



APPRAISAL OF REAL PROPERTY

LOCATED AT:

2501 WEST STREET SE
SQUARE 5808, 0824
WASHINGTON, DC 20020

FOR:

DC GOVT - HOME INITIATIVE PROGRAM
1800 MARTIN LUTHER KING JR. AVENUE SUITE 315

AS OF:

SEPTEMBER 09, 2014

BY:

RONALD HUDSON
137-B TENNESSEE AVE N.E.
WASHINGTON, DC 20002
202-547-1452
MARKET APPRAISER CORPORATION
THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

LAND APPRAISAL REPORT

128-14

File No. 128-14

Summary Appraisal Report

IDENTIFICATION

Borrower

DC GOVT - HOME INITIATIVE PROGRAM

Census Tract

74.7-504

Map Reference

47894

Property Address

2501 WEST STREET SE

City

WASHINGTON

County

DISTRICT OF COLUM

State

DC

Zip Code

20020

Legal Description

SQUARE 5808, 0824

Sale Price \$

PRESALE

Date of Sale

N/A

Loan Term

N/A

yrs.

Property Rights Appraised

☒ Fee

☐ Leasehold

☐ De Minimis PUD

Actual Real Estate Taxes \$

0.00

(yr)

Loan charges to be paid by seller \$

N/A

Other sales concessions

NONE NOTED

Lender/Client

DC GOVT - HOME INITIATIVE PROGRAM

Address

1800 MARTIN LUTHER KING JR. AVENUE SUITE 315

Occupant

Appraiser

RONALD HUDSON

Instructions to Appraiser

TO DETERMINE FAIR MARKET VALUE AS IS

NEIGHBORHOOD

Location

☒ Urban

☐ Suburban

☐ Rural

Built Up

☒ Over 75%

☐ 25% to 75%

☐ Under 25%

Growth Rate

☐ Fully Dev.

☐ Rapid

☒ Steady

☐ Slow

Property Values

☐ Increasing

☒ Stable

☐ Declining

Demand/Supply

☐ Shortage

☒ In Balance

☐ Oversupply

Marketing Time

☐ Under 3 Mos.

☒ 4-6 Mos.

☐ Over 6 Mos.

Present Land Use

35% 1 Family

20% 2-4 Family

15% Apts.

5% Condo

10% Commercial

% Industrial

20% Vacant

%

Change in Present Land Use

☐ Not Likely

☒ Likely (*)

☐ Taking Place (*)

(*) From

VACANT

To

IMPROVED

Predominant Occupancy

☒ Owner

☐ Tenant

3 % Vacant

Single Family Price Range

\$

35

to \$

450

Predominant Value \$

200'S

Single Family Age

0

yrs. to

132+

yrs.

Predominant Age

60

yrs.

Employment Stability

Good

Avg.

Fair

Poor

☐

☒

☐

☐

Convenience to Employment

☐

☒

☐

☐

Convenience to Shopping

☐

☒

☐

☐

Convenience to Schools

☐

☒

☐

☐

Adequacy of Public Transportation

☐

☒

☐

☐

Recreational Facilities

☐

☒

☐

☐

Adequacy of Utilities

☐

☒

☐

☐

Property Compatibility

☐

☒

☐

☐

Protection from Detrimental Conditions

☐

☒

☐

☐

Police and Fire Protection

☐

☒

☐

☐

General Appearance of Properties

☐

☒

☐

☐

Appeal to Market

☐

☒

☐

☐

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise):

See attached addenda.

SITE

Dimensions

104.6 X 40

=

4,184

Sq. Ft. or Acres

☐ Corner Lot

Zoning classification

R-3

Present Improvements

☒ do

☐ do not conform to zoning regulations

Highest and best use

☐ Present use

☒ Other (specify)

DEVELOPMENT OF S/FAMILY DWELLING PRICE RANGE OF \$200,000-\$350,000.

Elec.

☐

Public

Gas

☒

Other (Describe)

Water

☒

San. Sewer

☒

☒

Underground Elect. & Tel.

IN GROUND

NATURAL

PUBLIC

PUBLIC

OFF SITE IMPROVEMENTS

Street Access

☒ Public

☐ Private

Surface

ASHPALT

Maintenance

☐ Public

☐ Private

☒ Storm Sewer

☐ Curb/Gutter

☐ Sidewalk

☒ Street Lights

Topo

VARIES FROM MODERATELY TO SLIGHTLY ROLLING AT SIDE

Size

AVERAGE/TYPICAL

Shape

RECTANGULAR

View

RESIDENTIAL/TYPICAL

Drainage

APPEARS ADEQUATE

Is the property located in a HUD Identified Special Flood Hazard Area?

☒ No

☐ Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions):

THE SUBJECT SITE IS A TRUE VACANT LOT .TREES, GRASS & BUSH COVERED. WITH NO ADVERSE CONDITION NOTED AT TIME OF INSPECTION. NO ADVERSE EASEMENTS OR ENCROACHMENT.

MARKET DATA ANALYSIS

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	2501 WEST STREET SE WASHINGTON, DC 20020	2510 High St SE Washington, DC 20020	1675 W St SE Washington, DC 20020	3435 23rd St SE Washington, DC 20020
Proximity to Subject		0.86 miles W	0.41 miles W	1.06 miles S
Sales Price	\$ PRESALE	\$ 62,000	\$ 75,000	\$ 69,000
Price		\$ 19.76	\$ 11.72	\$ 15.33
Data Source	INSPECTION	MLS#DC7964845-PUBREC/VS	MLS#DC8230594-PUBREC/VS	EXTERIOR INSPECTION
Date of Sale and Time Adjustment	DESCRIPTION N/A	DESCRIPTION S:01/31/2014	DESCRIPTION S:04/24/2014	DESCRIPTION S:10/31/2013
Location	BARRY FARMS	ANACOSTIA	ANACOSTIA	RANDLE HGT
Site/View	4,184 SF/REDIDENT	3,135 SF RESIDENT	6,400 SF/RESIDENT	4,504 SF/RESIDENT
SIZE	4,184 SF	3,135 SF	6,400 SF	4,504 SF
TOPOGRAPHY	ROLLING MIDDLE	ROLLING /MIDDLE	ROLLING /MIDDLE	LEVEL/MIDDLE
ZONE	R-3 104.6 X 40	R3 105 X 40	R-5-A 160 X 40	R-2 A 85 X 52
LANDSCAPING	TREES, GRASS, BUSHES	CLEARED	CLEARED	CLEARED
Sales or Financing Concessions	NONE NOTED NO CON RPT	CASH-DOM/270 NO CON RPT	CASH-DOM/34 NO CON RPT	CASH-DOM/46 NO CONC RPT
Net Adj. (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$
Indicated Value of Subject		Net % \$ 62,000	Net 7.5 % \$ 69,400	Net 3.6 % \$ 66,500

RECONCILIATION

Comments on Market Data:

SALES IN THE REPORT REPRESENT THE BEST FROM THE MARKET SEARCH AND FULLY SUPPORT MARKET VALUE. COMP. #1 & #2. SIZE ADJ., FRONT SIZE ADJ., , CLEARED VS TREES COVERED ADJ., ; COMP.#2 & #3. SUPERIOR ZONING = MADE MARKET ADJ. ON ALL COMPARABLES

Comments and Conditions of Appraisal:

BASED UPON THE ABOVE ANALYSIS, THE ADJUSTED SALES PRICE PER SQUARE FOOT RANGE (LAND) \$10.80 TO \$19.77. GIVEN THE SALES AS QUANTITIED, THE MOST WEIGHT IS AFFORDED SALES (S) #1 SIZE, ZONING, & DATED OF SALES. ACCORDINGLY, THE ADJ S/P PER SQ FT OF \$20.00 (ROUNDED) , IN AGGREGATE, IS CONCLUDED IN DERIVING AN EST.OF VALUE VIA MARKET SALES COMPARISON APPROACH. \$20.00 PER SQFT X4,196.=83,920, \$84,000 (ROUNDED)

Final Reconciliation:

THE SITE SHOULD BE CONSIDER FOR USE OF SINGLE FAMILY DWELLING TWO SEMI-DET 250,000 & 350,000.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF


SEPTEMBER 09,

20 14

to be \$

\$84,000

THE SUBJECT SITE IS GIVEN VALUE CONSIDERATION BASED ON MARKET SALE OF SIMILAR ZONED LOTS IN SUBJECT MARKET AREA.



RONALD HUDSON

☐ Did ☐ Did Not Physically Inspect Property

Appraiser(s)

Review Appraiser (if applicable)

[Y2K]

MARKET APPRAISAL CORP. (202)547-1452
Form LND — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

Subject Photo Page

Borrower/Client	DC GOVT - HOME INITIATIVE PROGRAM					
Property Address	2501 WEST STREET SE					
City	WASHINGTON	County	DISTRICT OF COLUMBIA	State	DC	Zip Code 20020
Lender	DC GOVT - HOME INITIATIVE PROGRAM					



Subject Front

2501 WEST STREET SE
Sales Price PRESALE
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location BARRY FARMS
View 4,184 SF/REDIDENT
Site 4,183 SF
Quality
Age



Subject Rear



Subject Street

Comparable Photo Page

Borrower/Client	DC GOVT - HOME INITIATIVE PROGRAM				
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				Zip Code	20020
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Comparable 1

2510 High St SE
Sales Price: 62,000
GBA: 3,850
Age: 46 YEARS



Comparable 2

1675 W St SE
Sales Price: 75,000
GBA: 6,630
Age: 70 YEARS

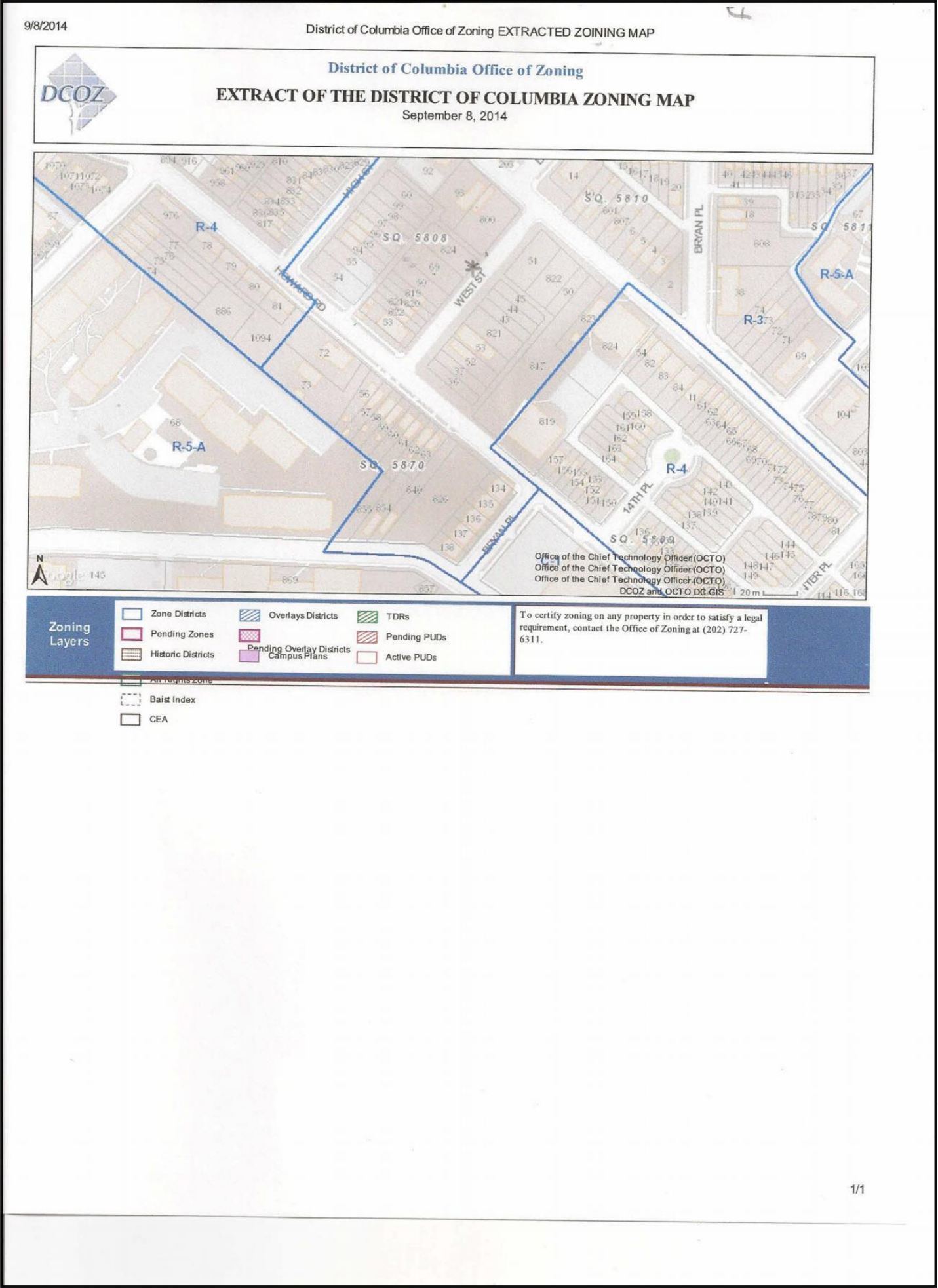


Comparable 3

3435 23rd St SE
Sales Price: 69,000
GBA: 3,264
Age: 75 YEARS

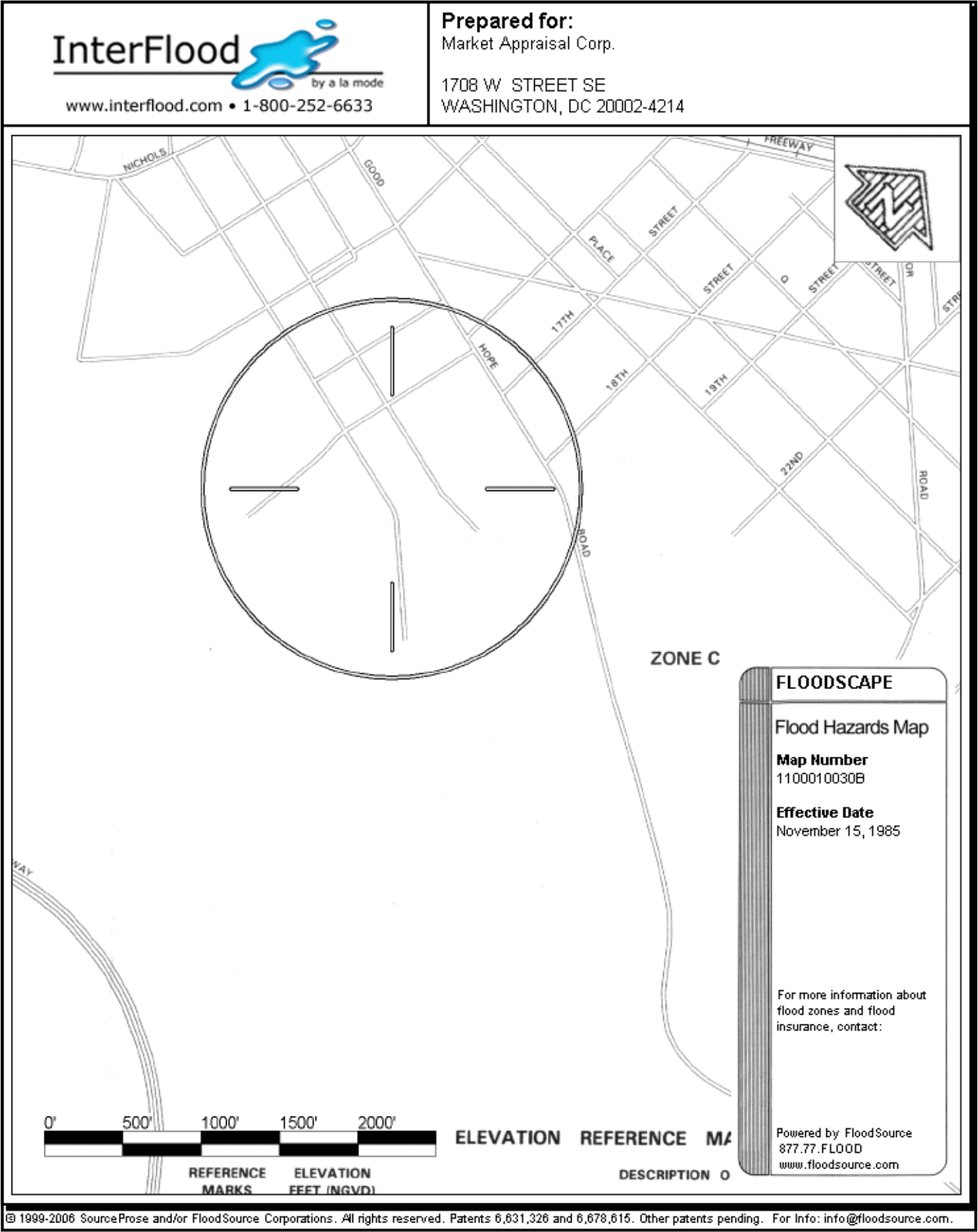
Zoning Map

Borrower/Client	DC GOVT - HOME INITIATIVE PROGRAM			
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Lender	DC GOVT - HOME INITIATIVE PROGRAM			



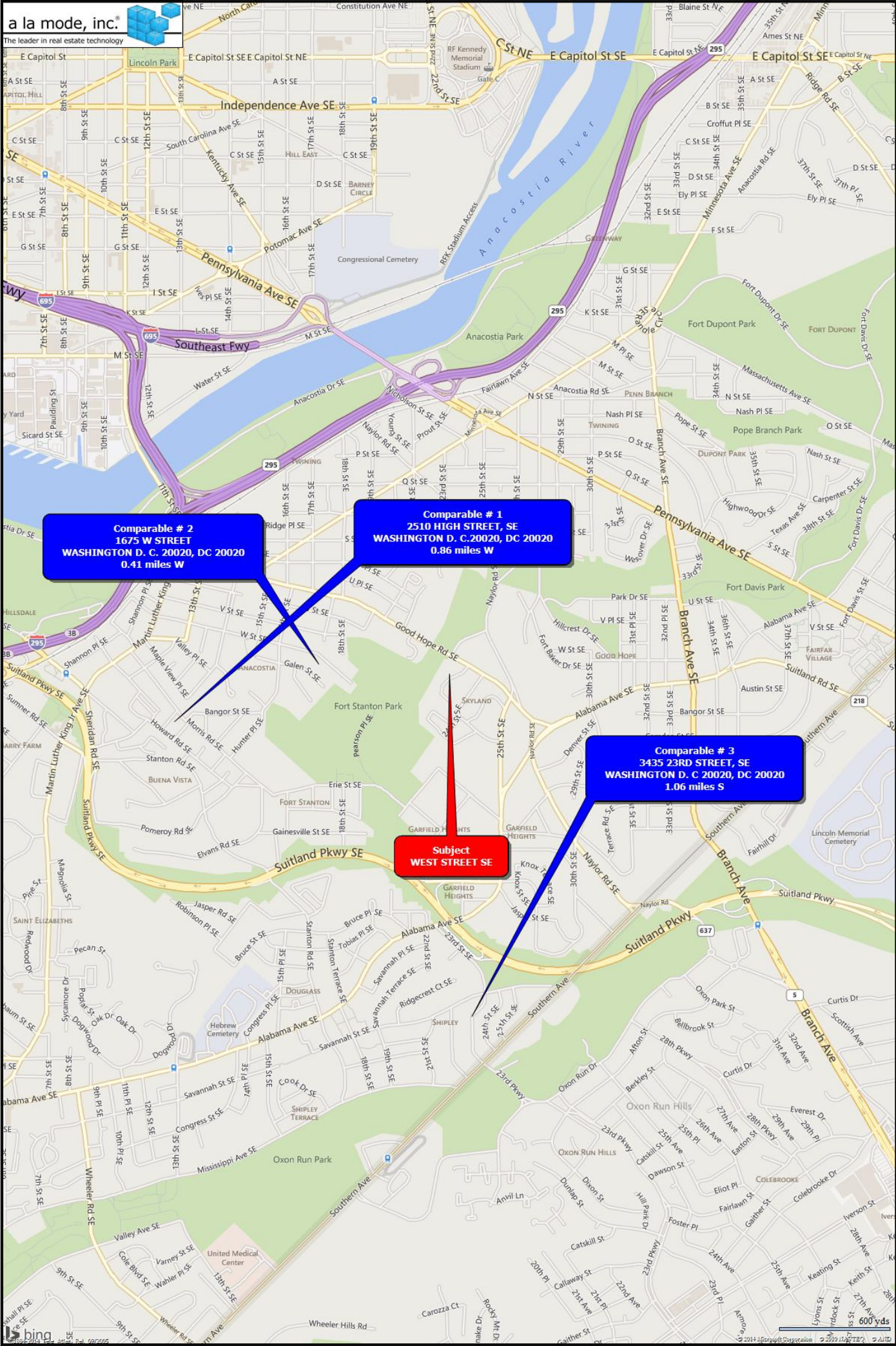
Flood Map

Borrower/Client	DC GOVT - HOME INITIATIVE PROGRAM			
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Lender	DC GOVT - HOME INITIATIVE PROGRAM			



Location Map

Borrower/Client	DC GOVT - HOME INITIATIVE PROGRAM			
Property Address	2501 WEST STREET SE			
City	WASHINGTON	County	DISTRICT OF COLUMBIA	State DC Zip Code 20020
Lender	DC GOVT - HOME INITIATIVE PROGRAM			



Supplemental Addendum

File No. 128-14

Borrower/Client	DC GOVT - HOME INITIATIVE PROGRAM					
Property Address	2501 WEST STREET SE					
City	WASHINGTON	County	DISTRICT OF COLUMBIA	State	DC	Zip Code 20020
Lender	DC GOVT - HOME INITIATIVE PROGRAM					

• URAR :

PURPOSE & SYNOPSIS

Since not every subject property can be compared to "ideal" comparable sales, the appraiser has chosen the best sales available from the market search which meet investor underwriting standards and guidelines. Every effort to has been made to conform to FNMA and FHLMC underwriting guidelines and in most bases, to an even stricter interpretation found common to most investors in the secondary market.

The comments in this addendum are intended to expand on what the appraiser feels are areas of most concern to mortgage investor and/or the owner(s) of the appraised property in underwriting an appraisal report. The expanded comments allow the appraiser to provide additional comments where sufficient space is not available on the appraisal form. The market has been thoroughly searched and the sales reported herein are in the appraiser's opinion, the best sales available that properly weigh the four (4) major elements of comparison. The four (4) major elements of comparision are (1) Location, (2) condition of Sale; (3) Time of Sale; and (4) Physical Characteristics of the subject and the Comparables.

SCOPE OF THE APPRAISAL

In order to estimate the subject property's market value, as of the date of the appraisal, a systematic procedure has been followed to reach a logical final value conclusion. Every effort has been made to conform to the code of ethics of the Appraisal Institute. The National Association of Real Estate Appraisers, FHLMC underwriting guidelines and additional requirements of investors in the secondary market. Of the three (3) approaches to value, the sales comparison approach and the cost approach are relied upon most to estimate the subject's market value.

Upon receiving the appraisal order, county assessor's records are researched to obtain basic property information such as the last sale date and price, lot size, zoning assessments, utilities present, real estate taxes,census tracts and other pertinent data as required in the appraisal report. Then the local multiple listing service is consulted to research the subject property. If available, recent sales, contract sales and current available listings in the subject's subdivision and immediate market area that are most similar to the subject property are obtained. An appointment is then set up to inspect the exterior or interior of subject property. The appraiser the n visually insects the exterior of the comparables selected that are most similar to the subject property.

The comparables selected for use in the report are, in the opinion of the appraiser, the best available after investigation of the sales activity in the subject's market area. Adjustments in the sales comparison approach are estimated based on market extraction and/or reaction of a particular item, its effects on value and are not based on cost figures. Negative (-) adjustments in the sales comparison approach reflect items that are superior to those found in the subject property. Positive (+) adjustments reflect items inferior to those found in the subject property. Comparable sales data are adjusted to the subject property, with the subject property as standard in terms of which of the comparable sale properties are evaluated and adjusted. The adjusted sales prices are reconciled to a final indication of the market via the direct sales comparison approach.

Upon completion of the sales comparison analysis, the appraiser develops the Cost Approach, using the Marshall & Swift Cost Handbook, local builder cost and estimate guides, and other pertinent residential cost information to arrive at the reproduction cost new of the subject property. Depreciation is estimated by the appraiser which takes into consideration the effective age of the subject property and its remaining economic life and any functional or external obsolescence extracted via matched pair analyses. Any depreciation is subtracted from the estimated reproduction cost new of the subject property. To this depreciated cost, the value of the site, as if vacant and available to be put to its highest and best use, is added to obtain a value via the Cost Approach.

If enough information is available, the Income Approach is developed using gross rent multiplier analysis (GRM). GRM analysis requires a substantial quantity of reliable, verified data on market sales or comparable properties that were rented at the time of the sale to estimate the market rent. Typically, in this market there is insufficient available information on single family properties to estimate the value by the Income Approach.

After analysis of the only (1) approaches to value, he direct sales comparison approach, the appraiser logically reconciles all the approaches to value of arrive at a final estimate of property value (market value) as of the valuation date. It should be the best, most probable figure obtainable under current market circumstances. The final value estimate is rounded appropriately to emphasize the fact that it is an estimate.

It was necessary to include comparable sales that are located more then one mile from the subject. The comparables chosen are the best available that have similar utility, construction, design, style, and effective age. The sales dates are reflective of current market conditions. Based on appraisal practice with emphasis placed on weighing the elements of comparison (location, date of sale, physical characteristics of site, improvements, and condition of sale), the sales chosen represent the elements of comparison. The comparables utilized are from within the elements of comparison and the comparables are similar from competing sub-divisions of similar market appeal and locational factors.

The address on the flood map is W street, however it suitable for subject location.

NOTE**URAR :

THIS ADDENDUM IS DESIGNED AS AN ADJUNCT TO THE FNMA FORM 1004 FOR THE REPORTING OF COMMENTS MOST TYPICALLY REQUIRED BY LENDERS TO CLARIFY ASPECTS OF THE APPRAISAL PROCESS. AN "X" IN THE BOX NEXT TO A PARTICULAR PHRASE INDICATES THAT THIS APPLIES TO THE INDIVIDUAL APPRAISAL BEING PERFORMED. PHRASES NOT CHECKED DO NOT APPLY TO THIS INDIVIDUAL APPRAISAL.

() H.O.A. FEES ARE PER MONTH, WHICH IS TYPICAL OF THE AREA AND HAS NO IMPACT ON THE VALUATION.

(X) NO CONSIDERATION GIVEN FOR ANY POINTS, CLOSING COSTS, OR CONCESSIONS GIVEN PURCHASER BY SELLER. POINTS AND/OR CLOSING COSTS PAID BY SELLER ARE COMMON FOR ALL TYPES OF FINANCING IN THIS AREA. NO ADJUSTMENTS FOR FINANCING BECAUSE NO DIMINUTION OF VALUE DISCOVERED IN MARKETPLACE.

() IT IS NOTED THE PRICE PER sq. ft NUMBER FOR SALE (s) NO.(s) VARIES BY MORE THAN \$10 PER SQ. FT. COMPARED TO THE SUBJECT, BUT THE SALES CHOSEN ARE CONSIDERED THE BEST AVAILABLE. THE DIFFERENCES IN ON-SITE AMENITIES INFLUENCED THIS RATIO.

(X) EXCEPT WHERE NOTED, ALL COMPONENTS APPEARED IN WORKING CONDITION AT THE TIME OF INSPECTION OF THE SUBJECT. THIS IS BY NO MEANS A WARRANTY, ONLY AN OBSERVATION AT A POINT N TIME.

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(X) EVERY EFFORT HAS BEEN MADE TO USE COMPARABLES THAT HAVE SOLD WITHIN SIX MONTHS OF THE DATE OF THE APPRAISAL. OUR DATA BANK INCLUDES 1 MLS COMPUTER TERMINAL, LUSK REPORTS, APPRAISAL FILES, ETC. AN EXAMPLE OF THIS IS SALE #1,2 & 3.*

() MANY COMPARABLES WERE CONSIDERED AND RELIED UPON BY THE APPRAISER IN THE CONCLUSIONS DRAWN THEREFROM, THE THREE EXHIBITED WERE CONSIDERED THE MOST INDICATIVE AND RELIABLE AVAILABLE SALES. WE DO NOT RECITE SALES OVER 1 YEAR OLD EXCEPT IN EXTREME CASES AND AFTER DISCLOSURE OF COMPELLING REASON. HOWEVER, LIMITING SALES TO WITHIN 6 MOS. OF APPRAISAL DATE CREATES ARTIFICIAL RESTRAINTS NOT FOUND IN THE OPEN MARKETPLACE. THIS APPRAISER WILL NOT PASS OVER THE BEST POSSIBLE COMPARABLE SALE IN ORDER TO USE ONE THAT IS LESS COMPARABLE, THOUGH OF A MORE CURRENT DATE.

() IT IS NOTED THAT NET ADJUSTMENT FOR COMPARABLE SALE(s) NO. EXCEED(s)
5. THIS ADJUSTMENT IS LARGER THAN NORMAL BUT THE SALES CHOSEN ARE CONSIDERED THE BEST AVAILABLE. OTHER SALES ANALYZED WOULD HAVE REQUIRED LESS DESIRABLE ADJUSTMENTS AND WERE NOT USED FOR THAT REASON.

(X) "DATE OF SALE" USED IN THE MARKET DAE SECTION IS THE SETTLEMENT/CLOSING DATE UNLESS OTHERWISE NOTED.

() THE FOLLOWING CERTIFICATION APPLIES TO NEW CONSTRUCTION APPRAISALS: "I HAVE PERSONALLY REVIEWED THE PLANS AND SPECIFICATIONS OF THE SUBJECT PROPERTY AS WELL AS INSPECTED THE EXTERIOR OF THE COMPARABLE SALES."

() SITE IMPROVEMENTS: WITH THE EXCEPTION OF THE STREET, IT IS THE APPRAISER'S EXPERIENCE THAT NEITHER THE PRESENCE NOR LACK OF SITE IMPROVEMENTS HAS ANY EFFECT ON VALUE OR MARKETABILITY.

(X) NO ITEM THAT HAS ANY NEGATIVE EFFECT ON VALUE WAS NOT DISCLOSED ON THE FORM

(X) AS A RESULT OF THE CURRENT FHLBB MEMORANDUM R-41, YOUR APPRAISER HAS NOTED IN THE APPRAISAL REPORT CERTAIN CHATTELS WHICH ARE CONSIDERED NON-REALTY ITEMS. THE CONVEYANCE AND INCLUSION OF THESE ITEMS IS TYPICAL OF TRANSACTIONS IN THIS MARKETPLACE.

(X) THE APPRAISER HAS REVIEWED THE FFLBB MEMORANDUM R-41C, ANND IS THE OPINION THAT THE APPRAISAL OF THE SUBJECT PROPERTY CONFORMS TO THE BANK BOARD MEMORANDUM.

(X) THE INCOME APPROACH WAS DEEMED INAPPROPRIATE AND THEREFORE, WAS NOT CONSIDERED FOR THIS TYPE OF PROPERTY.

(X) I HAVE CONSIDERED RELEVANT COMPETITIVE LISTINGS AND/OR CONTRACT OFFERINGS IN THE PERFORMANCE OF THIS APPRAISAL AND IN THE TREND IS INDICATED, I HAVE ATTACHED AN ADDENDUM PROVIDING RELEVANT COMPETITIVE LISTING/CONTRACT.

() COMPARABLE SALES ARE LOCATED IN THE SUBJECT SUBDIVISION, BUT SALES OUTSIDE THE SUBDIVISION ARE NOT CONSIDERED APPROPRIATE AND THE SALES CHOSEN ARE THE BEST AVAILABLE.

A THOROUGH SEARCH FOR COMPARABLE SALES WAS MADE IN AN ATTEMPT TO FIND SALES WHICH BRACKET THE FINAL VALUE ESTIMATED FOR THE SUBJECT PROPERTY. AFTER CONSIDERATION OF LOCATIONS, DATES OF SALE AND PHYSICAL DIFFERENCES IN THE APPRAISER'S JUDGEMENT, THE COMPARABLES USED ARE THE BEST INDICATOR OF THE SUBJECT'S VALUE.

NOTE: IF THE PHOTOGRAPHS USED IN THIS APPRAISAL ARE DIGITAL PHOTOS UTILIZING IMAGING TECHNOLOGY, THE APPRAISER CERTIFIES THAT HE/SHE PERSONALLY INSPECTED THE COMPARABLES UTILIZED IN THIS REPORT AND FURTHER CERTIFIES THAT THE PHOTOGRAPHS USED IN THIS REPORT ARE TRUE AND CORRECT REPRESENTATIONS OF THE SUBJECT SITE AND THE COMPARABLE SALES, AND ANY DEFECTS HAVE BEEN NOTED AND ADDRESSED. ALL ARE SETTLED SALES AND THE PHOTOS ARE THE BEST INDICATORS OF THE CONDITION OF THE SITES AT THE TIME OF PURCHASE.

• Land : Neighborhood Market Factors
THE SUBJECT'S AREA IS NAMED BARRY FARMS, WHICH IS ADJACENT TO THE HISTRIC NEIGHBORHOOD OF ANACOSTIA. BARRY FARMS CONTAIN A LARGE PARCEL THAT HOUSES ST. ELIZABETH HOSPITAL SITE. EXPECTED TO BE A MAJOR DEVELOPMENT PROJECT FOR THE BARRY FARMS NEIGHBORHOOD...

the Department of Homeland Security currently occupies more than 40 buildings spread throughout the Washington, DC area. The new 176-acre facility at St. Elizabeth will bring those departments together and provide 4.5 million gross square feet of office space plus parking for more than 14,000 employees. The final Master Plan was approved in January 2009 and was designed to maintain the historic character of the campus and promote sustainable development. The plan will preserve and reuse 51 of the 62 buildings on the West Campus with potential uses including administrative offices, child care, fitness center, cafeteria, credit union, barber shop, conference facilities, library and storage. The total cost for the project is estimated at \$3.4 billion.