

James Haran

410 - 804 - 3364

15003 Frederick Rd

James@Level1Contracting.com

Robert "Spencer" Freeman
Environmental Health Specialist
Bureau of Environmental Health
410-313-6357



Howard County Health Department
8930 Stanford Boulevard, Columbia, MD 21045
rfreemon@howardcountymd.gov
FAX: 410-313-2648

**HOWARD COUNTY
DEPARTMENT OF INSPECTIONS, LICENSES AND PERMITS
3430 COURT HOUSE DRIVE - ELLICOTT CITY, MD 21043
* THIS PERMIT MUST BE CONSPICUOUSLY POSTED ON SITE ***

Residential Interior Alteration Single Family Dwelling Permit

PERMIT NUMBER: B20000099 APPLICATION DATE: 1/10/2020 ISSUE DATE: 1/10/2020

SITE ADDRESS:
15003 FREDERICK RD
WOODBINE, MD 21797

PROPERTY OWNER INFO:
AARON & JACLYN EDINGS
15003 FREDERICK ROAD
WOODBINE, MD 21797

Subdivision: Tax Map: 8 Grd: 8-15
Lot No.: SDP No.: Zoning: RC-DEO Census Tract: 604001
ADC Map: 4692-E8

DESCRIPTION OF WORK:
SFD/ INTERIOR ALTERATIONS, REMOVE NON-BEARING STUD WALLS (ROOF TRUSSES), DRYWALL W/STUD WALLS, REPLACE WATER DAMAGED FLOORING & DRYWALL, INSTALL NEW INTERIOR AND EXTERIOR DOORS (REPLACING EXISTING) APPROX. 600 SQ. FT.

PRIMARY CONTRACTOR INFO:

Contractor License No.: 0
License Address: AARON EDINGS
15003 FREDERICK ROAD
WOODBINE, MD 21797
Phone #: Homeowner to act as contractor

PRIMARY CONTACT INFO:

Contact Type: CONTACT
Homeowner to act as contractor
15003 FREDERICK ROAD
WOODBINE, MD 21797
Phone #:

Building/Lot Characteristics

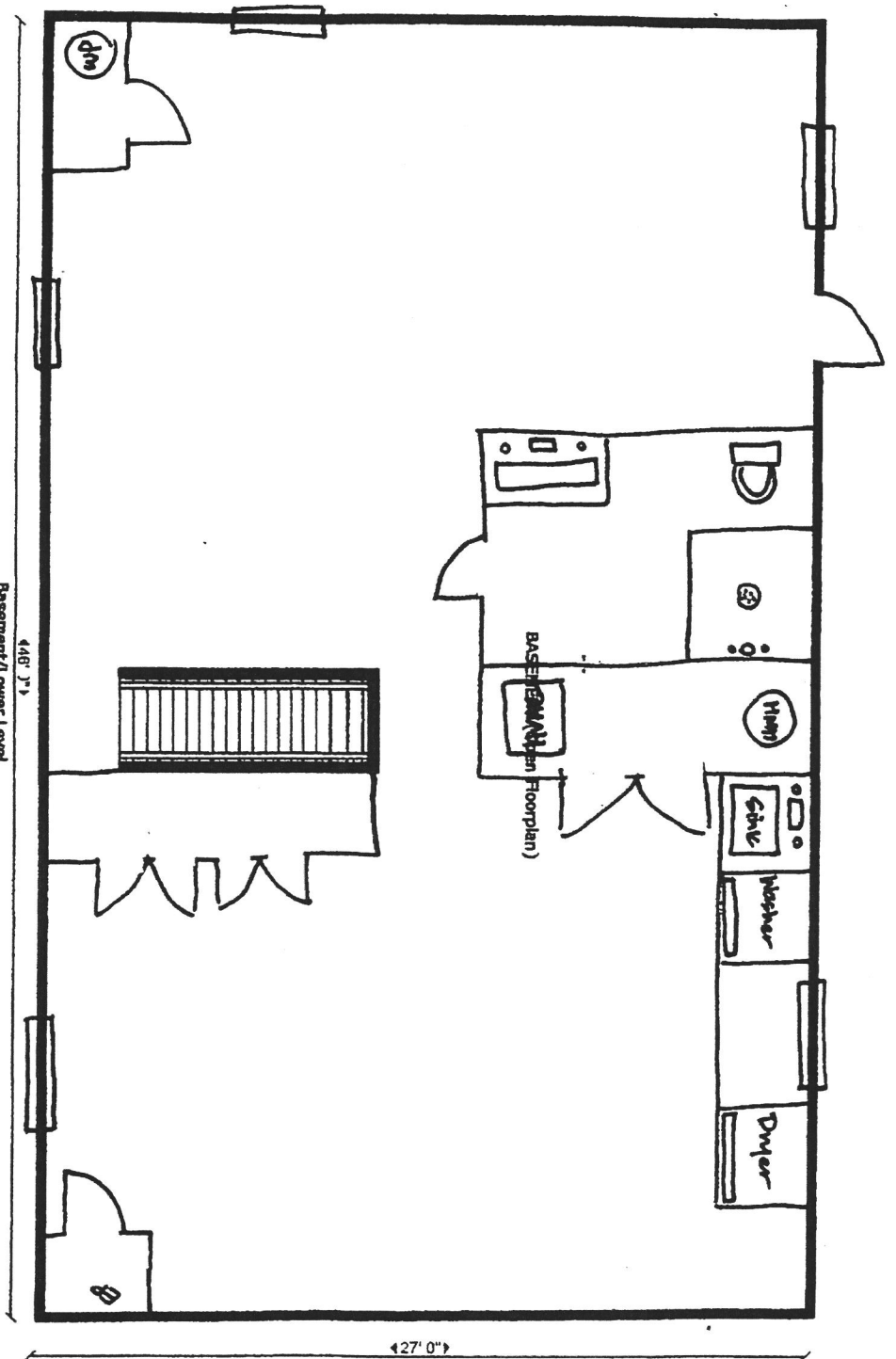
Legal Description: IMPS1 ACRES 15001 FREDERICK RD JWOODBINE
Existing Use: Water Supply:
Height: Sewage Disposal:
Basement:
SF # of Bedrooms:
SF # of Full Baths:
SF # of Half Baths:

Zoning Setback Requirements:

	Proposed:	Required:	Permit Fees:
Front -	Proposed:	Required:	Total Fees Invoiced: \$135.00
Rear -	Proposed:	Required:	Total Fees Paid: \$135.00
Side -	Proposed:	Required:	Balance Due: \$0.00
Side Street - Proposed:	Required:		

Meets Minimum Required Setbacks?: Lot Coverage for NT Zoning:

To schedule an inspection or check the results of an inspection please call (410) 313-3800
APPROVED BY THE DIRECTOR OF INSPECTIONS, LICENSES AND PERMITS - BUILDING OFFICIAL



15003 Frederick Rd, Woodbine, MD 21797
 Owner: Aaron and Jedyn Edings
 Scale: 1/4" = 1'

Proposed

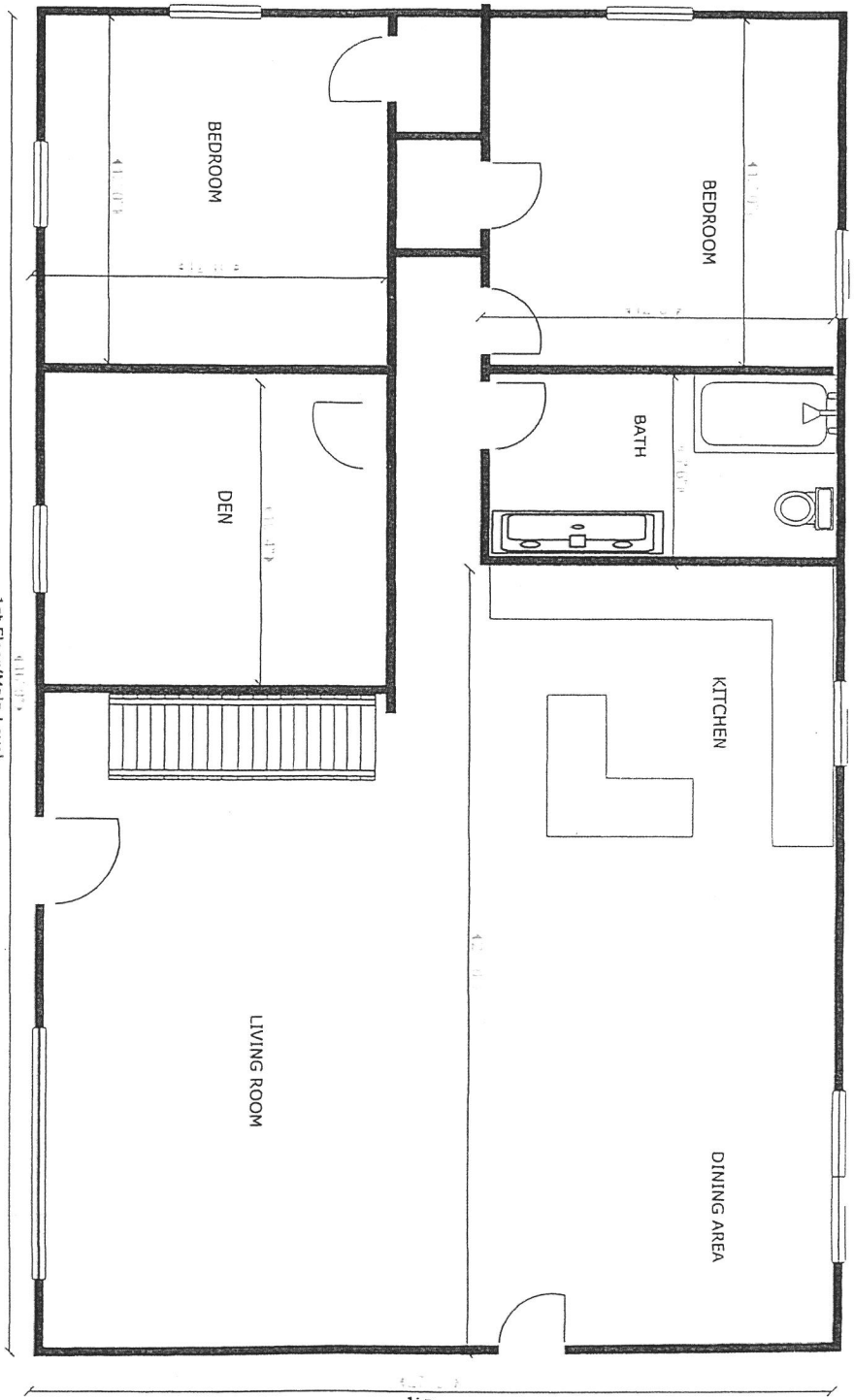
APPROVED

WALK-THRU BUILDING PERMIT

BP# _____ A# _____

APP. SAN Robert Freeman DATE: 1/16/2020

DESC. OF WORK: Remove Interior Walls as shown.



15003 Frederick Rd, Woodbine, MD 21797
 Owner: Aaron and Jaclyn Edings
 Scale: 1/4" = 1'

PROPOSED

APPROVED

WALK-THRU BUILDING PERMIT

APP#

AP#

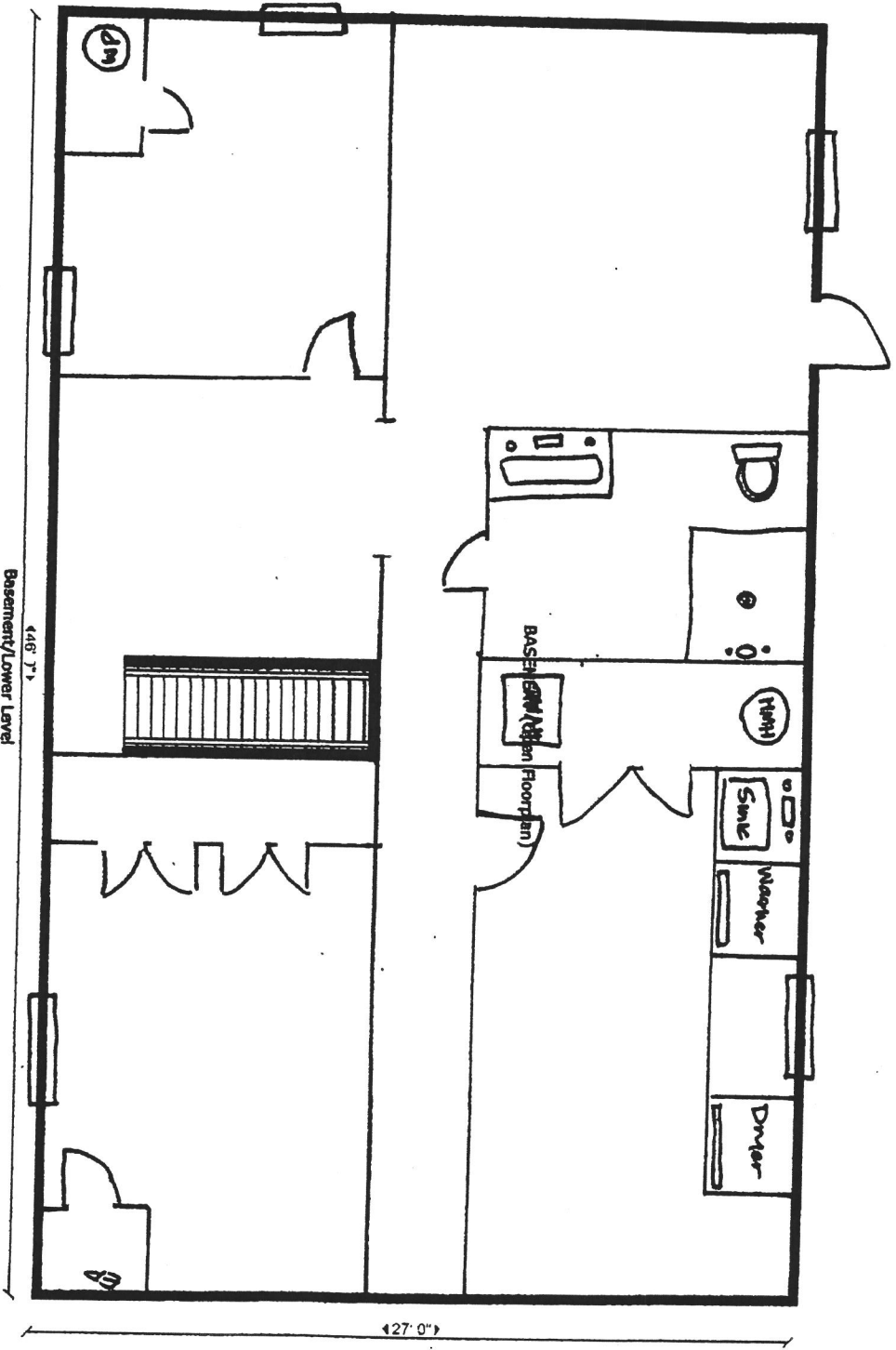
APP. SAN

DATE: 1/10/2020

DESC. OF WORK:

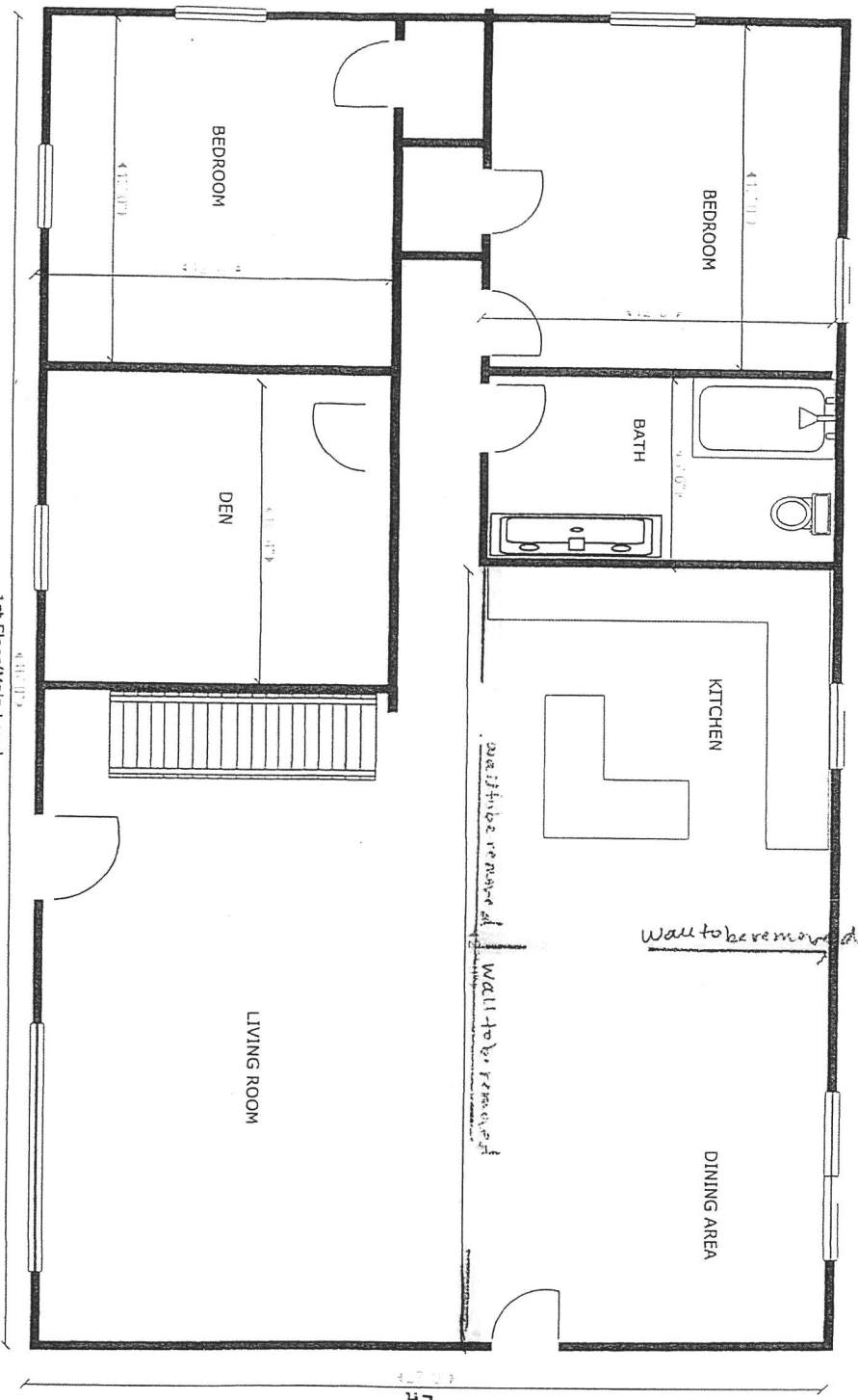
Removal of

*interior wall, make open layout,
 minor interior vps rules etc.
 No living space addition.*



15003 Frederick Rd, Woodbine, MD 21797
 Owner: Aaron and Jaclyn Edings
 Scale: 1/4" = 1'

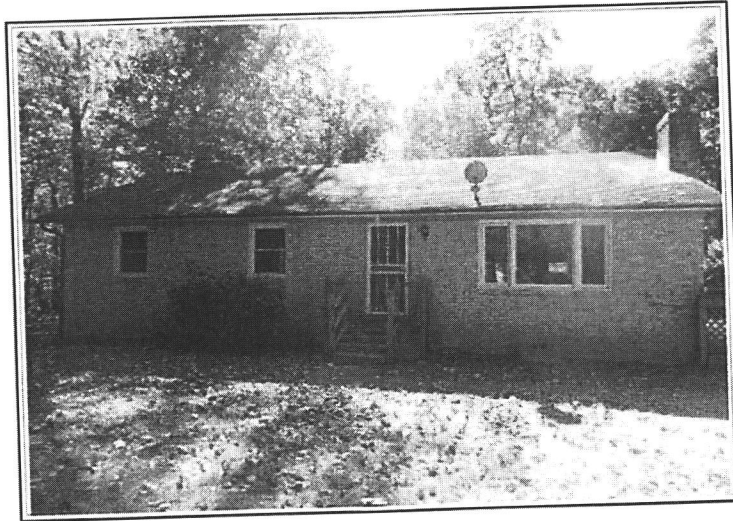
EXISTING



15003 Frederick Rd, Woodbine, MD 21797
 Owner: Aaron and Jaclyn Edings
 Scale: 1/4" = 1"

EXISTING

APPRAISAL OF



LOCATED AT:

15003 Frederick Rd
Woodbine, MD 21797

FOR:

Crosscountry Mortgage LLC
10015 Old Columbia Road Suite B-215, Office B106
Columbia, MD, 21046

BORROWER:

Jaclyn Renee Edings and Aaron Michael Edings

AS OF:

October 16, 2019

BY:

Serge Butovsky

Crosscountry Mortgage LLC
10015 Old Columbia Road Suite B-215, Office B106
Columbia, MD, 21046

File Number: 15003 Frederick Rd

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

15003 Frederick Rd
Woodbine, MD 21797

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

In my opinion, the market value of the property as of October 16, 2019

is:

\$328,000
Three Hundred Twenty-Eight 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.


Serge Butovsky

Uniform Residential Appraisal Report

File No. 16003 Frederick Rd

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.

Property Address 15003 Frederick Rd, City Woodbine, State MD, Zip Code 21797. Borrower Jaclyn Renee Edings and Aaron Michael Edings. Owner of Public Record Wesley W Scott. County Howard. Legal Description 1A 15003 FREDERICK RD WOODBINE. Assessor's Parcel # 1404327519. Tax Year 2019. R.E. Taxes \$ 5,097. Census Tract 6040.01. Neighborhood Name Woodbine. Map Reference 4692E9. Occupant Owner Tenant Vacant. Property Rights Appraised Fee Simple Leasehold Other. Assignment Type Purchase Transaction Refinance Transaction Other. Lender/Client Crosscountry Mortgage LLC. Address 10015 Old Columbia Road Suite B-215, Office B106, Columbia, MD 21046. Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No. Report data source(s) used, offering price(s), and date(s). DOM 44; Has a pending sale as of 10/15/19 for \$375,000. The reference number is #MDHW268482 as provided by MRIS, days on market is 44. Mrs/Ms MDHW268482 Real Estate Information System.

Contract section containing details of the purchase transaction, including contract price (\$262,500), date of contract (09/26/2019), and whether the property is under contract to sell for a specific price. It also includes information about financial assistance provided (\$5000).

Neighborhood section providing characteristics such as location (Urban, Suburban, Rural), property values (Increasing, Stable, Declining), and growth (Over 75%, 25-75%, Under 25%). It also includes neighborhood boundaries, description, and market conditions.

Site section detailing zoning classification (Rural Conservation Density Exchange Option), dimensions (1.00 ac), and specific zoning compliance. It also covers utilities (Electricity, Gas, Water, Sewer) and flood hazard areas.

Improvements section providing a detailed description of the property's features, including foundation, exterior walls, roof surface, window type, and interior finishes. It also lists appliances and room counts.

Final summary section describing the condition of the property, improvements, and overall appraisal findings. It includes a statement on physical deficiencies and a conclusion on whether the property conforms to neighborhood expectations.

Uniform Residential Appraisal Report

File No. 15003 Frederick Rd

There are **5** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **349,000** to \$ **474,900**
 There are **13** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **335,000** to \$ **639,900**

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3					
15003 Frederick Rd Address Woodbine, MD 21797	1658 Woodbine Rd Woodbine, MD 21797	13972 State Route 144 West Friendship, MD 21784	15913 Belle Dr Woodbine, MD 21797						
Proximity to Subject	2.48 miles NW	2.10 miles SE	1.53 miles NW						
Sale Price	\$ 282,500	\$ 430,000	\$ 420,000	\$ 411,500					
Sale Price/Gross Liv. Area	\$ 185.31 sq. ft.	\$ 281.09 sq. ft.	\$ 251.50 sq. ft.	\$ 308.18 sq. ft.					
Data Source(s)	MRIS#MDHW260772;DOM 98	MRIS#MDHW267960;DOM 51	MRIS#1007202398;DOM 135						
Verification Source(s)	TAX RECORD/VISUAL	TAX RECORD/VISUAL	TAX RECORD/VISUAL						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	(+) \$ Adjustment	DESCRIPTION	(-) \$ Adjustment	DESCRIPTION	(+) \$ Adjustment		
Sale or Financing Concessions	ArmLth VA;19990	ArmLth Cash;0	0	ArmLth Conv;12345	0				
Date of Sale/Time	s08/19;c07/19	s10/19;c09/19		s04/19;c02/19					
Location	A;Res;Woods	A;BayRd;	0	A;BayRd;	0	N;Res;	-27,000		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	1.00 ac	1.81 ac	-4,880	1.00 ac		42819 sf	180		
View	N;Res;	N;Res;		N;Res;		N;Res;			
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch			
Quality of Construction	Q4	Q4		Q4		Q4			
Actual Age	44	79	7,000	28	-3,200	45	200		
Condition	C4	C3	-20,000	C4	-10,000	C3	-20,000		
Above Grade	Total Bdrms Baths	Total Bdrms Baths	0	Total Bdrms Baths		Total Bdrms Baths			
Room Count	6 3 1.0	5 2 1.0		6 3 2.0	-5,000	6 3 2.0	-5,000		
Gross Living Area	1,344 sq. ft.	1,847 sq. ft.	-12,120	1,670 sq. ft.	-13,040	1,344 sq. ft.			
Basement & Finished Rooms Below Grade	1248sf1123sfwo 3rr1br1.0ba0o	1647sf1000sfwo 1rr1br1.0ba0o	-3,990	1670sf0sf1n	-4,220	1344sf586sfwo 1rr0br0.1ba0o	-960		
Functional Utility	Average	Average	0	Average	8,000	Average	2,000		
Heating/Cooling	HWBB Ind/Air	HWBB C/Air	-6,000	FWA C/Air	-6,000	FWA C/Air	-6,000		
Energy Efficient Items	None	None		None		None			
Garage/Carport	2dw	2dw		2g2dw	-16,000	2gbi2dw	-16,000		
Porch/Patio/Deck	Patio_Porch	Deck_Porch	0	Deck_Porch	0	Deck_Porch	0		
Fireplace	1 F/P	1 F/P		None	0	1 F/P			
Kitchen/Bath	SL Kit/SL Bath	Updt Kit/SL Bath	-7,000	SL Kit/SL Bath		Updt Kit/SL Bath	-7,000		
Net Adjustment (Total)			\$ 46,890		\$ 49,480		\$ 79,800		
Adjusted Sale Price of Comparables	Net Adj. -10.9%	Gross Adj. 14.2%	\$ 383,010	Net Adj. -11.8%	Gross Adj. 15.6%	\$ 370,540	Net Adj. -19.3%	Gross Adj. 20.5%	\$ 331,900

1 did did not research the sale or transfer history of the subject property and comparable sales. If not, explain _____

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
 Data source(s) MRIS

My 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 source(s) MRIS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MRIS	MRIS	MRIS	MRIS
Effective Date of Data Source(s)	10/15/2019	10/15/2019	10/15/2019	10/15/2019

Analysis of prior sale or transfer history of the subject property and comparable sales **The prior sales history of the subject and comparable sales revealed nothing other than what appear to be arm's length transactions at sales prices consistent with competing properties. The local MLS was used as the primary source for the above prior sales data. The subject property has no transfer history within the past 36 months. The comparables have no transfer history within the past 12 months.**

Summary of Sales Comparison Approach. **See Attached Addendum**

Indicated Value by Sales Comparison Approach \$ **328,000**
 Indicated Value by: Sales Comparison Approach \$ **328,000** Cost Approach (if developed) \$ **328,800** Income Approach (if developed) \$ **0**
The high quality of the data used in the sales comparison approach demonstrates its viability as the best value indicator, with the cost approach in a strong supporting role. As indicated on page three, the income approach to value was not developed.

This appraisal is made "as is." subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: _____

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **328,000** as of **10/18/2019**, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

CLARIFICATION OF INTENDED USE AND INTENDED USER:

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 A MORTGAGE FINANCE TRANSACTION, 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.

CLARIFICATION OF THE TERM "COMPLETE VISUAL INSPECTION":

CERTIFICATION #2 ON PAGE 5 OF THIS REPORT STATES THAT THE APPRAISER HAS PERFORMED A "COMPLETE VISUAL INSPECTION" OF THE PROPERTY. IT SHOULD BE UNDERSTOOD THAT THE "COMPLETE VISUAL INSPECTION" WAS PERFORMED WITHIN THE CONTEXT OF THE INTENDED USE AND INTENDED USER IDENTIFIED ON PAGE 4 AND CLARIFIED ABOVE. THAT IS, THE APPRAISER'S INSPECTION OF THE PROPERTY IS FOR VALUATION PURPOSES ONLY AND IS STRICTLY FOR THE PURPOSE OF ASSISTING THE LENDER/CLIENT (AND ONLY THE LENDER/CLIENT) IN EVALUATING THE PROPERTY FOR A MORTGAGE FINANCE TRANSACTION. THE APPRAISER'S INSPECTION OF THE PROPERTY WAS LIMITED TO WHAT WAS READILY OBSERVABLE WITHOUT MOVING FURNITURE, FLOOR COVERINGS OR PERSONAL PROPERTY. UNLESS OTHERWISE STATED, CRAWL SPACES OR ANY OTHER AREA THAT WOULD INVOLVE THE USE OF LADDERS OR SPECIAL EQUIPMENT. THE APPRAISER'S VIEWING OF THE PROPERTY WAS LIMITED TO SURFACE AREAS ONLY AND CAN OFTEN BE COMPROMISED BY LANDSCAPING, PLACEMENT OF PERSONAL PROPERTY OR EVEN WEATHER CONDITIONS. MOST IMPORTANTLY, THE APPRAISER'S INSPECTION OF THE PROPERTY IS FAR DIFFERENT FROM AND MUCH LESS INTENSIVE THAN THE TYPE OF INSPECTIONS PERFORMED TO DISCOVER PROPERTY DEFECTS. THE APPRAISER IS NOT A HOME INSPECTOR, BUILDING CONTRACTOR, PEST CONTROL SPECIALIST OR STRUCTURAL ENGINEER. AN APPRAISAL IS NOT A SUBSTITUTE FOR A HOME INSPECTION OR AN INSPECTION BY A QUALIFIED EXPERT IN DETERMINING ISSUES SUCH AS, BUT NOT LIMITED TO, FOUNDATION SETTLEMENT OR STABILITY, MOISTURE PROBLEMS, WOOD DESTROYING (OR OTHER) INSECTS, RODENTS OR PESTS, RADON GAS OR LEAD-BASED PAINT. THE CLIENT IS INVITED AND ENCOURAGED TO EMPLOY THE SERVICES OF APPROPRIATE EXPERTS TO ADDRESS ANY AREA OF CONCERN.

USE OF COST APPROACH FOR INSURANCE PURPOSES:

REPLACEMENT COST FIGURES USED IN DEVELOPING THE COST APPROACH ARE FOR VALUATION PURPOSES ONLY. NO ONE, CLIENT OR THIRD PARTY, SHOULD RELY ON THESE FIGURES FOR INSURANCE PURPOSES. THE DEFINITION OF "MARKET VALUE" ON PAGE FOUR OF THIS FORM IS NOT CONSISTENT WITH DEFINITIONS OF "INSURABLE VALUE." ACTUAL RECONSTRUCTION COSTS CAN EASILY EXCEED THE REPLACEMENT COST FIGURES USED IN THIS APPRAISAL.

NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER. I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER (LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO Collateral Management. APPRAISER HAS NOT APPRAISED THE PROPERTY IN THE PRIOR 3 YEARS.

NO SITE DIMENSIONS WERE AVAILABLE ON THE TAX RCRD

THE APPRAISER HAS ATTEMPTED TO DISPLAY COMPARABLE SALES THAT CLOSED WITHIN THE PAST 90 DAYS, WITHIN ONE MILE, BRACKETING GLA AND ROOM COUNT, WITHIN 20% OF THE FREEDOM FOR THE NEIGHBORHOOD MARKET, AND SIMILAR IN STYLE OF LIVING TO THE SUBJECT. ALL AVAILABLE COMPARABLES HAVE BEEN REVIEWED AND RECONCILED WITHIN THE RESEARCHED RANGE LISTED AT THE TOP OF PAGE #2 OF THE REPORT. THE INITIAL RESEARCH MAY RESULT IN SOME PROPERTIES THAT WERE NOT CONSIDERED BEST COMPARABLE IN SIMILARITY TO THE SUBJECT PROPERTY. THE SEARCH WAS THEN EXPANDED TO TRANSACTION DATES WITHIN THE PAST 6-12 MONTHS AND WITHIN 2 MILES OF THE SUBJECT PROPERTY USING THE MOST SIMILAR PROPERTY CHARACTERISTICS. IN THE EXPANDED SEARCH THE BEST AVAILABLE SIMILAR CHARACTERISTIC COMPARABLES WERE CHOSEN TO BE RECONCILED AND ADJUSTED ACCORDINGLY. ALL ADJUSTMENTS MADE FOR COMPARABLE DISSIMILARITIES ARE MARKET DERIVED ACCORDING TO FNMA GUIDELINES. COMPARABLE ADJUSTMENTS ARE MADE AS WARRANTED WHEN MARKET RESEARCH DEEMS VERIFIABLE, JUSTIFIABLE AND CREDITABLE. PLEASE NOTE THAT AVM DATA MAY NOT BE DEEMED AS ARMS LENGTH RELIABLE OR VERIFIABLE SUBJECT SIMILAR DATA AND MAY OR MAY NOT BE INCLUDED WITHIN SALES RANGE LISTED ON THE TOP OF PAGE #2 OF THE APPRAISAL REPORT.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land Allocation

Table with columns for ESTIMATED, REPRODUCTION OR, REPLACEMENT COST NEW, and OPINION OF SITE VALUE. Includes rows for Dwelling (1,344 Sq. Ft. @ \$ 138.00 = \$ 182,784) and Bsmnt: 1248 (Sq. Ft. @ \$ 68.00 = \$ 84,864). Total Estimate of Cost-New = \$ 267,648. Includes depreciation and 'As-is' Value of Site Improvements = \$ 4,000. Estimated Remaining Economic Life (HUD and VA only) 42 Years. INDICATED VALUE BY COST APPROACH = \$ 328,800.

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT 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 an 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(s) Are the units, common elements, and recreation facilities complete? [] Yes [] No If No, describe the status of completion. Are the common elements leased to or by the Homeowners' Association? [] Yes [] No If Yes, describe the rental terms and options. Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File No. 15003 Frederick Rd

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended 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 interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File No. 15003 Frederick Rd

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 interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
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 sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any 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).

Uniform Residential Appraisal Report

File No. 15003 Frederick Rd

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 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.
- 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.
- 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.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name Serge Butovsky
 Company Name Advent Appraisals, LLC
 Company Address 13720 Samhill Dr
Mount Airy, MD 21771
 Telephone Number 240.483.7802
 Email Address adventvaluation@gmail.com
 Date of Signature and Report 10/18/2019
 Effective Date of Appraisal 10/18/2019
 State Certification # 30031883
 or State License # _____
 or Other (describe) _____ State # _____
 State MD
 Expiration Date of Certification or License 09/25/2021

ADDRESS OF PROPERTY APPRAISED

15003 Frederick Rd
Woodbine, MD 21797

APPRAISED VALUE OF SUBJECT PROPERTY \$ 328,000

LENDER/CLIENT

Name Collateral Management
 Company Name Crosscountry Mortgage LLC
 Company Address 10015 Old Columbia Road Suite B-215, Office B106
Columbia, MD 21046
 Email Address _____

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 _____

SUBJECT PROPERTY

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

Tolley Enterprises

(301) - 831 - 6037

PAID W/CHK # 102
10/17/19



OSDS Inspection Report

General Information					
Property Address	15003 Frederick Road				
City	Woodbine	State	MID	Zip Code	
County	Howard	Date Of Inspection	10/07/2019		
Inspector Name	William Tolley				
Phone Number	3018316037	Email	Tel: wtolley@gmail.com		
Property Type	Residential	Age Of Dwelling	43 years	Number Of Bedrooms	3
Occupied?	No	If Vacant, How Long?	2 months	Rental?	
Number of People Moving In	2	Homeowner Interview Conducted?	No		
OSDS Records Requested?	Yes	Records Available?	Yes		
OSDS History					
Number of Current Residents	0	Number of Bedrooms	3	Age of OSDS	9 years
If Tank Replaced, How Old?		Pumping Frequency	Unknown	Last Date Pumped	10/7/2019
Room For Repair?	Yes				
Known Repairs?	Two gravity trenches installed in 2010				
Known Problems?					

OSDS Components							
List of Components	<ul style="list-style-type: none"> • Septic Tank • Distribution Box • Gravity Trenches 						
Tank Size (gallons)	1000	Tank Material	Cement	Tank Compartments	Single	Tank Seam	Mid-Seam
Number of Trenches	2	Number of Seepage Pits			N/A		

Inspection and Observations						
Septic Tank Located?	Yes	Tank Access	Manhole above grade			
Access Watertight and Secure?	Yes	Covers/Lids are Childproof?	Yes			
Depth of Tank Below Grade	2 feet	Liquid Level in Tank	Below Normal			
Evidence of Elevated Levels of Sewage in the Past?	No	Structural Integrity of Tank Acceptable?	Yes			
Sludge Depth (inches)	30	Scum Depth (inches)	4			
Inlet Baffle Present and Acceptable?	Yes	Outlet Baffle Present and Acceptable?	No			
All Toilets and Fixtures are Plumbed to the OSDS	Yes					

Conclusion

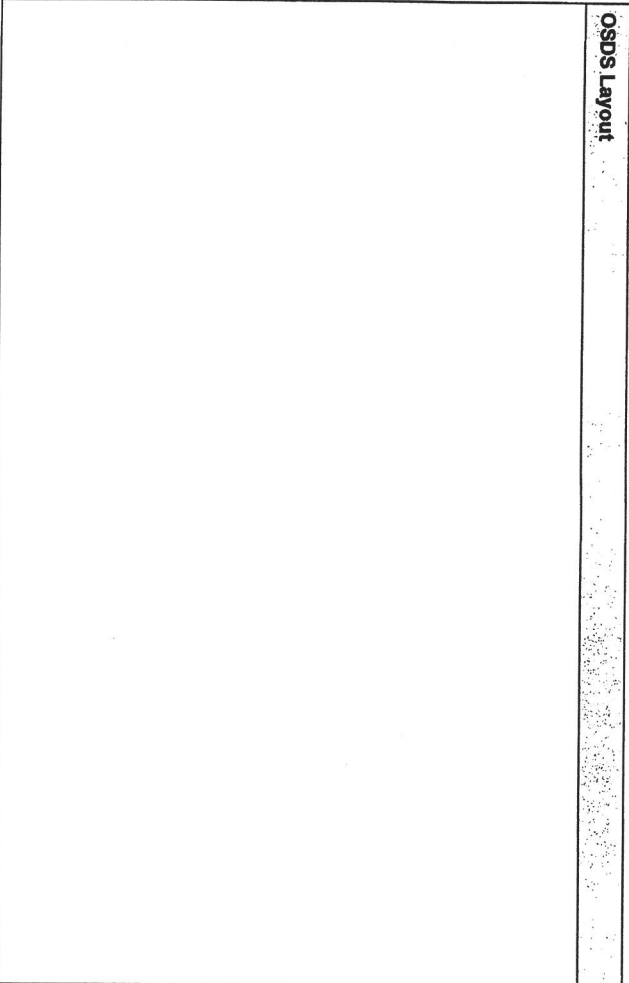
OSDS Was Found To Be

Unacceptable

Comments:

System requires a new outlet baffle to be installed before it can be deemed acceptable. A hydraulic test was performed and passed. Trenches were not probed due to depth, monitoring wells were installed incorrectly and could not be used. Trenches have settle significantly and should be filled back in to prevent water from pooling on top of them. Tank level was slightly below normal but due to the vacancy it is not of concern.

OSDS Layout



THIS INSPECTION REPORT INDICATES THE PRESENT CONDITION OF THE PRIVATE ON-SITE SUBSURFACE SEWAGE DISPOSAL SYSTEM BASED ON RECOMMENDED INSPECTION PROCEDURES OUTLINED IN THIS REPORT. THE RESULTS OF THIS INSPECTION DO NOT GUARANTEE OR WARRANT FUTURE PERFORMANCE.

The recipient of this report should discuss any deficiencies found by this inspection with the Inspector.

MDE Certified Inspector: Signature: Dave Tolley

ESDST

Real Property Data Search

Search Result for HOWARD COUNTY

View Map View GroundRent Redemption View GroundRent Registration

Special Tax Recapture: None

Account Identifier: District - 04 Account Number - 327519

Owner Information

Owner Name: EDINGS AARON MICHAEL Use: RESIDENTIAL
EDINGS JACLYN RENEE Principal Residence: NO
Mailing Address: 15003 FREDERICK RD Deed Reference: /19023/ 00399
WOODBINE MD 21797-

Location & Structure Information

Premises Address: 15003 FREDERICK RD Legal Description: 1A
WOODBINE 21797-0000 15003 FREDERICK RD
WOODBINE

Map: Grid: Parcel: Neighborhood: Subdivision: Section: Block: Lot: Assessment Year: Plat No:
0008 0015 0239 4010103.14 1003 2020 Plat Ref:

Special Tax Areas: None

Town: None
Ad Valorem: 100
Tax Class: None

Primary Structure Built Above Grade Living Area Finished Basement Area Property Land Area County Use
1975 1,344 SF 1010 SF 1.0000 AC

Stories Basement Type Exterior Quality Full/Half Bath Garage Last Notice of Major Improvements
1 YES STANDARD UNIT BRICK/ 4 2 full

Value Information

Base Value Value Phase-in Assessments
As of As of As of
01/01/2020 07/01/2019 07/01/2020
Land: 200,000 181,000
Improvements 167,200 165,400
Total: 367,200 346,400 367,200 346,400
Preferential Land: 0 0

Transfer Information

Seller: SCOTT WESLEY W Date: 11/19/2019 Price: \$0
Type: ARMS LENGTH IMPROVED Deed1: /19023/ 00399 Deed2:
Seller: Date: Price: \$0
Type: Deed1: /00591/ 00545 Deed2:
Seller: Date: Price:
Type: Deed1: Deed2:

Exemption Information

Partial Exempt Assessments: Class 07/01/2019 07/01/2020
County: 000 0.00
State: 000 0.00
Municipal: 000 0.00|0.00 0.00|0.00

Special Tax Recapture: None

Homestead Application Information

Homestead Application Status: Denied

Homeowners' Tax Credit Application Information

Homeowners' Tax Credit Application Status: No Application Date: