



APPRAISAL OF REAL PROPERTY

LOCATED AT:

19891 Victory Ln
S 2590 3.23 A Land Lot 8 Victory Estates Sub Fayetteville LSD Perry Twp
Fayetteville, OH 45118

FOR:

Peoples Bank National Association
138 Putnam Street
Marietta, OH 45750

AS OF:

11/08/2021

BY:

Mary Brose

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	19891 Victory Ln
	Legal Description	S 2590 3.23 A Land Lot 8 Victory Estates Sub Fayetteville LSD Perry Twp
	City	Fayetteville
	County	Brown
	State	OH
	Zip Code	45118
	Census Tract	9512.01
	Map Reference	17140
SALES PRICE	Sale Price	\$ N/A
	Date of Sale	
CLIENT	Borrower	Joseph Thole
	Lender/Client	Peoples Bank National Association
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,052
	Price per Square Foot	\$
	Location	N;Res;Rural
	Age	24
	Condition	Average
	Total Rooms	5
	Bedrooms	3
	Baths	2.0
APPRAISER	Appraiser	Mary Brose
	Date of Appraised Value	11/08/2021
VALUE	Final Estimate of Value	\$ 140,000

Exterior-Only Inspection Residential Appraisal Report

7180010835
File # VLOH-0028882

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

Property Address 19891 Victory Ln City Fayetteville State OH Zip Code 45118
 Borrower Joseph Thole Owner of Public Record Thole Joseph J County Brown
 Legal Description S 2590 3.23 A Land Lot 8 Victory Estates Sub Fayetteville LSD Perry Twp
 Assessor's Parcel # 23-051260-2200 Tax Year 2020 R.E. Taxes \$ 485.84
 Neighborhood Name Victory Estates / Perry Township Map Reference 17140 Census Tract 9512.01
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) Market Value
 Lender/Client Peoples Bank National Association Address 138 Putnam Street, Marietta, OH 45750
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). Cincy MLS

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ N/A Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. 0

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input 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	42 %				
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	1 %				
Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	106	Low	12	Multi-Family	1 %			
Neighborhood Boundaries North-Clinton Co line. South-Rte 133. East-Highland Co line. West - Clermont Co line.		168	High	35	Commercial	1 %			
Present land use percentage represents Perry Township. See Page 3 for Other Land Use breakdown.		146	Pred.	18	Other	55 %			

Neighborhood Description Perry Township's population is 4,611 people. Since the 2010 US census, it has had a population decline of 3.1%. Renters make up 14.6% of Perry Township with 10.9% of the houses being unoccupied (vacancy rate). Victory Lane is a private gravel lane of manufactured housing. Village of Fayetteville and Fayetteville-Perry Schools -1.4 mi NE.

Market Conditions (including support for the above conclusions) Cincy MLS data indicates the median selling price of a manufactured home in the Perry Township market area have fluctuated over the past 12 months and is considered stable. Median selling price during the prior 7-12 months \$151,000, prior 4-6 months \$118,000, and past 3 months \$161,000. Average DOM has been 6 days.

Dimensions 398x353.84 Area 3.23 ac Shape Rectangular View N;Res;Woods
 Specific Zoning Classification A Zoning Description Agricultural
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

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

Electricity Gas None Water Sanitary Sewer Septic Street Gravel Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 39015C0075D FEMA Map Date 09/29/2010
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 Subject is improved with public water and electric, septic system, and a gravel driveway. Septic systems are typical of this area as public sewers are not available and therefore do not have a negative impact on value on marketability.

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) Data Source for Gross Living Area Brown County Auditor

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 4
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Deck	Driveway Surface Gravel
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Vinyl Siding	Fuel Electric	<input type="checkbox"/> Porch None	<input type="checkbox"/> Garage # of Cars
Design (Style) Manufactured	Roof Surface Comp Shingle	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars
Year Built 1997	Gutters & Downspouts Alum/Alum	<input type="checkbox"/> Individual	<input type="checkbox"/> Fence None	<input type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 24	Window Type Alum Insul	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven	<input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	<input checked="" type="checkbox"/> Other (describe) Unknown		

Finished area above grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 2,052 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) Insul Windows
 Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). Occupant is marked vacant, according to the Brown County Recorder's office the Owner of Record is deceased. Home appears to be vacant. Condition of interior of the home is unknown. This report is being made with the extra assumption all mechanical items and plumbing components are in working order.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No
 If Yes, describe.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe.
 The property generally conforms to the neighborhood as the subject is located on a private drive of manufactured homes.

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There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 169,900 to \$ 169,900		There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 106,000 to \$ 168,000	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	19891 Victory Ln Fayetteville, OH 45118	19770 Victory Ln Fayetteville, OH 45118	19713 Victory Ln Fayetteville, OH 45118
Proximity to Subject	0.22 miles S	0.33 miles S	2.26 miles SW
Sale Price	\$ N/A	\$ 130,000	\$ 168,000
Sale Price/Gross Liv. Area	\$ sq.ft. 89.16 sq.ft.	\$ 94.28 sq.ft.	\$ 99.38 sq.ft.
Data Source(s)	CincyMLS#1705664 / DOM 9	CincyMLS#1691220 / DOM 3	CincyMLS#1708333 / DOM 2
Verification Source(s)	Int/Ext Viewing/Courthouse Records	Exterior Viewing / Courthouse Records	Exterior Viewing / Courthouse Records
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions	Arms Length Cash	Arms Length Conv / 2000	Arms Length Conv / 0
Date of Sale/Time	08/06/2021	03/01/2021	05/10/2021
Location	N;Res;Rural	N;Res;Rural	N;Res;Rural
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	3.23 ac	3.42 ac	1.03 ac
View	N;Res;Woods	N;Res;Woods	N;Res;Woods
Design (Style)	Manufactured	Manufactured	Manufactured
Quality of Construction	Average	Average	Average
Actual Age	24	26	18
Condition	Average	Average	Average
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	5 3 2.0	6 4 2.0	6 3 2.0
Gross Living Area	2,052 sq.ft.	1,458 sq.ft.	1,620 sq.ft.
Basement & Finished Rooms Below Grade	Crawl Space	Crawl Space	Crawl Space
Functional Utility	Average	Average	Average
Heating/Cooling	FWA / C/A	FWA / C/A	FWA / C/A
Energy Efficient Items	Average	Average	Average
Garage/Carport	4dw	3gd2dw	2cd2dw
Porch/Patio/Deck	Deck	Deck/Barn	Deck
Utilities	Public W/Septic	Public W/Septic	Public W/Septic
School District	Fayetteville-Perry	Fayetteville-Perry	Fayetteville-Perry
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -2,100	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,300	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 8,100
Adjusted Sale Price of Comparables	Net Adj. 1.6 % Gross Adj. 10.7 % \$ 127,900	Net Adj. 2.0 % Gross Adj. 5.2 % \$ 164,700	Net Adj. 5.0 % Gross Adj. 7.5 % \$ 169,100
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain			
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.			
Data Source(s) Brown County Auditor and Greater Cincinnati MLS			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.			
Data Source(s) Brown County Auditor and Greater Cincinnati MLS			
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).			
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2
Date of Prior Sale/Transfer	11/24/2020		
Price of Prior Sale/Transfer	0		
Data Source(s)	Auditor's Records / Realist	Auditor's Records / Realist	Auditor's Records / Realist
Effective Date of Data Source(s)	11/09/2021	11/09/2021	11/09/2021
Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has not been listed for sale during the 12 months prior to the effective date of this report. Per public records, the subject property transferred on 11/24/2020 by an Affidavit. The comparable sales have not transferred during the year prior to the most recent recorded settlement date.			
Summary of Sales Comparison Approach All three comparable sales are similar manufactured homes in the Perry Township market area. Both Comps 1 & 2 are located on the subject's private drive. The comparable sales have been adjusted for Seller paid concessions and for the variance in acreage, GLA, car storage and for Comp 1's barn. Not all characteristics are recognized by the market and therefore no adjustment was made for the difference in age. No sales have taken place that bracket the subject's GLA. Equal weight is being placed upon Comps 1 & 2 since they are on subject's drive and least weight upon Comp 3. After weighing the comparable sales it is this appraiser's opinion the subject's estimated market value lies at \$140,000. This conclusion is bracketed by the adjusted sale price range but not by the unadjusted range as all three comparables have been adjusted downwards.			
90 Day Value is also \$110,000.			
Indicated Value by Sales Comparison Approach \$ 140,000			
Indicated Value by: Sales Comparison Approach \$ 140,000 Cost Approach (if developed) \$ Income Approach (if developed) \$			
The Estimated Market Value of the subject property was derived by using the Direct Sales Comparison Approach as it reflects a typical buyer and sellers reaction to the marketplace. The Income Approach to Value was not applicable for this assignment as the subject property is being appraised as an owner occupied property. The Cost Approach to Value was omitted.			
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, or <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. This appraisal is made in as is condition.			
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 140,000, as of 11/08/2021, which is the date of inspection and the effective date of this appraisal.			

SALES COMPARISON APPROACH

RECONCILIATION

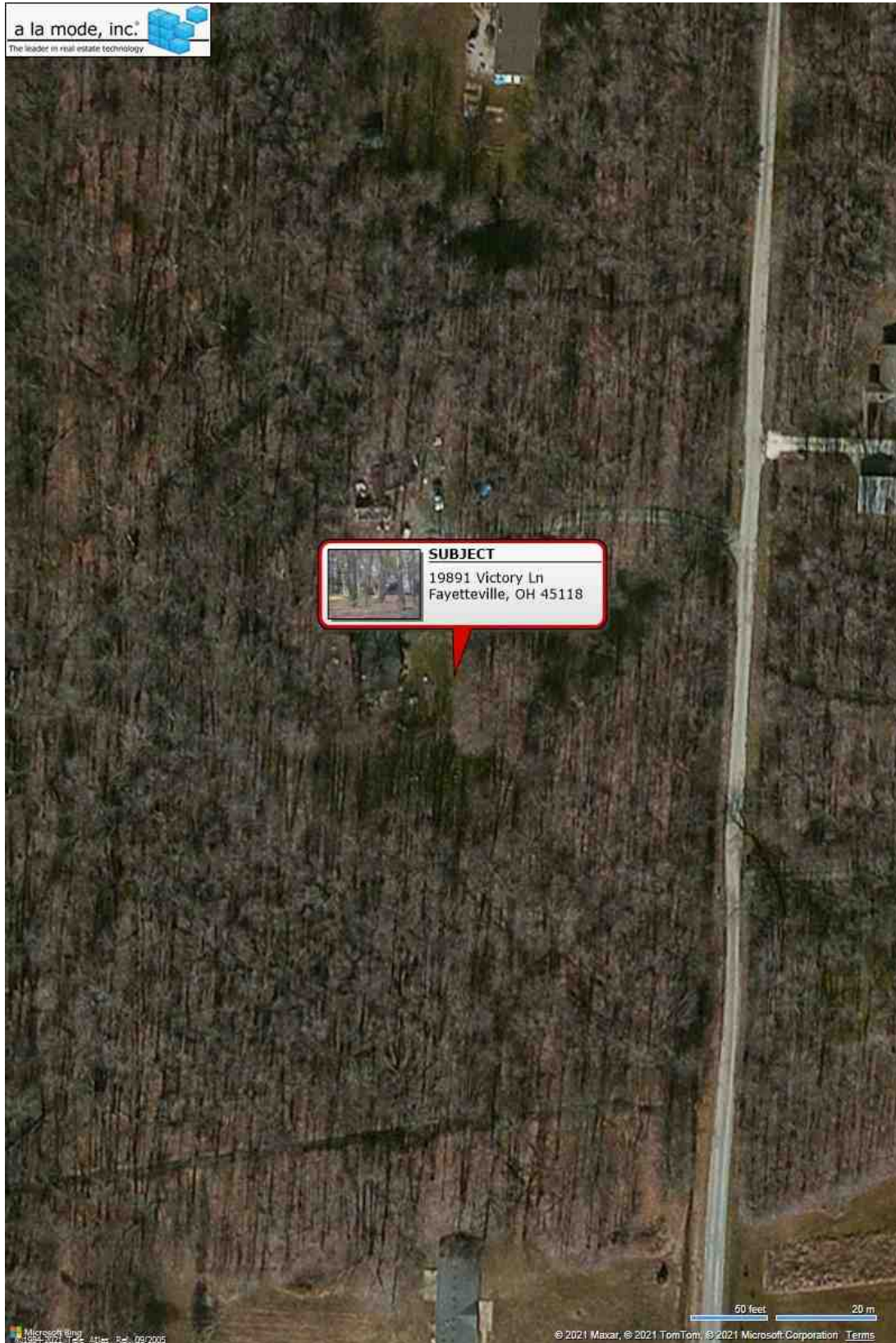
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ADDITIONAL COMMENTS	(COMMENTS ON DIGITAL SIGNATURE) This appraisal has been transmitted over the internet and contains a digital signature. This signature is password protected and is authorized only by the appraiser of this report.	
	(SCOPE OF WORK) The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions and certifications. A visual observation of the exterior of the subject property from the street and viewing of the subject's neighborhood took place on 11/08/2021. Each of the comparable sales in this report were viewed from the street, researched, and verified using the Brown County Auditor's Records, Brown County Recorders office and GIS Map data, and the Greater Cincinnati Multiple Listing Service. The intended use of this report is to estimate current market value. The subject property is identified as 19891 Victory Ln, Fayetteville, OH 45118. The effective date of this report is 11/08/2021. The intended users of this report are only Peoples Bank National Association / Corporate Settlement Solutions. This appraisal was ordered by Corporate Settlement Solutions. My fee is \$300.00. AMC license number is AMC.2019000008.	
	Market Value is defined "Market value or fair market value is the most probable price that a property will sell for in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus.	
	(SUPPLY AND DEMAND) There is currently 1 manufactured home for sale in the Perry Township market area. This one listing has a pending status.	
	Active Listing (1) \$169,900	
	There are no active listings.	
	(OTHER 55% USE) - 36% Vacant Residential Land, 8% Vacant Agricultural Land, 10% Agricultural Land and 1% Exempt	
	(AERIAL PHOTOGRAPH) - There were no signs of negative influences visible within the aerial photograph of the subject property.	
	(ONE UNIT HOUSING PRICE AND AGE RANGES) are a compilation of sales of manufactured homes that have sold through the Cincy MLS during the 12 months prior to the effective date of this report in the Perry Township market area.	
	HIGHEST AND BEST USE After applying the four tests of highest and best: (1) legally permissible (2) physically possible (3) financially feasible and (4) most profitable, it has been determined, the subject's site highest and best use, as if vacant, is it's current use, a residential site. Agricultural allows for single family dwellings. The subject's lot size, topography, and accessibility is similar of the other residential sites in this market and is not large enough to be split off into additional sites. The most feasible and profitable use is determined to be residential.	
	On 03/09/2020 the Ohio governor declares state of emergency due to the Covid-19 virus and on 03/22/2020 Ohio issues stay at home order. On 05/19/2020, Governor Mike Dewine lifted the stay in place order. This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of this appraisal, COVID-19 has widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property do not indicate a negative impact on value or marketability based on reliable data. The analyses and value opinion in this appraisal are based upon the data available to the appraiser at the time of the assignment. The reader is cautioned and reminded that the conclusions presented in this appraisal report apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value. The appraiser makes no representation as to the effect on the subject property of any unforeseen event which is subsequent to the effective date of this appraisal.	
	COST APPROACH TO VALUE (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculations.		
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land sales in the Perry Township market area: 2.44 ac St Rt 131, a 2.44 acre site sold on 10/28/2021 for \$18,000 or \$7,377 per acre. 4176 Park Rd, a 6.36 acre site sold on 10/25/2021 for \$73,000 or \$11,478 per acre. 19425 Vera Cruz Rd, a 10.00 acre site sold on 10/29/2021 for \$75,000 or \$7,500 per acre. 13 acres Turner Rd, a 13.2 acre site sold on 06/15/2021 for \$92,500 or \$6,997 per acre. Anderson State Rd, a 13.21 acre site sold on 04/02/2021 for \$99,900 for \$7,562 per acre. Land sales range in price per acre for \$6,997 to \$11,478 call \$8,200 per acre.		
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 26,486	
Source of cost data	DWELLING Sq.Ft. @ \$ = \$	
Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$ = \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.) = \$	
The subject's GLA was obtained from the Brown County Auditor's records.	Garage/Carport Sq.Ft. @ \$ = \$	
	Total Estimate of Cost-New = \$	
	Less Physical Functional External	
	Depreciation = \$()	
	Depreciated Cost of Improvements = \$	
	"As-is" Value of Site Improvements = \$	
Estimated Remaining Economic Life (HUD and VA only) 51 Years	INDICATED VALUE BY COST APPROACH = \$	
INCOME APPROACH TO VALUE (not required by Fannie Mae)		
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$	Indicated Value by Income Approach	
Summary of Income Approach (including support for market rent and GRM)		
PROJECT INFORMATION FOR PUDs (if applicable)		
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached		
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.		
Legal Name of Project		
Total number of phases	Total number of units	
Total number of units rented	Total number of units for sale	
Total number of units sold	Data source(s)	
Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion		
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)		
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.		
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.		
Describe common elements and recreational facilities.		

Aerial Map

Borrower	Joseph Thole				
Property Address	19891 Victory Ln				
City	Fayetteville	County	Brown	State	OH Zip Code 45118
Lender/Client	Peoples Bank National Association				



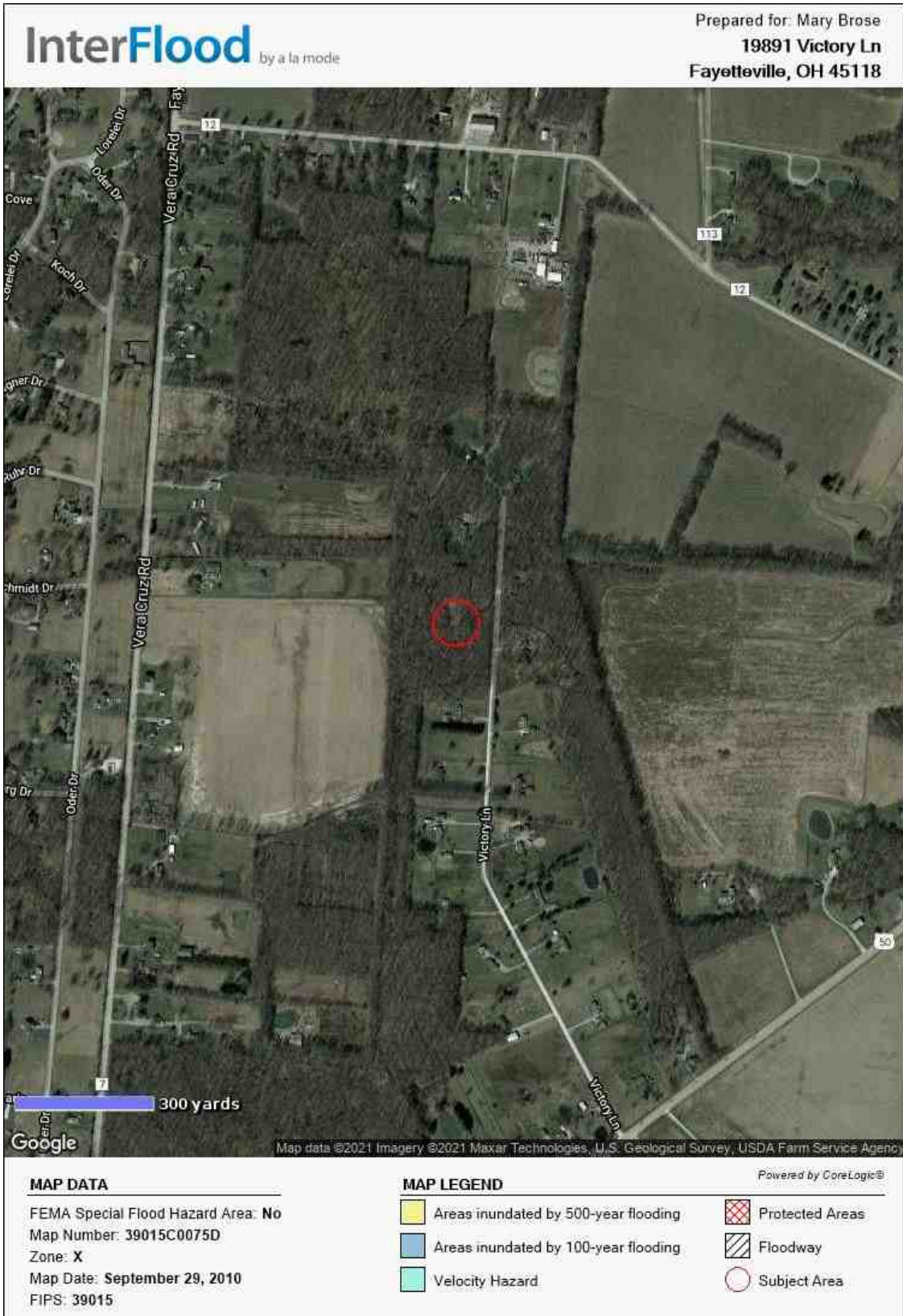
Location Map

Borrower	Joseph Thole				
Property Address	19891 Victory Ln				
City	Fayetteville	County	Brown	State	OH
Lender/Client	Peoples Bank National Association				
				Zip Code	45118



Flood Map

Borrower	Joseph Thole						
Property Address	19891 Victory Ln						
City	Fayetteville	County	Brown	State	OH	Zip Code	45118
Lender/Client	Peoples Bank National Association						



Subject Photo Page

Borrower	Joseph Thole						
Property Address	19891 Victory Ln						
City	Fayetteville	County	Brown	State	OH	Zip Code	45118
Lender/Client	Peoples Bank National Association						



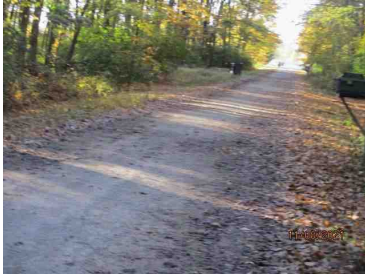
Subject's Front



Street Scene

Photograph Addendum

Borrower	Joseph Thole				
Property Address	19891 Victory Ln				
City	Fayetteville	County	Brown	State	OH Zip Code 45118
Lender/Client	Peoples Bank National Association				



Street Scene



Address Verification

Comparable Photo Page

Borrower	Joseph Thole				
Property Address	19891 Victory Ln				
City	Fayetteville	County	Brown	State	OH
Lender/Client	Peoples Bank National Association				
				Zip Code	45118



Comparable 1

19770 Victory Ln
 Prox. to Subject 0.22 miles S
 Sale Price 130,000
 Gross Living Area 1,458
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;Rural
 View N;Res;Woods
 Site 3.42 ac
 Quality Average
 Age 26



Comparable 2

19713 Victory Ln
 Prox. to Subject 0.33 miles S
 Sale Price 168,000
 Gross Living Area 1,782
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;Rural
 View N;Res;Woods
 Site 3.15 ac
 Quality Average
 Age 23



Comparable 3

1916 Woodland Dr
 Prox. to Subject 2.26 miles SW
 Sale Price 161,000
 Gross Living Area 1,620
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;Rural
 View N;Res;Woods
 Site 1.03 ac
 Quality Average
 Age 18

Doug L. Davis

