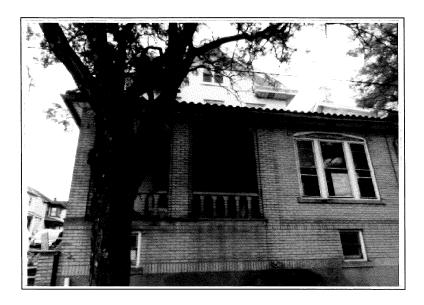
APPRAISAL OF



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

******** INVOICE *******

File Number: 12343B

08/10/2024

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

Borrower:

YOUSSEF, Nabila

Invoice #:

12343B

Order Date :

7/2024

Reference/Case # : PO Number :

1004 APPRAISAL REPORT - AS RENOVATED VALUE

330 E. 4th Street Bethlehem, PA 18015

1004 APPRAISAL REPORT	\$ \$ 	300.00
Invoice Total State Sales Tax @ Deposit Deposit	\$ \$ (\$	300.00 0.00)
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 is I	o provide the lender	client with an accura	te, and adequately suppor	rted, opinion of the m	arket value of the sub	ject property.
Property Address	330 E. 4th Street		City	Bethlehem	Stat	e PA Zip Code 180	15
Borrower YOUS	SEE Nabila	Own	er of Public Record YO			nty Northampton	
					Çou	,	
	Deed book volume:2024	-1, page:075080					
Assessor's Parcel	# P6SE1B-23-6-0204		Tax `	Year 2024	R.E.	Taxes \$ 3,355	
Neighborhood Nar	ne City of Bethlehem		Map	Reference MSA #10900) Cen	sus Tract 0110.00	
Occupant O	wner Tenant X Vacant	Sner	ial Assessments \$ 0		PUD HOA\$ 0	per year	per month
December Dights As	praised X Fee Simple		ner (describe)				المانانانانانان
Property Rights At			1	u · · · · · · · ·			
	Purchase Transaction			"as repaired" value			
Lender/Client Nal	oila YOUSSEF	Addr	ess 330 E. 4th Str	eet, Bethlehem, PA 1	18015		
is the subject prop	erty currently offered for sale or ha	s it been offered for sale	in the twelve months pr	ior to the effective date of this	appraisal? X Y	es No	
Report data source	e(s) used, offering price(s), and da	e(s). The subject	was offered for	sale privately in 2023	3. Offering inform	nation was not ava	ailable.
	s assessed for taxes at						
ı (dıa (dı	d not analyze the contract for sale	for the subject purchase	transaction. Explain the	results of the analysis of the o	contract for sale or wny i	ne anaiysis was not perio	ormea.
5							
Contract Price \$	Date of Cont	ract	is the property seller	the owner of public record?	Yes No [Data Source(s)	
	ial assistance (loan charges, sale	-				Yes No	
		•	ripayment assistance, et	c.) to be paid by ally party off	Delial of the portower:		
If Yes, report the t	otal dollar amount and describe the	e items to be paid.					
Note: Pace and t	ne racial composition of the nei	abborhood are not any	raical factors				
BOX A REPORT OF THE PROPERTY O	hborhood Characteristics	gsornood are not app	One-Unit Housin	on Trends	One-Unit Hous	sing Process	and Use %
Location X Urb				X Stable Declining		AGE One-Unit	55 %
Built-Up X Ove	r 75% 🔲 25-75% 🔛 Unde	r 25% Demand/Suppl	y U Shortage [🗶 In Balance 💹 Over Sup	ply \$(000)	(yrs) 2-4 Unit	15 %
Growth Rap			X Under 3 mths	3-6 mths Over 6 m		5 Multi-Family	5 %
	undaries See Attached Ad				680 High	175 Commercial	15 %
INGRIDOLUGIO BO	unuaries See Attachied Ad	GENGUIN					
<u> </u>					230 Pred.	95 Other unde	v. 5 %
Neighborhood De	scription See Attached Ad	aenaum					
=							
Market Conditions	(including support for the above of	onclusions) See At	tached Addendur	n			}
			-				
Dimensions 40	z 180	Λτος 72	00 Sq.Ft.	Shape rectangu	ılar	View Residential/0	Comm
		******				view recordentiality	30111111
Specific Zoning C				ommercial District			
Zoning Compliand	ce Legal X Legal Nond	conforming (Grandfather	ed Use) 🔲 No Zoni	ng 💹 Illegal (describe)			
Is the highest and	best use of the subject property as	s improved (or as propos	sed per plans and specifi	ications) the present use?	X Yes No	If No, describe. See A	ttached
Addendum							
	ublic Other (describe)		Public C	Other (describe)	Off-site Improve	ements—Type Pu	ıblic Private
Utilities P	ublic Other (describe)	Water		Other (describe)	Off-site Improve	r	
Utilities P	X D	Water Sonitory S	X	Other (describe)	Street macad	am [X 🗆
Utilities P Electricity Gas	X none	Sanitary S	ewer X		Street macad Alley asphal	am (2	x)
Utilities P Electricity Gas FEMA Special Flor	none od Hazard Area Yes X	Sanitary S No FEMA Flood Zor	ewer X	FEMA Map # 42095C	Street macad Alley asphal	am [x)
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Uniform Residential Appraisal Report

There are 3 compar	able properties currently of	fered for sale in the sub	ject neighborhood rang	ing in price fro	m\$ 249,	,990 to \$	895,000 .	
There are 24 compar	able sales in the subject ne	eighborhood within the p	ast twelve months rang	ing in sale pric	e from \$	75,000	to \$ 680,000	
FEATURE	SUBJECT	COMPARABL	E SALE NO. 1	COM	IPARABLE S	SALE NO. 2	COMPARABLE S	ALE NO. 3
330 E. 4th Street		813 Hayes Stre	et	538 Brad	ley Stree	et	1256 E. 6th Street	
Address Bethlehem,	PA 18015	Bethlehem, PA		Bethlehe	-		Bethlehem, PA 18	015
Proximity to Subject		0.56 miles SE		0.70 mile			0.85 miles SE	
Sale Price	\$		\$ 274,900	0.70 111110	\$	280,000	\$	354,000
	\$ 0.00 sq. ft.	\$ 168.44 sq. ft.	3 214,300	\$ 192.70		200,000	\$ 207.38 sq. ft.	334,000
Sale Price/Gross Liv. Area	\$ 0.00 Sq. it.	GLVRMLS #73	2774.DOM 40			11;DOM 5		O-DOM O
Data Source(s)							GLVRMLS #73241	
Verification Source(s)		MLS / Courthou		MLS / Co	-	1	MLS / Courthouse	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	PHON	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth			ArmLth	
Concessions		Conv;4000	-4,000	FHA;0			FHA;9000	-9,000
Date of Sale/Time		s06/24;c04/24		s05/24;c0	03/24		s03/24;c02/24	
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	ole		Fee Simple	
Site	7200 sf.	11200 sf	-1,380	2920 sf		+1,470	4600 sf	0
View	Resid/Comm/avg	Residential/avg	0	Resident	ial/avg	0	Residential/avg	0
Design (Style)	colonial/avg	colonial/avg		colonial/a	ava		cape cod/avg	0
Quality of Construction	stucco/brk/avg	stn/vinyl/avg		wood/avg			brick/alum/avg	0
Actual Age	1916	1910	0		,	0	1947	0
Condition	remodeled	updated	+18,000				remodeled	
			110,000			-5,000		7.500
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths			-7,500
Room Count	7 3 1.0	7 3 1.0		7 4	2.0	0	10 5 2.1	0
Gross Living Area 30.00	1,319 sq. ft.	1,632 sq.	.ft9,390		453 sg. ft.	-4,020	1,707 sq. ft.	-11,640
Basement & Finished	full bsmt	full bsmt		full bsmt			full bsmt	
Rooms Below Grade	unfinished	unfinished		unfinishe	d		fmrm/.5bath	-7,000
Functional Utility	good	good		good			good	
Heating/Cooling	EFA/CAC	GHW/CAC	0	GHW/no	ne	+3,000	GFA/none	+3,000
Energy Efficient Items	insul.windows	insul.windows		insul.win	dows		insul.windows	
	6dw	None	+1,200	1ad		-5,000	none	+1,200
Garage/Carport Porch/Patio/Deck Net Adjustment (Total) Adjusted Sale Price	cv.pchs/encl.pch	cv.pch/patio/fny		cv.pch/er	ntry/fnyd	0	cv.pchs/patios	0
2	none	none		none	,, =		none	
<u> </u>	TIOTIC	Hono		HOHE			HOHO	
<u> </u>								
9 N A C A A C A A (T A A)		X+ D-	â 4.420		X - \$	0.550	+ X- \$	20.040
Net Adjustment (Total)			\$ 4,430			9,550		30,940
- }		Net Adj. 1.6%		,	-3.4%		Net Adj8.7%	
of Comparables X did did not res	earch the sale or transfer h	Gross Adj. 12.4%			6.6% \$	270,450	Gross Adj. 11.1% \$	323,060
Data source(s) Northa	did not reveal any prior sampton County cour did not reveal any prior sa	thouse records						
Data source(s) Northa								
Report the results of the res			ory of the subject prope	rty and compa	rable sales (report additional price	r sales on nage 3)	
ITEM		BJECT	COMPARABLE SA		T	PARABLE SALE NO		E SALE NO. 3
	5/03/2024		11/12/2021	LL NO. 1	10/16/2		08/15/2023	L SALL NO. 3
Date of Prior Sale/Transfer				-	t			
Price of Prior Sale/Transfer			\$207,520		\$160,00		\$152,905	
Data Source(s)	Crthse / GL		Crthse / GLVR		Crthse /		Crthse / GLV	R
Effective Date of Data Sour			07/31/2024		07/31/2		07/31/2024	
Analysis of prior sale or tran							4 for \$113,000 - pri	
offered on open ma \$152,905. The ren sale. The home wa	naining comparable	s have not sold						
Summary of Sales Compar	ison Approach. See A	tached Addendu	m					
Indicated Value by Sales C	omparison Approach \$ 27	5,000						
Indicated Value by: Sale			Cost Approach (if de	veloped) \$ 0		Income Ap	proach (if developed) \$ C)
Direct Sales Comp The Income Approx	arison Approach is	the best indicate	or of value. The	Cost Appr	oach was	s not complete	d due to the age of	
Ó							vements have been comple	ted,
inspection based on the ex	repairs or alterations on th traordinary assumption tha	e basis of a hypothetical the condition or deficie	l condition that the repai ncy does not require alt	rs or alteratior eration or repa	ns have been	completed, or	subject to the following sis based on the dy	required
renovated based o Based on a complete vi	sual inspection of the i	nterior and exterior a	reas of the subject p	property, def				
conditions, and apprais as of 07/31/2024 eddie Mac Form 70 March 2005	ser's certification, my (, which is the date	arket value, as defin of inspection and the uced using ACI software, 800,234	effective date	e of this app	_		5,000 e Form 1004 March 200

APPRAISAL REPORT

Uniform Residential Appraisal Report

				Applaisalite				
Clarification of Intended	d Use and In	ntended User:						
The Intended User of th								
property based on limite								ments of this
appraisal report form, a	and Definition	n of Market Value	. No additional	Intended Users are ide	entified by	the appra	iser.	
* Please note that utilities		T on at time of ins	spection. This is	s not a guarantee or w	arranty of	the condit	ion of the s	systems only
an observation by the a								
* Please note that no va	alue was give	en to personal pro	operty					
* The appraiser's inspec	ection of the p	property was limit	ted to what was	readily observable wi	thout mov	ing furnitui	re, floor cov	verings or
personal property. Unle	ess otherwis	se stated, the app	raiser did not co	omplete a head/should	der inspec	tion of the	scuttle/attic	cs, and or
crawlspaces. These are								
viewing of the property	was limited	to surface areas	only and was co	ompromised by unsafe	e conditio	ns. Mosti	importantly	, the
appraiser's inspection of								
property defects. The a								
is not a substitute for a								
foundation settlement o								
paint. The client/borrov	wer are invite	ed and encourage	ed to employ the	e services of appropria	ate experts	s to addres	s any area	of concern.
<u> </u>								
Clarification of the term								
Certification #2 on page								
be understood that the								
on page 4 and clarified						rposes onl	y and is str	rictly for the
purpose of estimating of	current mark	et value based or	n observed cond	dition of the subject dv	welling.			

				E (not required by Fannie I	Mae)			
Provide adequate information for		to replicate the below co	ost figures and calculat	ions.			•	
Support for the opinion of site val	alue (summary of o	to replicate the below co comparable land sales or	ost figures and calculat r other methods for est	ions. imating site value) Pleas	e note - T		oproach no	
Support for the opinion of site val applicable due to the a	alue (summary of o	to replicate the below co comparable land sales or	ost figures and calculat r other methods for est	ions. imating site value) Pleas	e note - T			
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APPRAISAL REPORT

Uniform Residential Appraisal Report

File No. 12343B

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. 12343B

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).

APPRAISAL REPORT

Uniform Residential Appraisal Report

File No. 12343B

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Company Name Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY Did not inspect subject property Did inspect exterior of subject property from street
Date of Inspection Did inspect interior and exterior of subject property Date of Inspection
COMPARABLE SALES
Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

APPRAISAL REPORT

Uniform Residential Appraisal Report

FEATURE	9	UBJECT	C	OMPARAB	LE S	ALE NO. 4	CO	MPARABLE	SALE NO. 5	CC	MPARABLE S	ALE NO. 6
330 E. 4th Street				yes Stre								
Address Bethlehem,	PA 180	15	Bethleh	nem, PA	18	015						
Proximity to Subject			0.47 m									
Sale Price	\$				\$	279,900		\$	}		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 115	.00 sg. ft.			\$	sq. ft.		\$	sq. ft.	
Data Source(s)						4;DOM 17						
Verification Source(s)		10.00				records						
VALUE ADJUSTMENTS	DF	SCRIPTION		CRIPTION		+(-) \$ Adjustment	DESCE	RIPTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sale or Financing	arrang ar		Listing	JIMI HOW		1 () # Trajustricin	0200.		T() + Augustion			1774711111111
Concessions			;0									
Date of Sale/Time			c07/24					1				
Location	N;Res		N;Res;									
Leasehold/Fee Simple	Fee S		Fee Si	mple								
	7200		2800 s		_	+1,515			-			
Site				ntial/av	_	71,313						
View		/Comm/avg			9	U						
Design (Style)		al/avg	colonia			0						
Quality of Construction		o/brk/avg	stn/vny	/i/avg		0			-	ļ		
Actual Age	1916		1900						_			
Condition	remod		remode							 	1	
Above Grade	Total Bd		Total Bdrm			-10,000	Total Bdrms.	Baths	-	Total Bdrms	Baths .	
Room Count	7 3	3 1.0	8 4			0						
Gross Living Area 30.00		1,319 sq. ft.		2,434 s	q. ft.	-33,450		sq.	ft.		sq. ft.	
Basement & Finished	full bs		full bsr									
Rooms Below Grade	unfini	shed	unfinis	hed								
Functional Utility	good		good									
Heating/Cooling	EFA/0	CAC	GFA/n	one		+3,000						
Energy Efficient Items	+	windows		indows								
Garage/Carport	6dw		None			+1,200						
Porch/Patio/Deck		ns/encl.pch		atio/fny	d	0						
TOICINI BIIO/DECK	none	ia/crici.pcri	none	ationity	<u>u</u>	<u> </u>						
	none		Hone						+	-		
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Net Adjustment (Total)			U+	X-	\$	37,735			\$	+	<u> </u>	
Adjusted Sale Price			8	-13.5%	- 1		Net Adj.	%		Net Adj.	%	
of Comparables				. 17.6%	\$	242.165	Gross Adj.	%		Gross Adj.	% \$	
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ITEM			DJLOI			COMPARABLE SA	LE NO. 4	CO	MPARABLE SALE NO). 5	COMPARAB	LL JALL NO. 0
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ADDENDUM

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

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

HYPOTHETICAL CONDITIONS - 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 large detached garage which will be demolished and the area excavated and paved into parking. The shed in the rear yard will also be removed. The home will be renovated to include foundation support, new flooring, insulation, new floor joists and lolly columns. List of items has been included in this report.

The basement will remain unfinished. A new heatpump system and ductwork installed, new electrical and plumbing to be installed.

The first and second floors will have new subflooring and LPV - luxury plank vinyl flooring throughout. The kitchen will offer new cabinets, granite countertops, range and dishwasher. The bath will have a LPV floor and fiberglass tub/wainscot with some tile.

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. Sale #1 is an updated colonial on a larger lot. The interior has refinished floors, popcorn ceilings, newer kitchen, bath with vinyl floor and fiberglass surround and drop tile ceilings in the bedrooms.

ADDENDUM

Borrower: YOUSSEF, Nabila	File	File No.: 12343B	
Property Address: 330 E. 4th Street	Cas	se No.:	
City: Bethlehem	State: PA	Zip: 18015	
Lander: Mahila VOLISSEE			

The home offers more square footage above grade but lacks off street parking. Sale #2 is a flip. The interior has been remodeled. The home has a new kitchen and baths. There is LPV flooring throughout the home. The sale offers an additional bath. The home has more square footage above grade. The sale lacks central air but offers a garage. Sale #3 is also a flip. The home offers more square footage above grade. The home has refinished hardwood floors, a new kitchen and baths. There is a family room and 1/2 bath in the basement. The sale lacks central air and off street parking. Sales #1 and #2 required the fewest net adjustments and are the most similar in style, therefore they were given the greatest consideration in the estimate of value. 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 value.

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.

PUBLIC SEWER - The appraiser noted from county records that the property has public sewer. The appraiser assumes this

ADDENDUM

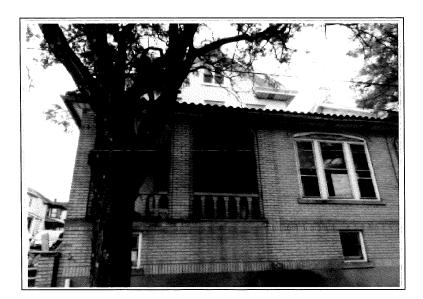
orrower: YOUSSEF, Nabila File No.: 12343B		No.: 12343B	
Property Address: 330 E. 4th Street	Cas	e No.:	
City: Bethlehem	State: PA	Zip: 18015	
Lender: Nabila YOUSSEF			

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 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.: 12343B		
Property Address: 330 E. 4th Street	Case No.:		
City: Bethlehem	State: PA	Zip: 18015	
Landar: Nahila VOLISSEE			

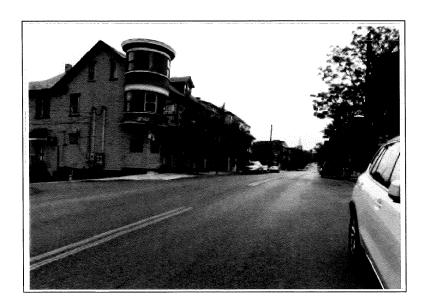


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 31, 2024 Appraised Value: \$ 275,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

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







shed to be removed

















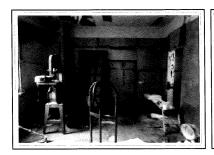




garage to be removed

PHT12

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







interior photo

access to basement

interior photo





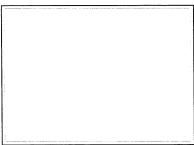


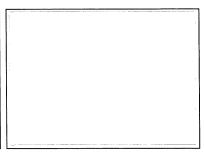
interior photo

interior photo

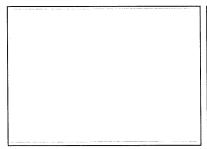
ceilings



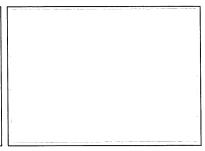




interior photo







COMPARABLE PROPERTY PHOTO ADDENDUM

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



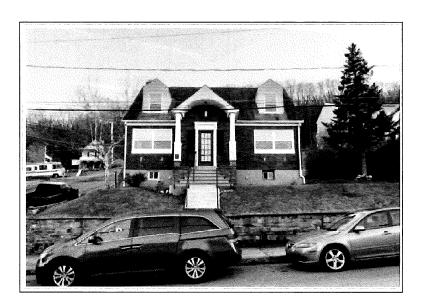
COMPARABLE SALE #1

813 Hayes Street Bethlehem, PA 18015 Sale Date: s06/24;c04/24 Sale Price: \$ 274,900



COMPARABLE SALE #2

538 Bradley Street Bethlehem, PA 18015 Sale Date: s05/24;c03/24 Sale Price: \$ 280,000

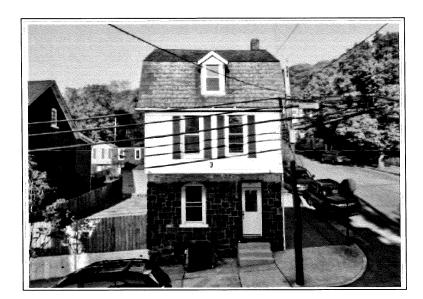


COMPARABLE SALE #3

1256 E. 4th Street Bethlehem, PA 18015 Sale Date: s03/24;c02/24 Sale Price: \$ 354,000

COMPARABLE PROPERTY PHOTO ADDENDUM

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



COMPARABLE SALE #4

665 Hayes Street Bethlehem, PA 18015 Sale Date: c07/24 Sale Price: \$ 279,900

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COMPARABLE SALE #5

Sale Date: Sale Price: \$

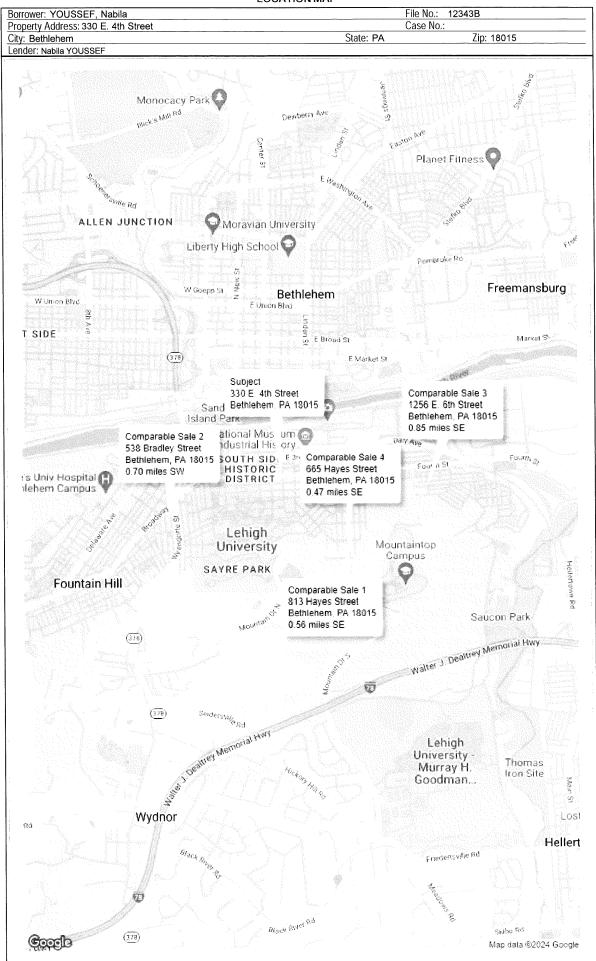
COMPARABLE SALE #6

Sale Date: Sale Price: \$

PLAT MAP

Borrower: YOUSSEF, Nabila	File No.: 12343B Case No.:
Borrower: YOUSSEF, Nabila Property Address: 330 E. 4th Street City: Bethlehem Lender: Nabila YOUSSEF	Case No.: State: PA Zip: 18015
Lender: Nabila YOUSSEF	State: 174
E 4th St	E 4th St E 4th St
E 401 30	
E Morton St	E Morton St E Morton St E Marton St

LOCATION MAP



PROPOSED RENOVATIONS - 1

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

HIC# PA171005

4018 Hunsicker Dr.

Walnutport, PA 18088

(610)-703-6838 - Nicholas Youssef

(484) - 695-5240 - Tony Nassar

Proposal Submitted for: 330 East 4th street Bethlehem pa 18015

1319sqft total living area

clean out, some demo of carpets , some lose plaster. Clearing overgrown bushes

and trees. This work has already been performed (11k)

Garage and shed demo and haul out - \$35k

Exterior stucco repair and paint - 7k

Dumpsters (~8-10) - 10k

Demo - plaster and lath remaining - 5k

Demo all framing (joices, sub floor, wall framing) - 10k

Bracing where needed

Ensure exterior brick walls are structurally braced during demo of interior to ensure no collapse. Structural brick work looks to be deteriorating with tons of loose bricks

Basement walls - parge on exterior and interior install perimeter $\frac{drain}{drain}$ spray foam insulation on walls - 20k

Demo basement slab - 4k

New basement slab and vapor barrier- 5k

Lolly columns / metal I beams - 2k

Fix structural brick walls. - 15k

Sill plate to be pressure treated with foam gasket

New floor joices for first and second floor

New wall framing throughout code compliant

Lvl beams to carry second floor joices

Install 3/4 inch adventech subfloor

(All framing work materials and labor - 40k)

New asphalt shingle roof. Replace damaged wood - 13k

Repair all box gutter systems _ 3k

Capping for fascia and new aluminum soffit - 4k

Replace back and front door - 3k

Replace all windows with double hung vinyl windows, cap all windows - 35 window units. (Window, capping, labor, all materials (\$750 each) - \$26,250

PROPOSED RENOVATIONS - 2

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

Basement stairs don't have proper head room height and will not be code compliant (roughly 5ft of head roof)

Basement ceiling head room roughly 5ft 10inches. (also not code compliant) Cut plumbing in basement and run pvc drains and pex water lines to kitchen, laundry and bathrooms,

Install shower

(All plumbing work materials and labor 16k)

Install hvac system (duct <u>work</u>) with heat pump in basement, and outside unit (18k)

Install new wiring, panel, breakers to code including arch fault breakers (18k) Install proper fire blocking, fire caulking

Install fiberglass batt insulation in basement ceilings <u>joices</u>, all exterior walls, and attic (7k)

Install drywall and spackle - 12k

Install kitchen <u>cabinets</u>, vanities, interior doors, window and door casing, and base trim labor and materials (18k)

Paint ceilings, walls, trim, and doors (8k)

Install vinyl plank flooring throughout \$6/sqft material and labor - \$7,900

Install granite counter tops on kitchen and vanities (2k)

Install 4 piece appliance set for kitchen - 4k

Install all plumbing finish fixtures materials and labor - 2k

Install all electric lighting outlets switches and finish fixtures (materials and labor - 2k)

Clear and clean up yard, landscaping, seeding (5k)

Side walk and curb repair - 35k

Add asphalt parking pad where old garages existed - 4k

Total estimated price - \$372,150

Total price does not include unknowns, permits, architect fees, and engineer fees

The estimate described above could be more costly if attempts to fixing the basement foundation and structural brick work becomes a more significant issue. Even if the attempts to fix the structural damage is secure, safe, and sound, the basement will still have a head room of 5 ft 10 inches which is below current codes. The above estimate is significantly high, and the home required tremendous amounts of work which do not economically make sense and create a great hardship for the owners.

ENVIRONMENTAL ADDENDUM

APPARENT* HAZARDOUS SUBSTANCES AND / OR DETRIMENTAL ENVIRONMENTAL CONDITIONS
APPRAISAL REPORT

	APPRAISAL REPORT	Case No.
Borrower/ Client YOUSSEF, Nabila		File No. 12343B
Address: 330 E. 4th Street		
City: Bethlehem County Lender Nabila YOUSSEF	y Northampton State: PA	Zip code: 18015
*Apparent is defined as that which is visit	ole, obvious, evident or manifest to th	ne appraiser.
This universal Environmental Addendum is for uto the property being appraised.	use with any real estate appraisal. Only the st	atements which have been checked by the appraiser apply
were made about the existence (or nonexistence) of any haza	ardous substances and/or detrimental environment dous substances and/or detrimental environment ade by a qualified environmental inspector would re	operty and its surrounding area. It also states what assumptions ntal conditions. The appraiser is not an expertenvironmental all conditions which may have a negative effect on the safety and eveal the existence of hazardous materials and/or detrimental
	DRINKING WATER	2,42,220,2
published standards is to have it tested at all discharg Drinking Water is supplied by a well or other non-mur water, Lead can get into drinking water from its source, the p contain an unacceptable lead level is to have it tested	ge points. icipal source. It is recommended that tests be n pipes, at all discharge points, plumbing fixtures at all discharge points.	owever the only way to be absolutely certain that the water meets nade to be certain that the property is supplied with adequate pure and/or appliances. The only way to be certain that water does not nadequate supply of safe, lead-free Drinking Water.
Comments		
The second secon	SANITARY WASTE DISPOSA	
Sanitary Waste is removed from the property by a mi Sanitary Waste is disposed of by a septic system or ot good working condition is to have it inspected by a qu The value estimated in this appraisal is ba adequate properly permitted alternate trea	unicipal sewer system. ther sanitary on site waste disposal system. The ualified inspector. ased on the assumption that the Sanit atment system in good condition.	only way to determine that the disposal system is adequate and in arry Waste is disposed of by a municipal sewer or an
Comments		Charles on the Control of Share States and
testing by a qualified environmental inspector would re property that would negatively affect its safety and va	eveal existing and/or potential hazardous substantue.	ted in Comments below). It is possible that research, inspection and nices and/or detrimental environmental conditions on or around the spect property is free of Soil Contaminants.
	ADDITION	
All or part of the improvements were constructed before and non-friable Asbestos is to have it inspected. The improvements were constructed after 1979. No a X The value estimated in this appraisal is by other hazardous material on the proper	d and tested by a qualified asbestos inspector. apparent friable Asbestos was observed (except ased on the assumption that there is 1	
Comments		
PCF	Bs (POLYCHLORINATED BIPHE	ENYLS)
There was no apparent visible or documented evidence as reported in Comments below).	ce known to the appraiser of soil or groundwate	or nearby the property (except as reported in Comments below). er contamination from PCBs anywhere on the property (except re no uncontained PCBs on or nearby the property.
	RADON	
or phosphate processing.	de on the subject property within the past 12 n ne local water supplies have been found to ha (except as reported in Comments below) that we	

Comments __

Case No. File No. 12343B

USTs (UNDERGROUND STORAGE TANKS)
There is 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 w
likely have had USTS.
There are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical manufacturing plants) located on adjacent properties (as reported in Comments below).
There 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 obtain determine 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 determined to the condition of any USTs together with several 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 active to the condition of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were active to the condition of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were active to the condition and proper registration if they are active; and if they are inactive, to determine whether they were active to the condition and proper registration if they are active; and if they are inactive, to determine whether they were active to the condition and proper registration if they are active; and if they are inactive, to determine whether they were active to the condition and proper registration if they are active; and if they are active.
deactivated in accordance with sound industry practices. X The value estimated in this appraisal is based on the assumption that any functioning USTs are not leaking and are properly regist and that any abandoned USTs are free from contamination and were properly drained, filled and sealed.
Comments
Comments
NEARBY HAZARDOUS WASTE SITES
 There are no apparent Hazardous Waste Sites on the subject property or nearby the subject property (except as reported in Comments below). Hazardous Waste search 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. ▼ The value estimated in this appraisal is based on the assumption that there are no Hazardous Waste Sites on or nearby the subject property that negatively affect the value or safety of the property.
Comments
UREA FORMALDEHYDE (UFFI) INSULATION
All or part of the improvements were constructed before 1982 when UREA foam insulation was a common building material. The only way to be certain the property is free of UREA formaldehyde is to have it inspected by a qualified UREA formaldehyde inspector. The improvements were constructed after 1982. No apparent UREA formaldehyde materials were observed (except as reported in Comments below).
The value estimated in this appraisal is based on the assumption that there is no significant UFFI insulation or other UREA formaldehyde material on the property.
Comments
LEADDAINT
LEAD PAINT
is free of surface or subsurface Lead Paint is to have it inspected by a qualified inspector. The improvements were constructed after 1980. No apparent Lead Paint was observed (except as reported in Comments below). The value estimated in this appraisal is based on the assumption that there is no flaking or peeling Lead Paint on the property. Comments
AIR POLLUTION
There 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 contact that the air is free of pollution is to have it tested. The value estimated in this appraisal is based on the assumption that the property is free of Air Pollution.
Comments
WETLANDS/FLOODPLAINS
The site 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 Wet Flood Plains is to have It inspected by a qualified environmental professional.
The value estimated in this appraisal is based on the assumption that there are no Wetlands/Flood Plains on the
property (except as reported in Comments below).
Comments
MISCELLANEOUS ENVIRONMENTAL HAZARDS
There are 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
Action with a braining and a state of the st
Geological Hazards
Nearby Hazardous Property
Infectious Medical Wastes
Pesticides
Others (Chemical Storage + Storage Drums, Pipelines, etc.)
X The value estimated in this appraisal is based on the assumption that there are no Miscellaneous environmental Hazards (except those reported above) that would negatively affect the value of the property.
,
When any of the environmental assumptions made In this addendum are not correct, the estimated value In this appraisal may not be valid.

FLOOD MAP

Borrower: YOUSSEF, Nabila	File N	o.: 12343B
Property Address: 330 E. 4th Street	Case	No.:
City: Bethlehem	State: PA	Zip: 18015
Lender: 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 or warranties to any party concerning the content, accuracy 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 hability is accepted to any third party for any use or misuse of this flood map or its data.

HOWEL TOUGGE	, Nabila					File No.:	
operty Address: 330	E. 4th Street				1 1940	Case No	
y: Bethlehem					State: PA		Zip: 18015
nder: Nabila YOUSS	<u>EF</u>						
0						LP:	\$284,900
₩ 813 MLS#:	Hayes Street, B 732771		PA, 18015 Northampton	DOM: 40	CDOM: 40	OLP:	\$289,900
Area:	03 - Bethlehem	South	-		CDOM. 40	SP: SD:	\$274,900 06/07/2024
Status: Comments	Sold & Settled	SubDiv:	Not in Developn	sent			,,
Commence					_		
	A A	7.4	We	dcome to your oa	Remai sis in South Beth		unning single-family
	\ B1						nsive outdoor space, nvenience. Situated
	No.	*** 	wit	hin dose proximi	ty to Lehigh Univ	ersity, Steel	Stacks, Wind Creek
			Ca	sino, and the vibr	ant Southside Ar	rts district, ti	nls property invites joying the serenity of
N			you	ur own private re	treat. Step inside	, and you'll	immediately be
11				otivated by the sp th amazing views			define this residence. I you from every
	J 3 3 166 1	TH 1750	an	gle, the interior se	eamlessly blends	comfort and	l style. Whether
741			yo	u're unwinding in : open-concept ki	the cozy living s tchen and dining	spaces or ent Larca, every	tertaining guests in moment is infused
) minum amma		wit	th a sense of tran	quility and sophi	stication. On	e of the standout
	Magning B	THE TAX		itures of this hom iere possibilities a			a sprawling haven for outdoor
			ga	therings, gardenli	ng, or simply bas	king in the t	eauty of nature, this
			ou red	tooor oasis is sur harge. Additional	e to become you lly, the side yard	offers additi	ace to unwind and lonal opportunities
1 / 37		×	for	outdoor enjoym	ent, providing th	e perfect set	tting for relaxation I respite from the
	e മുറ						respite from the ntly close to all the
* = 1	~ u y ?		am				ehém such a dynamic
				mmunity tice Information —			
Agent:	Cliff M. Lewi	s 🖳 Lic#: RS28		Agent Ph;	(610)	Ph Show:	800-746-9464
Co Agent:		dinetz 🖫 Lic#:		Co Agent Ph:	465-5600 (610) 554-656		
Office:	100°4	iker Hearthside (Office Lic#:	R8050309C	Office Ph:	(610) 465-5600
Co Office:	Coldwell Bar	nker Hearthside (Co Office Ph:	(610) 465-560		
Associatio	n: MLS		Conse	al Information			
Prop Type	: Residential		. Detter	Sub Prop:	Detached		
Beds:	3	Baths:	1 (10)	AdltCmm55&Ovr:	No	SF Src:	Tax Records
Total Fin S Abv Grd F				Blw Grd Ttl SF: Blw Grd Fin SF:	550 0		
SqFt Com	ments:	0	****		17 200	1 - 5 - 5	T 0d-
Yr Built: Endo HOA	1910/Unk .;	Price/SF: Lot Acres:	\$168 0.257	Lot SqFt: Cross St:	11,200	Lot Src:	Tax Records
Elementar				Junior High:	D-Malak and	file Accepts	
Snr High: Ust Dt:	02/21/2024	Fintry Ot:		School D:	Bethlehem	Dt Avail:	
			02/21/2024	Pena Dt:	04/01/2024	Exp Dt:	
Occ Nm:			02/21/2024	Pend Dt: Occ Typ:	04/01/2024 Tenant	Exp Dt:	
Owner Nn			02/21/2024	Occ Typ: Own Ph:	Tenant	·	
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Owner Nn Owner Ty	o: Fee Simple : Not Applicat ks: Tenant Occu	ipled. 24 Hour No	otice Required. I	Occ Typ: Own Ph: TaxID:	Tenant <u>P6SE3A 13 3 0</u> ntil December 20	204 024. Tenant	pays \$1650/month. designated for
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Comments:							
1/34 • • • •		8		MARCH 24th 12 PM Renovated! Detach Almost 1500 Sq Ft. renovation and feel feel. Every area of attention to detail. abundant cabinetry granite countertop; onto the oversized renovated with attr Interior has been p installed throughou windows, efficient! attic and many mor around back. It is a around back. It is a series.	ERS RECEIVED. 1.*** 4 Bedroon ed Single Home Step inside this I right at home this has been lo The new kitcher f, great counter s, upscale fixtur- dining room. Th ractive fixtures, rofessionally pai at the entire hon low-cost gas he re notables too I a Hidden Oasis for rorch and admiri rell-maintained h y fenced in yard utdoor fun. A la ved Single Home ved S	ns, 2 Full Bath with Garage a MUST SEE, ju It has an Invi vingly improv i was redesig space, stainle se and recess e 2 full bathr tillework and i linted. Attractine, Spacious i ating, possibloong to list. Eror fun and fro g the well-esomes who ea has plenty of rige storage s	and Fenced Yard. ust completed ting, open, spacious ed with great need featuring iss steel appliances, ed lighting. It opens ooms were also lighting. The whole we new flooring just rooms, replacement e tomus space in the ter another world pilc. Enjoy sitting on itabilished lawn, and ich also have their froom for play, thed, and detached
			Agen	t/Office Information -	/c-a)		
Agent:		Lic#: RS2051		Agent Ph:	(610) 393-1801	Ph Show:	
Co Agent:	Evelyn Martine Bellman & Rac	ez 🌍 Lic#: RS icliff (BELL)	280034	Co Agent Ph: Office Lic#:	(484) 951-58 RB051163P	Office Ph:	(610) 432-4000
Co Office:	Bellman & Rac			Co Office Ph:	(610) 432-40		(010) 102 1000
Association:	MLS		Ge	neral Information			
Prop Type: Beds:	Residential 4	Baths:	2 (2 0)	Sub Prop: AdltCmm55&Ovr:	Detached · No	SF Src:	Tax Records
Total Fin SF: Abv Grd Fin SF: SqFt Comments:	1,453 1,453			Blw Grd Ttl SF: Blw Grd Fin SF:	500 0	ar SIC	tax records
Yr Built: Cndo HOA:	1900	Price/SF: Lot Acres:	\$193 0.067	Lot SqFt: Cross St:	2,920 Itaska	Lot Src:	
Elementary: Snr High:				Junior High: School D:	Bethlehem	Dt Avail:	
List Dt: Occ Nm:	03/19/2024	Entry Dt:	03/19/20		03/24/2024 Vacant	Exp Dt:	
Owner Nm: Owner Typ:	Eleven 11 Hon Fee Simple	nes LLC		Own Ph: TaxID:	P6SW2C 19 2	7.6364	
Spc Cond:	Not Applicable						
Agent Rmks:	are another w	orld! Neighbors	homes and	This home will surpo yards are very well			side and out in back
Show Typ: Show Inst:		Only, Lock Box, Ime online. Imn		irmation. Lockbox o	n Backdoor. Go	thru the gate	. Consider parking
Directions:	near Bradley a	and Itaska. Limi	ted parking.			-	. ,
				ting information	tank of the form on a lately we advance allow one assembly assembly to be public	afrya miaw shiji sadi sa sanah basindak da	
Zn Cde: Dd/Dc ID: Possession:	RM-RESIDENT 755/572 Immediate	IIAL	o de	Muni Inspect: Pub Int:	Resale/Transi Yes	fer Capital Cont	::
#Stories:	2	# Unit:	Buildi	ng/Site Information - # Lots:		Sec.8 Appr:	
Ttl Rooms: # Cars:	7 1	Lot #:		Section: Lot Stat:		Block:	
Style: Garage:	Colonial Detached						
Roof: Lots:	Asphalt Fiberg Flat	glass					
Bsmnt: Exterior:	Full	h, Fenced Yard,	Utility Shed				
Construction:	Wood	,	•	atorios 6 atori			
Dining:	Dining Room			terior Features			
Floor: Appliances:		illent, Wall-to-W ven/Range Gas,	Refrigerato	r Stainless Steel			
Room	Level	Dimensions		oom Information cription			
Room Living Room	1st Floor	12 x 14	Des	<u>cuhtioti</u>			
Dining Room Kitchen	1st Floor 1st Floor	12 x 14 10 x 11					
Bedroom	1st Floor	12 x 12					
Full Bathroom Master Bedroom	1st Floor 2nd Floor	6 x 9 18 x 12					
Bedroom Bedroom	2nd Floor 2nd Floor						
Full Bathroom	2nd Floor 2nd Floor						
Hot Water:	Gas, Summer	/Winter Hookup		Sity information —— Amperage:	200	Amp Typ:	Circuit Breaker
Cool: Prc Test:	None			Heat Typ: Sewer:	Gas Public	rove tret	
Water:	Public				ruone		
Cnty Taxes:	\$342,36	Mun Taxes:	\$622.59	ancial Information Sch Taxes:	\$1,901,68	Ttl Taxes:	\$2,866.63
Cnty Asmt:	\$31,700	Poss Finance:	Cash, Con	ventional, FHA, VA	,	,	+-1
				old Information	*		
Financing:	FHA			List Prc:	\$280,000	Org Prc:	\$242,900

\$280,000 100.00%

List Prc: Sp%LP:

FHA 05/08/2024 No

Amount:

Financing: Sold Date: Sell Concess: \$242,900 \$280,000

Org Prc: Sold Prc:

COMPARABLE #3

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

\$349,900 \$324,900 \$354,000 03/28/2024 LP: OLP: SP: SD: MLS#; Area; Status; Comments; CDOM: 2



Remarks

Wow what a home! Come check out this solid brick cape cod tucked away at the top of south Bethlehem. AS you enter you will notice gleaming refinished oak flooring throughout. The first floor offers a generous sized living room with inlayed hardwood floors and all new lighting. There are 2 bedrooms on this floor with ample closet space and more recessed lighting. Adjacent to the living room is a brandnew kitchen boasting white shaker slow close cabinets, granite countertops, waterproof vinyl tile flooring and new appliances. This floor also offers a full remodeled bath dinling room and bonus room. Upstairs the hardwood floors continue! Looking to spread out? This level is equipped with 3 additional bedrooms, a second living room, office space and second full bath. Sill not large enough? The linished basement offers even more living space and an additional half bath and laundry room. This property also comes with a 200-amp service panel, brand new windows, economic gas heat and a soon to be installed off street parking pad. Don't wait this gem won't last long.

Remarks

⊠ 🛭 🕨 1 / 31 **9 3** 3 P7 0

## Coldwell Banker Hearthside (BEFX03) Office Lic#: RB050309C Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Ph: (610) 465-5600 ## Coldwell Banker Hearthside (BEFX03) Co Office Phi Parker ##	Agent: 🍰	Cliff M. Lewis (☐ Uc#: R5282311		282311	Agent Ph:	(610) 465-5600	Ph Show:			
Co Office Coldwell Banker Hearthslde (REEX03) Co Office Ph: (610) 465-5600	Co Agent: 🔬	Mark J. Gallag	her 🌍 Llc#	: RS314542	Co Agent Ph:	(215) 490-48	51			
Association: MLS Control Information Co	Office:	Coldwell Bank	er Hearthside	(REEXO3)	Office Lic#:	RB050309C	Office Ph:	(610) 465-5600		
Prop Type:	Co Office: 🤙 Association:				Co Office Ph:					
Badis				- General	al Information					
Dota Fin SF: 1,957	Prop Type:	Residential			Sub Prop:	Detached				
Abv Grd Fin SF: 1,707 Blw Grd Fin SF: 250	Beds:		Baths:	3 (2 1)			SF Src:	Tax Records		
Signe Comments: Basement SF is an estimate	Total Fin SF:									
vir Built: 1947 Price/SF: \$207 Lot SqE: 4,600 Lot Src: Indo HOA: Lot Acres: 0.106 Cross St: Junior High: School D: Bethlehem Dt Avail: Ust Ot: 02/09/2024 Entry Dt: 02/09/2024 Pend Dt: 02/11/2024 Exp Dt: Orc Min: Jerico Capital LLC Own Ph: Vacant Owner Np: Fee Simple TaxID: P65E2B.13.4.0204 Not Applicable Not Applicable					Blw Grd Fin SF:	250				
Cross St. Cros										
Elementary: Junior High: School D: Bethlehem Dt Avail:		1947				4,600	Lot Src:			
Snr High: School D: Bethlehem Dt Avail: Ust Dt: 02/09/2024 Entry Dt: 02/09/2024 Pend Dt: 02/11/2024 Exp Dt: Owner Nn: Demco Capital LLC Own Ph: Vacant Owner Typ: Fee Simple TaxlD: P6SE2B.13.4.0204 Spc Cond: Not Applicable TaxlD: P6SE2B.13.4.0204			Lot Acres:	0.106						
LISE DE: 02/09/2024 Entry DE: 02/09/2024 Pend DE: 02/11/2024 Exp DE: Oct Nm: Oct Typ: Vacant Owner Nm: Jernco Capital LLC Own Ph: Owner Typ: Fee Simple TaxID: P65E2B.13.4.0204 Not Applicable						Cathlabass	Dt A mile			
Orc Nm: Occ Typ: Vacant Owner Nm: Jemco Capital LLC Own Ph: Owner Typ: Fee Simple TaxID: P6SE2B 13 4 0204 Spc Cond: Not Applicable		02/00/2024	Cuto. Ot.	02/00/2024						
Owner Nn: Jerico Capital LLC Own Ph: Syner Typ: Fee Simple TaxID: P6SE2B.13.4.0204 Spc Cond: Not Applicable		02/09/2024	Endy Dt:	02/09/2024			exp ot:			
Owner Typ: Fee Simple TaxID: P6SE2B 13 4 0204 Spc Cond: Not Applicable		Jemen Canital	LLC			vacam				
Spc Cond: Not Applicable						P6SE2B 13 4 (204			
			<u>.</u>			Caracacacacacacacacacacacacacacacacacaca	Z.N39 .X			
	Agent Rmks:	***MULTIPLE OFFERS RECEIVED*** Schedule your appointments using showing time. Offers are reviewed								

questionis. Email oriers to mjgreatior@gmail.com. Mark Gallagher is a licensed agent in PA and member of JEMCO Capital LLC. Spencer Davis with Caliber Home Loans (New Rez) offers discounts to buyers. Seller's preferred title company is Steelhouse Abstract. Seller will pay \$500 of title costs if buyer chooses to close with Steelhouse Abstract. Seller has no ownership interest in Steelhouse Abstract. Appointment Only, Vacant

Show Typ:

Financing: Sold Date: Sell Concess:

FHA 03/28/2024

Amount:

Directions:	Use GPS					
			— usting Information ——			
Zn Cde: Dd/Dc ID: Possession:	RM-RESIDENTIAL 2013034801 Negotiable		Muni Inspect: Pub Int:	Code Inspection	n Capital Cont:	
			 Building/Site Information 			
#Stones:	2	# Unit:	# Lots:		Sec.8 Appr:	
Ttl Rooms:	12	Lot #:	Section:		Block:	
# Cars:	1		Lot Stat:			
Lot Dims:			Acreage:	1-6000 sq. ft.		
Style:	Cape Co	d				
Garage:	On Stree	t, Paridng Pad				
Roof:	Slate	_				
Lots:	Corner, S	Sloped				
Bsmnt:	Block, Fu	ıll, Partially Finished				
View:	City Ligh	ts				
Exterior:	Patio					
Construction:	Aluminu	m, Brick				

Construction:	Aluminum, Bri	ck	Interior Features			
Dining: Floor: Appliances: Interior Ft:	Hardwood, La Dishwasher, M	licrowave, Over	it, LVP/LVT Luxury Vinyl Plank			
Room. Kitchen Living Room Dining Room Full Bathroom Bedroom Bedroom Bedroom Bedroom Bedroom Bedroom Bedroom Family Room Other Room Full Bathroom Family Room	2nd Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor 2nd Floor Basement	Dimensions 15 x 17 12 x 20 9 x 12 7 x 8 11 x 10 11 x 10 9 x 10 12 x 8 17 x 9 6 x 10 10 x 15 9 x 13 7 x 8 18 x 14	Description			
	Room Basement					
Half Bathroom	Basement	5 x 4				
			. DESILY SUBSCILLERANT			
Hot Water: Cool: Prc Test: Water: Technology:	Gas Ceiting Fans Public Smoke Detect	or Wired	Amperage; Heat Typ: Sewer:	200 Forced Air, G Public	Amp Typ: as	Circuit Breaker
Cnty Taxes: Cnty Asmt:	\$388.80 \$36,000	Mun Taxes: Poss Finance:	\$707.04 Sch Taxes: Cash, Conventional, FHA, VA	\$2,159.64	Tti Taxes:	\$3,255.48

List Prc: Sp%LP:

9000

\$349,900 101.17%

\$324,900 \$354,000

Org Prc: Sold Prc:

			LISTING #1			
wer: YOUSSEF, Nabila	not.				File No.: Case No	12343B
rty Address: 330 E. 4th Str Bethlehem	501			State: PA	Case NO	Zip: 18015
er: Nabila YOUSSEF						
MLS#: 737184 Area: 03 - Bethlehem Status: Under Agreeme Comments:	County: No		DOM: 17	CDOM: 17	LP: OLP:	\$279,900 \$279,900
1/42		of and are and hor	Bethlehem, PA. T I a timeless tradil as and a well-ap I located in the h me offers the per n't miss your opp	his lovely home donal style. This pointed kitchen. ighly sought-aft fect blend of co	ng residence r boasts 4 bedr property boa With 2434 sq er Bethlehem mfort, conven	nestled in the heart rooms, 3 bathrooms, sts spaclous living If to living space School District, this ience, and style. ful residence your
	Schedule a S	-				
Recent:			ce Information —			
Agent: Alex V. Cam Office: VRA Realty Association: MLS	(VGRAL)	068180	Agent Ph: Office Lic#:	(484) 800-1777	Ph Show: Office Ph:	(484) 800-1777
Prop Type: Residential Beds: 4 Total Fin SF: 2,434 Abv Grd Fin SF: 2,434		Genera	Sub Prop: AdltCmm55&Ovr: Blw Grd Ttl SF: Blw Grd Fin SF:	Detached No 0	Sf Src:	Tax Records
SqFt Comments: Yr Built: 1900/Unk Cndo HOA: Yearly		5115 0.064	Lot SqFt: Cross St:	2,800	Lot Src:	
Elementary: Snr High: List Dt: Status Dt: 05/02/202 07/26/202		05/02/2024	Junior High: School D: Pend Dt:	Bethlehem 07/26/2024	Ot Avail: Exp Dt:	
Owner Typ: Fee Simple Spc Cond: Not Applical Agent Rmks: Listing Agen agents. Plea Show Typ: Lock Box	ITSITIONS LLC ble ats are also the own se copy maria@easy Hayes St until you	cashdeal.com	on all offers and yes St, Bethlehen	l inquiries on th	tarcello on the	: AOS as listing
Zn Cde: Rm-Residen Dd/Dc ID: 2024- 1/31 Possession: Negotiable	tial 72 2024000346	cisting	Muni Inspect: Pub Int:	Yes	Capital Cont:	
#Stories: 2 Ttl Rooms: 9 # Cars: 0 Style: Other tradit Style Comments: traditional Garage: Off Street Roof: Slate Bsmnt: Partially Fin Construction: Brick			# Lots: # Lots: Section: Lot Stat:		Sec.8 Appr: Block:	
	n, Eat-In Kitchen Refrigerator GAS R/		or Features		Albertus State of the section of	
Com. Level Common Comm	nt 17.4 x 8 r 12.4 x 11.9 r 4.4 x 8 r 17.4 x 24.8 r 5.1 x 17.9	Descript Hall	Information			
Bedroom 2nd Flo Bedroom 2nd Flo Bedroom 2nd Flo Full Bathroom 2nd Flo Other Room 2nd Flo	or 11.3 x 11.3 or 12.1 x 11.7 or 5 x 8.11	Hall				
Full Bathroom 3rd Floo Kitchen 3rd Floo Dining Room 3rd Floo Family Room 3rd Floo	or 17.4 x 14.1 or 16.9 x 15.2	114200	Trafo counti e n			
Hot Water: Gas Cool: Ceiling Fans Prc Test: Heat Cm: NATURAL G Public		Utility	Information ————————————————————————————————————	Forced Air Public	Атр Тур:	
Cnty Taxes: \$413.64 Cnty Asmt: \$38,300		\$752.21	al Information	\$2,297.62 \(Farm Home)	Ttl Taxes:	\$3,463.47

AERIAL MAP

Borrower: YOUSSEF, Nabila Property Address: 330 E. 4th Street City: Bethlehem Lender: Nabila YOUSSEF File No.: 12343B Case No.: State: PA Zip: 18015 Parham Park E 4th St Subject 330 E. 4th Street Bethlehem, PA 18015 Google

LICENSE

Borrower: YOUSSEF, Nabila	File N	lo.: 12343B
Property Address: 330 E. 4th Street	Case	No.:
City: Bethlehem	State: PA	Zip: 18015
London Nahila VOLICOEE		· · · · · · · · · · · · · · · · · · ·

