PAUL ZEIGLER REAL ESTATE 2550 KINGSTON RD., SUITE 321, YORK, PA 17402

DEEAAR HOLDINGS F(File No. AUG15019

AUGUST 19, 2015

FIRST CAPITAL FEDERAL CREDIT UNION 1601 KENNETH RD. YORK, PA 17404-0746

AS PER YOUR REQUEST, I HAVE INSPECTED THE PROPERTY LOCATED AT 601 NORTH WEST ST., YORK, PA OWNED BY DEEAR HOLDINGS LLC, FOR THE PURPOSE OF ESTABLISHING AN OPINION OF VALUE.

DUE TO PRIOR USE AS A GAS AND SERVICE STATION AT ONE TIME, THERE WERE BURIED TANKS ON THE SITE, WHICH COULD LEAD TO CONTAMINATION OF THE SITE. FROM INFORMATION AVAILABLE IT IS NOTED THAT TANKS WERE EITHER REMOVED OR CLOSED AND THAT SOIL CLEAN UP WAS DONE IN AUGUST 2014, THUS A HAZARDOUS CONDITION HAS BEEN MITIGATED. A COPY OF THE ABOVE SHOULD BE REQUESTED FOR YOUR FILES.

AS A RESULT OF MY INSPECTION AND BY VIRTUE OF MY EXPERIENCE, IT IS MY OPINION THAT THE VALUE FOR THE SUBJECT PROPERTY IS ONE HUNDRED THIRTY THOUSAND (\$130,000.00) DOLLARS, SUBJECT TO THE ABOVE CONDITION.

PAUL ZEIGLER REAL ESTATE By;

William H. Everhaut
William H. Everhart, PA Cert Broker/App

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