APPRAISAL OF



LOCATED AT:

330 E. 4th Street Bethlehem, PA 18015

FOR:

Nabila YOUSSEF 330 E. 4th Street Bethlehem, PA, 18015

BORROWER:

YOUSSEF, Nabila

AS OF:

July 31, 2024

BY:

Teresa A. Riggs PA State Cert.Residential Appraiser

*****	IND COLOR	*****
****	INVOICE	****

File Number: 12343A

08/10/2024

Nabila YOUSSEF 330 E. 4th Street Bethlehem, PA 18015

Borrower:

YOUSSEF, Nabila

Invoice #:

12343A

Order Date :

7/2024

Reference/Case # : PO Number :

1004 APPRAISAL REPORT - AS IS VALUE

330 E. 4th Street Bethlehem, PA 18015

1004 APPRAISAL REPORT	\$ \$	300.00
Invoice Total	\$	300.00
State Sales Tax @	\$	0.00
Deposit	(\$)
Deposit	(\$)
Amount Due	\$	300.00

Terms: Due upon receipt

Please Make Check Payable To:

RIGGS PROPERTY VALUATION,LLC P.O. Box 483 Schnecksville, PA 18078-0483

Fed, I.D. #: 81-0829821

THANK YOU FOR YOUR BUSINESS!

APPRAISAL REPORT

Uniform Residential Appraisal Report

The purpose of this summary appraisal report								
Property Address 330 E. 4th Street			Bethlehem	11 -			ode 18015	
Borrower YOUSSEF, Nabila		r of Public Record YO	USSEF, Nab	ııa	County	y Northan	ipton	
Legal Description Deed book volume:20		T \	/ 2024		DET	t 2 21	5.5	
Assessor's Parcel # P6SE1B-23-6-0204 Neighborhood Name City of Bethlehem			<u>/ear 2024</u> Reference MSA	#10900		axes \$ 3,3		
Occupant Owner Tenant X Vaca	ant Snooi	al Assessments \$ 0	Releience IVIOA	$\overline{}$	UD HOA \$ 0			per month
Property Rights Appraised X Fee Simple		er (describe)			OD HOAT		per year	per monar
Assignment Type Purchase Transaction	Refinance Transaction		"as is" value					
Lender/Client Nabila YOUSSEF		ess 330 E. 4th Stre		m, PA 180	15			
Is the subject property currently offered for sale of						No		
Report data source(s) used, offering price(s), and	date(s). The subject	was offered for	sale privately	in 2023. C	Offering informa	ation was	not availa	ble.
The subject is assessed for taxes								
i did did not analyze the contract for sa	ale for the subject purchase	transaction. Explain the	results of the anal	ysis of the contr	act for sale or why the	e analysis wa	s not performe	d.
<u></u>					n.			
Contract Price \$ Date of C		Is the property seller				ta Source(s)		
Is there any financial assistance (loan charges, sa	-	npayment assistance, et	c.) to be paid by ai	ny party on bena	if of the borrower?	Yes	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 ann	raisal factors			".			
Note: Race and the racial composition of the Neighborhood Characteristics	giiboi nood are not app	One-Unit Housir	ng Trends	100 C 100 E	One-Unit Housin	ng	Present Land	Use %
	ural Property Value		X Stable	Declining			-Unit	55 %
Built-Up X Over 75% 25-75% U	nder 25% Demand/Suppl		X In Balance	Over Supply		rs) 2-4 l		15 %
		X Under 3 mths	3-6 mths	Over 6 mths	75 Low	5 Mult		5 %
Neighborhood Boundaries See Attached					680 High	175 Com		15 %
30R					230 Pred.		er undev.	5 %
Neighborhood Description See Attached	Addendum							
Market Conditions (including support for the above	e conclusions) See Att	tached Addendur	n					
10 100	. 70	00 0 Ft				" Di-	I 4: - 1/O	
Dimensions 40 x 180		00 Sq.Ft.		ectangular	<u>\</u>	lew Resid	lential/Con	nm
Specific Zoning Classification CL		escription Limited C						
	lonconforming (Grandfather			(describe)	Yes No If	No describe	See Atta	ched
Is the highest and best use of the subject propert	y as improved (or as propos	sed per pians and specii	ications) the prese	ntuse? (A	J YesINO II	No, describe.	See Alla	crieu
Addendum								
		Dublic C	ther (deceribe)		Off. site Improvem	nonte_Type	Dublic	Drivata
Utilities Public Other (describe) Plectricity X	Water		Other (describe)		Off-siteImprovem			Private
Electricity X	Water Sanitary Se	X	Other (describe)		Street macada		X	Private
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Uniform Residential Appraisal Report

There are 3 compa	arable pro	perties currently of	fered for sale	e in the su	ıbject n	neighborhood rang	ing in	price fi	om\$ 249,	990 to \$	895	5,000		
There are 24 compa	rable sale	es in the subject ne	ighborhood v	within the	past tv	welve months rang	ing in	sale pr	ice from \$	75,000	to \$	680,000		
FEATURE		SUBJECT				LE NO. 1		CO	MPARABLE S	SALE NO. 2		COMPARAB	LE SAI	LE NO. 3
330 E. 4th Street			963 Wy				115	56 W	illiam Stre	et	1111	9 E. 4th Str	eet	
Address Bethlehem,	PA 18	015	Bethlehe)15			em, PA 18	3015		ilehem, PA	180	15
Proximity to Subject			0.91 mil	les SW			1.3	7 mil	es SE		0.59	miles NE		
Sale Price	\$				\$	75,000			\$	160,000			\$	215,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.		40 sq. ft.					64 sq. ft.			01.80 sq. ft.		
Data Source(s)						1;DOM 5				25;DOM 28	-	RMLS #73		
Verification Source(s)		- AARIBTIAN	MLS / C		use i				ourthouse			6 / Courthou	use r	
VALUE ADJUSTMENTS	DE	SCRIPTION	REO	RIPTION		+(-) \$ Adjustment			RIPTION	+(-) \$ Adjustment		ESCRIPTION		+(-) \$ Adjustment
Sale or Financing Concessions								nLth			Arm			
Date of Sale/Time		<u> </u>	Cash;0 s05/24;0	205/24	-			sh;0	07/23		Con	v,u 24;c02/24	\dashv	
Location	N;Res	•	N;Res;	505/24	-		_	n23,0	201123		N:R		+	
Leasehold/Fee Simple		s, Simple	Fee Sim	nnle	-			Sim	nle			Simple	\vdash	
Site	7200		3000 sf			+1,455		2 ac	ipio	-62,325			_	+1,545
View		I/Comm/avg	Residen		a				tial/avg			idential/avo	.	. 1,0-10
Design (Style)		ial/avg	colonial		-			onial		<u> </u>		nial/avg	+	-8,000
Quality of Construction		o/brk/fair	brick/fai						ite/fair			k/avg		-12,000
Actual Age	1916		1900			0	191			0				0
Condition	poor		poor				poc				aver			-50,000
Above Grade	Total Bd	rms. Baths	Total Bdrms.	Baths	_			Bdrms.	Baths		Total			
Room Count	7 :	3 1.0	4 2	1.0		+3,000	6	3	1.0	0	6	3 1.0		0
Gross Living Area 30.00		1,319 sq. ft.		1,183 so	q. ft.	4,080			,408 sq. ft.	0		2,112 sq	. ft.	-23,790
Basement & Finished	full be		full bsm	t	T			bsm	t		full l	osmt		
Rooms Below Grade	unfini	shed	unfinish	ed			unf	inish	ed		unfir	nished		
Functional Utility	poor		poor				poc				aver		\perp	-5,000
Heating/Cooling	HW/n		none		\perp	0	nor			0		W/none		0
Energy Efficient Items		windows	storm w	indows	3				indows			m windows	\perp	
Garage/Carport	None		None		. +		No				1gd:		_	-5,000
Porch/Patio/Deck		rches/encl.	cv.pch/e	encl.pcl	h	0			patio	0		chs/patio		0
<u> </u>	none		none				nor	ne			none	9	_	
<u> </u>	1				_									
Net Adjustment (Total) Adjusted Sale Price	E Harabana		(V)		T	0.505		1		00.005	_			400.045
Net Adjustment (Total)			X +	11 10	\$	8,535	•	<u> </u>	X - \$	62,325	-		\$	102,245
=			Net Adj. Gross Adj.	11.4%	1	02 525		,	39.0% \$	07.675		dj47.6% Adj. 49.0%		440.755
of Comparables	cooreb th	e sale or transfer h								91,013	Gioss	Adj. 49.0%	3	112,755
1 (X) did did flot fe	Scarcii ur	e sale of transier in	istory or tire .	subject pro	operty	and comparable s	ales. i	i not, c	vhiaiti					* *************************************
Myresearch X did	did not	reveal any prior sal	es or transfe	rs of the s	subiect	property for the th	ree ve	ears pri	or to the effect	tive date of this appr	aisal.			
Data source(s) Northa														
My research X did	did not i	reveal any prior sal	es or transfe	ers of the o	compar	rable sales for the	year p	rior to	the date of sal	e of the comparable	sale.			
Data source(s) Northa	mpton	County court	house re	cords										
Report the results of the re	search ar	nd analysis of the p	rior sale or tr	ansfer his	story of	f the subject prope	ty and	d comp	arable sales (ı	report additional prio	r sales	on page 3).		
ITEM		SU	BJECT			COMPARABLE SA	LE NO	0.1	COME	PARABLE SALE NO.	. 2	COMPAR	RABLE	SALE NO. 3
Date of Prior Sale/Transfer	r	5/03/2024			~	1/2024			04/29/20	021				
Price of Prior Sale/Transfe	г	\$113,000			\$1,5	34			\$125,00	0				
Data Source(s)		Crthse / GL	√R			se / GLVR			Crthse /			Crthse / G	LVR	
Effective Date of Data Sou		07/31/2024				1/2024			07/31/20			07/31/202		
Analysis of prior sale or tra										erred in 5/202				
offered on open m	arket.	Sale #1 sold	ın 4/01/2	024 for	r \$15	34 from an F	REO	hold	ing compa	any. The prior	sale	reported w	as 1	0/11/2022
for \$100,000.														

Summary of Sales Compa	rison Ann	roach See AH	tached A	ddandi	ım									
Junimary of Jales Compa	поон Арр	IVACII. JOE AL	aciica A	aubilul	41 (I									
						THE ST. W.								
Indicated Value by Sales (Compariso	on Approach \$ 10	0,000											
Indicated Value by: Sale)	Cos	t Approach (if de	velop	ed) \$ ()	Income An	proact	ı (if developed	\$ 0	
Direct Sales Comp														ne subiect.
The Income Appro	ach wa	as not comple	ted, sing	le fami	ily dv	velling. See	appi	raise	r's attache	ed limiting cond	dition	S.		
<u> </u>														
This appraisal is made	X "as is	," subject to	completion p	per plans a	and sp	ecifications on the	basis	of a hy	pothetical cor	dition that the impro	vement	s have been co	mplete	d,
This appraisal is made subject to the following								-				bject to the follo		
inspection based on the ex	ktraordina	ry assumption that	the condition	n or deficie	ency do	oes not require alte	ratior	or rep	air: <u>Th</u> e	value reported	d is b	ased on the	e ext	raordinary
assumption that th	e curre	ent use - singl	e family	dwellin	ıg - is	the highest	and	best	use of the	e subject.	-			
Based on a complete v								-				•		-
conditions, and apprai	ser's cer	rtification, my (o	ur) opinior	n of the m	narket	t value, as defin	d, ol	the re	al property	that is the subjec	t of thi	s report is \$	100,	000
as of 07/31/2024			, which i			spection and the				raisal.				* 400
reddie Mac Form 70 March 2005				Pro	oduced usi	ing ACI software, 800.234.8	121 WW	w.aciweb.o	com			Fanr	ue Mae F	orm 1004 March 2005

APPRAISAL REPORT

Uniform Residential Appraisal Report

	- Control of the Cont					
CI	larification of Intended Use and Intended User:	,				
_						
	e Intended User of this appraisal report is the owner . The Intend					
pro	pperty based on limited interior inspection and review of structura	evaluation provided. Se	ee attac	hed repo	rting requiremen	nts of this
ар	praisal report form, and Definition of Market Value. No additional	Intended Users are ident	tified by	the appr	aiser.	
* F	Please note that utilities were NOT on at time of inspection. This i	s not a guarantee or war	ranty of	the cond	lition of the syst	ems only
	observation by the appraiser.					
	Please note that no value was given to personal property					
	lease hote that he value was given to personal property					
* 7	The appropriate increasion of the property was limited to what was	roadily abaarable withs	out movi	na furnit	ura flaar aavari	ngo or
	The appraiser's inspection of the property was limited to what was					
	rsonal property. Unless otherwise stated, the appraiser did not c					
	awlspaces. These areas are assumed to be in fair-average condi					
	ewing of the property was limited to surface areas only and was c					
ар	praiser's inspection of the property is far different from and much	less intensive than the ty	ype of ir	spection	ns performed to	discover
pre	operty defects. The appraiser is not a home inspector, building c	ontractor, pest control sp	ecialist	or structi	ural engineer. A	An appraisal
	not a substitute for a home inspection or an inspection by a quali					
	undation settlement or stability, moisture problems, wood destroy					
	aint. The client/borrower are invited and encouraged to employ th					
3 50	and the elembertower are invited and enocaraged to employ th	e services or appropriate	Oxporto	to addic	ood arry aroa or	001100111.
	cuification of the town lleavenints visual increation!!					
	arification of the term "complete visual inspection":		·		11 611	
	ertification #2 on page 5 of this report states that the appraiser ha					
	e understood that the "complete visual inspection" was performed					
or	page 4 and clarified above. That is, the appraiser's inspection of	f the property is for valua	ation pui	rposes of	nly and is strictly	y for the
pι	urpose of estimating current market value based on observed con	dition of the subject dwel	lling.			
-						
	AND THE RESIDENCE OF THE PARTY					
	COST ADDDOACH TO VALL	E (not required by Eannie Ma	al			
Dr		E (not required by Fannie Mac	e)			
	ovide adequate information for the lender/client to replicate the below cost figures and calcula	tions.		na Cost /	Approach not de	amed
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APPRAISAL REPORT

Uniform Residential Appraisal Report

File No. 12343A

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 this 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 No. 12343A

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.
- 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).

Uniform Residential Appraisal Report

File No. 12343A

- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature All Liggs Name Teresa A. Riggs PA State Cert. Respential Appraiser	Signature
Company Name Riggs Property Valuation, LLC	Name
0 111 50 5 100	Company Address
Schnecksville, PA 18078	Company Address
Telephone Number 484-223-5567	Telephone Number
Email Address Teresa@RiggsProp-val.com	Telephone Number Email Address
Date of Signature and Report 08/10/2024	Date of Signature
Effective Date of Appraisal 07/31/2024	State Certification #
State Certification # RL000465L	or State License #
or State License #	State
or State License # State #	Expiration Date of Certification or License
State PA	· · · · · · · · · · · · · · · · · · ·
Expiration Date of Certification or License 06/30/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
330 E. 4th Street	Did not inspect subject property
Bethlehem, PA 18015	Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 100,000	Did inspect interior and exterior of subject property Date of Inspection
LENDER/CLIENT	
Name NO AMC	COMPARABLE SALES
Company Name Nabila YOUSSEF	Did not inspect exterior of comparable sales from street
Company Address 330 E. 4th Street	☐ Did inspect exterior of comparable sales from street
Bethlehem, PA 18015	Date of Inspection
Email Address	

APPRAISAL REPORT

Uniform Residential Appraisal Report

FEATURE	S	UBJECT	COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6								
330 E. 4th Street			730 Eva	ans Stre	et		977 Wya	andotte	e Str	eet				
Address Bethlehem,	PA 180	15	Bethleh	em, PA	180		Bethlehe			015				
Proximity to Subject			0.28 mi	les NE			0.95 mile	es SW	<i>I</i>					
Sale Price	\$				\$	185,000			\$	159,900			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 138.	37 sq. ft.			\$ 128.0	2 sq. ft.			\$		sq. ft.	
Data Source(s)					269 ⁻	1;DOM 40	GLVRM	LS#74	032	1;DOM 42				
Verification Source(s)			MLS / C	Courtho	use	records	MLS / C	ourtho	use	records				-
VALUE ADJUSTMENTS	DES	CRIPTION	DESC	RIPTION		+(-) \$ Adjustment	DESCR	RIPTION		+(-) \$ Adjustment	DE	SCRIP	TION	+(-) \$ Adjustmen
Sale or Financing			ArmLth				Listing							
Concessions			Conv;0				;0							
Date of Sale/Time			s05/24:	c05/24			c08/24							
Location	N;Res		N;Res;				N;Res;							
Leasehold/Fee Simple	Fee S	imple	Fee Sir	nple			Fee Sim	ple						
Site	7200 9	sf.	2500 sf			+1,620	3000 sf			+1,455				
View	Resid	Comm/avg	Reside	ntial/avg	7		Residen	tial/av	g					
Design (Style)	coloni		twin/av	a		+4,000	colonial	avg						
Quality of Construction		/brk/fair	stucco/				brick/av			-12,000				
Actual Age	1916		1900				1900							
Condition	poor		update	d		-70.000	average			-50,000				
Above Grade	Total Bdn	ns Baths	Total Bdrms				Total Bdrms.	Bath	ıs	-2,000	Total Bo	rms.	Baths	
Room Count	7 3		6 3	1.0		0	7 4	1.1		0	J	7		
Gross Living Area 30.00	<u> </u>	1,319 sq. ft.		1,337 si		0		,249 s		0			sq. ft.	
Basement & Finished	full bs		full bsn		31.75		full bsm		7. 1.1				54.10	
Rooms Below Grade	unfinis		unfinish				unfinish							
Functional Utility	poor	.,,	averag			-5 000	average			-5,000				
Heating/Cooling	HW/n	one	GFA/no		-		GHW/n			-5,000				
Energy Efficient Items	· · · · · · · · · · · · · · · · · · ·	windows		vindows	\Box		storm w		'S					
Garage/Carport	None		None		-		None		-					
Porch/Patio/Deck		ches/encl.	cv.pch/	natio		0		n/porel	h	0				
1 OICIVI atto/Deck	none	CITCO/CITOI.	none	patio			none	прого	•					
	HOHE		Hone				TIONE							
Net Adjustment (Total)				[X]-	T\$	81,380		X -	\$	67,545	\Box]- \$	1
Net Adjustment (Total) Adjusted Sale Price			Not Adi	-44.0%	+	01,000		-42.2%	_	01,010	Net Ad		%	
of Comparables				50.1%		103 620	Gross Adj.			92,355	-		% \$	
ITEM	S1701.05 S15.05	SII	BJECT	30.170	Ψ.	COMPARABLE SA				PARABLE SALE NO				BLE SALE NO. 6
Date of Prior Sale/Transfer	,	5/03/2024	DJEOT			COMI MANDEL SI	LL HO. 1	 	COIVII	THE STEE NO			Omi /iioii	DEE STILL ITO. U
^				-										
Price of Prior Sale/Transfe		\$113,000	VR		Crt	hse / GLVR		Crth	ise /	GLVR				
Price of Prior Sale/Transfe Data Source(s)	r	\$113,000 Crthse / GL	VR			hse / GLVR 31/2024				GLVR				
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ADDENDUM

Borrower: YOUSSEF, Nabila	File No.: 12343A			
Property Address: 330 E. 4th Street	Case No.:			
City: Bethlehem	State: PA	Zip: 18015		
Lender: Nabila YOUSSEE				

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property: received. The subject is assessed for taxes at \$21,100.

Neighborhood Boundaries

Neighborhood boundaries are those properties within the following street outline: E. 1st Street to the north, Hellertown Rd. to the east, E. 9th Street to the south and Rte 378 to the west.

Neighborhood Description

The subject is located in the city of Bethlehem within Northampton County. The subject is in an urban area of single family and 2-4 family detached, attached and semi-detached homes. There are also multi-family uses in the area. Commercial uses are located along Broadway, E. 3rd Street and E. 4th Street. These include retail stores, professional offices and service centers. Touchstone Theater is located directly across the street from the subject. Public transportation is available for shopping and employment. Lehigh University is located within a few blocks south and St. Lukes Hospital is located within 2 miles. The Wind Creek Casino is within 1 mile. The defunct Bethlehem Steel buildings are also within 1/2-1 mile. Undeveloped land in the area includes community parks/playgrounds and a dense woodland part of the Lehigh University campus. The subject's location provides access to Rte 22, I-78 and Rte 476 with arteries to Philadelphia, Harrisburg and the New Jersey border. Undeveloped land includes community parks and transitional acreage.

Neighborhood Market Conditions

The subject has typical competition from detached homes within the marketing area. There are currently 3 properties listed for sale in the subject's area which compete with the subject. The list prices range from \$249,990 to \$895,000. This is considered to be in balance. There are 5 homes under agreement with a list price range of \$159,900 to \$449,900. Conventional, FHA and VA financing are typical for homes in this area and price range. Seller concessions are offered in some cases for full or near full price offers. The Federal Reserve met in July and left short term rates unchanged. The Fed will not meet to consider interest rates until September and it is unlikely to act any earlier unless economic conditions change markedly. Property values have increased over the past few years but appear to be stabilizing. Mortgage rates increased over the past year but recently dropped.

Highest and Best Use

***The subject is a single family structure. The Highest and Best use may not be the continuation of this use based on location and demand. Highest and Best Use is substantiated by 4 aspects including physical possibility, legally permitted, financial feasibility and maximum productivity. It is highly suggested a Highest and Best Use Analysis is completed on the subject property. This will not be further addressed in this report. An extraordinary assumption for this report is being made that the subject's current single family use is the highest and best use.

Additional Features

The subject is a colonial style home situated on a publicly maintained street. The exterior of the home is stucco with an asphalt/fiberglass shingle roof. The home offers a covered front porch, enclosed rear porch with access to the basement and enclosed front porch. There is a detached garage containing approx. 1440 sf. The garage was not given value as it needs to be torn down due to condition. There is a shed/outbuilding in the rear yard which also needs to be torn down due to condition.

The home is on a full, unfinished basement. Dampness and settlement is evident in the basement and per structural report may not be sufficient for load support of the structure. The subject needs new electrical, plumbing and HVAC. The interior shows exposed lathe, deteriorated brick walls with missing mortar, exposed floor joists, crumbling plaster and

The interior shows exposed lathe, deteriorated brick walls with missing mortar, exposed floor joists, crumbling plaster and soft floors on the first floor. The subject is not habitable. The entire dwelling needs complete rehab and structural reinforcement. The potential buyer segment is extremely limited due to the extent of rehab required and cash to purchase requirement. Typical conventional, FHA or VA financing would not be viable. Once required repairs are fully realized, it may be more economically prudent to demolish the structure and rebuild.

Condition of the Property

The subject is in poor condition and not considered habitable. A structural evaluation was completed on the subject on 4/23/2024 by Hanover Engineering. A copy of this report was provided by owner reviewed and relied on for confirmation of observed deficiencies. The detached garage is dilapidated and complete demolition is suggested as the structure is unsafe to enter. The subject dwelling has serious issues with exposed framing, settlement and deterioration of foundation walls and support beams show evidence of distress as do 2nd floor joists. The structural evaluation has been included in this report.

ADDENDUM

Borrower: YOUSSEF, Nabila	File No.: 12343A		
Property Address: 330 E. 4th Street	Case N	0.;	
City: Bethlehem	State: PA	Zip: 18015	
Lender: Nabila YOLISSEE			

Comments on Sales Comparison

The comparables used are all located in the southern section of the city of Bethlehem. The sales are all residential properties from the subject's marketing area. Adjustments for condition and utility based on estimates for repair. Sale #1 is a 2 story home in very similar interior condition. The home has been gutted down to studs. It is assumed the structural integrity is average. The sale offers less square footage above grade. Sale #2 is a colonial on a larger lot which is heavily wooded and sloped. The MLS reported the acreage has potential to be subdivided. The dwelling is in poor condition and would most likely need to be demolished. The overall condition appears the most similar to the subject. Sale #3 is from the subject's street. The sale is in average condition with no reported need for renovation other than CO repairs required by the city. The sale offers more square footage above grade and offers a garage. Sales #1 and #2 were given the greatest consideration because of condition. Sale #2 offers the benefit of additional acreage. The potential for demolition costs for the garage have not been included in this reported but absorbed into overall condition adjustments. See additional grid.

Income Approach Comments

Subject is a single family residence. There is insufficient data to form an applicable GRM. The Income Approach was not considered necessary to provide credible results under the Scope of Work defined for this appraisal assignment. Therefore, the Income Approach to value was not considered applicable or necessary to this appraisal and was not developed or used in the valuation process.

EXTRA COMMENTS

BASEMENTS ** Please note that basement square footage for comparables is estimated. Basement square footage sizes for comparables is not reported in local MLS system and Courthouse records. Local MLS system and courthouse records may only report Basements as Full, Partial, or in many cases no comment is supplied at all on the basements.

SCOPE OF WORK - THE APPRAISAL

The scope of my services rendered in conjunction with this appraisal included the subject property inspection, field visits to the neighborhood and it's general market area; a study of relevant market characteristics that would normally be considered from the standpoint of the probable purchaser, In order to complete this valuation analysis, the appraiser has reviewed, analyzed and verified comparative market data relative to sale transactions within a competitive vicinity. To this end, public records, real estate agents, exterior inspections and other reliable information systems were researched in order to obtain the market data presented in this report. Lastly, the data was processed into recognized and/or appropriate approaches to

LEGAL - The Legal was not submitted. Lot dimensions taken from public records.

Taxes - The Amount stated under "R.E. Taxes" reflects the current amount reported by the Assessor's office for the subject, as of the effective date of the this report.

SQUARE FOOTAGE - Square footage is approximate for the subject property. If borrower/buyer/client has concerns with square footage, they are encouraged to hire and expert in this field (architect/engineer) to verify/certify square footage of the subject property. Appraiser reserves the right to amend data and estimated value if necessary if this information is supplied to appraiser.

LIABILITY - * No liability is assumed for any structural or mechanical elements associated with the subject as the appraiser is not a certified inspector in these matters.

HYPOTHETICAL - * Please note the use of a hypothetical condition may affect assignment results.

Methodology - The methodology and data used in the Appraiser's determination of adjustments utilized in this report are consistent and based on knowledge of the subject's market area, extrapolated market data/regression analysis, cost new less Depreciation, paired sales analysis, sensitivity analysis, and data supplied from Appraisers, Contractors, and Brokers familiar with the subject's market area and adjustments.

ADDENDUM

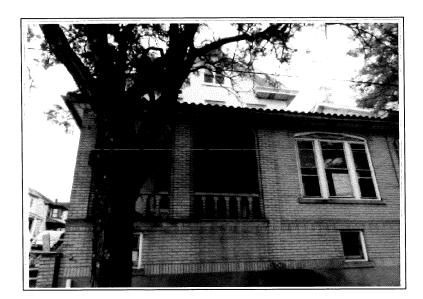
Borrower: YOUSSEF, Nabila	File No.: 12343A			
Property Address: 330 E. 4th Street	Case No.:			
City: Bethlehem	State: PA	Zip: 18015	_	
London Nabila VOLISSEE				

PUBLIC SEWER - The appraiser noted from county records that the property has public sewer. The appraiser assumes this information to be correct, but is unable to independently verify the accuracy of the records/conversation reviewed. The appraiser is unable to determine the exact location of the public sewer system and cannot be held accountable if the system cannot be easily accessed for repair. The appraiser can only conduct a limited inspection of visibly accessible areas. The appraiser did not visually inspect the public sewer system connection and cannot confirm whether or not it is functional or adequate for the subject property. A public sewer connection inspection by a qualified professional is suggested." For this assignment it is assumed that the public sewer system connection that services the subject is functioning and working correctly at time of inspection - extraordinary assumption. If this information is incorrect the appraiser reserves the right amend information and estimated value if necessary.

PUBLIC WATER - The appraiser noted from county records that the subject property has public water. The appraiser assumes this information to be correct but is unable to independently verify the accuracy of the records/conversation reviewed. The appraiser is unable to determine the exact location of the public water system connection and cannot be held accountable if the system cannot be easily accessed for repair. The appraiser can only conduct a limited inspection of visibly accessible areas. The appraiser did not visually inspect the public water system connection and cannot confirm whether or not it is functional or adequate for the subject property. A public water system connection inspection by a qualified professional is suggested. For this assignment it is assumed that the public water system that services the subject is functioning and working correctly at time of inspection - extraordinary assumption. If this information is incorrect the appraiser reserves the right amend information and estimated value if necessary.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: YOUSSEF, Nabila	File No.: 12343A			
Property Address: 330 E. 4th Street	Case No.:			
City: Bethlehem	State: PA	Zip: 18015		
Lender: Nabila YOUSSEF				

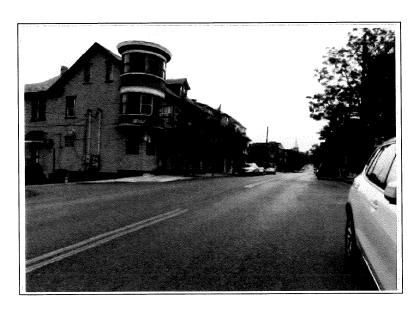


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 31, 2024 Appraised Value: \$ 100,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Borrower: YOUSSEF, Nabila	File No.: 12343A			
Property Address: 330 E. 4th Street	Case No.:			
City: Bethlehem	State: PA	Zip: 18015		
Lender: Nabila YOUSSEF				

















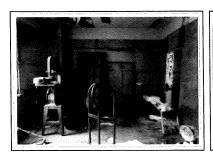








Borrower: YOUSSEF, Nabila	File No.: 12343A		
Property Address: 330 E. 4th Street	Case No.:		
City: Bethlehem	State: PA	Zip: 18015	
Lender: Nabila YOUSSEE			







interior photo

access to basement

interior photo







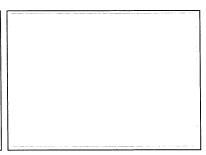
interior photo

interior photo

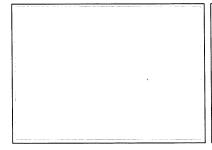
ceilings



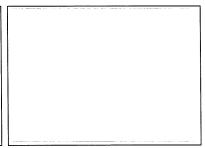




interior photo

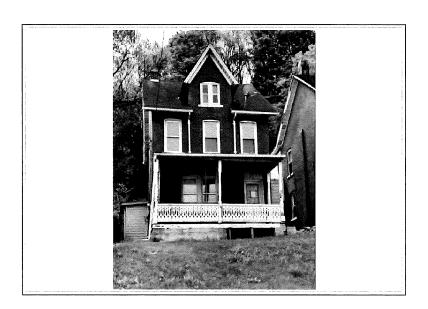






COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: YOUSSEF, Nabila	File N	lo.: 12343A
Property Address: 330 E. 4th Street	Case No.:	
City: Bethlehem	State: PA	Zip: 18015
Lender: Nabila VOLISSEE		



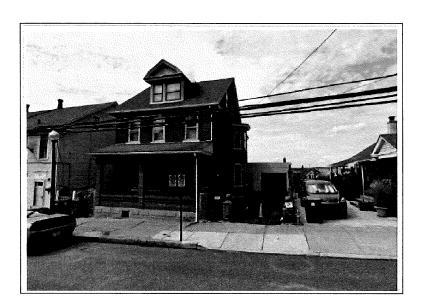
COMPARABLE SALE #1

822 E. 8th Street Bethlehem, PA 18015 Sale Date: s05/24;c05/24 Sale Price: \$ 75,000



COMPARABLE SALE #2

1156 William Street Bethlehem, PA 18015 Sale Date: s08/23;c07/23 Sale Price: \$ 160,000

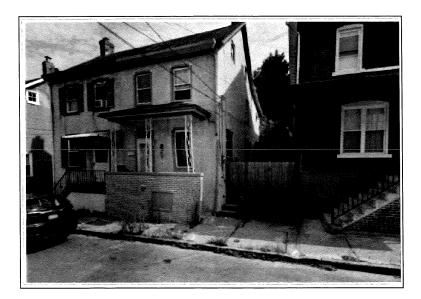


COMPARABLE SALE #3

1119 E. 4th Street Bethlehem, PA 18015 Sale Date: s03/24;c02/24 Sale Price: \$ 215,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: YOUSSEF, Nabila	File No.: 12343A		
Property Address: 330 E. 4th Street	Case No.:		
City: Bethlehem	State: PA Zip: 18015		
Lender: Nabila YOUSSEF			



COMPARABLE SALE #4

730 Evans Street Bethlehem, PA 18015 Sale Date: s05/24;c05/24 Sale Price: \$ 185,000



COMPARABLE SALE #5

977 Wyandotte Street Bethlehem, PA 18015 Sale Date: c08/24 Sale Price: \$ 159,900

COMPARABLE SALE #6

Sale Date: Sale Price: \$

ENVIRONMENTAL ADDENDUM APPARENT* HAZARDOUS SUBSTANCES AND / OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

Case No. 12343A

	File No. 12343A
ł	wer/ Client YOUSSEF, Nabila ss: 330 E. 4th Street
City:	Bethlehem County Northampton State: PA Zip code: 18015 er Nabila YOUSSEF
	Apparent is defined as that which is visible, obvious, evident or manifest to the appraiser.
	This universal Environmental Addendum is for use with any real estate appraisal. Only the statements which have been checked by the appraiser apply
were m inspec value o	to the property being appraised. dendum reports the results of the appraiser's routine inspection of and inquiries about the subject property and its surrounding area. It also states what assumptions ade about the existence (or nonexistence) of any hazardous substances and/or detrimental environmental conditions. The appraiser is not an expert environmental conditions which may have a negative effect on the safety and fithe property. It is possible that tests and inspections made by a qualified environmental inspector would reveal the existence of hazardous materials and/or detrimental mental conditions on or around the property that would negatively affect its safety and value.
	DRINKING WATER
	Drinking Water is supplied to the subject from a municipal water supply which is considered safe. However the only way to be absolutely certain that the water meets published standards is to have it tested at all discharge points. Drinking Water is supplied by a well or other non-municipal source. It is recommended that tests be made to be certain that the property is supplied with adequate pure water, Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or appliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested at all discharge points. The value estimated in this appraisal is based an the assumption that there is an adequate supply of safe, lead-free Drinking Water.
Comm	ents
	SANITARY WASTE DISPOSAL
□	Sanitary Waste is removed from the property by a municipal sewer system. Sanitary Waste is disposed of by a septic system or other sanitary on site waste disposal system. The only way to determine that the disposal system is adequate and in good working condition is to have it inspected by a qualified inspector. The value estimated in this appraisal is based on the assumption that the Sanitary Waste is disposed of by a municipal sewer or an adequate properly permitted alternate treatment system in good condition.
Comm	SOIL CONTAMINANTS
X Comm	There are no apparent signs of Soil Contaminants on or near the subject property (except as reported in Comments below). It is possible that research, inspection and testing by a qualified environmental inspector would reveal existing and/or potential hazardous substances and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value. The value estimated in this appraisal is based on the assumption that the subject property is free of Soil Contaminants. ents
	ASBESTOS COLUMN ASSESSED ASSESSEDA ASSESSED ASSESSED ASSESSED ASSESSED ASSESSED ASSESSED ASSESSEDA ASSESSED ASS
	All or part of the improvements were constructed before 1979 when Asbestos was a common building material. The only way to be certain that the property is free of friable and non-friable Asbestos is to have it inspected and tested by a qualified asbestos inspector. The improvements were constructed after 1979. No apparent friable Asbestos was observed (except as reported in Comments below). The value estimated in this appraisal is based on the assumption that there is no uncontained friable Asbestos or other hazardous material on the property.
Comm	ents
	PCBs (POLYCHLORINATED BIPHENYLS)
	There were no apparent leaking fluorescent light ballasts, capacitors or transformers anywhere on or nearby the property (except as reported in Comments below). There was no apparent visible or documented evidence known to the appraiser of soil or groundwater contamination from PCBs anywhere on the property (except as reported in Comments below). The value estimated in this appraisal is based on the assumption that there are no uncontained PCBs on or nearby the property.
Comm	
	RADON
	The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below). The appraiser is not aware of any indication that the local water supplies have been found to have elevated levels of Radon or Radium. The appraiser is not aware of any nearby properties (except as reported in Comments below) that were or currently are used for uranium, thorium or radium extraction or phosphate processing. The value estimated in this appraisal is based on the assumption that the Radon level is at or below EPA recommended levels.
Comm	ents

Case No. File No.

No. 12343A

	USTs (UNDERGROUND STORAGE TANKS)
☐ There is	s no apparent visible or documented evidence known to the appraiser of any USTs on the property nor any known historical use of the property that would
_ ´	ave had USTS. are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical manufacturing plants) located on adjacent properties (excep
There	rted in Comments below). are apparent signs of USTs existing now or in the past on the subject property. It is recommended that an inspection by a qualified UST inspector be obtained to
	ine the location of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were ated in accordance with sound industry practices.
_	alue estimated in this appraisal is based on the assumption that any functioning USTs are not leaking and are properly registered atanyabandoned USTs arefree from contamination and were properly drained, filled and sealed.
comments _	
	NEARBY HAZARDOUS WASTE SITES
☐ There ar	reno apparent Hazardous Waste Sites on the subject property or nearby the subject property (except as reported in Comments below). Hazardous Waste Site
X The va	by a trained environmental engineer may determine that there is one or more Hazardous Waste Sites on or in the area of the subject property. alue estimated in this appraisal is based on the assumption that there are no Hazardous Waste Sites on or nearby the subject property
	egatively affect the value or safety of the property.
Comments _	UREA FORMALDEHYDE (UFFI) INSULATION
	ON THE CONTROL OF THE
	part of the improvements were constructed before 1982 when UREA foam insulation was a common building material. The only way to be certain that the try is free of UREA formaldehyde is to have it inspected by a qualified UREA formaldehyde inspector.
	provements were constructed after 1982. No apparent UREA formaldehyde materials were observed (except as reported in Comments below).
	value estimated in this appraisal is based on the assumption that there is no significant UFFI insulation or other A formaldehyde material on the property.
UKLA	tromialderlyde material on the property.
Comments _	
	LEAD PAINT
X The voluments	alue estimated in this appraisal is based on the assumption that there is no flaking or peeling Lead Paint on the property.
	AIR POLLUTION
There a	are no apparent signs of Air Pollution at the time of the inspection nor were any reported (except as reported in Comments below). The only way to be certain
	e air is free of pollution is to have it tested.
	value estimated in this appraisal is based on the assumption that the property is free of Air Pollution.
Comments _	WET ANDCELOODD! AINC
	WETLANDS/FLOODPLAINS
	ite does not contain any apparent Wetands/Flood Plains (except as reported in Comments below). The only way to be certain that the site is free of Wetlands
	Plains is to have It inspected by a qualified environmental professional. value estimated in this appraisal is based on the assumption that there are no Wetlands/Flood Plains on the
prope	erty (except as reported in Comments below).
	erty (except as reported in Confinents below).
Comments	
Comments _	
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below:
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below:
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise Radiation + Electromagnetic Radiation Light Pollution Waste Heat
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise Radiation + Electromagnetic Radiation Light Pollution Waste Heat Acid Mine Drainage Agricultural Pollution Geological Hazards
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise Radiation + Electromagnetic Radiation Light Pollution Waste Heat Acid Mine Drainage Agricultural Pollution Geological Hazards Nearby Hazardous Property Infectious Medical Wastes Pesticides
	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise Radiation + Electromagnetic Radiation Light Pollution Waste Heat Acid Mine Drainage Agricultural Pollution Geological Hazards Nearby Hazardous Property Infectious Medical Wastes
There a	MISCELLANEOUS ENVIRONMENTAL HAZARDS re no other apparent miscellaneous hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below: Excess Noise Radiation + Electromagnetic Radiation Light Pollution Waste Heat Acid Mine Drainage Agricultural Pollution Geological Hazards Nearby Hazardous Property Infectious Medical Wastes Pesticides

When any of the environmental assumptions made In this addendum are not correct, the estimated value In this appraisal may not be valid.

ZONING MAP

Borrower: YOUSSEF, Nabila	File No.:	12343A
Property Address: 330 E. 4th Street City: Bethlehem	Case No State: PA	: Zip: 18015
Lender: Nabila YOUSSEF	State, 1 A	Ζιμ. 10013
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HISTORIC DISTRICT MAP

Borrower: YOUSSEF, N	labila	File No.: 12	343A
Property Address: 330 E City: Bethlehem	. 4th Street	Case No.: State: PA	Zip: 18015
Lender: Nabila YOUSSEF			
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City: Bethlehem	State: PA	Zip: 18015	
Lender: Nabila YOUSSEF			



252 Brodhead Road • Suite 100 • Bethlehem, PA 18017-8944 Phone: 610.691.5644 • Fax: 610.691.6968 • HanoverEng.com

April 23, 2024

Nicholas Youssef 1630 Jeter Avenue Bethlehem, PA 18015 RE: Structural Evaluation
330 East Fourth Street
City of Bethlehem, Northampton County
Hanover Project 5161

Dear Nicholas Yousseft

In response to your request, Peter Chase, PE, of Hanover Engineering Associates, Inc., performed a structural evaluation of the referenced structure on April 17, 2024. This structure is a three-story frame house on a masonry foundation, with a full basement, approximately one hundred and ten (110) years old. It appears to have been used as a single-family residence and has a detached garage. The house faces roughly north.

The structure is in the Southside Historic Conservation District.

The Historic Conservation Commission (HCC) is a separate historic review board that reviews modifications to the exterior of buildings in both the South Bethlehem Historic Conservation District and the Mount Airy Neighborhood District on the West Side. The Commission meets on the third Monday of every month at 6:00 PM in Town Hall. Complete applications must be received two weeks before the meeting date to be placed on the agenda for the next meeting. The same application is used for the HCC as for the HARB. Design Guidelines are also available for the South Side, along with Storefront Guidelines and Sign Guidelines.



Plan from Above (from google earth)

Envisioning and Engineering sustainable, cost-effective, and environmentally responsible projects since 1971

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 Tender: Nabila YOUSSEF

Nicholas Youssef

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April 23, 2024



Front of Residence (North Elevation) (from google earth)

As noted above, the house is three-story. The rear of the house appears to be an addition added to the first floor of the original structure and is composed of two rooms: possibly intended as a kitchen and a "mud room". However, the entire structure is in very poor condition. Much of the framing is exposed and portions of the supporting masonry, including brickwork and the rubble stone foundation is in serious distress. The detached garage is extremely damaged and can only be addressed by full demolition.



East Elevation



North Elevation of Garage (from google earth)

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Nicholas Youssef

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April 23, 2024

The basement is divided into two areas, a main, larger, area and a smaller front room. In general, this front room is in better condition. The basement is full under most of the house but does not extend to under the back rooms of the first floor. Though the basement walls perform the primary function of retaining extenior fill, they do not exclude all surface water — much of which appears to have puddled on the main floor of the basement. The basement beams supporting the joists of the first floor appear to have suffered distress, and their supporting posts are not in good condition. However, the joists themselves appear sound, although their connection to and support by the basement walls is of inconsistent quality. At the southwest of the main basement, there is a depressed "cistern" structure. This part of the structure, composed of masonry and some timbers, is in poor condition — its actual original purpose is unknown.



Main Basement



Front Basement



Joist Support on Foundation Wall



Basement Cistern

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Nicholas Youssef

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April 23, 2024

The first floor is in fair condition – the distressed condition of the floor joists underneath has not produced unevenness in the walking surface; but as previously noted, the underlying joists are not entirely trustworthy – either in design capacity or in construction. The condition of the back rooms (the addition to the first floor) is not satisfactory. The access to the basement is via a hatch in the floor of the "mud room" in this area.



Ist Floor "Mud Room"



Exposed Joists in Ceiling of "Dining Room" – note also Steel Bearing Beam

Also of concern is the distress of the second-floor joists, visible in the "dining room" of the first floor. The suspended ceiling in this room has been removed, revealing this framing — which includes a conventional steel beam running north-south. Although the framing appears sound, it is unclear if it adequately supports current standard loadings; the timber joists are especially suspect. The suspended ceiling of the "living room", immediately to the north, is still in place, but it is assumed that the concealed floor framing in this area is similar, with similar misgivings. The front hall, exposed and not supporting the upper floors, is framed more adequately, and appears to be in better overall condition.



Front Hall



Staircase 1st to 2nd Floor

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Lender: Nabila YOUSSEF		

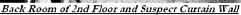
Nicholas Youssef

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April 23, 2024

The second floor is accessed via a standard staircase from the first floor and appears to be in similar condition to the first floor. However, the curtain wall separating the two rear rooms looks to be inadequately supported by the first-floor framing, and the joists at the northwest are embedded into a failing brick wall.







Typical Exposed Brickwork

The third floor is also reached by a standard staircase in good condition. This floor is separated into an attic with exposed rafters, no collar ties, and a floor of uncertain stability at the north end. The south portion at this level seems to be living space, of limited overhead clearance. The roof in this southern third floor varies from the standard A-frame seen in most of the structure, but appears to be in similar good condition, and is composed of conventional timber framing.



3rd Floor Attic



3rd Floor Living Space

The exterior of the structure has been covered in stucco, but appears to originally have been brick, some of which is visible inside the house.

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Nicholas Youssef

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April 23, 2024

There is a garden shed like out-building, in poor condition, located in the middle of the backyard. This structure appears to have been erected more recently than the main structure. As noted above, another detached building is the garage at the far north end of the property. This building is heavily distressed, and currently unsafe to enter. The roof has largely failed, as have most portions of the interior floor and all interior walls. The brickwork composing the east and west sides is generally failing, displaying gaps in the masonry and some vegetation ingress.





Garage Roof

Interior of Garage

As can be inferred by the observations noted above, it is uncertain that repairs to the main structure are warranted. As discussed, there are serious questions regarding the exterior walls and foundation. It is also of note that the framing appears suspect in the conditions of its support to the bearing walls. Although the floors are sound, it might be necessary to re-build them if the framing is replaced or renovated. The condition of the exterior of the building envelope could not be ascertained because of the stricco covering what is assumed to be original brickwork. It does seem that the roof is in good condition, although the rafter framing appears to be questionable in compliance with conventional construction practice.

My inspection only addressed limited structural aspects of the buildings on the property, as noted above, and was limited to a cursory inspection of the elements visible and accessible at the time of inspection. No exploratory investigations or testing was done. My evaluation is necessarily based on these limited observations and cannot guarantee that all defects were found or could be found. Except as noted above, I did not evaluate nonstructural issues, including, but not limited to, issues related to:

- electrical systems; plumbing systems; heating, ventilation, and air treatment systems
- utility facilities and connections
- health and safety
- zoning and code compliance
- fire protection, fire separation; access/egress
- chimney, flue, etc.
- sanitation; sewer

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Nicholas Youssef

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April 23, 2024

- georechnical; sinkholes
- user safety; public safety
- radon, animal damage, and wood-destroying insects
- asbestos, lead paint, other material hazards
- flooding and water damage
- drainage, hydraulics, hydrology, and stormwater management
- nonresidential uses
- occupancy and use
- mortgages, liens, public records, etc.
- workmanship
- landscaping
- roofing, siding
- cost estimating
- construction
- finish, trim, surface treatments, etc.
- insurance
- previous inspections, appraisals, evaluations, etc.
- repairs, renovation

It is recommended that you retain this report for your records. Photographs of any new construction should be taken and filed with this report. If you have any questions or comments, please feel free to call this office at 610-691-5644.



Respectfully,

HANOVER ENGINEERING ASSOCIATES, INC.

Peter 74. Chase

Peter H. Chase, PE Reg. No. PE042715R

phc:phc/sas

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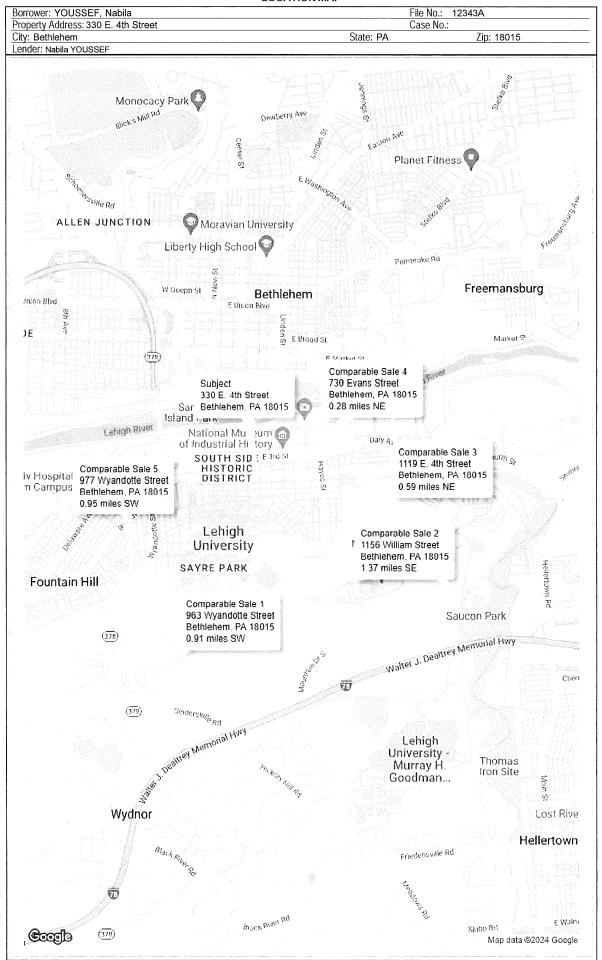
NORTHAMPTON COUNTY ASSESSOR SKETCH Borrower: YOUSSEF, Nabila Property Address: 330 E. 4th Street City: Bethlehem Lender: Nabila YOUSSEF File No.: 12343A Case No.: State: PA Zip: 18015 12 АЗ 8 12 22 Main Building 22 22 8 22 9 15 A1 16 11 A2 11 15 15

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Borrower: YOUSSEF, Nabila			File No.: 12343A
Property Address: 330 E. 4th Street	WALLES TO SELECT THE S		Case No.:
City: Bethlehem	*****	State: PA	Zip: 18015
Lender: Nabila YOUSSEF			
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PLAT MAP

Borrower: YOUSSEF, Nabila	File No.: 123	43A
Borrower: YOUSSEF, Nabila Property Address: 330 E. 4th Street City: Bethlehem Lender: Nabila YOUSSEF	Case No.: State: PA	Zip: 18015
Lender: Nabila YOUSSEF		
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LOCATION MAP



FLOOD MAP

 Borrower: YOUSSEF, Nabila
 File No.: 12343A

 Property Address: 330 E. 4th Street
 Case No.:

 City: Bethlehem
 State: PA
 Zip: 18015

 Lender: Nabila YOUSSEF
 Tender: Nabila YOUSSEF



FLOOD INFORMATION

Community: City of Bethlehem

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 42095C0326E

Panel: 42095C0326

Zone: X

Map Date: 07-16-2014

FIPS: 42095

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

No representations as warranties to any party concerning the content, scrucicy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

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roperty Address:		et et				Case No.:	UTUA
y: Bethlehem					State: PA		Zip: 18015
nder: Nabila YOU	ISSEF						
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	6 - Bethlehem-S old & Settled		Not in Develop	mant		SD:	05/17/2024
Comments:	nd et Setded	Subbiv.	Not in Developi	nene			
					Rema	vrks	
			Be pr bo rei flo		ome to your ne o-story colonial l ready to breatl This Brick Colo	xt investment brick home pr he new life int nial awaits a c	esents an exciting to a property with complete
1/1 gent:		Teichman 🔊		-	(215) 801-0583	Ph Show:	800-746-9464
Office: ित्रं Association:	RE/MAX 440 ((RMX4Q)		Office Lic#;	RB060787C	Office Ph:	(215) 538-4400
			Genera	ıl Information			
Prop Type:	Residential	Dark		Sub Prop:	Detached	SE S	
Beds: Total Fin SF:	2 1,183	Baths:	1 (10)	AditCmm55&Ovr: Blw Grd Ttl SF:	NO O	SF Src:	Tax Records
Abv Grd Fin SF:	1,183			Blw Grd Fin SF:	0		
SqFt Comments: fr Built:	1900	Price/SF:	\$6 3	Lot SqFt:	3,000	Lot Src:	
Cndo HOA:	1900	Lot Acres:	0.069	Cross St:	3,000	LOC SIC.	
lementary:				Junior High:			
Snr High: List Dt:	05/01/2024	Entry Dt:	05/01/2024	School D: Pend Dt:	Bethlehem 05/06/2024	Dt Avail: Exp Dt:	
Occ Nm:		·	00,01,202	Осс Тур:	05, 05, 252	CAP GC	
Owner Nm: Owner Typ:	Just Peachy He Fee Simple	omes Llc		Own Ph: TaxID:	P6SW3C.7 11	0204	
Spc Cond:	Real Estate Ov	wned Mortgage					
Agent Rmks:				s to studs, no floo ion report. Off Sti			no utilities al all.
Show Typ:	Appointment (Only		ion report. On Sti	eet parking only	Y	
Show Inst:		ugh Showingti		062 Wuandott			
Directions:	Route 378 to	betmenem pro	perty located at	Information —			
Zn Cde:	04RM		030.1	Muni Inspect:			
Dd/Dc ID:	1-287752			Pub Int:	Yes	Capital Cont:	
Possession:	Immediate, Ne	egotiable	Suilding/	Site Information —			
#Storles:	2	# Unit:	Danama,	# Lots:		Sec.8 Appr:	
Ttl Rooms:	4	Lot #:		Section:		Block:	
# Cars: Lot Dims:	0			Lot Stat: Acreage:	1-6000 sq. ft.		
Style:	Colonial			ricreage.	1 0000 541 76		
Garage:	On Street Other UNKNO						
Roof: Bsmnt:	Full	AA LA					
Construction:	Brick						
Di-I			Inter	ioi Features			
Dining: Floor: Appliances:	Kitchen Island Other base flo None	1/ Peninsula poring - coverir	•	ı İnformation ———			
Room	Level	Dimensions	Descrip				
Kitchen	1st Floor	10 x 12	Unfinis	hed area			
Living Room	1st Floor	12 x 14		hed area			
Bedroom Bedroom	2nd Floor 2nd Floor	12 x 10 10 x 10		hed area hed area			
Full Bathroom	2nd Floor			hed area			
				Information ——			
Hot Water:	Other		,	Amperage:		Amp Typ:	
Cool: Prc Test:	None			Heat Typ: Sewer:	None Public		
Water:	Public			2011011			
				al Information	.		A.
Cnty Taxes: Cnty Asmt:	\$301.32 \$27,900	Mun Taxes: Poss Finance:	\$547.96 Cash, Owner	Sch Taxes: Financed	\$1,673.72	Tti Taxes:	\$2,523.00
and immer	421200	, ous i mance.		Information ———			

\$95,000 78.95% Org Prc: Sold Prc: \$95,000 \$75,000

List Prc: Sp%LP:

Financing: Sold Date: Sell Concess: Cash 05/17/2024 No

Amount:

COMPARABLE #2

Borrower: YOUSSEF, Nabila	File No.: 12343A		
Property Address: 330 E. 4th Street	Case	No.:	
City: Bethlehem	State: PA	Zip: 18015	
Lender: Nabila YOUSSEF			

\$175,000 \$175,000 \$160,000 08/07/2023 1156 William Street, Bethlehem City PA, 18015
MLS#: 719225 County: Northampton OLP: SP: SD: 719225 03 - Bethlehem-South Sold & Settled MLS#: DOM: 28 CDOM: 28 Area: SubDiv: Not in Development Status: Comments:



Remarks

Remarks

4 acre mountainside lot with 1,098 feet of frontage along William Street in the City of Bethlehem near Saucon Valley off the I-78 exit in Hellertown. Two parcels zoned Rural Residential. Formerly owned by a Bethlehem Steel Mill worker that maintained a vast organic vegetable and fruit crop around the lower 1+ acre parcel which features a freshwater stream coming out of the mountain. There are a variety of ornamental and old growth trees. The upper 3+ acre parcel is your own private wooded forest scattered with large boulders. Public water serves the property. On-lot septic would be required due to the distance to connect to public sewer. The existing structure has been vacant for several decades. Most likely a tear down but also possible to renovate the existing structure with historical charm. Walking distance to Saucon Park. The property overlooks Hellertown and the Lehigh Valley.

1 / 25

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Agent: 🔬	Joseph D'Amb	rosio 🌏 🗀 Lic#	: RS223959L	Agent Ph:	(610) 417-1315	Ph Show:	610-417-1315
Office:	Morganelli Pro	perties LLC (MC	ORGAN)	Office Lic#:	RB068765	Office Ph:	(484) 856-8200
ssociation:	MLS						` '
			Genera	Information			
rop Type: .eds:	Residential	Baths:		Sub Prop: AditCmm55&Ovr:	Detached	SF Src:	Tax Records
eus: otal Fin SF:	1.408	DdUIS.		Blw Grd Ttl SF:	0	31 310.	Tax Records
by Grd Fin SF:	1,408			Blw Grd Fin SF:	ŏ		
qFt Comments:	-,						
r Built:	1913	Price/SF:	\$114	Lot SqFt:	188,179	Lot Src:	Tax Records
ndo HOA:		Lot Acres:	4.32	Cross St:			
lementary:				Junior High:	Bethlehem	Dt Avail:	
inr High: ist Dt:	06/24/2023	Entry Dt:	07/01/2023	School D: Pend Dt:	07/22/2023	Exp Dt:	
occ Nm:	00/24/2023	Entry Dt.	07/01/2023	Occ Typ:	Vacant	exp ot.	
wner Nm:	2021 ER PA D	ev Co		Own Ph:	. com		
wner Typ:	Fee Simple			TaxID:	p716180204		
pc Cond:	Not Applicable				-		
gent Rmks:			ond one is P71	6160204, Contact	t Joe Dambrosio	for all show	ings, Do not enter
		t Listing Agent					
how Typ: how Inst:	Appointment (oniy I showing regue	octo				
rections:		to right on Willi		is on the left			
				Information			
n Cde:	INSTITUTION	AL		Muni Inspect:			
od/Dc ID:	P716180204			Pub Int:	Yes	Capital Conf	:
ossession:	Immediate						
			Building/	Site Information —			
≠Stories:		# Unit:		# Lots:		Sec.8 Appr:	
tl Rooms:	0	Lot #:		Section:		Block:	
				Acreage:	3 · 5 Acres		
	Oth an						
style:	Other						
Style: Sarage:	None	nlass					
Style: Sarage: Roof:	None Asphalt Fiber	glass					
Style: Garage: Roof: Bsmnt:	None Asphalt Fiber Full	-					
Style: Sarage: Roof: Bsmnt: View:	None Asphalt Fiber	-					
Style: Sarage: Roof: Bsmnt: View:	None Asphalt Fiberg Full Hills, Mountain	-	···· byter	on features			
style: Garage: Goof: Gsmnt: View: Construction:	None Asphalt Fiberg Full Hills, Mountali Brick Dining Room	-	bitel	-			
style: Garage: Goof: Gsmnt: View: Construction:	None Asphalt Fiberg Full Hills, Mountali Brick	-		eon Features			
Style: sarage: Roof: ssmnt: /lew: Construction: Dining: Appliances:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None	n, Panoramic	· ··· Roon	ior Features n Information			
Style: sarage: Roof: ssmnt: /lew: Construction: Dining: Appliances:	None Asphalt Fiberg Full Hills, Mountali Brick Dining Room	n, Panoramic Dimensions		ior Features n Information			
Style: sarage: Roof: ssmnt: /lew: Construction: Dining: Appliances:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None	n, Panoramic	Roon Des crip	or Features Information Ition			
Style: Sarage: Roof: Rosmnt: Construction: Construction: Construction: Room	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None	n, Panoramic Dimensions	Roon Des crip	or Features Information Uon		Amp Tyri	······································
Style: Sarage: Roof: Ssmnt: //ew: Construction: Dining: Appllances: Room	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None Level	n, Panoramic Dimensions	Roon Des crip	or Features Information Idon Information Amperage:	None	Amp Typ:	
Style: Sarage: Roof: Ssmnt: View: Construction: Dining: Appliances: Room Hot Water: Cool:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None	n, Panoramic Dimensions	Roon Des crip	n Information tion Information Information Amperage: Heat Typ:	None Alternative Sy		· · · · · · · · · · · · · · · · · · ·
Style: Sarage: Roof: Rosmnt: Construction: Dining: Appliances: Room Hot Water: Cool: Prc Test:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None Level	n, Panoramic Dimensions	Roon Descri i Utaty	information ution Amperage: Heat Typ: Sewer:	None Alternative Sy		
ot Dims: Style: Sarage: Roof: Sommt: View: Construction: Dining: Appliances: Room. Hot Water: Cool: Prc Test: Water:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None Level Other None Well	Dimensions x	Pinanc	on Features Information Information Amperage: Heat Typ: Sewer:	Alternative Sy	rstem	
Style: Sarage: Roof: Room Hot Water: Cool: Prc Test: Water: Conty Taxes:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None Level Other None Well \$415.80	Dimensions X	Pinanc	n Information Information Information Amperage: Heat Typ: Sewer: Ital Information Sch Taxes:			\$3,481.56
ityle: ityle: iarage: toof: ismnt: iew: construction: Dining: sppllances: toom Hot Water: Cool: ior Test: Water: Conty Taxes:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None Level Other None Well	Dimensions x	Pinance \$756.14 Cash, Conver	n Information Information Information Amperage: Heat Typ: Sewer: Isl Information Sch Taxes: Intonal	Alternative Sy	rstem	\$3,481.56
Style: Sarage: Roof: Roof: Rosmnt: View: Construction: Dining: Appilances: Room Hot Water: Cool: Prc Test:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None Level Other None Well \$415.80	Dimensions X	Pinance \$756.14 Cash, Conver	n Information Information Information Amperage: Heat Typ: Sewer: Ital Information Sch Taxes:	Alternative Sy	rstem	
Style: Sarage: Roof: Roof: Smnt: View: Construction: Dining: Appliances: Room Hot Water: Cool: Prc Test: Water: Cnty Taxes: Cnty Asmt: Financing:	None Asphalt Fibery Full Hills, Mountain Brick Dining Room None Level Other None Well \$415.80 \$38,500 Cash	Dimensions X	Pinanc \$756.14 Cash, Convei	ion Features Information Information Amperage: Heat Typ: Sewer: Isl Information Sch Taxes: Information List Prc:	\$2,309.62 \$175,000	Ttl Taxes:	\$175,000
Style: Sarage: Roof: Rosmnt: Construction: Dining: Appliances: Room Hot Water: Cool: Prc Test: Water: Conty Taxes: Conty Asmt:	None Asphalt Fiberg Full Hills, Mountain Brick Dining Room None Level Other None Well \$415.80 \$38,500	Dimensions X	Pinanc \$756.14 Cash, Convei	n Information tion information Amperage: Heat Typ: Sewer: ial Information Sch Taxes: tional Information	Alternative Sy \$2,309.62	Ttl Taxes:	

COMPARABLE #3

Borrower: YOUSSEF, Nabila	File No.: 12343A		
Property Address: 330 E. 4th Street	Case	e No.:	
City: Bethlehem	State: PA	Zip: 18015	
Lender: Nabila YOUSSEF			

🗎 1119 E 4th Street, Bethlehem City PA, 18015 LP: OLP: \$219,900 \$219,900 \$215,000 733407 03 - Bethlehem-South Sold & Settled MLS#: County: Northampton DOM: 9 CDOM: SP: SD: Area: Status: Comments: 03/29/2024 SubDiv: Not in Development



Remarks

Remarks

Multiple offers received, please submit your best offers by 2/27 5 pm. Don't miss the opportunity to make this untouched Colonial gem your own! Welcome to this charming Brick Colonial nestled in downtown Bethlehem. Step inside to discover over 2100 square feet of living space, with large, spacious rooms adorned with original hardwood floors, preserving the home's classic charm and character. With 3 bedrooms and 1 bathroom, there's ample room for comfortable living. Outside, off-street parking and a one-car oversized detached garage ensure convenience for your parking and storage needs. One look and you will Envision the endless possibilities awaiting you in this classic brick home. Home being sold in "AS 15" Condition. Contact agent for Bethlehem CO Inspection repairs needed..

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Sell Concess:

No

Accests A	Chand A T-1-1			ffice Information —	(215)	nt ct	
Agent: 🔄	Cheryl A. Telcl	nman 🚕 🛚 🖽	:#: AB065081	Agent Ph:	801-0583	Ph Show:	1-800-749-9464
Office:	RE/MAX 440 ((RMX4Q)		Office Lic#:	RB060787C	Office Ph:	(215) 538-4400
			Genera	al information			
rop Type:	Residential			Sub Prop:	Detached		
Beds: Fotal Fin SF:	3 2,112	Baths:	1 (10)	AdltCmm55&Ovr: Blw Grd Ttl SF:	No O	SF Src:	Tax Records
Abv Grd Fin SF:	2,112			Blw Grd Fin SF:	0		
SqFt Comments:	_,			Ditt Old till Old	·		
/r Built:	1900/Unk	Price/SF:	\$102	Lot SqFt:	2,720	Lot Src:	Tax Records
Cndo HOA:		Lot Acres:	0.062	Cross St:			
Elementary: Snr High:				Junior High: School D:	Bethlehem	Dt Avail:	
Jst Dt:	02/20/2024	Entry Dt:	02/22/2024	Pend Dt:	02/29/2024	Exp Dt:	
Occ Nm:	02, 20, 202 1	end y be.	02,22,2021	Occ Typ:	02, 23, 2024	exp be.	
Owner Nm:	Beleykanich &	Albright		Own Ph:			
Owner Typ:	Fee Simple			TaxID:	P6SE2B738020	14	
Spc Cond:	Not Applicable		saa included no	tice of repairs nee	dad for Cartifles	to of Occupa	ner Bothloham Ci
Agent Rmks: Show Typ:			nt Only, Lock Bo		aca ioi CeruilCa	ce or occupa	ncy beanchem Cl
Show Inst:	Call Showing t	ime to sched	ule appointments				
Directions:			Hayes Street, le	ft on E 4th Street	property on left.		
			Listing	g Information ——			
Zn Cde:	Rm			Muni Inspect:			
Dd/Dc ID:	2022-1/1708	5 202200188	7	Pub Int:	Yes	Capital Cont:	
Possession:	Negotiable		Guilete - (Cita Information			
"Charine		# 15mm	burding/	Site Information —	tand delegation is some "antine their term them delegated and make and decreases a commentation and	C 0 -	
#Stories: Itl Rooms:	5	# Unit:		# Lots:		Sec.8 Appr:	
# Cars:	6 1	Lot #:		Section: Lot Stat:		Block:	
Lot Dims:	-			Acreage:	1-6000 sq. ft.		
Style:	Colonial						
Garage:	Detached, Off						
Roof:	Other Unknow	ın by Seller					
Bsmnt: Construction:	Full Brick						
construction.	DIICK	nga karang dan dang menggaman melandahan pelaba	Inter	for Features	t de sentamentament anne messione et c'hanes et sin hanes	Make a sure ross ross succession in	
Dining:	Dining Room,	Eat-In Kitche	n				
Floor:	Hardwood		_				
Appliances:	Laundry Hook	up, Oven/Ra	-				
				ı Information			
Room	Level	Dimensions	Descrip	tion			
Living Room	1st Floor	13 x 10					
Dining Room	1st Floor	13 x 15					
Kitchen	1st Floor	12 x 15					
Bedroom	2nd Floor	13 x 13					
Bedroom Bedroom	2nd Floor 2nd Floor	13 x 11 13 x 11					
Bearoom Full Bathroom	2nd Floor 2nd Floor	13 X 11 8 X 6					
	ZIIG FIOOF	охо		/ Information			
Hot Water:	Gas		,	Amperage:		Amp Typ:	
Cool:	None			Heat Typ:	Gas, Hot Water		
Prc Test:				Sewer:	Public		
Water:	Public		_				
				ial Information ——			
Cnty Taxes:	\$336.96	Mun Taxes:	\$612.77	Sch Taxes:	\$1,871.69	Ttl Taxes:	\$2,821.42
Cnty Asmt:	\$31,200	Poss Finance	•				
			Sold	Information			
Financing:	Conventional			List Prc:	\$219,900	Org Prc:	\$219,900
Sold Date:	03/29/2024			Sp%LP:	97.77%	Sold Prc:	\$215,000
Sell Concess:	No	Amount:					

Amount:

COMPARABLE #4

Borrower: YOUSSEF, Nabila	File No.: 12343A		
Property Address: 330 E. 4th Street	Case No.:		
City: Bethlehem	State: PA	Zip: 18015	
Lender: Nabila YOUSSEE			

\$189,900 \$189,900 \$185,000 05/31/2024 730 Evans Street, Bethlehem City PA, 18015-1864 OLP: SP: SD: 732691 County: Northampton DOM: 40 03 - Bethlehem-South Sold & Settled SubDiv: Not in Development MLS#: CDOM: 40 Area: Status: Comments:



Remarks

Welcome to your new home nestled in the heart of Bethlehem's vibrant and growing Southside, where the pulse of the city meets the tranquility of suburban living. This charming semi-detached twin home offers a rare opportunity to embrace the essence of urban convenience while enjoying the comfort of a spacious and well-appointed residence. Convenience is key in this prime location, with SteelStacks, the bustling casino, and an array of Southside Bethlehem amenities just a leisurely stroll away. Whether you're in the mood for a night of entertainment, a culinary adventure, or a cultural experience, you'll find it all within reach of your doorstep. Don't miss your chance to experience the best of Southside living in this charming home. Embrace the vibrant energy of the city while savoring the comfort and tranquility of suburban life. Schedule your private tour today and discover the lifestyle you've been dreaming of in the heart of Bethlehem. Remarks

1/20		50	ı□)				
	99÷						
			Agent/Of	fice Information 🗻			
gent:	Cliff M. Lewis		2311	Agent Ph:	(610) 465-5600	Ph Show:	800-746-9464
o Agent: 🐧	Wade M. Budir	netz [3] Lic#: I	RS349238	Co Agent Ph:	(610) 554-6567		
office:		er Hearthside (F		Office Lic#:	RB050309C	Office Ph:	(610) 465-5600
Co Office:		er Hearthside (F		Co Office Ph:	(610) 465-5600		
ssociation:	MLS						
			Genera	Information ——			
rop Type: leds:	Residential 3	Baths:	1 (1 0)	Sub Prop: AditCmm55&Ovr:	Semi Detached/	SF Src:	Tax Records
otal Fin SF:	1,337		7.17.7	Blw Grd Ttl SF:	450		
Abv Grd Fin SF:	1,337			Blw Grd Fin SF:	0		
oqFt Comments:	1000/11-1-	D*CF.	eson.	Lat Callt	3 500	Lot Src:	Tax Records
/r Built: Endo HOA:	1900/Unk	Price/SF: Lot Acres:	\$138 0.057	Lot SqFt: Cross St:	2,500	LUL SIC.	Tax Records
lementary:		COL AGES.	0.057	Junior High:			
Snr High:				School D:	Bethlehem	Dt Avail:	
Jst Dt:	02/21/2024	Entry Dt:	02/21/2024	Pend Dt:	05/05/2024	Exp Dt:	
Occ Nm:				Occ Typ:	Vacant		
Owner Nm: Owner Typ:	Martinez Fee Simple			Own Ph: TaxID:	P6SE2A 10 10 0	204	
Spc Cond:	Not Applicable			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	5.2000.00.00.00.00.00.00.00.00		
Agent Rmks:	Property to be	sold as is. Buy	er responsible i	for CO repairs. Th	is property has b	een SteelHot	ıse Certified.
				Room sizes are es	umated.		
Shaw Typ: Show Inst:	Appronument	Only, Lock Box, • showing icon o	vacant ir call Showing	time at 800-746-	9464. Please form	ard all quest	ions/offers to W
Jillow Mise.		567 or wade@cl		ame at ooo 7 to			
Directions:		R on Buchanan	- L on Evans				
			Listing	g Information			
Zn Cde:	Cg-General Co	ommercial		Muni Inspect:	Code Inspection	n Capital Cont:	
Dd/Dc ID: Possession:	2022013967 Negotlable			Pub Int:	Yes	capital cont.	
OSSESSION.	NEGOLIADIC		Busiding/	Site Information			
#Stories:	3	# Unit:		# Lots:		Sec.8 Appr:	
Itl Rooms:	6	Lot #:		Section:		Block:	
Lot Dims:				Acreage:	1-6000 sq. ft.		
Style:	Colonial						
Garage:	None, On Stre Asphalt Fiber						
Roof: Lots:		giass evelopment, Pul	dic Road				
Bsmnt:	Full						
Extenor:		h, Curbs, Fence	d Yard, Sidewa	lk, Storm Door			
Construction:	Brick, Stucco,						
Insulation:	Type Unknow	0	Inter	nor Features			
	Dining Room						
Dining:		minate/Resilien			u in Pacies condi		
Floor:	Hardwood, La	unn /Danga Car	An included ap		y iii aa ia condii		
Floor:		ven/Range Gas		n information ——			
Floor: Appliances:	Hardwood, La Microwave, O	ven/Range Gas <u>Dimensions</u>		n Information			
Floor: Appliances: Room	Hardwood, La Microwave, O		Roon	n Information			
Floor: Appliances: Room Living Room	Hardwood, La Microwave, O	Dimensions	Roon	n Information			
Floor: Appliances: Room Living Room Olding Room	Hardwood, La Microwave, O Level 1st Floor	Dimensions 12 x 13	Roon	n Information			
Floor: Appliances: Room Living Room Dining Room Kitchen	Hardwood, La Microwave, O Level 1st Floor 1st Floor 2nd Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11	Roon	n Information			
Dining: Floor: Appliances: Room Living Room Dining Room Kitchen Bedroom Bedroom	Hardwood, La Microwave, O Level 1st Floor 1st Floor 1st Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10	Roon	n Information			
Floor: Appliances: Room Living Room Dirling Room Kitchen Bedroom Bedroom Other Room	Level 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9	Roon	n Information			
Floor: Appliances: Room Living Room Dining Room Kitchen Bedroom Bedroom Other Room Full Bathroom	Hardwood, La Microwave, O Level 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6	Roon	n Information			
Floor: Appliances: Room Living Room Dirling Room Kitchen Bedroom Bedroom Other Room	Level 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9	Roon Descrip	n information <u>stion</u>			
Room. Room. Living Room Dining Room Bedroom Bedroom Other Room Full Bathroom Bedroom	Hardwood, La Microwave, O Level 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6	Roon Descrip	n information ————————————————————————————————————		Ann Typ:	
Roor: Appliances: Room Living Room Dinling Room Kitchen Bedroom Bedroom Other Room Full Bathroom Bedroom Hot Water:	Hardwood, Lz Microwave, O Level 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8	Roon Descrip	n information —— vion y Information —— Amperage:		Amp Typ:	
Room. Room. Living Room Dining Room Bedroom Bedroom Other Room Full Bathroom Bedroom	Hardwood, La Microwave, O Level 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8	Roon Descrip	n information ————————————————————————————————————	Forced Air, Gas Public		
Room Living Room Dinling Room Kitchen Bedroom Bedroom Bedroom Hot Water: Cool: Yer Cest: Water:	Hardwood, La Microwave, O Level 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor Gas Ceilling Fans,	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8	Roon Descrip	y Information Amperage: Heat Typ:	Forced Air, Gas		
Room Room Uning Room Olining Room Kitchen Bedroom Bedroom Other Room Full Bathroom Bedroom Hot Water: Cool: Prc Test:	Hardwood, La Microwave, O Level 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor Gas Ceilling Fans,	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8	Room Descrip Descrip Uunc	y Information y Information Amperage: Heat Typ: Sewer:	Forced Air, Gas		
Room Room Dining Room Dining Room Mitchen Bedroom Bedroom Other Room Full Bathroom Bedroom Hot Water: Cool: Prc Test: Water: Technology:	Level 1st Floor 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor Gas Ceiling Fans, Public Cable, Smk D	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8 None	Room Descrip Unite	y Information —— y Information —— Amperage: Heat Typ: Sewer:	Forced Air, Gas Public	, Oil	
Room Living Room Dining Room Witchen Bedroom Bedroom Other Room Full Bathroom Bedroom Hot Water: Cool: Water: Fechnology: Cnty Taxes:	Level 1st Floor 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor Cond Floor 2nd Floor 2nd Floor 3rd Floor Gas Ceilling Fans, Public Cable, Smk D	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8 None etector Battery	Postrice Descrice Descrice Descrice Descrice Finance \$498.86	y Information — Amperage: Heat Typ: Sewer: Joi Information — Sch Taxes:	Forced Air, Gas		\$2,296.93
Room Room Dining Room Dining Room Mitchen Bedroom Bedroom Other Room Full Bathroom Bedroom Hot Water: Cool: Prc Test: Water: Technology:	Level 1st Floor 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor Gas Ceiling Fans, Public Cable, Smk D	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8 None	Poscrip Descrip United Finance \$498.86 Cash, Conver	y Information y Information Amperage: Heat Typ: Sewer: Sch Taxes: Intional, FHA, VA	Forced Air, Gas Public	, Oil	\$2,296.93
Room Room Living Room Dining Room Ritchen Bedroom Bedroom Other Room Full Bathroom Bedroom Hot Water: Cool: Prc Test: Water: Technology: Cnty Taxes: Cnty Asmt:	Level 1st Floor 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 3rd Floor Celling Fans, Public Cable, Smk D	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8 None etector Battery Mun Taxes: Poss Finance:	Poscrip Descrip United Finance \$498.86 Cash, Conver	y Information Amperage: Heat Typ: Sewer: Sch Taxes: Utional, FHA, VA	Forced Air, Gas Public \$1,523.75	, Oil Titi Taxes:	
Room Living Room Dining Room Witchen Bedroom Bedroom Other Room Full Bathroom Bedroom Hot Water: Cool: Water: Fechnology: Cnty Taxes:	Level 1st Floor 1st Floor 1st Floor 1st Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor Cond Floor 2nd Floor 2nd Floor 3rd Floor Gas Ceilling Fans, Public Cable, Smk D	Dimensions 12 x 13 10 x 13 12 x 13 8 x 11 8 x 10 8 x 9 7 x 6 10 x 8 None etector Battery Mun Taxes: Poss Finance:	Poscrip Descrip United Finance \$498.86 Cash, Conver	y Information y Information Amperage: Heat Typ: Sewer: Sch Taxes: Intional, FHA, VA	Forced Air, Gas Public	, Oil	\$2,296.93 \$189,900 \$185,000

			L	ISTING #1			
ower: YOUSSEF erty Address: 33						le No.: 1234	43A
erty Address: 33 Bethlehem	U E. 4III STREET				tate: PA	ase No.:	Zip: 18015
er: Nabila YOUSS	 BEF				utor i A		ειρ. 100 IO
MLS#: 7- Area: 0 Status: U	40321 3 - Bethlehem-S Inder Agreemen	County: South t SubDiv:	m City PA, 18 Northampton Not in Develop roken & cannot l	DOM: 42	CDOM: 42 g a contractor t	LP: OLP: to fix and	\$159,900 \$165,000
1/10			so Th So lai \$7	ie Promenades, Do	it theirs. It is common Bethle n. This brick hor f bathrooms, ef	hlehem home entrally locate hem, & the the ne offers 4 be ficient gas he	ed to major routes, hriving reinvested edrooms, first floor
Recent:	08/05/2024 : 1	Pending : A > L					
Acont: 3	Frank 1 Donal	ldi 3e 🗔 Lie	Agent/OI :#: AB069017	ffice Information —	(484)	DL CL	1000 745 0454
Agent:	Erank J. Renal CENTURY 21 (MLS	Pinnacle (C2PN	101.)	Agent Ph: Office Lic#:	788-8682 RB062811P	Ph Show: Office Ph:	1800-746-9464 (610) 691-0535
Prop Type: Beds: Total Fin SF; Aby Grd Fin SF:	Residential 4 1,249 1,249	Baths;	Genera	al Information ————————————————————————————————————	Detached No 600	SF Src:	Tax Records
SqFt Comments: Yr Built: Cndo HOA: Elementary:		are footage is Price/SF: Lot Acres:	estimated. \$128 0.069	Lot SqFt: Cross St: Junior High:	3,000	Lot Src:	Tax Records
Snr High: List Dt: Status Dt:	06/21/2024 08/04/2024	Entry Dt:	06/21/2024	School D: Pend Dt:	Bethlehem 08/04/2024	Dt Avail: Exp Dt:	
Occ Nm: Owner Nm: Owner Typ: Spc Cond: Agent Rmks:	Marco Esposit Fee Simple Not Applicable		s walk to proper	Occ Typ: Own Ph: TaxID:	P6SW3C 7 4 0		parking lot across the
Show Typ: Directions:	street that you Please copy in Lock Box	u can buy a pe fo@opentoclos	rmit for. Contact secoordination.c	t City of Bethlehen om for questions (Street, Park on Fiot	n for details. Do & offers to help	not park the	re for showings.
Directions,	FIOH 401 SCC			g Information ——	. tor snowings	The matter desirable delities and additionable Theorems and Adaba Assert	White is an accord Meanting and adherents to an ability to the expension of the contract of th
Zn Cde; Dd/Dc ID: Possession;	RM-RESIDENT 2018002852 Immediate, No	TAL egotiable, Less		Muni Inspect: Pub Int: Site Information —	Yes	Capital Cont:	:
#Stories: Ttl Rooms: Style: Garage: Roof: Bsmnt:	2 8 Colonial None No on st Asphalt Fiberg Full		***	# Lots: Section: nue for showings.		Sec.8 Appr: Block:	
Construction:	Brick		T _{en} de n.e.	ior Features			
Dining: Appliances:	Dining Room Laundry Hook	up, Oven Gas,	Refrigerator				
Room Bedroom Bedroom Bedroom Dining Room Kitchen Living Room Laundry/Mud R		Dimensions 13 x 11 11 x 11 15 x 12 13 x 13 11 x 16 11 x 16 6 x 9	<u>Descrip</u> laundry	,	the second se		
Other Room Full Bathroom Bedroom Half Bathroom	1st Floor 2nd Floor 1st Floor 1st Floor	14.5 x 5 5 x 7 10 x 11 x	foyer a located	rea I in laundry area			
Hot Water: Cool: Prc Test:	Electric None			/ Information ————————————————————————————————————	Gas, Hot Water	Amp Typ: r, Radiator	
Water:	Public		Finance	ial Information			
Cnty Taxes: Cnty Asmt:	\$304.56 \$28,200	Mun Taxes: Poss Finance:	\$553.85 Cash, Conven	Sch Taxes:	\$1,691.72	Ttl Taxes:	\$2,550.13

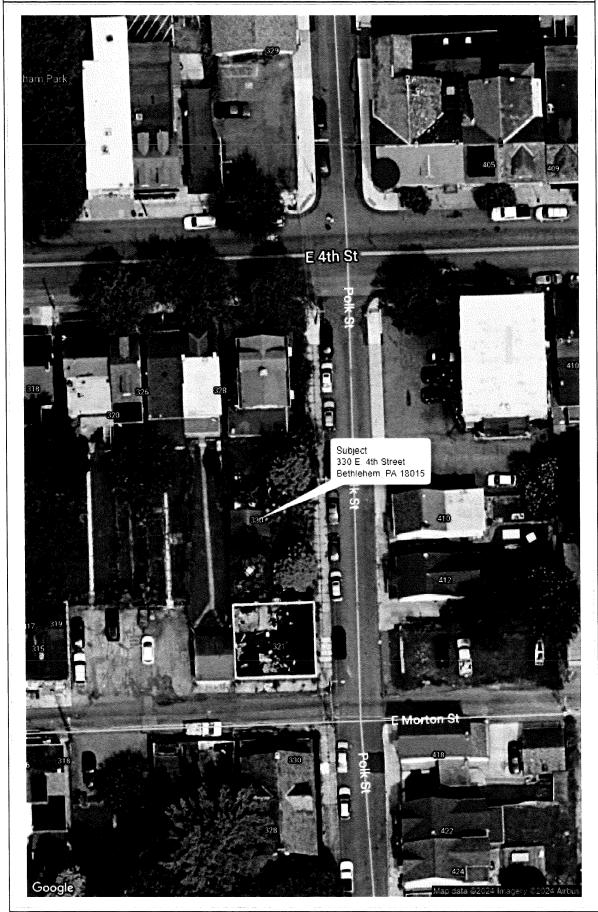
AERIAL MAP

 Borrower: YOUSSEF, Nabila
 File No.: 12343A

 Property Address: 330 E. 4th Street
 Case No.:

 City: Bethlehem
 State: PA
 Zip: 18015

 Lender: Nabila YOUSSEF
 Tender: Nabila YOUSSEF



LICENSE

Borrower: YOUSSEF, Nabila	File No.: 12343A			
Property Address: 330 E. 4th Street	Case No.:			
City: Bethlehem	State: PA	Zip: 18015		
London Nahiia VOLIGOEE				

