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Feb 08 2024

SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM THE HORRY COUNTY
Court of Common Pleas

Benjamin Culbertson, Circuit Court Judge

Appellate Case No. 2020-001291

Julie Irving,

Plaintiff/Respondents,

v.

Jeanne Poafpybitty, Donald Matthew Rothgeb and Steven Taylor Rothgeb

Defendants,

Of whom Jeanne Poafpybitty, Personal Representative
of the Estate of Donald M. Rothgeb is

Appellant.

MOTION TO SUPPLEMENT RECORD ON APPEAL

The below-signed counsel for Appellant herein moves this Honorable Court for an Order granting Appellant leave to correct/amend the Record on Appeal. This motion concerns pages 1133 through 1154 of the Record on Appeal. These pages are intended to be representative of Defendant's Trial Exhibit #1. In their original form these pages were printed on paper that was larger than 8.5"x11.5". However, when reproduced in the Record on Appeal, the margin settings inadvertently omitted portions of these pages. The truncated pages contained in the Record on Appeal do not reflect the totality of the document in the form it was received into evidence by the trial court.

The full and correct version of the relevant pages is attached hereto as Exhibit A and incorporated fully by reference.

Therefore, Appellant requests leave of this Court to permit the Record on Appeal be corrected or amended by supplementing the attached Exhibit A.

Respectfully submitted,

THURMOND KIRCHNER & TIMBES, P.A.

s/ TJ Rode
THOMAS J. RODE, Bar No. 77480
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(843) 839-9800
(843) 839-9801 (*fax*)

reese@davisboydlaw.com
Attorneys for Appellant



FROM: Cromartie Appraisal Service, Inc 64 Egret Run Ln Suite A Pawleys Island, SC 29585-7821 Telephone Number: (843) 237-3320 Fax Number: (843) 237-9362		<h2 style="margin: 0;">INVOICE</h2>																									
TO: Becky Weaver Estate of Donald Rothgeb 1110 London St Suite 201 Myrtle Beach, SC 29577 Telephone Number: (843) 839-9800 Fax Number: (843) 839-9801 Alternate Number: E-Mail:		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th style="text-align: left;">INVOICE NUMBER</th></tr> <tr><td style="text-align: center;">15C0562</td></tr> <tr><th style="text-align: left;">DATE</th></tr> <tr><td style="text-align: center;">10/21/2015</td></tr> <tr><th style="text-align: left;">REFERENCE</th></tr> <tr><td>Internal Order #: 15C0562</td></tr> <tr><td>Lender Case #:</td></tr> <tr><td>Client File #:</td></tr> <tr><td>Main File # on form: 15C0562</td></tr> <tr><td>Other File # on form:</td></tr> <tr><td>Federal Tax ID: 20-0510424</td></tr> <tr><td>Employer ID:</td></tr> </table>		INVOICE NUMBER	15C0562	DATE	10/21/2015	REFERENCE	Internal Order #: 15C0562	Lender Case #:	Client File #:	Main File # on form: 15C0562	Other File # on form:	Federal Tax ID: 20-0510424	Employer ID:												
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Please Return This Form With Your Payment

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Form NIV1 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

DEFENDANT'S EXHIBIT

2.17.17 PM

Estate of Donald Rothgeb
1110 London St
Myrtle Beach, SC 29577

Re: Property: 1529 Crooked Pine Dr
Surfside Beach, SC 29575
Borrower: Estate of Donald Rothgeb
File No.:

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The Intended User of this report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for purposes of mortgage financing, subject to the stated Scope of Work, purpose of the appraisal reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,


James B. Cromartie

Uniform Residential Appraisal Report

File # 15C0562

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	1529 Crooked Pine Dr	City	Surfside Beach	State	SC	Zip Code	29575
Borrower	Estate of Donald Rothgeb	Owner of Public Record	Donald Rothgeb	County	Horry		
Legal Description	DEERFIELD LT 408						
Assessor's Parcel #	191-08-04-038	Tax Year	2014	R.E. Taxes \$	544		
Neighborhood Name	Deerfield	Map Reference	34820	Census Tract	0514.03		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	PUD	<input type="checkbox"/>	HOA \$	0
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Estate Valuation						
Lender/Client	Estate of Donald Rothgeb	Address	1110 London St, Suite 201, Myrtle Beach, SC 29577				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). 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 \$	Date of Contract	10/24/2015	Is the property seller the owner of public record?	<input type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If Yes, report the total dollar amount and describe the items to be paid.					

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	60 %
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	110	Low 10	Multi-Family	20 %
Neighborhood Boundaries	Boundaries include SC Hwy 544 (North); US Hwy 17 Bus (East); Glenss Bay		250	High 50	Commercial	5 %	
Road (south); and US Hwy 17 Bypass (West) in the Surfside Triangle area of Surfside Beach, SC.	160		Pred. 30	Other	10 %		

Neighborhood Description The Deerfield neighborhood is a modest, single family/condo community in the Surfside Beach area of the greater Myrtle Beach area. Beaches are approx. 1-1.5 miles east. Shopping, services, recreational facilities and beaches are close by. Employment is easily accessible via US Hwy 90.

Market Conditions (including support for the above conclusions) This area had enjoyed a very active market until 2008 when there was a downturn in the national market. However it appears that sales activity is increasing again. See Market Conditions Addendum

Dimensions	139 X 163 X 54 X 191	Area	17293 sf	Shape	Rectangular	View	N;Res;PrtGolf
Specific Zoning Classification	R7	Zoning Description	Residential: 7 dwellings per acre, no mobile homes				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

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 paved	<input checked="" type="checkbox"/>
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/> Propane	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	None	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 45051C0693H FEMA Map Date 09/17/2003

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

Lot dimensions were obtained from the county tax maps and are assumed to be correct. Only typical utility easements were noted. Subject is a large, attractive site in a desirable neighborhood. Site is above street grade.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Elvtd Slab/Avg	Floors	Tile/Crpt/Avg				
# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	WdLap/Stm/PInk/Av	Walls	DW/Fair				
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	0 sq.ft.	Roof Surface	Architec/Gd	Trim/Finish	Avg				
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	Partial/Avg	Bath Floor	Vinyl/Avg				
Design (Style)	Contemp	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	MetalClad/R/O/Avg	Bath Wainscot	CMrble/Acrylic/Avg				
Year Built	1983	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	Yes/Yes/Gd	Car Storage	None				
Effective Age (Yrs)	25	<input checked="" type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Yes/Gd	<input checked="" type="checkbox"/> Driveway	# of Cars 2				
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete Pvd				
<input checked="" type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Etec		<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage	# of Cars 2				
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input type="checkbox"/> Patio/Deck None	<input checked="" type="checkbox"/> Porch 210'	<input type="checkbox"/> Carport	# of Cars 0				
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input checked="" type="checkbox"/> Built-in			

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 7 Rooms 3 Bedrooms 2.0 Bath(s) 2,328 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Average insulation: Tile floors, Average appliances, Cathedral ceiling, Fireplace, Jet tub.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C6;No updates in the prior 15 years;41.67%

Physical Depre. is charged the subject while applying The Age/Life Formula and using an Estimated Effec Age of 25 years and a Remaining Economic Life Expectancy of 60 years.

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

Please note that the home is in deplorable condition. As photos devulge, there are a number of serious ceiling leaks and it is believed that the home is infested with mold. Also the exterior is in very poor condition with wood rot and fungae growth. In my opinion, the home should be evacuated and completely treated in the interior for mold; however this should be determined by a professional in these n

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

Uniform Residential Appraisal Report

File # 15C0562

There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$		to \$	
There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$		to \$	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	1529 Crooked Pine Dr Surfside Beach, SC 29575	1600 Gibson Ave Surfside Beach, SC 29575	1950 Woodduck Ln Surfside Beach, SC 29575
Proximity to Subject		0.30 miles NW	0.50 miles W
Sale Price	\$	\$ 125,900	\$ 155,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 55.96 sq.ft.	\$ 66.84 sq.ft.
Data Source(s)		CCAR # 1310708;DOM 522	CCAR # 1500182;DOM 26
Verification Source(s)		DB/P # 2519/887	DB/P # 3795/1808
CCAR # 1401842;DOM 246			DB/P # 3711/30
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		Armlth Conv;0	
Date of Sale/Time		s11/14;c09/14	
Location	N;Deerfield;	N;Deerfield;	
Leasehold/Fee Simple	Fee Simple	Fee Simple	
Site	17293 sf	17468 sf	0
View	N;Res;PrtGolf	N;Res;	0
Design (Style)	DT1;Contemp	DT1;Contemp	
Quality of Construction	Q4	Q4	
Actual Age	32	37	0
Condition	C6	C4	-42,000
Above Grade	Total Bdrms, Baths	Total Bdrms, Baths	Total Bdrms, Baths
Room Count	7 3 2.0	7 3 2.0	8 4 2.1
Gross Living Area	2,328 sq.ft.	2,250 sq.ft.	2,319 sq.ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf
Functional Utility	Good	Good	Good
Heating/Cooling	Central	Central	Central
Energy Efficient Items	Typical/Age	Typical/Age	Typical/Age
Garage/Carport	2qbi2dw	2qbi2dw	2qbi2dw
Porch/Patio/Deck	Porch	Porch/Pool	-12,000
Fireplaces	Fireplace	Fireplace	
Applian/Upgrades	Appli/Upgrades	Appli/Upgrades	
TMS#	191-08-04-038	191-04-04-001	0
Net Adjustment (Total)			\$ -50,500
Adjusted Sale Price of Comparables		Net Adj. 40.1 % Gross Adj. 45.7 %	\$ 75,400
		Net Adj. 42.3 % Gross Adj. 42.3 %	\$ 89,500
		Net Adj. 26.5 % Gross Adj. 35.0 %	\$ 117,300

I did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data Source(s) Public Records

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data Source(s) Public Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	03/30/1995			
Price of Prior Sale/Transfer	\$146,000			
Data Source(s)	DB/P 1792/322	Public Records	Public Records	Public Records
Effective Date of Data Source(s)	10/24/2015	10/24/2015	10/24/2015	10/24/2015

Analysis of prior sale or transfer history of the subject property and comparable sales My research does not indicate any sales or listings of the subject for three years or for the comparable properties during the past year, unless otherwise noted above.

Summary of Sales Comparison Approach Comps used are the most recent sales of properties most similar to the subject in size, style, quality and location. All sales are from the subject neighborhood and have transpired during the past year. No Comps are adjusted for Site/View as all sites are believed to be similar in value to the subject; a separate adjustment is not made for site size as this is considered in the adjusted value. All Comps are adjusted downward \$42,000 for Age/Condition; this adjustment is approx. 50% of the Est Physical Depr of the subject based on subject's very poor condition. Size is adjusted at \$45 per sq ft, which is typical for this area and quality of construction. All other adjustments are made based on the estimated cost of that item and what it is believed to have contributed to the selling price in the market. Subject is appraised in "as is" condition.

Indicated Value by Sales Comparison Approach \$ 95,000

Indicated Value by: Sales Comparison Approach \$ 95,000 Cost Approach (if developed) \$ 168,473 Income Approach (if developed) \$

The estimated value of the subject is below the average of home sales in the neighborhood. But again, all of these homes are adjusted downward for the very poor condition of subject. I recommend a mold inspection immediately as living in these conditions could be hazardous to the occupants health.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. THE "APPRAISER'S CERTIFICATION" and USPAP COMPLIANCE ADDENDUM are a part of this report and should be read fully to understand the report.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 95,000 as of 10/23/2015, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # 15C0562

The Intended User of this report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for purposes of mortgage financing, subject to the stated Scope of Work, purpose of the appraisal reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

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) Appraisal, MLS, Public Records, Appraiser
 reviews on a daily basis sales reports from local MLS, REIS, local newspapers and office files.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data <u>Marshall & Swift</u> Quality rating from cost service <u>Avg</u> Effective date of cost data <u>06/13</u> Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value is based on a review of recent land sales in the area. Cost is obtained from Marshall & Swift, a nationally recognized cost publication to which this company subscribes. See the attached exterior sketch for building dimensions. **Please note that size dimensions of subject improvements and site are approximate.	OPINION OF SITE VALUE _____ = \$ 45,000 DWELLING <u>2,328</u> Sq.Ft. @ \$ <u>75.00</u> _____ = \$ 174,600 Porch <u>210</u> Sq.Ft. @ \$ <u>35.00</u> _____ = \$ 7,350 Appli, Fans, Fplc, etc _____ = \$ 7,500 Garage/Carport <u>541</u> Sq.Ft. @ \$ <u>30.00</u> _____ = \$ 16,230 Total Estimate of Cost-New _____ = \$ 205,680 Less Physical Functional External Depreciation <u>85,707</u> _____ = \$(85,707) Depreciated Cost of Improvements _____ = \$ 119,973 *As-is* Value of Site Improvements _____ = \$ 3,500 Estimated Remaining Economic Life (HUD and VA only) <u>35</u> Years INDICATED VALUE BY COST APPROACH _____ = \$ 168,473
---	--

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)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal Name of Project _____
 Total number of phases _____ Total number of units _____ Total number of units sold _____
 Total number of units rented _____ Total number of units for sale _____ Data source(s) _____
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion, _____
 Does the project contain any multi-dwelling units? Yes No Data Source _____
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____
 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____
 Describe common elements and recreational facilities. _____

Uniform Residential Appraisal Report

File # 15C0562

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 15C0562

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 15C0562

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature [Handwritten Signature]
Name James B. Cromartie
Company Name Cromartie Appraisal Service, Inc.
Company Address 64-A Egret Run Lane, Pawleys Island, SC 29585
Telephone Number (843) 237-3920
Email Address cromartieappraisal@sc.rr.com
Date of Signature and Report 10/28/2015
Effective Date of Appraisal 10/23/2015
State Certification # 485
or State License #
or Other (describe) State #
State SC
Expiration Date of Certification or License 06/30/2016

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED

1529 Crooked Pine Dr
Surfside Beach, SC 29575
APPRAISED VALUE OF SUBJECT PROPERTY \$ 95,000

LENDER/CLIENT

Name No AMC
Company Name Estate of Donald Rothgeb
Company Address 1110 London St, Suite 201, Myrtle Beach, SC 29577
Email Address bweaver@davisbovdlaw.com

SUBJECT PROPERTY

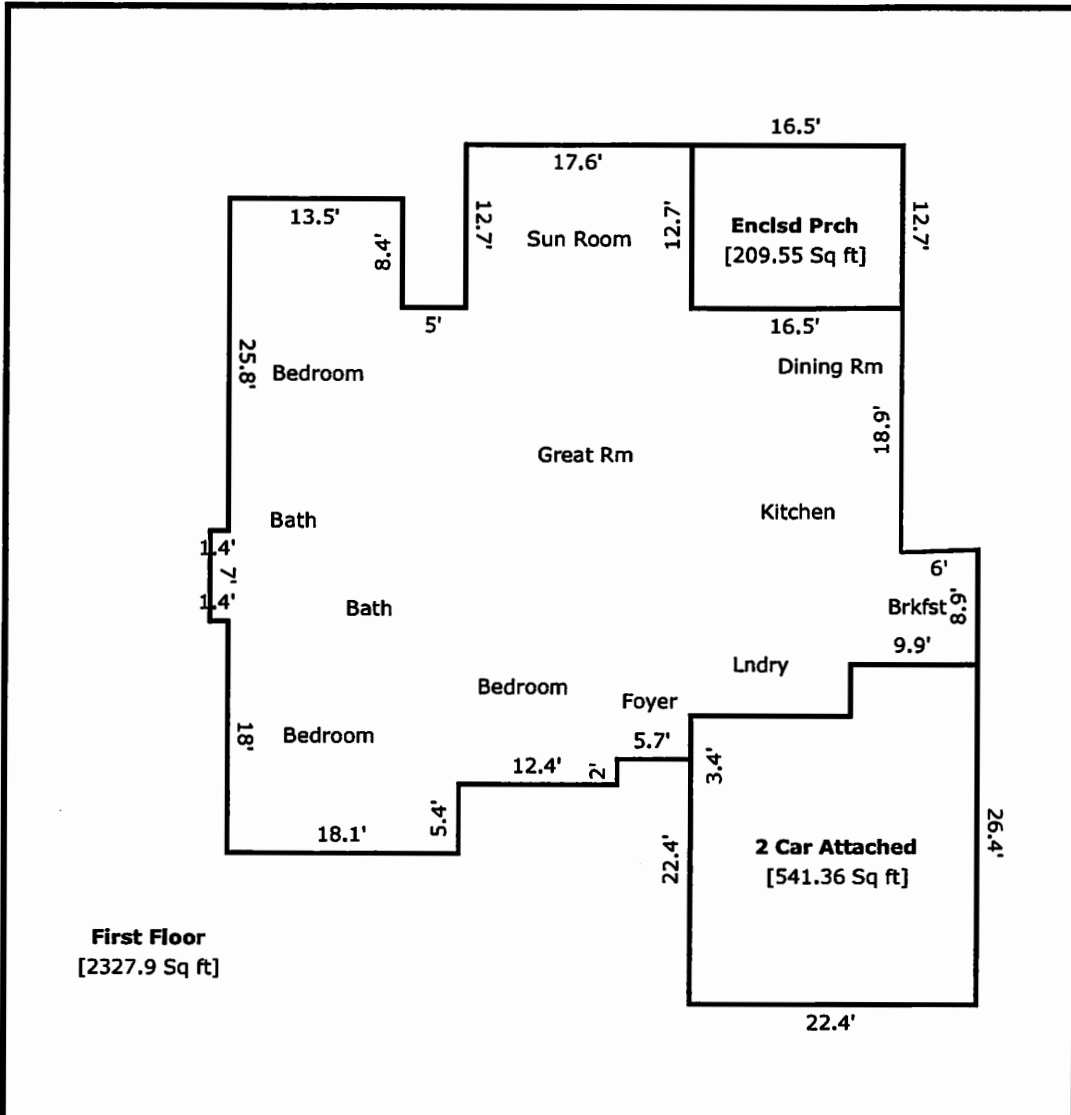
- Did not inspect subject property
Did inspect exterior of subject property from street
Did inspect interior and exterior of subject property

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street

Building Sketch

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	2327.9 Sq ft	17.6 × 12.7 = 223.52 7 × 1.4 = 9.8 13.5 × 8.4 = 113.4 42.4 × 18.1 = 767.44 34.5 × 18.9 = 652.05 18.1 × 12.4 = 224.44 5.7 × 3.4 = 19.38 12.7 × 18.2 = 231.14 9.9 × 8.7 = 86.13 0.5 × 6 × 0.2 = 0.6
Total Living Area (Rounded):	2328 Sq ft	
Non-Living Area		
2 Car Attached	541.36 Sq ft	22.4 × 22.4 = 501.76 9.9 × 4 = 39.6
Enclsd Prch	209.55 Sq ft	16.5 × 12.7 = 209.55

Subject Photo Page

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



Subject Front

1529 Crooked Pine Dr
Sales Price
Gross Living Area 2,328
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Deerfield;
View N;Res;PrtGolf
Site 17293 sf
Quality Q4
Age 32



Subject Rear



Subject Street

Photograph Addendum

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



GREAT ROOM



KITCHEN



BREAKFAST

Photograph Addendum

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



DINING ROOM



SUN ROOM



NON CONDITIONED PORCH

Photograph Addendum

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



MASTER BEDROOM



MASTER BATH



HALL BATH

Photograph Addendum

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



BEDROOM



BEDROOM



NEEDED SOFFIT REPAIR

Photograph Addendum

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



GARAGE CEILING



SUN ROOM CEILING

Photograph Addendum

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



WOOD ROT



WOOD ROT & ALGAE



CEILING WITH APPARENT MOLD
IN MASTER BEDROOM

Comparable Photo Page

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



Comparable 1

1600 Gibson Ave
 Prox. to Subject 0.30 miles NW
 Sales Price 125,900
 Gross Living Area 2,250
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Deerfield;
 View N;Res;
 Site 17468 sf
 Quality Q4
 Age 37



Comparable 2

1950 Woodduck Ln
 Prox. to Subject 0.50 miles W
 Sales Price 155,000
 Gross Living Area 2,319
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Deerfield;
 View N;Res;
 Site 33411 sf
 Quality Q4
 Age 32

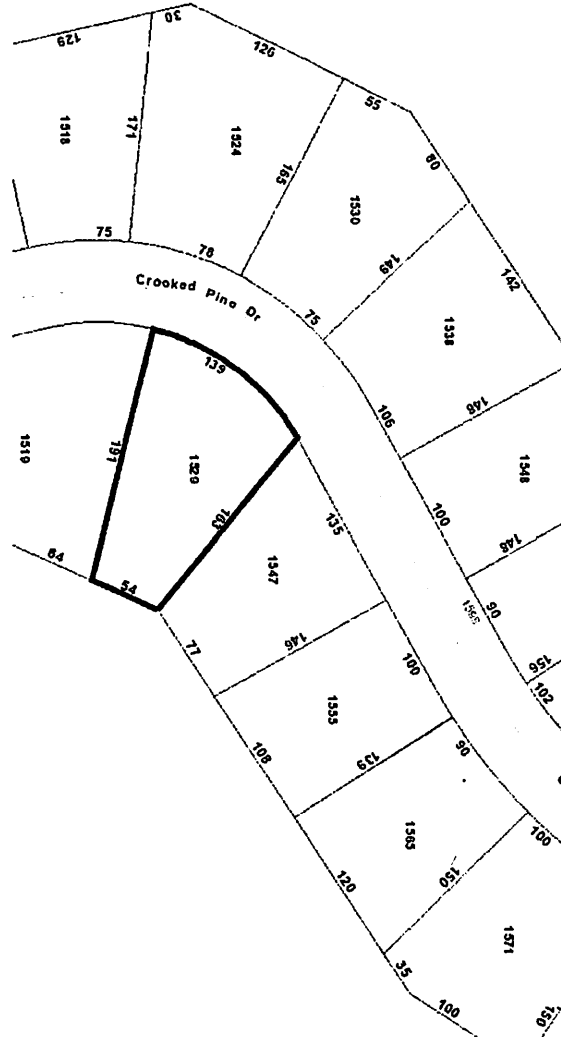


Comparable 3

1917 Raccoon Ln
 Prox. to Subject 0.30 miles NW
 Sales Price 159,500
 Gross Living Area 2,178
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 3.0
 Location N;Deerfield;
 View N;Res;VWtr
 Site 14985 sf
 Quality Q4
 Age 35

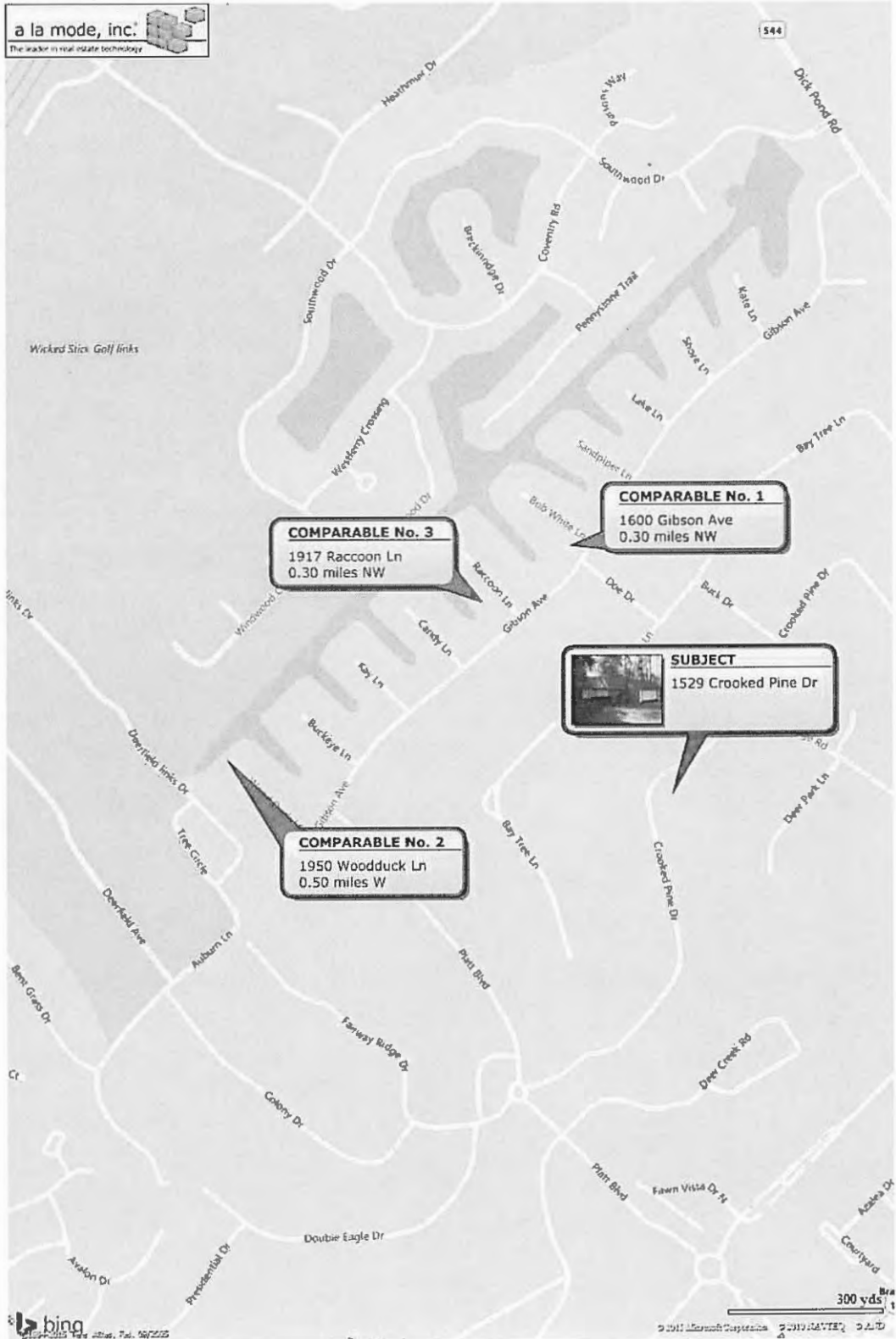
Site Map

Borrower	Estate of Donald Rothgeb						
Property Address	1529 Crooked Pine Dr						
City	Surfside Beach	County	Horry	State	SC	Zip Code	29575
Lender/Client	Estate of Donald Rothgeb						



Location Map

Borrower	Estate of Donald Rothgeb				
Property Address	1529 Crooked Pine Dr				
City	Surfside Beach	County	Horry	State	SC Zip Code 29575
Lender/Client	Estate of Donald Rothgeb				



USPAP ADDENDUM

File No. 15C0562

Borrower	Estate of Donald Rothgeb		
Property Address	1529 Crooked Pine Dr		
City	Surfside Beach	County	Horry
		State	SC
		Zip Code	29575
Lender	Estate of Donald Rothgeb		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is:

Additional Certifications
 I certify that, to the best of my knowledge and belief:

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My 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.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:

Signature: *James B. Cromartie*

Name: James B. Cromartie

Date Signed: 10/28/2015

State Certification #: 485

or State License #:

State: SC

Expiration Date of Certification or License: 06/30/2016

Effective Date of Appraisal: 10/23/2015

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions**C1**

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions**Q1**

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

BCDI 083806

State of South Carolina
Department of Labor, Licensing and Regulation
Real Estate Appraisers Board

JAMES B CROMARTIE

Is hereby entitled in practice as a:

Certified Residential Appraiser

License Number: 485

Expiration Date: 06/30/2016

OFFICE COPY


ADMINISTRATOR

RECEIVED

Feb 08 2024

SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM THE HORRY COUNTY
Court of Common Pleas

Benjamin Culbertson, Circuit Court Judge

Appellate Case No. 2020-001291

Julie Irving,

Plaintiff/Respondents,

v.

Jeanne Poafpybitty, Donald Matthew Rothgeb and Steven Taylor Rothgeb

Defendants,

Of whom Jeanne Poafpybitty, Personal Representative
of the Estate of Donald M. Rothgeb is

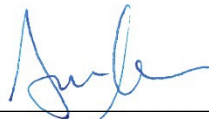
Appellant.

PROOF OF SERVICE

I hereby certify that the enclosed was served on all other parties to this matter by e-mailing a copy of the same on this day to the following:

Mr. Clifford Heywood Tall, Esquire
ctallpa@sc.rr.com

By:



Andrew Hall

Charleston, South Carolina
February 8, 2024