



APPRAISAL OF REAL PROPERTY

LOCATED AT:

601 E Freemason St
Willoughby-Baylor House, Parcels 40-A2-B, 40-A-4A, 40-A-3A
Norfolk, VA 23510

FOR:

City of Norfolk
810 Union St
Norfolk, VA 23510

AS OF:

12/17/2025

BY:

Otis E Butler

USPAP Compliance Addendum

Loan #
File # 601 E Freemason

Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

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

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

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

None

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: The report complies and conforms to USPAP, FIRREA, and the Appraisal Independence Requirements.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p style="text-align: center;"></p> <p>Signature _____</p> <p>Name <u>Otis E Butler</u></p> <p>Date of Signature <u>12/29/2025</u></p> <p>State Certification # <u>4001 010168</u></p> <p>or State License # _____</p> <p>State <u>VA</u></p> <p>Expiration Date of Certification or License <u>09/30/2027</u></p> <p>Effective Date of Appraisal <u>12/17/2025</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
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RESIDENTIAL SUMMARY APPRAISAL REPORT

File No.: 601 E Freemason

SUBJECT	Property Address: 601 E Freemason St		City: Norfolk		State: VA Zip Code: 23510		
	County: Norfolk City		Legal Description: Willoughby-Baylor House, Parcels 40-A2-B, 40-A-4A, 40-A-3A				
	Assessor's Parcel #: 79896186		Tax Year: 2025		R.E. Taxes: \$ 12,662		Special Assessments: \$ N/A
ASSIGNMENT	Current Owner of Record: City of Norfolk		Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant		<input type="checkbox"/> Manufactured Housing		
	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$		<input type="checkbox"/> per year <input type="checkbox"/> per month		
	Market Area Name: Downtown Norfolk		Map Reference: 47260		Census Tract: 0049.00		
MARKET AREA DESCRIPTION	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)						
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective						
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)						
SITE DESCRIPTION	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)						
	Intended Use: Determine Market Value for client						
	Intended User(s) (by name or type): Client Only						
MARKET AREA DESCRIPTION	Client: City of Norfolk		Address: 810 Union St, Suite 1100, Norfolk, VA 23510				
	Appraiser: Otis E Butler		Address: PO Box 11464, Norfolk, VA 23517				
	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		
MARKET AREA DESCRIPTION	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		
	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):		Neighborhood boundaries extend North: Virginia Beach Blvd, South: Elizabeth River, East: Church St, West: Elizabeth River (see highlighted map area).				
	At the appraised value, the subject's anticipated marketing time would be typical for the neighborhood. Typical loans in our market have VA, FHA, Conventional or Assumption Financing, with 3.5% to 20% down payments with the sellers paying two to four discount points.						
MARKET AREA DESCRIPTION	Dimensions: See attached tax card		Site Area: 15,154 sf		<input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac		
	Zoning Classification: HC-EF		Description: Freemason Historic Conservation		Topography: Mostly level		
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning		Utilities: Public <input checked="" type="checkbox"/> Other <input type="checkbox"/>		Size: Larger than typical		
MARKET AREA DESCRIPTION	Electricity: <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other		Gas: <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other		Water: <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other		
	Sanitary Sewer: <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other		Storm Sewer: <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other		Off-site Improvements: Street <input checked="" type="checkbox"/> Hard Surface <input type="checkbox"/> Concrete <input type="checkbox"/> Sidewalk <input checked="" type="checkbox"/> Concrete <input type="checkbox"/> Street Lights <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Alley <input type="checkbox"/> N/A		
	FEMA Spec'l Flood Hazard Area: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone: X		FEMA Map # 5101040056H		
MARKET AREA DESCRIPTION	FEMA Map Date: 2/17/2017		Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)		Actual Use as of Effective Date: Single Family Residential		
	Summary of Highest & Best Use:		Subject is an Historic home, known as the Willoughby-Baylor house. It's one of the few original 18th century homes left in the City of Norfolk. Per the Client's direction, the exterior cannot be modified (appears to be a historic easement), so the only possible use is as a single family residence or as a museum (its most recent use was as a museum, but is currently vacant).				
	Site Comments: Larger than typical (3 separate PID's), but the site does not have parking on site.						
MARKET AREA DESCRIPTION	General Description		Exterior Description		Foundation		
	# of Units: 1 <input checked="" type="checkbox"/> Acc. Unit		Foundation: Masonry		Slab: None		
	# of Stories: 2		Exterior Walls: Masonry		Crawl Space: None		
MARKET AREA DESCRIPTION	Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>		Roof Surface: Cement(*)		Basement: Full		
	Design (Style): Colonial		Gutters & Dwnspnts: Metal		Sump Pump: <input checked="" type="checkbox"/>		
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.		Window Type: Double-Hung		Dampness: <input type="checkbox"/>		
MARKET AREA DESCRIPTION	Actual Age (Yrs.): 231		Storm/Screen: None noted		Settlement: None noted		
	Effective Age (Yrs.): 30		Infestation: None noted		Infestation: None noted		
	Basement: <input type="checkbox"/> None		Heating: Type FWA		Fuel: Gas		
MARKET AREA DESCRIPTION	Area Sq. Ft.: 1,222		% Finished: 0		Ceiling: See photos		
	Walls: Masonry		Floor: Dirt		Cooling: Central CAC		
	Outside Entry: Yes		Other: FHP		Other: FHP		
MARKET AREA DESCRIPTION	Interior Description		Appliances		Attic		
	Floors: HW		Refrigerator: <input type="checkbox"/> None <input type="checkbox"/>		Fireplace(s) # 5		
	Walls: Plaster		Range/Oven: <input type="checkbox"/> Stairs: <input checked="" type="checkbox"/> Patio: Paver		Woodstove(s) #		
MARKET AREA DESCRIPTION	Trim/Finish: Custom		Disposal: <input type="checkbox"/> Drop Stair: <input type="checkbox"/> Deck: None		Car Storage: <input checked="" type="checkbox"/> None		
	Bath Floor: VAT		Dishwasher: <input type="checkbox"/> Scuttle: <input type="checkbox"/> Porch: Covered		Garage # of cars (Tot.)		
	Bath Wainscot: N/A		Fan/Hood: <input type="checkbox"/> Floor: <input checked="" type="checkbox"/> Fence: Wood		Attach: _____		
MARKET AREA DESCRIPTION	Doors: Wood		Microwave: <input type="checkbox"/> Heated: <input type="checkbox"/> Pool: N/A		Blt.-In: _____		
	Washer/Dryer: <input type="checkbox"/> Finished: <input checked="" type="checkbox"/>		Surface: _____		Carport: _____		
	Finished area above grade contains: 6 Rooms 3 Bedrooms 0.5 Bath(s) 2,613 Square Feet of Gross Living Area Above Grade		Additional features: None noted		Driveway: _____		
MARKET AREA DESCRIPTION	Describe the condition of the property (including physical, functional and external obsolescence): Subject is in overall Average condition. HVAC system appears to be gas heat with a FHP-type / geothermal cooling system, and has an industrial fire suppression system. Most of the flooring is original, and the custom millwork appears original as well. Subject has the functional obsolescence of having no full bathrooms in the main house, and no kitchen (the Guest Cottage / ADU may have been the outdoor kitchen at one time, which is typical of the era). Fireplaces are assumed to be non-functional. No water intrusion noted. The ADU was considered as a separate line-item adjustment.						
	There has been only 1 sale of a similar property in the neighborhood with the previous 12 months (#3), so Appraiser was forced to expand the search criteria in terms of both distance and time for suitable Comparables.						

RESIDENTIAL SUMMARY APPRAISAL REPORT

File No.: 601 E Freemason

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): **REIN Matrix MLS, City Tax Records**

1st Prior Subject Sale/Transfer: Analysis of Sale/Transfer History: Subject's previous sale has no impact on current market value.

Date: _____
 Price: _____
 Source(s): _____

2nd Prior Subject Sale/Transfer: _____
 Date: _____
 Price: _____
 Source(s): _____

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	601 E Freemason St Norfolk, VA 23510	215 Glasgow St Portsmouth, VA 23704		6651 Talbot Hall Ct Norfolk, VA 23505		725 Yarmouth St Norfolk, VA 23510	
Proximity to Subject		1.11 miles SW		3.72 miles N		0.58 miles NW	
Sale Price	\$ N/A	\$ 402,000		\$ 1,025,000		\$ 595,000	
Sale Price/GLA	\$ /sq.ft.	\$ 160.29 /sq.ft.		\$ 232.37 /sq.ft.		\$ 200.88 /sq.ft.	
Data Source(s)	MLS#	REINMLS#10610671		REINMLS#10532811		REINMLS#10565966	
Verification Source(s)	City Tax Records	City Tax Records, Agent		City Tax Records		City Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions	N/A	Conventional		Conventional		Conventional	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Date of Sale/Time	N/A	11/18/2025	0	07/02/2024	0	03/14/2025	0
Location	Downtown Norfolk	Olde Towne	+225,000	Talbot Park	0	Ghent	0
Site	15154 sf	13242 sf		18299 sf	0	3533	+200,000
View	Residential	Residential		Residential/Water	-25,000	Residential	
Design (Style)	Colonial	Colonial		Colonial		Colonial	
Quality of Construction	V. Good	Average	+100,000	V. Good		Good	+50,000
Actual Age	231	240	0	228	0	135	0
Condition	Average	Average		Good	-100,000	Average(+)	-50,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	6 3 0.5	8 3 2.1	-30,000	8 4 3.0	-35,000	8 4 2.1	-30,000
Gross Living Area	2,613 sq.ft.	2,508 sq.ft.	+4,000	4,411 sq.ft.	-72,000	2,962 sq.ft.	-14,000
Basement & Finished Rooms Below Grade	1221 sf None	No Basement	+10,000	1500 sf None	0	No Basement None	+10,000
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	FWA/CAC	Rad/None	+20,000	FWA/CAC		FWA/CAC	
Energy Efficient Items	None Noted	None Noted		Ins. Windows	-10,000	None Noted	
Garage/Carport	No Garage	No Garage		No Garage		No Garage	
Porch/Patio/Deck	Porch, Pat, 2 Sheds	None	+45,000	Lg Pch, Shed, Patio	0	Deck, Balcony	0
Fireplaces	5	2	+6,000	6	-2,000	3	+4,000
Fence, Pool, etc.	Guest Cottage	None	+50,000	None	+50,000	None	+50,000
Days on Market	N/A	1					
Cost to cure Kitchen	Cost to cure	Cost to cure	-75,000	Cost to cure	-75,000	Cost to cure	-75,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 355,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -269,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 145,000
Adjusted Sale Price of Comparables			\$ 757,000		\$ 756,000		\$ 740,000

Summary of Sales Comparison Approach Search criteria was as follows: located in Subject's defined neighborhood, detached, GLA less than 5000 sf, built prior to 1900. This search only 1 closed sale, so Appraiser expanded the search criteria in both time and distance for additional sales.

All Comparables received similar weight in the value determination. Comparable #1 was selected as a historic home of similar size. It received a matched-pair adjustment for inferior location, a matched-pair adjustment for inferior quality of construction and various adjustments for differences in size and amenities.

#2 was selected as a historic home in the City of Norfolk with a similar quality of construction. It has a partial view of the Lafayette River, so received a negative adjustment for its superior view. It also received a negative matched-pair adjustment for superior condition, negative adjustments for superior bathroom count and GLA, and a matched-pair adjustment for its lack of an ADU / Guest Cottage.

Comparable #3 was selected as the most similar sale in Subject's actual neighborhood. It was given a matched-pair adjustment for its significantly smaller site, a matched-pair adjustment for its slightly inferior quality of construction, and a matched-pair adjustment for slightly superior condition. It also received adjustments for living area, bathroom count, and amenities.

Additionally, all Comparables received negative adjustment as a "cost to cure" Subject's lack of a kitchen (the installation of a suitable galley kitchen using high-quality materials such as custom cabinets, granite surfaces, and professional quality appliances on the first floor was estimated to be \$75,000).


This report is based on the Extraordinary Assumption that it is possible to construct two full bathrooms on Subject's second or third floors. It is also based on the Extraordinary Assumption that there is a historic easement on the property that prevents any alternation to the exterior (other than a cosmetic repair) or to Subject's footprint. If any of the EA's are incorrect, it could alter the opinion of value.

Indicated Value by Sales Comparison Approach \$ **755,000**

RESIDENTIAL SUMMARY APPRAISAL REPORT

File No.: 601 E Freemason

COST APPROACH	COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE _____ = \$
	Source of cost data:	DWELLING Sq.Ft. @ \$ _____ = \$
	Quality rating from cost service: _____ Effective date of cost data: _____	Sq.Ft. @ \$ _____ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ _____ = \$
		Sq.Ft. @ \$ _____ = \$
		Sq.Ft. @ \$ _____ = \$
		Sq.Ft. @ \$ _____ = \$
		Sq.Ft. @ \$ _____ = \$
	Garage/Carport Sq.Ft. @ \$ _____ = \$	
	Total Estimate of Cost-New _____ = \$	
	Less Physical Functional External	
	Depreciation _____ = \$(_____)	
	Depreciated Cost of Improvements _____ = \$	
	"As-is" Value of Site Improvements _____ = \$	
	_____ = \$	
	Estimated Remaining Economic Life (if required): _____ Years INDICATED VALUE BY COST APPROACH _____ = \$	
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____	Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM):	

PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 755,000 Cost Approach (if developed) \$ _____ Income Approach (if developed) \$ _____	
	Final Reconciliation The sales comparison approach is the best indicator of value; the cost and income approaches were considered but are less accurate, not necessary for a credible opinion of value, and thus not included.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 755,000 , as of: 12/17/2025 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
ATTACHMENTS	A true and complete copy of this report contains 22 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Location Map(s) <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> _____ <input checked="" type="checkbox"/> Work Papers	
SIGNATURES	Client Contact: _____ Client Name: City of Norfolk	
	E-Mail: _____ Address: 810 Union St, Suite 1100, Norfolk, VA 23510	
	APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
		
	Appraiser Name: Otis E Butler Company: Butler Appraisals Inc. Phone: (757) 749-3426 Fax: (757) 299-8086 E-Mail: butlerappraisals@aol.com Date of Report (Signature): 12/29/2025 License or Certification #: 4001 010168 State: VA Expiration Date of License or Certification: 09/30/2027 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 12/17/2025	Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____

Scope Of Work, Assumptions, & Limiting Conditions

File No.: 601 E Freemason

Property Address: 601 E Freemason St City: Norfolk State: VA Zip Code: 23510

Client: City of Norfolk Address: 810 Union St, Suite 1100, Norfolk, VA 23510

Appraiser: Otis E Butler Address: PO Box 11464, Norfolk, VA 23517

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

In this event that this Appraisal is used in a legal proceeding, Appraiser will testify as an expert witness, if requested, at the expert witness fee of \$125/hour. The initial retainer is \$375 for 3 hours. This fee is to be paid by the requesting party, to include any depositions and travel time. Use of this report in any way by any party requires acceptance of these terms.

Certifications

File No.: 601 E Freemason

Property Address: 601 E Freemason St	City: Norfolk	State: VA	Zip Code: 23510
Client: City of Norfolk	Address: 810 Union St, Suite 1100, Norfolk, VA 23510		
Appraiser: Otis E Butler	Address: PO Box 11464, Norfolk, VA 23517		

APPRAISER'S CERTIFICATION
 I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.


Additional Certifications: None

DEFINITION OF MARKET VALUE *:
 Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: _____	Client Name: City of Norfolk
E-Mail: _____	Address: 810 Union St, Suite 1100, Norfolk, VA 23510

<p>APPRAISER</p> <div style="text-align: center; font-size: 2em; font-family: cursive;">  </div> <p>Appraiser Name: Otis E Butler Company: Butler Appraisals Inc. Phone: (757) 749-3426 Fax: (757) 299-8086 E-Mail: butlerappraisals@aol.com Date Report Signed: 12/29/2025 License or Certification #: 4001 010168 State: VA Expiration Date of License or Certification: 09/30/2027 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 12/17/2025</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____</p>
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Supplemental Addendum

File No. 601 E Freemason

Borrower	N/A						
Property Address	601 E Freemason St						
City	Norfolk	County	Norfolk City	State	VA	Zip Code	23510
Lender/Client	City of Norfolk						

General Comments

The subject appraisal is being performed to determine market value for the Client/Lender. The subject property is not currently listed for sale, nor has it been listed for sale in the past 12 months. This report is not intended for any other use. The subject photos are original and have not been altered or enhanced in any manner.

Although a walk-through inspection has been performed, an appraiser is not an expert in the field of building inspection and/or engineering. As part of the visual walk-through inspection performed by the Appraiser, the inaccessible areas were not inspected. If an inspection of areas which are not accessible is desired, an expert in the field should be consulted. The appraisal was prepared for the mortgage lending purposes of the client. It is not a home inspection and should not be relied upon to disclose the specific conditions of the property which a licensed home inspector would normally provide. It is assumed that there are not structural defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property; that all mechanical equipment and appliances are in good working condition (unless specifically commented upon in another section of this report); and that all electrical components and the roofing are in satisfactory condition. If the client has any questions regarding these items, it is the client's responsibility to order the appropriate inspections. Appraiser does not have the skill or expertise necessary to make such inspections, and Appraiser assumes no responsibility for these items. The borrower has the right to have the home inspected by a professional home inspector, and the appraisal inspection does not offer warranties or guarantees of any kind. This appraisal report has been prepared for the exclusive benefit of the client - it may not be used or relied upon by any other party. Any party who uses or relies upon any information in this report, without the preparer's written consent, does so at his/her own risk.

Neighborhood Comments:

Approximately 10% of adjacent land is vacant. The area is in a master land use plan for conforming development and no adverse conditions are anticipated.

Comments on Site:

Subject conforms to current zoning codes and the zoning code reported is taken from public zoning records.

Comments on Improvements:

The property's heating, plumbing, and electrical systems appear to be functioning properly to the best of the appraiser's knowledge and expertise.

Comments on Sales Comparison Analysis:

Please be advised that in the Sales Comparison approach grid, bathrooms are adjusted for on the first line and gross living area/room count are adjusted together as a single adjustment on the second line.

It was necessary to utilize sales located over one mile from the subject property for the following reasons:

It was necessary for the appraiser to widen the market search to obtain comparables with similar utility, style, effective age and sale dates reflective of current market conditions. Based on appraisal practice with emphasis placed on weighing the elements of comparison (ie. location, date of sale, physical characteristics of site, improvements and conditions of sale), the sale chosen represent the best indication of the subject's current market value. In the appraiser's opinion, the sales chosen best weigh the elements of comparison and while the distance from the subject property is very important, various factors within the elements of comparison require a wider than one mile radius market search.

The three sales chosen are considered to be the best available to satisfy mortgage underwriting requirements without sacrificing the integrity of standard appraisal practice established by the Appraisal Institute.

It was necessary to analyze comparable sales that occurred over six months prior to the appraisal date. This was necessary to properly balance the four major elements of comparison. The older sales after adjustments are considered to best reflect the subject's current market value. Other sales would have required less desirable adjustments and would have reduced the reliability of the subject's indicated value.

Comments on Personal Property:

The comparable sales utilized in the report have minor amounts of personal property included in their conveyance. This personal property is considered to be so insignificant that its conveyance had no impact on the comparables' sale price. No adjustment could be extracted from the market for any personal property conveying with the comparable sales, thus no market adjustment is considered appropriate to the comparable sales for personal property in their conveyance. (See FNMA announcement 86-23 dated 10/23/86 and FHLMC bulletin Volume 1, section 2215 of the Sellers' Services Guide dated 4/24/86 effective 7/1/86).

PURPOSE, SCOPE & SYNOPSIS

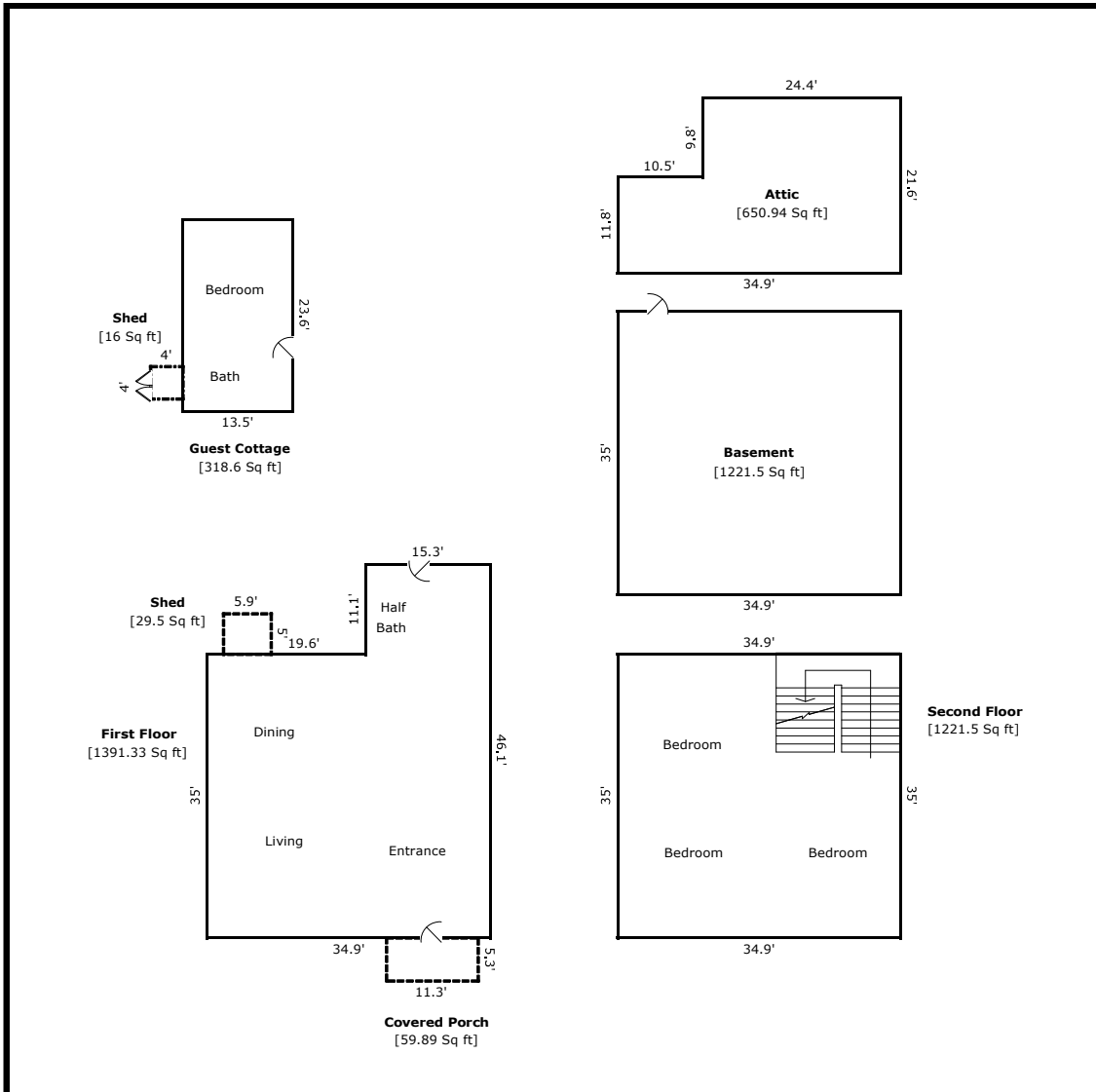
The purpose of the subject appraisal is to estimate the fair market value of the subject property as defined.

The scope of the appraisal basically provides for a thorough physical inspection of the subject property and its environs sufficient enough to gather all pertinent data to form a market value conclusion. The attributes of the subject property are compared to the most comparable data available including properties currently offered for sale, properties where title has full transferred (i.e. closed sales). An exterior inspection of the comparable properties is made. Specifics regarding physical features of the comparable properties and the terms of sale are verified with parties to the transaction, public records of the jurisdiction and public reporting subscription services such as the local MLS. The subject and comparable properties are compared regarding the four major elements of comparison (including all sub-elements) and necessary market extracted adjustments are utilized to arrive at an indicated value by direct sales comparison. The cost approach and income approach are also considered depending on their applicability. After considering all three approaches to value the appraiser follows a thoughtful and thorough reconciliation process arriving at the market value estimate, as defined as of the effective date of the appraisal as stated in the report.

The comments in this addendum are intended to expand on what the appraiser feels are areas of most concern to the reader in order to fully understand the appraisal report and methodology. The expanded narrative allows the appraiser to provide additional comments where sufficient space is not available on the appraisal form. The market has been thoroughly searched and the sales reported are in the appraiser's opinion the best sales available that properly weigh the four major elements of comparison.

Building Sketch

Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA
Zip Code	23510				
Lender/Client	City of Norfolk				



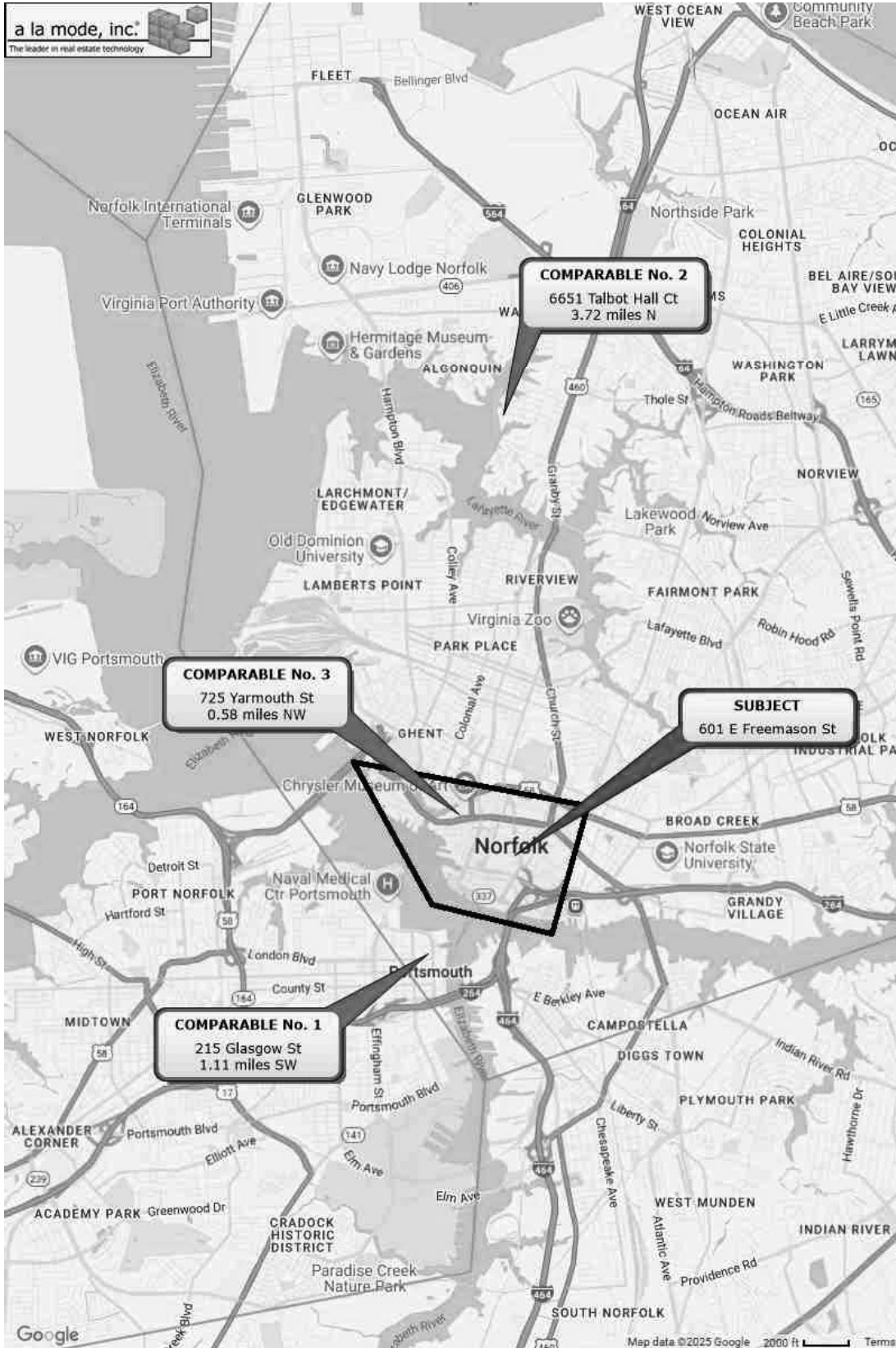
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1391.33 Sq ft	$34.9 \times 35 = 1221.5$ $11.1 \times 15.3 = 169.83$
Second Floor	1221.5 Sq ft	$35 \times 34.9 = 1221.5$
Total Living Area (Rounded):	2613 Sq ft	
Non-living Area	Area	Calculation Details
Shed	16 Sq ft	$4 \times 4 = 16$
Shed	29.5 Sq ft	$5.9 \times 5 = 29.5$
Covered Porch	59.89 Sq ft	$11.3 \times 5.3 = 59.89$
Guest Cottage	318.6 Sq ft	$23.6 \times 13.5 = 318.6$
Attic	650.94 Sq ft	$11.8 \times 10.5 = 123.9$ $21.6 \times 24.4 = 527.04$
Basement	1221.5 Sq ft	$35 \times 34.9 = 1221.5$

Location Map

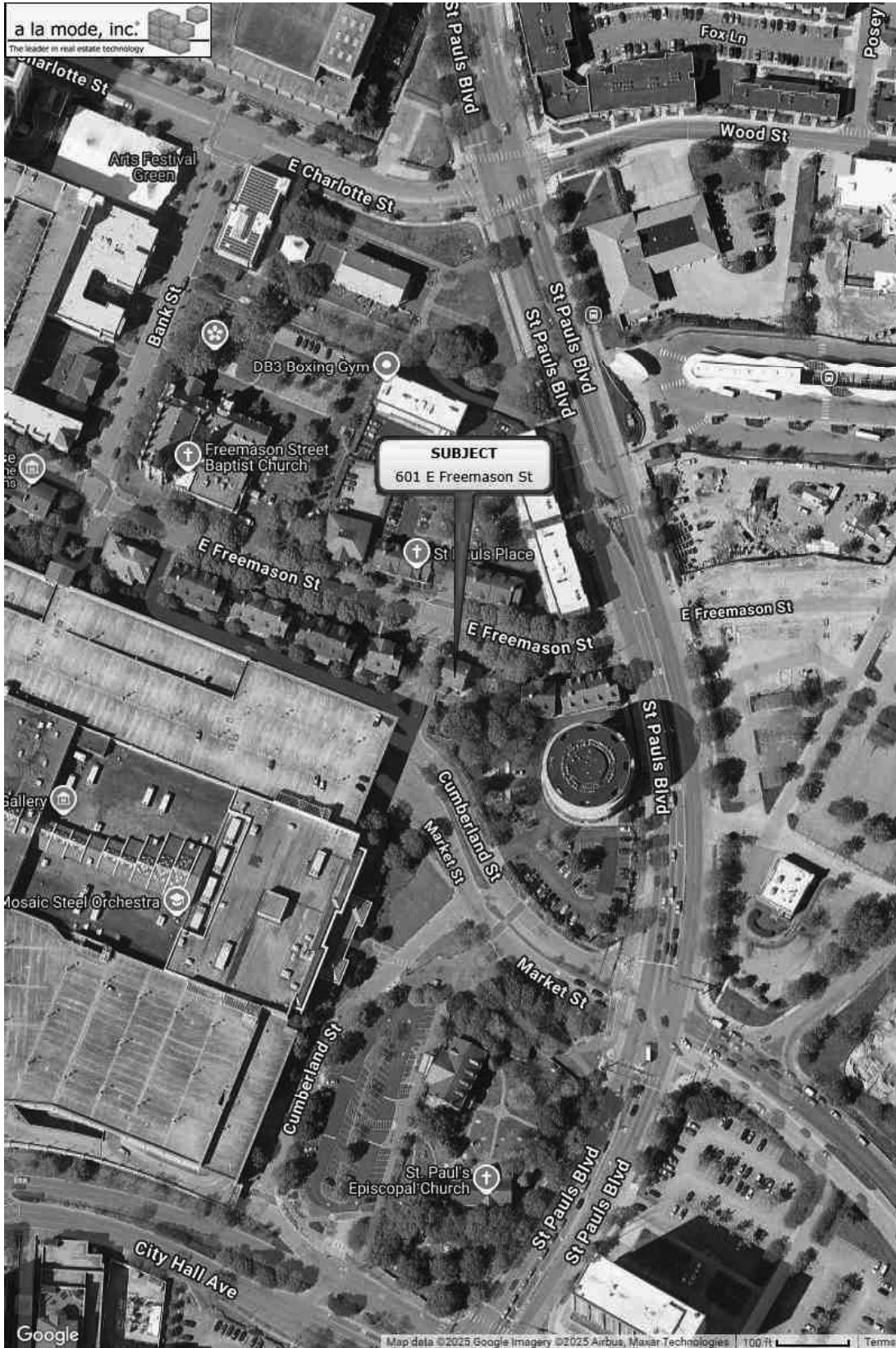
Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				



Aerial Location Map

Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				

Subject is not affected by any adverse external obsolescence - it is distant enough from St Paul's Blvd to avoid most traffic noise.



Subject Photo Page

Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				



Subject Front

601 E Freemason St
Sales Price N/A
Gross Living Area 2,613
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 0.5
Location Downtown Norfolk
View Residential
Site 15154 sf
Quality V. Good
Age 231

Photos have not been altered
in any way.



Subject Rear



Subject Street

Photograph Addendum

Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				



Street - alternate direction



View Across Street



Side yard and garden



Rear yard and ADU



The well is non-functional



The ADU is heated and cooled by this mini-split system

Photograph Addendum

Borrower	N/A				
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City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				



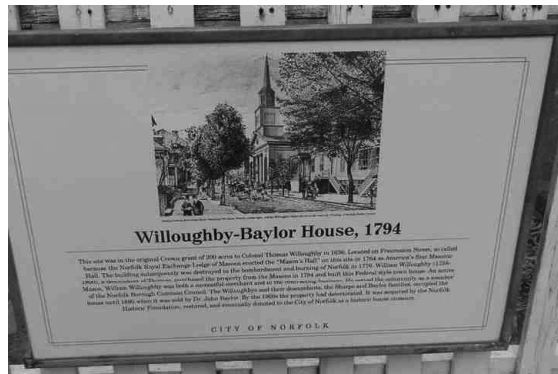
ADU interior. This structure was likely the outdoor kitchen at one time.



ADU Bath



ADU bath - alternate



One of the historical markers for the home



Basement is accessed through the rear shed. This is the commercial fire suppression system



Average windows, with moderate peeling paint. They do not appear to be original, but rather high-quality reproductions.

Photograph Addendum

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Alternate rear



Custom millwork on the exterior, but the paint is in Fair condition. Roof appears to be a cement shingle



Peeling paint. Most of the exterior brickwork appears original



The shingles on the shed appear to be a concrete mixture



The shed to the ADU was locked with no access



Entrance. Flooring and millwork appear mostly original

Photograph Addendum

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Living Room. Average flooring, and it appears mostly original.



Dining Room



Peeling paint on most of the ceilings, but does not appear to be from water intrusion (likely from improper surface preparation)



Office area. This area could be the kitchen (there is currently no kitchen in the main residence)



Half Bath



Custom millwork throughout

Photograph Addendum

Borrower	N/A				
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Lender/Client	City of Norfolk				



Stairwell



Bedroom



Bedroom



Bedroom



Stairwell to the third floor / attic



Attic - the ceiling height does not meet ANSI standards for GLA, but it could be converted to usable area

Photograph Addendum

Borrower	N/A				
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Lender/Client	City of Norfolk				



More custom millwork



A plaque honoring the restoration of the home



This appears to be the furnace, but no air compressor was noted for cooling (it's likely a geothermal heat pump)



Sump Pump



Water filtration system

(Blank)

Comparable Photo Page

Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				



Comparable 1

215 Glasgow St
 Prox. to Subject 1.11 miles SW
 Sales Price 402,000
 Gross Living Area 2,508
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location Olde Towne
 View Residential
 Site 13242 sf
 Quality Average
 Age 240

Note: Photo taken at time of listing.



Comparable 2

6651 Talbot Hall Ct
 Prox. to Subject 3.72 miles N
 Sales Price 1,025,000
 Gross Living Area 4,411
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location Talbot Park
 View Residential/Water
 Site 18299 sf
 Quality V. Good
 Age 228

Note: Photo taken at time of listing.



Comparable 3

725 Yarmouth St
 Prox. to Subject 0.58 miles NW
 Sales Price 595,000
 Gross Living Area 2,962
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location Ghent
 View Residential
 Site 3533
 Quality Good
 Age 135

Note: Photo taken at time of listing.

License 2027


Borrower	N/A				
Property Address	601 E Freemason St				
City	Norfolk	County	Norfolk City	State	VA Zip Code 23510
Lender/Client	City of Norfolk				


COMMONWEALTH of VIRGINIA
Department of Professional and Occupational Regulation
9960 Mayland Drive, Suite 400, Richmond, VA 23233
Telephone: (804) 367-8500

EXPIRES ON
09-30-2027

NUMBER
4001010168

REAL ESTATE APPRAISER BOARD
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

 OTIS ELLSWORTH BUTLER III
PO BOX 11464
NORFOLK, VA 23517



James B. Wilkinson, Jr.
James B. "Jeb" Wilkinson, Jr., DIRECTOR

Status can be verified at <http://www.dpor.virginia.gov>


(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

DPOR-LIC (02/2017)

Subject tax card - includes plat map - Page 1

601 E Freemason St, Norfolk, VA 23510-2404, Norfolk City

APN: 79896186 CLIP: 1081922462

	Beds	Full Baths	Half Baths	Sale Price	Sale Date
	3	1	2	N/A	N/A
	Bldg Sq Ft	Lot Sq Ft	Yr Built	Type	
	5,403	15,154	1794	CNTY PROP	

OWNER INFORMATION			
Owner Name	City Of Norfolk	Tax Billing Zip	23510
Tax Billing Address	810 Union St Rm 900	Tax Billing Carrier Route	C003
Tax Billing City & State	Norfolk, VA	Owner Occupied	No

COMMUNITY INSIGHTS			
Median Home Value	\$292,869	School District	NORFOLK CITY PUBLIC SCHOOL S
Median Home Value Rating	4 / 10	Family Friendly Score	5 / 100
Total Crime Risk Score (for the neighborhood, relative to the nation)	13 / 100	Walkable Score	91 / 100
Total Incidents (1 yr)	270	Q1 Home Price Forecast	\$297,120
Standardized Test Rank	50 / 100	Last 2 Yr Home Appreciation	9%

LOCATION INFORMATION			
Census Tract	49.00	Topography	Flat/Level
Zip Code	23510	Flood Zone Code	X
Zip + 4	2404	Flood Zone Panel	5101040056H
Carrier Route	C011	Flood Zone Date	02/17/2017
Zoning	HC-EF		

TAX INFORMATION			
Tax-ID	79896186	% Improved	52%
Alt. Tax-ID 1	1437068366		
Legal Description	WILLOUGHBY-BAYLOR HOUSE, P ARCEL 40-A2-B, PARCEL 40-A-4A, PARCEL 40-A-3A		

ASSESSMENT & TAX			
Assessment Year	2025	2024	2023
Assessed Value - Total	\$1,270,200	\$1,136,800	\$1,136,800
Assessed Value - Land	\$606,200	\$606,200	\$606,200
Assessed Value - Improved	\$664,000	\$530,600	\$530,600
YOY Assessed Change (\$)	\$133,400	\$0	
YOY Assessed Change (%)	11.73%	0%	

CHARACTERISTICS			
Land Use - County	Norfolk Motor Vehicle	Full Baths	1
Land Use - CoreLogic	County Property	Half Baths	2
Lot Acres	0.3479	Cooling Type	Central
Lot Area	15,154	Heat Type	Central
Building Sq Ft	5,403	Porch	Open Porch
Basement Sq Feet	1,413	Porch Type	Open Porch
Finished Basement Area	1,413	Roof Type	Gable
Foundation	Finished	Roof Material	Slate
Stories	2.5	Roof Shape	Gable
Year Built	1794	Construction	Brick
Total Rooms	6	Interior Wall	Plaster
Bedrooms	3	Exterior	Brick
Total Baths	3	Condition	Average

FEATURES	
Feature	Open Framed Porch

SELL SCORE	

Property Details Courtesy of Otis Butler, Butler Appraisals Inc., Real Estate Information Network Inc
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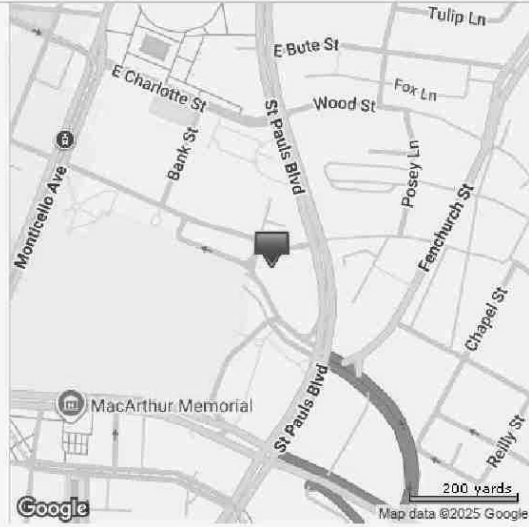
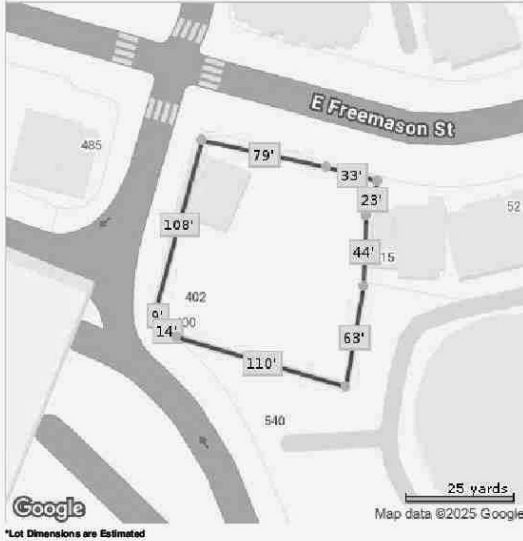
Subject tax card - includes plat map - Page 2

Value As Of 2025-12-14 07:50:13

LAST MARKET SALE & SALES HISTORY

Owner Name City Of Norfolk

PROPERTY MAP



*Lot Dimensions are Estimated

Property Details Courtesy of Ois Butler, Butler Appraisals Inc., Real Estate Information Network Inc

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Page 2/2