

# Uniform Residential Appraisal Report

37 4538  
Rev. 7-1-09

There are <b>7</b> comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ <b>199,500</b> to \$ <b>227,700</b> .							
There are <b>147</b> comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ <b>70,000</b> to \$ <b>450,000</b> .							
FEATURE	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3			
Address: 109 Pine Hill Rd Enola, PA 17025	288 Carlisle Ave Enola, PA 17025	321 College Hill Rd Enola, PA 17025	47 Sharon Rd Enola, PA 17025				
Proximity to Subject	1.38 miles E	1.32 miles NE	0.6+ miles SE				
Sale Price	\$ 220,000	\$ 190,000	\$ 190,000	\$ 190,000			
Sale Price/Times Ltr. Area	\$ 205.77 sq.ft.	\$ 190.00 sq.ft.	\$ 169.64 sq.ft.	\$ 190,000			
Data Source [s]	BrghW/PAC B2004925;DOM 7	BrghW/PAC B2004952;DOM 0	BrghW/PAC B2000181;DOM 2				
Verification Source[s]	Public Records, M.R.E.	Public Records, M.R.E.	Public Records, M.R.E.				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+/- \$ Adjustment	DESCRIPTION	+/- \$ Adjustment	DESCRIPTION	+/- \$ Adjustment
Sales or Financing Concessions	Arm Ltr	Arm Ltr		Arm Ltr		Arm Ltr	
Date of Sale/Time	5/1/22;11/21	5/11/21;11/21		5/11/21;11/21		5/11/21;11/21	
Location	N,Res;	N,Res;		N,Res;		N,Res;	
Leasehold/Free Simple	Free Simple	Free Simple		Free Simple		Free Simple	
Site	23281 sf	14810 sf		6970 sf		12197 sf	
View	N,Res;	N,Res;		N,Res;		N,Res;	
Design (Style)	DTT,Ranch	DTT,Ranch		DTT,Ranch		DTT,Ranch	
Quality of Construction	Q+	Q+		Q+		Q+	
Actual Age	38	62		69		32	
Condition	C+	C3	-20,000	C+		C3	-20,000
More Grade	Total Blms. Balz	Total Blms. Balz		Total Blms. Balz		Total Blms. Balz	
Room Count	5 3 1.0	5 3 1.0		5 3 1.0		5 3 1.0	
Gross Living Area	1,320 sq.ft.	1,064 sq.ft.	+9,000	1,000 sq.ft.	+11,000	1,120 sq.ft.	+7,000
Basement & Finished Rooms Below Grade	1320 sq.ft. two	1064 sq.ft. in	0	0	+13,000	1120 sq.ft. in	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	F/W/A/C, AC	F/W/A/C, AC		F/W/A/None	+5,000	F/W/A/None	+5,000
Energy Efficient Items	None, Molested	None, Molested		None, Molested		None, Molested	
Garage/Carport	2dw	2dw		1gd 2dw	-5,000	2dw	
Porch/Patio/Deck	Deck, Patio	Patio	+5,000	2Porch, Patio	+5,000	Porch, Deck	-2,500
Fence/Gate	Fence/Gate, M/R/S	None	+7,500	None	+7,500	None	+7,500
Net Adjustment (Total)			-4,500		35,500		-3,000
Adjusted Sale Price	Net Adj. 2.0 %	Net Adj. 2.0 %		Net Adj. 28.1 %		Net Adj. 1.6 %	
of Comparables	Gross Adj. 21.6 %	Gross Adj. 21.6 %	\$ 215,500	Gross Adj. 29.8 %	\$ 195,500	Gross Adj. 22.1 %	\$ 187,000
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain:							
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> 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] <input type="checkbox"/> S.O.A.T., <input type="checkbox"/> deed, <input type="checkbox"/> M.R.E.							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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] <input type="checkbox"/> S.O.A.T., <input type="checkbox"/> deed, <input type="checkbox"/> M.R.E.							
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 B.							
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3			
Date of Prior Sale/Transfer	05/26/2021						
Price of Prior Sale/Transfer	\$0						
Data Source [s]	Public Records	Public Records	Public Records	Public Records			
Effective Date of Data Source [s]	01/15/2022	01/15/2022	01/15/2022	01/15/2022			
Analysis of prior sale or transfer history of the subject property and comparable sales: No other comparables transferred or sold within the past 12 months.							

# Uniform Residential Appraisal Report

37 4538  
File # 71109

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

**Property Address:** 109 Pine Hill Rd      **City:** Evelyn      **State:** PA      **Zip Code:** 17026  
**Borrower:** EILEEN C YOUNG      **Owner of Public Record:** Scott L Young      **County:** Cumberland

**Legal Description:** See Supplemental Addendum  
**Assessor's Parcel #:** 09-13-0997-010      **Tax Year:** 2021      **R.E. Taxes \$:** 2,548  
**Neighborhood Name:** Evelyn      **Map Reference:** 25620      **Census Tract:** 910201

**Occupant:**  Owner     Tenant     Vacant      **Special Assessments \$:**     **PUD:**     **HRA \$:**     **per year**        **per month**

**Property Rights Appraised:**  Fee Simple     Leasehold     Other (describe)

**Assignment Type:**  Purchase Transaction     Refinance Transaction     Other (describe)    **Foreclosure / Asset Liquidation**

**Lender/Client:** Keys Home Asset Management, Inc.      **Address:** 850 Forty Fool Road, Suite 110, Larnedale, PA 19446  
**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 is/are:**  used, offering price(s), and date(s).      **M.R.S.**

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**1**  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.

**Contract Price \$:**      **Date of Contract:**      **Is the property seller the owner of public record?**     Yes     No    **Data Source is/are:**     Yes     No

**Is there any financial assistance (loan charges, sale concessions, gift or downpayment 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.**

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**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 %
<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	<input type="checkbox"/> Property Values	<input checked="" type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
<input type="checkbox"/> Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> Imbalance	<input type="checkbox"/> Over Supply
<input type="checkbox"/> Growth	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input type="checkbox"/> Marketing Time	<input checked="" type="checkbox"/> Under 6 mths.	<input type="checkbox"/> 6-6 mths.	<input type="checkbox"/> Over 6 mths.
<b>Neighborhood Boundaries:</b>	The subject's neighborhood is bordered to the north by I-81, to the east by the Susquehanna River, to the south by Route 944, and to the west by I-81.					
<b>Neighborhood Description:</b>	The subject is located in a suburban neighborhood with a mix of lot sizes and housing styles. The area is characterized by a mix of lot sizes and housing styles. The area is characterized by a mix of lot sizes and housing styles.					
<b>Market Conditions:</b>	The market is stable within the defined market area, based on year-to-year sales data in the defined market area. List to sales price ratios 101-136. Interest rates are 3.00-4.5% over last 12 months. Market is arms-length sale driven. The average marketing time is 0-90 days and the reasonable exposure time period was 0-90 cumulative days showing stability in marketing time.					
<b>Dimensions:</b>	See Attached Aerial Map	Area: 23281 sq ft	Shape: Irregular	View N, Res;		
<b>Specific Zoning Classification:</b>	R-1	<b>Zoning Description:</b> Residential Single Family. See supplemental addendum.				
<b>Zoning Compliance:</b>	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)	<b>Is the highest and best use of subject property as improved (or as proposed per plans and specifications), the present use?</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <b>If No, describe the relevant legal, physical, and economic factors as analyzed to the extent necessary and resulting in a conclusion that the current use of the subject property is the highest and best use.</b>				
<b>Utilities:</b>	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Other (describe)	<input checked="" type="checkbox"/> Water	<input type="checkbox"/> Sewer	<input type="checkbox"/> Off-street parking	<input type="checkbox"/> Type	<input type="checkbox"/> Public <input type="checkbox"/> Private
<b>Electricity:</b>	<input checked="" type="checkbox"/> <input type="checkbox"/> None	<input checked="" type="checkbox"/> Street	<input type="checkbox"/> Asphalt	<input type="checkbox"/> Alley	<input type="checkbox"/> None	<input type="checkbox"/> <input type="checkbox"/>
<b>Gas:</b>	<input type="checkbox"/> <input type="checkbox"/> None	<input checked="" type="checkbox"/> Sanitary Sewer	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
<b>FEMA Special Flood Hazard Area:</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>FEMA Road Zone:</b> <input checked="" type="checkbox"/>	<b>FEMA Map #:</b> 4204100115E	<b>FEMA Map Date:</b> 03/16/2009		
<b>Are the utilities and off-site improvements typical for the market area?</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <b>If No, describe</b>					
<b>Are there any adverse site conditions or external factors (assessments, encroachments, environmental conditions, land uses, etc.)?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>If Yes, describe</b>					

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General Description	Foundation	Exterior Description	Interior
<b>Units:</b> <input checked="" type="checkbox"/> One <input type="checkbox"/> One with accessory unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawlspace	<b>Foundation Walk:</b> Conc Blk / Aug	<b>Floors:</b> Hw/Wrfl / Aug
<b># of Stories:</b> 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	<b>Exterior Walk:</b> Brick / Aug	<b>Walk:</b> Drywall / Aug
<b>Type:</b> <input type="checkbox"/> Det <input type="checkbox"/> Alt <input type="checkbox"/> Split/End Unit	<b>Basement Area:</b> 1,320 sq ft	<b>Roof Surface:</b> Composite / Aug	<b>Trim/Finish:</b> Wdod / Aug
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	<b>Basement Finish:</b> <input type="checkbox"/> %	<b>Gutters &amp; Downspouts:</b> Aluminum / Aug	<b>Bath Floor:</b> Wrfl / Aug
<b>Design (Style):</b> Ranch	<input checked="" type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump	<b>Window Type:</b> Dbl Hung / Aug	<b>Bath Walkout:</b> Fg / Aug
<b>Year Built:</b> 1983	<b>Entrance of:</b> <input type="checkbox"/> Infestation	<b>Storm Sash/Insulated:</b> Insulated / Aug	<b>Gar Storage:</b> <input type="checkbox"/> None
<b>Effective Age (Yrs):</b> 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	<b>Screens:</b> None	<input checked="" type="checkbox"/> Driveway    # of Cars: 2
<b>Attic:</b> <input type="checkbox"/> None	<b>Heating:</b> <input checked="" type="checkbox"/> PWR <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	<b>Amenities:</b> <input checked="" type="checkbox"/> Woodburner(s) # 1	<b>Driveway Surface:</b> Concrete
<input type="checkbox"/> Drop Slat <input type="checkbox"/> Slat <input type="checkbox"/> Other	<b>Fuel Oil:</b> <input type="checkbox"/>	<input checked="" type="checkbox"/> Replace(s) # 1 <input type="checkbox"/> Fence: None	<b>Garage:</b> # of Cars: <input type="checkbox"/>
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Slat <input type="checkbox"/> Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck: P.k.k. <input type="checkbox"/> Porch: None	<b>Garport:</b> # of Cars: <input type="checkbox"/>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated <input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Pool: None <input type="checkbox"/> Other: None	<b>Alt:</b> <input type="checkbox"/> Det <input type="checkbox"/> Built-in
<b>Appliances:</b> <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)			
<b>Finished area above grade contains:</b> 5 Rooms    3 Bedrooms    1 Bath    1,320 Square Feet of Glass Living Area Above Grade			
<b>Additional features (special energy efficient items, etc.):</b> The subject property was built in 1983 and had update over the years and it is assumed that the builder used energy efficient building materials.			
<b>Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.):</b> C + 10 when updated eleven to fifteen years ago; Bathrooms updated eleven to fifteen years ago; interior and exterior inspection found the subject to be in Average condition. There were smoke detectors all the time of inspection. There were no external or functional obsolescence which would affect the value or marketability of the subject.			
<b>Are there any physical deficiencies or adverse conditions that affect the usability, soundness, or structural integrity of the property?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>If Yes, describe</b>			
<b>Does the property generally conform to the neighborhood functional utility, style, condition, use, construction, etc.?</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <b>If No, describe</b>			

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Rev. 7-1-09

There are <b>7</b> comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ <b>199,500</b> to \$ <b>227,700</b> .							
There are <b>147</b> comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ <b>70,000</b> to \$ <b>450,000</b> .							
FEATURE	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3			
Address:	109 Pine Hill Rd Enola, PA 17025	288 Carlisle Ave Enola, PA 17025	321 College Hill Rd Enola, PA 17025	47 Sharon Rd Enola, PA 17025			
Proximity to Subject	1.38 miles E	1.32 miles NE	0.6+ miles SE				
Sale Price	\$	\$ <b>220,000</b>	\$ <b>190,000</b>	\$ <b>190,000</b>			
Sale Price/Times Ltr. Area	\$ sqft	\$ <b>205.77</b> sqft	\$ <b>190.00</b> sqft	\$ <b>169.64</b> sqft			
Data Source [s]	BrighW/PAC B2004S25;D0 M 7	BrighW/PAC B2004S22;D0 M 0	BrighW/PAC B20001S1;D0 M 2				
Verification Source(s)	Public Records, M.R.E.	Public Records, M.R.E.	Public Records, M.R.E.				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+/- \$ Adjustment	DESCRIPTION	+/- \$ Adjustment	DESCRIPTION	+/- \$ Adjustment
Sales or Financing Concessions		Arm Ltr Cash 0		Arm Ltr Cash 0		Arm Ltr Cash 0	
Date of Sale/Time	5/1/22;11/21	5/11/21;11/21		5/11/21;11/21		5/11/21;11/21	
Location	N,Res;	N,Res;		N,Res;		N,Res;	
Leasehold/Free Simple	Free Simple	Free Simple		Free Simple		Free Simple	
Site	23281 sf	14810 sf		6970 sf		12197 sf	
View	N,Res;	N,Res;		N,Res;		N,Res;	
Design (Style)	DTT,Ranch	DTT,Ranch		DTT,Ranch		DTT,Ranch	
Quality of Construction	Q+	Q+		Q+		Q+	
Actual Age	38	62		69		32	
Condition	C+	C3	-20,000	C+		C3	-20,000
More Grade	Total Blms. Balz	Total Blms. Balz		Total Blms. Balz		Total Blms. Balz	
Room Count	5 3 1.0	5 3 1.0		5 3 1.0		5 3 1.0	
Gross Living Area	1,320 sqft	1,054 sqft	+9,000	1,000 sqft	+11,200	1,120 sqft	+7,000
Basement & Finished Rooms Below Grade	1320s+2s+2w	1054s+10s+1w Dr/Cbr 1,0ba+0o	0 Dr	+13,200	1120s+2s+1w	0	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	F/W/A/C, AC	F/W/A/C, AC		F/W/A/None	+5,000	F/W/A/None	+5,000
Energy Efficient Items	None, Moletd	None, Moletd		None, Moletd		None, Moletd	
Garage/Carport	2dw	2dw		1gd2dw	-5,000	2dw	
Porch/Patio/Deck	Deck, Patio	Patio	+5,000	2Porch, Patio	+5,000	Porch, Deck	-2,500
Fence/Gate	Fence/Gate, M/R/S	None	+7,500	None	+7,500	None	+7,500
Net Adjustment (Total)			-4,500		35,500		-3,000
Adjusted Sale Price		Net Adj. 2.0 %		Net Adj. 28.1 %		Net Adj. 1.6 %	
of Comparables		Gross Adj. 21.6 %	\$ <b>215,500</b>	Gross Adj. 29.8 %	\$ <b>195,500</b>	Gross Adj. 22.1 %	\$ <b>187,000</b>
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain:							
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> 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] <input type="checkbox"/> S.O.A.T., <input type="checkbox"/> deed, <input type="checkbox"/> M.R.E.							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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] <input type="checkbox"/> S.O.A.T., <input type="checkbox"/> deed, <input type="checkbox"/> M.R.E.							
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 B.							
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3			
Date of Prior Sale/Transfer	05/25/2021						
Price of Prior Sale/Transfer	\$0						
Data Source [s]	Public Records	Public Records	Public Records	Public Records			
Effective Date of Data Source [s]	01/15/2022	01/15/2022	01/15/2022	01/15/2022			
Analysis of prior sale or transfer history of the subject property and comparable sales: <span style="float: right;">No other comparables transferred or sold within the past 12 months.</span>							

# Uniform Residential Appraisal Report

374538  
Rev# 7110B

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address:	109 Pine Hill Rd Enola, PA 17025	613 Mountain St Enola, PA 17025			118 Runson Rd Camp Hill, PA 17011			4 Round Hill Rd Camp Hill, PA 17011		
Proximity to Subject		1.76 miles NE			3.2+ miles SE			3.58 miles SE		
Sale Price	\$	\$ 250,000			\$ 219,900			\$ 264,900		
Sale Price/Gross Ltr. Area	\$ sqft	\$ 165.29 sqft			\$ 157.07 sqft			\$ 179.23 sqft		
Data Source [s]		Bldg#WPACB130342:DOM 52			Bldg#WPACB2006914:DOM 7			Bldg#WPACB2006636:DOM 4		
Verification Source[s]		Public Records, M.R.I.S			Public Records, M.R.I.S			Public Records, M.R.I.S		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+H \$ adjustment	DESCRIPTION	+H \$ adjustment	DESCRIPTION	+H \$ adjustment	DESCRIPTION	+H \$ adjustment	
Sales or Financing Concessions:		Arm Ltr VAD			Using			Using		
Date of Sale/Time		8/22/21:01/21			8/1/22			8/1/22		
Location	N,Res;	N,Res;			N,Res;			N,Res;		
Leasehold/Free Simple	Free Simple	Free Simple			Free Simple			Free Simple		
Size	23281 sf	2.35 ac			6970 sf			17405 sf		
View	N,Res;	N,Res;			N,Res;			N,Res;		
Design [Style]	OT1:Branch	OT1:Branch			OT1:Branch			OT1:Branch		
Quality of Construction	Q+	Q+			Q+			Q+		
Actual Age	39	56			170			160		
Condition	C+	C+			C+			C+		
Above Grade	Total Bkms. Ballo	Total Bkms. Ballo		Total Bkms. Ballo		Total Bkms. Ballo		Total Bkms. Ballo		
Room Count	5 3 1.0	6 3 1.1			5 3 2.0			5 3 1.1		
Gross Living Area	1,320 sqft	1,458 sqft			1,400 sqft			1,478 sqft		
Basement & Finished Rooms Below Grade	1320sqft:W0	1458sqft:W0			1400sqft:W0			1478sqft:W0		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FI/AVC/AC	FI/AVC/AC			FI/AVC/AC			FI/AVC/AC		
Energy Efficient Items	None Noted	None Noted			None Noted			None Noted		
Garage/Carport	2dw	1gs2dw			2dw			1gs2dw		
Porch/Patio/Deck	Deck, Patio	Porch, Patio			2Porch			Porch, Patio		
Fireplace	Fireplace, WBS	2 Fireplace			None			Fireplace		
Net Adjustment (Total)		+ \$ -45,700			+ \$ 1,888			+ \$ -22,861		
Adjusted Sale Price of Comparables		Net Adj. 18.8% \$ 204,300			Net Adj. 08.9% \$ 221,788			Net Adj. 8.7% \$ 241,909		
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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer	05/26/2021									
Price of Prior Sale/Transfer	60									
Data Source [s]	Public Records	Public Records			Public Records			Public Records		
Effective Date of Data Source [s]	01/15/2022	01/15/2022			01/15/2022			01/15/2022		
Analysis of prior sale or transfer history of the subject property and comparable sales. No other comparables transferred or sold within the past 12 months.										
Analysis/Comments: See Attached Addendum.										

### Subject Photo Page

Borrower	EILEEN C YOUNG				
Property Address	109 Pine Hill Rd				
City	Enoch	County	Cumberland	State	PA
Zip Code	17026				
Lender/Client	KeyStone Asset Management, Inc.				



#### Subject Front

109 Pine Hill Rd  
Sales Price  
G.L.A. 1,320  
Tot Rooms 5  
Tot Bedrooms 3  
Tot Bathrooms 1.0  
Location M;Res;  
View M;Res;  
Site 23281 sq ft  
Quality Q +  
Age 39



#### Subject Rear



#### Subject Street

**Comparable Photo Page**

Borrower	EILEEN C YUNG				
Property Address	109 Pine Hill Rd				
City	Enoch	County	Cumberland	State	P.A. Zip Code 17025
Lender/Client	Keys One Asset Management, Inc.				



**Comparable 1**

292 Carlisle Ave  
 Prox to Subject 1.38 miles E  
 Sale Price 220,000  
 Gross Living Area 1,064  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location M;Res;  
 View M;Res;  
 Site 14810 sf  
 Quality Q 4  
 Age 62



**Comparable 2**

321 College Hill Rd  
 Prox to Subject 1.32 miles NE  
 Sale Price 160,000  
 Gross Living Area 1,000  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location M;Res;  
 View M;Res;  
 Site 6970 sf  
 Quality Q 4  
 Age 69



**Comparable 3**

47 Sharon Rd  
 Prox to Subject 0.64 miles SE  
 Sale Price 190,000  
 Gross Living Area 1,120  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location M;Res;  
 View M;Res;  
 Site 12197 sf  
 Quality Q 4  
 Age 32



Peeling Paint



Peeling Paint



Stoop



Peeling Paint



Oil inlet



Stoop



Rear Partially Covered Deck



Uncovered Patio



Driveway Ledge  
W/O Railing



Peeling Paint



Covered Deck  
W/O Safety Railing



Exterior HVAC



**Comparable Photo Page**

<b>Broker</b>	EILEEN C. YUNG				
<b>Property Address</b>	109 Pine Hill Rd				
<b>City</b>	Brooks	<b>County</b>	Cumberland	<b>State</b>	PA
<b>Zip Code</b>	17025				
<b>Lending Client</b>	KeyStone Asset Management, Inc.				



**Comparable 4**

613 Mountain St  
 Prox. to Subject 1.76 miles NE  
 Sale Price 250,000  
 Gross Living Area 1,458  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location N;Res;  
 View N;Res;  
 Site 2.36 ac  
 Quality Q+  
 Age 56



**Comparable 5**

118 Runyon Rd  
 Prox. to Subject 3.24 miles SE  
 Sale Price 219,900  
 Gross Living Area 1,400  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 6970 sq ft  
 Quality Q+  
 Age 70



**Comparable 6**

4 Round Hill Rd  
 Prox. to Subject 3.58 miles SE  
 Sale Price 264,900  
 Gross Living Area 1,478  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location N;Res;  
 View N;Res;  
 Site 7.405 ac  
 Quality Q+  
 Age 60



Stream



Outbuilding



Side



Driveway



Side



Street Alternate

### Photograph Addendum

Borrower	EILEEN C YUWIG				
Property address	108 Pine Hill Rd				
City	Brook	County	Cumberland	State	PA Zip Code 17025
Lender/Client	KeyStone Asset Management, Inc.				



Peeling Paint



Peeling Paint



Uncovered Patio Alternata



Peeling Paint



Peeling Paint



Missing Siding

**Photograph Addendum**

Borrower	EILEEN CYUNG				
Property Address	108 Pine Hill Rd				
City	Enola	County	Cumberland	State	PA Zip Code 17025
Lender/Client	Keys One Asset Management, Inc.				



**Damaged Siding**



**Mildew on Door**



**Kitchen**



**Kitchen Alternate**



**Living Room**



**Fireplace**

**Photograph Addendum**

Borrower	EILEEN C YUNG				
Property Address	109 Pine Hill Rd				
City	Shots	County	Cumberland	State	PA
Zip Code	17025				
Lender/Client	KeyStone Asset Management, Inc.				



**Smoke Detector**



**Winterized Appliances**



**Winterized Appliances**



**Laundry**



**Utility**



**Utility  
W/O Pressure Relief Valve**

### Photograph Addendum

Borrower	EILEEN C YUNG				
Property Address	108 Pine Hill Rd				
City	Enoch	County	Cumberland	State	PA
Zip Code	17026				
Lender/Client	KeyStone Asset Management, Inc.				



Bedroom



Mildew on Door



Bedroom



Bed room



Bathroom



Winterized Appliances

**Photograph Addendum**

Borrower	EILEEN C YUNO				
Property Address	108 Pine Hill Rd				
City	Enola	County	Cumberland	State	PA Zip Code 17025
Lender/Client	KeyStone Asset Management, Inc.				



Oil Tank



Sump Pump



Unfinished Basement



Unfinished Basement Alternate



Wood Burning Stove



Unfinished Basement Alternate

**Photograph Addendum**

L

Borrower	EILEEN C YUNG				
Property Address	108 Pine Hill Rd				
City	Enola	County	Cumberland	State	PA
Zip Code	17026				
Lending Client	KeyStone Asset Management, Inc.				



**Shed Interior**



**Peeling Paint on Mail Box**



**Attic**



**Attic Alternate**



**Photograph Addendum**

L.M.455042625

Borrower	EILEEN C YUWGO				
Property address	109 Pine Hill Rd				
City	Brook	County	Cumberland	State	PA
				Zip Code	17025
Lender/Client	KeyStone Asset Management, Inc.				



Peeling Paint



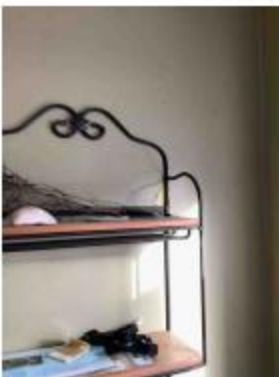
Electrical Panel



Peeling Paint



Functioning Appliance



Peeling Paint



Peeling Paint