



For Sale At Auction

41 Fox Run Lane
Fredericksburg, Virginia 22405
540-899-1776
www.ForSaleAtAuction.biz
VAAF #651

**PUBLIC SALE OF TAX DELINQUENT
SPOTSYLVANIA COUNTY REAL ESTATE - TO BE
SOLD... AT AUCTION**

Friday, April 21, 2017 at 11:00 A.M.
Spotsylvania County Board Room
Holbert Building , 9104 Courthouse Road,
Spotsylvania, VA 22553



**PUBLIC SALE OF TAX DELINQUENT SPOTSYLVANIA COUNTY REAL ESTATE –
TO BE SOLD... AT AUCTION!
Friday, April 21, 2017 at 11:00 A.M.
Spotsylvania County Board Room
Holbert Building, 9104 Courthouse Road, Spotsylvania, VA 22553**

NOTICE: SPECIAL COMMISSIONER'S SALE OF REAL ESTATE

Pursuant to the terms of those certain Decrees of Sale from the Circuit Court of Spotsylvania County, Virginia, the undersigned Special Commissioner will offer for sale at public auction at the Spotsylvania County Board Room, Spotsylvania, Virginia, on Friday, April 21, 2017 at 11:00 a.m., subject to the following terms and conditions, the following-described real estate:

- | | |
|------------------------|--|
| Parcel 1 (Carter) | 12.47 acres, more or less, 7636 Courthouse Road, Tax Map 61-A-12 |
| Parcel 2 (Comfort) | 16 acres, more or less, both sides of Dovey Road, Tax Map 55-A-34 |
| Parcel 3 (Dunn) | Campsite 86, Glen 4, Wilderness Camping Resorts, Tax Map 10B-4-86 |
| Parcel 4 (Howell) | 5.5 acres, more or less, on Little Acres Lane, Tax Map 75-A-43G |
| Parcel 5 (Hull) | 2.54 acres, more or less, Lot 4D of Geneva L. Coleman Family Division, Tax Map 74-7-4D |
| Parcel 6 (Koslowsky) | Lot 134, Section 16, Lake Wilderness Subdivision, on Plantation Drive, Tax Map 8A-1-16-134 |
| Parcel 7 (Mikolajczyk) | Lot 751, Section 10, Valor Bridge at Fawn Lake, Tax Map 18C-22-751 |
| Parcel 8 (Williams) | 0.61 acres, more or less, Improved, 3342 Eagle Drive, Tax Map 37-A-29 |

TERMS OF SALE: All sales are subject to the approval of the Circuit Court. A 10% Buyer's Premium will be added to the highest bid and will become a part of the total sales price on each property. The highest bidder shall deposit ten percent (10%) of the total sales price, by either cash or good check, which sum shall be credited toward the purchase at closing. The balance of the purchase price, in cash or certified funds, shall be deposited with SunTrust Bank, General Receiver c/o Spotsylvania County Circuit Court Clerk, within fifteen (15) days of Court confirmation. **TIME IS OF THE ESSENCE.** All properties will be conveyed by Special Warranty Deed, subject to any easements and covenants of record, and any rights of persons in possession. Interested parties may go upon the concerned real estate for the purpose of making an inspection.

Announcements made the day of sale take precedence over any prior written or verbal terms of sale.



Margaret F. Hardy, Special Commissioner
Sands Anderson PC
Post Office Box 907
Fredericksburg, VA 22404-0907
(540) 373-2504
www.sandsanderson.com
<http://vadelinquenttaxsale.com>

Auctioneer:

Dan Pegelow, VAAR#667



**For Sale
At Auction**

**FOR DETAILS & DIRECTIONS PLEASE VISIT OUR WEBSITE @
www.ForSaleAtAuction.biz CALL (540)-899-1776! ALSO FOLLOW US ON FACEBOOK!**

(Parcel 1)

LAND APPRAISAL REPORT

File No.

IDENTIFICATION

Owner: **CARTER, ETTA** Census Tract: _____ Map Reference: **61-A-12**
 Property Address: **COURTHOUSE ROAD**
 City: _____ County: **SPOTSYLVANIA** State: **VA** Zip Code: _____
 Legal Description: **12.47 ACRES, MORE OR LESS**
 Sale Price \$ _____ Date of Sale _____ Loan Term _____ yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ _____ (yr) Loan charges to be paid by seller \$ _____ Other sales concessions _____
 Lender/Client: **SANDS ANDERSON** Address: **725 JACKSON ST. FERDERICKSBURG, VA**
 Occupant: **VACANT** Appraiser: **MICHAEL BOGGS** Instructions to Appraiser: **FEE SIMPLE MARKET VALUE REAL ESTATE**
APPRAISAL FOR THE SOLE FUNCTION OF A POSSIBLE DELINQUENT REAL ESTATE TAX SALE

NEIGHBORHOOD

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Employment Stability	Good	Avg.	Fair	Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Steady	Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	Adequacy of Public Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	Recreational Facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Present Land Use	<input type="checkbox"/> 25% 1 Family	<input type="checkbox"/> 2-4 Family	<input type="checkbox"/> Apts.	Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Industrial	<input type="checkbox"/> Vacant	<input checked="" type="checkbox"/> 75% FARM AND FOREST	Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in Present Land Use	<input type="checkbox"/> Not Likely	<input checked="" type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)	Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(*) From FARM & FOREST To RESIDENTIAL			Police and Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant	General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Price Range	\$ 75,000 to \$ 250,000		Predominant Value \$ 225,000	Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Age	_____ 1 yrs. to _____ 75 yrs.		Predominant Age _____ 40 yrs.					

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): **TYPICAL RURAL SPOTSYLVANIA COUNTY CHARACTERIZED BY LARGE TRACTS OF FARM AND FORESTLAND SLOWLY BEING DIVIDED INTO SMALLER SINGLE FAMILY ROADSIDE PARCELS. ALL ARE SERVED BY WELL AND SEPTIC SYSTEMS.**

SITE

Dimensions: **IRREGULAR** = _____ **12.47** Sq. Ft. or Acres Corner Lot
 Zoning classification: **AGRICULTURE** Present improvements do do not conform to zoning regulations
 Highest and best use: Present use Other (specify) _____
 Public: _____ Other (Describe) _____
 Elec. Gas Water San. Sewer Underground Elect. & Tel.
 OFF SITE IMPROVEMENTS: Street Access Public Private; Surface **ASPHALT**; Maintenance Public Private; Storm Sewer Curb/Gutter Sidewalk Street Lights
 Topo: **TYPICAL** Size: **TYPICAL** Shape: **TYPICAL** View: **TYPICAL** Drainage: **ADEQUATE**
 Is the property located in a HUD identified Special Flood Hazard Area? No Yes
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions): **THIS VACANT PARCEL APPEARS TO BE A TYPICAL ROAD SIDE PARCEL.**

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address:	TAX MAP 61-A-12	TM 51-8-A3	TM 8A-2-17A	TM 56-13-2
Proximity to Subject				
Sales Price	\$ ---	\$ 73,000	\$ 100,000	\$ 42,500
Price	\$ ---	\$ ---	\$ ---	\$ ---
Data Source	EXT. INSPECTION	MRIS	MRIS	MRIS
Date of Sale and Time Adjustment	8/15	5/15	7/15	6/15
Location	SUBURBAN	SIM	SUPERIOR	INFERIOR
Site/View	12.47 ACRES	11.47 AC	13.28 AC.	10.27 AC
Sales or Financing Concessions	---			
Net Adj. (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -25,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 12,500
Indicated Value of Subject		\$ 73,000	\$ 75,000	\$ 55,000

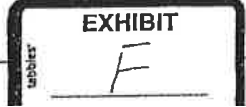
Comments on Market Data: **ALL MARKET DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES TO VALUE ESTIMATION WERE NOT USED.**

Comments and Conditions of Appraisal: **THIS APPRAISAL IS CONTINGENT ON THE CERTIFICATION, DEFINITION, CONTINGENT AND LIMITING CONDITIONS CONTAINED HEREIN. THE INTENDED USE OF THIS APPRAISAL IS FOR THE SOLE PURPOSE OF A POSSIBLE DELINQUENT REAL ESTATE TAX SALE. THIS APPRAISAL IS CONTINGENT ON THE SUBJECT SUPPORTING A MODERN SEPTIC DRAINFIELD SYSTEM.**

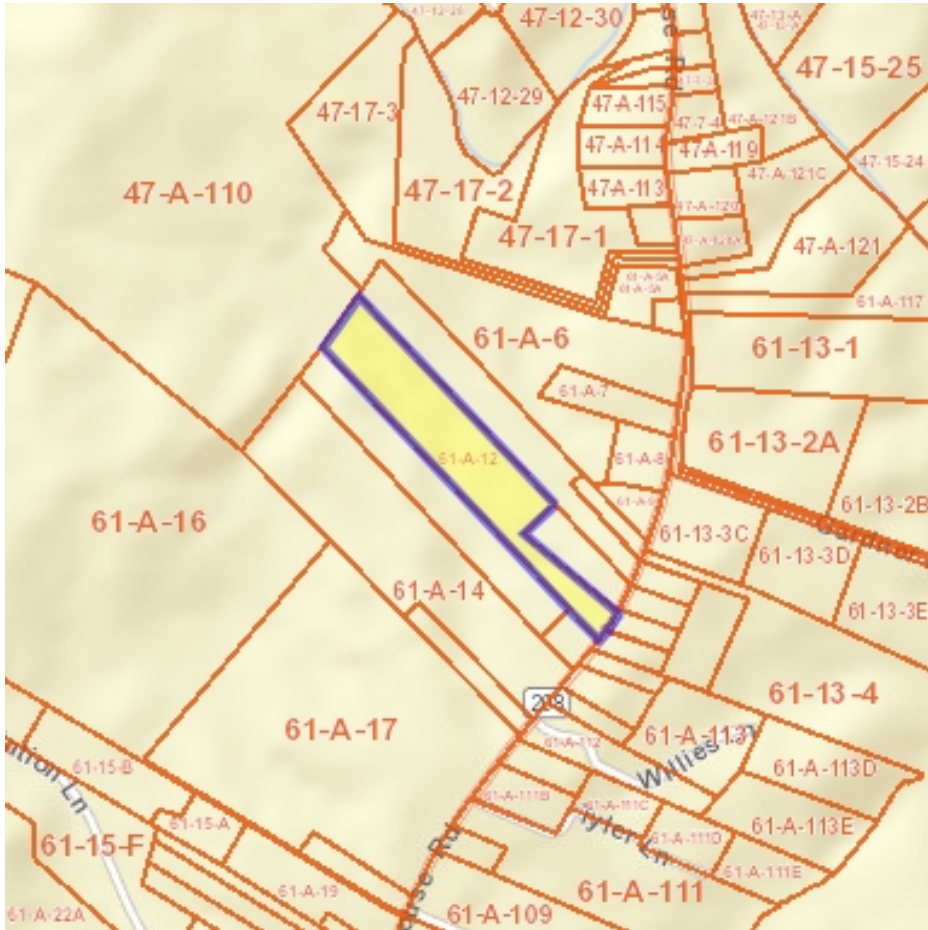
Final Reconciliation: **AFTER ADJUSTMENTS, THESE SALES REFLECT A WIDE RANGE OF ESTIMATED VALUES FOR THE SUBJECT.**

RECONCILIATION

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF _____ **AUGUST 15 2015** to be \$ **70,000**
 Appraiser(s): *Michael C. Boggs* Did
 Review Appraiser (if applicable): _____
 Michael C. Boggs Real Estate



**Parcel 1 (Carter):
12.47 acres, more or less, 7636 Courthouse Road,
Tax Map 61-A-12**



(Parcel 2)

LAND APPRAISAL REPORT

File No.

IDENTIFICATION

Property Address: COMFORT LUCIAN
 City: BOTH SIDES OF DOVEY ROAD
 County: SPOTSYLVANIA
 State: VIRGINIA
 Zip Code: 22401
 Legal Description: 16 ACRE MORE OR LESS
 Sale Price \$: _____ Date of Sale: _____ Loan Term: _____ yrs.
 Actual Real Estate Taxes \$: _____ (yr) Loan charges to be paid by seller \$: _____
 Property Rights Appraised Fee Leasehold De Minimis PUD
 Other sales concessions: _____
 Client: SANDS ANDERSON Address: 725 JACKSON ST. FREDERICKSBURG, VA.
 Occupant: VACANT Appraiser: MICHAEL C. BOGGS Instructions to Appraiser: FEE SIMPLE MARKET VALUE SUMMARY REAL ESTATE APPRAISAL

NEIGHBORHOOD

Location: Urban Suburban Rural
 Built Up: Over 75% 25% to 75% Under 25%
 Growth Rate: Fully Dev. Rapid Steady Slow
 Property Values: Increasing Stable Declining
 Demand/Supply: Shortage In Balance Oversupply
 Marketing Time: Under 3 Mos. 4-6 Mos. Over 6 Mos.
 Present Land Use: 25% 1 Family, 75% 2-4 Family, % Apts, % Condo, % Commercial
 Change in Present Land Use: Not Likely Likely (*) Taking Place (*)
 Predominant Occupancy: Owner Tenant Vacant
 Single Family Price Range: \$ 75,000 to \$ 350,000 Predominant Value \$ 125,000
 Single Family Age: 1 yrs. to 75 yrs. Predominant Age 50 yrs.

Employment Stability: Good Avg Fair Poor
 Convenience to Employment:
 Convenience to Shopping:
 Convenience to Schools:
 Adequacy of Public Transportation:
 Recreational Facilities:
 Adequacy of Utilities:
 Property Compatibility:
 Protection from Detrimental Conditions:
 Police and Fire Protection:
 General Appearance of Properties:
 Appeal to Market:

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): TYPICAL RURAL SPOTSYLVANIA COUNTY CHARACTERIZED BY LARGE TRACTS OF FARM AND FORESTLAND SLOWLY BEING SUBDIVIDED INTO SMALL SINGLE FAMILY ROADSIDE PARCELS. ALL ARE SERVED BY WELL AND SEPTIC SYSTEMS.

SITE

Dimensions: IRREGULAR = 16 Sq Ft or Acres Corner Lot
 Zoning classification: MZ Present Improvements: do do not conform to zoning regulations
 Highest and best use: Present use Other (specify) _____
 Elec. Public Other (Describe) _____
 Gas TANK Well Septic
 Water Well Septic
 San. Sewer Septic
 Off Site Improvements: Street Access Public Private
 Surface: GRAVEL
 Maintenance: Public Private
 Storm Sewer Corb/Gutter Street Lights
 Topo: ROLLING, TYPICAL
 Size: TYPICAL
 Shape: BISECTED BY DOVEY ROAD
 View: TYPICAL
 Drainage: TYPICAL
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions): TYPICAL SIZE PARCEL ON A STATE ROAD. PARCEL IS DIVIDED BY DOVEY ROAD.

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	TAX MAP 55-A-34	TAX MAP 26-12-7	TAX MAP 55-A-84	TAX MAP 58-A-123A
Proximity to Subject				
Sales Price	\$ ---	\$ 55,000	\$ 69,000	\$ 70,000
Price	\$ ---	\$ ---	\$ ---	\$ ---
Data Source	INSPECTED	MRIS	MRIS	MRIS
Date of Sale and Time Adjustment	DESCRIPTION 1/17	DESCRIPTION 12/15 - (-) \$ Adjust	DESCRIPTION 6/15 + (+) \$ Adjust	DESCRIPTION 5/14 + (+) \$ Adjust
Location	RURAL	SIM	SIM	SIM
Site/View	16 ACRE	20 ACRES -10000	18.98 ACRES -5000	17.1 ACRES -2500
Sales or Financing Concessions				
Net Adj. (Totals)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 10,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 5,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 2,500
Indicated Value of Subject		\$ 45,000	\$ 64,000	\$ 67,500

Comments on Market Data: ALL DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES WERE NOT USED.

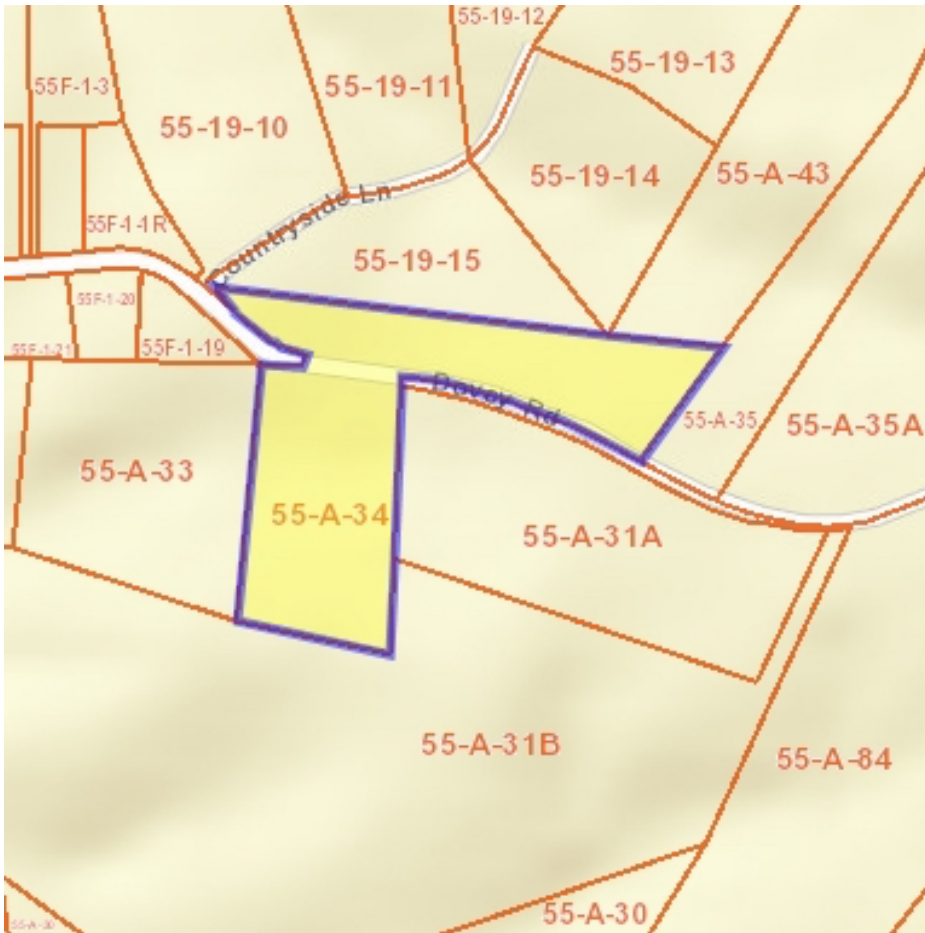
Comments and Conditions of Appraisal: THIS SUMMARY REAL ESTATE APPRAISAL IS CONTINGENT OF THE CERTIFICATION, DEFINITION AND LIMITING CONDITIONS CONTAINED HEREIN. THE SOLE FUNCTION OF THIS APPRAISAL IS FOR A DELINQUENT REAL ESTATE TAX SALE AND NOTHING ELSE WHATSOEVER. THIS APPRAISER ASSUMES THAT IT WILL SUPPORT A MODERN SEPTIC DRAIN FIELD SYSTEMS FOR SEVERAL SITES.

Final Reconciliation: AFTER ADJUSTMENTS, THESE SALES REFLECT A WIDE RANGE OF MARKET VALUES FOR THE SUBJECT.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF JANUARY 15, 2017 to be \$ 60,000

Appraiser: *Michael C. Boggs*
 Review Appraiser (if applicable): _____ Did Did Not Physically Inspect Property

Parcel 2 (Comfort):
16 acres, more or less, both sides of Dovey Road,
Tax Map 55-A-34



(Parcel 3)

LAND APPRAISAL REPORT

File No.

Owner DUNN, WILBERT Census Tract _____ Map Reference 10B-4-86
Property Address STONEMAN TRAIL
City _____ **County** SPOTSYLVANIA **State** VIRGINIA **Zip Code** _____
Legal Description CAPSITE 8B GLEN 4 WILDERNESS CAMPING RESORT
Sale Price \$ _____ **Date of Sale** _____ **Loan Term** _____ yrs **Property Rights Appraised** Fee Leasehold De Minimis PUD
Actual Real Estate Taxes \$ _____ (yr) **Loan charges to be paid by seller \$** _____ **Other sales concessions** _____
Appraiser/Client SANDS ANDERSON **Address** 725 JACKSON STREET, FREDERICKSBURG, VA
Occupant IMPROVED **Appraiser** MICHAEL C. BOGGS **Instructions to Appraiser** FFE SIMPLE MARKET VALUE SUMMARY REAL ESTATE APPRAISAL

Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25% to 75% <input type="checkbox"/> Under 25% <input checked="" type="checkbox"/> Fully Dev <input type="checkbox"/> Rapid <input type="checkbox"/> Steady <input type="checkbox"/> Slow Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Oversupply Marketing Time <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 4-6 Mos. <input type="checkbox"/> Over 6 Mos. Present Land Use % 1 Family _____ % 2-4 Family _____ % Apts _____ % Condo _____ % Commercial _____ % Industrial _____ % Vacant _____ 100% CAMPGROUND Change in Present Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely (*) <input type="checkbox"/> Taking Place (*) (*) From _____ To _____ Predominant Occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant Single Family Price Range \$ N/A to \$ N/A Predominant Value \$ N/A Single Family Age N/A yrs. to N/A yrs. Predominant Age N/A yrs.	<table border="1"> <tr> <th></th> <th>Good</th> <th>Avg</th> <th>Fair</th> <th>Poor</th> </tr> <tr> <td>Employment Stability</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Convenience to Employment</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Convenience to Shopping</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Convenience to Schools</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Adequacy of Public Transportation</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Recreational Facilities</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Adequacy of Utilities</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Property Compatibility</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Protection from Detrimental Conditions</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Police and Fire Protection</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>General Appearance of Properties</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Appeal to Market</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		Good	Avg	Fair	Poor	Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Public Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Recreational Facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Police and Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): WILDERNESS CAMPING RESORT IS A PRIVATE CAMPGROUND WITH LAKES, POOL, PRIVATE ROADS, CLUBHOUSE, ETC.

Dimensions 50 X 70 FEET = 3500 Sq. Ft. or Acres Corner Lot
Zoning classification RU **Present Improvements** do do not conform to zoning regulations
Highest and best use Present use Other (specify) _____
Public **Other (Describe)** TANK **Off Site Improvements** Topo LEVEL, TYPICAL
Flec. **Street Access** Public Private **Size** TYPICAL
Gas **Surface** GRAVEL **Shape** TYPICAL
Water **Maintenance** Public Private **View** TYPICAL
San. Sewer **Storm Sewer** **Curbs/Gutters** _____ **Drainage** TYPICAL
 Underground Elec. & Tel. Sidewalk Street Lights **Is the property located in a HUD Identified Special Flood Hazard Area?** No Yes
 Comments (favorable or unfavorable including any apparent adverse encumbrances, encroachments, or other adverse conditions): ACCORDING TO THE SPOTSYLVANIA COUNTY COMMISSIONER OF THE REVENUE, IT CONTAINS A SHED AND DECK

The undersigned has reviewed three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value or subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	TAX MAP 10B-4-80	TAX MAP 10B-1-2	TAX MAP 10B-3-203	TAX MAP 10B-1-119
Proximity to Subject				
Sales Price	\$	\$ 9,000	\$ 9,600	\$ 5,000
Price	\$	\$	\$	\$
Data Source	AERIAL	PUBLIC RECORD	PUBLIC RECORD	PUBLIC RECORD
Date of Sale and Time Adjustment	DESCRIPTION 1/17	DESCRIPTION 4/16 -- (-) \$ Adjust	DESCRIPTION 9/16 + (-) \$ Adjust	DESCRIPTION 9/16 + (-) \$ Adjust
Location	CAMPGROUND	SIM	SIM	SIM
Site/View	CAMP SITE	SIM	SIM	SIM
Sales or Financing Concessions				
Net Adj. (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$
Indicated Value of Subject		\$ 9,000	\$ 9,600	\$ 5,000

Comments on Market Data: ALL MARKET DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES WERE NOT USED.

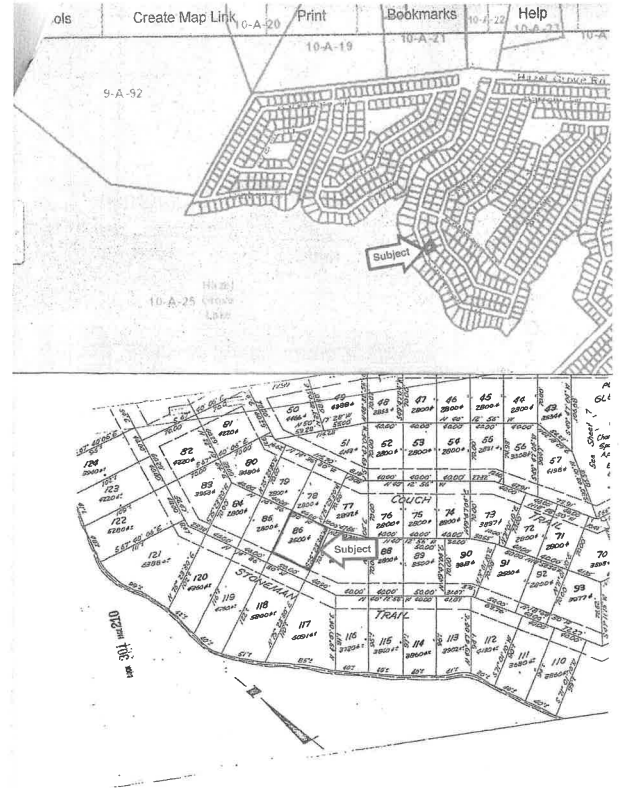
Comments and Conditions of Appraisal: SOLE FUNCTION OF THIS APPRAISAL IS FOR A DELINQUENT REAL ESTATE TAX SALE. THIS SUMMARY REAL ESTATE APPRAISAL IS CONTINGENT ON THE CERTIFICATION, DEFINITION, AND LIMITING CONDITIONS CONTAINED HEREIN.

Final Reconciliation: AFTER ADJUSTMENTS, THESE SALES APPEAR TO REFLECT A WIDE RANGE OF MARKET VALUES FOR THE SUBJECT. THE ESTIMATED RENTAL INCOME PER MONTH IS \$1,200.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF JANUARY 15, 2017 to be \$ 7,500

Appraiser(s) *Michael C. Boggs* Did Did Not Physically Inspect Property
 Review Appraiser (if applicable) _____

Parcel 3 (Dunn): Campsite 86, Glen 4, Wilderness Camping Resorts, Tax Map 10B-4-86



(Parcel 4)

LAND APPRAISAL REPORT

File No.

Borrower: HOWELL, JOSEPH Census Tract _____ Map Reference 75-A-43G
Property Address: LITTLE ACRES LANE
City: _____ **County:** SPOTSYLVANIA **State:** VIRGINIA **Zip Code:** _____
Legal Description: 5.5 ACRR, MORE OR LESS
Sale Price \$ _____ **Date of Sale** _____ **Loan Term** _____ yrs. **Property Rights Appraised** Fee Leasehold De Minimis Plus
Actual Real Estate Taxes \$ _____ (yr) **Loan charges to be paid by seller \$** _____ **Other sales concessions** _____
Appraiser/Client: SANDS ANDERSON **Address:** 725 JACKSON ST. FREDERICKSBURG, VA.
Occupant: VACANT **Appraiser:** MICHAEL C. BOGGS **Instructions to Appraiser:** FEE SIMPLE MARKET VALUE SUMMARY LEGAL ESTATE APPRAISAL

Location: Urban Suburban Rural
Built Up: Over 75% 25% to 75% Under 25%
Growth Rate: Fully Dev. Rapid Steady Slow
Property Values: Increasing Stable Declining
Demand/Supply: Shortage In Balance Oversupply
Marketing Time: Under 3 Mos. 4-6 Mos. Over 6 Mos.
Present Land Use: 25 % 1 Family % 2-4 Family % Apts % Condo % Commercial
 % Industrial % Vacant 75 % FARM & FORESTLAND
Change in Present Land Use: Not Likely Lively (*) Taking Place (*)
 (*) From: FARM & FOREST To: RESIDENTIAL
Predominant Occupancy: Owner Tenant % Vacant
Single Family Price Range: \$ 75,000 to \$ 350,000 **Predominant Value \$:** 150,000
Single Family Age: 1 yrs. to 75 yrs. **Predominant Age:** 50 yrs.
Employment Stability: Good Avg. Fair Poor
Convenience to Employment:
Convenience to Shopping:
Convenience to Schools:
Adequacy of Public Transportation:
Recreational Facilities:
Adequacy of Utilities:
Property Compatibility:
Protection from Detrimental Conditions:
Police and Fire Protection:
General Appearance of Properties:
Appeal to Market:

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): TYPICAL RURAL SPOTSYLVANIA COUNTY CHARACTERIZED BY LARGE TRACTS OF FARM AND FORESTLAND SLOWLY BEING SUBDIVIDED INTO SMALL SINGLE FAMILY ROADSIDE PARCELS. ALL ARE SERVED BY WELL AND SEPTIC SYSTEMS.

Dimensions: RECTANGULAR = 5.5 Sq. Ft. or Acres Corner Lot
Zoning classification: AGRICULTURE **Present Improvements:** do do not conform to zoning regulations
Highest and best use: Present use Other (specify) _____
Elec.: Public Other (Describe) _____ **OFF SITE IMPROVEMENTS:** Public Private
Gas: TANK Street Access Surface GRAVEL **Topo:** ROLLING, TYPICAL **Size:** TYPICAL
Water: WELL Maintenance Public Private **Shape:** TYPICAL
San. Sewer: SEPTIC Storm Sewer Curb/Gutter **View:** TYPICAL
 Underground Elec. & Tel. Sidewalk Street Lights **Drainage:** TYPICAL
Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions): THIS PARCEL APPEARS TO BE INCUMBERED BY A HIGH TENSION OVER HEAD POWER LINE. **Is the property located in a HUD Identified Special Flood Hazard Area?** No Yes

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject. If a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address:	TAX MAP 75-A-43G	TAX MAP 87-1-4	TAX MAP 57-10-40B	TAX MAP 86-1-C1
Proximity to Subject:				
Sales Price:	\$ -	\$ 42,500	\$ 30,000	\$ 31,000
Price:	\$ -	\$ -	\$ -	\$ -
Data Source:	INSPECTED	MRIS	MRIS	MRIS
Date of Sale and Time Adjustment:	DESCRIPTION 1/17	DESCRIPTION 9/16 (-) \$ Adjust	DESCRIPTION 2/16 (+) \$ Adjust	DESCRIPTION 2/16 (+) \$ Adjust
Location:	RURAL	SIM	SIM	SIM
Site/View:	5.5 ACRE PRIVATE ROAD POWER LINE	5 AC. SUPERIOR SUPERIOR	5 AC SIM SUPERIOR	2.76 AC SIM SUPERIOR
Adjustments:		-4250 -1000	-1000	+10000 -1000
Net Adj. (Total):		+ \$ 5,290	+ \$ 1,000	+ \$ 9,000
Indicated Value of Subject:		\$ 37,610	\$ 29,000	\$ 40,000

Comments on Market Data: ALL DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES WERE NOT USED.

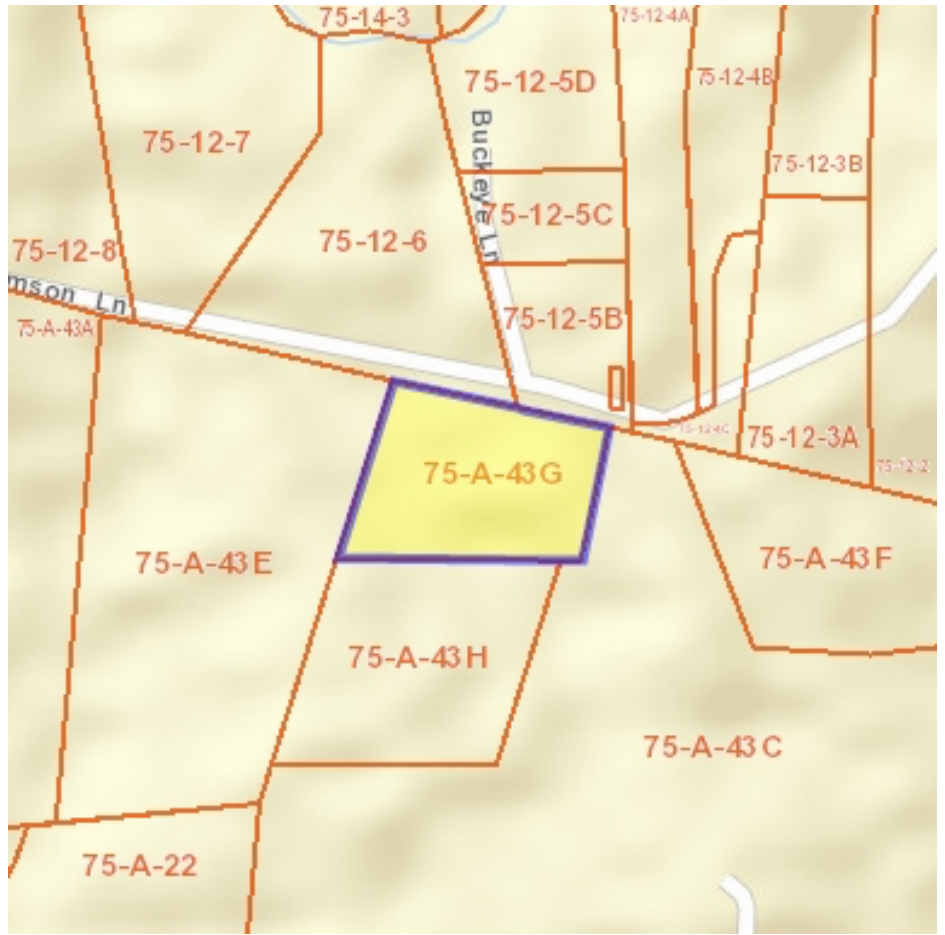
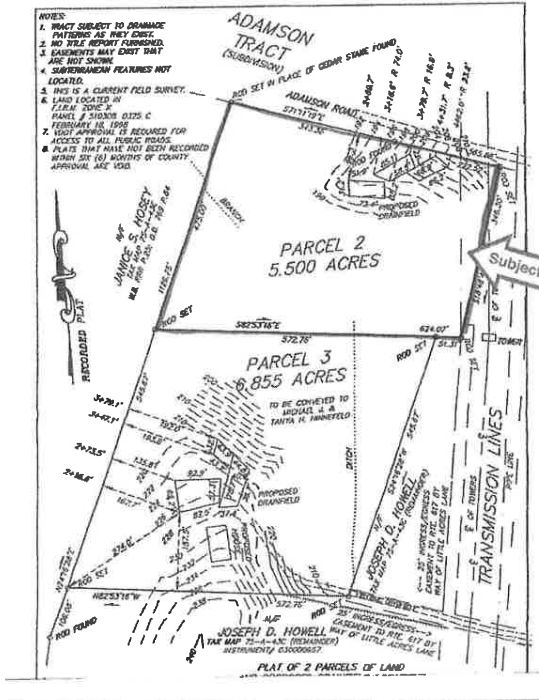
Comments and Conditions of Appraisal: THIS SUMMARY REAL ESTATE APPRAISAL IS CONTINGENT OF THE CERTIFICATION, DEFINITION AND LIMITING CONDITIONS CONTAINED HEREIN. THE SOLE FUNCTION OF THIS APPRAISAL IS FOR A DELINQUENT REAL ESTATE TAX SALE AND NOTHING ELSE WHATSOEVER. THIS APPRAISAL IS CONTINGENT ON IT BEING LEGALLY BULDDABLE PARCEL.

Final Reconciliation: AFTER ADJUSTMENTS, THESE SALES REFLECT A WIDE RANGE OF MARKET VALUES FOR THE SUBJECT.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF JANUARY 15, 2017 to be \$ 37,000
 Appraiser(s): Michael C. Boggs Did Did Not Physically Inspect Property
 Review Appraiser (if applicable): _____

Parcel 4 (Howell): 5.5 acres, more or less, on Little Acres Lane, Tax Map 75-A-43G

Instrument# 20050003300 Page 3



(Parcel 5)

LAND APPRAISAL REPORT

File No.

Owner: HULL, BEVERLY
Property Address: 4534 HAYDES CORNER RD
Census Tract: --- **Map Reference:** 74-7-4D
City: --- **County:** SPOTSYLVANIA **State:** VIRGINIA **Zip Code:** ---
Legal Description: 2.54 ACRES, MORE OR LESS
Sale Price \$: --- **Date of Sale:** --- **Loan Term:** --- **Property Rights Appraised:** Fee Leasehold Or Minimis PL
Actual Real Estate Taxes \$: --- **(yr):** --- **Loan charges to be paid by seller \$:** --- **Other sales concessions:** ---
Appraiser/Client: SANDS ANDERSON **Address:** 725 JACKSON ST. FREDERICKSBURG, VA.
Occupant: VACANT **Appraiser:** MICHAEL C. BOGGS **Instructions to Appraiser:** FEE SIMPLE MARKET VALUE SUMMARY REAL ESTATE APPRAISAL

Location: Urban Suburban Rural
Built Up: Over 75% 25% to 75% Under 25%
Growth Rate: Fully Dev Rapid Steady Slow
Property Values: Increasing Stable Declining
Demand/Supply: Shortage In Balance Oversupply
Marketing Time: Under 3 Mos. 4-6 Mos. Over 6 Mos.
Present Land Use: 25% Family 2-4 Family Apts. Condo Commercial
 Industrial Vacant 75% FARM & FORESTLAND
Change in Present Land Use: Not Likely Likely (*) Taking Place (*)
 (*) From: FARM & FOREST To RESIDENTIAL
Predominant Occupancy: Owner Tenant Vacant
Single Family Price Range: \$ 75,000 to \$ 350,000 **Predominant Value \$:** 135,000
Single Family Age: 1 yrs. to 75 yrs. **Predominant Age:** 50 yrs.

Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequacy of Public Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recreational Facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Police and Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): TYPICAL RURAL SPOTSYLVANIA COUNTY CHARACTERIZED BY LARGE TRACTS OF FARM AND FORESTLAND SLOWLY BEING SUBDIVIDED INTO SMALL SINGLE FAMILY ROADSIDE PARCELS. ALL ARE SERVED BY WELL AND SEPTIC SYSTEMS.

Dimensions: L-SHAPED = 2.54 Sq. Ft. or Acres Corner Lot
Zoning classification: AGRICULTURE
Highest and best use: Present use Other (specify) ---
Elec.: Public Other (Describe) ---
Gas: TANK
Water: WELL
San. Sewer: SEPTIC
Off Site Improvements: Public Private
Street Access: Public Private
Surface: GRAVEL
Maintenance: Public Private
Storm Sewer: Storm Sewer Curb/Gutter
Sidewalk: Sidewalk Street Lights
Topography: ROLLING, TYPICAL
Size: TYPICAL
Shape: TYPICAL
View: TYPICAL
Drainage: TYPICAL
Underground Elect. & Tel.: Underg. Elect. & Tel.
Is the property located in a HUD Identified Special Flood Hazard Area? No Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions): TYPICAL SIZE LOT ON A STATE ROAD.

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	TAX MAP 74-7-4D	TAX MAP 41-A-54	TAX MAP 86-1-C1	TAX MAP 73-0-C
Proximity to Subject				
Sales Price	\$ ---	\$ 26,000	\$ 31,000	\$ 26,000
Price	\$ ---	\$ ---	\$ ---	\$ ---
Data Source	INSPECTED	MRIS	MRIS	MRIS
Date of Sale and Time Adjustment	DESCRIPTION 1/17	DESCRIPTION 3/16 - (-) \$ Adjust	DESCRIPTION 2/16 + (-) \$ Adjust	DESCRIPTION 7/16 + (-) \$ Adjust
Location	RURAL	SIM	SIM	SIM
Site/View	2.54 ACRE	2.5 ACRES	2.7 ACRES -2500	3.0 ACRES -5000
Sales or Financing Concessions				
Net Adj. (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 2,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 5,000
Indicated Value of Subject		\$ 25,000	\$ 28,500	\$ 21,000

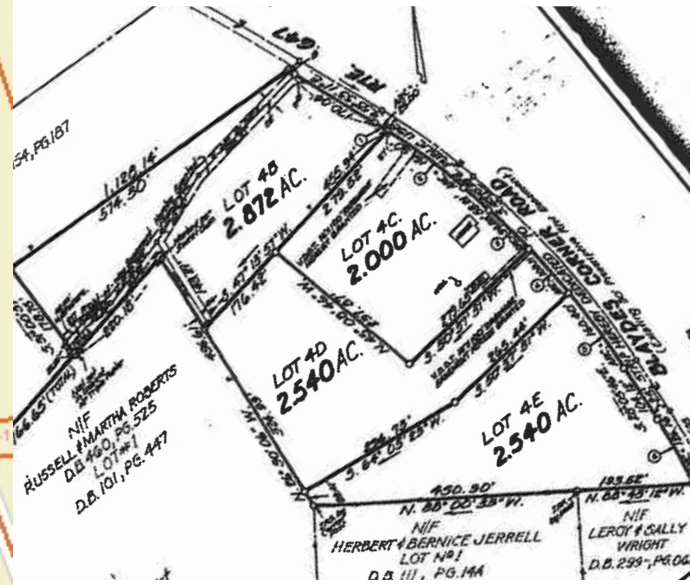
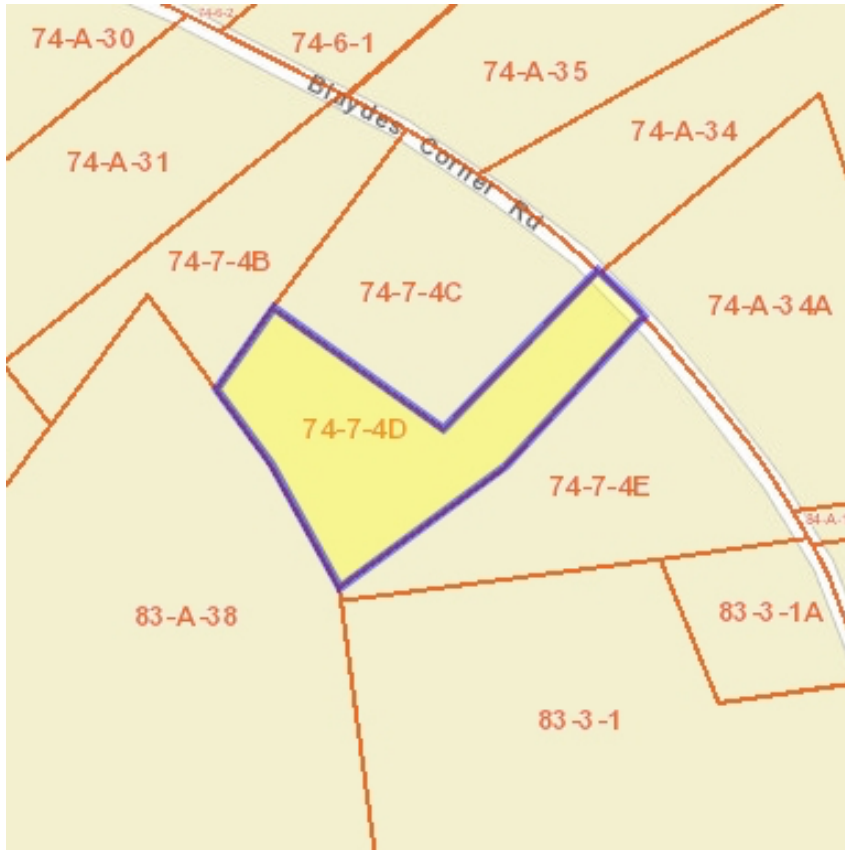
Comments on Market Data: ALL DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES WERE NOT USED.

Comments and Conditions of Appraisal: THIS SUMMARY REAL ESTATE APPRAISAL IS CONTINGENT OF THE CERTIFICATION, DEFINITION AND LIMITING CONDITIONS CONTAINED HEREIN. THE SOLE FUNCTION OF THIS APPRAISAL IS FOR A DELINQUENT REAL ESTATE TAX SALE AND NOTHING ELSE WHATSOEVER. THIS APPRAISER ASSUMES THAT IT WILL SUPPORT A MODERN SEPTIC DRAIN FIELD SYSTEM.

Final Reconciliation: AFTER ADJUSTMENTS, THESE SALES REFLECT A WIDE RANGE OF MARKET VALUES FOR THE SUBJECT.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF JANUARY 15, 2017 **to be \$** 25,000
Appraiser(s): *Michael C. Boggs* Did Did Not Physically Inspect Property
Review Appraiser (if applicable): _____

Parcel 5 (Hull):
2.54 acres, more or less, Lot 4D of Geneva L.
Coleman Family Division,
Tax Map 74-7-4D



(Parcel 6)

LAND APPRAISAL REPORT

File No. _____

Borrower KOSLOWSKY, CAMERON Census Tract _____ Map Reference 8A-1-16-134

Property Address PLANTATION DRIVE

City _____ County SPOTSYLVANIA State VIRGINIA Zip Code _____

Legal Description LOT 134 SECTION 16 LAKE WILDERNESS SYBDIVISION

Sale Price \$ _____ Date of Sale _____ Loan Term _____ yrs. Property Rights Appraised Fee Leasehold De Minimis PUC

Actual Real Estate Taxes \$ _____ (yr) Loan charges to be paid by seller \$ _____ Other sales concessions _____

Broker/Client SANDS ANDERSON Address 725 JACKSON STREET, FREDERICKSBURG, VA

Occupant VACANT Appraiser MICHAEL C. BOGGS Instructions to Appraiser SEE SIMPLE MARKET VALUE SUMMARY REAL ESTATE APPRAISAL

Location Urban Suburban Rural

Built Up Over 75% 25% to 75% Under 25%

Growth Rate Fully Dev. Rapid Steady Slow

Property Values Increasing Stable Declining

Demand/Supply Shortage In Balance Oversupply

Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos.

Present Land Use 100% % 1 Family 0% % 2-4 Family 0% % Apts. 0% % Condo 0% % Commercial

Change in Present Land Use Not Likely Likely (*) Taking Place (*)

Predominant Occupancy Owner Tenant 0% % Vacant

Single Family Price Range \$ 75,000 to \$ 225,000 Predominant Value \$ 135,000

Single Family Age 1 yrs. to 40 yrs. Predominant Age 25 yrs.

Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequacy of Public Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recreational Facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Police and Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): LAKE WILDERNESS IS PRIVATE SINGLE FAMILY SUBDIVISION THAT HAS PRIVATE ROADS, LAKES, POOL, CLUBHOUSE AND MANAGED BY A HOME OWNERS ASSOCIATION.

Dimensions RECTANGULAR _____ = _____ 12,000 Sq. Ft. or Acres Corner Lot

Zoning classification RU Present Improvements do do not conform to zoning regulations

Highest and best use Present use Other (specify) _____

Public Other (Describe) _____

Elec. TANK _____ OFF SITE IMPROVEMENTS

Gas SEPTIC _____ Street Access Public Private

Water _____ Surface ASPHALT _____ Size TYPICAL

San. Sewer _____ Maintenance Public Private Shape TYPICAL

Underground Elec. & Tel Storm Sewer Curb/Gutter View TYPICAL

Sidewalk Street Lights Drainage DRAIN APPEARS TO RUN THROUGH IT.

Is the property located in a HUD Identified Special Flood Hazard Area? No Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions): LAKE WILDERNESS BUILDING LOT THAT APPEARS TO HAVE A DRAINAGE RUNNING THROUGH IT. THIS APPRAISER ASSUMES THAT ITS HIGHEST AND BEST USE IS TO COMPLEMENT AN ADJACENT PARCEL.

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	TAX MAP BA-1-16-134	TAX MAP BA-1-1-49	TAX MAP BA-14-44	TAX MAP SA-1-16-32
Proximity to Subject				
Sales Price	\$	\$ 9,000	\$ 1,800	\$ 1,886
Price	\$	\$	\$	\$
Data Source	INSPECTION	MRIS	MRIS	MRIS
Date of Sale and Time Adjustment	DESCRIPTION 1/16	DESCRIPTION 1/15 +/- \$ Adjust	DESCRIPTION 7/15 +/- \$ Adjust	DESCRIPTION 5/13 +/- \$ Adjust
Location	SUBURBAN	SIM	SIM	SIM
Site/View	LOT	SIM	SIM	SIM
	DRAINAGE	SUPERIOR -5000	SIM	SIM
Sales or Financing Concessions				
Net Adj. (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 6,000	<input type="checkbox"/> + <input type="checkbox"/> - \$ 1800	<input type="checkbox"/> + <input type="checkbox"/> - \$
Indicated Value of Subject		\$ 3,000	\$ 1,800	\$ 1,886

Comments on Market Data: ALL MARKET DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES WERE NOT USED.

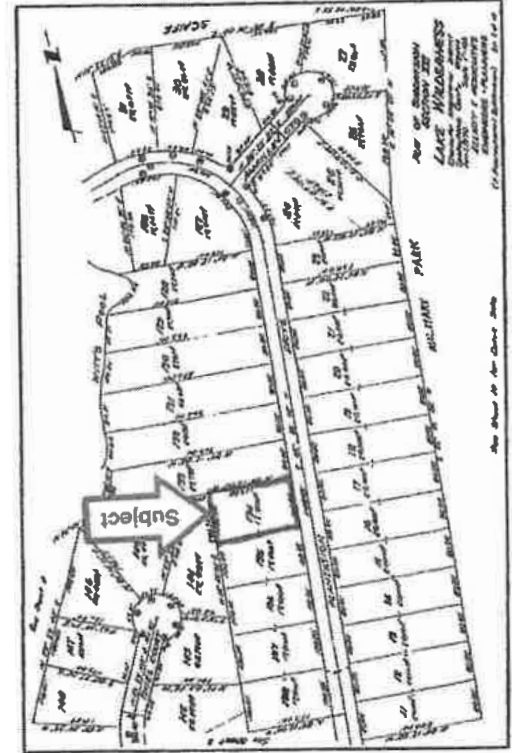
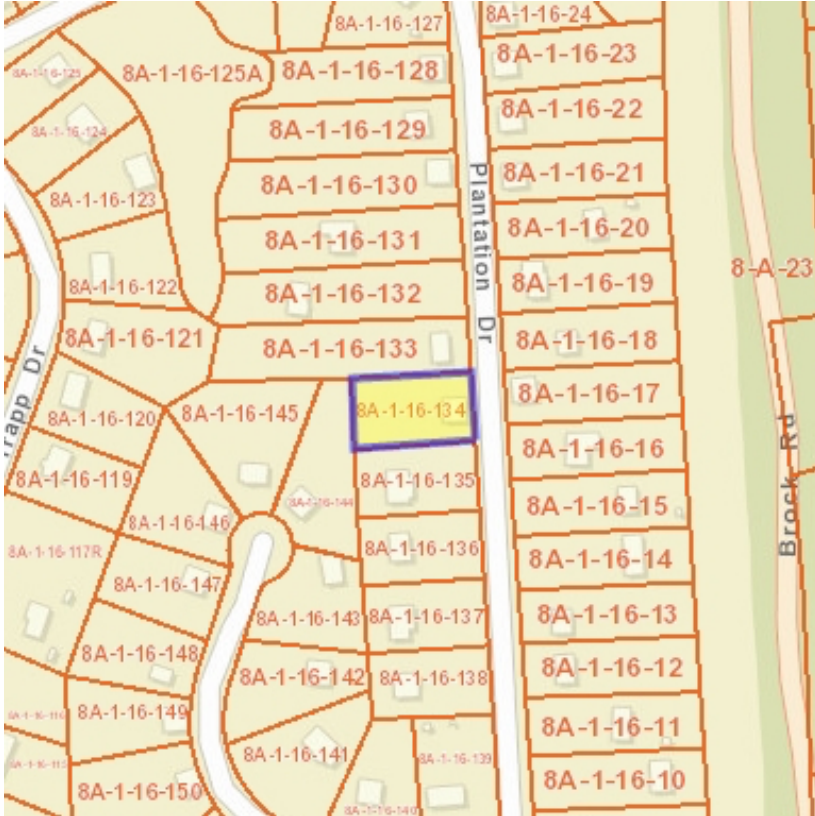
Comments and Conditions of Appraisal: SOLE FUNCTION OF THIS APPRAISAL IS FOR A DELINQUENT REAL ESTATE TAX SALE. THIS SUMMARY REAL ESTATE APPRAISAL IS CONTINGENT ON THE CERTIFICATION, DEFINITION, AND LIMITING CONDITIONS CONTAINED HEREIN.

Final Reconciliation: AFTER ADJUSTMENTS, THESE SALES APPEAR TO REFLECT A CLOSE RANGE OF MARKET VALUES FOR THE SUBJECT.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF JANUARY 1 2017 to be \$ 2,000

Appraiser(s) Michael C. Boggs Review Appraiser (if applicable) _____ Did Did Not Physically Inspect Property

**Parcel 6 (Koslowsky):
Lot 134, Section 16, Lake Wilderness Subdivision, on
Plantation Drive,
Tax Map 8A-1-16-134**



(Parcel 7)

LAND APPRAISAL REPORT

File No.

Appraiser: MIKOLAJCZYK, LEIGH
 Property Address: FAWN LAKE PARKWAY
 City: _____ County: SPOTSYLVANIA State: VIRGINIA Zip Code: _____
 Legal Description: LOT 751 SECTION 22 FAWN LAKE SUBDIVISION
 Sale Price \$ _____ Date of Sale _____ Loan Term _____ yrs
 Actual Real Estate Taxes \$ _____ (yr) Loan charges to be paid by seller \$ _____
 Other sales concessions _____
 Appraiser: MICHAEL C. BOGGS
 Address: 725 JACKSON STREET, FREDERICKSBURG, VA.
 Instructions to Appraiser: FEE SIMPLE MARKET VALUE SUMMARY REAL ESTATE APPRAISAL

Location
 Built Up: Urban Suburban Rural
 Growth Rate: Fully Dev Over 75% 25% to 75% Under 25%
 Property Values: Increasing Stable Declining
 Demand/Supply: Shortage In Balance Oversupply
 Marketing Time: Under 3 Mos. 4-6 Mos. Over 6 Mos.
 Present Land Use: 100% 1 Family _____ % 2-4 Family _____ % Apts. _____ % Condo _____ % Commercial _____ %
 Change in Present Land Use: Not Likely Likely (*) Taking Place (*)
 (*) From: _____ To: _____
 Predominant Occupancy: Owner Tenant _____ % Vacant
 Single Family Price Range: \$ 300,000 to \$ 1,000,000 Predominant Value \$ 350,000
 Single Family Age: 1 yrs. to 20 yrs. Predominant Age 10 yrs.

Employment Stability
 Good Avg. Fair Poor
 Employment Stability
 Convenience to Employment
 Convenience to Shopping
 Convenience to Schools
 Adequacy of Public Transportation
 Recreational Facilities
 Adequacy of Utilities
 Property Compatibility
 Protection from Detrimental Conditions
 Police and Fire Protection
 General Appearance of Properties
 Appeal to Market

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): FAWN LAKE IS PRIVATE SINGLE FAMILY SUBDIVISION THAT HAS PRIVATE ROADS, LAKES, POOL, GOLF COURSE, CLUBHOUSE AND MANAGED BY A HOME OWNERS ASSOCIATION.

Dimensions: RECTANGULAR = 26,000 Sq. Ft. of Acres Corner Lot
 Zoning classification: RESIDENTIAL 1 Present Improvements: do do not conform to zoning regulations
 Highest and best use: Present use Other (specify) _____
 Elec. Public Other (Describe) _____
 Gas TANK
 Water
 San. Sewer
 Off Site Improvements: Street Access Public Private
 Surface ASPHALT
 Maintenance Public Private
 Storm Sewer Curb/Gutter
 Sidewalk Street Lights
 Topo: LEVEL, TYPICAL
 Size: TYPICAL
 Shape: TYPICAL
 View: TYPICAL
 Drainage: TYPICAL
 Is the property located in a HUD Identified Special Flood Hazard Area? No Yes
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions): APPEARS TO BE A BUILDABLE LOT.

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	TAX MAP 18C-22-751	TAX MAP 18C-20-373A	TAX MAP 18C-23-689	TAX MAP 18C-33-160
Proximity to Subject				
Sales Price	\$	\$ 56,000	\$ 60,000	\$ 57,000
Price	\$	\$	\$	\$
Data Source	INSPECTION	MRIS	MRIS	MRIS
Date of Sale and Time Adjustment	DESCRIPTION 1/17	DESCRIPTION 4/16 - (-) \$ Adjust	DESCRIPTION 9/15 + (+) \$ Adjust	DESCRIPTION 4/16 + (+) \$ Adjust
Location	SUBURBAN	SIM	SIM	SIM
Site/View	LOT	SIM	SIM	SIM
Sales or Financing Concessions				
Net Adj. (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$
Indicated Value of Subject		\$ 56,000	\$ 60,000	\$ 57,000

Comments on Market Data: ALL MARKET DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES WERE NOT USED.

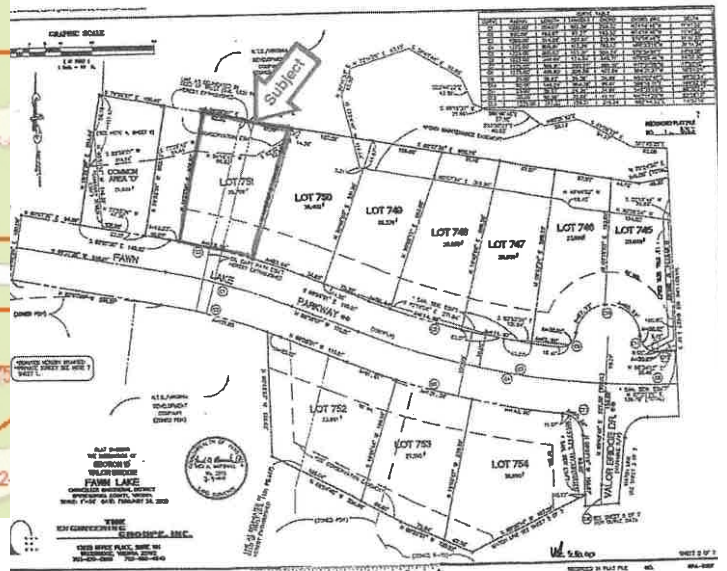
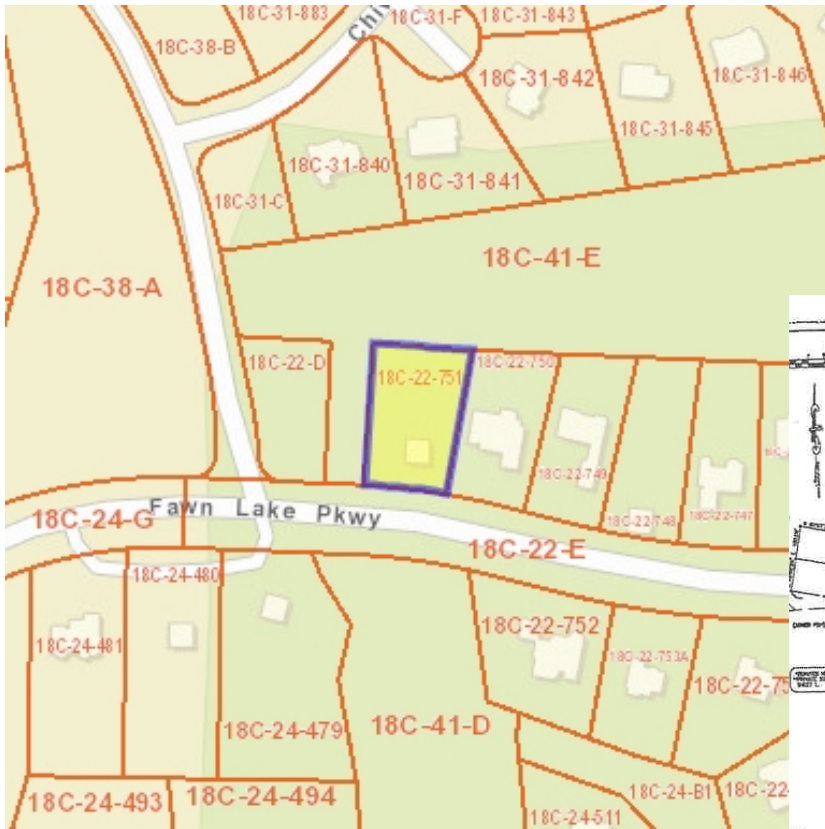
Comments and Conditions of Appraisal: SOLE FUNCTION OF THIS APPRAISAL IS FOR A DELINQUENT REAL ESTATE TAX SALE. THIS SUMMARY REAL ESTATE APPRAISAL IS CONTINGENT ON THE CERTIFICATION, DEFINITION, AND LIMITING CONDITIONS CONTAINED HEREIN.

Final Reconciliation: AFTER ADJUSTMENTS, THESE SALES APPEAR TO REFLECT A CLOSE RANGE OF MARKET VALUES FOR THE SUBJECT.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF JANUARY 15, 2017 to be \$ 60,000

Appraiser(s): *Michael C. Boggs*
 Review Appraiser (if applicable): _____ Did Did Not Physically Inspect Property

Parcel 7 (Mikolajczyk): Lot 751, Section 10, Valor Bridge at Fawn Lake, Tax Map 18C-22-751



(Parcel 8)

LAND APPRAISAL REPORT

File No.

Owner: WILLIAMS, WILLIE Census Tract: Map Reference: 37-A-29
 Property Address: 3342 EAGLE DRIVE
 City: County: SPOTSYLVANIA State: VIRGINIA Zip Code:
 Legal Description: 0.61 ACRE, MORE OR LESS
 Sale Price \$ Date of Sale Loan Term yrs Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ (yr) Loan charges to be paid by seller \$ Other sales concessions
 Client: SANDS ANDERSON Address: 725 JACKSON ST, FREDERICKSBURG, VA
 Occupant: IMPROVED Appraiser: MICHAEL C. BOGGS Instructions to Appraiser: FEE SIMPLE MARKET VALUE SUMMARY REAL ESTATE APPRAISAL

NEIGHBORHOOD

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Employment Stability <input type="checkbox"/> Good <input checked="" type="checkbox"/> Avg <input type="checkbox"/> Fair <input type="checkbox"/> Poor Convenience to Employment <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Convenience to Shopping <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Convenience to Schools <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Adequacy of Public Transportation <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Recreational Facilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Adequacy of Utilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Property Compatibility <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Protection from Detrimental Conditions <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Police and Fire Protection <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> General Appearance of Properties <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Appeal to Market <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	
Growth Rate	<input type="checkbox"/> Fully Dev	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady	
Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	
Present Land Use	50 % Family	2-4 Family	% Apts % Condo % Commercial	
Change in Present Land Use	<input type="checkbox"/> Not Likely	<input checked="" type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)	
Predominant Occupancy	(*) From: FARM & FOREST To: RESIDENTIAL			
Single Family Price Range	\$ 75,000 to \$ 350,000 Predominant Value \$ 150,000			
Single Family Age	1 yrs. to 75 yrs. Predominant Age 40 yrs.			

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): TYPICAL SUBURBAN SPOTSYLVANIA COUNTY CHARACTERIZED BY LARGE TRACTS OF FARM AND FORESTLAND SLOWLY BEING SUBDIVIDED INTO SMALL SINGLE FAMILY ROADSIDE PARCELS. MOST ARE SERVED BY PUBLIC WATER AND SEWER, BUT SOME PARCELS ARE SERVED BY WELL AND SEPTIC SYSTEMS.

SITE

Dimensions: IRRREGULAR = 0.61 Sq. Ft. or Acres Corner Lot
 Zoning classification: RU Present improvements: do do not conform to zoning regulations
 Highest and best use: Present use Other (specify) _____
 Public: Other (Describe) _____
 ELEC. OFF SITE IMPROVEMENTS Topo: FLAT
 Gas TANK Street Access: Public Private Size: INFERIOR
 Water WHLL Surface: ASPHALT Shape: TYPICAL
 San. Sewer SEPTIC Maintenance: Public Private View: TYPICAL
 Underground Elec. & Tel Storm Sewer Curbs/Gutter Drainage: TYPICAL
 Sidewalk Street Lights
 Is the property located in a HUD identified Special Flood Hazard Area? No Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions): THIS LOT CONTAINS AN OLDER DELAPIDATED HOUSE THAT IN THE OPINION OF THIS APPRAISER SHOULD BE DEMOLISHED AND REPLACED WITH A MODERN HOUSE.

The undersigned has reviewed three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	TAX MAP 37-A-29	TAX MAP 69A-1-1	TAX MAP 54A-4-9	TAX MAP 79-A-13C
Proximity to Subject				
Sales Price	\$ -	\$ 5,000	\$ 10,000	\$ 14,950
Price	\$ -	\$	\$	\$
Data Source	INSPECTED	MRIS	MRIS	MRIS
Date of Sale and Time Adjustment	DESCRIPTION: 1/17	DESCRIPTION: 7/14	DESCRIPTION: 3/16	DESCRIPTION: 5/16
Location	SUBURBAN	RURAL +5000	SUBDIVISION	BUILDABLE LOT
Site/View	0.61 ACRE	.50 ACRES	.990 ACRES	1 AC
Sales or Financing Concessions				
Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 5,000	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$
Indicated Value of Subject		\$ 10,000	\$ 10,000	\$ 14,950

Comments on Market Data: ALL DATA APPEARS TO BE GOOD. DUE TO OWNER OCCUPIED NEIGHBORHOOD AND LACK OF IMPROVEMENTS, THE INCOME AND COST APPROACHES WERE NOT USED.

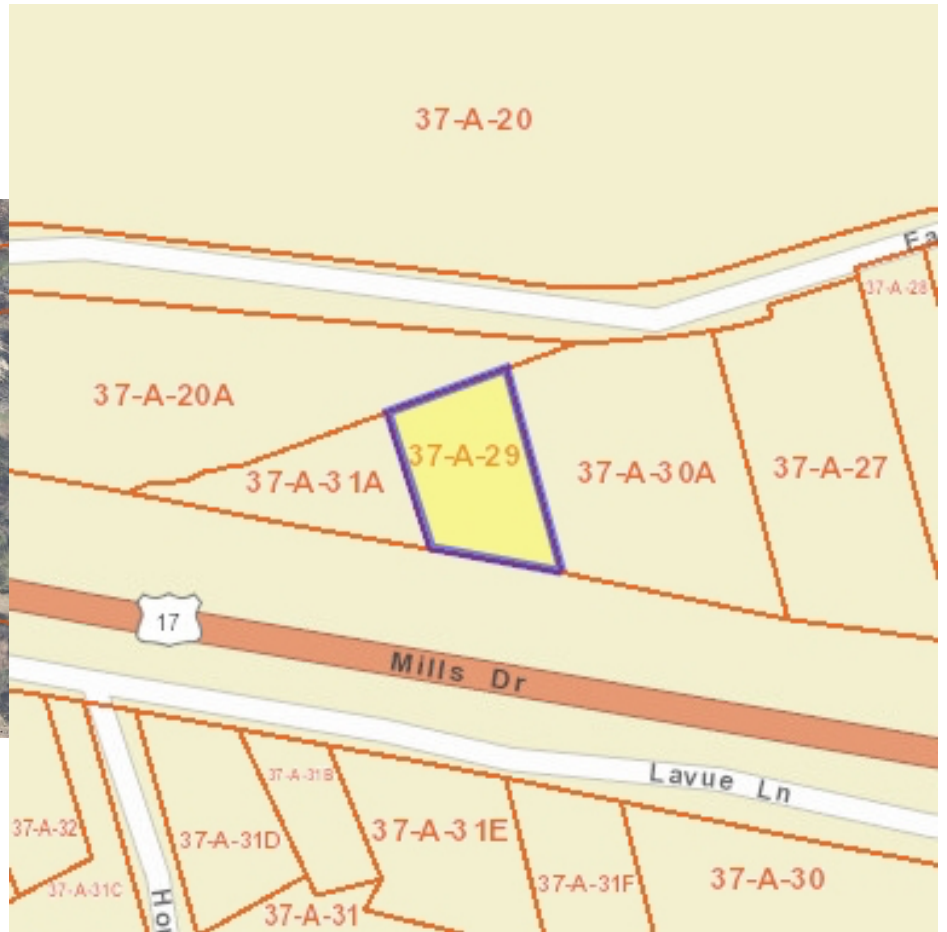
Comments and Conditions of Appraisal: THIS SUMMARY REAL ESTATE APPRAISAL IS CONTINGENT OF THE CERTIFICATION, DEFINITION AND LIMITING CONDITIONS CONTAINED HEREIN. THE SOLE FUNCTION OF THIS APPRAISAL IS FOR A DELINQUENT REAL ESTATE TAX SALE AND NOTHING ELSE WHATSOEVER.

Final Reconciliation: AFTER ADJUSTMENTS, THESE SALES REFLECT A WIDE RANGE OF MARKET VALUES FOR THE SUBJECT.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF JANUARY 15, 2017 to be \$ 10,000

Appraiser(s): *Michael C. Boggs* Review Appraiser (if applicable) Did Did Not Physically Inspect Property

**Parcel 8 (Williams):
0.61 acres, more or less, Improved, 3342 Eagle Drive,
Tax Map 37-A-29**



PURCHASER'S ACKNOWLEDGMENT AND CONTRACT OF SALE

At that certain Special Commissioner's sale held on **FRIDAY, APRIL 21, 2017**, in the cause styled County of Spotsylvania, Virginia v. _____, et al., the undersigned was the highest bidder on the real estate described as _____ acres, more or less, _____, Spotsylvania County, Virginia, **Tax Map ID No.** _____, for a bid price of \$_____, plus a 10% buyer's premium of \$_____, for a total purchase price of \$_____. I understand that a deposit of \$_____, equal to 10% of the total purchase price, is required to be deposited today with SunTrust Bank, General Receiver, Spotsylvania County, Virginia, and that the **balance will be due within 15 days after confirmation by the Court. TIME IS OF THE ESSENCE.**

I understand that this property is being sold subject to any covenants, easements, or conditions of record, and any claims of persons in possession. I understand that this property may not have a right-of-way to a public road, and I hereby accept this limitation. I understand that I will be notified at the address below of the date the Court intends to confirm this sale, and that this Court hearing will be my last opportunity to raise any questions concerning this sale. I understand this parcel can be redeemed prior to confirmation by the Court. I understand that I will be responsible for the real estate taxes on this parcel from **JULY 1, 2017** forward.

If the balance of the purchase price is not paid in full within fifteen days after confirmation, I agree that my 10% deposit will be forfeited. In addition to the costs already incurred, I also agree to pay any reasonable charges, including reasonable attorney fees, incurred by my failure to comply with this contract. I further understand that if I fail to comply with this contract, that this real estate can be resold, and that I will be responsible for any deficiency upon resale, including any expenses of resale.

I understand that the former owners of this property may for good cause shown, within ninety (90) days from the entry of the sale confirmation in this matter, petition the Court to have this sale reheard.

Name (Please Print)

Purchaser (Signature)

Address

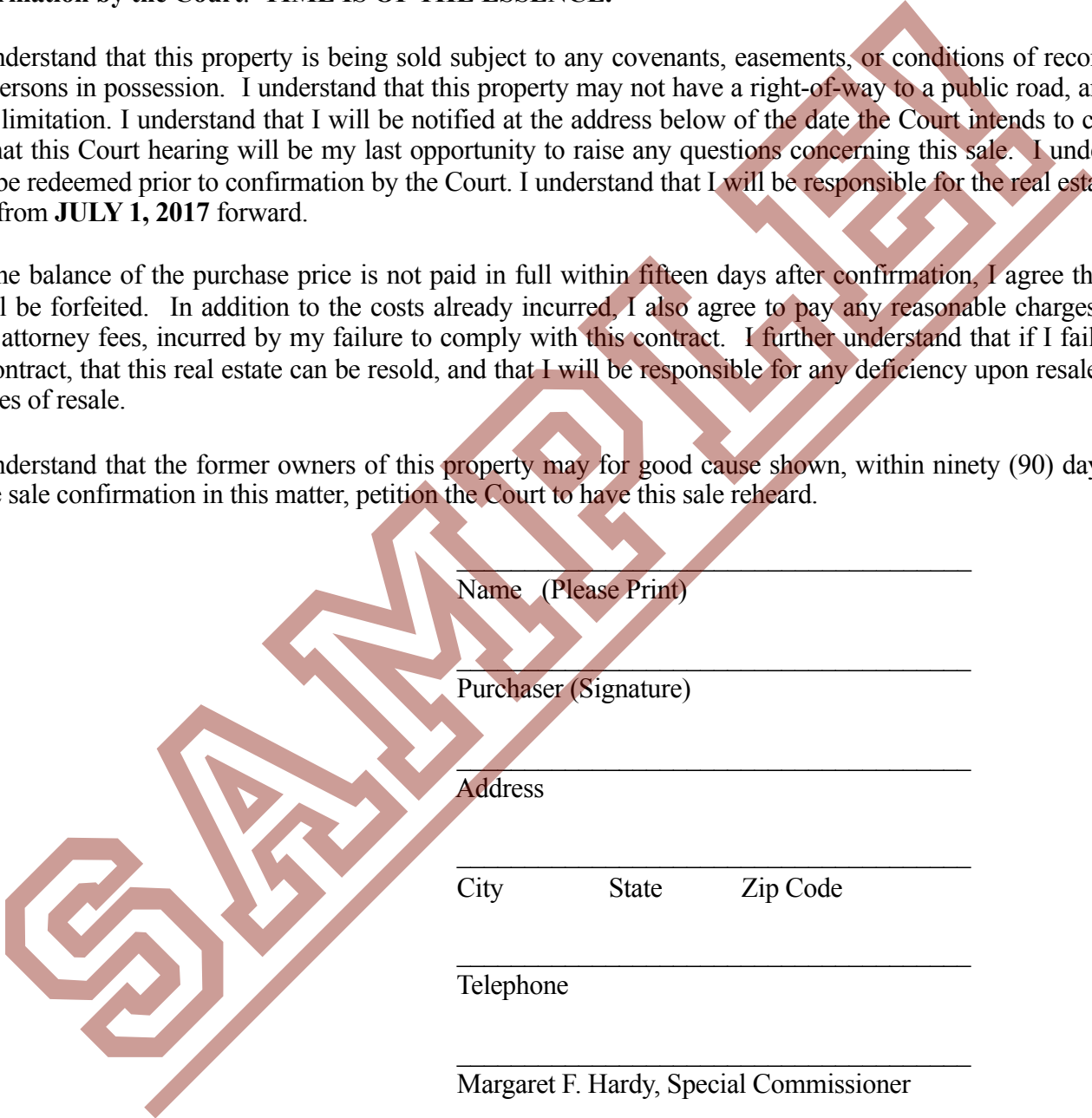
City State Zip Code

Telephone

Margaret F. Hardy, Special Commissioner

TITLE WILL BE TAKEN IN THE NAME OF:

PARCEL





For Sale At Auction

41 Fox Run Lane
Fredericksburg, Virginia 22405
540-899-1776
www.ForSaleAtAuction.biz
VAAF #651

REAL ESTATE AUCTION TERMS OF SALE

AUCTION

Special Commissioner's Sale of Real Estate
Spotsylvania County, Virginia
Friday, April 21, 2017 @ 11:00 A.M.
Spotsylvania County Board Room

All sales are subject to the approval of the Circuit Court of Spotsylvania County, Virginia. A 10% Buyers Premium will be added to the highest bid and will become a part of the total sales price on each property. The highest bidder shall deposit 10% of the total sales price, by either cash or good check, which sum shall be credited toward the purchase at closing. The balance of the purchase price, in certified funds, shall be deposited with SunTrust Bank c/o Spotsylvania County Circuit Court Clerk, General Receiver, within fifteen (15) days after Court confirmation. TIME IS OF THE ESSENCE. All properties will be conveyed by Special Warranty Deed, subject to any easements and covenants of record, and any rights of persons in possession. The purchaser understands these properties can be redeemed by the current owner of record prior to confirmation by the Court. The purchaser understands that the former owner of the parcel(s) may for good cause shown, within ninety (90) days from the entry of the sale confirmation in this matter, petition the Court to have this sale reheard. Should any parcel(s) fail to receive confirmation, be redeemed by the owner, or have the sale reheard and found in favor of the landowner, the purchaser's sole remedy in law or in equity shall be return of their purchase price only and the sale will become void and of no effect. The purchaser will be responsible for the real estate taxes on the purchased parcel(s) beginning July 1, 2017. Obtaining financing, if needed, is the sole responsibility of the purchaser. The sale is not contingent upon the purchaser obtaining financing or any other matters. No loan points payments, closing cost assistance, or any other purchase incentive is being offered. While all information regarding the parcel(s) has been from sources deemed reliable and believed correct, neither the County of Spotsylvania, the Special Commissioner, the Auction Firm, or their representatives or employees, make any guarantees or warranties, expressed or implied whatsoever regarding, without limitation, the structural integrity, physical condition, construction, extent of construction, workmanship, materials, habitability, zoning, fitness for a particular use or purpose, topography, soil type or content, functionality of any & all systems, availability of public utilities, or merchantability of all or any part of the property. Prospective purchasers shall rely solely upon information obtained through their own due diligence. Any reliance upon the information provided shall be solely at the risk of the purchasers. These terms, along with the "Purchaser's Acknowledgement and Contract of Sale", signed by each purchaser, and all announcements made from the auction block become a part of the purchase agreement.

I/We understand and agree to abide by the aforementioned terms, which become a part of the real estate contract to purchase.

_____ (Seal) _____ (Seal)
Bidder/Purchaser Date Bidder/Purchaser Date