

APPRAISAL OF



LOCATED AT:

415 Holy Cross Road
Brooklyn, MD 21225

CLIENT:

Steven Hackett Law Offices LLC
30 Greenway NW #8
Glen Burnie, MD, 21061

AS OF:

March 26, 2022

BY:

Richard May III

May Appraisal Services

File No. 22090653

N/A
Steven Hackett Law Offices LLC
30 Greenway NW #8
Glen Burnie, MD, 21061

File Number: 22090653

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

415 Holy Cross Road
Brooklyn, MD 21225

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

In my opinion, the defined value of the property as of March 26, 2022 is:

\$280,000
Two Hundred Eighty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.


Richard May III

Complete Appraisal - Summary Report
Residential Appraisal Report

File No. 22090653

PURPOSE

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

Client Name/Intended User **Steven Hackett Law Offices LLC** E-mail **steven@lawhackett.com**

Client Address **30 Greenway NW #8** City **Glen Burnie** State **MD** Zip **21061**

Additional Intended User(s) **None noted**

Intended Use **Estate- market value as of date of death 03/26/2022**

SUBJECT

Property Address **415 Holy Cross Road** City **Brooklyn** State **MD** Zip **21225**

Owner of Public Record **Brian K And Lisa M Burck** County **Anne Arundel**

Legal Description **Lt 3 415 Holy Cross Rd Marfield**

Assessor's Parcel # **5-000-05677025** Tax Year **2022** R.E. Taxes \$ **2,807.00**

Neighborhood Name **Brooklyn** Map Reference **4-6** Census Tract **7502.04**

Property Rights Appraised Fee Simple Leasehold Other (describe)

SALES HISTORY

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.

Prior Sale/Transfer: Date **N/A** Price **N/A** Source(s) **BRIGHT/TaxRecords**

Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) **N/A**

Offerings, options and contracts as of the effective date of the appraisal **N/A**

NEIGHBORHOOD

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85%
Built-Up	<input checked="" type="checkbox"/> Over 75% <input 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)	2-4 Unit	%
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	70 Low	New	Multi-Family	%
Neighborhood Boundaries	The property is bound to the North and East by the Patapsco River, to the South by MD Rt 695, and to the West by MD Rt 895.			450 High	125	Commercial	10%
				280 Pred.	65	Other Vacant	5%

Neighborhood Description **The subject property is located in the Anne Arundel County area known as Brooklyn. The neighborhood consists of a variety detached one and two story homes. The subject is located within 5 to 10 minutes of most supporting facilities including schools, shopping and recreation, The Baltimore, Washington and local job markets are convenient.**

Market Conditions (including support for the above conclusions) **Land record data and MLS statistics support stable property values and a balance of active listings. MLS indicates a typical marketing time of 0 to 90 days, over the past few months the DOM on market has been stable. Financing is readily available from a variety of sources with sellers typically paying up to 3% of the sales price in points or other concessions with no value impact.**

SITE

Dimensions **Survey not provided** Area **11840 sqft+/-** Shape **Rectangular** View **Average**

Specific Zoning Classification **R** Zoning Description **Residential**

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

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

Addendum.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

Site Comments **There were no apparent adverse easements, encroachments or other apparent adverse conditions noted at time of inspection.**

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials		INTERIOR materials		
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Average		Floors	WW/Lam/Avg	
# of Stories	1.0	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/Average		Walls	Drywall/Average	
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1064 sq. ft.	Roof Surface	Asphalt/Average		Trim/Finish	Wood/Average	
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 75 %	Gutters & Downspouts	Aluminum/Avg		Bath Floor	Ceramic/Avg	
Design (Style)	Rancher	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vinyl/Average		Bath Wainscot	Ceramic/Avg	
Year Built	1968	Interior	Storm Sash/Insulated	Insulated/Avg		Car Storage	<input type="checkbox"/> None	
Effective Age (Yrs)	30	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #0		Driveway Surface	Concrete
Attic	<input type="checkbox"/> None	Other	Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Rear	<input type="checkbox"/> Garage	# of Cars 0	
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck None	<input checked="" type="checkbox"/> Porch Enclosed	<input type="checkbox"/> Carport	# of Cars 0	
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other CvStoop	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in	
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input 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:		6 Rooms	3 Bedrooms	1 Bath(s)	1,064 Square Feet of Gross Living Area Above Grade			
Additional Features The subject property has a modern kitchen an enclosed porch, fenced yard and off street parking.								

Comments on the Improvements **The subject is maintained in average condition. There are no apparent significant physical, functional or external inadequacies. Insulation is concealed and R- ratings are unknown, but assumed adequate for the area. It is noted that the appraiser is not a licensed contractor and the appraised value is based on a visual inspection by the appraiser and the hypothetical condition that no deficiencies are present/known at the time of inspection. If deficiencies are present, this could affect the appraised value of the subject property.**

Complete Appraisal - Summary Report
Residential Appraisal Report

File No. 22090653

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
415 Holy Cross Road Address Brooklyn, MD 21225		312 Holy Cross Road Brooklyn, MD 21225		121 Camrose Avenue Brooklyn, MD 21225		300 14th Avenue Brooklyn, MD 21225	
Proximity to Subject		0.24 miles NE		0.41 miles NE		0.85 miles NE	
Sale Price	\$		\$ 265,000		\$ 280,000		\$ 280,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 283.12 sq. ft.		\$ 237.69 sq. ft.		\$ 269.23 sq. ft.	
Data Source(s)		BRIGHT/Tax Records/Visual		BRIGHT/Tax Records/Visual		BRIGHT/Tax Records/Visual	
Verification Source(s)		BRIGHT #MDAA461706		BRIGHT #MDAA2024254		BRIGHT #MDAA2016872	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		Conv DOM 16 CCH \$0		Conv DOM 5 CCH \$0		Conv DOM 5 CCH \$0	
Date of Sale/Time		06/11/2021		03/23/2022		02/11/2022	
Location	Average/Residential	Inferior/FrontsCemetery	10,000	Average/Residential		Average/Residential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11840 sqft+/-	5000 sqft+/-	0	10500 sqft+/-	0	6700 sqft+/-	0
View	Average/Residential	Average/Residential		Average/Residential		Average/Residential	
Design (Style)	Rancher	Rancher		Rancher		Rancher	
Quality of Construction	Average	Average		Average		Average	
Actual Age	54+/- Years	58+/- Years	0	68+/- Years	0	66+/- Years	0
Condition	Average	Average		Average		Average	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 3 1	6 3 1		6 3 1		6 3 1	
Gross Living Area 25.00	1,064 sq. ft.	936 sq. ft.	3,200	1,178 sq. ft.	-2,900	1,040 sq. ft.	0
Basement & Finished Rooms Below Grade	Full/1064 Sq.Ft. RR/HB	Full/936 Sq.Ft. RR/HB		Full/1178 Sq.Ft. RR/BR/FB	0 -3,500	Full/1040 Sq.Ft. HB	0 7,500
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Insul Windows	Insul Windows		Insul Windows		Insul Windows	
Garage/Carport	1 Car Driveway	1 Car Driveway		2 Car Garage	-10,000	1 Car Garage	-5,000
Porch/Patio/Deck	CvStp,EnclPorch	CvPorch,CvDeck	-2,500	CvStp,Patio	0	None	7,500
Kitchen	Modern Kit	Modern Kit		Modern Kit		Modern Kit	
F/P,Fence,Shed	Fence	F/P	0	Fence		F/P,Fence	-2,500
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 10,700	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 16,400	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 7,500
Adjusted Sale Price of Comparables		Net Adj. 4.0% Gross Adj. 5.9%	\$ 275,700	Net Adj. -5.9% Gross Adj. 5.9%	\$ 263,600	Net Adj. 2.7% Gross Adj. 8.0%	\$ 287,500

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach All four sales are residential dwellings located in the same market area as the subject and were utilized to determine the indicated value. Equal emphasis is placed on all four comparable sales. All four are settled sales. It is noted that comparable sales one and four are located next to or across from a cemetery and thus a location adjustment was deemed warranted.

Indicated Value by Sales Comparison Approach \$ 280,000

COST APPROACH TO VALUE	
Site Value Comments	
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$
Source of cost data	Dwelling Sq. Ft. @ \$ = \$ 0
Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ = \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
	Garage/Carport Sq. Ft. @ \$ = \$ 0
	Total Estimate of Cost-New = \$ 0
	Less Physical Functional External
	Depreciation = \$ (0)
	Depreciated Cost of Improvements = \$ 0
	"As-is" Value of Site Improvements = \$
	INDICATED VALUE BY COST APPROACH = \$

COST APPROACH

INCOME APPROACH TO VALUE	
Estimated Monthly Market Rent \$ 0.00 X Gross Rent Multiplier 0.00 = \$ 0	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) Income approach was not developed.	

Methods and techniques employed: Sales Comparison Approach Cost Approach Income Approach Other:
 Discussion of methods and techniques employed, including reason for excluding an approach to value: **The Sales Comparison Analysis was used as the market data best represents actions of buyers and sellers in the current market. Insufficient verifiable Rental Data to develop the Income Approach.**

Reconciliation comments: **The Sales Comparison Analysis was utilized as the market data best represents actions of buyers and sellers in the current market.**

Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of **03/26/2022**, which is the effective date of this appraisal, is:
 Single point \$ **280,000** Range \$ _____ to \$ _____ Greater than Less than \$ _____
 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 subject to the following:
No liability is assumed for the mechanical and structural elements of the subject property, and no warranty is given or implied.

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.

2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.

3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.

4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.

5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.

6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.

7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.

8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar "expert", unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.

10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.

11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

Definition of Value: Market Value Other Value: _____
Source of Definition: USPAP

ADDRESS OF THE PROPERTY APPRAISED:
415 Holy Cross Road
Brooklyn, MD 21225
EFFECTIVE DATE OF THE APPRAISAL: 03/26/2022
APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 280,000

APPRAISER

Signature: 
Name: Richard May III
Company Name: May Appraisal Services, Inc.
Company Address: 7410 Baltimore Annapolis Blvd
Glen Burnie, MD 21061
Telephone Number: 410-766-4433
Email Address: mayappraisalservice@gmail.com
State Certification # 30031136
or License # _____
or Other (describe): _____ State #: _____
State: MD
Expiration Date of Certification or License: 11/10/2023
Date of Signature and Report: 09/27/2022
Date of Property Viewing: 09/20/2022
Degree of property viewing:
 Interior and Exterior Exterior Only Did not personally view

SUPERVISORY APPRAISER

Signature: _____
Name: _____
Company Name: _____
Company Address: _____
Telephone Number: _____
Email Address: _____
State Certification # _____
or License # _____
State: _____
Expiration Date of Certification or License: _____
Date of Signature: _____
Date of Property Viewing: _____
Degree of property viewing:
 Interior and Exterior Exterior Only Did not personally view

ADDENDUM

Client: Steven Hackett Law Offices LLC

File No.: 22090653

Property Address: 415 Holy Cross Road

Case No.:

City: Brooklyn

State: MD

Zip: 21225

Sheds, hottubs and above ground pools are considered personal property therefore, are given no value in this report. No personal property, unless specifically indicated, was considered in value given in this report.

The BRIGHT MLS photo is utilized for all four comparable sales due the MLS photos best representing the condition of the comparables at their times of sales.

The United States and the world are experiencing a health crisis associated with the COVID-19 coronavirus as of the effective date of value in this assignment. The uncertainty of the duration and economic impact of this virus on the real estate market and/or value of the subject property is unknown. The value opinion and other conclusions expressed in this report are subject to the extraordinary assumption that this crisis has had no effect on the marketability or market value of the subject property.

Highest and Best Use

Highest and best use is the reasonably probable and legal use of vacant land or an improved property that is legally permissible, physically possible, appropriately supported, financially feasible, and that results in the highest value.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: Steven Hackett Law Offices LLC	File No.: 22090653
Property Address: 415 Holy Cross Road	Case No.:
City: Brooklyn	State: MD Zip: 21225

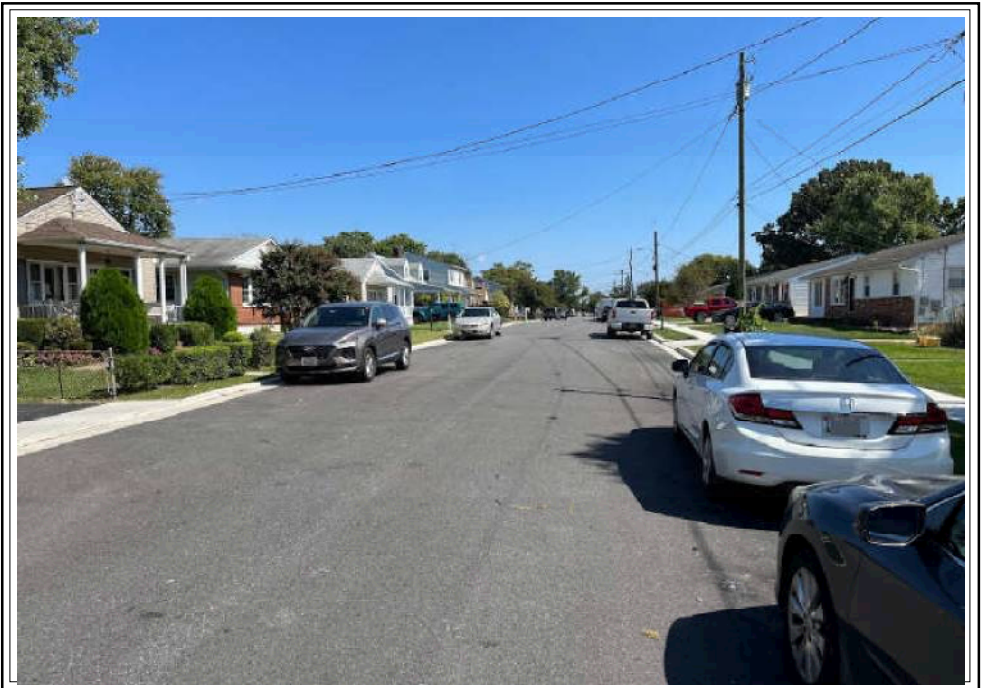


**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: March 26, 2022
Appraised Value: \$ 280,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE



Living Room



Kitchen



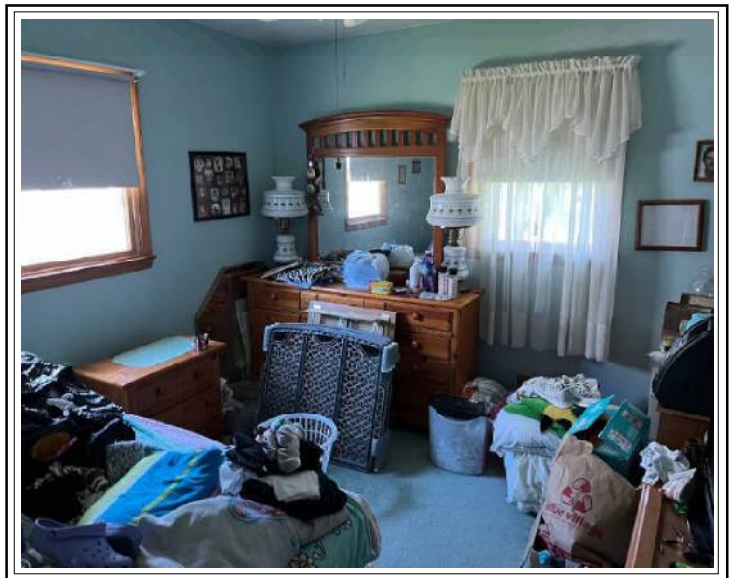
Dining Room



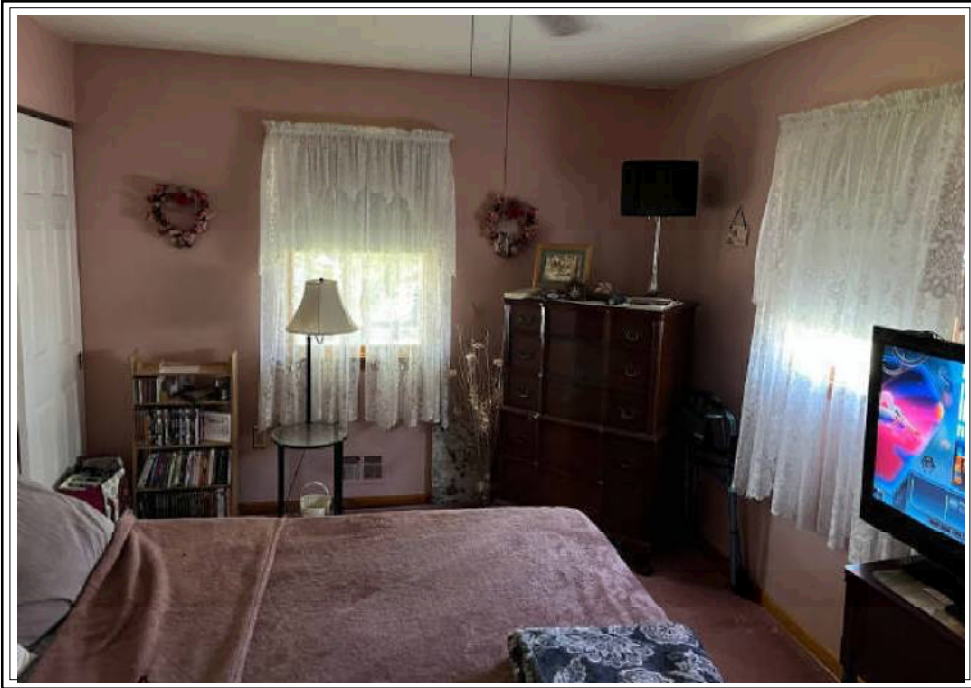
Bedroom 3



Full Bathroom



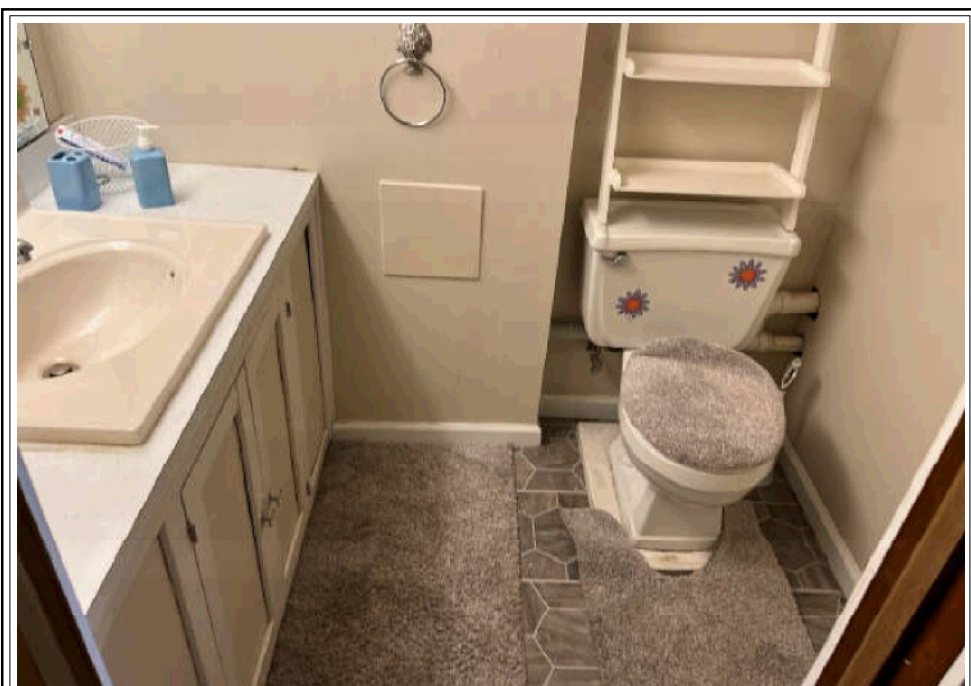
Bedroom 2



Bedroom 3



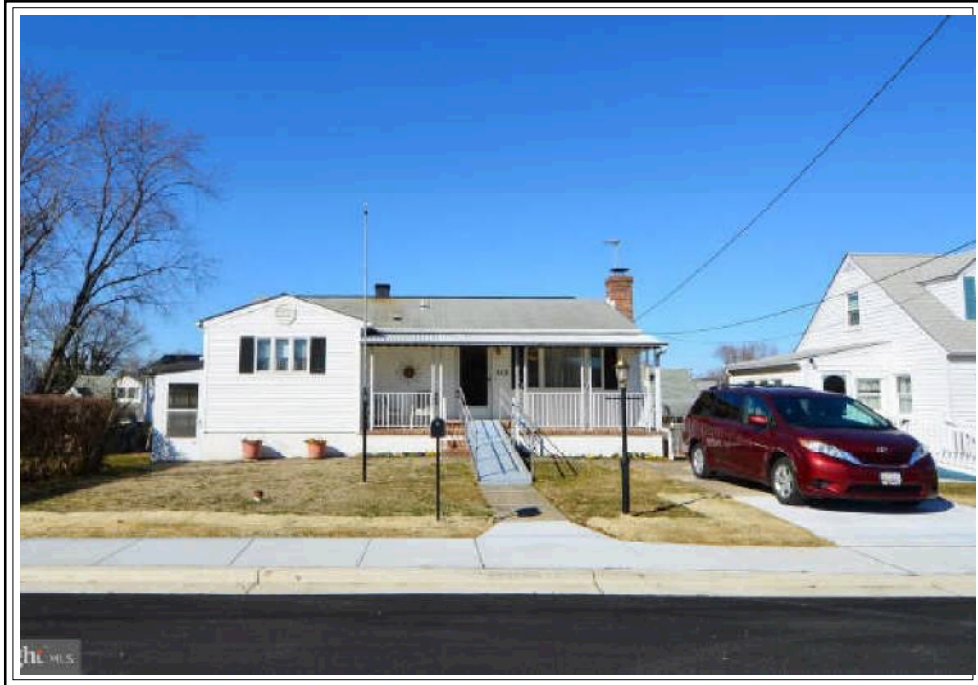
Basement Rec Room



Basement Half Bathroom

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Steven Hackett Law Offices LLC	File No.: 22090653
Property Address: 415 Holy Cross Road	Case No.:
City: Brooklyn	State: MD Zip: 21225



COMPARABLE SALE #1

312 Holy Cross Road
Brooklyn, MD 21225
Sale Date: 06/11/2021
Sale Price: \$ 265,000



COMPARABLE SALE #2

121 Camrose Avenue
Brooklyn, MD 21225
Sale Date: 03/23/2022
Sale Price: \$ 280,000



COMPARABLE SALE #3

300 14th Avenue
Brooklyn, MD 21225
Sale Date: 02/11/2022
Sale Price: \$ 280,000

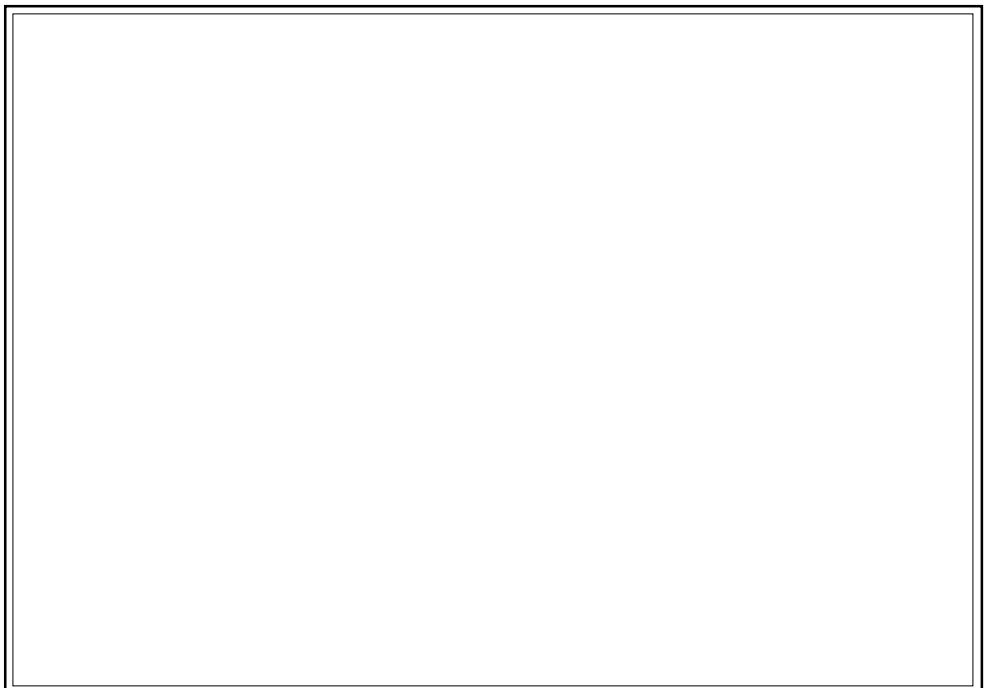
COMPARABLE PROPERTY PHOTO ADDENDUM

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Property Address: 415 Holy Cross Road	Case No.:
City: Brooklyn	State: MD Zip: 21225



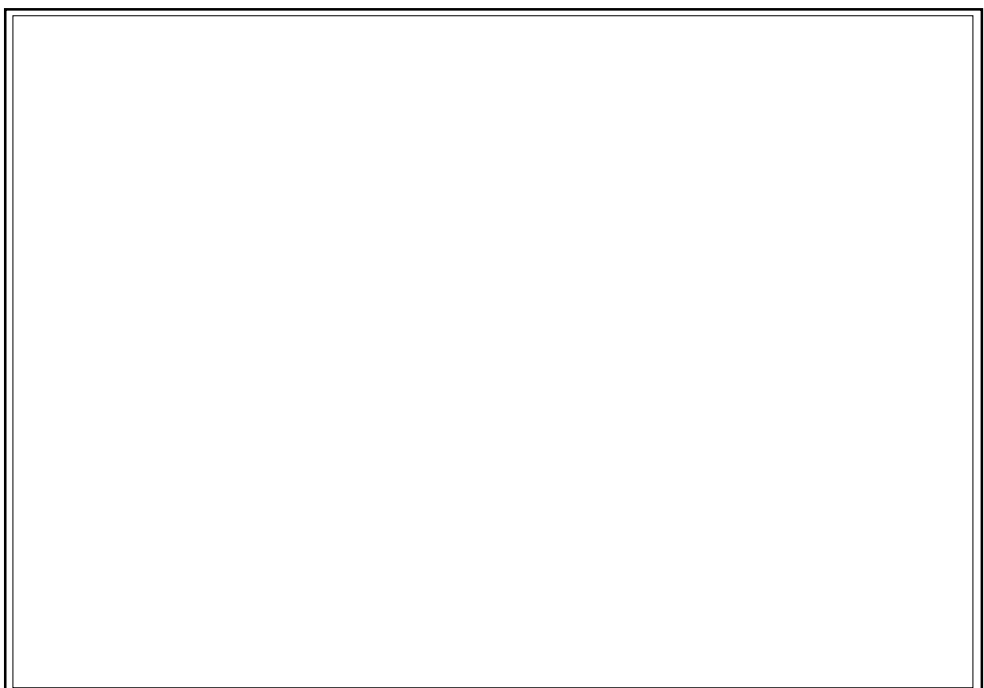
COMPARABLE SALE #4

333 Holy Cross Road
Brooklyn, MD 21225
Sale Date: 12/03/2021
Sale Price: \$ 300,000



COMPARABLE SALE #5

Sale Date:
Sale Price: \$



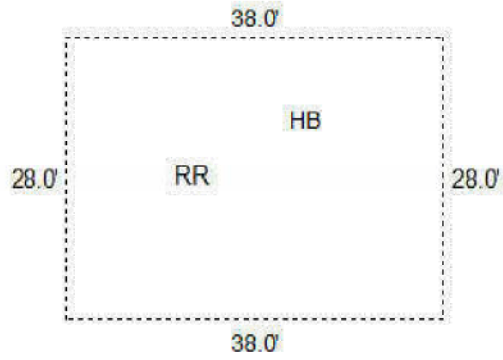
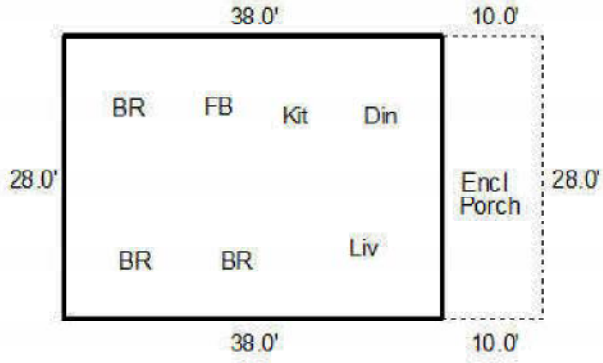
COMPARABLE SALE #6

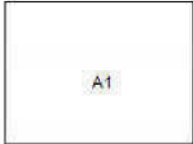

Sale Date:
Sale Price: \$

FLOORPLAN SKETCH

Client: Steven Hackett Law Offices LLC
 Property Address: 415 Holy Cross Road
 City: Brooklyn

File No.: 22090653
 Case No.:
 State: MD Zip: 21225

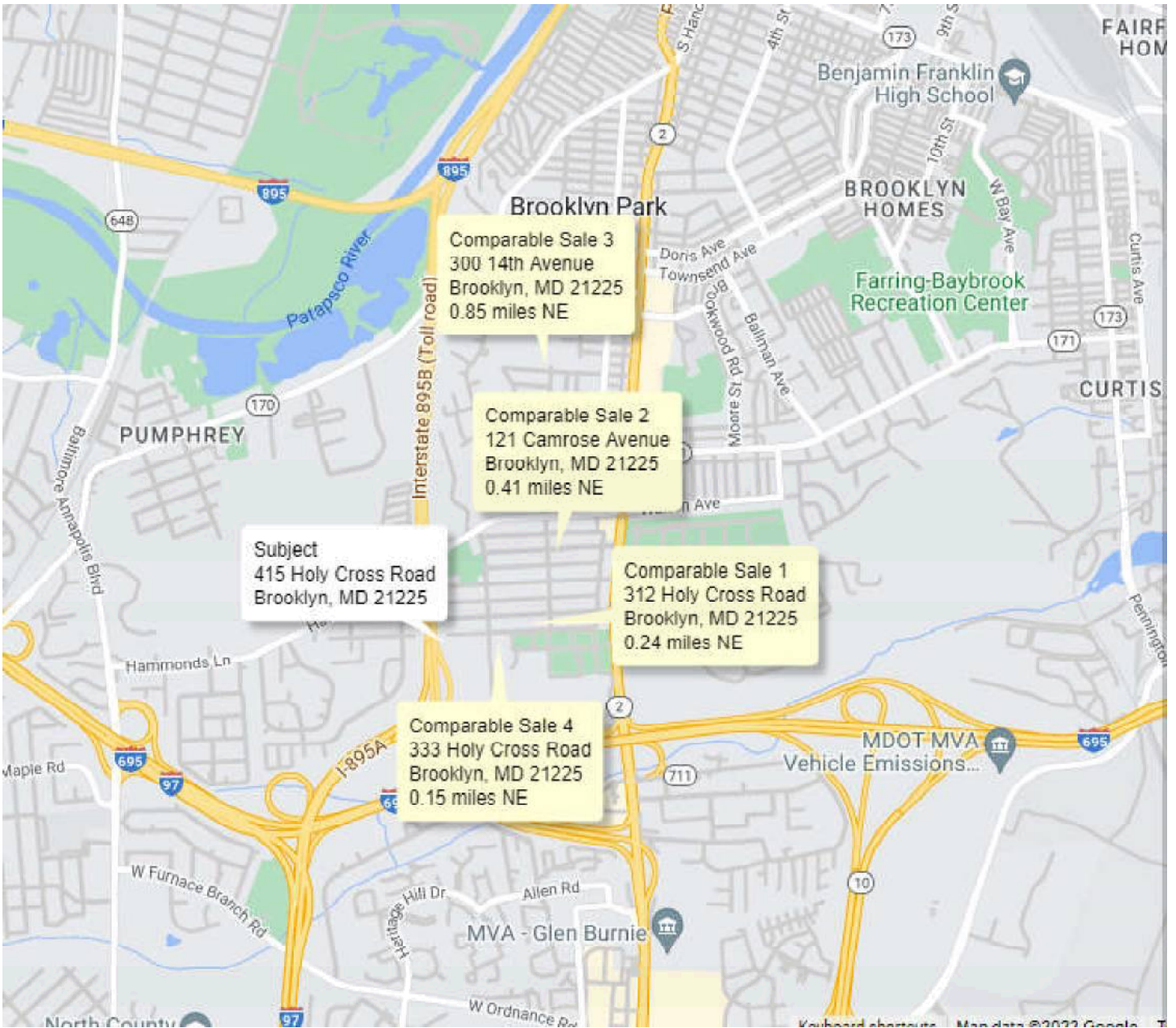


SKETCH CALCULATIONS		Perimeter	Area
 <p>A1</p>	A1 : 38.0 x 28.0 =		1064.0
	First Floor		1064.0
 <p>A2</p>	A2 : 38.0 x 28.0 =		1064.0
	Basement		1064.0
Total Living Area			1064.0

LOCATION MAP

Client: Steven Hackett Law Offices LLC
Property Address: 415 Holy Cross Road
City: Brooklyn

File No.: 22090653
Case No.:
State: MD Zip: 21225



AERIAL MAP

Client: Steven Hackett Law Offices LLC

File No.: 22090653

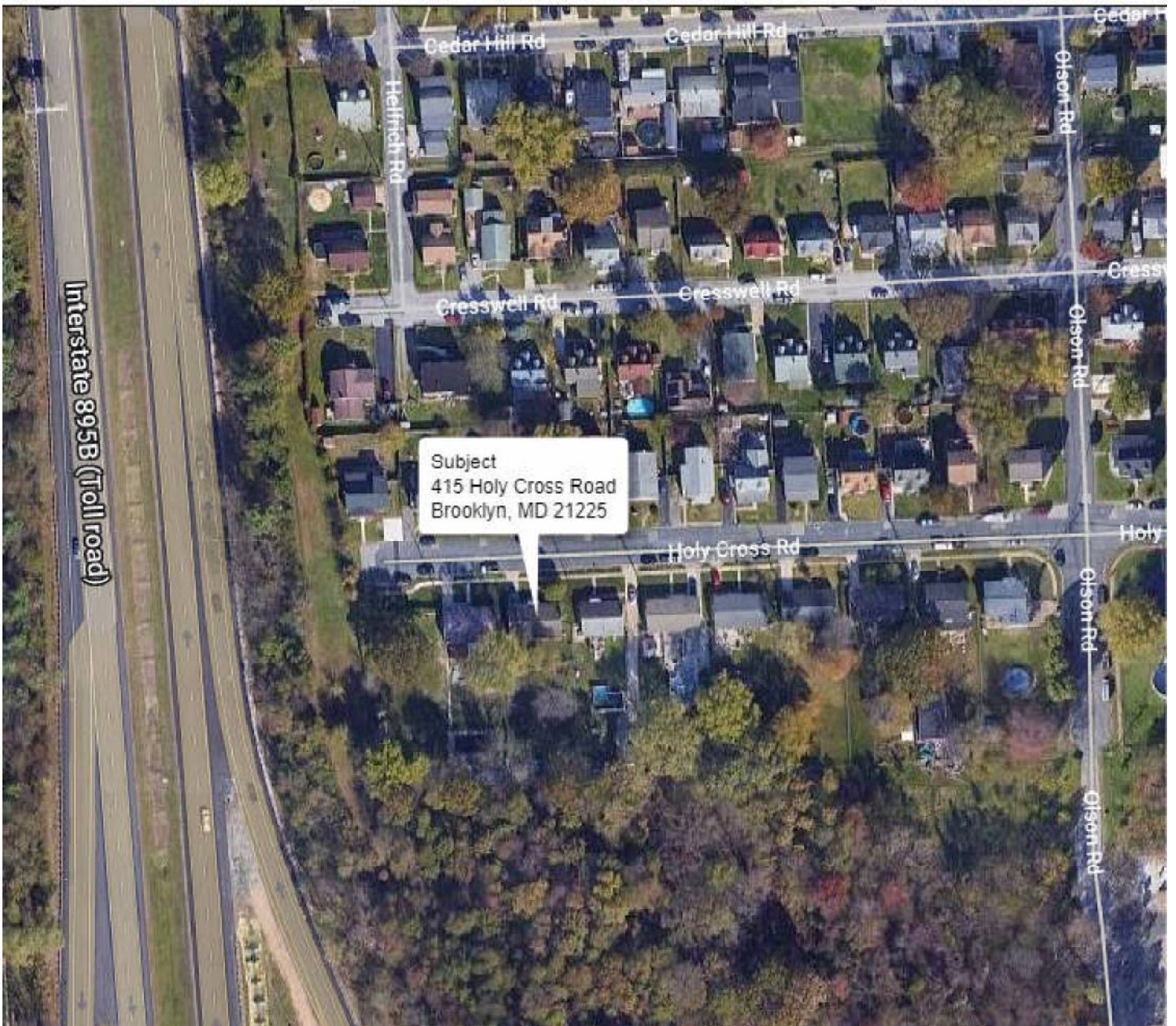
Property Address: 415 Holy Cross Road

Case No.:

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State: MD

Zip: 21225



Client: Steven Hackett Law Offices LLC

File No.: 22090653

Property Address: 415 Holy Cross Road

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State: MD

Zip: 21225

THIS DOCUMENT IS VOID WITHOUT BLUE BACKGROUND. CONTAINS COPY VOID FEATURE & ARTIFICIAL WATERMARK ON THE BACK.



LICENSE * REGISTRATION * CERTIFICATION * PERMIT

Lawrence J. Hogan, Jr.
Governor

STATE OF MARYLAND

Boyd K. Rutherford
Governor

MARYLAND DEPARTMENT OF LABOR

Tiffany P. Robinson
Secretary

COMMISSION OF RE APPRAISERS & HOME INSPECTORS

CERTIFIES THAT:

RICHARD L. MAY III

IS AN AUTHORIZED:

03 - CERTIFIED RESIDENTIAL

LIC/REG/CERT

31136

EXPIRATION

11-10-2023

EFFECTIVE

10-25-2020

CONTROL NO

5586593


Richard L. May III
Signature of Bearer

Tiffany P. Robinson
Secretary

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

Client: Steven Hackett Law Offices LLC
 Property Address: 415 Holy Cross Road
 City: Brooklyn

File No.: 22090653
 Case No.:
 State: MD Zip: 21225

 CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) January 26, 2022
PRODUCER ProGroup International 207A SW Jefferson Lee's Summit, MO 64063		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. INSURER AFFORDING COVERAGE <p style="text-align: center;">Great American Insurance Company</p>
INSURED May Appraisal Services, Inc.; Richard L May Jr & Associates; Allied Appraisals DBA: May Appraisal Services May & Krause Appraisal Services 7410 Baltimore Annapolis Blvd Glen Burrie, MD 21061		

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

LINE LIT	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
	GENERAL LIABILITY				EACH OCCURRENCE	\$
	COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	\$
	CLAIMS MADE OCCUR				MED EXP (Any one person)	\$
					PERSONAL & ADV INJURY	\$
					GENERAL AGGREGATE	\$
					PRODUCTS - COM/POP AGG	\$
GEN'L AGGREGATE LIMIT APPLIES PER:						
	POLICY PROJECT LOC					
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT (Ea. accident)	\$
	ANY AUTO				BODILY INJURY (Per person)	\$
	ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$
	SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	\$
	HIRED AUTOS					
	NON-OWNED AUTOS					
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$
	ANY AUTO				OTHER THAN AUTO ONLY: EA ACC	\$
					AGG	\$
	EXCESS LIABILITY				EACH OCCURRENCE	\$
	OCCUR CLAIMS MADE				AGGREGATE	\$
						\$
	DEDUCTIBLE					\$
	RETENTION \$				\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				NO STATUTORY LIMITS OTHER	
					E.L. EACH ACCIDENT	\$
					E.L. EA EMPLOYEE	\$
					E.L. DISEASE - POLICY LIMIT	\$
	Real Estate Agents Errors & Omissions Liability	RAB4450580	2/5/2022	2/5/2023	\$1,000,000	\$1,000,000
					\$5,000	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



Appraiser Independence Certification

File No.: 22090653

Borrower: _____
Property Address: 415 Holy Cross Road
City: Brooklyn County: Anne Arundel State: MD Zip Code: 21225
Lender/Client: Steven Hackett Law Offices LLC

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

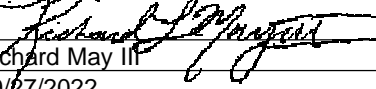
I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature: 
Name: Richard May III
Date Signed: 09/27/2022
State Certification #: 30031136
or State License #: _____
or Other (describe): _____ State #: _____
State: MD
Expiration Date of Certification or License: 11/10/2023

SUPERVISORY APPRAISER (only if required):

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____