$ **7,500** to \$ **1,600,000**

COMPARABLE SALES

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	4506 Rhode Island Avenue	0 Goshun Pl		6110 Perry St		7716 Kittredge Dr	
City/Sl/Zip	Brentwood	Capitol Heights, MD 20743		Landover, MD 20785		District Heights, MD 20747	
Proximity to Subject		3.19 miles SE		2.02 miles SE		7.05 miles SE	
Data Source(s)	Mls/tax records	Mls/tax records		Mls/tax records		Mls/tax records	
Verification Source(s)	Inspection	Mris/visual		Mris/visual		Mris/visual	
Sale Price	\$		\$ 30,000		\$ 22,500		\$ 30,000
Price/ Sq.Ft.	\$ 0.00	\$ 9.60		\$ 6.46		\$ 4.55	
Date of Sale (MO/DA/YR)		10/30/2018		10/05/2018		12/06/2018	
Days on Market		548		93		108	
Financing Type		Cash		Cash		Cash	
Concessions		0		0		0	
Location	Suburban	Suburban		Suburban		Suburban	
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site Size Sq.Ft.	3,842	3,125	3,585	3,482	1,800	6,598	-13,780
View	Average	Average		Average		Average	
Topography	Level	Level		Level		Level	
Available Utilities	Elec,gas,water	Elec,gas,water		Elec,gas,water		Elec,gas,water	
Street Frontage	Average	Average		Average		Average	
Street Type	Public/avg	Public/avg		Public/avg		Public/avg	
Water Influence	None	None		None		None	
Fencing	None	None		None		None	
Improvements	None	None		None		None	
			30,000		22,500		30,000
Net Adjustment (Total, in \$)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 33,585	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 24,300	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 16,220
Adjusted sales price of the Comparable Sales (in \$)		Net Adj. 843.8%		Net Adj. 161.0%		Net Adj. 483.5%	
		Gross Adj. 843.8%	\$ 33,595	Gross Adj. 161.0%	\$ 24,306	Gross Adj. 197.8%	\$ 16,225

The Appraiser has researched the transfer history of the subject property for the past 3 years and the listing history of the subject for the past 12 months prior to the effective date of this appraisal. The appraiser has also researched the transfer and listing history of the comparable sales for the past 12 months.

The appraiser's research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of the appraisal.
 Data Sources:
 The appraiser's research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
 Data Sources:
 The appraiser's research did did not reveal any prior listings of the subject property or comparable sales for the year prior to the effective date of the appraisal.
 Data Sources:

Listing/Transfer History (if more than two, use comments section or an addendum.)	Transfer/Sale (ONLY) of the Subject in past 36 months:	Listing and Transfer history of Comp 1 in past 12 months:	Listing and Transfer history of Comp 2 in past 12 months:	Listing and Transfer history of Comp 3 in past 12 months:
	\$ N/a	\$ N/a	\$ N/a	\$ N/a
	\$	\$	\$	\$

Subject Property Is Currently Listed For Sale? Yes No Data Source: **MRIS**

Current Listing History	List Date	List Price	Days on Market	Data Source
	Not listed	\$ Not listed	Not listed	Not listed

Subject Property has been listed within the last 12 Months? Yes No Data Source: **Mris**

12 Month Listing History	List Date	List Price	Days on Market	Data Source
	Not listed	\$ Not listed	Not listed	Not listed
		\$		

Comments on Prior Sales/Transfers and Current and Prior Listings: **According to the mris/public records, the subject property nor have any of the comparables/listings have not been purchased or transferred within the past thirty six months prior to the effective date of this appraisal report.**

Summary of the Sales Comparison Approach:
Comparables were the best available at the time of the appraisal. Adjustments were made accordinly for size when necessary. All comparables are located in the same immediate county as the subject deeming them excellent indicators of value.

Subject photos were taken at the time of inspection, comparables were downloaded from the mris, however drive-bys were done in order to verify current conditions.

Reconciliation Comments:

This appraisal is made "as is", or subject to the following conditions or inspections:

Based on a complete visual inspection of the subject site and those improvements upon said site, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of market value, as defined, of the real property that is the subject of this report is:

Opinion of Market Value: \$ **24,000** , as of: **03/24/2019** , which is the date of inspection and the effective date of this appraisal.

Amg Appraisers
LAND APPRAISAL REPORT

File No. 4506 Rhode Island Avenue

PRODUCT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project: _____

Total number of phases: _____ Total number of units: _____ Total number of units sold: _____

Total number of units rented: _____ Total number of units for sale: _____ Data source(s): _____

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

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

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion: _____

Describe common elements and recreational facilities: _____

CERTIFICATIONS AND LIMITING CONDITIONS

This report form is designed to report an appraisal of a parcel of land which may have some minor improvements but is not considered to be an "improved site". All improvements are considered to be of relatively minor value impact on the overall value of the site. This report form is not designed to report on an "improved site" where significant value is derived from the improvements. This appraisal report form may be used for single family, multi-family sites and may be included within a PUD development.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions and certifications. The appraiser must, at a minimum; (1) perform a complete visual inspection of the subject site and any limited improvements, (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 the 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 report is the lender/client identified within the appraisal report.

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 and 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 they consider their own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in United States 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. (Source: OCC, OTS, FRS, & FDIC joint regulations published June 7, 1994)

* Adjustments to the comparables must be made for special or creative 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 the subject 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 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.
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, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as 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 subject 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 the engineering or testing that might be required to discover whether such condition exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal must not be considered as an environmental assessment of the property.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the subject site and any limited improvements. I have reported the information in factual and specific terms. I identified and reported the deficiencies of the subject site that could affect the utility of the site and its usefulness as a building lot(s).
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 indicated elsewhere within this report as there are no or very limited improvements and these approaches to value are not deemed necessary for credible result and/or reliable indicators of value for this appraisal assignment.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of the 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 multiple transactions into reported sales
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 have 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.

Amg Appraisers
LAND APPRAISAL REPORT

File No. 4506 Rhode Island Avenue

CERTIFICATIONS AND LIMITING CONDITIONS (continued)

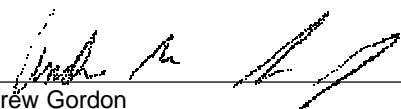
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believed to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, 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 individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
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:

1. 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.

SIGNATURES

APPRAISER

Signature  _____
 Name Andrew Gordon
 Company Name AMG APPRAISERS
 Company Address 13055 West Cir
Bryantown, MD 20617
 Telephone Number 240.286.3592
 Email Address Andrewvtec@comcast.net
 Date of Signature and Report 03/24/2019
 Effective Date of Appraisal 03/24/2019
 State Certification # 30011675
 or State License # _____
 or Other (describe) _____ State # _____
 State MD
 Expiration Date of Certification or License 02/03/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
4506 Rhode Island Avenue
Brentwood, MD 20722
 APPRAISED VALUE OF SUBJECT PROPERTY \$ _____ 24,000
 LENDER/CLIENT
 Name No AMC
 Company Name Prince George's County Office of Central Services
 Company Address 1400 McCormick Drive, #336
Largo, MD 20774
 Email Address _____

SUBJECT PROPERTY

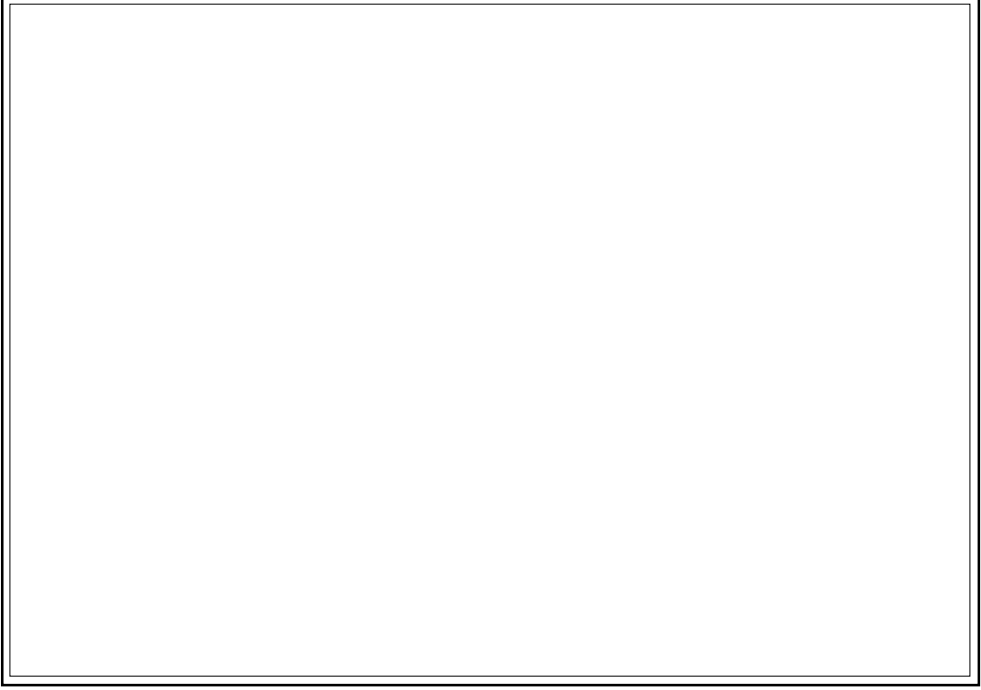
Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

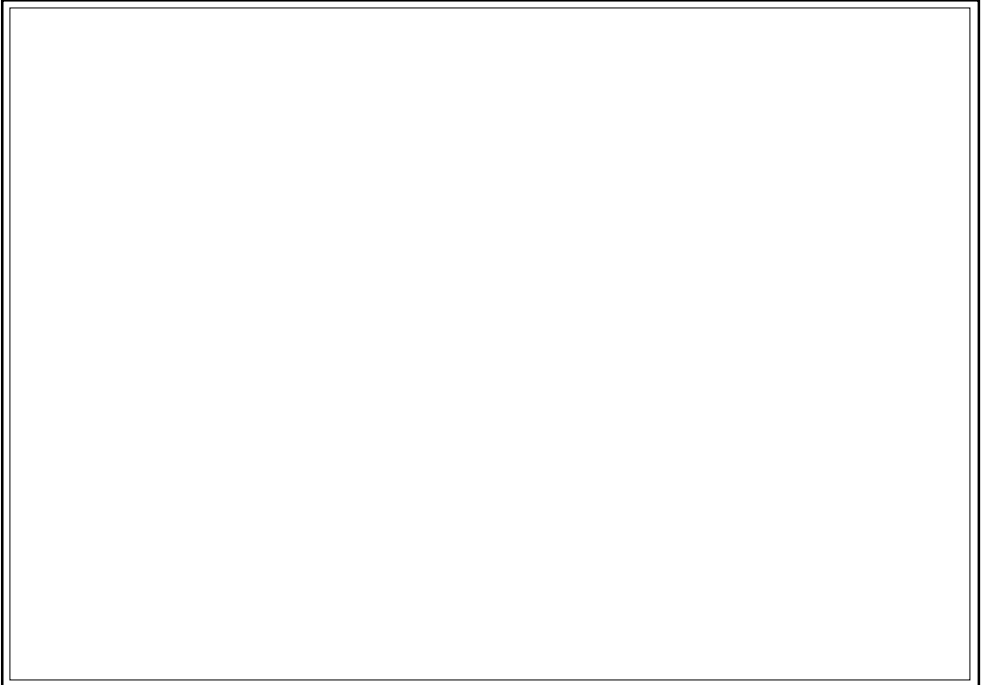
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A	File No.: 4506 Rhode Island Avenue	
Property Address: 4506 Rhode Island Avenue	Case No.:	
City: Brentwood	State: MD	Zip: 20722
Lender: Prince George's County Office of Central Services		



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: March 24, 2019
Appraised Value: \$ 24,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A	File No.: 4506 Rhode Island Avenue	
Property Address: 4506 Rhode Island Avenue	Case No.:	
City: Brentwood	State: MD	Zip: 20722
Lender: Prince George's County Office of Central Services		



COMPARABLE SALE #1

0 Goshun Pl
Capitol Heights, MD 20743
Sale Date: 10/30/2018
Sale Price: \$ 30,000



COMPARABLE SALE #2

6110 Perry St
Landover, MD 20785
Sale Date: 10/05/2018
Sale Price: \$ 22,500



COMPARABLE SALE #3

7716 Kittredge Dr
District Heights, MD 20747
Sale Date: 12/06/2018
Sale Price: \$ 30,000

LOCATION MAP

Borrower: N/A

File No.: 4506 Rhode Island Avenue

Property Address: 4506 Rhode Island Avenue

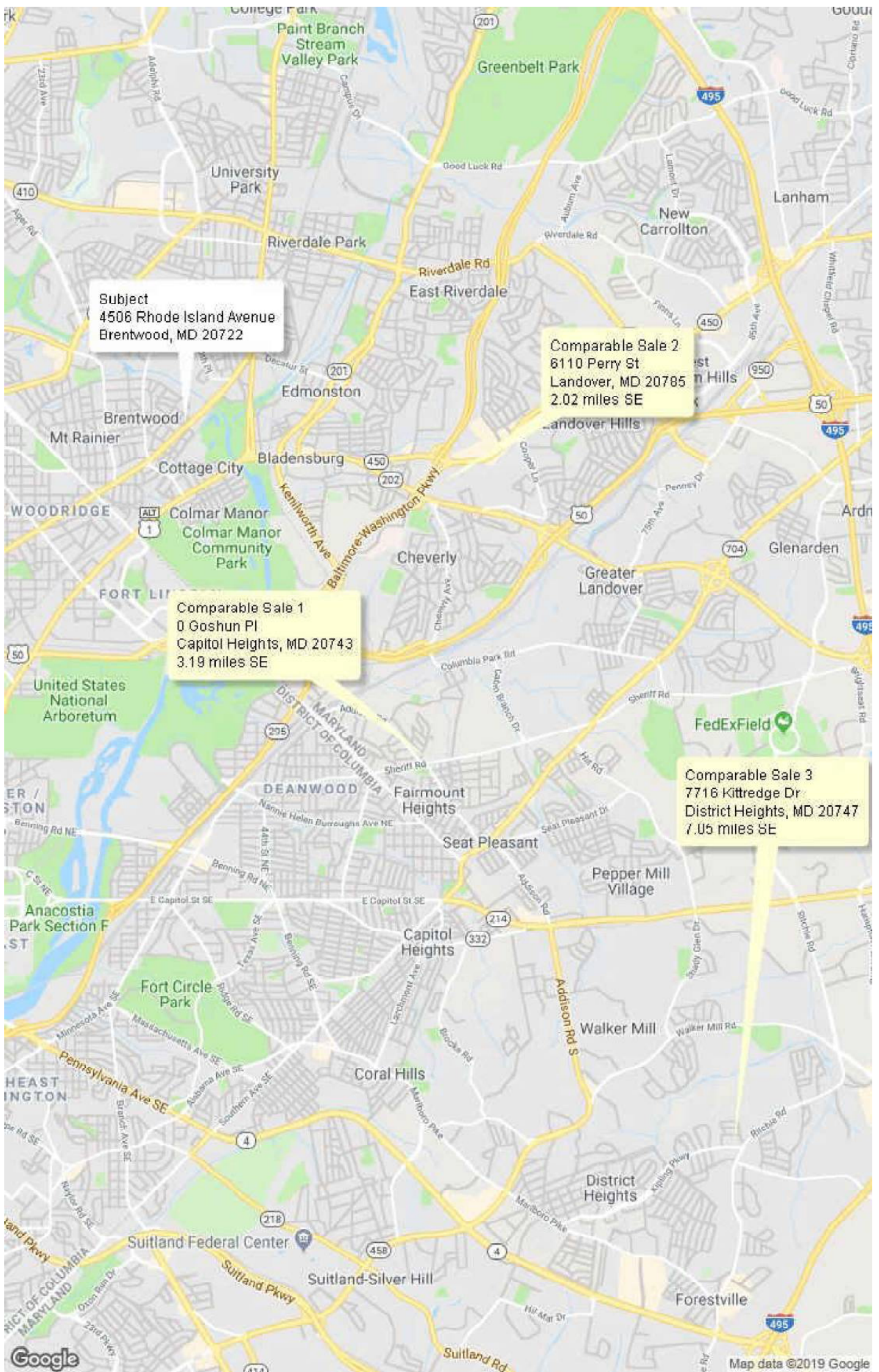
Case No.:

City: Brentwood

State: MD

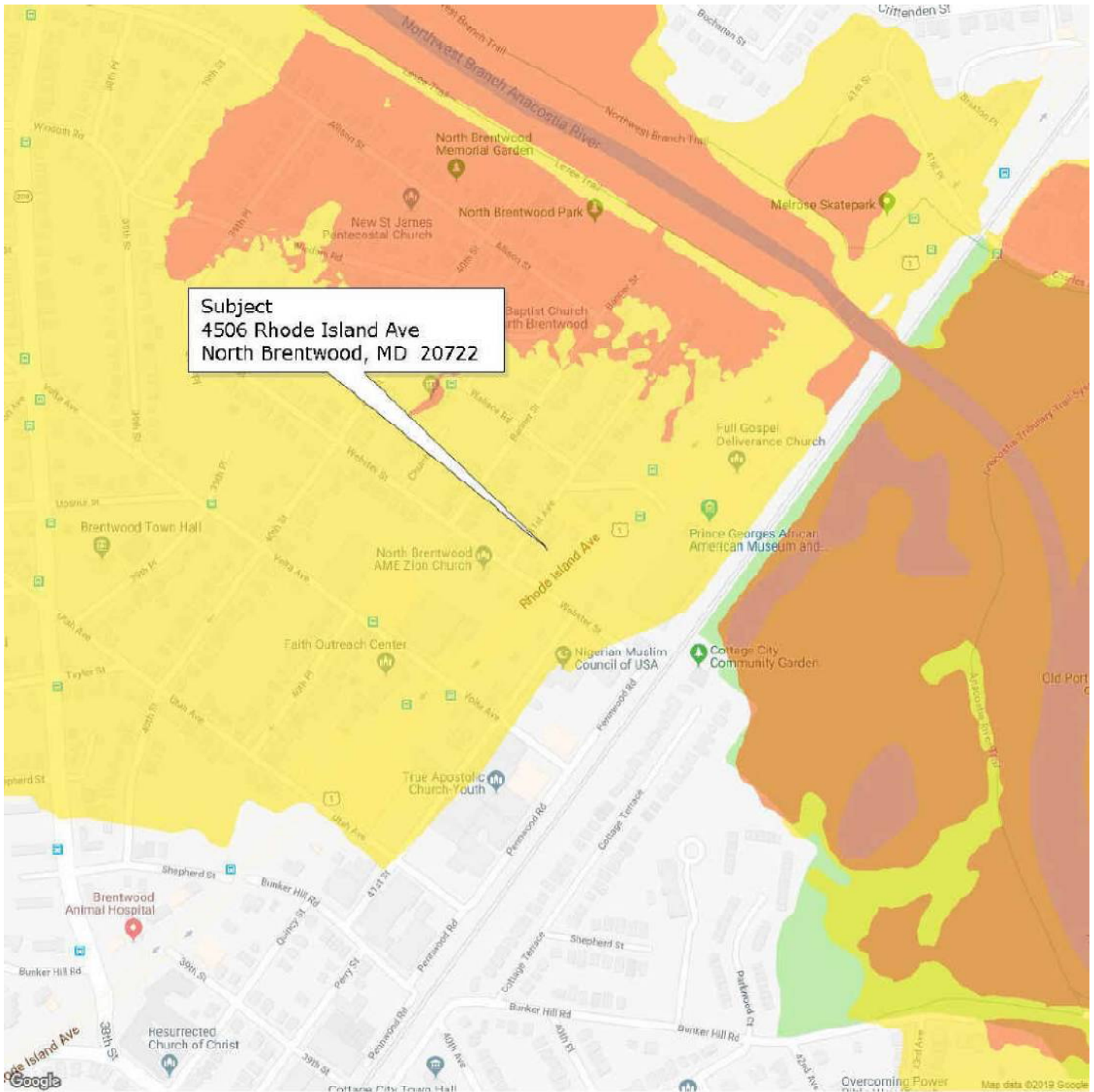
Zip: 20722

Lender: Prince George's County Office of Central Services



FLOOD MAP

Borrower: N/A	File No.: 4506 Rhode Island Avenue
Property Address: 4506 Rhode Island Avenue	Case No.:
City: Brentwood	State: MD Zip: 20722
Lender: Prince George's County Office of Central Services	



FLOOD INFORMATION

Community: Prince George's County
 Property is NOT in a FEMA Special Flood Hazard Area
 Map Number: 24033C0129E
 Panel: 0129E
 Zone: X
 Map Date: 09-16-2016
 FIPS: 24033
 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.

Borrower: N/A	File No.: 4506 Rhode Island Avenue
Property Address: 4506 Rhode Island Avenue	Case No.:
City: Brentwood	State: MD
Lender: Prince George's County Office of Central Services	Zip: 20722

THIS DOCUMENT IS VOID WITHOUT BLUE BACKGROUND. CONTAINS COPY VOID FEATURE & ARTIFICIAL WATERMARK ON THE BACK.



LICENSE * REGISTRATION * CERTIFICATION * PERMIT

Lawrence J. Hogan, Jr.
Governor
Boyd K. Rutherford
Lt. Governor
Kelly M. Schulz
Secretary

STATE OF MARYLAND

DEPARTMENT OF LABOR, LICENSING AND REGULATION

COMMISSION OF RE APPRAISERS & HOME INSPECTORS
CERTIFIES THAT:

ANDREW GORDON

IS AN AUTHORIZED: 03 - CERTIFIED RESIDENTIAL

LIC/REG/CERT	EXPIRATION	EFFECTIVE	CONTROL NO
11675	02-03-2022	01-01-2019	5293235

Kelly M. Schulz
Secretary DLLR

Signature of Bearer

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES.

10 03 11675

5,293,235

10 03 11675

COMMISSION OF RE APPRAISERS & HOME INSPECTORS
500 N. CALVERT STREET
BALTIMORE, MD 21202-3651

ANDREW GORDON
3605 SPRING TERRACE

TEMPLE HILL

MD 20748



LICENSE * REGISTRATION * CERTIFICATION * PERMIT

Lawrence J. Hogan, Jr.
Governor
Boyd K. Rutherford
Lt. Governor
Kelly M. Schulz
Secretary

STATE OF MARYLAND

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11675	02-03-2022	01-01-2019	5293235

Kelly M. Schulz
Secretary DLLR

Signature of Bearer



LIA Administrators & Insurance Services
APPRAISAL AND VALUATION
PROFESSIONAL LIABILITY INSURANCE POLICY



DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY
 (A stock insurance company herein called the "Company")
 175 Capitol Blvd, Suite 100
 Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
02/27/2019	AAI005646-04	AAI005646-03

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

Item

1. Customer ID: 153406 Named Insured: AMG APPRAISERS, LLC Andrew Gordon 3605 Spring Terrace Temple Hills, MD 20748	
2. Policy Period: From: 03/03/2019 To: 03/03/2020 12:01 A.M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 03/03/2003	
5. Inception Date: 03/03/2016	
6. Limits of Liability: A. \$500,000 Each Claim B. \$1,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652	
8. Annual Premium: \$689.00	
9. Forms attached at issue: LIA002 (12/14) LIA MD (11/14) LIA012 (12/14) LIA018 (10/14)	

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

02/27/2019

 Date
 LIA-001 (12/14)

By _____
 Authorized Signature
 Aspen American Insurance Company

AERIAL MAP

Borrower: N/A

File No.: 4506 Rhode Island Avenue

Property Address: 4506 Rhode Island Avenue

Case No.:

City: Brentwood

State: MD

Zip: 20722

Lender: Prince George's County Office of Central Services



Subject
4506 Rhode Island Avenue
Brentwood, MD 20722



Subject Front View

Title

Subject Street Scene



Sales Comp. 1



Sales Comp. 2



Sales Comp. 3



Location Map



Flood Map



License Image



License Image



Aerial Map