

CHEN RESIDENCE – DEEP POINT FARM

VARIANCE PACKAGE – BUFFER VARIANCE REQUEST

LOCAL CASE #22-28

08/15/2022

KIMMEL
STUDIO

ARCHITECTS

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4833 Deep Point Drive, Chestertown, MD, 21620

08/10/2022

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Variance Narrative

Chen Residence – Deep Point Farm

4833 Deep Point Drive, Chestertown, MD, 21620

06/10/2022

Name of Landowner: Rayenne Chen

Name of Representative: David Mallon, Kimmel Studio Architects

Tax Map: 0056 Parcel Number: 0033 Grid: 001F

Zone: RCD (Resource Conservation District)

Project Description:

- The 33.3 acre property is located at the end of Deep Point Drive on the Chester River and is zoned Resource Conservation District (RCD).
- The parcel predominately consists of Agricultural farmland and Tidal Wetland and the primary dwelling and accessory storage/garage structures are currently located within the 100' buffer.
- Variance is being requested to the 100' shoreline development buffer, to raze the existing dwelling and rebuild a new dwelling within the buffer.
- The new building will match the existing dwelling in size, bedroom/bathroom count and character.
- The proposed building and covered porch will not be located closer to the water than the existing building's footprint. There will be no further expansion toward the waterline.

Variance Standards:

- a. The property is mostly covered by wetlands and farmland and the proposed development area is within the existing residential development portion of the property and is only visible by water. The proposed construction will remain a small, 1 ½ story, single family residence, maintaining its current use and zoning. Authorization of such variance will not be a substantial detriment to the adjacent or neighboring properties.
- b. The proposed residence is designed with an aesthetic to be complementary with local building typology. The construction project also calls for removing the existing, damaged sheds surrounding the existing garage that are

- unusable and detract from the nature of the property and neighborhood. The building size and proportion as well as the materials selected for the construction of the project will not change or alter the character of the district.
- c. The requested Variance to the 100' Shoreline Development Buffer is consistent with the comprehensive plan and the general intent of the Ordinance. The new dwelling will be more energy-efficient, visually pleasing, and will add to the value of the tax base. In addition, it encourages the protection of the existing agricultural fields and will be developed using bay sensitive grading, stormwater management and native plantings. Within RCD, it is encouraged to re-use existing buildings. Although the variance is for a new dwelling, the applicant is keeping the existing garage. The decision was made to raze and rebuild a new dwelling due to the existing house and foundation being partially unstable and containing building materials that are beyond their effective lifespan and repair. In addition, the applicant would like to protect and re-use some of the existing historic features such as the Grieb Log Smokehouse. The relocation of the 18-th century structure will be a focal point of the property and landscape.
- d. The practical difficulty or other injustice is caused or influenced by some of the following:
- i. The property consists of an existing residential buildable area located on a small point of land bound by water and tidal marsh lands on all sides. The residential buildable area is confined to the point to allow for maximizing the raised, tillable area for tenant farmers.
 - ii. The prime / safest buildable area for the dwelling to avoid rising water levels and high tides is the land located on the highest elevation on the point. We are proposing moving the replacement dwelling away from the water to the furthest extent possible while maintaining a location within the high elevation area. The existing dwelling to be demolished is located 28.4' and 54.3' from MHW; the proposed dwelling will be 48.6' and 79.8' from MHW. This effectively relocates the new principal dwelling 20.2' and 25.5' further away from the water creating more impervious surface area between the house and water.

- e. The practical difficulty was not caused by the owner's own actions and existed prior to Ms. Chen purchasing the property in 2021. The existing property was developed and the primary residence built-in 1905, with later additions and improvements according to Maryland Tax Assessment Records.

- f. Other Site & Development factors to consider:
 - i. The property water service is currently provided via a private well. The existing well is to remain, and the proposed new dwelling is to tie-in to the existing water supply system.
 - ii. The proposed type of sewer service is by a private sewage disposal system. The system is currently comprised of a 750-gallon single compartment concrete septic tank, distribution box and a sub-surface disposal field. The existing system will be abandoned / removed as required and a new system will be installed. A new 1500 gallon BAT septic tank system will be installed (in close proximity to the new house) with a pump tank to transfer the effluent to a new conventional drain field located in the farmland, outside of the 100' buffer. Although we have received positive Perc data, the system is still under review and design with the Health Dept and the SRA needs to be platted and recorded.
 - iii. Without the variance, the applicant would be deprived of the use of land, or a structure permitted to others in accordance with the provisions of the critical area program.
 - iv. This variance will not adversely affect the water quality or adversely impact fish, wildlife, or plant habitat.
 - v. The location of the new dwelling will not increase the effect of noise, vibration, smoke, odor, fire, and glare on the neighboring properties.

- g. The proposed development schedule is as follows:
 - a. Summer 2022: Variance Approval – Grading & Building Permit
 - b. Fall 2022: Construction Start
 - c. Winter 2023: Landscape Start
 - d. Fall 2023: Construction complete

PROPERTY OWNER: RAYENNE A. CHEN
 PROPERTY ADDRESS: 4833 DEEP POINT DRIVE
 CHESTERTOWN, MARYLAND 21620
 DEED REFERENCE: 1169/332
 PLAT REFERENCE: 1/113

SITE NOTES
 ZONING CLASSIFICATION: RCD (RESOURCE CONSERVATION DISTRICT)
 SETBACKS:
 FRONT: 50'
 SIDE: 15'
 REAR: 30'
 MEAN HIGH WATER: 100'
 TIDAL WETLANDS: 100'
 NON-TIDAL WETLANDS: 100'
 MAXIMUM STRUCTURE HEIGHT: 38'
 MINIMUM LOT WIDTH: 75'

THE PROPERTY SHOWN HEREON LIES ENTIRELY WITHIN THE CHESAPEAKE BAY CRITICAL AREA AS SHOWN ON THE KENT COUNTY CRITICAL AREA MAPS IN ACCORDANCE WITH KENT COUNTY BILL No. 1-2021, ADOPTED APRIL, 2021.

MEAN HIGH WATER WAS NOT ESTABLISHED BY THIS SURVEY. MEAN HIGH WATER IS DEFINED BY ELEVATION REFERENCED TO A TIDAL BENCH MARK. THE SHORELINE WAS LOCATED TO THE EDGE OF TIDAL VEGETATION AND TO THE EDGE OF TIDAL WATER STAINS ON RIPRAP. THE BOUNDARY IS SUBJECT TO CHANGE DUE TO NATURAL CAUSES AND IT MAY NOT REPRESENT THE ACTUAL LOCATION OF THE LIMIT OF TITLE.

THE WETLANDS SHOWN HEREON WERE DELINEATED BY SEAN CALLAHAN, A QUALIFIED PROFESSIONAL WITH LANE ENGINEERING, LLC AND SURVEY LOCATED ON NOVEMBER 9, 2021.

LANE ENGINEERING, LLC HAS REVIEWED THE MAPPED SOILS AND TOPOGRAPHIC INFORMATION FOR THIS PROPERTY RELATED TO POSSIBLE BUFFER EXPANSION REQUIREMENTS DUE TO STEEP SLOPES AND/OR HYDRIC AND HIGHLY ERODIBLE SOILS AND HAS DETERMINED THAT EXPANSION SHOWN HEREON IS REQUIRED UNDER THE STATE AND COUNTY REGULATIONS AS OF THE DATE OF THIS PLAN. HOWEVER, A DETERMINATION BY CARLA GERBER FROM KENT COUNTY PLANNING & ZONING REQUESTED THE REMOVAL OF THE EXPANDED BUFFER FOR HYDRIC SOILS SO THE PLAN IS CONSISTENT WITH KENT COUNTY INTERPRETATION.

THE IMPROVEMENTS SHOWN HEREON WERE FIELD LOCATED BY LANE ENGINEERING, LLC ON NOVEMBER 9, 2021.

THE LOCATION OF THE SEPTIC SYSTEM SHOWN HEREON WAS TAKEN FROM THE BEST AVAILABLE RECORDS PROVIDED BY THE KENT COUNTY HEALTH DEPARTMENT AND IS APPROXIMATE ONLY.

THE TREE LINE SHOWN HEREON WAS TAKEN FROM THE 2019 KENT COUNTY AERIALS AND IS APPROXIMATE ONLY.

FLOOD DATA

A PORTION OF THE PROPERTY SHOWN HEREON IS LOCATED IN THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) SPECIAL FLOOD HAZARD AREA (SFHA) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD. THE PROPERTY IS MAPPED IN THE "X" (SHADED), "AE" (EL. 6'), "AC" (EL. 7'), AND "VE" (EL. 8') FLOOD ZONES AS SHOWN ON THE FEDERAL INSURANCE RATE MAPS FOR COMMUNITY NO. 240045, MAP NO. 24029C0405D FOR KENT, MARYLAND. THE 1% ANNUAL CHANCE FLOOD (100-YEAR FLOOD), ALSO KNOWN AS THE BASE FLOOD, IS THE FLOOD THAT HAS A 1% CHANCE OF BEING EQUALLED OR EXCEEDED IN ANY GIVEN YEAR. THE SFHA IS THE AREA SUBJECT TO FLOODING BY THE 1% ANNUAL CHANCE FLOOD. THE SFHA INCLUDES ZONES A, AE, AH, AO, AR, A99, V & VE. THE BASE FLOOD ELEVATION (BFE) IS THE WATER SURFACE ELEVATION OF THE 1% ANNUAL CHANCE FLOOD. FLOOD INSURANCE MAY BE REQUIRED FOR STRUCTURES LOCATED IN THE SPECIAL FLOOD HAZARD AREA.

FLOOD ZONE LEGEND
 ZONES AE & VE - 1% ANNUAL CHANCE FLOOD
 ZONE X (SHADED) - 0.2% ANNUAL CHANCE FLOOD
 ZONE X - AREA OUTSIDE THE 0.2% ANNUAL CHANCE FLOOD

THE FLOOD DATA SHOWN HEREON IS BASED ON AVAILABLE MAPPED AND/OR DIGITAL INFORMATION AND IS DEPICTED AS DIRECTED AND REQUIRED BY FEDERAL, STATE AND LOCAL REGULATIONS. IT IS SUBJECT TO DATA INACCURACIES AND REGULATORY CHANGE AND SHOULD BE VERIFIED PRIOR TO FINALIZING DEVELOPMENT OR IMPROVEMENT PLANS FOR THE SUBJECT LAND.

VARIANCE REQUEST SUMMARY

THE APPLICANT IS PROPOSING TO DEMOLISH THE EXISTING DWELLING, ASSOCIATED IMPROVEMENTS AND PART OF THE DRIVEWAY AND TO CONSTRUCT A NEW DWELLING, ASSOCIATED IMPROVEMENTS AND GRAVEL DRIVEWAY & PARKING

THE NEW DWELLING WILL BE 20.2'± FURTHER FROM MHW.

EXISTING DWELLING, ASSOCIATED IMPROVEMENTS AND DRIVEWAY IN BUFFER

DWELLING, ASSOCIATED IMPROVEMENTS AND DRIVEWAY = 11,632 SF

PROPOSED DWELLING, ASSOCIATED IMPROVEMENTS AND DRIVEWAY & PARKING IN BUFFER

DWELLING, ASSOCIATED IMPROVEMENTS AND DRIVEWAY & PARKING = 7,986 SF

CRITICAL AREA LOT COVERAGE CALCULATIONS: ENTIRE SITE

TOTAL AREA IN CRITICAL AREA = 30.398 AC± OR 1,324,129 SF

15% LOT COVERAGE THRESHOLD = 15% OF 30.398 AC± = 198,619 SF

EXISTING LOT COVERAGE

2 STORY FRAME DWELLING	=	2,812 SF
GRAVEL DRIVEWAY	=	18,252 SF
SHEDS	=	1,536 SF
BRICK PATIOS AND WALK	=	396 SF
WOOD RAMP	=	50 SF
STEPS	=	22 SF
CONCRETE BULKHEAD	=	375 SF
CONCRETE APRON	=	87 SF
BILCO DOORS	=	27 SF
BARN	=	3,857 SF
WIRE CORN CRIBS	=	314 SF
TOTAL EXISTING LOT COVERAGE	=	27,278 SF 2.1%

EXISTING LOT COVERAGE TO BE REMOVED

2 STORY FRAME DWELLING (INCLUDING SMOKEHOUSE)	=	2,812 SF
GRAVEL DRIVEWAY	=	2,596 SF
SHEDS	=	1,176 SF
PATIOS, WALKS & RAMPS	=	466 SF
BILCO DOORS	=	27 SF
TOTAL EXISTING LOT COVERAGE TO BE REMOVED	=	7,077 SF

PROPOSED LOT COVERAGE

DWELLING & PORCHES	=	3,977 SF
RELOCATED SMOKEHOUSE	=	118 SF
GRAVEL DRIVEWAY	=	3,556 SF
WALKS & STEPS	=	768 SF
TOTAL PROPOSED LOT COVERAGE	=	8,419 SF

TOTAL LOT COVERAGE (EXISTING LESS REMOVED + PROPOSED)	=	29,070 SF 2.2%
ALLOWABLE LOT COVERAGE REMAINING	=	169,549 SF
NET INCREASE IN LOT COVERAGE	=	1,342 SF

LOT COVERAGE CALCULATIONS: 100' BUFFER

TOTAL AREA IN 100' BUFFER = 10,930 AC± OR 476,091 SF

EXISTING LOT COVERAGE

2 STORY FRAME DWELLING	=	2,802 SF
GRAVEL DRIVEWAY	=	6,332 SF
SHEDS	=	1,350 SF
BRICK PATIOS AND WALK	=	379 SF
WOOD RAMP	=	50 SF
STEPS	=	22 SF
CONCRETE BULKHEAD	=	375 SF
CONCRETE APRON	=	87 SF
BARN	=	208 SF
BILCO DOORS	=	27 SF
TOTAL EXISTING LOT COVERAGE	=	11,632 SF 2.4%

EXISTING LOT COVERAGE TO BE REMOVED

2 STORY FRAME DWELLING (INCLUDING SMOKEHOUSE)	=	2,802 SF
GRAVEL DRIVEWAY	=	2,596 SF
SHEDS	=	1,176 SF
PATIOS, WALKS & RAMPS	=	450 SF
BILCO DOORS	=	27 SF
TOTAL EXISTING LOT COVERAGE TO BE REMOVED	=	7,051 SF

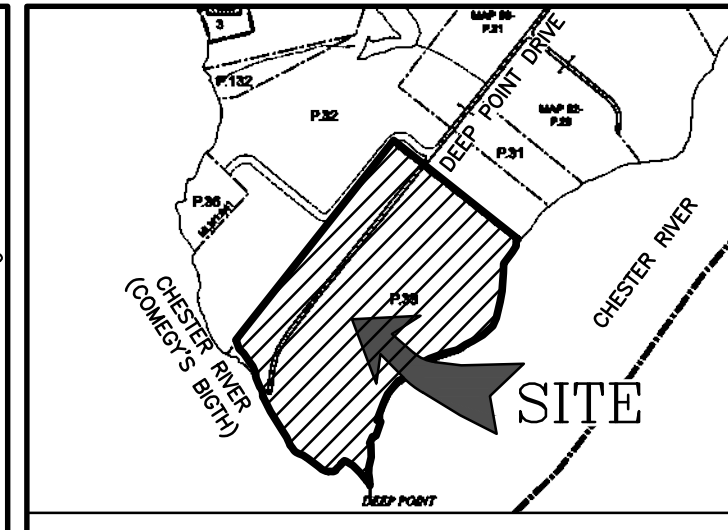
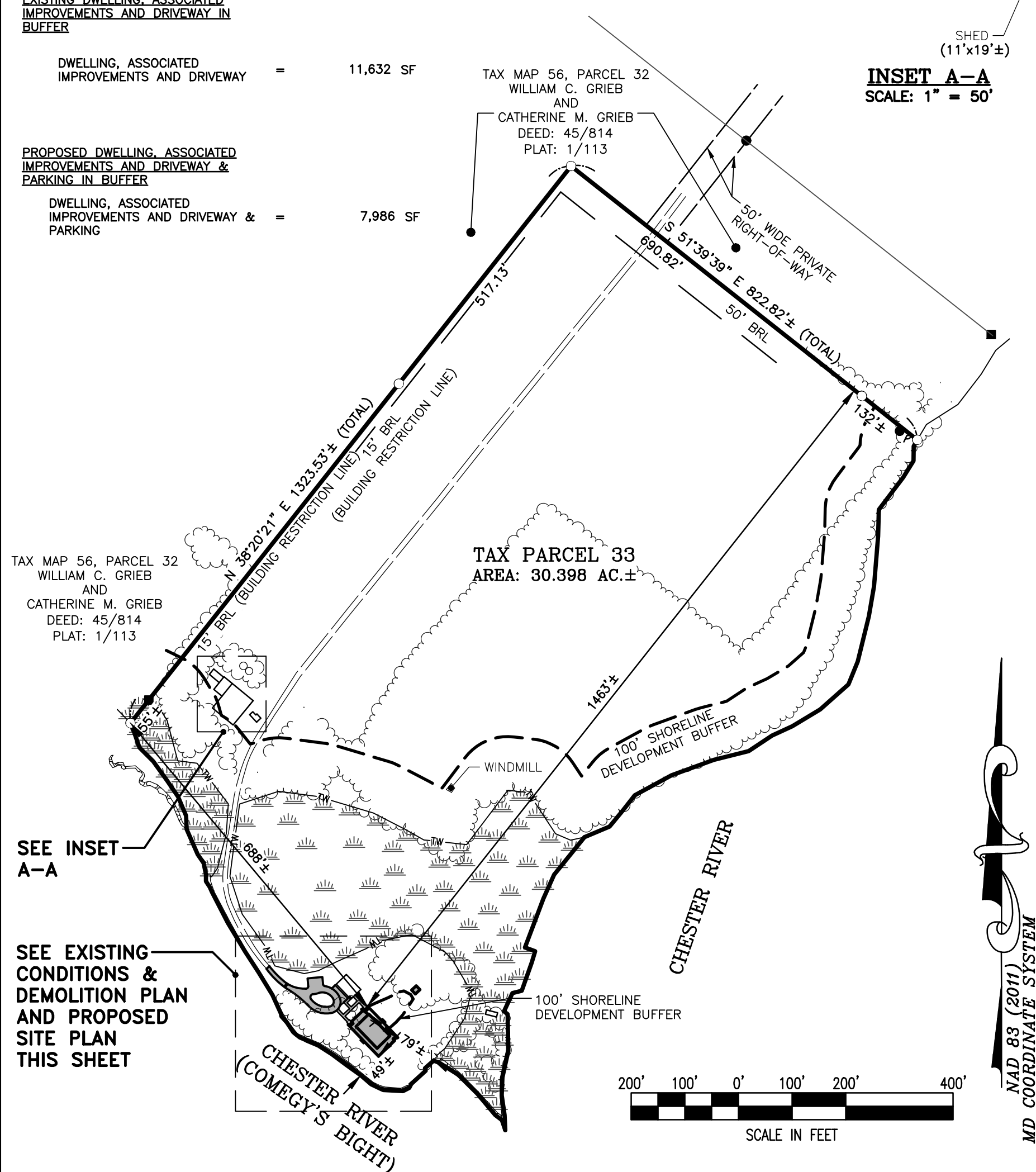
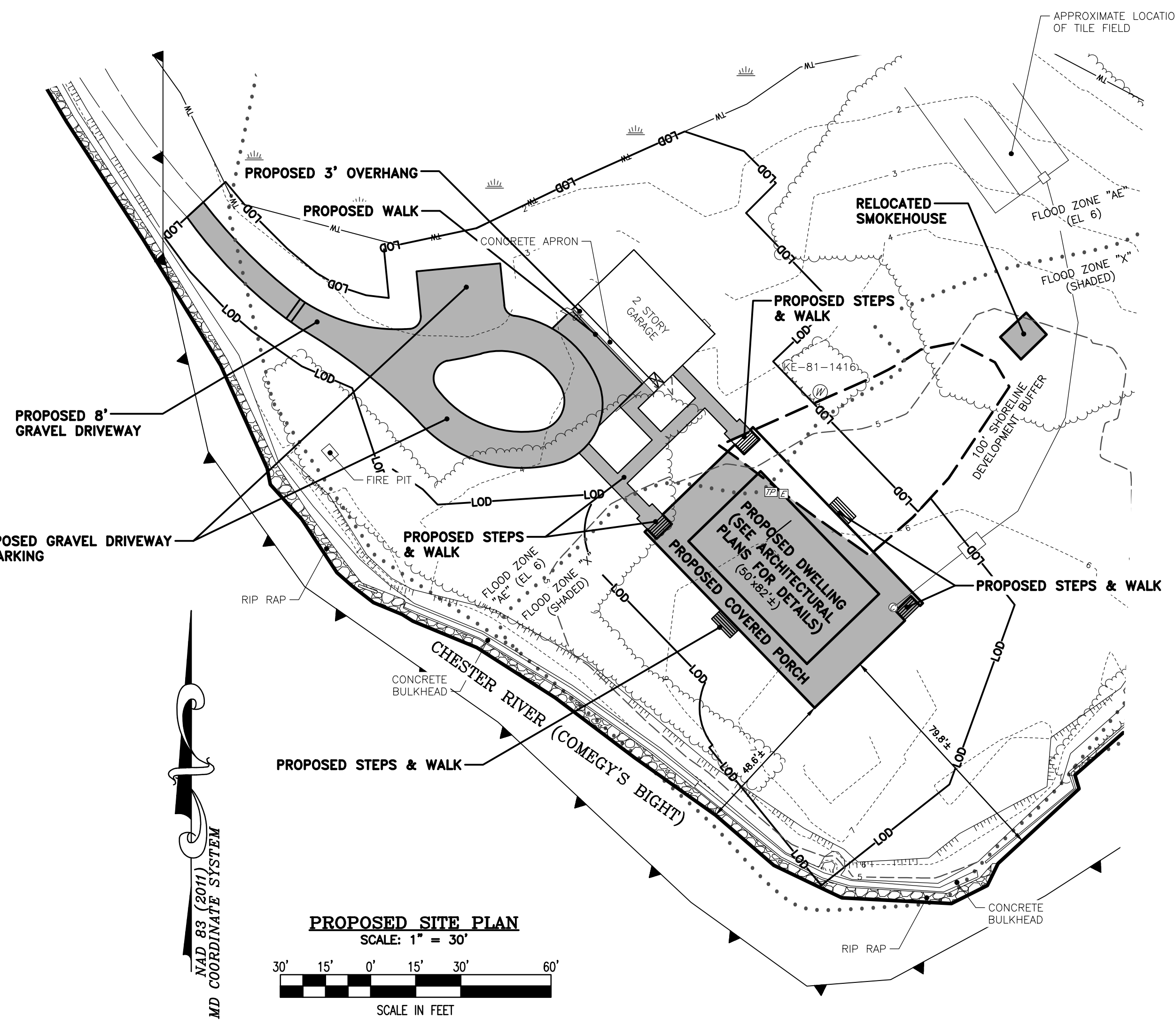
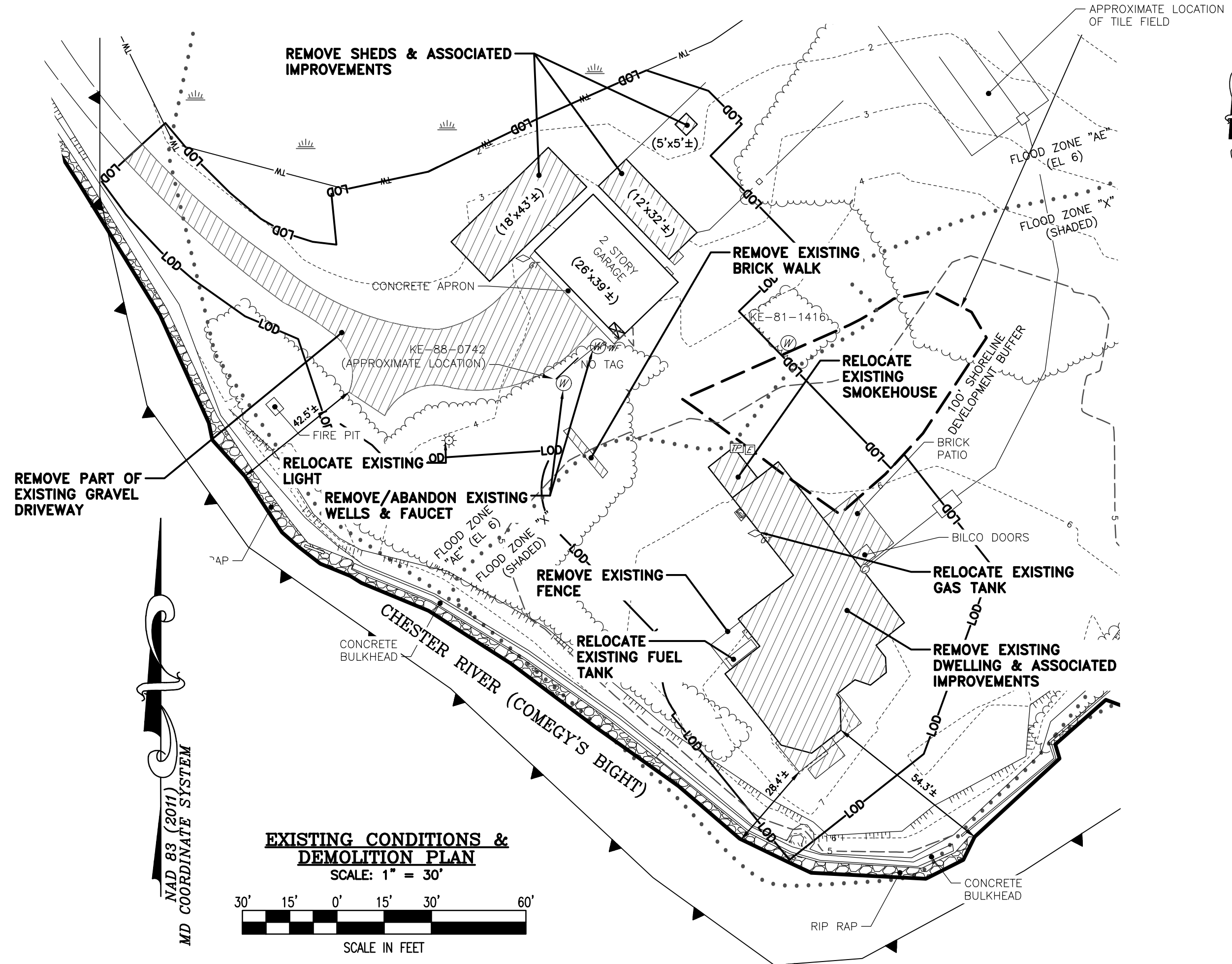
PROPOSED LOT COVERAGE

DWELLING & PORCHES	=	3,616 SF
RELOCATED SMOKEHOUSE	=	118 SF
GRAVEL DRIVEWAY	=	3,556 SF
WALKS & STEPS	=	696 SF
TOTAL PROPOSED LOT COVERAGE	=	7,986 SF

TOTAL LOT COVERAGE (EXISTING LESS REMOVED + PROPOSED)	=	12,567 SF 2.6%
NET INCREASE IN LOT COVERAGE	=	935 SF

LEGEND

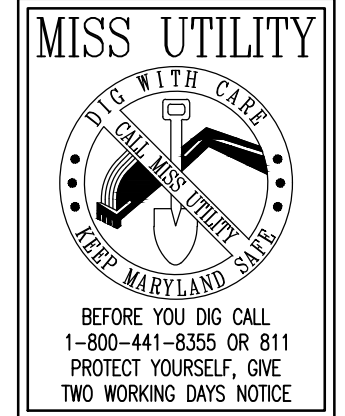
- COMPUTED POINT
- IRON ROD FOUND
- CONCRETE MONUMENT FOUND
- ☼ LAMP POLE
- ☼ ABOVE GROUND GAS TANK
- ☼ ELECTRIC TRANSFORMER
- ☼ TELEPHONE PEDESTAL
- ☼ DRINKING WATER SUPPLY WELL
- ☼ WATER FAUCET
- ☼ TIDAL WETLAND
- ☼ TIDAL WETLAND
- ☼ LIMIT OF MODERATE WAVE ACTION
- ☼ PROPOSED LOT COVERAGE IN BUFFER
- ☼ LIMITS OF DISTURBANCE = 28,422 SF
- ☼ LOT COVERAGE TO BE REMOVED



VICINITY MAP
 SCALE: 1" = 1,000'
 SCALE IN FEET

REVISIONS			
No.	DATE	DESCRIPTION	BY

WARNING!!
 THE LOCATIONS OF EXISTING UTILITIES AS SHOWN ON THIS PLAN ARE APPROXIMATE ONLY. THE CONTRACTOR SHALL VERIFY THE LOCATION AND DEPTH OF EXISTING UTILITIES PRIOR TO BEGINNING CONSTRUCTION. THE QUANTITIES SHOWN ON THIS PLAN ARE FOR INFORMATIONAL AND PERMITTING PURPOSES ONLY. THE CONTRACTOR SHALL VERIFY ALL QUANTITIES TO HIS OWN SATISFACTION PRIOR TO BEGINNING CONSTRUCTION. THE CONTRACTOR SHALL TEST PIT AND LOCATE EXISTING UNDERGROUND UTILITIES PRIOR TO THE BEGINNING OF ANY WORK ON-SITE. THE CONTRACTOR SHALL NOTIFY DEPT. OF PUBLIC WORKS OF ANY POSSIBLE CONFLICT AND REQUEST THE RELOCATION OF THE EXISTING UNDERGROUND UTILITIES BEFORE BEGINNING ANY WORK ON-SITE. THE CONTRACTOR SHALL BE RESPONSIBLE FOR ANY RELOCATION EXPENSE.



Lane Engineering, LLC
 Established 1986
 Civil Engineers • Land Planning • Land Surveyors
 117 Bay St., Easton, MD 21601 (410) 822-8003
 15 Washington St., Centerville, MD 21613 (410) 221-0818
 354 Pennsylvania Ave., Centerville, MD 21617 (410) 758-2095

PLANS ARE ISSUED FOR REVIEW ONLY
PLANS ARE NOT APPROVED FOR CONSTRUCTION

VARIANCE PLAN
 FOR
 4833 DEEP POINT DRIVE
 IN THE SEVENTH ELECTION DISTRICT
 KENT COUNTY, MARYLAND
 TAX MAP 56, GRID 1F, PARCEL 33
 ISSUED FOR: AGENCY REVIEW DATE: 06/08/2022 BY: BCE
 SHEET No. 1 OF 1 DATE: 06/08/2022
 JOB No. 210523
 SCALE: AS NOTED FILE No. D096

Date: 06/08/2022 - 3:54pm User: joutin Project Manager: BCE
 Drawing Path: J:\2021\0600\210523\Civil\3D-210523 (Dwg) Plots\CSK-PLTS-VARIANCE-210523.dwg | 1
 XREF File(s): VLD-BASE-210523\RAE-BASE-210523\CSK-BASE-210523

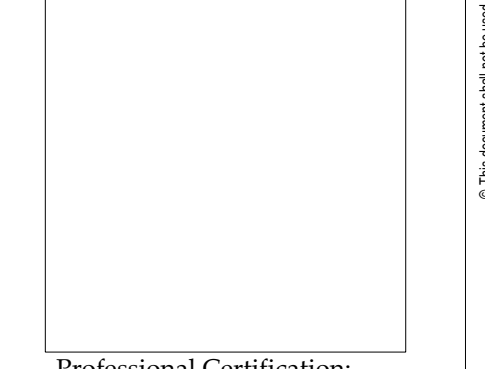
REVISIONS:

NO.	DATE	REVISION

CHEN RESIDENCE
PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD 21620

PROJECT NAME:

LANDSCAPE ARCHITECT SEAL



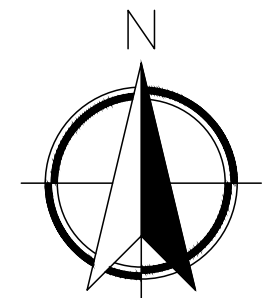
Professional Certification:

**PRELIMINARY
SITE PLAN
OPTION 1**

SCALE:
1" = 20'-0"

DATE: 08/10/2022	PROJECT NO.:
	20210920
DRAWN BY: LS	CHECKED BY: DK

SP1.00



- NEW STRUCTURE
- NEW DRIVEWAY
- NEW HARDSCAPE

EXISTING LOT COVERAGE CALCULATIONS: 100' BUFFER	
TOTAL AREA IN 100' BUFFER	10.930 ACRES (476,091 sq ft)
EXISTING LOT COVERAGE	
2 STORY FRAME DWELLING	2,802 sq ft
GRAVEL DRIVEWAY	6,332 sq ft
SHEDS	1,350 sq ft
BRICK PATIO, WALKS, AND STEPS	379 sq ft
WOOD RAMP	50 sq ft
STEPS	22 sq ft
CONCRETE BULKHEAD	375 sq ft
CONCRETE APRON	87 sq ft
BILCO DOORS	27 sq ft
TOTAL EXISTING LOT COVERAGE	11,632 sq ft (2.4%)

EXISTING LOT COVERAGE TO BE REMOVED: 100' BUFFER	
2 STORY FRAME DWELLING	2,802 sq ft
GRAVEL DRIVEWAY	2,245 sq ft
SHEDS	1,176 sq ft
SMOKEHOUSE	126 sq ft
PATIOS, WALKS & RAMPS	450 sq ft
BILCO DOORS	27 sq ft
TOTAL EXISTING LOT COVERAGE TO BE REMOVED	6,826 sq ft

PROPOSED LOT COVERAGE CALCULATIONS: 100' BUFFER	
DWELLINGS & PORCHES	3,711 sq ft
GARAGE OVERHANG	102 sq ft
GRAVEL DRIVEWAY	3,091 sq ft
SMOKEHOUSE	118 sq ft
WALKS & STEPS	581 sq ft
TOTAL PROPOSED LOT COVERAGE	8,503 sq ft
NET INCREASE IN LOT COVERAGE	1,677 sq ft
NEW TOTAL LOT COVERAGE	13,309 sq ft

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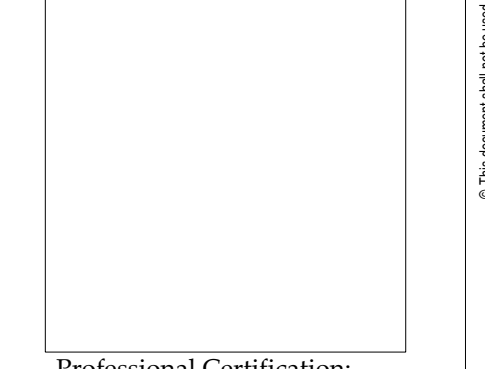
REVISIONS:

NO.	DATE	REVISION
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CHEN RESIDENCE
PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD 21620

PROJECT NAME:

LANDSCAPE ARCHITECT SEAL



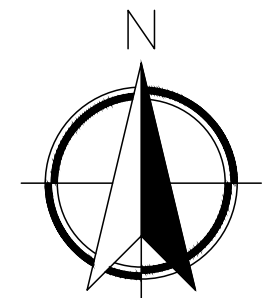
Professional Certification:

PRELIMINARY
SITE PLAN
OPTION 1.2

SCALE:
1" = 20'-0"

DATE: 08/10/2022	PROJECT NO.: 20210920
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SP1.01



- NEW STRUCTURE
- NEW DRIVEWAY
- NEW HARDSCAPE

EXISTING LOT COVERAGE CALCULATIONS: 100' BUFFER	
TOTAL AREA IN 100' BUFFER	10.930 ACRES (476,091 sq ft)
EXISTING LOT COVERAGE	
2 STORY FRAME DWELLING	2,802 sq ft
GRAVEL DRIVEWAY	6,332 sq ft
SHEDS	1,350 sq ft
BRICK PATIO, WALKS, AND STEPS	379 sq ft
WOOD RAMP	50 sq ft
STEPS	22 sq ft
CONCRETE BULKHEAD	375 sq ft
CONCRETE APRON	87 sq ft
BILCO DOORS	27 sq ft
TOTAL EXISTING LOT COVERAGE	11,632 sq ft (2.4%)

EXISTING LOT COVERAGE TO BE REMOVED: 100' BUFFER	
2 STORY FRAME DWELLING	2,802 sq ft
GRAVEL DRIVEWAY	2,245 sq ft
SHEDS	1,176 sq ft
SMOKEHOUSE	126 sq ft
PATIOS, WALKS & RAMPS	450 sq ft
BILCO DOORS	27 sq ft
TOTAL EXISTING LOT COVERAGE TO BE REMOVED	6,828 sq ft

PROPOSED LOT COVERAGE CALCULATIONS: 100' BUFFER	
DWELLINGS & PORCHES	3,711 sq ft
GARAGE OVERHANG	102 sq ft
GRAVEL DRIVEWAY	3,495 sq ft
WALKS & STEPS	581 sq ft
TOTAL PROPOSED LOT COVERAGE	7,889 sq ft
NET INCREASE IN LOT COVERAGE	1,063 sq ft
NEW TOTAL LOT COVERAGE	12,695 sq ft

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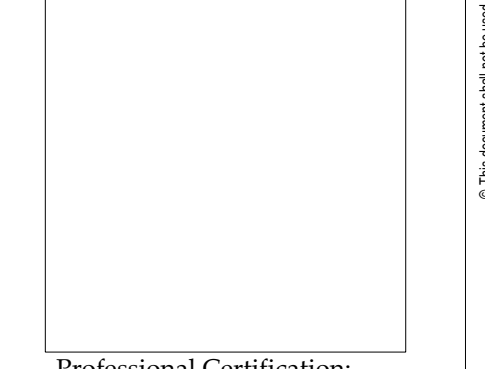
REVISIONS:

NO.	DATE	REVISION
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CHEN RESIDENCE
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4833 DEEP POINT DRIVE
CHESTERTOWN, MD 21620

PROJECT NAME:

LANDSCAPE ARCHITECT SEAL



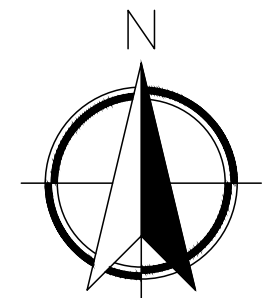
Professional Certification:

PRELIMINARY
SITE PLAN
OPTION 2

SCALE:
1" = 20'-0"

DATE: 08/10/2022	PROJECT NO.: 20210920
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SP1.02



- NEW STRUCTURE
- NEW DRIVEWAY
- NEW HARDSCAPE

EXISTING LOT COVERAGE CALCULATIONS, 100' BUFFER	
TOTAL AREA IN 100' BUFFER	10.930 ACRES (476,091 sq ft)
EXISTING LOT COVERAGE	
2 STORY FRAME DWELLING	2,802 sq ft
GRAVEL DRIVEWAY	6,332 sq ft
SHEDS	1,350 sq ft
BRICK PATIO, WALKS, AND STEPS	379 sq ft
WOOD RAMP	50 sq ft
STEPS	22 sq ft
CONCRETE BULKHEAD	375 sq ft
CONCRETE APRON	87 sq ft
BILCO DOORS	27 sq ft
TOTAL EXISTING LOT COVERAGE	11,632 sq ft (2.4%)

EXISTING LOT COVERAGE TO BE REMOVED, 100' BUFFER	
2 STORY FRAME DWELLING	2,802 sq ft
GRAVEL DRIVEWAY	2,245 sq ft
SHEDS	1,176 sq ft
SMOKEHOUSE	126 sq ft
PATIOS, WALKS & RAMPS	450 sq ft
BILCO DOORS	27 sq ft
TOTAL EXISTING LOT COVERAGE TO BE REMOVED	6,828 sq ft

PROPOSED LOT COVERAGE CALCULATIONS, 100' BUFFER	
DWELLINGS & PORCHES	4,069 sq ft
GARAGE OVERHANG	102 sq ft
GRAVEL DRIVEWAY	3,485 sq ft
WALKS & STEPS	551 sq ft
TOTAL PROPOSED LOT COVERAGE	8,217 sq ft
NET INCREASE IN LOT COVERAGE	1,391 sq ft
NEW TOTAL LOT COVERAGE	13,032 sq ft

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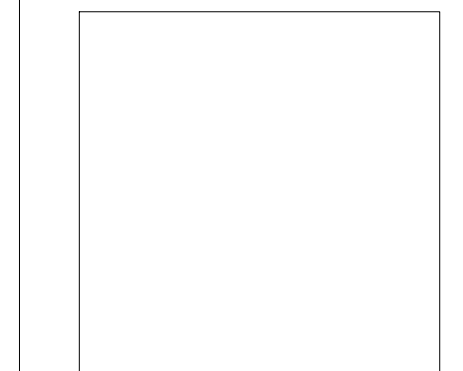
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NO.	DATE	REVISION

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LANDSCAPE ARCHITECT SEAL



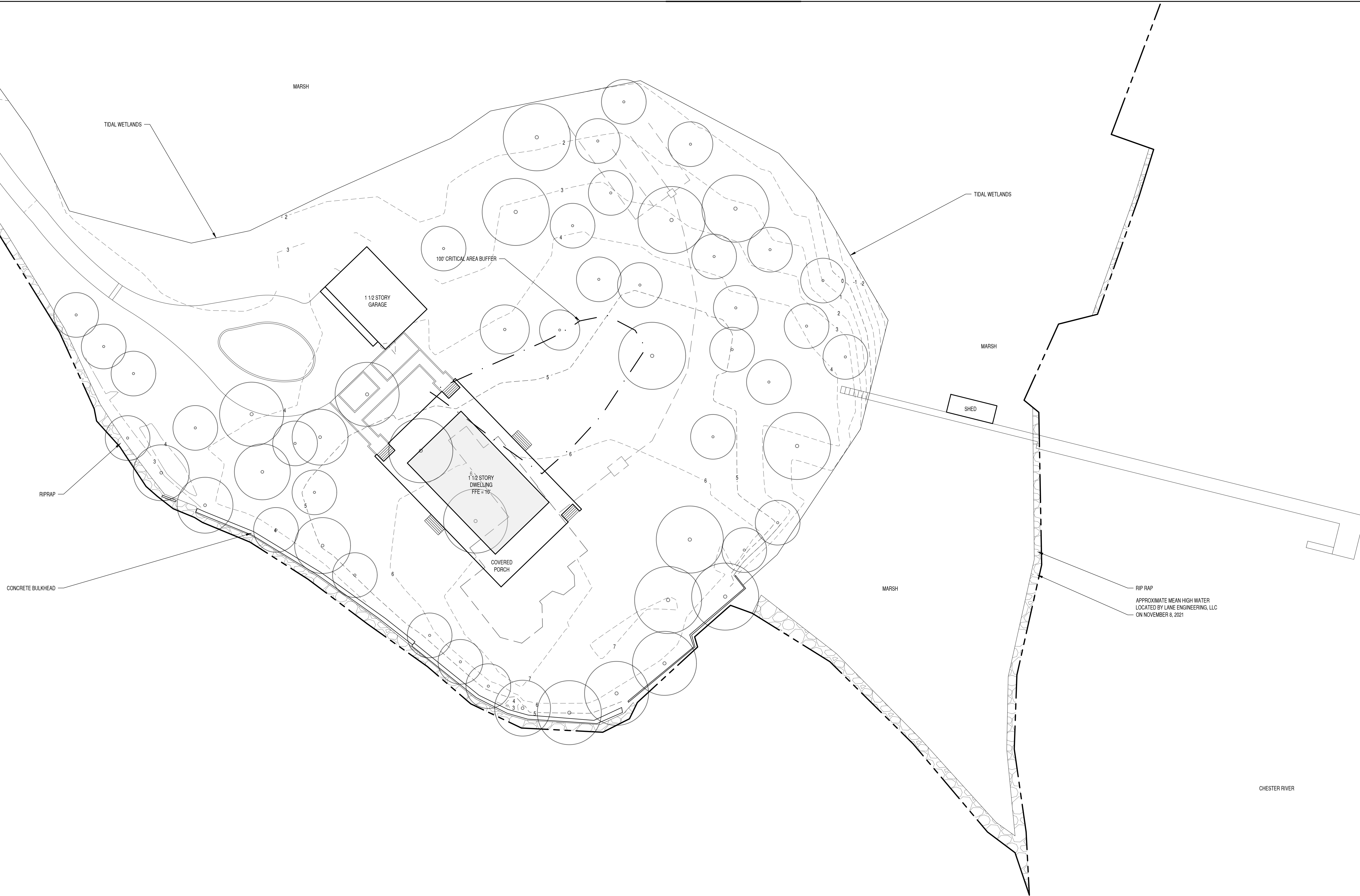
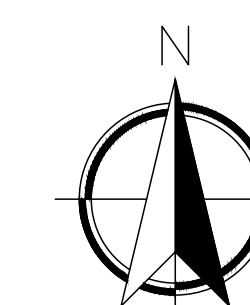
Professional Certification:

EXISTING
TREE CANOPY

SCALE:
1" = 20'-0"

DATE: 08/10/2022	PROJECT NO.: 20210920
DRAWN BY: LS	CHECKED BY: DK

SP1.03



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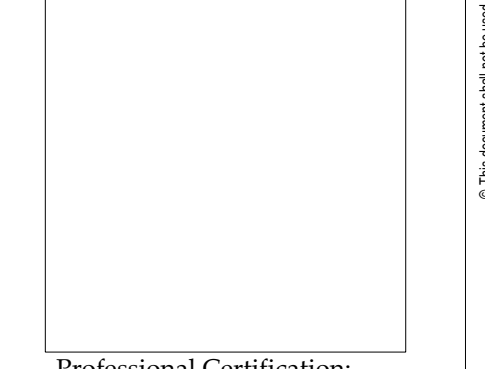
REVISIONS:

NO.	DATE	REVISION

CHEN RESIDENCE
PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD 21620

PROJECT NAME:

LANDSCAPE ARCHITECT SEAL



Professional Certification:

**PROPOSED
BMP TREE
CANOPY**

SCALE:
1" = 20'-0"

DATE: 08/10/2022	PROJECT NO.:
20210920	
DRAWN BY: LS	CHECKED BY: DK

SP1.04



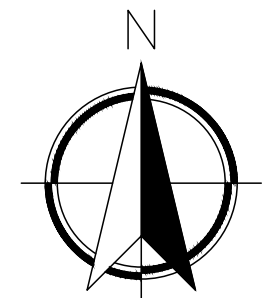
- EXISTING TREE CANOPY
- PROPOSED BMP PLANTING

BUFFER MITIGATION & BUFFER ESTABLISHMENT STOCKING & SPECIES CHART

NOTES: REQUIRED MITIGATION SOFT = 6,208 SOFT.
TOTAL PROVIDED = (27) 2" CALIPER CANOPY TREES @ 200 SOFT. EACH AND
(3) PLANTING CLUSTER (1 CANOPY TREE AND 3 LARGE SHRUBS) @ 300 SOFT. = 6,300
CREDIT PROVIDED

QTY.	ABR.	BOTANICAL NAME	COMMON NAME	SIZE
12	IV	ITEA VIRGINICA	VIRGINIA SWEETSPIRE	3' HT.
12	PT	PINUS TAEDA	LOBLOLLY PINE	2" CAL.
8	TD	TAXODIUM DISTICHUM	BALDCYPRESS	2" CAL.
5	OB	QUERCUS BICOLOR	WHITE OAK	2" CAL.
5	OP	QUERCUS PHELLOS	WILLOW OAK	2" CAL.

NOTE: MITIGATION PLANTINGS TO BE FIELD LOCATED THROUGH PHRAGMITES REMOVAL AREA



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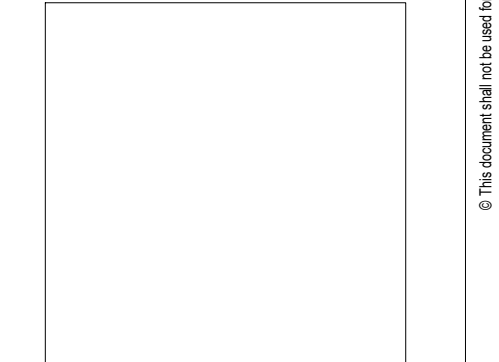
REVISIONS:

NO.	DATE	REVISION

CHEN RESIDENCE
PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD 21620

PROJECT NAME:

LANDSCAPE ARCHITECT SEAL



Professional Certification:

EXISTING
TOPOGRAPHY

SCALE:
1" = 20'-0"

DATE:
08/10/2022

DRAWN BY:
LS

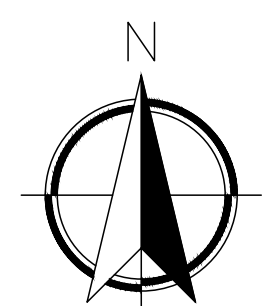
PROJECT NO.:
20210920

CHECKED BY:
DK

SP1.05



A AREA OF SOIL WASHOUT



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Existing Conditions

Chen Residence – Deep Point Farm

4833 Deep Point Drive, Chestertown, MD, 21620

08/10/2022

Below are excerpts from the Appraisal and Inspection the client received in 2021. The full reports are addendums for reference.

From Appraisal:

- Question 9: C5 condition indicates the improvements feature obvious deferred maintenance and are in need of some significant repairs. What significant repairs are required? The appraiser's following comments do not identify what deferred maintenance exists. Please describe in more detail the subject's neglect and deferred maintenance; The subject has signs of neglect and deferred maintenance. The extent of needed repairs is beyond the appraiser's expertise. If a cost to cure is needed a licensed contractor will need to be hired in order to provide an accurate bid for repairs.
 - Appraisers Response: The subject has been neglected for some time. There are vines overtaking parts of the outside of the house and the interior was difficult to inspect in certain areas because of the amount of stuff piled in the house. The kitchen did not appear to be functional, the basement had some water in it, and the house was extremely dated.

From Inspection:

Exterior

- Much of the grading around the perimeter of the house does not slope away from the structure and siding is below grade.
- The exterior has various repairs needed such as flaking trim paint, rot on trim and soffit/rake board, grading needs improved, etc.

Structure

- The sill on much of the house is a structural component and is rotted in some areas, and sagging in others as seen from the interior and exterior, joist and beam sag, termite tubes noted on right side, improper and rusted supports and more. Interior floors have sagging

as well, but not all crawlspace areas below are accessible. (Cost = Major)

Foundation

- The retaining walls surrounding the crawlspace areas in the basement have deteriorated which has allowed major erosion into the basement areas. Other areas of the basement should have retaining walls but do not. Multiple piers have also settled causing wall and floor framing sag. (Cost = Major)

Floor/Beams

- The beam for the rear right 2nd floor has sagged as seen in the 1st floor library.

Roof framing

- The ceiling in far right sunroom are sagging.
- Buckled and likely rotted roof sheathing around the front block chimney

Electrical

- Various electrical items need to be repaired as they are hazards.
- At least 2 breakers are oversized for the wire feeding them. Also the panel cover and cabinet have rust present due to the moisture in the basement (Implication = Fire Hazard)
- GFCI/GFI needed (Implication = Electric Shock)

Heating

- Boiler approximate age = 45 years, typical life expectancy = 20 to 35 years. (Failure probability = High)
- Furnace approximate age = 20 years, typical life expectancy = 18 to 25 years. (Failure probability = High)
- Metal ductwork in the cellar is rusted in areas with no insulation
- Oil tank in the cellar is aging with rust along the bottom and exterior tank should be removed as it is rusted. (Implications = Contamination, fire or explosion)

Plumbing

- Water Heater approximate age = 20 years, typical life expectancy = 10 to 15 years. (Failure probability = High)

Interior

- The floor of the cellar/basement is mud covered with areas of standing water and apparent mold in various areas. (Cost = Major)
- Various walls and ceilings have cracks and damage with evidence of leaking/water damage in areas such as the stairway, dining room, and 1st floor middle coat closet.
- Many of the windows are in need of repairs or replacement due to broken glass, do not open or are painted shut and evidence of leaking below multiple.

Roofing

- Various water stains exist on the interior and attic. The current shingles are laid over older cedar shingles which can reduce life a bit and is costly to remove when roofing again in the future.

SUBJECT PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

City CHESTERTOWN County KENT State MD Zip Code 21620

Lender BANK OF AMERICA HOME LOANS



FRONT OF SUBJECT PROPERTY

4833 DEEP POINT DR

CHESTERTOWN, MD 21620



REAR OF SUBJECT PROPERTY



STREET SCENE

SUBJECT PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

City CHESTERTOWN County KENT State MD Zip Code 21620

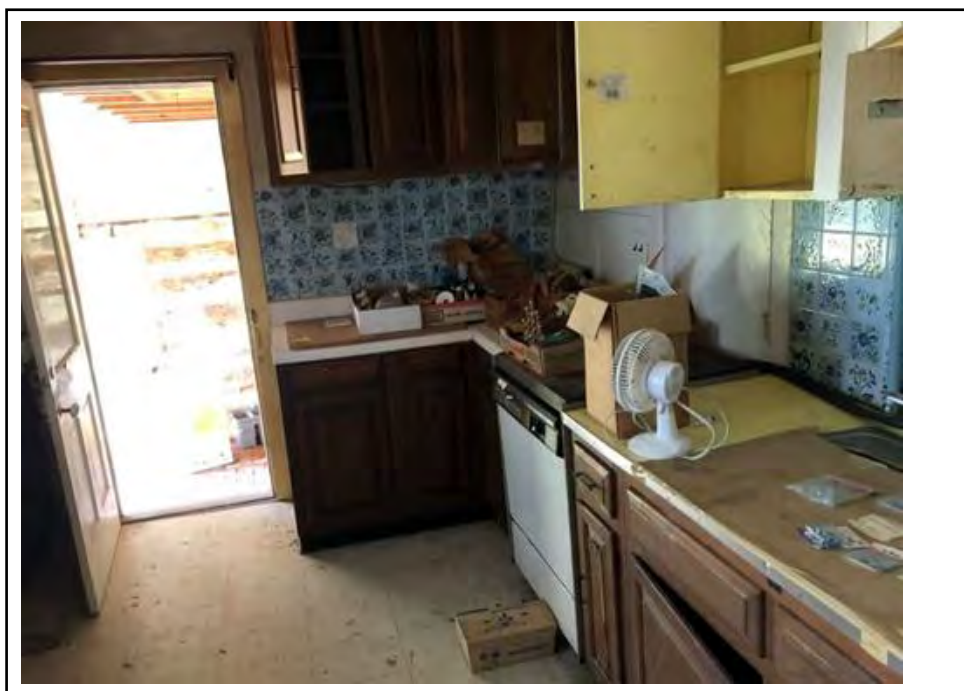
Lender BANK OF AMERICA HOME LOANS



ADDITIONAL SUBJECT PHOTO

SIDE OF SUBJECT

PROPERTY



ADDITIONAL SUBJECT PHOTO

KITCHEN OF SUBJECT

PROPERTY



ADDITIONAL SUBJECT PHOTO

DINING ROOM OF SUBJECT

PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN
Property Address 4833 DEEP POINT DR
City CHESTERTOWN County KENT State MD Zip Code 21620
Lender BANK OF AMERICA HOME LOANS



LIVING ROOM OF SUBJECT
PROPERTY



FAMILY ROOM OF SUBJECT
PROPERTY



OFFICE OF SUBJECT
PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

City CHESTERTOWN County KENT State MD Zip Code 21620

Lender BANK OF AMERICA HOME LOANS



BEDROOM OF SUBJECT
PROPERTY



BEDROOM OF SUBJECT
PROPERTY



BEDROOM OF SUBJECT
PROPERTY

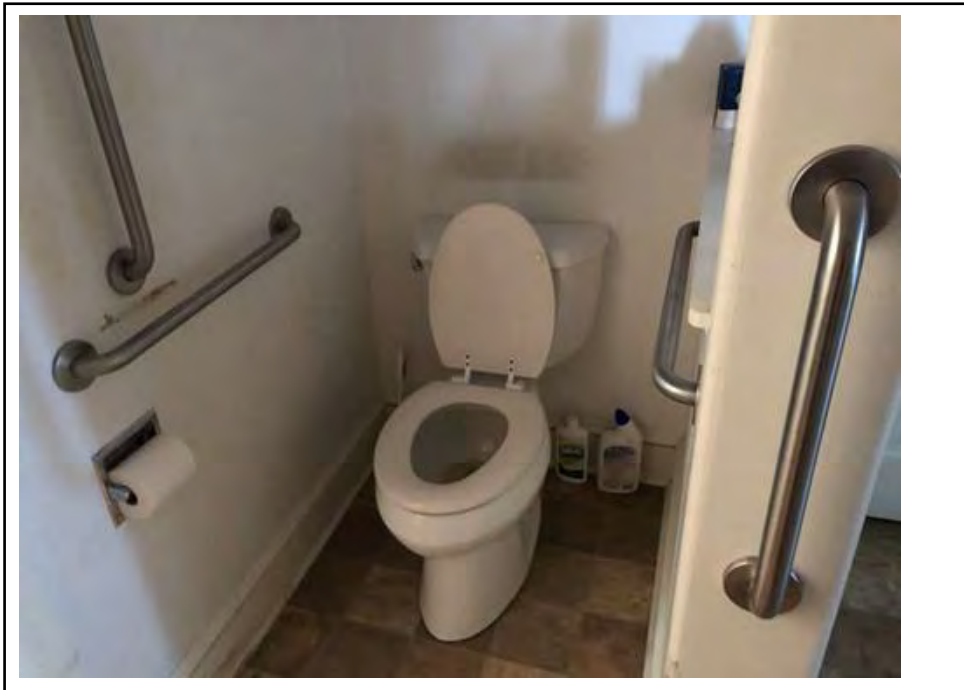
ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN
Property Address 4833 DEEP POINT DR
City CHESTERTOWN County KENT State MD Zip Code 21620
Lender BANK OF AMERICA HOME LOANS



BEDROOM OF SUBJECT
PROPERTY



BATHROOM OF SUBJECT
PROPERTY



BATHROOM OF SUBJECT
PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN
Property Address 4833 DEEP POINT DR
City CHESTERTOWN County KENT State MD Zip Code 21620
Lender BANK OF AMERICA HOME LOANS



BASEMENT OF SUBJECT
PROPERTY



BASEMENT OF SUBJECT
PROPERTY



DETACHED THREE CAR GARAGE
OF SUBJECT PROPERTY

ROOFING

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

SITE INFO



1.

EXTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

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Limitations

Inspection limited/prevented by:

- Storage
- Storage in garage
- Vines/shrubs/trees against wall

Most of the perimeter of the house is overgrown making it difficult to view much of the structure.

Exterior inspected from: • Ground level

Not included as part of a building inspection: • Underground components (e.g., oil tanks, septic fields, underground drainage systems) • Outbuildings other than garages and carports • Seawalls, breakwalls, docks • Erosion control, earth stabilization measures

Recommendations/ Defects

RECOMMENDATIONS \ General

2. Condition: • Due to age and/or appearance all paint may contain lead.

3. Condition: • The exterior has various repairs needed such as flaking trim paint, rot on trim and soffit/rake board, grading needs improved, etc. Recommend an exterior contractor evaluate and repair.



4.

ROOF DRAINAGE \ Gutters and Downspouts

4. Condition: • Damage

Repair various sagging, missing, damaged gutters and downspouts.

Location: Various

Task: Repair/replace and keep clean

EXTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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5.



6.

LANDSCAPING \ General notes

5. Condition: • Trim back vegetation away from the house and equipment.

This includes removing any trees near the foundation as needed and remove vines from the house.

Location: Various



7.



8.

LANDSCAPING \ Lot grading

6. Condition: • [Improper slope or drainage](#)

Much of the grading around the perimeter of the house does not slope away from the structure and siding is below grade. Recommend repair grading and drainage.

Implication(s): Chance of water damage to structure, finishes and contents

STRUCTURE

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

ROOFING

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SITE INFO

Description

Configuration: • [Crawlspace](#)

Configuration: • Cellar

Foundation material: • [Masonry block](#) • [Brick](#)

Floor construction: • [Joists](#) • Wood beams • Masonry columns

Exterior wall construction: • [Wood frame](#)

Roof and ceiling framing: • Rafters • [Skip sheathing](#)

Limitations

Inspection limited/prevented by: • Ceiling, wall and floor coverings

Attic/roof space: • Entered but access was limited • Entered but only around the access due to limited space and or floor space.

Crawlspace:

• No access

Left side has no access and minimal headroom in others

Percent of foundation not visible: • 70 %

Not included as part of a building inspection: • This is not a wood destroying insect or pest inspection and this should be done separately.

Recommendations/ Defects

RECOMMENDATIONS \ General

8. Condition: • Termite tubes noticed. Get a termite inspection.

And powder post beetle

Location: Basement, attic



11.

STRUCTURE

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

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9. Condition: • The crawlspace was not accessible and the condition cannot be evaluated or monitored. Consult qualified contractor.

10. Condition: • The sill on much of the house is a structural component and is rotted in some areas and sagging in others as seen from the interior and exterior, joist and beam sag, termite tubes noted on right side, improper and rusted supports, and more. Interior floors have sagging as well but not all crawlspace areas below are accessible. Recommend a contractor evaluate overall framing and repair.

Task: Further evaluation and repair

Cost: Major



12.



13.



14.



15.

STRUCTURE

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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homeprochesapeake.com

SUMMARY

ROOFING

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16.



17.



18.

FOUNDATIONS \ General notes

11. Condition: • The retaining walls surrounding the crawlspace areas in the basement are deteriorated which has allowed major erosion into the basement areas. Other areas of the basement should have retaining walls but do not. Multiple piers have also settled causing wall and floor framing sag. Recommend a contractor or structural professional evaluate and repair as needed.

Task: Further evaluation and repair

Cost: Major

- SUMMARY
 - ROOFING
 - EXTERIOR
 - STRUCTURE**
 - ELECTRICAL
 - HEATING
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 - INSULATION
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19.

20.

FLOORS \ Beams

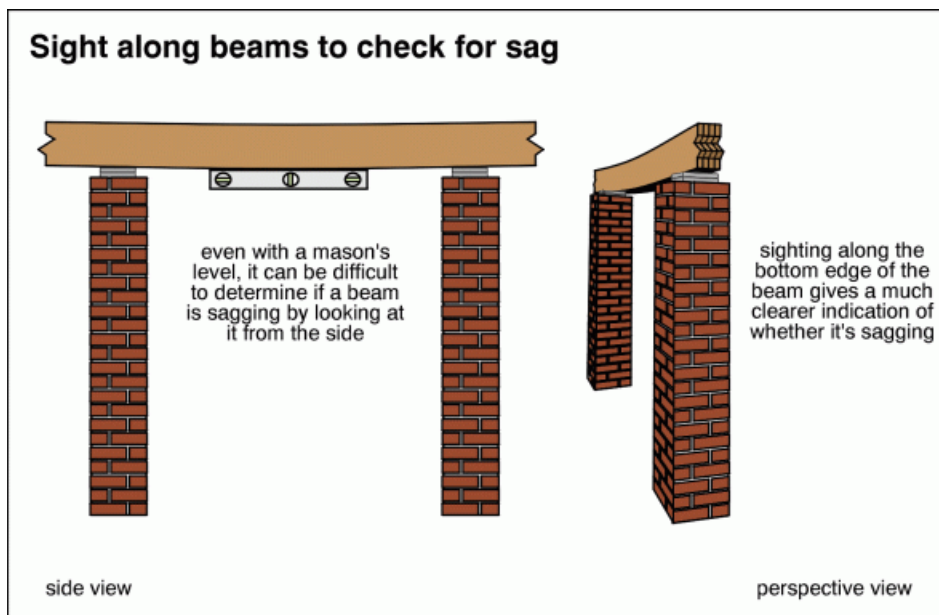
12. Condition: • [Sag](#)

The beam for the rear right 2nd floor has sagged as seen in the 1st floor library.

Implication(s): Weakened structure | Chance of structural movement

Location: Rear 1st floor library

Task: Repair





21.

ROOF FRAMING \ Ceiling joists

13. Condition: • Sag

The ceiling in the far right sunroom are sagging but cannot view framing to evaluate the cause. Recommend evaluate and repair

Task: Further evaluation and repair

Cost: Depends on work needed



22.



23.

ROOF FRAMING \ Sheathing

14. Condition: • [Buckled](#)

Buckled and likely rotted roof sheathing around the front block chimney.

Implication(s): Weakened structure | Chance of structural movement

Location: Front

STRUCTURE

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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SUMMARY

ROOFING

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Task: Repair



24.

Description

Service entrance cable and location: • [Overhead aluminum](#)

Service size: • [200 Amps \(240 Volts\)](#)

Main disconnect/service box rating: • 200 Amps

Main disconnect/service box type and location:

• [Breakers - basement](#)



25.



26.

System grounding material and type: • [Copper - water pipe and ground rod](#)

Auxiliary panel (subpanel) type and location:

• [Breakers - garage](#)

Common household wire and fuse sizes

14 AWG copper wire



common uses:

most circuits for lighting and receptacles, electric baseboard heaters

typical fuse/breaker size:

15 amps

10 AWG copper wire



common uses:

electric clothes dryers, air conditioners, water heaters

typical fuse/breaker size:

30 amps

12 AWG copper wire



common uses:

some receptacles, electric baseboard heaters, small air conditioners

typical fuse/breaker size:

20 amps

8 AWG copper wire

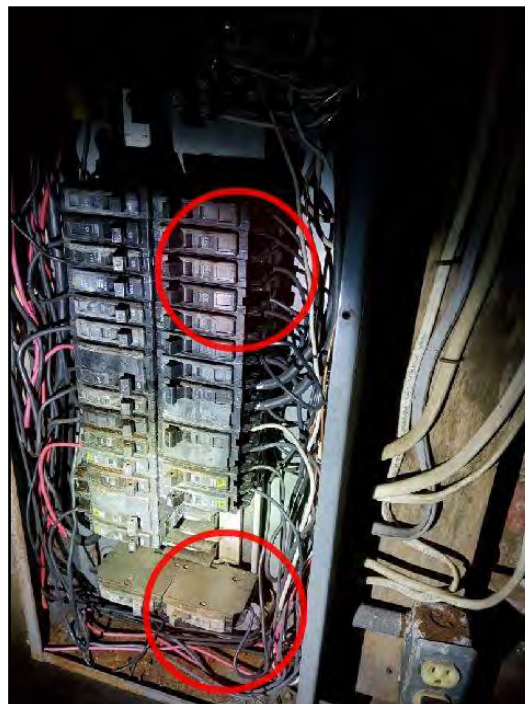


common uses:

electric stoves and ovens

typical fuse/breaker size:

40 amps



28.

DISTRIBUTION SYSTEM \ Outlets (receptacles)

17. Condition: • [GFCI/GFI needed \(Ground Fault Circuit Interrupter\)](#)

Implication(s): Electric shock

Location: Basement, exterior, kitchen, bathrooms, near any water source

DISTRIBUTION SYSTEM \ Lights

18. Condition: • [Loose](#)

Also improper light wiring

Implication(s): Electric shock | Fire hazard

Location: Various

Task: Repair



30.



31.

19. Condition: • Light(s) inoperative most likely just a bulb?

Task: Repair.

Location: Various

DISTRIBUTION SYSTEM \ Smoke alarms (detectors)

20. Condition: • More than 10 years old

Implication(s): Life safety hazard

Location: House and apt

Task: Replace

21. Condition: • Refer to Maryland smoke alarm law which is not officially a responsibility of the home inspector.

DISTRIBUTION SYSTEM \ Carbon monoxide (CO) alarms (detectors)

22. Condition: • Add on every level that does not have one.

FURNACE \ Ducts, registers and grilles

25. Condition: • Metal ductwork in the cellar is rusted in areas with no insulation.

Location: Cellar

Task: Repair/replace



37.

OIL FURNACE \ Oil tank

26. Condition: • Rust

The oil tank in the cellar is aging with rust along the bottom, and exterior tank should be removed as it is rusted.

Implication(s): Contamination, fire or explosion



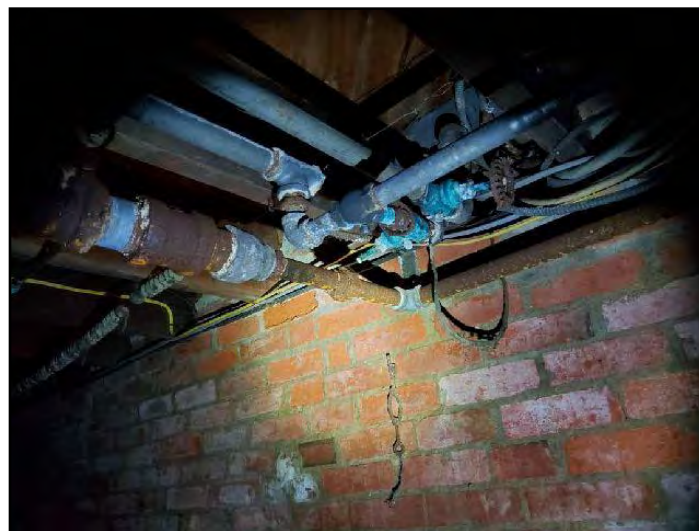
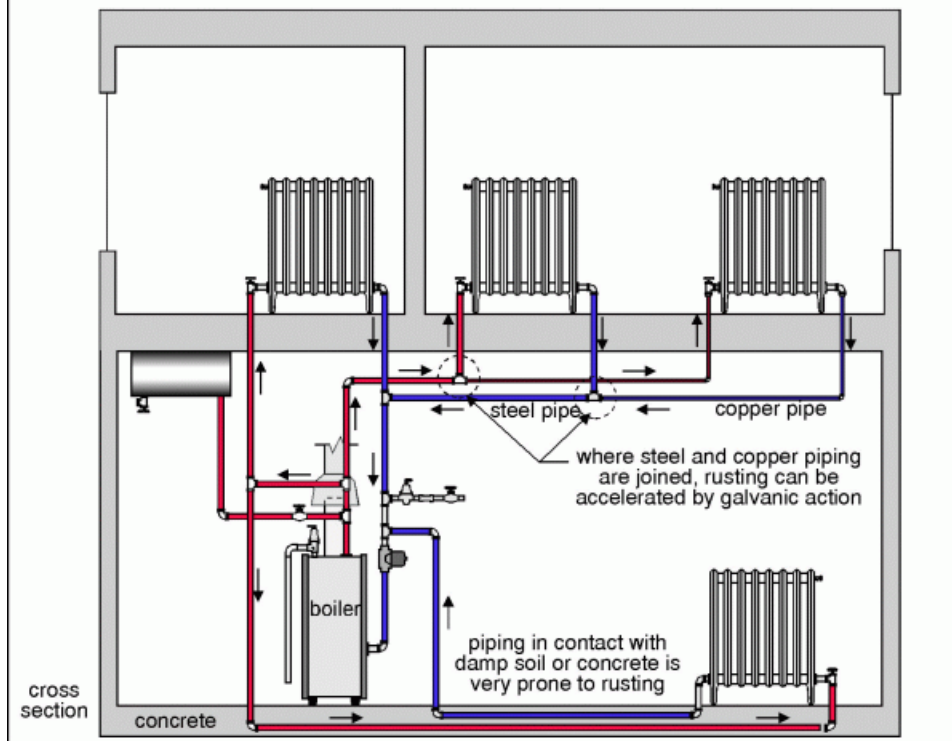
38.

OIL HOT WATER BOILER \ Life expectancy

27. Condition: • [Old](#)

The boiler is old but is operating currently.

Pipe corrosion



40.

CHIMNEY AND VENT \ Masonry chimney cap (crown)

29. Condition: • Missing rain cap and screen.

Task: provide

Cost: minor

Also missing mortar and loose bricks on chimneys. Have a chimney inspection and repair.

HEATING

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

ROOFING

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Task: Repair



41.

INSULATION AND VENTILATION

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

ROOFING

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Description

Attic/roof insulation material:

- [Glass fiber](#)

Minimal



43.

Attic/roof insulation amount/value:

- [R-12](#)

Estimate

Limitations

Attic inspection performed: • From access hatch • By entering attic, but access was limited

Crawlspace inspection performed: • From access hatch

Recommendations/ Defects

ATTIC/ROOF \ Insulation

31. Condition: • [Amount inadequate](#)

Implication(s): Increased heating and cooling costs

Location: Attic

Task: Repair

PLUMBING

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

ROOFING

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47.

- SUMMARY
 - ROOFING
 - EXTERIOR
 - STRUCTURE
 - ELECTRICAL
 - HEATING
 - COOLING
 - INSULATION
 - PLUMBING
 - INTERIOR**
- SITE INFO

Description

Major floor finishes: • [Carpet](#) • Tile • Vinyl • Hardwood, engineered hardwood or laminate.

Major wall and ceiling finishes: • [Plaster/drywall](#) • [Paneling](#)

Windows: • [Single/double hung](#)

Glazing: • [Single](#) • [Double](#)

Exterior doors - type/material: • Hinged • [Sliding glass](#)

Bathroom ventilation: • None

Limitations

General: • All clients should know that in general mold is everywhere at some level and it is the homeowners responsibility to control moisture and humidity content in the home to prevent mold growth.

Inspection limited/prevented by: • Storage/furnishings

Not included as part of a building inspection: • Cosmetic issues • Aesthetics or quality of finishes

Recommendations/ Defects

RECOMMENDATIONS \ General

37. Condition: • The pipe wrap above the boiler and possibly other materials may contain asbestos. Recommend a professional properly remove.



48.

38. Condition: • The laundry room walls are not flashed or sealed on the outside and have water damage, with possible mold present. Recommend repair

Location: Laundry area

- SUMMARY
 - ROOFING
 - EXTERIOR
 - STRUCTURE
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 - HEATING
 - COOLING
 - INSULATION
 - PLUMBING
 - INTERIOR**
- SITE INFO



49.

RECOMMENDATIONS \ Overview

39. Condition: • There are various defects that may not be reported that are more cosmetic in nature and apparent to anyone walking through the home. Overall cosmetics and updating needed. Repair as needed.



50.



51.

INTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

ROOFING

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ELECTRICAL

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53.



54.



55.



56.

WINDOWS \ General notes

41. Condition: • Many of the windows are in need of repairs or replacement due to broken glass, do not open or are painted shut, and evidence of leaking below multiple. Recommend repair or replace as needed.

INTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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SUMMARY

ROOFING

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SITE INFO



63.



64.



65.



66.

INTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

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SUMMARY

ROOFING

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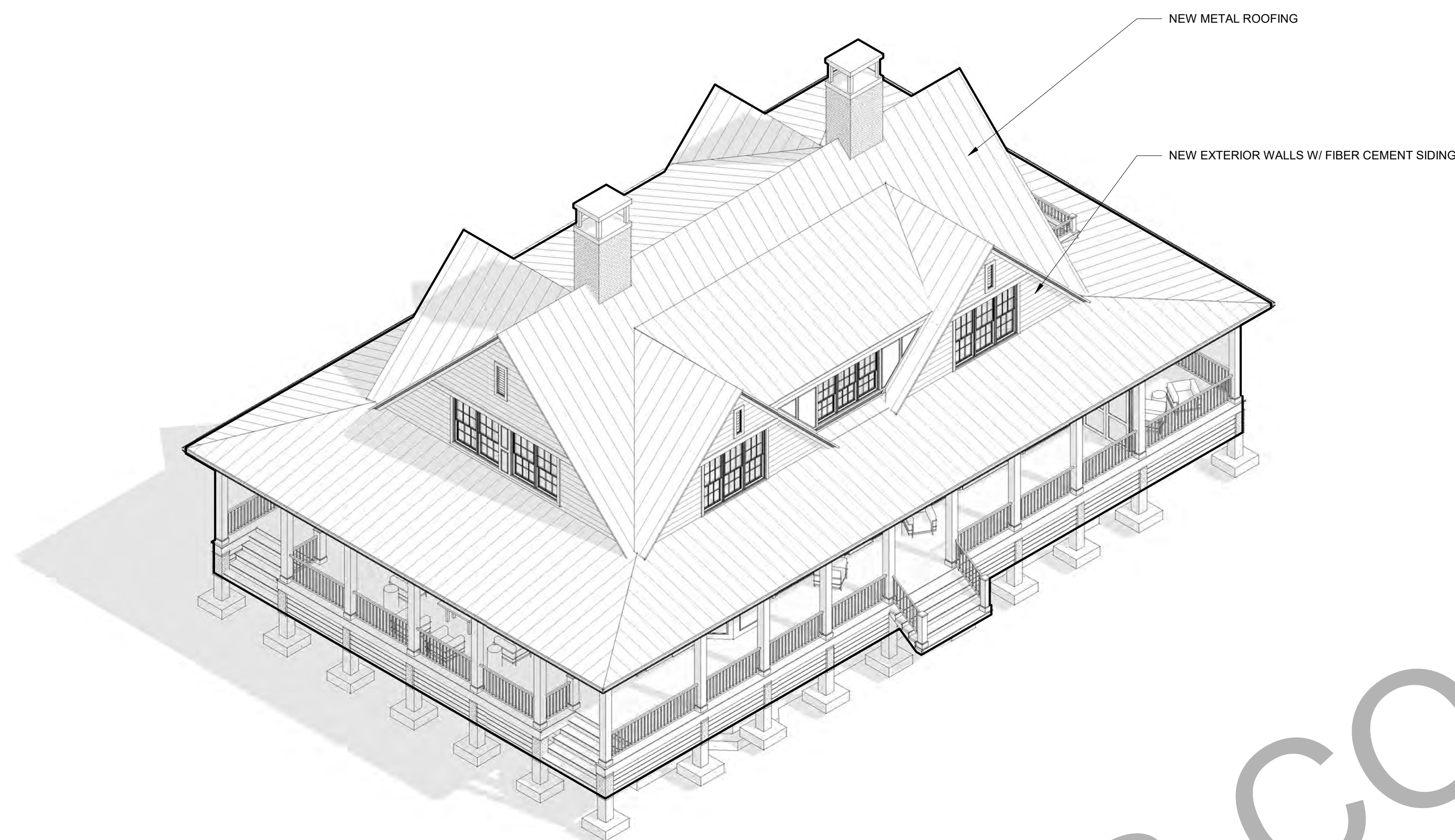
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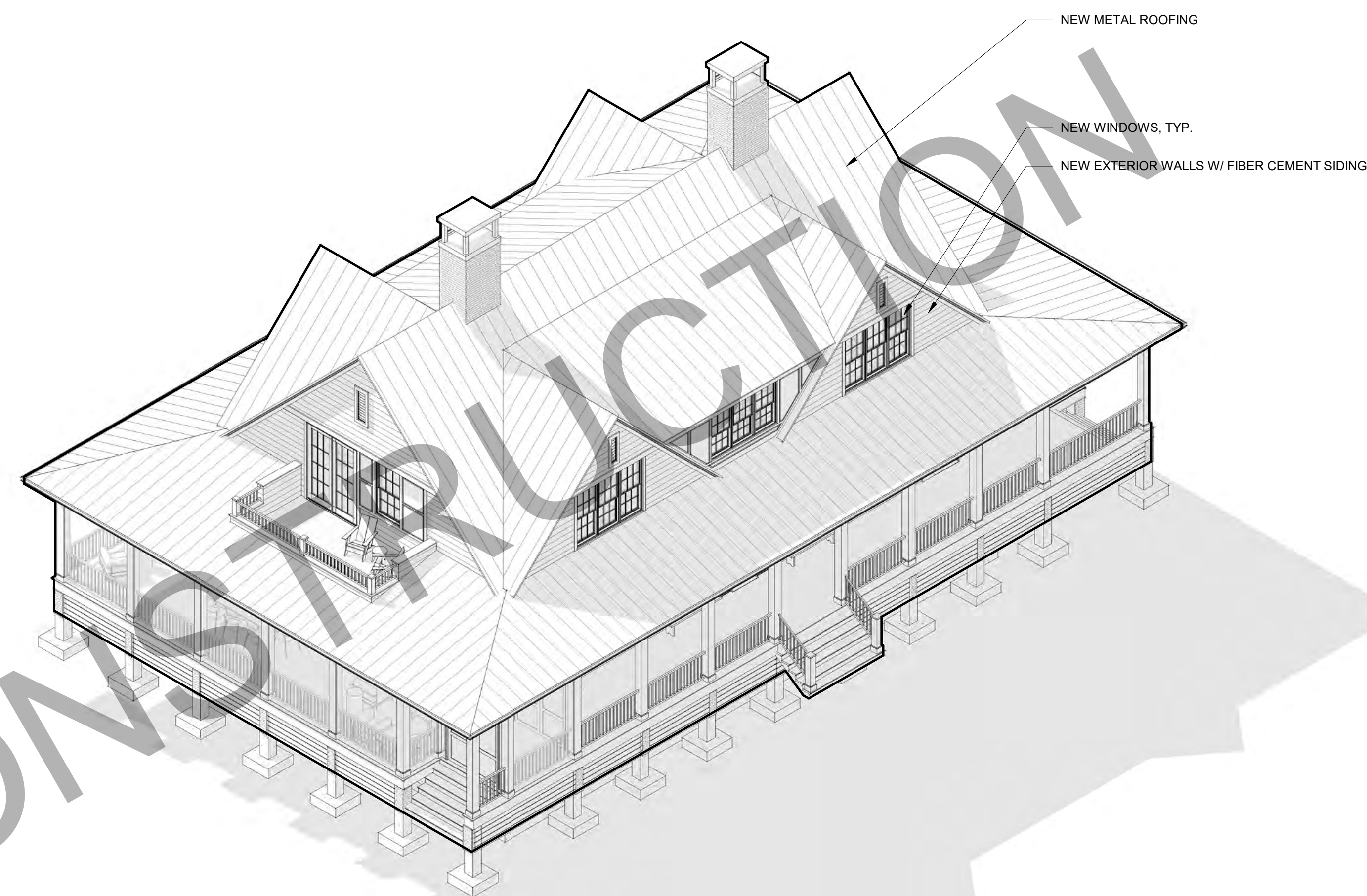
67.

REVISIONS:

NO.	DATE	REVISION
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Axon - Front



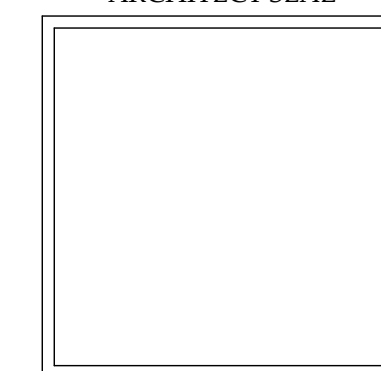
Axon - Rear

NOT FOR CONSTRUCTION

CHEN RESIDENCE
DESIGN DEVELOPING / PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD, 21620

PROJECT NAME:

ARCHITECT SEAL



Professional Certification:
I, Devin S. Kimmel, certify that these documents were prepared or approved by me, and that I am a duly licensed architect under the laws of the State of MD, license number 18136, Expires 06/30/2023

PROJECT SCOPE

SCALE:

DATE: 06/01/22	PROJECT NO.: 20210920
DRAWN BY: AS	CHECKED BY: DM

G2.00

REVISIONS:

NO.	DATE	REVISION

CHEN RESIDENCE
DESIGN DEVELOPING / PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD, 21620

PROJECT NAME:

ARCHITECT SEAL

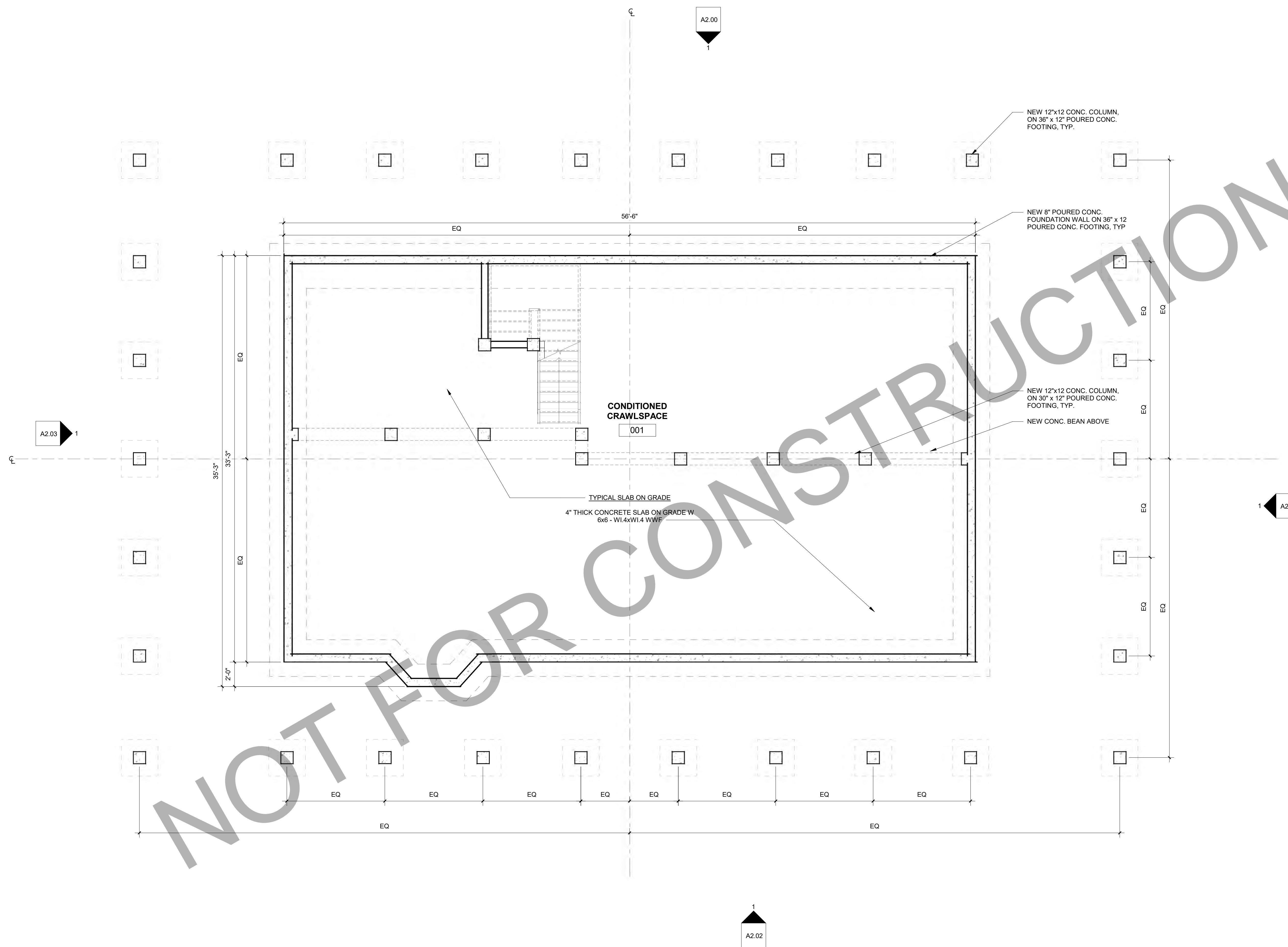
Professional Certification:
I, Devin S. Kimmel, certify that
these documents were prepared or
approved by me, and that I am a duly
licensed architect under the laws of
the State of MD, license number
18136, Expires 06/30/2023

BASEMENT FLOOR PLAN

SCALE:
1/4" = 1'-0"

DATE: 06/01/22	PROJECT NO.: 20210920
DRAWN BY: AS	CHECKED BY: DM

A1.00



REVISIONS:

NO.	DATE	REVISION

CHEN RESIDENCE
DESIGN DEVELOPING / PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD, 21620

PROJECT NAME:

ARCHITECT SEAL

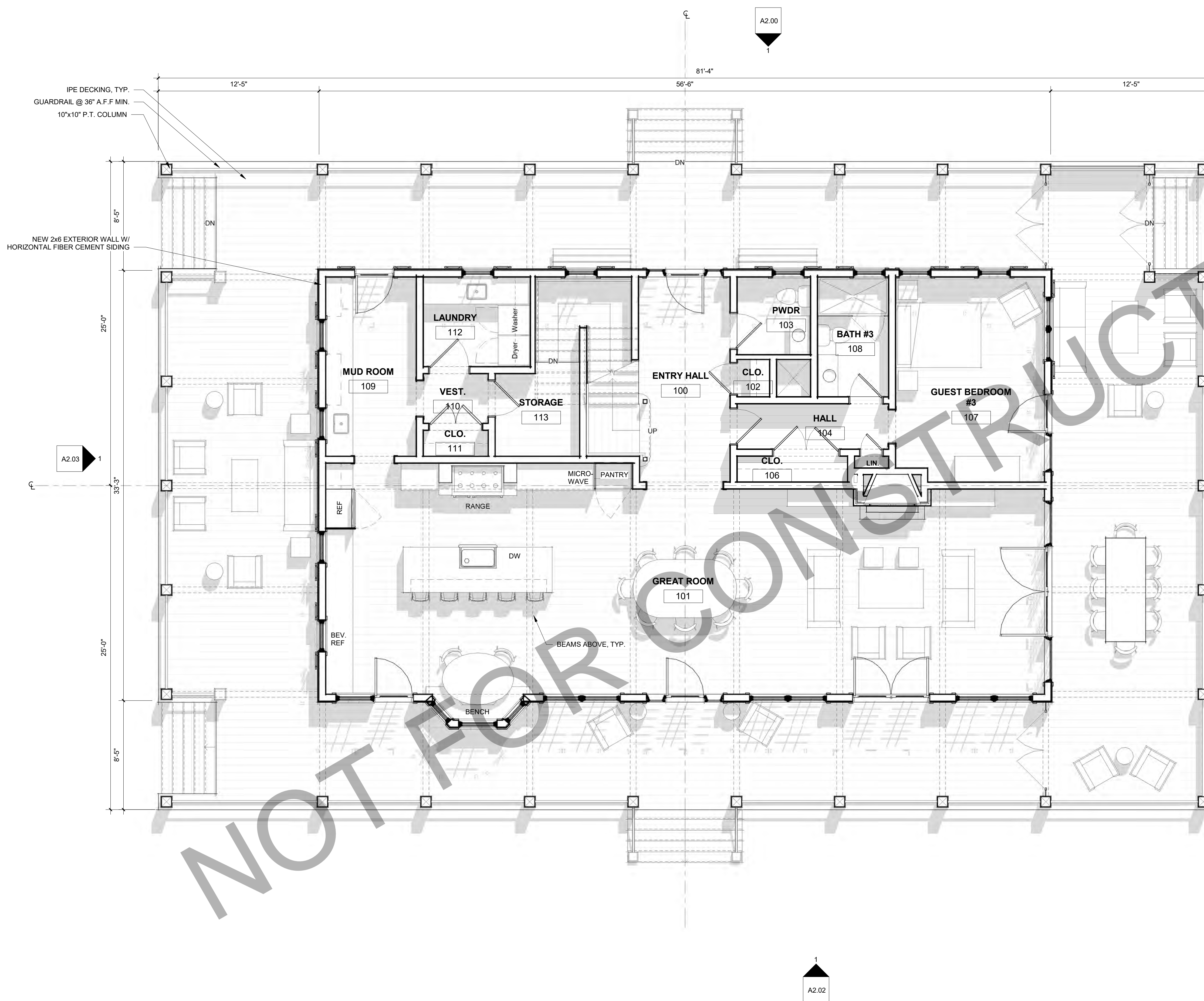
Professional Certification:
I, Devin S. Kimmel, certify that
these documents were prepared or
approved by me, and that I am a duly
licensed architect under the laws of
the State of MD, license number
18136, Expires 06/30/2023

FIRST FLOOR PLAN

SCALE:
1/4" = 1'-0"

DATE: 06/01/22	PROJECT NO.: 20210920
DRAWN BY: AS	CHECKED BY: DM

A1.01



1
A1.01
FIRST FLOOR PLAN
1/4" = 1'-0"

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REVISIONS:

NO.	DATE	REVISION

CHEN RESIDENCE
DESIGN DEVELOPING / PRICING SET
4833 DEEP POINT DRIVE
CHESTERTOWN, MD, 21620

PROJECT NAME:

ARCHITECT SEAL

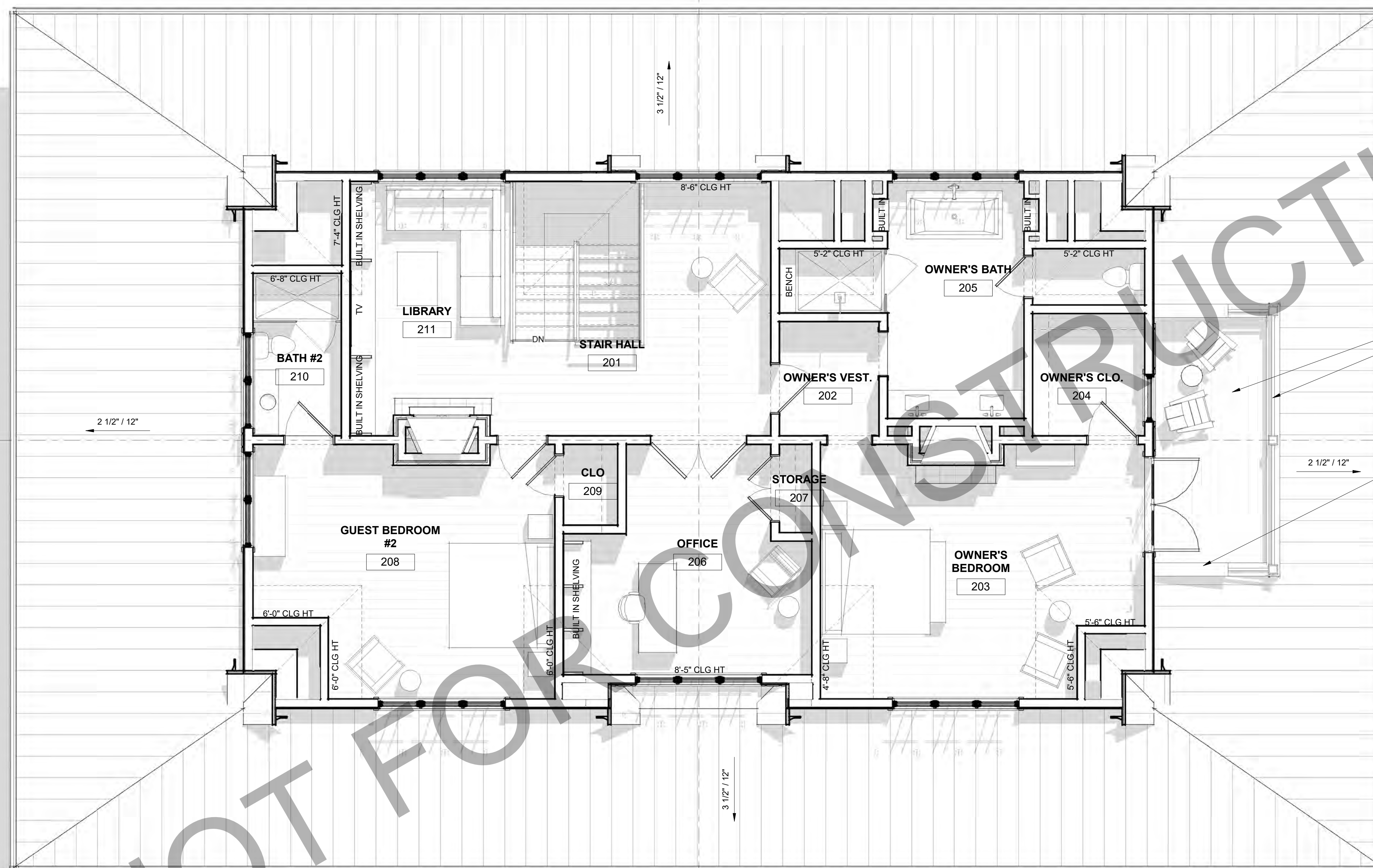
Professional Certification:
I, Devin S. Kimmel, certify that
these documents were prepared or
approved by me, and that I am a duly
licensed architect under the laws of
the State of MD, license number
18136, Expires 06/30/2023

SECOND FLOOR PLAN

SCALE:
1/4" = 1'-0"

DATE: 06/01/22	PROJECT NO.: 20210920
DRAWN BY: AS	CHECKED BY: DM

A1.02



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CHESTERTOWN, MD, 21620

PROJECT NAME:

ARCHITECT SEAL

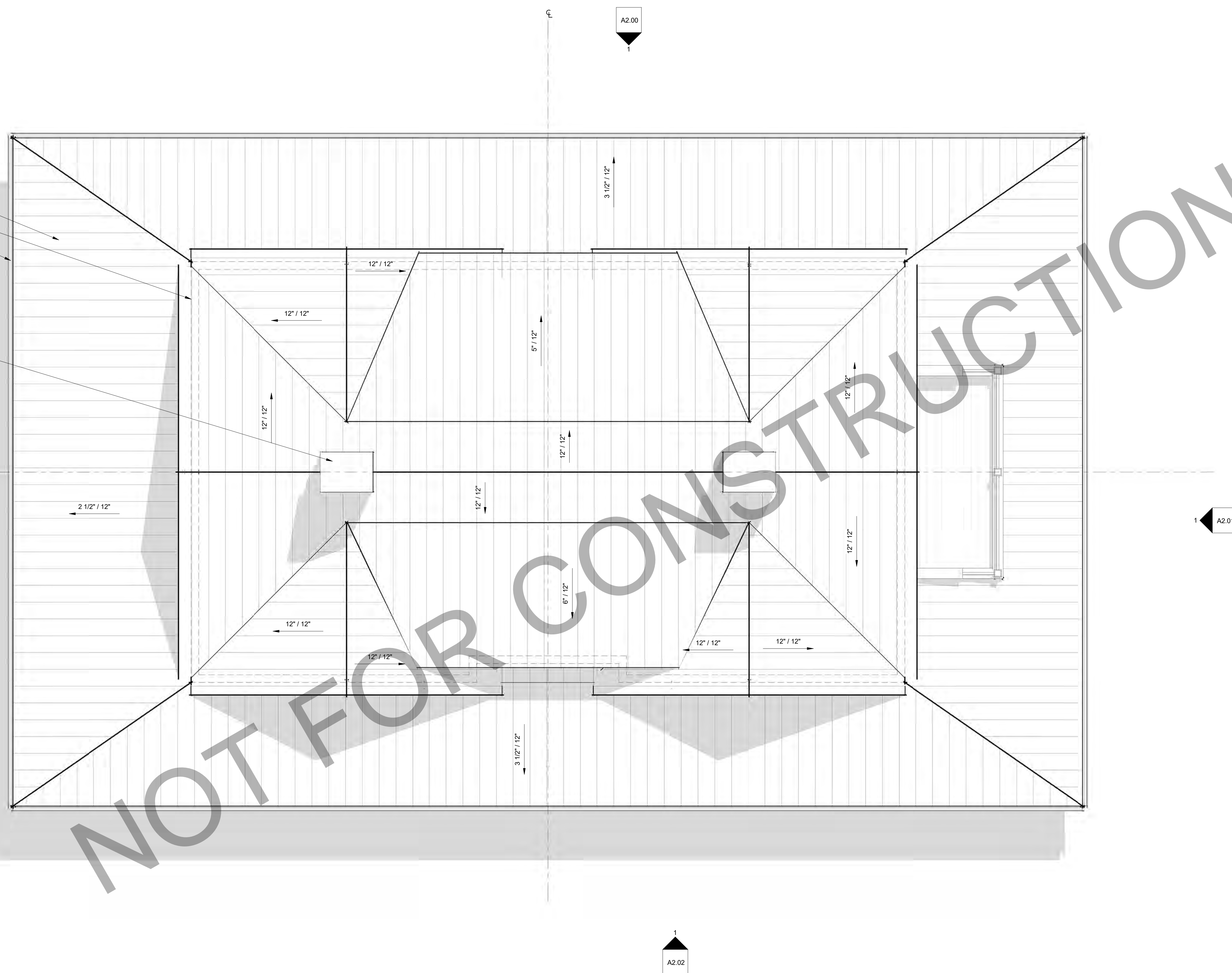
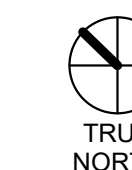
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ROOF PLAN

SCALE:
1/4" = 1'-0"

DATE: 06/01/22	PROJECT NO.: 20210920
DRAWN BY: AS	CHECKED BY: DM

A1.03



STANDING SEAM METAL ROOFING
EXTERIOR WALL BELOW
PAINTED ALUMINIUM GUTTER

CHIMNEY CAP

REVISIONS:

NO.	DATE	REVISION

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CHESTERTOWN, MD, 21620

PROJECT NAME:

ARCHITECT SEAL

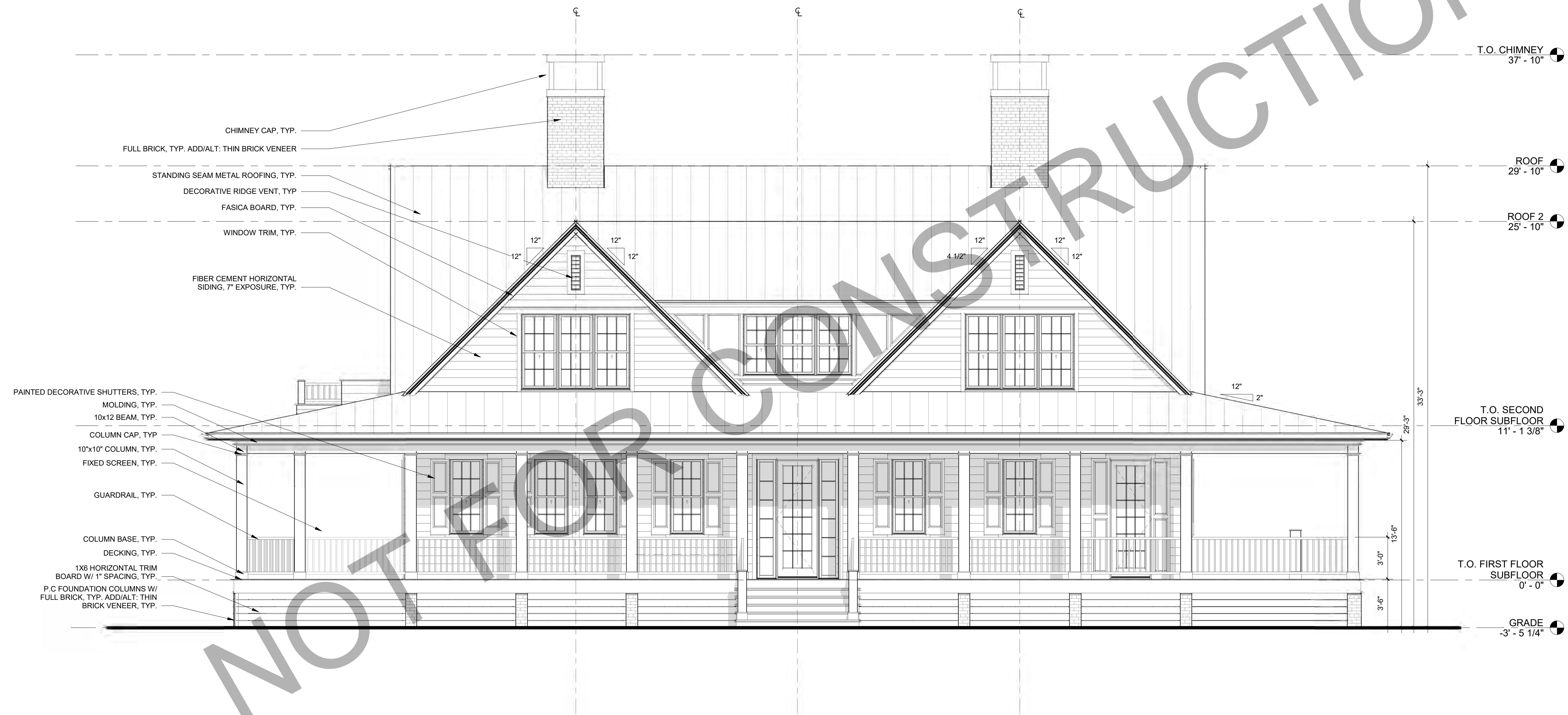
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EXTERIOR ELEVATION

SCALE:
1/4" = 1'-0"

DATE: 06/01/22	PROJECT NO.: 20210920
DRAWN BY: AS	CHECKED BY: DM

A2.00



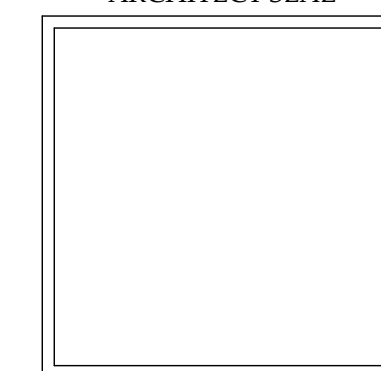
REVISIONS:

NO.	DATE	REVISION
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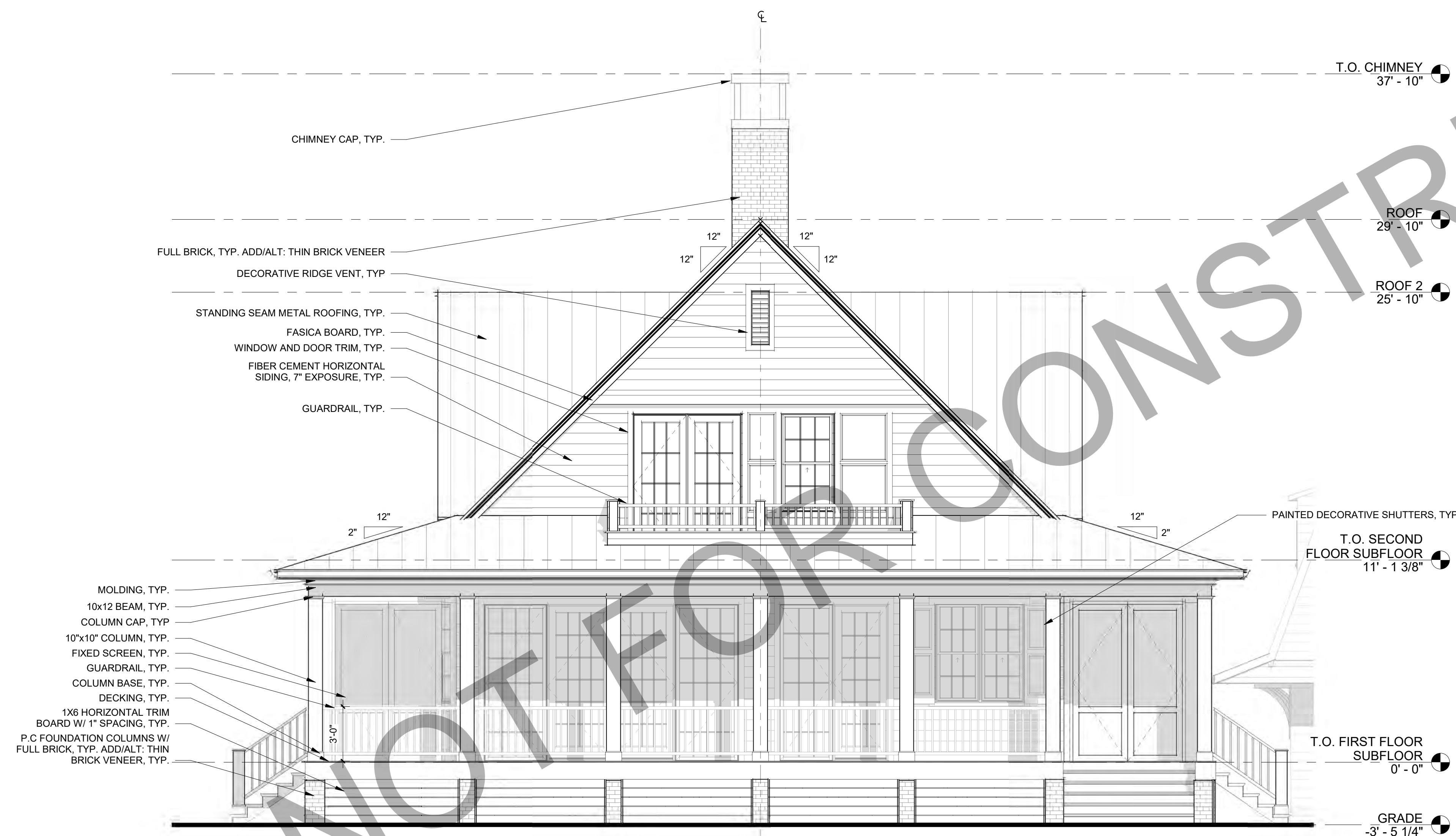
EXTERIOR ELEVATION

SCALE:
1/4" = 1'-0"

DATE: 06/01/22 PROJECT NO.: 20210920

DRAWN BY: AS CHECKED BY: DM

A2.01



1 EAST ELEVATION
A2.01 1/4" = 1'-0"

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EXTERIOR ELEVATION

SCALE:
1/4" = 1'-0"

DATE: 06/01/22	PROJECT NO. NO: 20210920
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A2.02



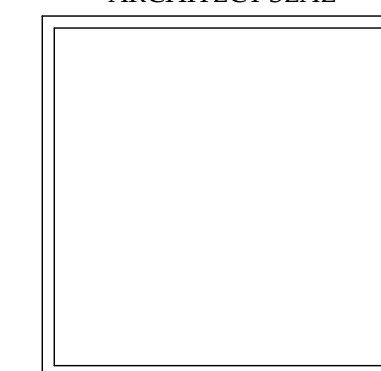
REVISIONS:

NO.	DATE	REVISION

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CHESTERTOWN, MD, 21620

PROJECT NAME:

ARCHITECT SEAL



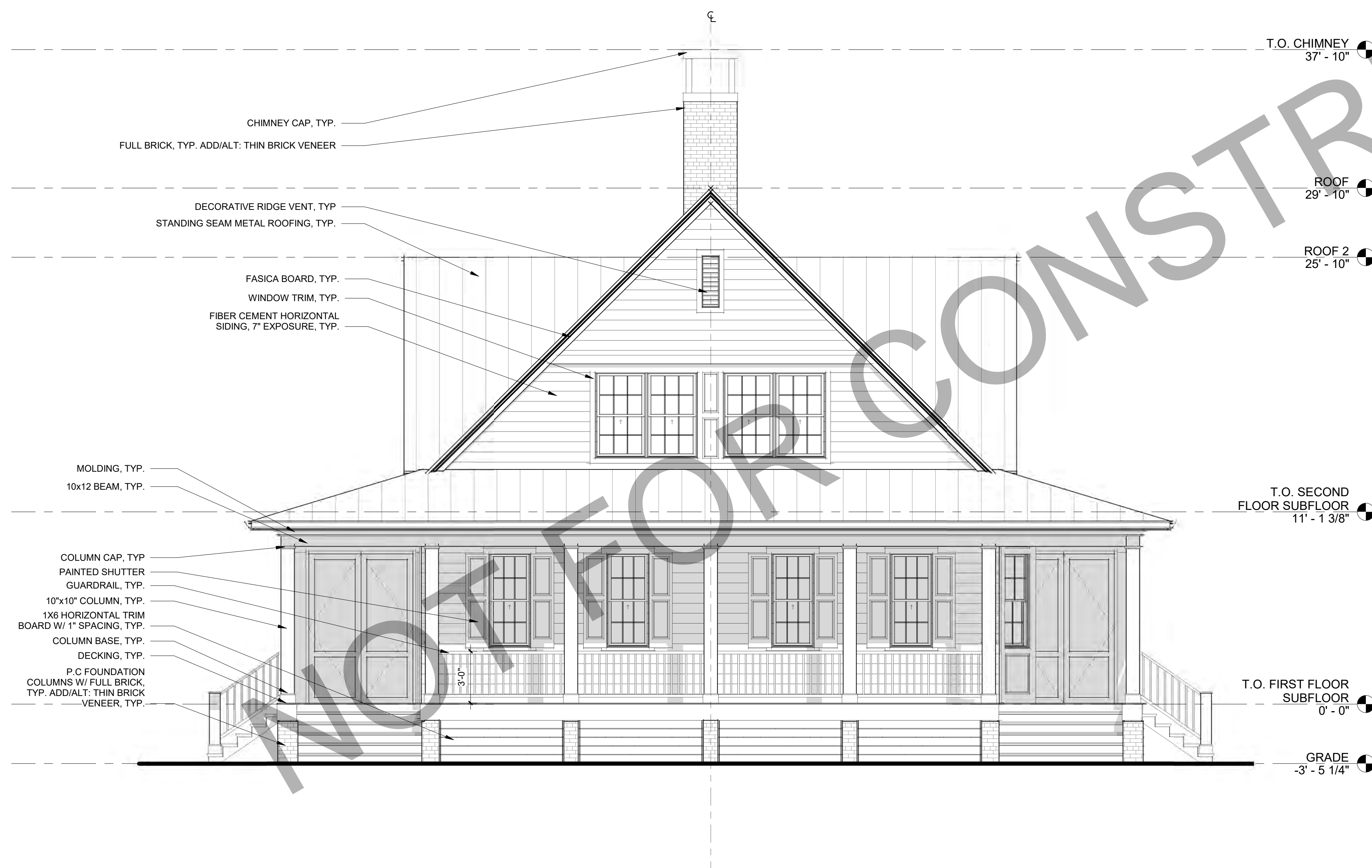
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EXTERIOR ELEVATION

SCALE:
1/4" = 1'-0"

DATE: 06/01/22	PROJECT NO.: 20210920
DRAWN BY: AS	CHECKED BY: DM

A2.03
















RAYENNE A CHEN
828 BLACK ROCK RD
GLADWYNE, PA 19035

BANK OF AMERICA 
Office #: 43682
900 W Trade St 3rd fl
Charlotte, NC 28202
Phone: (800) 877-4200
Office Fax No.: (866) 409-1050

Date: July 8, 2021

Loan Application Number: 101629375

Property Address: 4833 Deep Point Dr
Chestertown, MD 21620-4922

Informational only - No action required

RAYENNE A CHEN:

I'm excited to help you with your home loan, and want you to have the appraisal or property valuation we're using as we review your application.

Things to keep in mind about this information

- **Our appraisals are provided by qualified, independent professionals.** While appraisers must meet our high standards and requirements, we aren't responsible or liable for their findings.
- **You should contact me if you have any questions about the information in this document.**
- **The appraisal or property valuation doesn't guarantee the value or condition of the home and isn't a warranty.** We recommend you contact a structural engineer, home inspector or contractor if you want to have the property fully inspected for condition and defects.
- **This information was prepared for your loan application review only.** If you need an appraisal for another purpose, you'll need to order and pay for it separately.

If you have downloaded the appraisal from Home Loan Navigator[®], we recommend that you save it for future reference for when access to Home Loan Navigator is no longer available. If you would also like a copy of the appraisal mailed to you, or would like to receive the appraisal in Braille, Large Print, Audio, or Screen Reader Accessible PDF, please contact me.

Thank you for choosing us for your home loan needs. I'm here if you need anything.

Scott S MacIntyre
Primary Originator
NMLS ID: 1379810
Phone: (202) 601-4585
Fax: (866) 409-1050
Email: scott.macintyre@bofa.com

APPRAISAL COVER LETTER (APRSLCVRLTR.US)
18328.23 (10/20)

Page 1 of 1

BANK OF AMERICA, N.A.



1016293754202043000

Uniform Residential Appraisal Report

File # GR06119P

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 4833 DEEP POINT DR	City CHESTERTOWN	State MD	Zip Code 21620
Borrower RAYENNE A CHEN	Owner of Public Record DEEP POINT LLC	County KENT	
Legal Description METES & BOUNDS PER DEED 1145/72, TAX MAP 56-1F-33			
Assessor's Parcel # 07-002513	Tax Year 2021	R.E. Taxes \$ 7,465	
Neighborhood Name CHESTERTOWN	Map Reference 56-1F-33	Census Tract 9504.00	
Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$ 0	<input type="checkbox"/> PUD	HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)			
Lender/Client BANK OF AMERICA HOME LOANS	Address 900 W TRADE ST, 3RD FL, CHARLOTTE, NC 28202		
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Report data source(s) used, offering price(s), and date(s). BRIGHT, OWNER			

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.
Arms length sale;TERMS OF THE CONTRACT ARE TYPICAL FOR THE MARKET AREA.

Contract Price \$ **1,400,000** Date of Contract **05/07/2021** Is the property seller the owner of public record? Yes No Data Source(s) **PUBLIC RECORDS**

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.
\$0.;

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 type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE
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)
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	200	Low
Neighborhood Boundaries		2,500	High
BOUNDARIES ARE MD. RTE. 20 TO THE NORTH, THE CHESTER RIVER TO THE SOUTH, THE CHESTER RIVER TO THE EAST, AND THE CHESAPEAKE BAY TO THE WEST.		800	Pred.
Neighborhood Description		300	30
THERE IS A WIDE RANGE OF EMPLOYMENT OPPORTUNITIES IN THE SURROUNDING AREA. THIS AREA HAS HISTORICALLY BEEN WELL REGARDED AS A STABLE NEIGHBORHOOD. SHOPPING & COMMERCIAL STORES AND SERVICES ARE LOCATED WITHIN EASY DRIVING DISTANCE. HISTORICALLY, THIS AREA HAS SHOWN GOOD MARKETABILITY.			One-Unit 30 %
Market Conditions (including support for the above conclusions)			2-4 Unit %
AT THE PRESENT TIME CONVENTIONAL, VA & FHA MORTGAGES ARE AVAILABLE AT RATES PURCHASERS CONSIDER ATTRACTIVE. LOCAL MARKET CONDITIONS REFLECT SALES THAT ARE TYPICALLY EXPERIENCING 3-6 MONTHS OF MARKET EXPOSURE. SELLERS PAYING A PORTION OF CLOSING COSTS IS TYPICAL IN THIS MARKET.			Multi-Family %
			Commercial %
			Other VACANT 70 %

Dimensions **SITE AREA PER COUNTY RECORDS** Area **30.40 ac** Shape **IRREGULAR** View **B;Wtr;**

Specific Zoning Classification **RCD** Zoning Description **RESOURCE CONSERVATION DISTRICT**

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe.

Utilities Public Other (describe) Public Other (describe) Off-site Improvements-Type Public Private

Electricity Water PRIVATE WELL Street ASPHALT

Gas PROPANE Sanitary Sewer PRIVATE SEPTIC Alley None

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **24029C0405D** FEMA Map Date **06/09/2014**

Are the utilities and off-site improvements typical for the market area? 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.

EXISTING UTILITY EASEMENTS DO NOT AFFECT VALUE. NO KNOWN ADVERSE EASEMENTS OR ENCROACHMENTS ARE KNOWN BY THE APPRAISER. THE UTILITIES WERE ON AND FUNCTIONING PROPERLY AS OF THE EFFECTIVE DATE OF THE APPRAISAL.

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units <input type="checkbox"/> One <input checked="" type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls CONCRETE/AVG.	Floors HWVINYL/AVG-FAIR
# of Stories 2.00	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls VINYL/AVG.	Walls PLASTER/AVG-FAIR
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 880 sq. ft.	Roof Surface ASPHALT/AVG.	Trim/Finish WOOD/AVG-FAIR
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts ALUMINUM/AVG.	Bath Floor TILE,VINYL/AVG-FAIR
Design (Style) FARMHOUSE	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type DBL.HUNG/AVG.	Bath Wainscot NONE
Year Built 1905	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated STORM,INS/AVG.	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) 40	<input checked="" type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens YES/AVG.	<input checked="" type="checkbox"/> Driveway # of Cars 5
Attic <input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input checked="" type="checkbox"/> WoodStove(s) # 1	Driveway Surface GRAVEL
<input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other Rad. Fuel PROP	<input type="checkbox"/> Fireplace(s) # 0 <input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage # of Cars 3
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck PTO <input checked="" type="checkbox"/> Porch 2E/PS	<input type="checkbox"/> Carport # of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None <input checked="" type="checkbox"/> Other BARN,O/B,S	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det <input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)			

Finished area above grade contains: **11 Rooms** **5 Bedrooms** **2.0 Bath(s)** **4,182 Square Feet of Gross Living Area Above Grade**

Additional features (special energy efficient items, etc.)

THE SUBJECT FEATURES A PATIO, WOODSTOVE, TWO ENCLOSED PORCHES, LARGE BARN, OUTBUILDING, SHED, DETACHED THREE CAR GARAGE WITH SECOND FLOOR APARTMENT, AND WATERFRONTAGE ON THE CHESTER RIVER.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

C5;No updates in the prior 15 years;SUBJECT HAS SOME DEFERRED MAINTENANCE. NO WARRANTY OF THE SUBJECT'S STRUCTURAL, MECHANICAL OR ELECTRICAL ELEMENTS IS GIVEN OR IMPLIED.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Uniform Residential Appraisal Report

File # GR06119P

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0

There are 1 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,770,000 to \$ 1,770,000

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	4833 DEEP POINT DR CHESTERTOWN, MD 21620	23742 LOVELY LANE CHESTERTOWN, MD 21620			5240 JOHNSONTOWN RD CHESTERTOWN, MD 21620			6970 PONOMA RD CHESTERTOWN, MD 21620		
Proximity to Subject		2.71 miles NW			0.46 miles N			4.19 miles N		
Sale Price	\$ 1,400,000	\$ 1,770,000			\$ 1,550,000			\$ 1,550,000		
Sale Price/Gross Liv. Area	\$ 334.77 sq.ft.	\$ 461.66 sq.ft.			\$ 583.58 sq.ft.			\$ 515.29 sq.ft.		
Data Source(s)		BRIGHT #MDKE117806;DOM 4			BRIGHT #MDKE115694;DOM 158			BRIGHT #MDKE115238;DOM 127		
Verification Source(s)		KENT CO. ASMT. OFF.			KENT CO. ASMT. OFF.			KENT CO. ASMT. OFF.		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sale or Financing Concessions		ArmLth		ArmLth		ArmLth		ArmLth		
		Cash;0		Conv;0		Conv;0		Conv;0		
Date of Sale/Time		s04/21;c03/21		s04/20;c02/20		s11/19;c10/19				
Location	B;WtrFr;	B;WtrFr;		B;WtrFr;		B;WtrFr;		B;WtrFr;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Site	30.40 ac	15.77 ac	+41,950	51.55 ac	-40,750	113.00 ac	-102,200			
View	B;Wtr;	B;Wtr;		B;Wtr;		B;Wtr;		B;Wtr;		
Design (Style)	DT2.00;FARMHOUSE	DT1.00;COTTAGE	0	DT2.00;COLONIAL	0	DT3.00;COLONIAL	0			
Quality of Construction	Q4	Q4		Q4		Q4				
Actual Age	116	87	0	121	0	221	0			
Condition	C5	C3	-150,000	C4	-75,000	C4	-75,000			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms. Baths	0	Total Bdrms. Baths	0			
Room Count	11 5 2.0	8 4 4.1	-10,000	10 4 3.2	-8,000	8 5 2.0				
Gross Living Area	4,182 sq.ft.	3,834 sq.ft.	+15,660	2,656 sq.ft.	+68,670	3,008 sq.ft.	+52,830			
Basement & Finished Rooms Below Grade	880sf0sfwu	948sf0sfwu	0	784sf0sfwu	0	800sf0sfwu	0			
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE				
Heating/Cooling	RAD/NONE	FWA/CAC	-3,000	FWA/CAC	-3,000	HWBB/NONE	0			
Energy Efficient Items	STORM EQUIP.	STORM EQUIP.		STORM EQUIP.		STORM EQUIP.				
Garage/Carport	3gd5dw	2dw	+15,000	4dw	+15,000	4dw	+15,000			
Porch/Patio/Deck	2E/PS,PTO	S/P	+21,000	S/P,O/P,PTO	+7,500	E/P,O/P,DK	+3,000			
FIREPLACE(S),ETC.	1 WOODSTOVE	1 FIREPLACE	-2,000	2 FIREPLACES	-7,000	4 FIREPLACES	-17,000			
FENCE,POOL,ETC.	BARN,O/B,SHED	BARN,PIER	-13,000	BARN,S,I/GPL,PIER	-33,000	BARN,S	-13,000			
Other Item	APARTMENT	2 GST.COTT.	-50,000	3 GST COTT	-75,000	APARTMENT				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -134,390	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -150,580	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -136,370			
Adjusted Sale Price of Comparables		Net Adj. -8 %		Net Adj. -10 %		Net Adj. -9 %				
		Gross Adj. 18 %	\$ 1,635,610	Gross Adj. 21 %	\$ 1,399,420	Gross Adj. 18 %	\$ 1,413,630			

I 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) BRIGHT, KENT CO. ASMT. OFF.

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) BRIGHT, KENT CO. ASMT. OFF.

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 #1		COMPARABLE SALE #2		COMPARABLE SALE #3	
Date of Prior Sale/Transfer	04/21/2021						
Price of Prior Sale/Transfer	\$0						
Data Source(s)	KENT CO. ASMT. OFF.	KENT CO. ASMT. OFF.	KENT CO. ASMT. OFF.	KENT CO. ASMT. OFF.	KENT CO. ASMT. OFF.	KENT CO. ASMT. OFF.	KENT CO. ASMT. OFF.
Effective Date of Data Source(s)	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021

Analysis of prior sale or transfer history of the subject property and comparable sales

THE SUBJECT TRANSFERRED ON APRIL 21, 2021 FOR NO CONSIDERATION. THIS WAS A NON-ARMS LENGTH TRANSACTION. ASSESSORS OFFICE UNABLE TO GIVE EXACT DATES OF UPDATES. ALL RECORDS, ACCORDING TO COUNTY ASSESSOR ARE UPDATED PERIODICALLY.

Summary of Sales Comparison Approach
 THE SALES PRESENTED ARE GOOD INDICATORS OF VALUE AND ARE THE BEST AVAILABLE. MOST EMPHASIS WAS PLACED ON SALES #2 & 1, AS THEY ARE FELT TO BE THE BEST INDICATORS OF VALUE. A COMPLETE ADDENDUM IS ATTACHED AND IS AN INTEGRAL PART OF THIS APPRAISAL.

Indicated Value by Sales Comparison Approach \$ 1,473,000

Indicated Value by: Sales Comparison Approach \$ 1,473,000 Cost Approach (if developed) \$ 1,536,334 Income Approach (if developed) \$

I CONSIDER THE SALES COMPARISON APPROACH TO BE THE BEST INDICATOR OF VALUE, SUPPORTED BY THE COST APPROACH. THE INCOME APPROACH WAS NOT APPLIED DUE TO THE LACK OF RENTAL DATA.

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:

LICENSED CONTRACTOR NEEDS TO INSPECT THE HOUSE TO DETERMINE COST TO CURE. THIS INCLUDES THE FOUNDATION, THE INTERIOR OF THE HOUSE, AND THE EXTERIOR OF THE HOUSE.

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 \$ 1,473,000 as of 06/15/2021, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # GR06119P

The client is Bank of America Home Loans, or other person that is a party to the ordering and use of the appraisal.

The intended user is Bank of America Home Loans.

The exposure time in the case of the subject property is the same as the marketing time. Exposure time is defined as: The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

The subject is not connected to public water or sewer, which is typical for the area. It is assumed for the purpose of this report that the well and septic systems function adequately and meet all county and city standards.

Well and septic systems are not unusual for this area and have no adverse effect on market value.

The appraiser is not trained to test nor certify the septic system for purposes of this report. The appraiser assumes that the septic system and its component parts are fully operational.

The presence of surplus land, which is that land above the typical size site to support one house in a particular market, is often encountered in some areas. To estimate the value of surplus land without benefit of like sized parcels, an analysis of sales comparables, with smaller building sites, tend to form the higher range of value. The contributory value of surplus land will seldom reach this higher range in the market. It's value will decrease, approaching the lower value range associated with farm or timberland. These values are derived either by use/development value or economic value. It is generally recognized that the higher amenity values i.e., residential use/development value, will decrease (per acre) to the lower range, i.e., farm/timberland (economic value) use as the amount of surplus land increases beyond the typical size.

It is noted that the appraised value of the subject property is greater than the predominant neighborhood value. The subject is not considered to be an over improvement and the predominant neighborhood value has no impact on the subject's marketability.

The lack of storm sewers, curbs, gutters, sidewalks and street lights is typical of the neighborhood and does not adversely affect market value.

Gravel driveways are not unusual for this area and have no adverse affect on value and marketability.

Land value exceeds normal ratios due to its waterfront location. There is scarcity of waterfront properties along with a strong demand. This ratio is typical of waterfront properties in the area.

It is noted that the price per living area varies by more than \$10.00 per square foot due to waterfrontage, lot size, amenities, gross living area and/or buyers preference.

The subject property is not within walking distance of elementary schools. However, the community provides adequate busing to the schools. This does not have a negative effect on value of the subject property.

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)

THE APPRAISER DID A SURVEY OF SIMILAR SITE SALES IN THE SUBJECT'S IMMEDIATE MARKET AREA TO DETERMINE AN OPINION OF SITE VALUE.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT, CONTRACTORS, ASSESSOR Quality rating from cost service AVERAGE Effective date of cost data 04/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) PHYSICAL DEPRECIATION IS CALCULATED USING THE EFFECTIVE AGE/ ECONOMIC LIFE METHOD. NO WARRANTY OF THE APPRAISED PROPERTY IS GIVEN OR IMPLIED. NO LIABILITY IS ASSUMED FOR THE MECHANICAL OR STRUCTURAL ELEMENTS OF THE SUBJECT PROPERTY. *EXTRAS INCLUDE: 2 ENCLOSED PORCHES, PATIO, WOODSTOVE, BARN, OUTBUILDING, SHED, APARTMENT Estimated Remaining Economic Life (HUD and VA only) 25 Years	OPINION OF SITE VALUE = \$ 1,000,000 Dwelling 4,182 Sq. Ft. @ \$ 225.00 = \$ 940,950 Bsmt. 880 Sq. Ft. @ \$ 35.00 = \$ 30,800 *EXTRAS = \$ 125,000 Garage/Carport 1,076 Sq. Ft. @ \$ 34.00 = \$ 36,584 Total Estimate of Cost-New = \$ 1,133,334 <table border="0" style="width: 100%;"> <tr> <td style="width: 40%;">Less</td> <td style="width: 15%;">Physical</td> <td style="width: 15%;">Functional</td> <td style="width: 10%;">External</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td>Depreciation</td> <td style="text-align: right;">697,000</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td>= \$ (</td> <td style="text-align: right;">697,000)</td> </tr> <tr> <td colspan="4">Depreciated Cost of Improvements</td> <td>= \$</td> <td style="text-align: right;">436,334</td> </tr> <tr> <td colspan="4">"As-is" Value of Site Improvements</td> <td>= \$</td> <td style="text-align: right;">100,000</td> </tr> </table> Indicated Value by Cost Approach = \$ 1,536,334	Less	Physical	Functional	External			Depreciation	697,000	0	0	= \$ (697,000)	Depreciated Cost of Improvements				= \$	436,334	"As-is" Value of Site Improvements				= \$	100,000
Less	Physical	Functional	External																						
Depreciation	697,000	0	0	= \$ (697,000)																				
Depreciated Cost of Improvements				= \$	436,334																				
"As-is" Value of Site Improvements				= \$	100,000																				

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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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.

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.

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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.

APPRAISER

Signature 
Name Phillip B. Roberts
Company Name Maryland-Delaware Appraisals, Inc.
Company Address 502 Bainbridge Pl.
Easton, MD 21601
Telephone Number 410-770-8275
Email Address md.de@goeaston.net
Date of Signature and Report 07/07/2021
Effective Date of Appraisal 06/15/2021
State Certification # 30020397
or State License # _____
or Other (describe) _____ State # _____
State MD
Expiration Date of Certification or License 07/13/2022

ADDRESS OF PROPERTY APPRAISED
4833 DEEP POINT DR
CHESTERTOWN, MD 21620
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,473,000

LENDER/CLIENT
Name CORELOGIC VALUATION SOLUTIONS, INC.
Company Name BANK OF AMERICA HOME LOANS
Company Address 900 W TRADE ST, 3RD FL
CHARLOTTE, NC 28202
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 _____

Uniform Residential Appraisal Report

File # GR06119P

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	4833 DEEP POINT DR CHESTERTOWN, MD 21620	6320 QUAKER NECK RD CHESTERTOWN, MD 21620								
Proximity to Subject		3.41 miles N								
Sale Price	\$ 1,400,000	\$ 1,315,000			\$			\$		
Sale Price/Gross Liv. Area	\$ 334.77 sq.ft.	\$ 588.10 sq.ft.			\$	sq.ft.			\$	sq.ft.
Data Source(s)		BRIGHT #1004147827;DOM 613								
Verification Source(s)		KENT CO. ASMT. OFF.								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment		DESCRIPTION	+ (-) \$ Adjustment		DESCRIPTION	+ (-) \$ Adjustment	
Sale or Financing Concessions		ArmLth								
		Cash;0								
Date of Sale/Time		s10/19;c08/19								
Location	B;WtrFr;	B;WtrFr;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	30.40 ac	12.35 ac		+59,050						
View	B;Wtr;	B;Wtr;								
Design (Style)	DT2.00;FARMHOUSE	DT3.00;COLONIAL		0						
Quality of Construction	Q4	Q4								
Actual Age	116	221		0						
Condition	C5	C5								
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0		Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	11 5 2.0	8 3 3.0	-4,000							
Gross Living Area	4,182 sq.ft.	2,236 sq.ft.		+87,570	sq.ft.			sq.ft.		
Basement & Finished Rooms Below Grade	880sf0sfwu	1202sf0sfwu		-3,220						
Functional Utility	AVERAGE	AVERAGE								
Heating/Cooling	RAD/NONE	HWBB/CAC		-3,000						
Energy Efficient Items	STORM EQUIP.	STORM EQUIP.								
Garage/Carport	3gd5dw	4dw		+15,000						
Porch/Patio/Deck	2E/PS,PTO	2E/PS,O/P,PTO		-9,000						
FIREPLACE(S),ETC.	1 WOODSTOVE	4 FIREPLACES		-17,000						
FENCE,POOL,ETC.	BARN,O/B,SHED	BARN		-13,000						
Other Item	APARTMENT	STUDIO		+45,000						
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 157,400		<input type="checkbox"/> + <input type="checkbox"/> -	\$		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj.	12 %		Net Adj.	0 %		Net Adj.	0 %	
		Gross Adj.	19 %		Gross Adj.	0 %		Gross Adj.	0 %	
		\$	1,472,400		\$			\$		

ITEM	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer	04/21/2021			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	KENT CO. ASMT. OFF.	KENT CO. ASMT. OFF.		
Effective Date of Data Source(s)	06/15/2021	06/15/2021		
Analysis of prior sale or transfer history of the subject property and comparable sales				

TEXT ADDENDUM

File # GR06119P

Borrower/Client	RAYENNE A CHEN						
Property Address	4833 DEEP POINT DR						
City	CHESTERTOWN	County	KENT	State	MD	Zip Code	21620
Lender	BANK OF AMERICA HOME LOANS						

Additional Comment 1

Public transportation is not presently available to the subject neighborhood. However, car pooling, van pools and commuter busing do provide adequate means of transportation to major employment and shopping areas of the Baltimore, Washington, D.C. metropolitan area.

Difference in room count, with the exception of bathrooms, are reflected in square foot adjustments.

All adjustments found in this report are derived from market reaction analysis and appraiser's knowledge of local market conditions.

Comparables #2, 3, & 4 settled over 6 months prior to the appraisal date, but were considered the best available within the subject's marketing area featuring design, function, and desirability, similar to that of the subject.

Comparables #3 & 4 selected within our report are somewhat distant in location to the subject property. However, no other current sales of similar type properties were available closer in proximity to the subject. The comparable sales selected are considered the best available within the general market area and distance is considered typical of this market. All sales are considered typical of this market. All sales are considered typical of the market neighborhood. Locational adjustments made, if any, reflect market reaction to influences within the immediate market neighborhood only.

An attempt was made to find comparables that bracket the estimated value of the subject.

Most weight was placed on sale #2 because:

1. It is located in closest proximity to the subject.
2. It is similar to the subject in terms of style/design.

In addition, significant weight was placed on sale #1 because:

1. It is the most recent sale.
2. This sale required minimal net adjustments.

The appraiser notes that the D.O.M. for comparables #2 & 5 exceed 6 months. Marketing times that exceed market trends are not unusual and do not define typical market times when they are isolated cases.

The appraiser has made the extraordinary assumption that the subject property has no deficiencies as of the effective date of the appraisal. If it is later determined that the subject property had deficiencies as of the effective date of the appraisal that the appraiser was not made aware of, the appraiser reserves the right to revisit the property or declare the original report null and void.

DIGITAL SIGNATURE: This appraisal report is signed with a digital signature. Only the appraiser, Phillip B. Roberts, has access to the signature and upon signing, the report becomes a "read only" file that cannot be changed.

Acceptance and use of this appraisal report by the intended or foreseeable user is direct evidence that the user has exercised reasonable diligence in review and acceptance of the quality, completeness and accuracy of this report including the final opinion of value. Acceptance and use of this report is explicit and direct evidence establishing the date of the report as the accepted and agreed upon point of discovery for any and all subsequent legal proceedings. The observation of the property by the appraiser is solely a data gathering task for comparative analysis of value only. The term/phrase "complete visual inspection" means the non-intrusive, visual observation of readily accessible areas on the effective date of the appraisal. The appraiser is not a licensed inspector; therefore, no warranty is given as to the condition or continued functional operation of mechanical/plumbing/electrical systems/appliances or any other equipment /devices or utilities and systems in the dwelling. Any statement, comment or conclusion made about the condition or working mechanisms within the structure or structural integrity is not a warranted fact but an observation limited to the purview of the appraiser's visual observation. For warranted fact about these systems or structural integrity, the user of the appraisal should have the improvement inspected by a licensed structural engineer or similar professional whose job it is to determine operational status of these systems and/or structural integrity.

The appraiser extended the search back two years and covered the entire county. The comparables utilized in the report are the only comparables available and are the best indicators of value. Other sales analyzed would have required less desirable adjustments and were not used for that reason.

The subject has signs of neglect and deferred maintenance. The extent of needed repairs is beyond the appraiser's expertise. If a cost to cure is needed a licensed contractor will need to be hired in order to provide an accurate bid for repairs.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 90-180 days.

Additional Comment 2

The effective date of this appraisal and the date the appraisal report was prepared are the same as indicated on the FNMA report.

The appraiser has not been informed, nor has the appraiser any knowledge of the existence of any environmental or health impediment, which if known, could have a negative impact on the market value of the subject property. The valuation contained herein is not valid if any hazardous items are found in the subject property and not stated within the appraisal report, including but not limited to : Urea-Formaldehyde Foam Insulation, Radon Gas, Asbestos Products, Lead or Lead Based Products, Toxic Waste Contaminants.

Your appraiser was unable to verify the insulation "R" factor. The presence of Urea-Formaldehyde Foam Insulation could not be determined. If UFFI is present, the appraised market value may be adversely affected or voided. Any information about insulation stated on the appraisal report was provided by the owner.

Your appraiser was not aware, nor made aware of toxic waste and/or hazardous material, contaminated soil, and/or landfill in the area, or any other environmental hazards.

Radon, as a potential health hazard, can only be detected by sophisticated scientific procedures beyond the scope of this appraisal and the qualifications of the appraiser. Therefore, the presence of radon or lack thereof was not a factor considered in estimating market value of the subject property. If it were determined that radon gas is present, then the market value would be affected by the extent of the infiltration of this gas and its ability to be cured.

Square footage utilized in this appraisal is based on the best available sources and are exterior measurements.

Your appraiser is not trained to detect termites or other wood boring insects.

The drawing provided is not necessarily to scale. It is provided for informational purposes only.

In this area, the typical situation exists where single-family dwellings are utilized as primary residences. Thus, due to the lack of sufficient sales that were tenant occupied (rented), the Gross Rent Multiplier (GRM) has not been utilized in the valuation of the subject.

The site improvement value estimated in the cost approach is an overall value for such items as driveway, landscaping, concrete walks, etc. The value estimated is a "lump sum" estimate.

It is assumed that there are no structural defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property that all mechanical equipment and appliances are in good working condition and that all electrical components and the roofing are in good condition.

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # GR06119P

Borrower/Client	RAYENNE A CHEN			
Property Address	4833 DEEP POINT DR			
City	CHESTERTOWN	County	KENT	State MD Zip Code 21620
Lender	BANK OF AMERICA HOME LOANS			

The appraiser is qualified/competent to perform this appraisal under USPAP guidelines.

If the client has any questions regarding these items, it is the client's responsibility to order the appropriate inspections. The appraiser does not have the skill or expertise needed to make such inspections. The appraiser assumes no responsibility for these items.

No personal property other than what is typical for the area is included in this report, i.e. appliances.

Unless noted otherwise in this appraisal report, the review appraiser has not inspected the subject property. The review appraiser has signed the certification page along with the appraiser who made the physical inspection.

This appraisal report is intended to contain all information necessary to enable the reader to understand the appraisers opinion. Any third party studies referred to in this appraisal, such as pest control, structural analysis, soils analysis or hazardous materials, etc. that have been provided to the appraiser are included with this appraisal report.

No adjustments are typically required for differences in square footage under 50 square feet in this market area.

The market at this time does not warrant any adjustments between Conventional, FHA, and VA financing.

Additional Comment 3
 ADDITIONAL CERTIFICATIONS

I/WE CERTIFY THAT, TO THE BEST OF OUR KNOWLEDGE AND BELIEF:

I/we certify that, to the best of our knowledge and belief, the report analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.

The appraiser is qualified/competent to perform this appraisal under USPAP guidelines.

For purposes of clarification, the term "supervisory appraiser", as printed on the URAR form, is synonymous with "review appraiser".

Additional Comment 4
 A representative of the lender/client has requested the following:

1. Site Adjustments Please indicate how the site adjustments were determined; Please provide land sales and also advise if this is a \$ per acre ;

Appraiser's response - The following land sale(s) were used to determine site value:

MDKE117298 LAND CLS Swan Creek Rd Rock Hall Kent, MD 97.17 05/14/21 Long & Foster Real Estate, Inc. (LNG \$1,300,000

Adjustments were made at a \$ per acre rate with declining values per acre for additional surplus land.

2. Please consider expanding the search in time for a comparable to bracket subjects gl; If after the expanded search there are no comparables available; please then comment to the expanded search.

Appraiser's response - The appraiser already extended the search back two years and covered the entire county. The subject is an historic home on large acreage. For this reason there are an extremely limited number of comparables available. The comparables utilized are the best of the very few available.

3. Based on photos ; Please advise if subject is truly a C4 condition or would be better reflected as C5?

Appraiser's responses - The appraiser had the subject listed as C5 and the upload would not allow it to go through. The appraisal has been corrected to reflect the correct C5 rating now.

4. Based on MLS data; Please advise if comparables # 2 & 4 would be considered superior C4 condition to subject and warranting condition adjustments

Appraiser's response - This has been corrected.

5. Barns & Sheds Based on photos these aux. buildings appear to have exceeded their economic lives; Please support any value / adjustments for these buildings.

Appraiser's response - The barns & sheds have been overgrown, but are still functional and therefore still have value. While they could stand to have some repairs and updating they are functional and do have value in their current condition.

6. Accessory Unit / Apartment Please advise if this is separately metered? Separate Address? Currently Rented and Legally permitted;

Appraiser's response - The apartment is not separately metered, does not have its own address, is not currently rented, and is legally permitted.

7. Final Reconciliation (a) Please comment if this is an Arms Length Transaction? (b) was this exposed on the open market and in the MLS or is this a private sale/pocket listing?

Appraiser's response - While this is a private sale, realtors are involved and the sale is considered to be an arms length transaction as the realtors were involved to help determine a fair price for the seller and buyer.

8. Final Reconciliation In light of #7 above please comment to subjects indicated value being greater then the contract price and also comment to the land value being greater then the improvements as reflected in the Cost Approach.

Appraiser's response - The value by the cost approach is not drastically higher than the value determined by the cost approach. These values are rarely identical. It is common for land values of waterfront properties to be greater than the improvement values, especially larger waterfront lots.

9. C5 condition indicates the improvements feature obvious deferred maintenance and are in need of some significant repairs. What significant repairs are required? The appraisers following comments do not identify what deferred maintenance exists: Please describe in more detail subjects neglect and deferred maintenance; The subject has signs of neglect and deferred maintenance. The extent of needed repairs is beyond the appraiser's expertise. If a cost to cure is needed a licensed contractor will need to be hired in order to provide an accurate bid for repairs

Appraiser's response - The subject has been neglected for some time. There are vines overtaking parts of the outside of the house and the interior was difficult to inspect in certain areas because of the amount of stuff piled in the house. The kitchen did not appear to be functional, the basement had some water in it, and the house was extremely dated. The appraiser is not a contractor and therefore is unable to determine the entire scope of what items need to be repaired. The appraiser was unable to determine if there were structural issues as the property was overgrown making it

TEXT ADDENDUM

File # GR06119P

Borrower/Client	RAYENNE A CHEN			
Property Address	4833 DEEP POINT DR			
City	CHESTERTOWN	County	KENT	State MD Zip Code 21620
Lender	BANK OF AMERICA HOME LOANS			

difficult to see the foundation. After general cleanup a licensed contractor will be able to do a thorough inspection and provide a more accurate list of needed repairs.

10. In addition to the outbuildings there also appears to be some possible peeling paint in a bedroom, page 20; The report should be subject to the testing of peeling paint since this is a pre-1978 dwelling.

Appraiser's response - That was a crack running in the plaster and not peeling paint.

11. An apparent non-functioning toilet, page 20 ; What does the sign on the toilet say? Is the water turned off or is the bathroom not functional?

Appraiser's response - The water was turned off.

12. The water in the basement (based on photo) Does this present any health, safety or structural concerns? Should this be inspected by a lic. Professional to determine the extent of any water damage, cause and cure and if there is any structural integrity concerns?

Appraiser's response - It appeared that the water in the basement was caused by a failed sump pump. This area should certainly be inspected by a licensed professional to determine the exact cause and to determine what measures need to be taken to fix it.

13. With the items being addresses and any items of concern being condition; Would the subject then be considered a low C4?

Appraiser's response - In its current state, by definition, the subject property is a C5.

14. Based on the appraisers comments; Please explain why the kitchen is thought to not be functional (and there is only (1) single kitchen photos) and then the report should be conditioned to subject having a functional/working kitchen.

Appraiser's response - The appraisal has been made subject to an inspection by a licensed contractor due to neglect to the house. The appraiser is not a contractor and lacks the expertise to determine the extent of repairs that are needed. The kitchen had missing cabinet doors and the appliances did not appear to be functional, but were not tested.

15. Due to the water in the basement and the inability to view the foundation, The report should be subject to a foundation inspection by a qualified professional, with extraordinary assumption that the condition or deficiency of foundation does not require alteration or repair.

Appraiser's response - Report has been made subject to a foundation inspection by a qualified professional.

16. Clutter - If there is so much clutter any given area preventing the appraiser from making a determination of actual condition, the appraiser should make an extraordinary assumption about the condition of that area based on what is visible to him

Appraiser's response - This was already done. The appraiser made the extraordinary assumption that the overall house was a C5.

APPRAISAL SUMMARY

SUBJECT INFORMATION	Subject Address	<u>4833 DEEP POINT DR</u>
	Legal Description	<u>METES & BOUNDS PER DEED 1145/72, TAX MAP 56-1F-33</u>
	City	<u>CHESTERTOWN</u>
	County	<u>KENT</u>
	State	<u>MD</u>
	Zip Code	<u>21620</u>
	Census Tract	<u>9504.00</u>
Map Reference	<u>56-1F-33</u>	
SALES PRICE	Sale Price	<u>1,400,000</u>
	Date of Sale	<u></u>
CLIENT	Borrower	<u>RAYENNE A CHEN</u>
	Lender / Client	<u>BANK OF AMERICA HOME LOANS</u>
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	<u>4,182</u>
	Price per Square Foot	<u>334.77</u>
	Location	<u>B;WtrFr;</u>
	Age	<u>116</u>
	Condition	<u>C5</u>
	Total Rooms	<u>11</u>
	Bedrooms	<u>5</u>
Baths	<u>2.0</u>	
APPRAISER	Appraiser	<u>Phillip B. Roberts</u>
	Date of Appraised Value	<u>06/15/2021</u>
VALUE	Final Estimate of Value	<u>1,473,000</u>

Market Conditions Addendum to the Appraisal Report

File # GR06119P

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **4833 DEEP POINT DR** City **CHESTERTOWN** State **MD** ZIP Code **21620**

Borrower **RAYENNE A CHEN**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	0	0	1	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.00	0.00	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	N/A	N/A	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	0.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	N/A	N/A	1,770,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	N/A	N/A	4	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable List Price	N/A	N/A	N/A	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	N/A	N/A	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Sale Price as % of List Price	N/A	N/A	105.70	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

SELLER'S CONCESSIONS HAVE DECLINED IN RECENT MONTHS.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

REO/FORECLOSURE SALES HAVE DECLINED IN RECENT YEARS AND ARE NOT CURRENTLY DRIVING THE MARKET.

Cite data sources for above information.

BRIGHT MLS

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

THERE HAVE BEEN FEW COMPARABLE SALES IN THE SUBJECT'S MARKETING AREA OVER THE PAST TWELVE MONTHS.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: _____

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature _____ Signature _____
 Appraiser Name Phillip B. Roberts Supervisory Appraiser Name _____
 Company Name Maryland-Delaware Appraisals, Inc. Company Name _____
 Company Address 502 Bainbridge Pl., Easton, MD 21601 Company Address _____
 State License/Certification # 30020397 State MD State License/Certification # _____ State _____
 Email Address md.de@goeaston.net Email Address _____

**MULTI-PURPOSE SUPPLEMENTAL ADDENDUM
FOR FEDERALLY-RELATED TRANSACTIONS**

File No.: GR06119P

Borrower/Client <u>RAYENNE A CHEN</u>				
Property Address <u>4833 DEEP POINT DR</u>				
City <u>CHESTERTOWN</u>	County <u>KENT</u>	State <u>MD</u>	Zip Code <u>21620</u>	
Lender <u>BANK OF AMERICA HOME LOANS 900 W TRADE ST, 3RD FL, CHARLOTTE, NC 28202</u>				

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC) and the Federal Reserve.

**This Multi-Purpose Supplemental Addendum is for use with any appraisal.
Only those statements which have been checked by the appraiser apply to the property being appraised.**

PURPOSE & FUNCTION OF APPRAISAL

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a Federally related transaction.

EXTENT OF APPRAISAL PROCESS

- The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
- The Reproduction Cost is based on _____ supplemented by the appraiser's knowledge of the local market.
- Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.
- The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
- The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
- For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

SUBJECT PROPERTY OFFERING INFORMATION


- According to THE OWNER the subject property;
- has not been offered for sale in the past 12 months or _____ years.
 - is currently offered for sale for \$ _____
 - was offered for sale within the past _____ months or _____ years.
 - Offering information was considered in the final reconciliation of value.
 - Offering information was not considered in the final reconciliation of value.
 - Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.

SALES HISTORY OF SUBJECT PROPERTY

- According to KENT COUNTY PUBLIC RECORDS the subject property;
- has not transferred in the past _____ months or _____ years.
 - has transferred in the past 36 months or _____ years.
 - All prior sales which have occurred in the past _____ months or _____ years are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.
- | Date | Sales Price | Document # - | Seller | Buyer |
|------|-------------|--------------|--------|-------|
| | | | | |

FEMA FLOOD HAZARD DATA

- Subject property is not located in a FEMA Special Flood Hazard Area.
 - Subject is located in a FEMA Special Flood Hazard Area.
- | Zone | FEMA Map /Panel # | Map Date | Name of Community |
|------|-------------------|------------|-------------------|
| X | 24029C0405D | 06/09/2014 | KENT COUNTY |
- The community does not participate in the National Flood Insurance Program.
 - The community does participate in the National Flood Insurance Program.
 - It is covered by a regular program.
 - It is covered by an emergency program.

<input checked="" type="checkbox"/> CURRENT SALES CONTRACT			
<input type="checkbox"/> The subject property is currently not under contract. <input type="checkbox"/> The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section. <input checked="" type="checkbox"/> The contract and/or escrow instructions were reviewed. The following summarizes the contract:			
Contract Date	Amendment Date	Contract Price	Seller
05/07/2021	N/A	\$1,400,000	DEEP POINT LLC
<input type="checkbox"/> The contract indicated that personal property was not included in the sale. <input type="checkbox"/> The contract indicated that personal property was included. It consisted of _____ _____ Estimated contributory value is \$ _____			
<input checked="" type="checkbox"/> Personal property was not included in the final value estimate. <input type="checkbox"/> Personal property was included in the final value estimate. <input type="checkbox"/> The contract indicated no financing concessions or other incentives. <input type="checkbox"/> The contract indicated the following concessions or incentives _____			
<input type="checkbox"/> If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.			
<input checked="" type="checkbox"/> MARKET OVERVIEW Include an explanation of current market conditions and trends.			
3 TO 6 months is considered a reasonable marketing period for the subject property based on _____ CURRENT MARKET CONDITIONS.			
<input checked="" type="checkbox"/> ADDITIONAL CERTIFICATION			
The Appraiser certifies and agrees that: (1) Their analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), and in accordance with the regulations developed by the Lender's Federal Regulatory Agency as required by FIRREA, except that the Departure Provisions of the USPAP do not apply. (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.			
<input checked="" type="checkbox"/> ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS			
The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.			
<input type="checkbox"/> ADDITIONAL COMMENTS			
<input checked="" type="checkbox"/> APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION			
Appraiser's Signature 		Effective Date	Date Prepared
Appraiser's Name (print) Phillip B. Roberts		06/15/2021	07/07/2021
State MD	License # _____	Phone # 410-770-8275	Tax ID # 52-2119865
	Certification # 30020397		
<input type="checkbox"/> CO-SIGNING APPRAISER'S CERTIFICATION			
<input type="checkbox"/> The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.			
<input type="checkbox"/> The co-signing appraiser has not personally inspected the interior of the subject property and; <input type="checkbox"/> has not inspected the exterior of the subject property and all comparable sales listed in the report. <input type="checkbox"/> has inspected the exterior of the subject property and all comparable sales listed in the report. <input type="checkbox"/> The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.			
<input type="checkbox"/> The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.			
<input type="checkbox"/> CO-SIGNING APPRAISER'S SIGNATURE			
Appraiser's Signature _____		<input type="checkbox"/> Trainee	<input type="checkbox"/> Review
Appraiser's Name (print) _____		SS # _____	<input type="checkbox"/> Other
State _____	License # _____	Certified # _____	

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure .

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

Abbreviations Used in Data Standardization Text

File # GR06119P

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA –Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

SUBJECT PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

City CHESTERTOWN County KENT State MD Zip Code 21620

Lender BANK OF AMERICA HOME LOANS



FRONT OF SUBJECT PROPERTY

4833 DEEP POINT DR

CHESTERTOWN, MD 21620



REAR OF SUBJECT PROPERTY



STREET SCENE

SUBJECT PHOTOGRAPH ADDENDUM

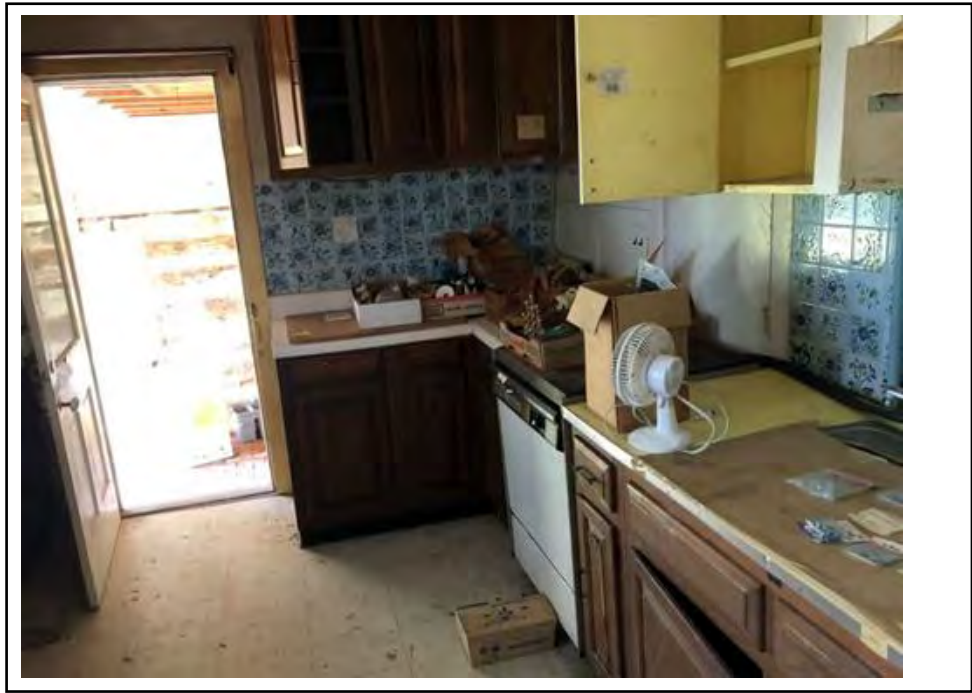
File # GR06119P

Borrower/Client RAYENNE A CHEN
Property Address 4833 DEEP POINT DR
City CHESTERTOWN County KENT State MD Zip Code 21620
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ADDITIONAL SUBJECT PHOTO

SIDE OF SUBJECT
PROPERTY



ADDITIONAL SUBJECT PHOTO

KITCHEN OF SUBJECT
PROPERTY



ADDITIONAL SUBJECT PHOTO

DINING ROOM OF SUBJECT
PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

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LIVING ROOM OF SUBJECT
PROPERTY



FAMILY ROOM OF SUBJECT
PROPERTY



OFFICE OF SUBJECT
PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

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Lender BANK OF AMERICA HOME LOANS



BEDROOM OF SUBJECT
PROPERTY



BEDROOM OF SUBJECT
PROPERTY



BEDROOM OF SUBJECT
PROPERTY

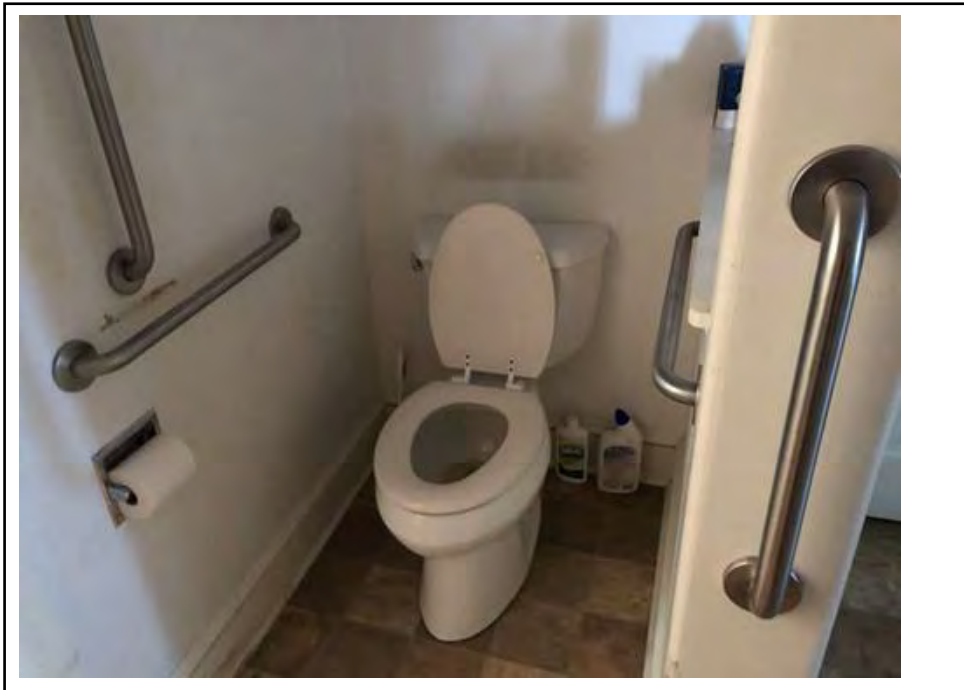
ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN
Property Address 4833 DEEP POINT DR
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Lender BANK OF AMERICA HOME LOANS



BEDROOM OF SUBJECT
PROPERTY



BATHROOM OF SUBJECT
PROPERTY



BATHROOM OF SUBJECT
PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN
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Lender BANK OF AMERICA HOME LOANS



BASEMENT OF SUBJECT
PROPERTY



BASEMENT OF SUBJECT
PROPERTY



DETACHED THREE CAR GARAGE
OF SUBJECT PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

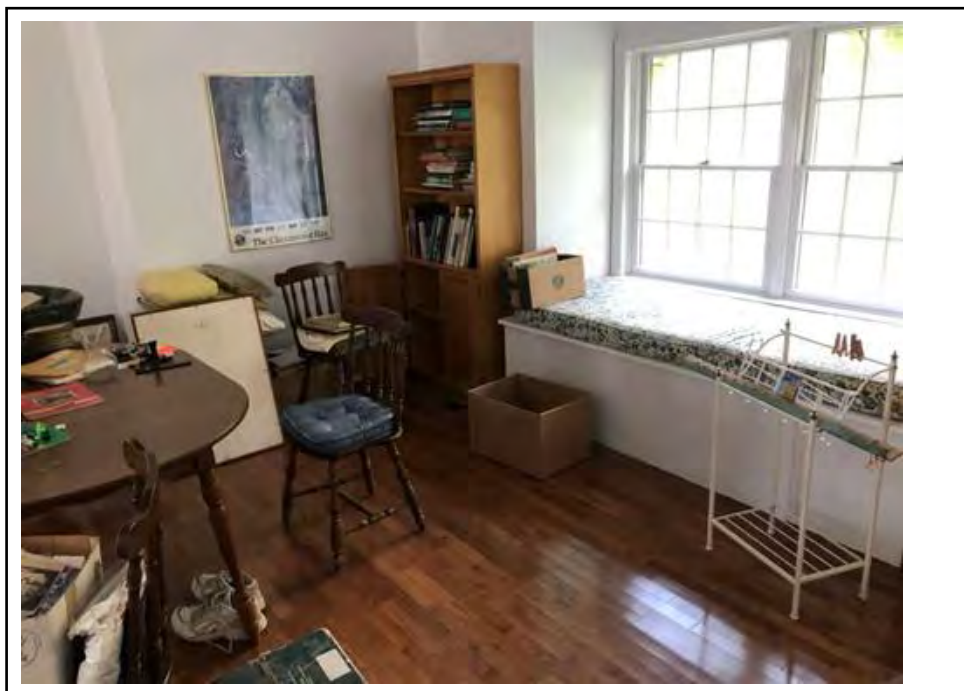
File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

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LIVING ROOM OF APARTMENT
OF SUBJECT PROPERTY



KITCHEN OF APARTMENT OF
SUBJECT PROPERTY



BEDROOM OF APARTMENT OF
SUBJECT PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

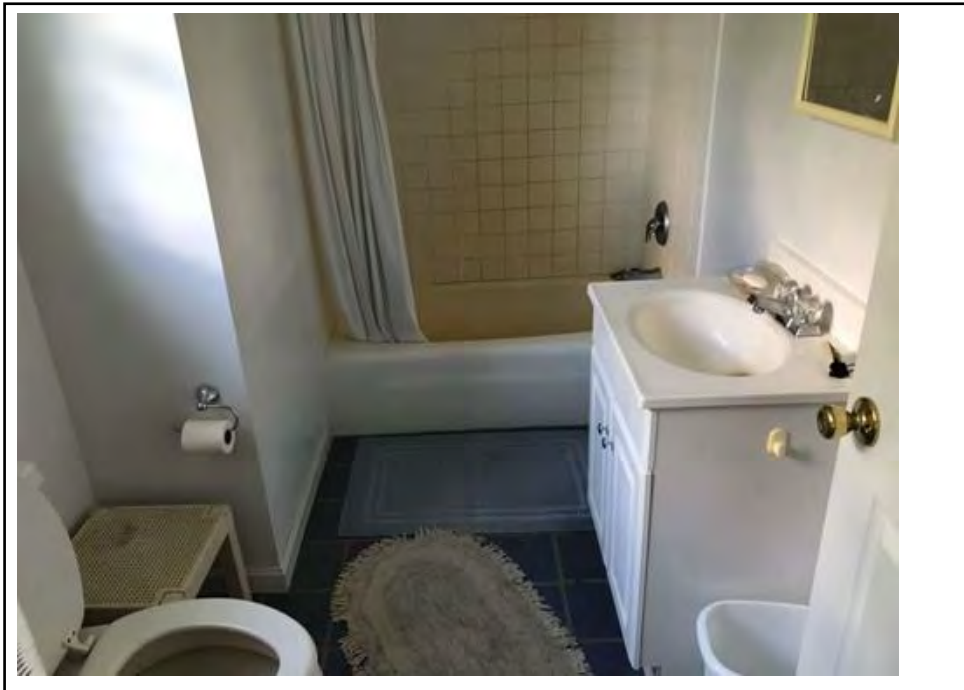
Property Address 4833 DEEP POINT DR

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BEDROOM OF APARTMENT OF
SUBJECT PROPERTY



BATHROOM OF APARTMENT OF
SUBJECT PROPERTY



INTERIOR OF GARAGE OF SUBJECT
PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

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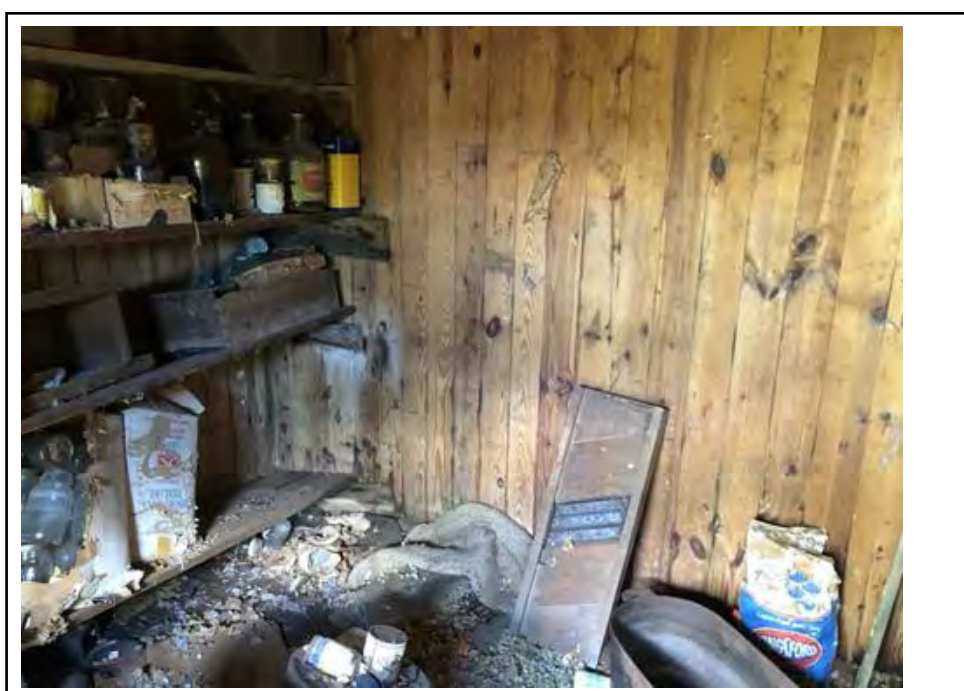
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OUTBUILDING OF SUBJECT
PROPERTY



INTERIOR OF OUTBUILDING
OF SUBJECT PROPERTY



INTERIOR OF ATTACHED STORAGE OF
SUBJECT PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

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Lender BANK OF AMERICA HOME LOANS



WATERVIEW OF SUBJECT
PROPERTY



BARN OF SUBJECT
PROPERTY



INTERIOR OF BARN OF
SUBJECT PROPERTY

ADDITIONAL PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

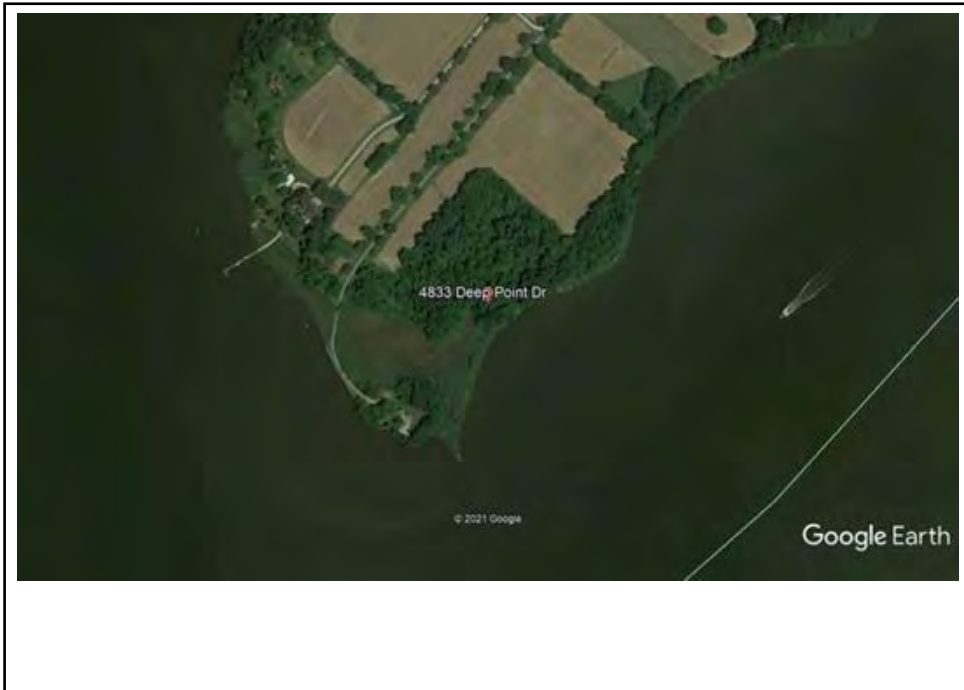
Property Address 4833 DEEP POINT DR

City CHESTERTOWN County KENT State MD Zip Code 21620

Lender BANK OF AMERICA HOME LOANS



INTERIOR OF BARN OF
SUBJECT PROPERTY



AERIAL PHOTO OF SUBJECT
PROPERTY



WATER IN BASEMENT
OF SUBJECT PROPERTY

COMPARABLES PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

City CHESTERTOWN County KENT State MD Zip Code 21620

Lender BANK OF AMERICA HOME LOANS



Comparable Sale 1

23742 LOVELY LANE

CHESTERTOWN MD 21620

Date of Sale: s04/21;c03/21

Sale Price: 1,770,000

Sq. Ft.: 3,834

\$ / Sq. Ft.: 461.66



Comparable Sale 2

5240 JOHNSONTOWN RD

CHESTERTOWN MD 21620

Date of Sale: s04/20;c02/20

Sale Price: 1,550,000

Sq. Ft.: 2,656

\$ / Sq. Ft.: 583.58



Comparable Sale 3

6970 PONOMA RD

CHESTERTOWN MD 21620

Date of Sale: s11/19;c10/19

Sale Price: 1,550,000

Sq. Ft.: 3,008

\$ / Sq. Ft.: 515.29

COMPARABLES PHOTOGRAPH ADDENDUM

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

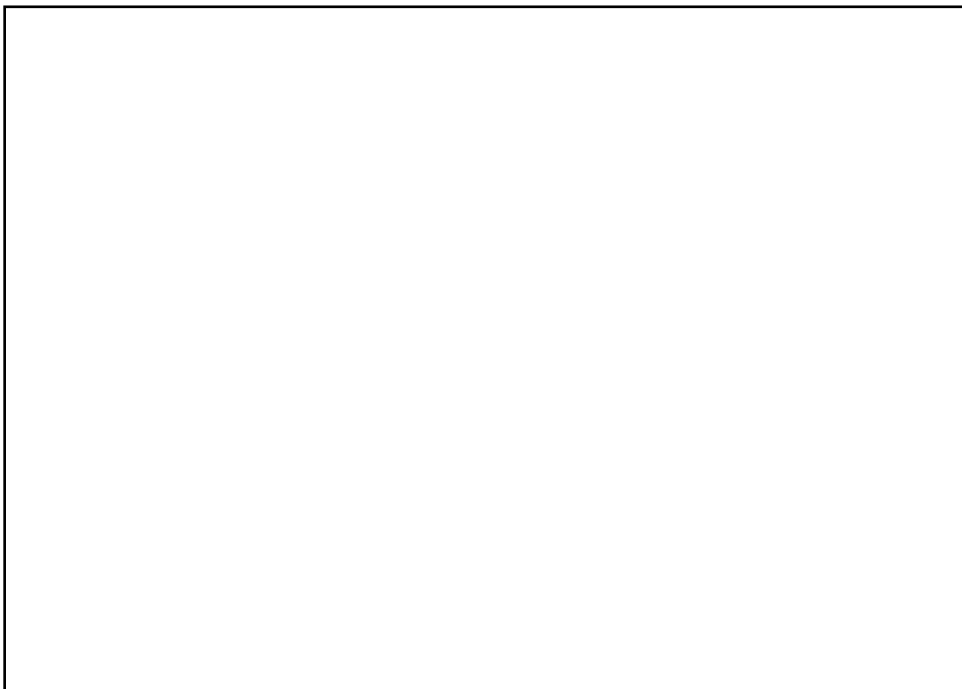
City CHESTERTOWN County KENT State MD Zip Code 21620

Lender BANK OF AMERICA HOME LOANS



Comparable Sale 4

6320 QUAKER NECK RD
CHESTERTOWN MD 21620
Date of Sale: s10/19;c08/19
Sale Price: 1,315,000
Sq. Ft.: 2,236
\$ / Sq. Ft.: 588.10



Comparable Sale 5

Date of Sale: _____
Sale Price: _____
Sq. Ft.: _____
\$ / Sq. Ft.: _____



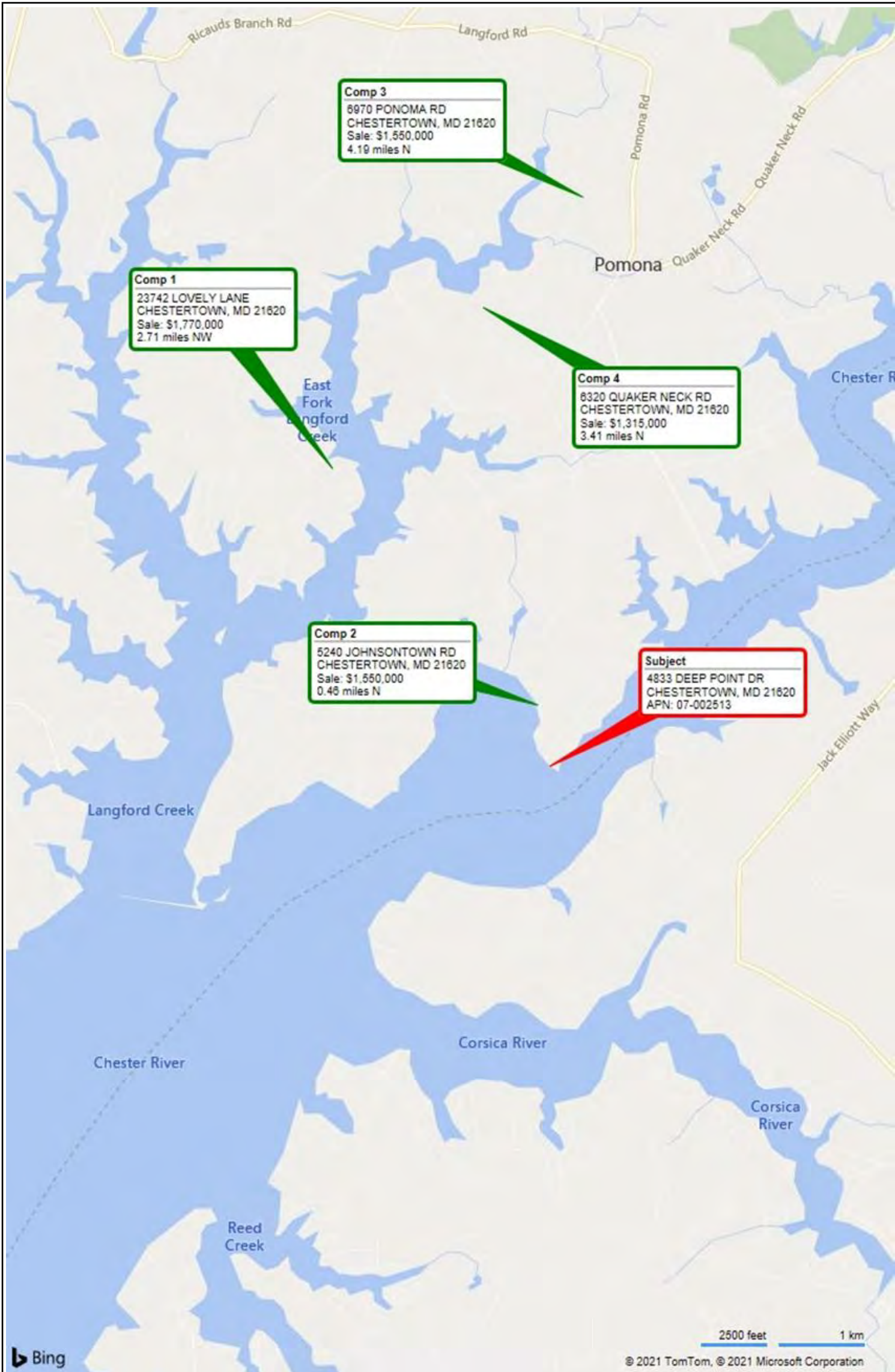
Comparable Sale 6

Date of Sale: _____
Sale Price: _____
Sq. Ft.: _____
\$ / Sq. Ft.: _____

LOCATION MAP ADDENDUM

File # GR06119P

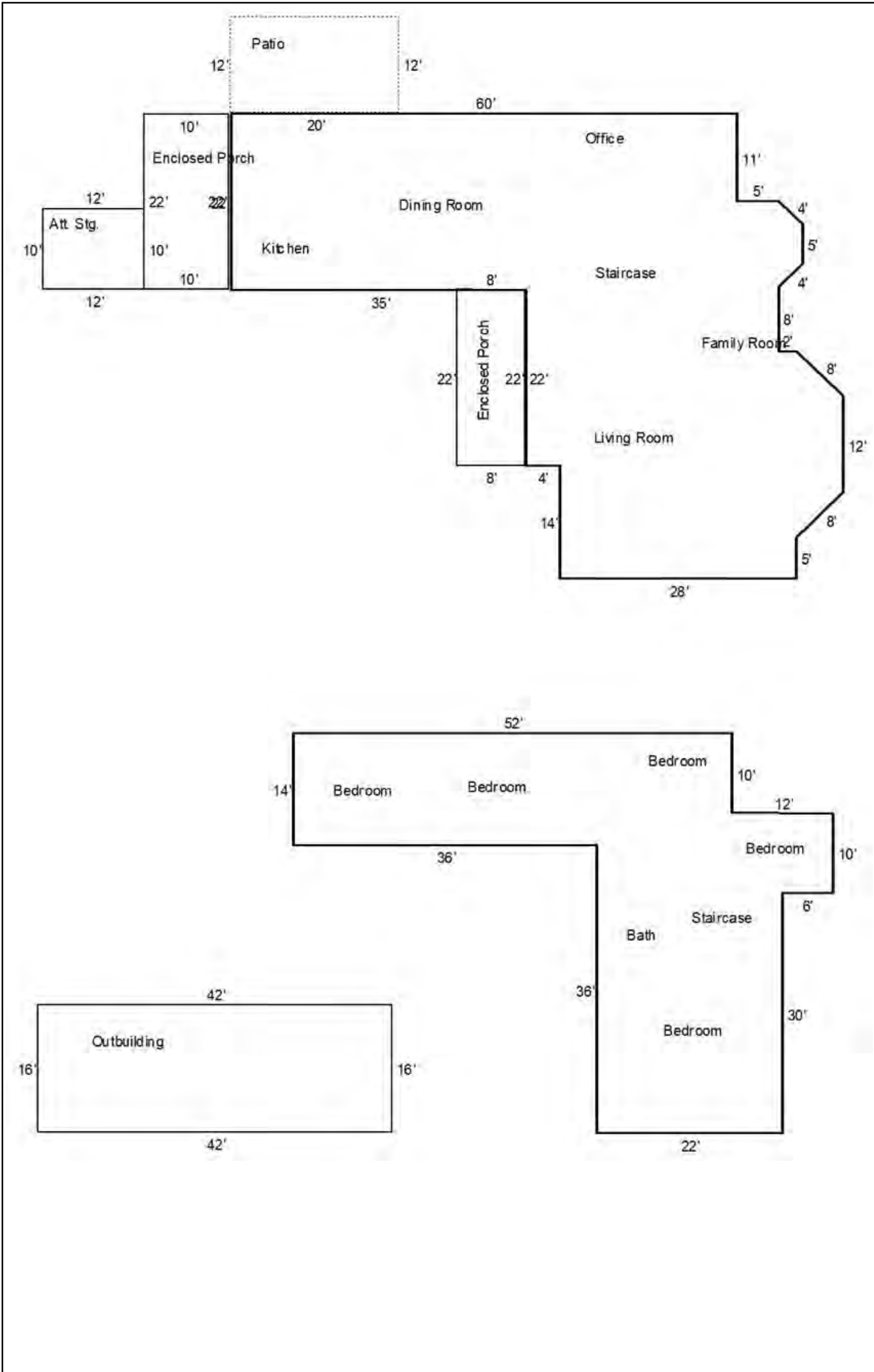
Borrower/Client	RAYENNE A CHEN			
Property Address	4833 DEEP POINT DR			
City	CHESTERTOWN	County	KENT	State MD Zip Code 21620
Lender	BANK OF AMERICA HOME LOANS			



SKETCH ADDENDUM

File # GR06119P

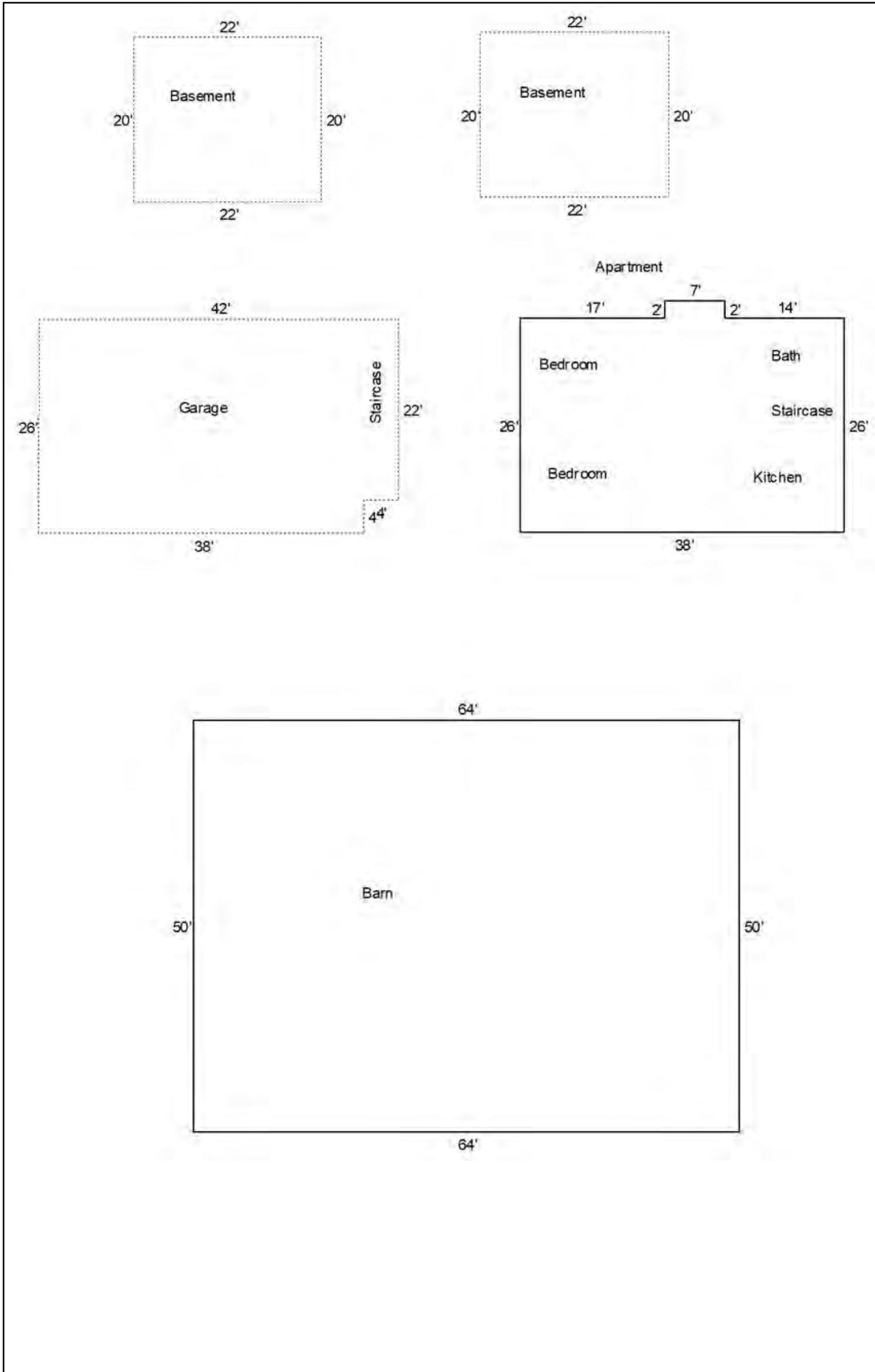
Borrower/Client RAYENNE A CHEN
 Property Address 4833 DEEP POINT DR
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 Lender BANK OF AMERICA HOME LOANS



SKETCH ADDENDUM

File # GR06119P


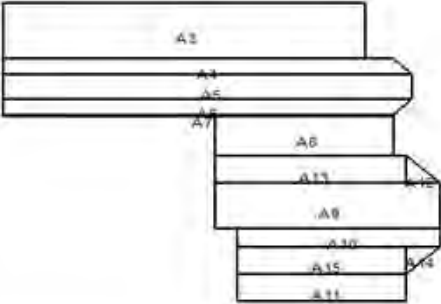


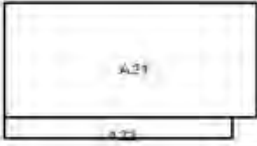



Borrower/Client RAYENNE A CHEN
Property Address 4833 DEEP POINT DR
City CHESTERTOWN County KENT State MD Zip Code 21620
Lender BANK OF AMERICA HOME LOANS



SKETCH ADDENDUM

File # GR06119P

Borrower/Client	RAYENNE A CHEN		
Property Address	4833 DEEP POINT DR		
City	CHESTERTOWN	County	KENT
		State	MD
		Zip Code	21620
Lender	BANK OF AMERICA HOME LOANS		

SKETCH CALCULATIONS		Perimeter	Area
	A1: $7.0 \times 2.0 =$ A2: $38.0 \times 26.0 =$ Apartment		14.0 988.0 1002.0
		Total Misc. Area	1002.0
	A3: $60.0 \times 11.0 =$ A4: $0.5(65.0 + 67.8) \times 2.8 =$ A5: $67.8 \times 5.0 =$ A6: $0.5(67.8 + 65.0) \times 2.8 =$ A7: $65.0 \times 0.3 =$ A8: $30.0 \times 7.7 =$ A9: $37.7 \times 8.7 =$ A10: $33.7 \times 3.3 =$ A11: $28.0 \times 5.0 =$ A12: $0.5 \times 5.7 \times 5.7 =$ A13: $32.0 \times 5.7 =$ A14: $0.5 \times 5.7 \times 5.7 =$ A15: $28.0 \times 5.7 =$ First Floor		660.0 187.8 339.1 187.8 22.3 229.7 327.1 111.5 140.8 16.0 181.0 16.0 158.4 2577.5
	A16: $52.0 \times 10.0 =$ A17: $64.0 \times 4.0 =$ A18: $28.0 \times 6.0 =$ A19: $22.0 \times 30.0 =$ Second Floor		520.0 256.0 168.0 660.0 1604.0
	A20: $22.0 \times 20.0 =$ Basement		440.0 440.0
		Total Living Area	4181.5
	A21: $42.0 \times 22.0 =$ A22: $38.0 \times 4.0 =$ Detached Garage		924.0 152.0 1076.0
		Total Garage Area	1076.0
	A23: $10.0 \times 22.0 =$ Enclosed Porch		220.0 220.0
	A24: $8.0 \times 22.0 =$ Enclosed Porch 2		176.0 176.0
		Total Porch Area	396.0
	A25: $20.0 \times 12.0 =$ Patio		240.0 240.0
		Total Patio/Deck Area	240.0

SKETCH ADDENDUM



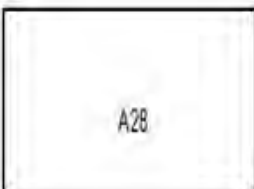

File # GR06119P

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

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Lender BANK OF AMERICA HOME LOANS

SKETCH CALCULATIONS		Perimeter	Area
	A26 : 12.0 x 10.0 =		120.0
	Att Stg.		120.0
	A27 : 64.0 x 50.0 =		3200.0
	Barn		3200.0
	A28 : 42.0 x 16.0 =		672.0
	Outbuilding		672.0
	Total Storage Area		3992.0
	A29 : 22.0 x 20.0 =		440.0
	Basement 2		440.0
	Total Basement Area		440.0

Borrower/Client RAYENNE A CHEN

Property Address 4833 DEEP POINT DR

City CHESTERTOWN County KENT State MD Zip Code 21620

Lender BANK OF AMERICA HOME LOANS



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INSPECTION REPORT



For the Property at:
4833 DEEP POINT DR
CHESTERTOWN, MD 21620

Prepared for: RAYENNE CHEN
Inspection Date: Thursday, May 13, 2021
Prepared by: Cory Inman



HomePro Chesapeake Inc
204 Long Creek Crt
Stevensville, MD 21666
410 269 4222

homeprochesapeake.com



INVOICE

May 14, 2021

Client: Rayenne Chen

Report No. 8293

For inspection at:

4833 Deep Point Dr

Chestertown, MD

21620

on: Thursday, May 13, 2021

Inspection fee	\$605.00
Detached garage/apt	\$80.00
Total	<u>\$685.00</u>

HomePro Chesapeake Inc
204 Long Creek Crt
Stevensville, MD 21666
410 269 4222
homeprochesapeake.com

SUMMARY

4833 Deep Point Dr, Chestertown, MD May 13, 2021

Report No. 8293

homeprochesapeake.com

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

SITE INFO

This Summary outlines potentially significant issues from a cost or safety standpoint. This section is provided as a courtesy and cannot be considered a substitute for reading the entire report. Please read the complete document.

[Priority Maintenance Items](#)

Exterior

LANDSCAPING \ Lot grading

Condition: • [Improper slope or drainage](#)

Much of the grading around the perimeter of the house does not slope away from the structure and siding is below grade. Recommend repair grading and drainage.

Implication(s): Chance of water damage to structure, finishes and contents

GARAGE \ Vehicle doors

Condition: • Damage

Location: Right garage door

Task: Replace

Structure

RECOMMENDATIONS \ General

Condition: • The sill on much of the house is a structural component and is rotted in some areas and sagging in others as seen from the interior and exterior, joist and beam sag, termite tubes noted on right side, improper and rusted supports, and more. Interior floors have sagging as well but not all crawlspace areas below are accessible. Recommend a contractor evaluate overall framing and repair.

Task: Further evaluation and repair

Cost: Major

FOUNDATIONS \ General notes

Condition: • The retaining walls surrounding the crawlspace areas in the basement are deteriorated which has allowed major erosion into the basement areas. Other areas of the basement should have retaining walls but do not. Multiple piers have also settled causing wall and floor framing sag. Recommend a contractor or structural professional evaluate and repair as needed.

Task: Further evaluation and repair

Cost: Major

FLOORS \ Beams

Condition: • [Sag](#)

The beam for the rear right 2nd floor has sagged as seen in the 1st floor library.

Implication(s): Weakened structure | Chance of structural movement

Location: Rear 1st floor library

Task: Repair

ROOF FRAMING \ Ceiling joists

Condition: • Sag

SUMMARY

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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The ceiling in the far right sunroom are sagging but cannot view framing to evaluate the cause. Recommend evaluate and repair

Task: Further evaluation and repair

Cost: Depends on work needed

ROOF FRAMING \ Sheathing

Condition: • [Buckled](#)

Buckled and likely rotted roof sheathing around the front block chimney.

Implication(s): Weakened structure | Chance of structural movement

Location: Front

Task: Repair

Electrical

RECOMMENDATIONS \ General

Condition: • Various electrical items need to be repaired as they are hazards. See electrical section.

Heating

FURNACE \ General notes

Condition: • Service Furnace

The furnace for the apt did not turn on when thermostat was tested. Recommend an hvac professional evaluate.

Location: Apt

Task: Service/evaluate

OIL HOT WATER BOILER \ Life expectancy

Condition: • [Old](#)

The boiler is old but is operating currently.

Implication(s): Equipment failure | No heat for building

Location: Basement

Task: Budget for replacement, service

Interior

RECOMMENDATIONS \ General

Condition: • The pipe wrap above the boiler and possibly other materials may contain asbestos. Recommend a professional properly remove.

WINDOWS \ General notes

Condition: • Many of the windows are in need of repairs or replacement due to broken glass, do not open or are painted shut, and evidence of leaking below multiple. Recommend repair or replace as needed.

Location: Various

SUMMARY

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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WINDOWS \ Sashes

Condition: • [Rot](#)

The bottom of 2 of the front living room windows in the garage apt are rotted. Recommend replacing the windows

Implication(s): Chance of damage to finishes and structure

Location: Garage apt front

Task: Replace

Cost: Minor

BASEMENT \ Wet basement - evidence

Condition: • [Water on floor](#)

The floor of the cellar/basement is mud covered with areas of standing water and apparent mold in various areas. Recommend repair, clean mold, repair exterior grading and drainage, and see structural section for additional recommendations.

Implication(s): Chance of water damage to structure, finishes and contents

Task: Further evaluation and repair

Cost: Major

This concludes the Summary section.

The remainder of the report describes each of the home's systems and also details any recommendations we have for improvements. Limitations that restricted our inspection are included as well.

The inspection is performed by a generalist, and in some cases, we will recommend specialists to further investigate conditions that we have identified. This is very similar to the doctor who is a general practitioner, identifying a physical condition and recommending further testing by a specialist.

Home inspectors have a limited amount of time on site. Market conditions and inspection fees dictate that inspections typically run about two to three hours. As a result, there will be things that are not picked up by inspectors. We ask that you understand and accept this. The inspection provides great value, and adds considerably to your understanding of the home. But it is not an insurance policy with a one-time only premium, no exclusions, no deductible and no limits.

As for the recommended repairs, improvements, corrections or whatever the verbiage is used for a defect; every comment implies that ALL work is to be evaluated and done by a LICENSED OR CERTIFIED EXPERT in that field. The system type that it is under is the most likely tradesman but in many cases one repair may require multiple experts. Any further repairs noticed by the expert may need to be done as well as they are the specialists who are aware of further technicalities.

[Home Improvement - ballpark costs](#)

ROOFING

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Description

Sloped roofing material: • Architectural asphalt shingles. General life expectancy of material 30+- years

Sloped roof flashing material: • Metal

Typical life expectancy: • 30+- years. (Architectural asphalt shingles)

Roof Shape: • Gable

Limitations

General: • -We recommended asking the sellers about the age and history of the roof, and any repairs that have been made.

-We will be focused on the overall condition of the roof and will not perform a technically exhaustive evaluation. If that is desired have a licensed roofer come evaluate it separately. If any repairs or defects are noted consult a licensed roofer about the scope and costs before moving forward with any decisions.

-Roof leaks often appear at roof penetrations, flashing, changes in direction or changes in the material. A roof leak should be addressed properly to avoid damage to the structure, interior finishes and furnishings. We recommend routine roofer inspections and tuneup to minimize the risk of leakage in to maximize roof life.

-It is impossible to inspect the total underside surface of the roof sheathing for evidence of leaks. A leak can develop at any time and may depend on rain intensity, wind direction, ice buildup, and other factors.

-Estimates of roof age or remaining roof life are approximates only and do not preclude the possibility of leakage.

-While performance of lot drainage and water handling systems may appear serviceable at the time of the inspection, the inspector cannot always accurately predict this performance as conditions constantly change. Furthermore, items such as leakage in downspout/gutter systems are very difficult to detect during dry conditions. They are also often easy to trace back once the leak is noticed making it appear much more obvious than it when it is not leaking.

-We do not access roofs when the temperature is hot enough that the inspector deems damage may be done by walking it or if the inspector deems that it may be unsafe for him to access.

Inspection performed: • By walking on roof • From the ground • Attic inspection of underside of sheathing.

Recommendations/ Defects

RECOMMENDATIONS \ General

1. Condition: • Various water stains exist on the interior and attic but measured dry with a moisture meter currently and may be from previous roof issues. The current shingles are laid over older cedar shingles which can reduce life a bit, and is costly to remove when roofing again in the future.

ROOFING

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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1.

EXTERIOR

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Description

General:

- Rear view of house.



2.

Gutter & downspout material: • [Copper](#)

Gutter & downspout discharge: • [Below grade](#) • [Above grade](#)

Lot slope: • [Flat](#)

Wall surfaces and trim: • [Metal siding](#)

Driveway: • Gravel

Garage:

- Detached



3.

EXTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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homeprochesapeake.com

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Limitations

Inspection limited/prevented by:

- Storage
- Storage in garage
- Vines/shrubs/trees against wall

Most of the perimeter of the house is overgrown making it difficult to view much of the structure.

Exterior inspected from: • Ground level

Not included as part of a building inspection: • Underground components (e.g., oil tanks, septic fields, underground drainage systems) • Outbuildings other than garages and carports • Seawalls, breakwalls, docks • Erosion control, earth stabilization measures

Recommendations/ Defects

RECOMMENDATIONS \ General

2. Condition: • Due to age and/or appearance all paint may contain lead.

3. Condition: • The exterior has various repairs needed such as flaking trim paint, rot on trim and soffit/rake board, grading needs improved, etc. Recommend an exterior contractor evaluate and repair.



4.

ROOF DRAINAGE \ Gutters and Downspouts

4. Condition: • Damage

Repair various sagging, missing, damaged gutters and downspouts.

Location: Various

Task: Repair/replace and keep clean

EXTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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SUMMARY

ROOFING

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5.



6.

LANDSCAPING \ General notes

5. Condition: • Trim back vegetation away from the house and equipment.

This includes removing any trees near the foundation as needed and remove vines from the house.

Location: Various



7.



8.

LANDSCAPING \ Lot grading

6. Condition: • [Improper slope or drainage](#)

Much of the grading around the perimeter of the house does not slope away from the structure and siding is below grade. Recommend repair grading and drainage.

Implication(s): Chance of water damage to structure, finishes and contents

EXTERIOR

4833 Deep Point Dr, Chestertown, MD May 13, 2021

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SUMMARY

ROOFING

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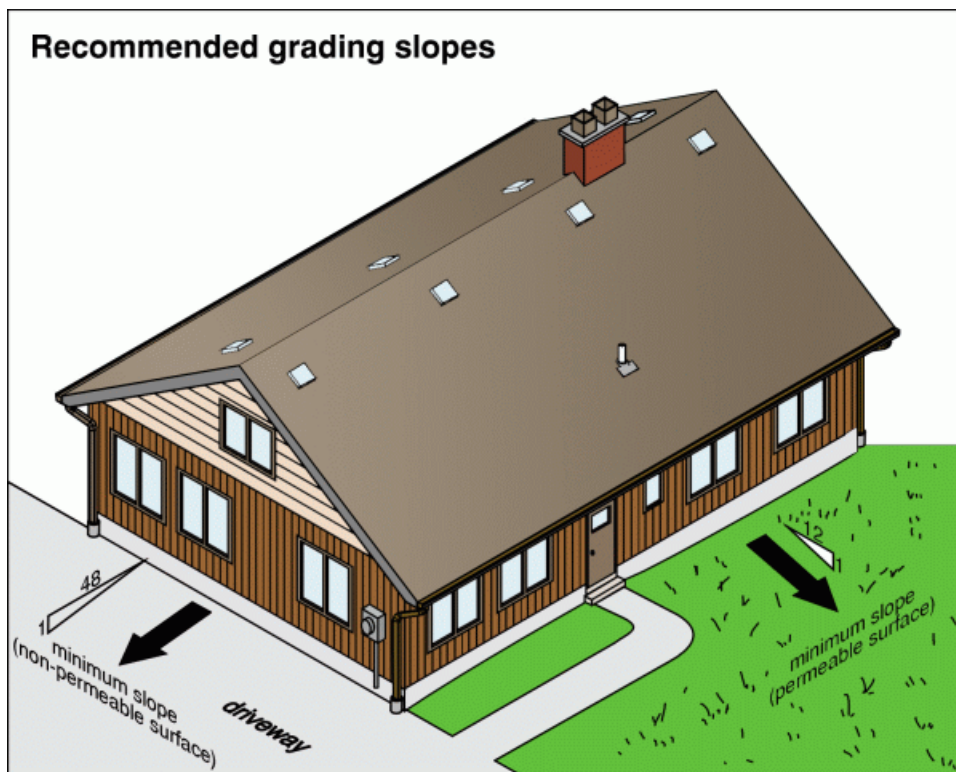
COOLING

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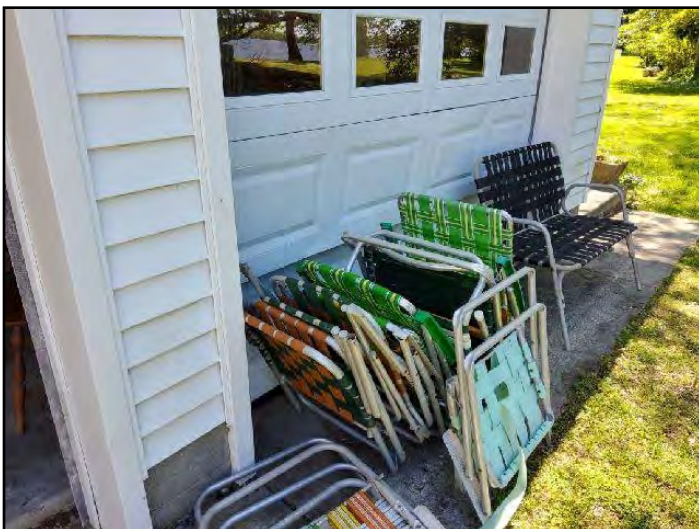


GARAGE \ Vehicle doors

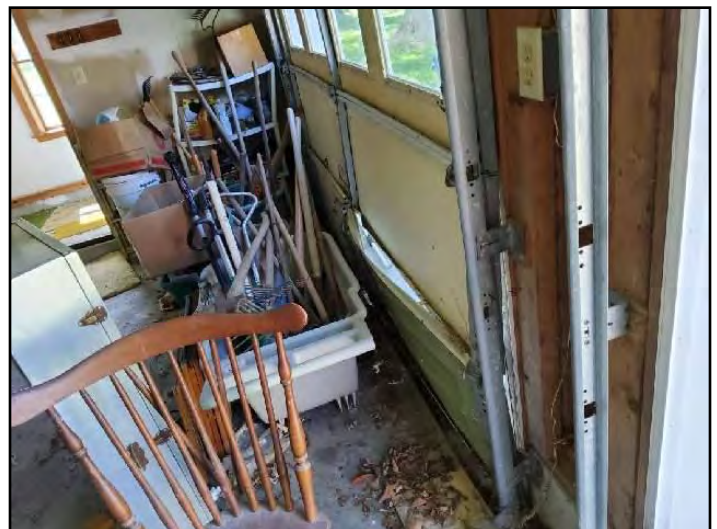
7. Condition: • Damage

Location: Right garage door

Task: Replace



9.



10.

STRUCTURE

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SUMMARY

ROOFING

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Description

Configuration: • [Crawlspace](#)

Configuration: • Cellar

Foundation material: • [Masonry block](#) • [Brick](#)

Floor construction: • [Joists](#) • Wood beams • Masonry columns

Exterior wall construction: • [Wood frame](#)

Roof and ceiling framing: • Rafters • [Skip sheathing](#)

Limitations

Inspection limited/prevented by: • Ceiling, wall and floor coverings

Attic/roof space: • Entered but access was limited • Entered but only around the access due to limited space and or floor space.

Crawlspace:

• No access

Left side has no access and minimal headroom in others

Percent of foundation not visible: • 70 %

Not included as part of a building inspection: • This is not a wood destroying insect or pest inspection and this should be done separately.

Recommendations/ Defects

RECOMMENDATIONS \ General

8. Condition: • Termite tubes noticed. Get a termite inspection.

And powder post beetle

Location: Basement, attic



11.

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9. Condition: • The crawlspace was not accessible and the condition cannot be evaluated or monitored. Consult qualified contractor.

10. Condition: • The sill on much of the house is a structural component and is rotted in some areas and sagging in others as seen from the interior and exterior, joist and beam sag, termite tubes noted on right side, improper and rusted supports, and more. Interior floors have sagging as well but not all crawlspace areas below are accessible. Recommend a contractor evaluate overall framing and repair.

Task: Further evaluation and repair

Cost: Major



12.



13.



14.



15.

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17.



18.

FOUNDATIONS \ General notes

11. Condition: • The retaining walls surrounding the crawlspace areas in the basement are deteriorated which has allowed major erosion into the basement areas. Other areas of the basement should have retaining walls but do not. Multiple piers have also settled causing wall and floor framing sag. Recommend a contractor or structural professional evaluate and repair as needed.

Task: Further evaluation and repair

Cost: Major

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19.

20.

FLOORS \ Beams

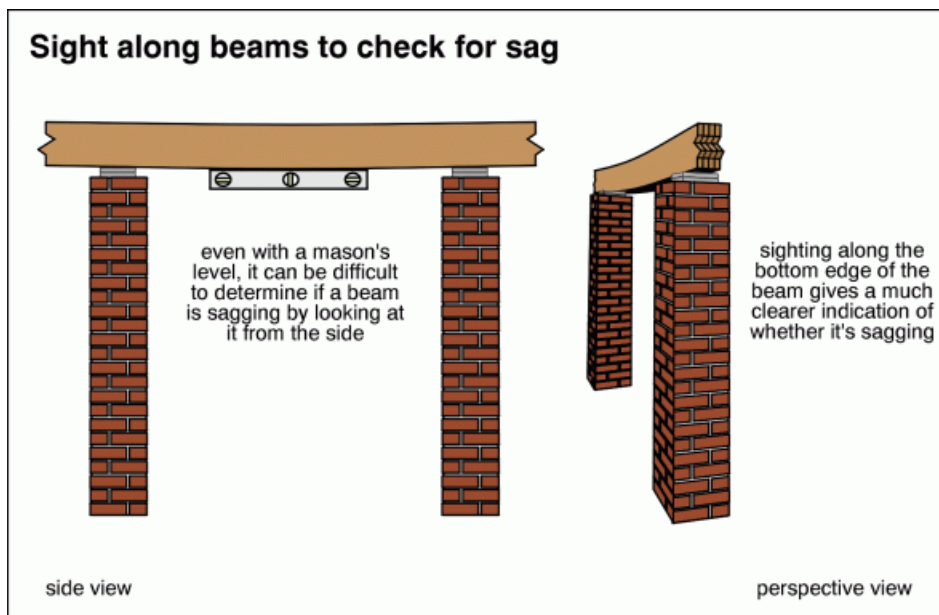
12. Condition: • [Sag](#)

The beam for the rear right 2nd floor has sagged as seen in the 1st floor library.

Implication(s): Weakened structure | Chance of structural movement

Location: Rear 1st floor library

Task: Repair





21.

ROOF FRAMING \ Ceiling joists

13. Condition: • Sag

The ceiling in the far right sunroom are sagging but cannot view framing to evaluate the cause. Recommend evaluate and repair

Task: Further evaluation and repair

Cost: Depends on work needed



22.



23.

ROOF FRAMING \ Sheathing

14. Condition: • [Buckled](#)

Buckled and likely rotted roof sheathing around the front block chimney.

Implication(s): Weakened structure | Chance of structural movement

Location: Front

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Task: Repair



24.

Description

Service entrance cable and location: • [Overhead aluminum](#)

Service size: • [200 Amps \(240 Volts\)](#)

Main disconnect/service box rating: • 200 Amps

Main disconnect/service box type and location:

• [Breakers - basement](#)



25.



26.

System grounding material and type: • [Copper - water pipe and ground rod](#)

Auxiliary panel (subpanel) type and location:

• [Breakers - garage](#)



27.

Distribution wire (conductor) material and type: • [Copper - non-metallic sheathed](#) • [Aluminum to major appliances](#) • Copper - metallic sheathed • [Copper clad aluminum](#)

Type and number of outlets (receptacles): • [Grounded - minimal](#) • [Ungrounded - typical](#)

Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • GFI protection recommended near wet areas. (i.e.- sinks, exterior)

Recommendations/ Defects

RECOMMENDATIONS \ General

15. Condition: • Various electrical items need to be repaired as they are hazards. See electrical section.

SERVICE BOX, GROUNDING AND PANEL \ Distribution fuses/breakers

16. Condition: • [Fuses or breakers too big](#)

At least 2 breakers are oversized for the wire feeding them. Also the panel cover and cabinet have rust present due to moisture in the basement but wires appear satisfactory. Recommend an electrician evaluate and repair.

Implication(s): Equipment overheating | Fire hazard

Location: Basement

Task: Further evaluation and repair

Cost: Minor

Common household wire and fuse sizes



common uses:
most circuits for lighting and receptacles, electric baseboard heaters

typical fuse/breaker size:
15 amps



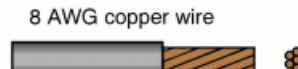
common uses:
electric clothes dryers, air conditioners, water heaters

typical fuse/breaker size:
30 amps



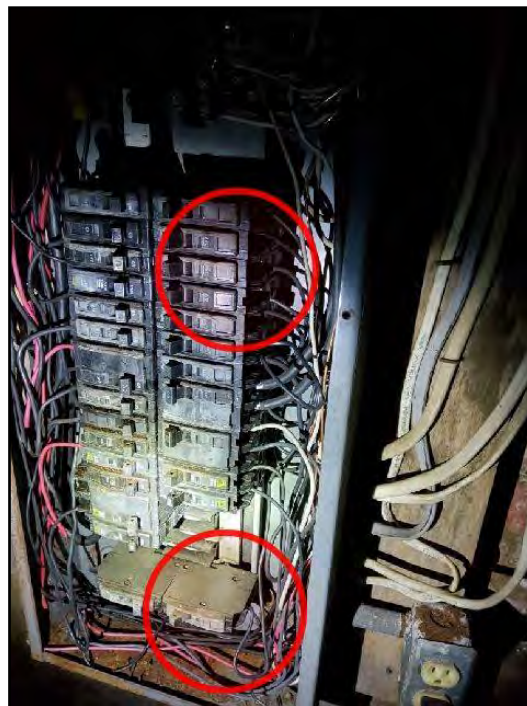
common uses:
some receptacles, electric baseboard heaters, small air conditioners

typical fuse/breaker size:
20 amps



common uses:
electric stoves and ovens

typical fuse/breaker size:
40 amps



28.

DISTRIBUTION SYSTEM \ Outlets (receptacles)

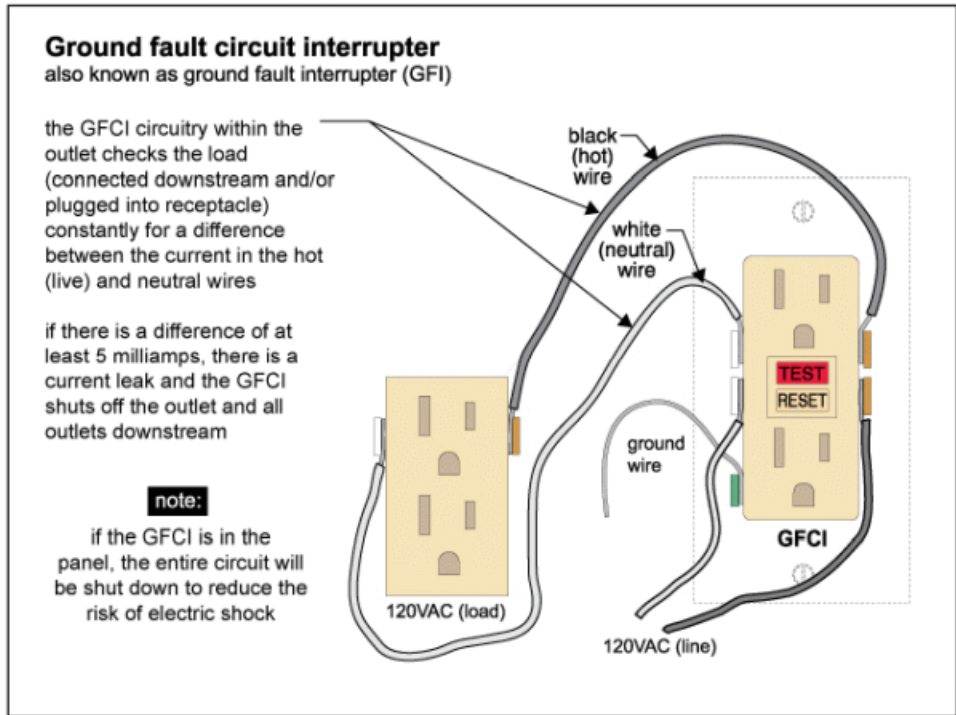
17. **Condition:** • [GFCI/GFI needed \(Ground Fault Circuit Interrupter\)](#)

Implication(s): Electric shock

Location: Basement, exterior, kitchen, bathrooms, near any water source

Task: Repair

Cost: Minor



29.

DISTRIBUTION SYSTEM \ Lights

18. Condition: • [Loose](#)

Also improper light wiring

Implication(s): Electric shock | Fire hazard

Location: Various

Task: Repair



30.



31.

19. Condition: • Light(s) inoperative most likely just a bulb?

Task: Repair.

Location: Various

DISTRIBUTION SYSTEM \ Smoke alarms (detectors)

20. Condition: • More than 10 years old

Implication(s): Life safety hazard

Location: House and apt

Task: Replace

21. Condition: • Refer to Maryland smoke alarm law which is not officially a responsibility of the home inspector.

DISTRIBUTION SYSTEM \ Carbon monoxide (CO) alarms (detectors)

22. Condition: • Add on every level that does not have one.

Description

System type: • [Furnace](#) • [Boiler](#)

Fuel/energy source: • [Oil](#)

Furnace manufacturer:

- Armstrong Air-ease



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33.

Boiler manufacturer:

- Weil McLain

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Heat distribution: • [Ducts and registers](#) • [Radiators](#)

Approximate capacity: • [85,000 BTU/hr](#)

Efficiency: • [Conventional](#)

Exhaust venting method: • [Forced draft](#)

Combustion air source: • Interior of building

Approximate age:

• [20 years](#)

• [45 years](#)

Boiler

Typical life expectancy: • Furnace (conventional or mid-efficiency) 18 to 25 years • Boiler (cast-iron) 20 to 35 years

Main fuel shut off at: • Oil tank valve.

Failure probability:

• [High](#)

Boiler

Failure probability: • Medium high- furnace

Propane tank type/age: • Above ground

Chimney/vent: • [Masonry](#)

Limitations

Inspection prevented/limited by: • HVAC systems run almost 24/7 and have a very high demand as appliances go. They also have many components and performance aspects which cannot be fully evaluated by a home inspector due to time, tools, process and the expertise needed to do so. At the inspection the system will be checked as possible to ensure normal operation with common operating methods. They require regular evaluation and maintenance and each client should have a plan for both professional maintenance and homeowner maintenance. • Chimney interiors are not evaluated as a part of the home inspection due to the difficulty to fully evaluate and provide an accurate opinion without use of a camera scope and knowledge of code. Therefore, we recommend having it separately evaluated by a certified chimney expert. They should also evaluate appliance venting as they can be more technically exhaustive due to their expertise.

Inspection prevented/limited by: • Furnace for the apt is in an enclosed cabinet in the garage.



36.

Heat exchanger: • Not accessible

Recommendations/ Defects

FURNACE \ General notes

23. Condition: • Service Furnace

No recent evidence of service for the furnace.

Location: Cellar

Task: Service/evaluate

24. Condition: • Service Furnace

The furnace for the apt did not turn on when thermostat was tested. Recommend an hvac professional evaluate.

Location: Apt

Task: Service/evaluate

FURNACE \ Ducts, registers and grilles

25. Condition: • Metal ductwork in the cellar is rusted in areas with no insulation.

Location: Cellar

Task: Repair/replace



37.

OIL FURNACE \ Oil tank

26. Condition: • Rust

The oil tank in the cellar is aging with rust along the bottom, and exterior tank should be removed as it is rusted.

Implication(s): Contamination, fire or explosion



38.

OIL HOT WATER BOILER \ Life expectancy

27. Condition: • [Old](#)

The boiler is old but is operating currently.

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Implication(s): Equipment failure | No heat for building

Location: Basement

Task: Budget for replacement, service



39.

OIL HOT WATER BOILER \ Pipes

28. Condition: • [Rust](#)

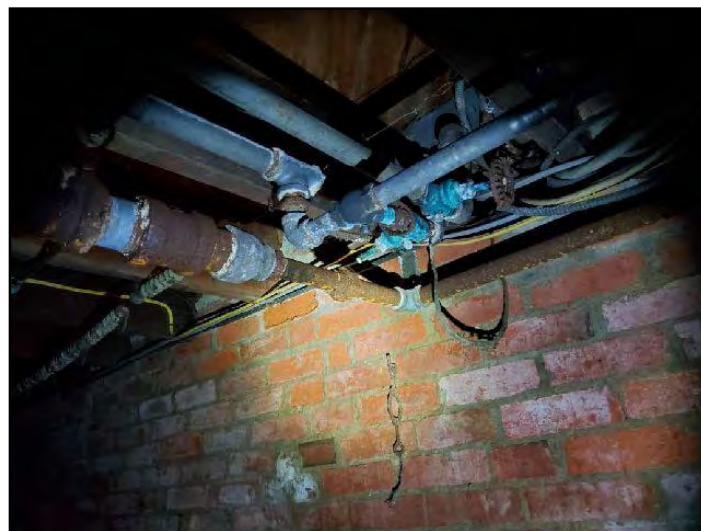
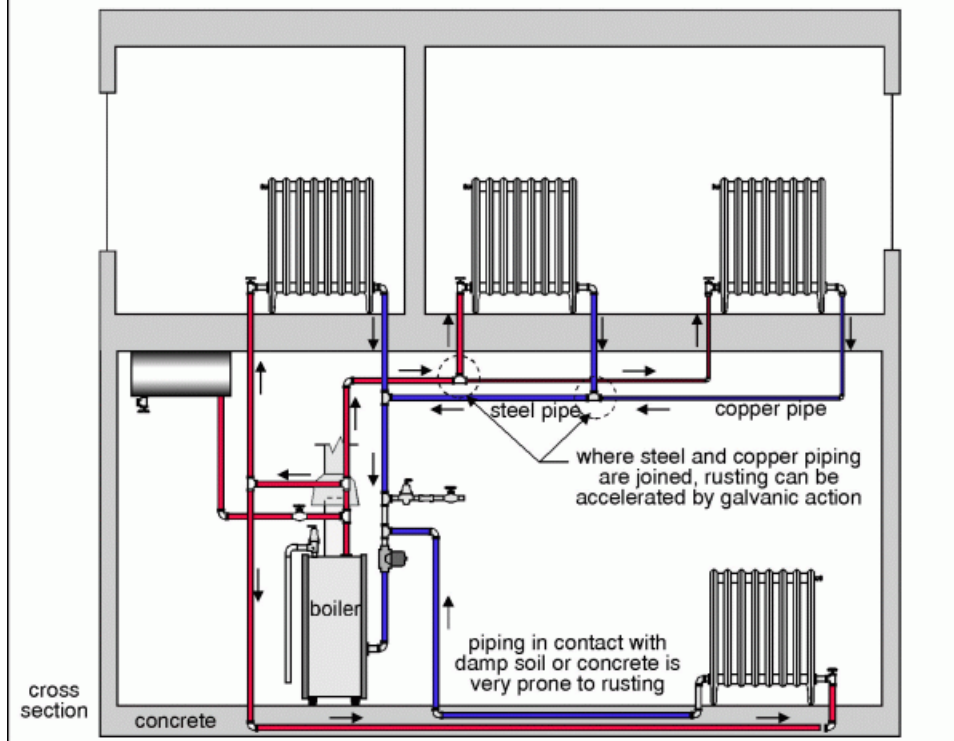
Various boiler pipes have rust and corroded valves. Have a plumber or boiler specialist evaluate.

Implication(s): Chance of damage to finishes | Reduced comfort | No heat for building

Location: Basement

Task: Further evaluation and repair

Pipe corrosion



40.

CHIMNEY AND VENT \ Masonry chimney cap (crown)

29. Condition: • Missing rain cap and screen.

Task: provide

Cost: minor

Also missing mortar and loose bricks on chimneys. Have a chimney inspection and repair.

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Task: Repair



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Description

Air conditioning type:

- [Air cooled](#)

Apt

- None present

House

Typical life expectancy: • Air conditioners: 15 to 20 years.

Air filter:

- Disposable

At wall return

Limitations

Inspection limited/prevented by: • HVAC systems run almost 24/7 and have a very high demand as appliances go. They also have many components and performance aspects which cannot be fully evaluated by a home inspector due to the time, tools and the expertise needed to do so. HVAC systems humidifiers can often be a source of mold growth as well and require regular expert evaluation and maintenance Each client should have a plan for both professional and homeowner maintenance.

Air conditioning systems are not tested when temperatures have recently been under 60 degrees. Heat pumps are not tested when temperatures have recently been over 70 degrees.

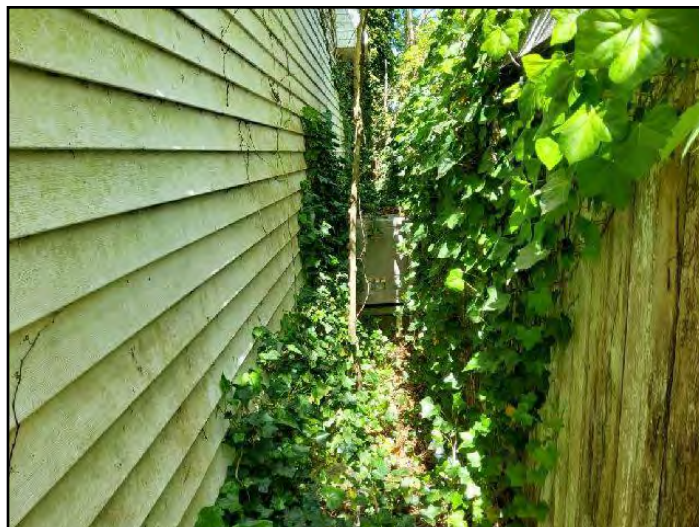
Inspection limited/prevented by: • Water heater was turned off in the apt and did not have time to heat up. Ensure operational • Apt compressor not accessible due to vegetation.

Recommendations/ Defects

AIR CONDITIONING \ Compressor

30. Condition: • Keep at least 18 inch clearance around the compressor as it needs full airflow.

Location: Garage



42.

INSULATION AND VENTILATION

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Description

Attic/roof insulation material:

- [Glass fiber](#)

Minimal



43.

Attic/roof insulation amount/value:

- [R-12](#)

Estimate

Limitations

Attic inspection performed: • From access hatch • By entering attic, but access was limited

Crawlspace inspection performed: • From access hatch

Recommendations/ Defects

ATTIC/ROOF \ Insulation

31. Condition: • [Amount inadequate](#)

Implication(s): Increased heating and cooling costs

Location: Attic

Task: Repair

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Description

Water supply source (based on observed evidence): • Private

Service piping into building: • PE (polyethylene)

Supply piping in building: • CPVC (Chlorinated PolyVinylChloride) • Copper • Galvanized steel • Copper plumbing has a 30 to 40 year average life expectancy. If the house is in that range or older with copper pipes be aware of the vulnerabilities.

Main water shut off valve at the: • Basement

Water flow and pressure: • Typical for neighborhood

Water heater type:

- Tank

Apt

- Boiler heats the domestic water which is done with a separate heat loop. The mixing valve should be regularly serviced to keep proper temperature.

House

Water heater fuel/energy source: • Propane

Water heater manufacturer:

- American Water Heater Group



44.



45.

Water heater tank capacity: • 40 gallons

Water heater approximate age:

- 20 years

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Apt

Water heater typical life expectancy: • 10 to 15 years

Water heater failure probability:

- [High](#)

Apt

Waste disposal system: • [Septic system](#)

Waste and vent piping in building: • [PVC plastic](#) • [Cast iron](#) • [Galvanized steel](#)

Pumps: • [Sump pump](#)

Water treatment system: • Water softener • Water treatment.

Main fuel shut off valve at the: • Propane tank in yard.

Exterior hose bibb (outdoor faucet): • Present

Limitations

Items excluded from a building inspection: • Well • Concealed plumbing • Water treatment equipment

Recommendations/ Defects

OPTIONAL \ Plumbing

32. Condition: • Staining in the plumbing fixtures of the apt may indicate need for additional water treatment. Recommend evaluating



46.

SUPPLY PLUMBING \ Water supply piping in building

33. Condition: • Plumbing in garage is freeze vulnerable. Winterize as needed.

Location: Garage

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Task: Repair

34. Condition: • Older sections of galvanized steel water piping exist which are near the end of life expectancy and can restrict from the inside over time causing low flow. A plumber can evaluate further.

WATER HEATER \ Life expectancy

35. Condition: • Near end of life expectancy

Implication(s): Higher chance of water damage to structure, finishes and contents | No hot water

Location: Apt

Task: Budget for replacement

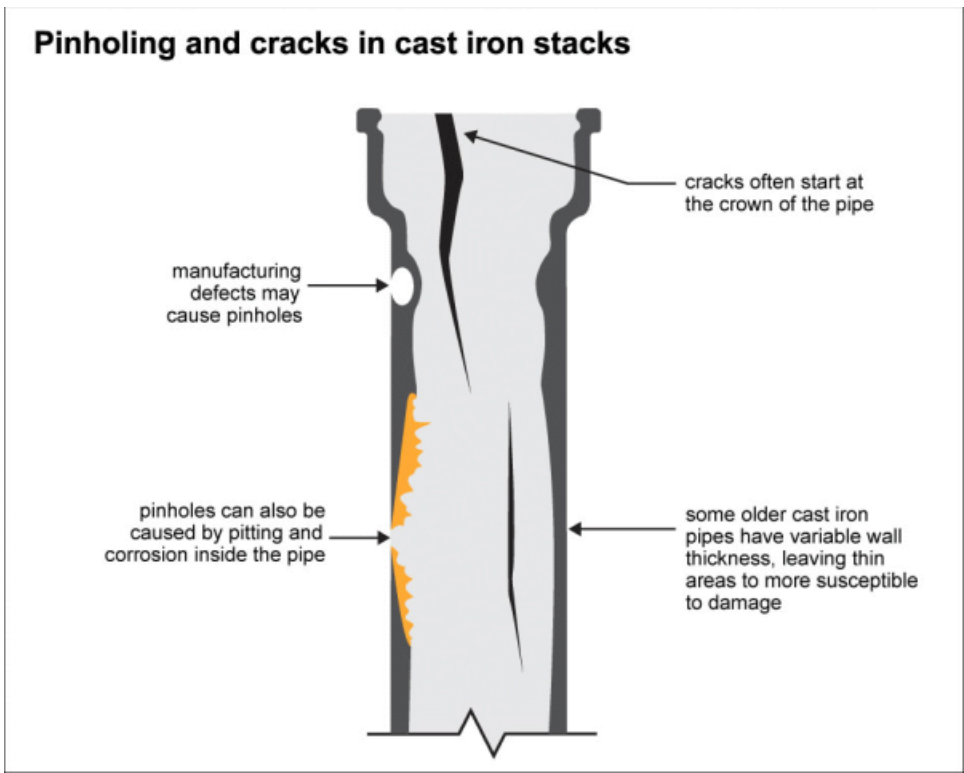
WASTE PLUMBING \ Drain piping - performance

36. Condition: • [Rust](#)

Sections of the sub grade piping is rusting. Recommend a plumber evaluate. Much of the accessible piping has been replaced.

Implication(s): Sewage entering the building

Task: Further evaluation and repair



PLUMBING

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Description

Major floor finishes: • [Carpet](#) • Tile • Vinyl • Hardwood, engineered hardwood or laminate.

Major wall and ceiling finishes: • [Plaster/drywall](#) • [Paneling](#)

Windows: • [Single/double hung](#)

Glazing: • [Single](#) • [Double](#)

Exterior doors - type/material: • Hinged • [Sliding glass](#)

Bathroom ventilation: • None

Limitations

General: • All clients should know that in general mold is everywhere at some level and it is the homeowners responsibility to control moisture and humidity content in the home to prevent mold growth.

Inspection limited/prevented by: • Storage/furnishings

Not included as part of a building inspection: • Cosmetic issues • Aesthetics or quality of finishes

Recommendations/ Defects

RECOMMENDATIONS \ General

37. Condition: • The pipe wrap above the boiler and possibly other materials may contain asbestos. Recommend a professional properly remove.



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38. Condition: • The laundry room walls are not flashed or sealed on the outside and have water damage, with possible mold present. Recommend repair

Location: Laundry area

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RECOMMENDATIONS \ Overview

39. Condition: • There are various defects that may not be reported that are more cosmetic in nature and apparent to anyone walking through the home. Overall cosmetics and updating needed. Repair as needed.



50.



51.



52.

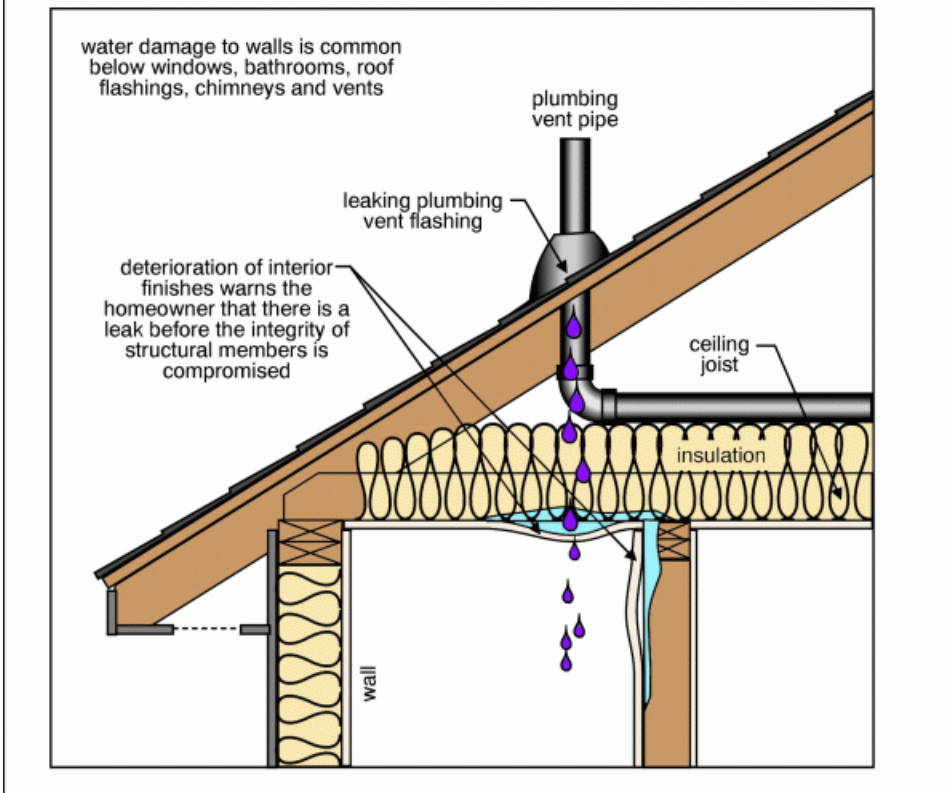
WALLS \ General notes

40. Condition: • Damage

Various walls and ceilings have cracks and damage, with evidence of leaking/water damage in areas such as the stairway, dining room, and 1st floor middle coat closet. Recommend repair

Implication(s): Damage or physical injury due to falling materials

Common locations for water damage



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WINDOWS \ General notes

41. Condition: • Many of the windows are in need of repairs or replacement due to broken glass, do not open or are painted shut, and evidence of leaking below multiple. Recommend repair or replace as needed.

Location: Various



57.



58.

WINDOWS \ Sashes

42. Condition: • [Rot](#)

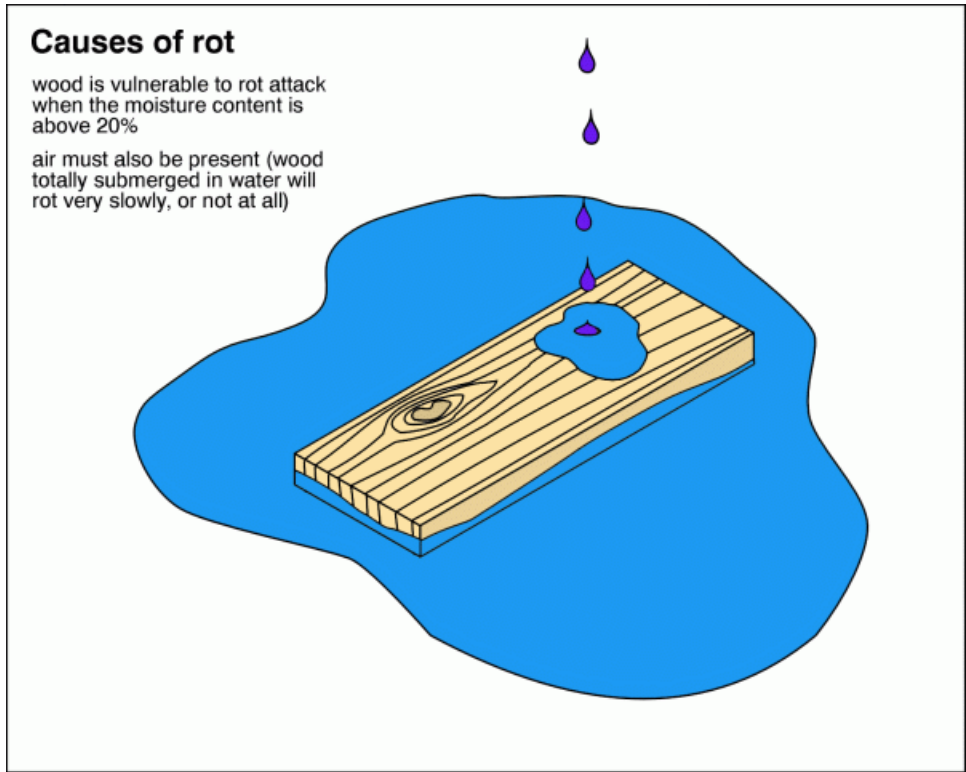
The bottom of 2 of the front living room windows in the garage apt are rotted. Recommend replacing the windows

Implication(s): Chance of damage to finishes and structure

Location: Garage apt front

Task: Replace

Cost: Minor



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DOORS \ General notes

43. Condition: • The old sliding doors in the front and right have water staining on the interior and lost seal between panes. Others have been replaced. Recommend replace older doors.



61.



62.

BASEMENT \ Wet basement - evidence

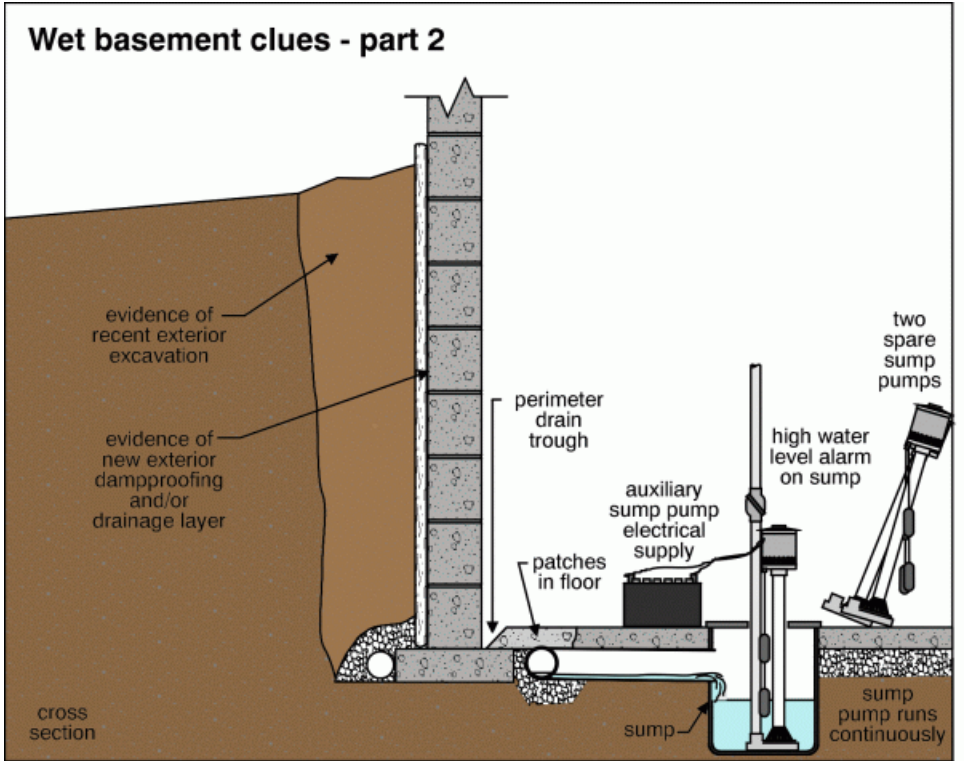
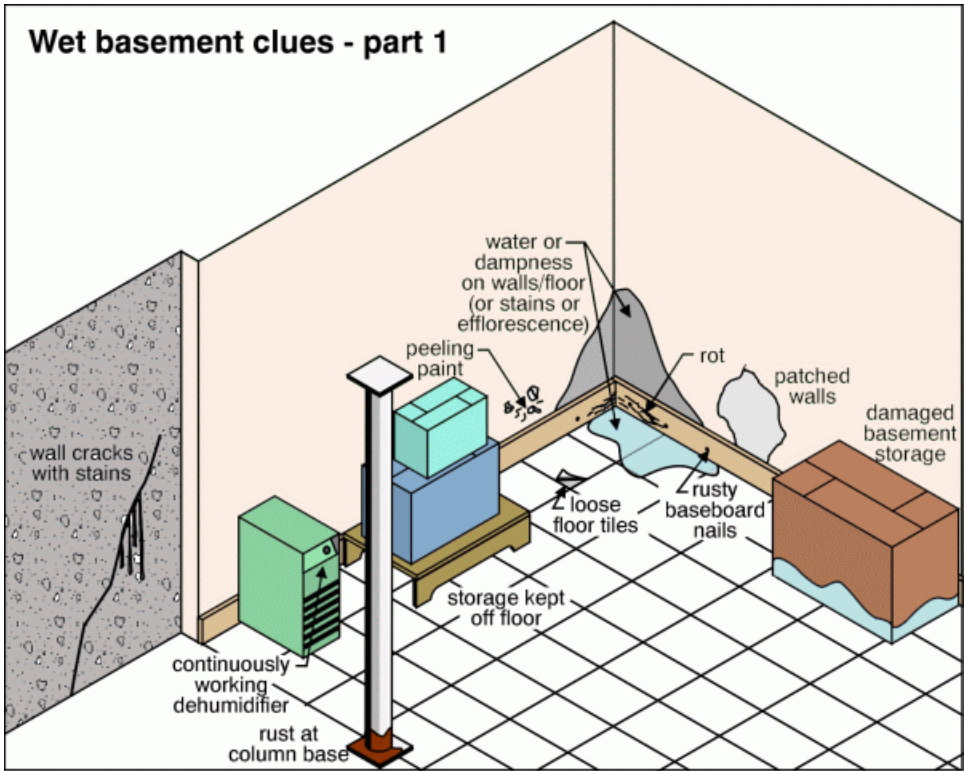
44. Condition: • [Water on floor](#)

The floor of the cellar/basement is mud covered with areas of standing water and apparent mold in various areas. Recommend repair, clean mold, repair exterior grading and drainage, and see structural section for additional recommendations.

Implication(s): Chance of water damage to structure, finishes and contents

Task: Further evaluation and repair

Cost: Major



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Description

Weather: • Partly sunny

Approximate temperature: • 58°

Attendees: • Buyer's Agent • Seller • Seller's Agent • Well and septic inspector.

Occupancy: • The home was furnished during the inspection.

Approximate date of construction: • 1905

Building type: • Detached home

Number of stories: • 2

Limitations

General: • Major rehab needed beyond what can be itemized or reported with a typical home inspection. With the time allowed the inspector has focused on things that he believes are the most advantageous to the client but further evaluation of the entire project is recommended by a licensed contractor and tradesmen with more time and resources. • The inspection recommendations are from what was identified at the inspection with many limitations. If comments are made for improvements or repairs it does not mean that that system or part of the house is completely satisfactory when repaired but are recommendations of what could be itemized by the inspector due to visible defects or deficiencies. Any time a repair is recommended it should be done by a qualified expert who should evaluate the needed repair and any others that are needed while doing the repair.

END OF REPORT