

<div>FROM: Premier Home Appraisals (www.phapps.com) Premier Home Appraisals (www.phappraisals.com) <div></div><div></div> Telephone Number: (888) 742-8258 Fax Number:</div>			<div>INVOICE</div> <table><tr><th>INVOICE NUMBER</th></tr><tr><td>11818A</td></tr><tr><th>DATE</th></tr><tr><td>04/26/2023</td></tr><tr><th>REFERENCE</th></tr><tr><td>Internal Order #: 11818A</td></tr><tr><td>Lender Case #: N/A</td></tr><tr><td>Client File #:</td></tr><tr><td>Main File # on form: N/A</td></tr><tr><td>Other File # on form: 11818A</td></tr><tr><td>Federal Tax ID: <div></div></td></tr><tr><td>Employer ID:</td></tr></table>		INVOICE NUMBER	11818A	DATE	04/26/2023	REFERENCE	Internal Order #: 11818A	Lender Case #: N/A	Client File #:	Main File # on form: N/A	Other File # on form: 11818A	Federal Tax ID: <div></div>	Employer ID:
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<div>TO: N/A <div></div><div></div><div></div><div></div> Telephone Number: <div></div> Fax Number: Alternate Number: E-Mail: <div></div></div>																
DESCRIPTION																
<div>Lender: <div></div> Client: <div></div> Purchaser/Borrower: N/A Property Address: 6830 Grinnel Ln City: Haymarket County: Prince William State: VA Zip: 20169 Legal Description: Villages of Piedmont II Sec 2 L 85</div>																
FEES				AMOUNT												
General Purpose Appraisal				475.00												
SUBTOTAL				475.00												
PAYMENTS				AMOUNT												
Check #: Online	Date: 04/24/2023	Description:		475.00												
Check #:	Date:	Description:														
Check #:	Date:	Description:														
SUBTOTAL				475.00												
TOTAL DUE				\$ 0.00												

Premier Home Appraisals (www.phapps.com)

11818A

RESTRICTED APPRAISAL REPORT

File No.: N/A

SUBJECT	Property Address: 6830 Grinnel Ln		City: Haymarket		State: VA		Zip Code: 20169									
	County: Prince William		Legal Description: Villages of Piedmont II Sec 2 L 85													
	Assessor's Parcel #: 7297-28-7898															
	Tax Year: 2023		R.E. Taxes: \$ 10,123		Special Assessments: \$ 701		Borrower (if applicable): N/A									
	Current Owner of Record:				Occupant:		<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing									
ASSIGNMENT	Property Type: <input checked="" type="checkbox"/> SFR <input type="checkbox"/> 2-4 Family <input type="checkbox"/>		# of Units: 1		Ownership Restriction: <input type="checkbox"/> None <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> Coop											
	Market Area Name: Villages of Piedmont		Map Reference: 47894		Census Tract: 9015.09		<input type="checkbox"/> Flood Hazard									
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)															
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective															
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other:															
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)															
	Intended Use: Assist with establishing market value for divorce/asset allocation purposes.															
	Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.															
	Client:				Address:											
	Appraiser: Troy Kaster				Address:											
	SALES COMPARISON APPROACH	FEATURE		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3				
		Address 6830 Grinnel Ln Haymarket, VA 20169				6687 Muir Dr Haymarket, VA 20169			6642 Muir Dr Haymarket, VA 20169			15767 Audubon Way Haymarket, VA 20169				
		Proximity to Subject				0.08 miles NW			0.23 miles N			0.13 miles NW				
		Sale Price		\$ N/A		\$ 875,000			\$ 975,000			\$ 975,000				
		Sale Price/GLA		\$ /sq.ft.		\$ 270.31 /sq.ft.			\$ 267.49 /sq.ft.			\$ 244.85 /sq.ft.				
Data Source(s)		Inspection		MLS/Tax Rec/Visual			MLS/Tax Rec/Visual			MLS/Tax Rec/Visual						
Verification Source(s)		Tax Records		MLS#VAPW2044650			Bright#VAPW2043752			Bright#VAPW2043870						
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+ (-) \$ Adjust.		DESCRIPTION		+ (-) \$ Adjust.		DESCRIPTION		+ (-) \$ Adjust.		
Sales or Financing		N/A		Conventional		0		FHA		0		Conventional		0		
Concessions		N/A		None Noted		0		\$9,750		0		None Noted		0		
Date of Sale/Time		N/A		SD: 03/31/2023		0		SD: 03/20/2023		0		SD: 03/07/2023		0		
Rights Appraised		Fee Simple		Fee Simple				Fee Simple				Fee Simple				
Location		Residential		Residential				Residential				Residential				
Site		15,690 sf		10,498 sf		0		12,179 sf		0		11,478 sf		0		
View		Residential		Residential				Residential/Woods		-10,000		Residential/Woods		-10,000		
Design (Style)		Colonial		Colonial				Colonial				Colonial				
Quality of Construction		Average		Average				Average				Average				
Age		7		7				6		0		7				
Condition		Good		Good				Good				Good				
Above Grade		Total Bdrms Baths		Total Bdrms Baths				Total Bdrms Baths				Total Bdrms Baths				
Room Count		12 5 4.1		12 5 4.1				11 4 3.1		+10,000		12 5 4.1				
Gross Living Area		4,303 sq.ft.		3,237 sq.ft.		+106,600		3,645 sq.ft.		+65,800		3,982 sq.ft.		+32,100		
Basement & Finished Rooms Below Grade		Full (Walkup) Unfinished		Full (Walkup) RR		-10,000		Full (Walkout) RR,BR,FB		-30,000		Full (Walkup) RR,FB,DN		-30,000		
Functional Utility		Average		Average				Average				Average				
Heating/Cooling		FA/CAC		FA/CAC				FA/CAC				FA/CAC				
Energy Efficient Items		Typical		Typical				Typical				Typical				
Garage/Carport		2-Car Garage		2-Car Garage				2-Car Garage				2-Car Garage				
Porch/Patio/Deck		Porch		Patio,Gazebo,Fence		-8,000		Deck,Patio,Porch		-10,000		Patio,Porch		-4,000		
Fireplace		1 Fireplace		No Fireplace		+5,000		1 Fireplace				1 Fireplace				
Features and Finishes		Upgraded		Upgraded				Upgraded				Upgraded				
Exterior		Brick/Siding		Siding		+10,000		Stone/Siding		0		Siding		+10,000		
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 103,600				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 25,800				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,900				
Adjusted Sale Price of Comparables				Net 11.8 % Gross 16.0 % \$ 978,600				Net 2.6 % Gross 12.9 % \$ 1,000,800				Net 0.2 % Gross 8.8 % \$ 973,100				
Summary of Sales Comparison Approach														The sales comparison approach was deemed to provide the most credible results for the subject property based on the intended use as stated above. It is considered to be the best indicator of value for one-unit residential homes in the subject's market area. See attached PHA and USPAP Addendums for more specific commentary regarding the scope of work, assumptions and limiting conditions.		
Comparables utilized are recently settled traditional sales from the subject's subdivision. They are deemed to be among the very best available even though there may be a large number of adjustments and/or large variances in adjusted and unadjusted values. Comparables 1 and 2 are the most recently settled sales. As such, they are relied upon most.																
There are some features and aspects of the subject property that differ slightly from the selected comparable sales. When the appraiser has determined those features do not require or warrant an adjustment a 0 was placed in the grid.																
NOTE: The subject's and/or comparable's below-grade basement rooms are accounted for in the Basement section of the grid. This is separate from the above-grade section just above it. All bedrooms and baths are accounted and adjusted for.																
RR - Rec Room																
DN - Den (does not have at least one of the following... direct access to full bath, two points of egress for an adult, closet, no door/open to other rooms, and/or does not meet size requirements. Currently, this market does not differentiate in value between basement bedrooms and dens which typically have the same utility. Values are the same.																
BR - Bedroom																
FB - Full Bath																
HB - Half Bath																

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12/2013

RESTRICTED APPRAISAL REPORT

11818A

File No.: N/A

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.			
	Data Source(s): <u>MLS/Tax Records</u>			
	1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>N/A</u>		
	Date: <u>05/20/2016</u>			
	Price: <u>627,110</u>			
	Source(s): <u>MLS/Tax Records</u>			
	2nd Prior Subject Sale/Transfer			
Date:				
Price:				
Source(s):				
MARKET	Subject Market Area and Marketability: <u>See attached Market Statistics.</u>			
SITE	Site Area: <u>15,690 sf</u>	Site View: <u>Residential</u>	Topography: <u>Generally Level</u>	Drainage: <u>Appears Adequate</u>
	Zoning Classification: <u>R4</u>	Description: <u>Suburban Residential (4/Acre)</u>		
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning			
	Highest & Best Use: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)			
	Actual Use as of Effective Date: <u>Single Family</u>		Use as appraised in this report: <u>Single Family</u>	
	Opinion of Highest & Best Use: <u>Subject use appears to be highest and best.</u>			
	FEMA Spec'I Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <u>X</u>		FEMA Map # <u>51153C0066D</u> FEMA Map Date <u>1/5/1995</u>	
	Site Comments: <u>Subject to normal utility easements.</u>			
IMPROVEMENTS	Improvements Comments: <u>Subject has heavy mouldings, built-ins, vaulted ceilings, hardwood floors, owners bathroom has upgraded granite vanity, gourmet kitchen has granite countertops and s/s appliances, unfinished walkup basement, fireplace, porch, two-car garage, etc.</u>			
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ <u>985,000</u>			
	Indicated Value by: Cost Approach (if developed) \$ <u>N/A</u>		Indicated Value by: Income Approach (if developed) \$ <u>N/A</u>	
	Final Reconciliation <u>See page 1 below the Sales Comparison Grid.</u>			
ATTACHMENTS	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: _____			
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.			
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>985,000</u> , as of: <u>04/26/2023</u> , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.			
	A true and complete copy of this report contains <u>22</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.			
SIGNATURES	Attached Exhibits:			
	<input checked="" type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Cond./Certifications	<input type="checkbox"/> Narrative Addendum	<input checked="" type="checkbox"/> Photograph Addenda
	<input checked="" type="checkbox"/> Map Addenda	<input type="checkbox"/> Additional Sales	<input type="checkbox"/> Cost Addendum	<input type="checkbox"/> Flood Addendum
	<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/> Sketch Addendum
	<input type="checkbox"/>			<input type="checkbox"/> Manuf. House Addendum
SIGNATURES	Client Contact: <u>N/A</u>		Client Name: <u>Gurleen Saini</u>	
	E-Mail: <u>gsaini1984@gmail.com</u>		Address: <u>235 Morro Way, Unit 3, Simi Valley, CA 93065</u>	
	APPRaiser		SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Appraiser Name: <u>Troy Kaster</u>		Supervisory or Co-Appraiser Name: _____	
	Company: <u>Premier Home Appraisals, Inc.</u>		Company: _____	
	Phone: <u>(888) 742-8258</u> Fax: <u>(000) 000-0000</u>		Phone: _____ Fax: _____	
	E-Mail: <u>orders@phappraisals.com</u>		E-Mail: _____	
	Date of Report (Signature): <u>04/28/2023</u>		Date of Report (Signature): _____	
	License or Certification #: <u>4001 009705</u> State: <u>VA</u>		License or Certification #: _____ State: _____	
	Designation: <u>Certified Residential Appraiser</u>		Designation: _____	
	Expiration Date of License or Certification: <u>06/30/2023</u>		Expiration Date of License or Certification: _____	
	Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	
	Date of Inspection: <u>04/26/2023</u>		Date of Inspection: _____	

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12/2013

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COMMONWEALTH of VIRGINIA		
Department of Professional and Occupational Regulation		
9960 Mayland Drive, Suite 400, Richmond, VA 23233		
Telephone: (804) 367-8500		
EXPIRES ON 06-30-2023		NUMBER 4001009705
REAL ESTATE APPRAISER BOARD		
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER		
	TROY M KASTER 6269 ASTER HAVEN CIR HAYMARKET, VA 20169-0000	
Status can be verified at http://www.dpor.virginia.gov		 Mary Broz-Velozan, Director

(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

DPOR-LIC (02/2017)

License

COMMONWEALTH of VIRGINIA		
Department of Professional and Occupational Regulation 9960 Mayland Drive, Suite 400, Richmond, VA 23233 Telephone: (804) 367-8500		
EXPIRES ON 11-30-2024		NUMBER 4001018304
REAL ESTATE APPRAISER BOARD		
LICENSED RESIDENTIAL REAL ESTATE APPRAISER		
	CRYSTAL LYNN SCALZO 14222 BELLE AVE CULPEPER, VA 22701	
Status can be verified at http://www.dpor.virginia.gov		 <small>Director J. Mills, Director</small>
(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)		DPOR-LIC (02/2017)

PHA Addendum

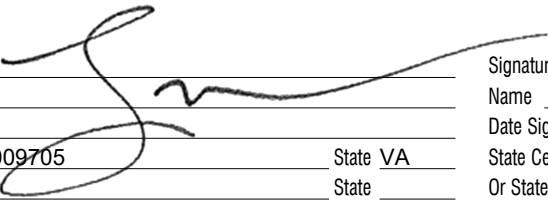
File No. N/A

Borrower	N/A				
Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				

Scope of This Appraisal

In preparing this appraisal we have:

- Unless otherwise noted, made a complete physical inspection of the property
- Researched public records for assessment and historical sales information pertaining to the subject property.
- Analyzed income and expense information provided by the owner, if applicable.
- Among our sources of information that we referenced were; properties that we have previously appraised,, MRIS MLS listing service, relevant Tax Records and discussions with Agents/Realtors.
- Researched pertinent neighborhood data, comparable listings, comparable sales, and comparable rentals (if applicable).
- Gathered comparable improved sales, comparable listings, comparable rentals(if applicable), comparables expenses (if applicable), etc. from similar neighborhoods and/or previous appraisals that we have made on similar properties.
- Analyzed the current real estate market and trends for the subject's property type, particularly in the subject's market area. Included relevant market statistics from MarketStats by ShowingTime.
- In preparing our written report we have: Identified the property by tax identification number and appropriate deed references.
- Considered the purpose and intended use of the appraisal.
- Prepared a brief history of the property.
- Stated the current definition of market value and exposure time.
- Determined the property rights being appraised as the Fee Simple interest in the property.
- Discussed and analyzed the physical attributes of the subject site.
- Discussed and analyzed the physical attributes of the subject property.
- Analyzed the Highest and Best Use of the site.
- Analyzed and discussed the reasoning for choosing the most applicable approach or approaches in determining the value for the subject property.
- Considered all three approaches to value and determined which approach or approaches were applicable, given the nature of the assignment and the characteristics of the subject property.
- Thoroughly discussed and documented our value conclusions by the applicable approach and/or approaches.
- Analyzed and discussed the Reconciliation of the applicable approaches and final conclusions of values.
- Stated the Assumptions and Limiting Conditions upon which this report was based.

Signature 	Signature _____
Name <u>Troy Kaster</u>	Name _____
Date Signed <u>04/28/2023</u>	Date Signed _____
State Certification # <u>4001 009705</u> State <u>VA</u>	State Certification # _____ State _____
Or State License # _____ State _____	Or State License # _____ State _____

PHA Addendum

File No. N/A

Borrower	N/A				
Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				

Property Condition Ratings

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

Like New - 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.

Good - 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.

Average - 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.

Fair - 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 are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Supplemental Commentary

The valuation of the subject property has involved an interior and exterior inspection of the property unless otherwise noted. Although due diligence was exercised during the inspection, the appraiser is not an expert in such matters as pest control, structural engineering, hazardous waste, etc.; accordingly, no warrant is given to these elements. Additionally, data relating to sales, rentals, costs, highest and best use, zoning, etc. have been assembled, analyzed, and reconciled into a supportable final estimate of value.

The appraiser certifies that he/she has completed all the continuing education program requirements for the appropriate state licensing organization and is currently in good standing in all jurisdictions where he/she holds a real estate appraisal license.

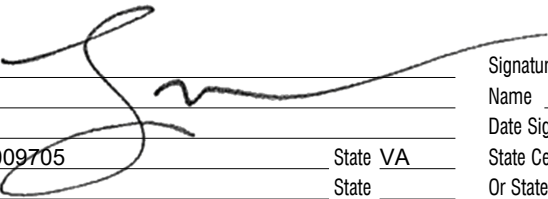
This is an appraisal report which is intended to comply with the reporting requirements set forth under standards Rule 2 of the Uniform Standards of Professional Appraisal Practice (USPAP). As such, it represents only summary discussions of the data, reasoning, and analysis that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report is retained in the appraiser's files for a length of time recommended under USPAP. The depth of the discussion contained in this report is specific to the needs of the client and for the intended use stated in this is true and correct.

While no adverse site conditions or external factors were observed, many site-related issues are beyond the scope of this assignment and the expertise of the appraiser. Unless otherwise noted, standard utility and right-of-way easements are insignificant to value. However, a current locational or boundary survey, which was unavailable to the appraiser, may reveal encroachments, easements, zoning violations, or other matters of interest that could warrant modification of the appraiser's analysis and opinions. This appraisal is not an environmental assessment of the subject property and should not be relied on as such.

The actual condition of items like foundation walls, exterior walls, and roof surfaces can be difficult to assess. Significant portions of these items can often be hidden from view and even under the best conditions, the appraiser can only view surface areas. The origin of many problems related to foundation walls, exterior walls, or roof surfaces are internal and thus hidden from the appraiser's view.

The appraisal is not a home inspection, and the appraiser is not acting as a home inspector when preparing the report. The borrower has the right to have the home inspected by a professional home inspector. When performing the appraisal inspection of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility. The appraisal inspection is not technically exhaustive and does not offer warranties or guarantees of any kind.

The signature(s) affixed to this report have been applied by the original appraiser (and supervisory appraiser if applicable) and represent the appraiser(s) acknowledgment of the facts, opinions, and conclusions found in the report. Each appraiser may apply their own signature electronically. Electronically applied signatures use password-protected digital methods, and they have the same validity as a hand-applied signature.

Signature 	Signature _____
Name <u>Troy Kaster</u>	Name _____
Date Signed <u>04/28/2023</u>	Date Signed _____
State Certification # <u>4001 009705</u> State <u>VA</u>	State Certification # _____ State _____
Or State License # _____ State _____	Or State License # _____ State _____

PHA Addendum

File No. N/A

Borrower	N/A				
Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				

Our value estimate is based on the definition of fair market value, defined as the price that the property would sell for on the open market. It is the price that would be agreed on between a willing buyer and a willing seller, with neither being required to act and both having reasonable knowledge of the relevant facts.

This report is intended to be used by the client named in this report. Use of this report by others is not intended by the appraiser.

This report is NOT intended for mortgage lending purposes.

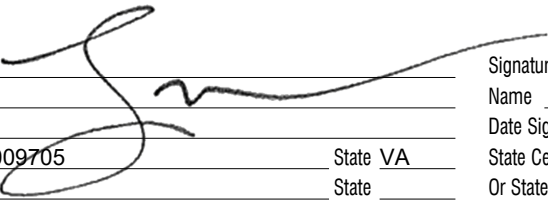
Personal property was not included in the value estimate.

When a sketch is not provided, the subject’s GLA is taken from Public Tax Records.

Sales Comparison Approach: A set of procedures in which a value indication is derived by comparing the property being appraised to similar properties that have been sold recently, then applying appropriate units of comparison and making adjustments to the sale prices of the comparables based on the elements of comparison. The sales comparison approach may be used to value improved properties, vacant land, or land being considered as though vacant; it is the most common and preferred method of land valuation when an adequate supply of comparable sales are available.

The Appraisal Institute defines highest and best use as “the reasonably probable and legal use of vacant land or an improved property that is physically possible, appropriately supported, financially feasible, and that results in the highest value.” There are four tests to determine that use. Physically possible, legally permissible, financially feasible, and maximally productive. The subject's site/lot is suitable for the improvement and typical for the market area with the appropriate shape, size, topography, etc. Its residential use is legal per the subject's zoning code, and the improvements appear to be within the proper building codes and regulation requirements. Most profitable use generally pertains to commercial properties. The subject is a residential improvement within residential zoning. Low residential inventory coupled with high demand supports the subject's most profitable highest and best use as residential in the subject's market area.

Crystal Scalzo, Licensed Appraiser (4001 018304) and full-time contractor of Premier Home Appraisals, Inc., provided input on the appraisal process which may be considered significant in accordance with USPAP (Rule 2-2 (a) (vi)) including assisting the signing appraiser with data collection, reasoning on market analysis, and harmonization of information.

Signature 

Name Troy Kaster

Date Signed 04/28/2023

State Certification # 4001 009705 State VA

Or State License # State

Signature _____

Name _____

Date Signed _____



State Certification # _____ State _____

Or State License # _____ State _____

6830 Grinnel Ln, Haymarket, VA 20169-2732

Haymarket Town

Agent 360
Tax ID 7297-28-7898



Summary Information

Owner:	Harmanpreet Singh & Saini Surv Gurleen	Property Class:	Residential
Owner Address:	6830 Grinnel Ln	Annual Tax:	\$10,123
Owner City State:	HAYMARKET VA	Record Date:	05/20/16
Owner Zip+4:	20169-2732	Sale Amount:	\$627,110
Owner Occupied:	Yes	Book:	2016
Owner Carrier Rt:	R917	Page:	37484
		Tax Record Updated:	04/19/23

Geographic Information

County:	Prince William, VA	Lot:	85
Municipality:	Haymarket Town	Qual Code:	GOOD
High Sch Dist:	Prince William County Public Schools	Sub Section:	2
Tax ID:	7297-28-7898	Sub District:	5
Tax Map:	7297-28-7898	Legal Subdivision:	VILLAGES OF PIEDMONT II
Tax ID Alt:	7297-28-7898		
Old Tax ID:	223858		

Assessment & Tax Information

Tax Year:	2023	Annual Tax (Est):	\$10,123	Taxable Total Asmt:	\$904,200
County Tax (Est):	\$9,313	Taxable Land Asmt:	\$244,300	Special Tax:	\$701
Asmt As Of:	2023	Taxable Bldg Asmt:	\$659,900	Refuse Fee:	\$70
		State/County Tax:	\$9,313		
		Exempt Class:	N/A		

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Subject Tax Record - Page 2

Lot Characteristics

SQFT:	15,690	Zoning:	R4
Acres:	0.3602	Zoning Desc:	SUBURBAN RESIDENTIAL (4/ACRE)

Building Characteristics

Total SQFT:	6,075	Total Rooms:	10	Basement Type:	Partial
Residential Type:	Single/Det	Bed Rooms:	4	Year Built:	2016
Stories:	2.00	Full Baths:	4	Total Below Grade	1,894
Abv Grd Fin SQFT:	4,181	Total Baths:	4.5	SQFT:	
Below Grade Unfin	1,894	Exterior:	Combination	Other Amenities:	AIR COND
SQFT:		Stories Desc:	2		
Model:	KEARNEY W/LOFT	Fireplace:	Yes		
	STAN	Heat Delivery:	Forced Air		
Part Baths:	1	Property Class	11		
Fireplace Total:	1	Code:			

Codes & Descriptions

Land Use: 131 Sfd, Detached
County Legal Desc: VILLAGES OF PIEDMONT II SEC 2 L 85

MLS History

		Annual Tax Amounts			
Year	County	Municipal	School	Annual	
2023	\$9,313			\$10,123	
2022	\$8,925			\$9,705	
2021	\$7,416			\$8,074	
2020	\$7,482			\$8,140	
2019	\$7,474			\$8,131	
2018	\$7,246			\$7,886	
2017	\$1,624			\$1,838	
		Annual Assessment			
Year	Land	Building	Ttl Taxable	Total Land	Total Asmt
2023	\$244,300	\$659,900	\$904,200		
2022	\$238,100	\$628,400	\$866,500		
2021	\$163,200	\$543,200	\$706,400		
2020	\$163,200	\$501,900	\$665,100		

Subject Tax Record - Page 3

2019	\$163,200	\$501,200	\$664,400
2018	\$156,200	\$487,900	\$644,100
2017	\$151,300	\$482,900	\$634,200
2016	\$151,300	\$482,900	\$634,200

Record Date: 05/20/2016 Book: 2016
Settle Date: Page: 37484
Sales Amt: \$627,110 Doc Num:
Sale Remarks:
Owner Names: Harmanpreet Singh & Saini Surv
Gurleen

Mort Rec Date: 05/20/2016 Lender Name: FIRST HERITAGE MTG LLC
Mort Date: 05/19/2016 Term: 30
Mort Amt: \$533,000 Due Date: 06/01/2046
Remarks: Conv

Record Date: 10/28/2013 Book: 0
Settle Date: Page: 0
Sales Amt: Doc Num:
Sale Remarks:
Owner Names: Neighborhoodsv Llc

Flood Zone in Center of Parcel: X
Flood Code Desc: Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains.
Flood Zone Panel: 51153C0066D Panel Date: 01/05/1995
Special Flood Hazard Area Out
(SFHA):
Within 250 feet of multiple flood zone: No

The data on this report is compiled by BRIGHT from various public and private sources. The data on this is not a legal flood determination. Errors may exist in any field on this report, including owner's name, tax amounts, mortgage history, and property characteristics. Verify the accuracy of all data with the county or municipality.

© BRIGHT MLS - Information, although reliable, is not guaranteed and should be independently verified. Measurements may not be exact and should not be relied upon. School service boundaries are intended to be used as a reference only, to verify school information contact the school and/or school district directly. The

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Market Statistics

Market Statistics – Detailed Report



March 2023
20169, Haymarket, VA

Sold Summary

	Mar 2023	Mar 2022	% Change
Sold Dollar Volume	\$32,138,910	\$39,288,277	-18.20%
Avg Sold Price	\$749,859	\$713,003	5.17%
Median Sold Price	\$652,350	\$679,286	-3.97%
Units Sold	43	57	-24.56%
Avg Days on Market	19	4	375.00%
Avg List Price for Solds	\$747,416	\$689,268	8.44%
Avg SP to OLP Ratio	99.8%	103.5%	-3.53%
Ratio of Avg SP to Avg OLP	99.6%	103.2%	-3.42%
Attached Avg Sold Price	\$494,725	\$534,464	-7.44%
Detached Avg Sold Price	\$827,173	\$771,132	7.27%
Attached Units Sold	10	14	-28.57%
Detached Units Sold	33	43	-23.26%

- Notes:
- SP = Sold Price
 - OLP = Original List Price
 - LP = List Price (at time of sale)
 - Garage/Parking Spaces are not included in Detached/Attached section totals.

Inventory

	Mar 2023	Mar 2022	% Change
Active Listings	42	31	35.48%
New Listings	47	70	-32.86%
New Under Contracts	0	0	0%
New Contingents	0	0	0%
New Pendings	49	52	-5.77%
All Pendings	50	127	-60.63%

Financing (Sold)

Assumption	0
Cash	1
Conventional	33
FHA	3
Other	0
Owner	0
VA	5

Days on Market (Sold)

0	2
1 to 10	25
11 to 20	2
21 to 30	2
31 to 60	5
61 to 90	0
91 to 120	1
121 to 180	3
181 to 360	0
361 to 720	0
721+	3

Sold Detail

Price Ranges	Residential						Condo/Coop
	2 or Less BR		3 BR		4 or More BR		All
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached
< \$50,000	0	0	0	0	0	0	0
\$50K to \$99,999	0	0	0	0	0	0	0
\$100K to \$149,999	0	0	0	0	0	0	0
\$150K to \$199,999	0	0	0	0	0	0	0
\$200K to \$299,999	0	0	0	0	0	0	0
\$300K to \$399,999	0	0	0	0	0	0	0
\$400K to \$499,999	1	0	1	1	0	0	4
\$500K to \$599,999	1	0	5	1	0	0	2
\$600K to \$799,999	0	0	1	2	9	0	0
\$800K to \$999,999	0	0	0	0	7	0	0
\$1M to \$2,499,999	0	0	0	0	8	0	0
\$2.5M to \$4,999,999	0	0	0	0	0	0	0
\$5,000,000+	0	0	0	0	0	0	0
Total	2	0	7	4	24	0	6
Avg Sold Price	\$486,206	\$0	\$553,793	\$557,812	\$935,322	\$0	\$452,666
Prev Year - Avg Sold Price	\$602,893	\$0	\$661,491	\$609,583	\$889,402	\$637,500	\$425,000
Avg Sold % Change	-19.35%	0.00%	-16.28%	-8.49%	5.16%	0.00%	6.51%
Prev Year - # of Solds	9	0	11	6	23	2	6

Active Detail

Active Listings		
Residential		Condo/Coop
Detached	Attached/TH	Attached
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
1	0	3
3	6	1
12	3	0
5	0	0
7	0	0
1	0	0
0	0	0
29	9	4

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Data Source: Bright MLS. Statistics calculated April 06, 2023.



Market Statistics

Market Statistics – Detailed Report



January thru March 2023 YTD
20169, Haymarket, VA

Sold Summary

	2023	2022	% Change
Sold Dollar Volume	\$65,039,418	\$95,473,259	-31.88%
Avg Sold Price	\$745,594	\$716,689	4.03%
Median Sold Price	\$657,500	\$690,000	-4.71%
Units Sold	87	137	-36.50%
Avg Days on Market	25	8	212.50%
Avg List Price for Solds	\$747,579	\$696,885	7.27%
Avg SP to OLP Ratio	98.8%	103.4%	-4.47%
Ratio of Avg SP to Avg OLP	98.7%	102.8%	-4.01%
Attached Avg Sold Price	\$528,595	\$509,612	3.72%
Detached Avg Sold Price	\$838,085	\$787,745	6.39%
Attached Units Sold	26	35	-25.71%
Detached Units Sold	61	102	-40.20%

Financing (Sold)

Assumption	0
Cash	8
Conventional	63
FHA	3
Other	1
Owner	0
VA	11

Days on Market (Sold)

0	6
1 to 10	35
11 to 20	8
21 to 30	6
31 to 60	13
61 to 90	4
91 to 120	4
121 to 180	6
181 to 360	0
361 to 720	0
721+	5

- Notes:
- SP = Sold Price
 - OLP = Original List Price
 - LP = List Price (at time of sale)
 - Garage/Parking Spaces are not included in Detached/Attached section totals.

Sold Detail

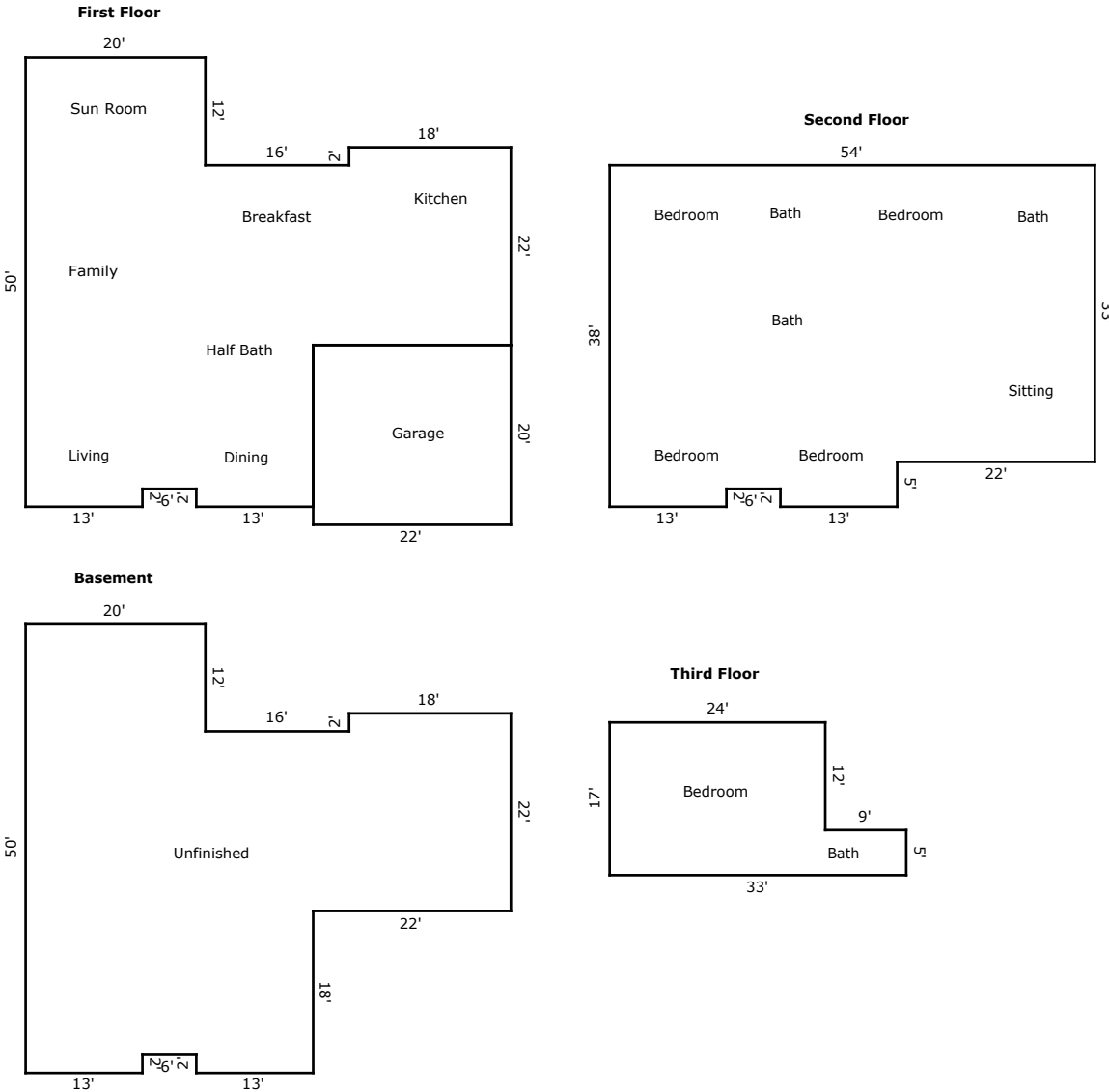
Price Ranges	Residential						Condo/Coop
	2 or Less BR		3 BR		4 or More BR		All
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached
< \$50,000	0	0	0	0	0	0	0
\$50K to \$99,999	0	0	0	0	0	0	0
\$100K to \$149,999	0	0	0	0	0	0	0
\$150K to \$199,999	0	0	0	0	0	0	0
\$200K to \$299,999	0	0	0	0	0	0	0
\$300K to \$399,999	0	0	0	0	0	0	0
\$400K to \$499,999	1	0	1	1	0	0	8
\$500K to \$599,999	1	0	7	4	1	2	4
\$600K to \$799,999	1	0	6	4	12	3	0
\$800K to \$999,999	0	0	0	0	18	0	0
\$1M to \$2,499,999	0	0	0	0	13	0	0
\$2.5M to \$4,999,999	0	0	0	0	0	0	0
\$5,000,000+	0	0	0	0	0	0	0
Total	3	0	14	9	44	5	12
Avg Sold Price	\$553,463	\$0	\$611,941	\$575,361	\$929,446	\$619,267	\$455,741
Prev Year - Avg Sold Price	\$626,037	\$550,000	\$698,923	\$546,719	\$922,701	\$620,600	\$394,772
Avg Sold % Change	-11.59%	0.00%	-12.45%	5.24%	0.73%	-0.21%	15.44%
Prev Year - # of Solds	20	1	35	18	47	5	11

Active Detail

Active Listings		
Residential		Condo/Coop
Detached	Attached/TH	Attached
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
1	0	3
3	6	1
12	3	0
5	0	0
7	0	0
1	0	0
0	0	0
29	9	4

Building Sketch

Borrower	N/A					
Property Address	6830 Grinnel Ln					
City	Haymarket	County	Prince William	State	VA	Zip Code 20169
Lender/Client	Gurleen Saini					



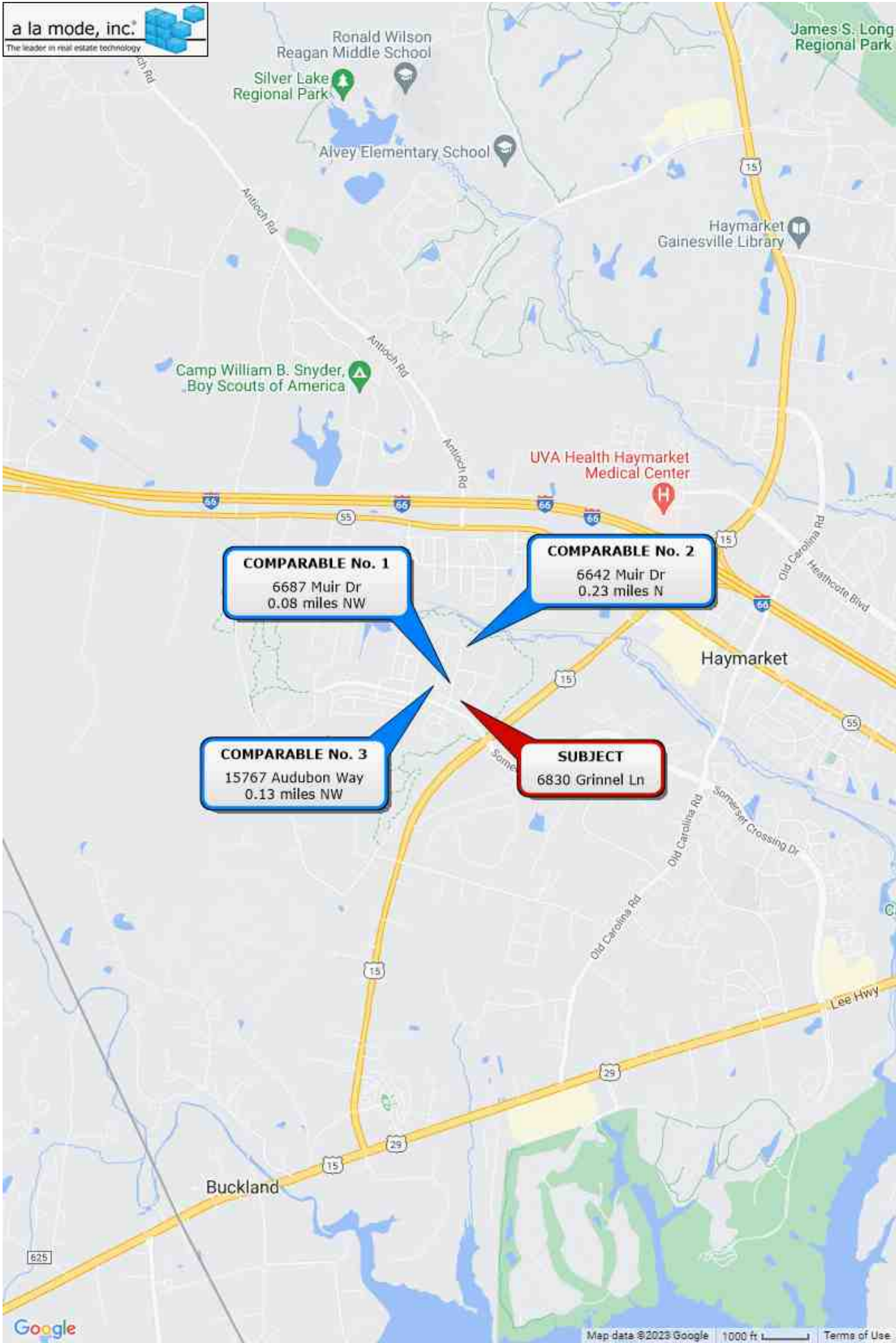
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details	
First Floor	1920 Sq ft	22 × 18 =	396
		20 × 12 =	240
		36 × 20 =	720
		18 × 13 =	234
		19 × 16 =	304
		2 × 13 =	26
Second Floor	1930 Sq ft	33 × 22 =	726
		32 × 36 =	1152
		13 × 2 =	26
		2 × 13 =	26
Third Floor	453 Sq ft	17 × 24 =	408
		9 × 5 =	45
Total Living Area (Rounded):		4303 Sq ft	
Non-living Area			
2 Car Attached	440 Sq ft	22 × 20 =	440
Basement	1920 Sq ft	22 × 18 =	396
		20 × 12 =	240
		36 × 20 =	720
		18 × 13 =	234
		19 × 16 =	304
		2 × 13 =	26

Location Map

Borrower	N/A				
Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				



Subject Photos

Borrower	N/A					
Property Address	6830 Grinnel Ln					
City	Haymarket	County	Prince William	State	VA	Zip Code 20169
Lender/Client	Gurleen Saini					



Subject Front/Side

6830 Grinnel Ln	
Sales Price	N/A
Gross Living Area	4,303
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	4.1
Location	Residential
View	Residential
Site	15,690 sf
Quality	Average
Age	7



Subject Front/Side



Subject Rear

Subject Photo Page

Borrower	N/A					
Property Address	6830 Grinnel Ln					
City	Haymarket	County	Prince William	State	VA	Zip Code 20169
Lender/Client	Gurleen Saini					



Subject Street

6830 Grinnel Ln	
Sales Price	N/A
Gross Living Area	4,303
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	4.1
Location	Residential
View	Residential
Site	15,690 sf
Quality	Average
Age	7



Subject Garage Interior

Interior Photos

Borrower	N/A				
Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				



Subject Interior



Subject Interior



Subject Interior



Subject Interior



Subject Interior



Subject Interior

Interior Photos

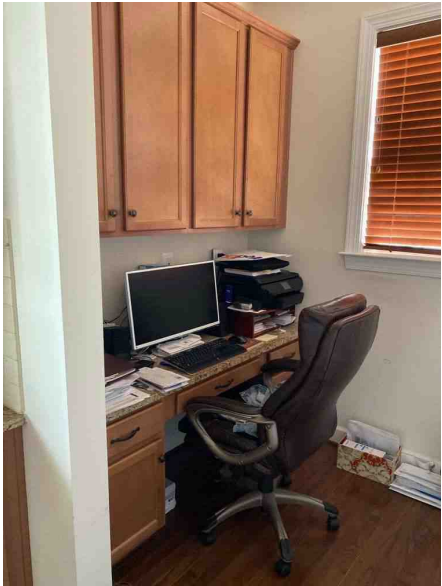
Borrower	N/A				
Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				



Subject Interior



Subject Interior



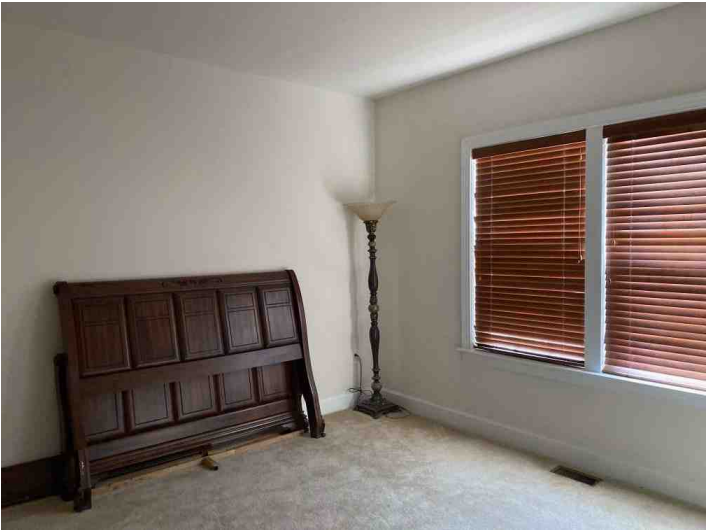
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Subject Interior



Subject Interior



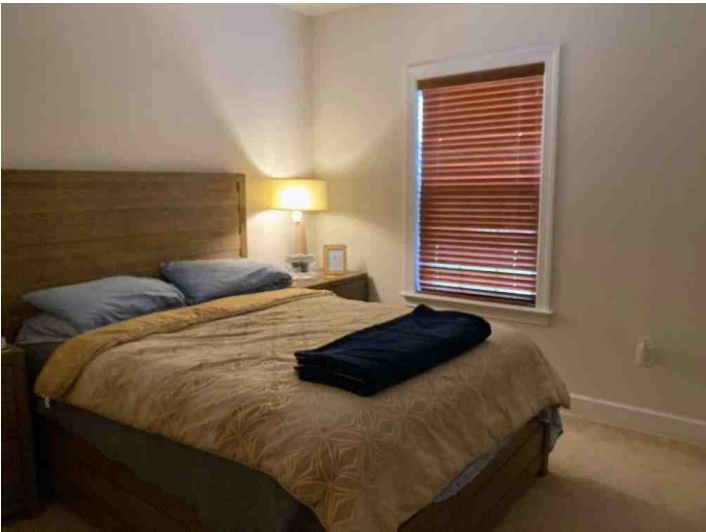
Subject Interior

Interior Photos

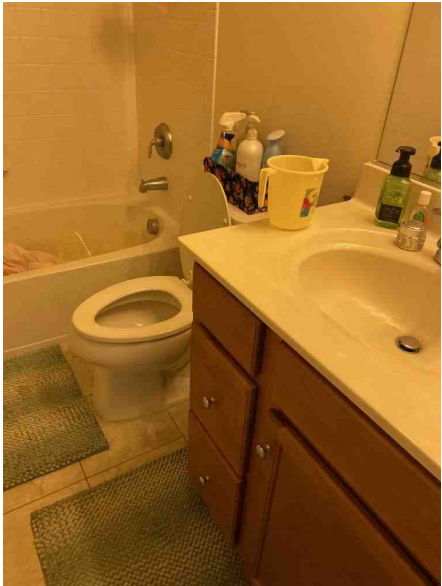
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Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				



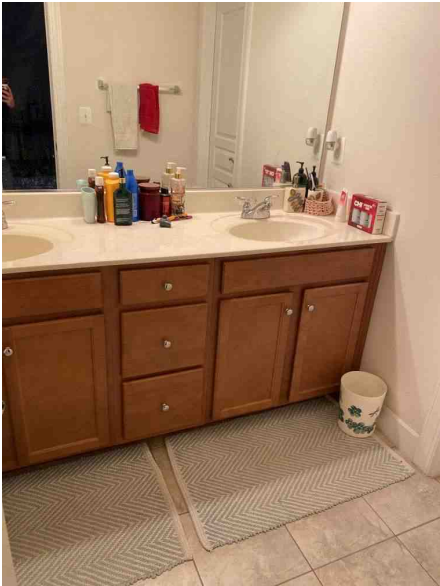
Subject Interior



Subject Interior



Subject Interior



Subject Interior



Subject Interior



Subject Interior

Interior Photos

Borrower	N/A				
Property Address	6830 Grinnel Ln				
City	Haymarket	County	Prince William	State	VA Zip Code 20169
Lender/Client	Gurleen Saini				



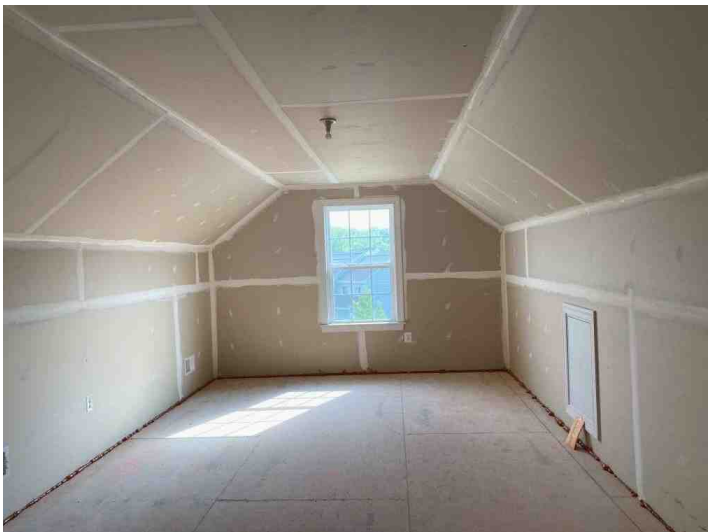
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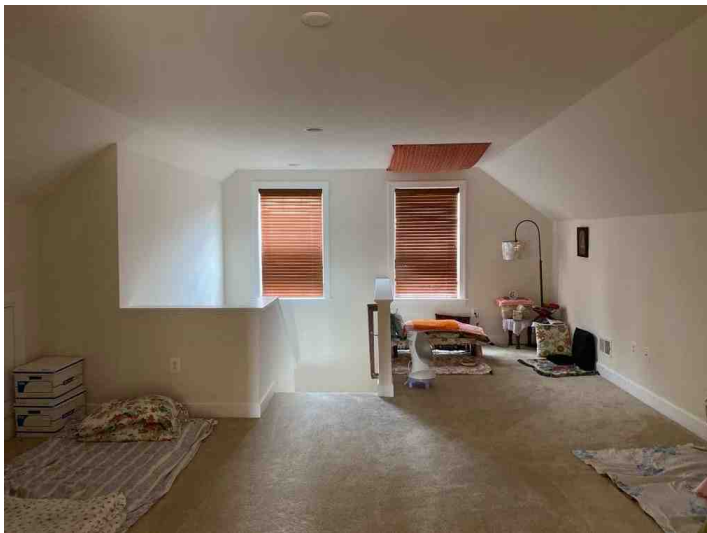
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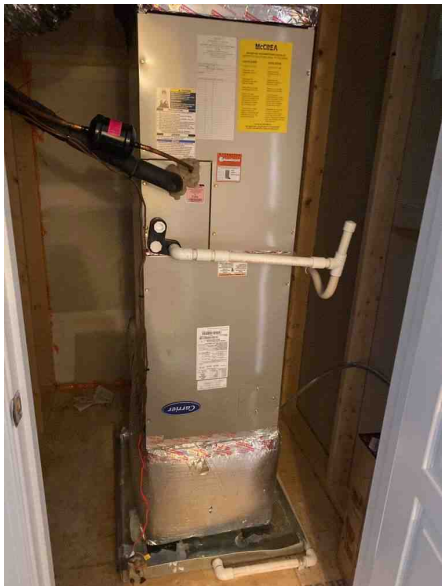
Subject Interior



Subject Interior



Subject Interior



Subject Interior

Comparable Photos 1-3						
Borrower	N/A					
Property Address	6830 Grinnel Ln					
City	Haymarket	County	Prince William	State	VA	Zip Code 20169
Lender/Client	Gurleen Saini					



Comparable 1

6687 Muir Dr	
Prox. to Subject	0.08 miles NW
Sale Price	875,000
Gross Living Area	3,237
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	4.1
Location	Residential
View	Residential
Site	10,498 sf
Quality	Average
Age	7



Comparable 2

6642 Muir Dr	
Prox. to Subject	0.23 miles N
Sale Price	975,000
Gross Living Area	3,645
Total Rooms	11
Total Bedrooms	4
Total Bathrooms	3.1
Location	Residential
View	Residential/Woods
Site	12,179 sf
Quality	Average
Age	6



Comparable 3

15767 Audubon Way	
Prox. to Subject	0.13 miles NW
Sale Price	975,000
Gross Living Area	3,982
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	4.1
Location	Residential
View	Residential/Woods
Site	11,478 sf
Quality	Average
Age	7