

August 17, 2023

Acting as the Session, the Administrative Commission (AC) of Upper West Conococheague Presbyterian Church (UWCPC) is calling a Special Congregational Meeting on Sunday, August 27, 2023, in the Chapel at 1:30 PM. The purpose of the Special Meeting is to vote on dismissal from the PC(USA) to enter into affiliation with the Evangelical Covenant Order (ECO) Presbyterian Church. Only church members will have voice and vote. Carlisle Presbytery members may speak, but not vote.

Enclosed in this mailing you will find the Covenant of Gracious Separation and Dismissal between the church and the denomination. This Covenant was drafted by the UWCPC Transition Team (facilitated by Cindy Kneiss) in cooperation with the Presbytery's Conversation Team (facilitated by Rev. Mark Medina). The Covenant was approved by the AC, acting as Session, after meeting and coming to an agreement with the Transition Team. Please note the appendices: the UWCPC timeline, an appraisal of the church properties and holdings, a year-to-date financial statement, the acceptance letter from ECO, and a quit claim. (Any documents not available at the time of this mailing will be available at the meeting.)

As an active member of the congregation, you have the privilege and responsibility to vote your conscience regarding God's leadership for this congregation. Please review the enclosed documents carefully and prayerfully. People listed on the active membership roll are the only people who are eligible to vote. You *must bring identification* and be physically present (either in person in the chapel or via Zoom) to vote; there will be no proxy voting. Paper ballots will be distributed at the meeting and a poll will be created for those attending via Zoom. The Zoom link is <https://tinyurl.com/8efudvp9>.

According to our polity for occasions when a congregation votes to leave the PC(USA) denomination, the quorum is a simple majority (50% + 1); 18 active members will constitute a quorum. A supermajority (66%) of those present and voting is required for the proposal to pass; 12 affirmative votes will mean the process moves forward.

Should the congregation approve Gracious Dismissal to ECO, the AC will send the Covenant to the Council of the Presbytery of Carlisle. In anticipation of the congregation's wishes, the Council has scheduled a special meeting for August 31 to review and act on the Covenant. If the way be clear, the request from UWCPC to be dismissed to ECO will go to the floor of presbytery on September 23, 2023.

You also have the privilege and responsibility to discern the Lord's leading for your personal faith walk with regard to church membership. You may:

- (1) Do nothing and remain a UWCPC member and your membership will automatically be moved to the new ECO denomination,
- (2) ask to be removed from the membership roll prior to September 22,
- (3) transfer your membership to another church (you will be a member of Carlisle Presbytery until the membership transfer is complete)

Please contact the Stated Clerk, Kristal Smith at kristal.smith@carlislepby.org regarding your membership status. **If we do not hear from you by Friday September 22, 2023, your membership will move to ECO.**

From October 2021 when we were asked to assume Original Jurisdiction, the AC has prayed for this congregation and sought an outcome that glorifies God, honors our Presbyterian heritage and polity, and blesses the Mercersburg community as a sign of God's grace. The AC thanks the Transition Team and the Conversation Team for their hard work the past four months to get to this point. Please spend the coming days in prayer as you consider God's leading. As the Rev. Kristal Smith, Stated Clerk of the Presbytery of Carlisle, reminds us, "Let us continue to fix our eyes and hearts on Jesus, who is all in all."

In Christ's Service, UWCPC Administrative Commission: *Rev. Edward H. Blank, Rev. Emily R. McCachren, Rev. Katy Yates Brungraber, Kathryn M. Finley, Gary Russell*

Upper West Conococheague Presbyterian Church Timeline

as of 2023.7.29

Summary of Carlisle Presbytery's support of UWCPC over the past 5 years

- 2019** – UWCPC was without full or part-time pastoral leadership
- Late in the year, COM assigned Rev. Katy Yates Brungraber to serve as Moderator and provide Pulpit Supply on Communion Sundays, 1x/month
- 2020** – An intentional, 5-month Season of Discernment led to COM approving UWCPC to seek and interview for a part-time pastoral leader; no call of God was affirmed; hard truth-telling followed
- 2021** – Early in the year, Session requested the formation of an Administrative Commission (AC)
- The formation of an AC was approved by COM, and then and by presbytery (2021.5.25)
 - After enduring increasingly divisive and unfortunate attacks from UWCPC members, Session asked the AC to assume Original Jurisdiction (OJ) on October 25, 2021
- 2022** – Legacy conversations with the congregation – and the AC's announcement of a final worship service – sparked members of the congregation to ask for a Synod Review of whether or not the AC acted decently and in order according to our polity with regard to dissolving the church
- This led the AC to put on hold any action toward paths forward until the report of the Synod Administrative Review Committee (SARC) came in
 - After four months, SARC affirmed the proper formation and work of the AC
- 2023** – The congregation agreed with the AC that, instead of *dissolving* the church, conversation around *dismissing* the church from the PC(USA) to another Reformed body may be the path forward
- A Conversation Team from the presbytery was formed to facilitate a healthy exit from the PC(USA) with the church's Transition Team

Key Dates – a representative fraction of actions documented in the Minutes and Reports of meetings of the UWCPC Session, Administrative Commission, Congregation, and Presbytery

- **2015.7.18** – Having served UWCPC for 7 years, Rev. Tony Lorenz accepted a new call within the presbytery [he was UWCPC's last installed, full-time pastor]
- **2018.12.31** – Interim Rev. Ron Martin-Minnich retired [he was UWCPC's last part-time pastor]
- **2019.9.12** – IEP Cheryl Galan reported to COM that she received an inquiry from the Evangelical Lutheran Church in America (ELCA) about the possibility of shared ministry with the PC(USA) church in Mercersburg
 - She then held preliminary discussions with an ELCA representative; within a year, ELCA decided to form a 5-point charge within their denomination rather than share ministry
- **2019.11.5** – Session met with Rev. Katy Yates Brungraber, assigned by COM as Moderator and Pulpit Supply on Communion Sundays [Rev. Brungraber filled this assignment up to 2022.10.25]
 - This led to a Covenant of Agreement for a 5-month intentional Season of Discernment involving assessment of resources, Officer Retreat, panel discussion with community leaders, and vision work
- **2020** – Session hoped for and sought (with COM permission) a PT Minister of Word and Sacrament
 - After interviewing two qualified candidates (one from inside, and one from outside the presbytery), Session did not believe the Lord affirmed those calls
 - Ensuing truth-telling yielded
 - Members: 33, including 9 who live out of the area or haven't worshiped in years

- Weekly worship attendance often dropping below 15
 - Friction within the congregation escalating to personal attacks and badgering
 - Not enough healthy, available, and willing members to sustain leadership
 - Inability to sustain the church financially with tithes and offerings – an average of some \$30,000 a year was being drawn down from investments
- After fervently praying that the Lord might show the Session some other way than dissolving the church, Session believed the Lord gently had led them past many closed doors to get to the place of entering Legacy conversations, and it would be selfish and not good stewardship to carry on as is
- **2021.3.29** – Session voted to request that the presbytery form an Administrative Commission (AC)
- **2021.5.25** – **Presbytery approved the requests of Session and COM to form an AC**
 - **“Building on the Session’s 15 months of intentional, prayerful discernment, the Commission on Ministry (COM) recommends and moves that the Presbytery of Carlisle appoint an Administrative Commission to work on its behalf with the Session and the congregation to establish the legacy path of the Upper West Conococheague Presbyterian Church, Mercersburg, PA. COM moves further that the Administrative Commission be authorized to...engage the congregation in reflection and conversation about their shared values and the mission causes represented among them; consider where and for whom the church’s remaining assets will be directed, in the event of the dissolution of the Upper West Conococheague Presbyterian Church. Walk alongside the Session and Deacons to plan for the care of the congregation and the stewardship of the church’s resources of people, property, and finances in the time that remains.”**
- **2021.7.12** – Session met with AC: TE Ed Blank (Middle Spring), TE Katy Yates Brungraber (at Large), RE Kathryn Finley (Chambersburg, Central), RE George Marguglio (Gettysburg), TE Emily McCachren (McConnellsburg) – Session reviewed with the AC learnings from the 2020 Season of Discernment; Session committed to working with the AC in moving forward with heritage conversations with the congregation about blessing the Mercersburg community
- **2021.8.22** – Congregation gathered with AC; voted to support Session to work with the AC
- **2021.9.13** – Session met with AC; discussed three paths for moving forward
 - Session intended to hold off working out in the community on a legacy plan, but wanted to work with the AC to get everything lined up “internally” for taking action in 2022
- **2021.9.18** – Session met with AC; consensus: letter to be sent to congregation about dual paths and when it will become a solitary path toward dissolution if Session’s criteria about increasing worship attendance, increasing giving, and being open to change are not met
- **2021.10.11** – Session met with AC; Executive Session
- **2021.10.17** – Session met with AC; Executive Session
- **2021.10.25** – **Session met with AC; after continuing divisiveness between the Session and the congregation – which resulted in enormous stress and strain on Session members – Session formally requested that the Administrative Commission assume Original Jurisdiction to continue the work that Session agreed needed to be done, but could not bear to do themselves: the hard work of Legacy and dissolution**
 - **AC prayerfully agreed to assume the responsibility of Original Jurisdiction**
 - **AC dismissed the Session with thanks for their faithful work**
- **2022.2.12** – AC gathered the congregation to discuss Legacy Path options
- **2022.4.3** – AC gathered the congregation to review a Revitalization proposal from a group of UWCPC members to self-govern
 - After considerable discussion, AC discerned that the proposal was not a viable option

- The plan for pastoral leadership was for pulpit fill and moderating only (no pastoral leadership for Bible Study, visitation, mission, etc.), and – being influenced by a model from a pastor in a non-Reformed tradition – did not align with PC(USA) polity
 - The congregation had not been able to show the changes their Session had required
 - One idea from the proposal garnered support: creating a Memorial Meditation Garden
- **2022.5.2** – After much prayerful consideration, with both sadness and faithfulness to God, the AC approved a letter to the congregation announcing a final service of worship to be held on 2022.6.5
 - Soon after, the congregation contacted the Synod directly, challenging the AC's authority under Original Jurisdiction to make the decision to hold a final service of worship on June 5, 2022, to work side-by-side with the congregation to lay out a Legacy Path (including a timeline) for the congregation's future witness in the Mercersburg community, and to act on dissolution of the congregation and corporation after other work was complete.
- **2022.5.23** – AC Executive Session, followed by discussion of Correspondence received – petitions signed by the congregation and other personal communication – in opposition to (and asking for reconsideration of) the AC's discernment to proceed with a Legacy Path
 - AC decided to put on hold all planning until such a time as the AC could be guided by the actions of the Synod
- **2022.6.6** – Synod of the Trinity formed a Special Administrative Review Committee [SARC]
- **2022.10.4** – The report of SARC determined that the presbytery AC was properly constituted and empowered, and found it proper for the AC to continue its work
 - Over the next couple months, although circumstances that led the AC to announce a final worship service and work toward the congregation's legacy had not substantially changed, the AC recognized that the congregation seemed to have become more united around internal leaders in a desire to continue in ministry and mission to the community
 - AC struggled, spending considerable time exploring alternatives to closing UWCPC
 - Gradually, in response to an idea that had been expressed in a gathering of the congregation, the AC felt led to suggest Gracious Dismissal from the PC(USA)
- **2022.12.3** – AC gathered the congregation to open a conversation about whether they would consider a Gracious Dismissal to another Reformed Body to align with their sense of faithfulness to God's will, and to clarify communications with congregation members about the factors influencing the options that were considered; rationale for dismissal was introduced to presbytery 2022.12.6
- **2023.1.29** – Meeting of the Congregation with the AC; consensus to explore dismissal to ECO
- **2023.4.12** – AC met with the newly formed Conversation Team from the presbytery which had been assembled by IEP Galan and Stated Clerk Smith: TE Mark Medina, RE Heather Sigler, RE Anne LaRew
 - "The purpose of the Conversation Team is to guide the congregation through a process to form a Resolution for Dismissal that will be voted on by the Presbytery and the congregation to ensure a proper dismissal to and reception from ECO."
- **2023.6.12** – AC revised and approved the UWCPC application to ECO (submitted to ECO 2023.6.13)
- **2023.7.27** – AC received formal communication: "pursuant to the constitution of ECO: A Covenant Order of Evangelical Presbyterians ("ECO"), ECO has agreed to assume ecclesiastical authority over your congregation...pending dismissal from your former presbytery."

A Covenant of Gracious Separation and Dismissal
Between
The Presbyterian Church of the Upper West Conococheague
And
The Presbytery of Carlisle
Of
The Presbyterian Church (USA)

Introduction

Over the past several years, and especially since the first Covid restrictions of 2020, the congregation of the Presbyterian Church of the Upper West Conococheague found itself at odds with the Presbytery of Carlisle over the interpretation of the Book of Order. Our Session in 2021 reached out for assistance to the Carlisle Presbytery, expecting growth initiatives. The Administrative Commission assigned to us determined that we were not a viable congregation and recommended closure. Our members overwhelmingly objected to this conclusion. Due to the will of the congregation, the Administrative Commission recognized that closure was no longer a viable choice. Their recommendation at this point was to consider a gracious separation from PC(USA) and to be dismissed to another reformed denomination. After diligent research of viable alternatives, members of the Presbyterian Church of the West Conococheague felt that ECO (Evangelical Covenant Order) was the denomination that most closely fits with our theological beliefs and that their polity more closely reflects the way in which we wish to be governed. Therefore, on August 27, 2023, a vote was taken to leave PC(USA) and join ECO.

In light of these growing differences and in recognition of our mutual desire to further the peace, unity and purity of the larger church, and in recognition of our necessity to separate in order to faithfully live out those principals, we, the Presbyterian Church of the Upper West Conococheague and the Presbytery of Carlisle enter into this Covenant of Gracious Separation and Dismissal, recognizing the end of our denominational affiliation, issuing this dismissal, and covenanting as set forth below.

Article 1

In furtherance of this covenant, The Presbytery of Carlisle acknowledges that the Presbyterian Church of the Upper West Conococheague has sought and requested dismissal from the Presbytery of Carlisle ending its relationship as a congregation of the Presbyterian Church (USA). In accord with the Presbytery of Carlisle's Gracious Separation Policy, revised and approved on February 24, 2015, the Presbytery hereby dismisses the Presbyterian Church of the Upper West Conococheague, Mercersburg Pennsylvania to the Reformed Body: Covenant Order of Evangelical Presbyterians (ECO) having been accepted by ECO as a member congregation on July 27, 2023, pending dismissal from the Presbyterian Church (USA). Pursuant to this understanding, the Presbytery of Carlisle, by ratification of this agreement, dismisses the Presbyterian Church of the Upper West Conococheague, Mercersburg, Pennsylvania as a congregation within the Presbyterian Church (USA) and a member congregation of the Presbytery of Carlisle. The Presbytery acknowledges that for the purposes of the civil law of Pennsylvania, the ecclesiastical dismissal of the Presbyterian Church of the Upper West Conococheague of Mercersburg, Pennsylvania as a congregation within the Presbyterian Church (USA) is intended to apply to all legal rights of the particular church, whether or not expressly stated in this covenant. See Appendix 1.

Article 2

The Presbytery of Carlisle, based upon its discernment of its mission for itself and as a council of the Presbyterian Church (USA), relinquishes its claims upon all the real and personal property held by the Presbyterian Church of the Upper West Conococheague, Mercersburg, Pennsylvania and any beneficial interests therein. The real property released includes all real property owned by the Presbyterian Church of the Upper West Conococheague, including the Church Hill Cemetery property in Peters Township Pennsylvania. As title is currently in the name of the Presbyterian Church of the Upper West Conococheague, formal transfer of Title is not necessary; however a proper Quit Claim Deed has been prepared and will be recorded at the Franklin County Courthouse releasing any all interest on the part of the Presbytery of Carlisle in the properties at 34 West Seminary Street, 43 West California Street and the Church Hill Cemetery property in Peters Township at the cost of the Presbyterian Church of the Upper West Conococheague, Mercersburg, Pennsylvania. See Appendix 2.

Article 3

The Presbyterian Church of the Upper West Conococheague shall render to the Presbytery of Carlisle \$17,045. The intention is for \$14,000 of the total amount rendered will go to the Presbytery of Carlisle's Small Church Fund. This amount takes into account the long, active and faithful history the Presbyterian Church of the Upper West Conococheague has had with the

PC(USA) and Carlisle Presbytery and their current assets, liabilities, real estate values and the honoring of bequests of various restricted funds and the ability to render such a financial offering. Carlisle Presbytery and the Presbyterian Church of the Upper West Conococheague both believe this represents a gracious honoring of what has been a long and loving relationship.

Article 4

The Presbyterian Church of the Upper West Conococheague commissioned a full commercial appraisal of all church properties, as requested by the Presbytery of Carlisle. The appraised value has been determined to be \$727,202. The complete appraisal has been delivered to the Presbytery of Carlisle. A current year-to-date balance sheet has been submitted to meet the requirement of the Presbyterian Church (USA)'s Permanent Judicial Commission. This was done in order to have all property values considered at the time of dismissal. See Appendix 3 & 4.

Article 5

The Presbyterian Church of the Upper West Conococheague has turned over the permanent registers and minute books to the Presbyterian Historical Society and will accept responsibility for payment of duplication of said records, if needed, in the future.

Article 6

The Clerk of the Administrative Commission of the Presbyterian Church of the Upper West Conococheague will notify the Stated Clerk of the Presbytery of Carlisle the names of any members who wish to remain as a member of the Presbyterian Church (USA). They shall be removed from the rolls of the Presbyterian Church of the Upper West Conococheague, Mercersburg, Pennsylvania and placed under the care of the Presbytery of Carlisle.

Article 7

The Presbyterian Church of the Upper West Conococheague, Mercersburg, Pennsylvania, commits to sharing a time of worship on October 8, 2023 with the Presbytery of Carlisle whereby we shall celebrate the ministry we have shared and whereby we affirm our shared love of Jesus Christ.

Article 8

Though the Presbyterian Church of the Upper West Conococheague, Mercersburg, Pennsylvania shall retain its name, all exterior and interior signage, office supplies, and internet references to the Presbyterian Church of the Upper West Conococheague shall be cleared of the Presbyterian Church (USA) logo within 15 days following the ratification of this agreement.

Article 9

The amended By Laws and Articles of Incorporation readied for a vote by the Presbyterian Church of the Upper West Conococheague on a date to be determined removes legal partnership with the Presbytery of Carlisle and the Presbyterian Church (USA) and adds legal partnership with ECO including inclusion under ECO's group tax exemption. See Appendix 5.

This serves as a written covenant agreement between the Presbytery of Carlisle and the Presbyterian Church of the Upper West Conococheague, Mercersburg, Pennsylvania and is understood to be binding in any succeeding governing body. We pray that we may all go forward in peace, honoring Christ.

REV. MARK MEDINA, CONVERSATION TEAM FACILITATOR, SEPTEMBER 23, 2023

CINDY KNEISS, TRANSITION TEAM MEMBER, SEPTEMBER 23, 2023

Attested:

THE PRESBYTERIAN CHURCH OF THE UPPER WEST CONOCOCHEAGUE

KATHRYN FINLEY, CLERK OF ADMINISTRATIVE COMMISSION, SEPTEMBER 23, 2023

PRESBYTERY OF CARLISLE

_____ **MODERATOR REV. SCOTT BOWERMAN, SEPTEMBER 23, 2023**

_____ **STATED CLERK REV. KRISTAL SMITH, SEPTEMBER 23, 2023**



A COVENANT ORDER OF EVANGELICAL PRESBYTERIANS

Building flourishing churches that make disciples of Jesus Christ.

27-Jul-2023

To: Upper West Conococheague Presbyterian Church
34 West Seminary Street
Mercersburg, PA 17236

From: John Bard, Stated Clerk, Heritage
Presbytery

Dear Upper West Conococheague Presbyterian Church, we are pleased to inform you that, pursuant to the constitution of ECO: A Covenant Order of Evangelical Presbyterians ("ECO"), ECO has agreed to assume ecclesiastical authority over your congregation per the statement below.

We agree to assume such authority immediately upon: Pending dismissal from your former presbytery
Your application was accepted on: 27-Jul-2023
Transferring from: Carlisle Presbytery, PCUSA

Please note, for any pastors transferring into ECO, there are separate Pastor Acceptance Letters that are issued by our presbytery for each pastor transferring in.

As soon as your membership is effective, we will send your membership agreement and other important documents. **For churches that are pending dismissal, please keep us informed on the details of your dismissal process so that we will know the effective date of your membership in ECO.** Also, please send us your official dismissal/release letter as soon as you can.

Feel free to contact the ECO office (records@eco-pres.org) if you have any questions so we can make your transition as smooth as possible. As you are aware, ECO seeks to build flourishing churches that make disciples of Jesus Christ. We are delighted to have you join us in this mission.

We will be praying for you and hope that you, too, will keep ECO and our Presbytery in your prayers as we continue to grow and stay focused on our God-given mission.

In Christ,
John Bard
Stated Clerk
Heritage Presbytery



5638 HOLLISTER AVE. STE #210 | GOLETA, CA 93117



ECO-PRES.ORG



(855) 326-3268

● APPRAISAL REPORT ●

OF

34 West Seminary Street & 43 West California Street
Mercersburg, PA 17236



AS OF

June 13, 2023

PREPARED FOR

Presbyterian Church of Upper West Conococheague

Attn: Kathy Hartung

34 West Seminary Street

Mercersburg, PA 17236

PREPARED BY

Ausherman Bros. Real Estate Inc.

Grant T. Ausherman, SRA

PA Certified General Real Estate Appraiser

Certification #GA003829

&

Tim L. Ausherman

PA Certified General Real Estate Appraiser

Certification #GA000149L

Client	Presbyterian Church of Upper West Conococheague	File No.
Property Address	34 W Seminary St	
City	Mercersburg	County Franklin State PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

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

- The statements of fact contained in this report are true and correct.
- 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.
- Unless otherwise indicated, 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.
- Unless otherwise indicated, I have performed no 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 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 that were in effect at the time this report was prepared.
- 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 (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: _____

based on local market trends the reasonable exposure time would be 3 months or less.

Comments on Appraisal and Report Identification


Note any USPAP-related issues requiring disclosure and any state mandated requirements:

-The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.

-The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

-As of the date of this report, I, Grant Ausherman, have completed the continuing education program for Designated Members of the Appraisal Institute.

APPRAISER:



Signature: _____

Name: Grant T. Ausherman, SRA

PA Certified General Real Estate Appraiser

State Certification #: GA003829

or State License #: _____

State: PA Expiration Date of Certification or License: 06/30/2025

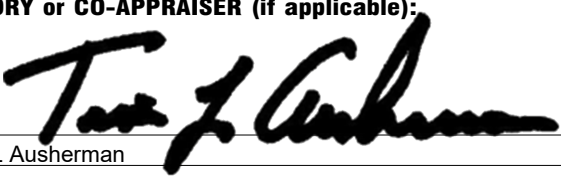
Date of Signature and Report: 06/30/2023

Effective Date of Appraisal: 06/13/2023

Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): 06/13/2023

SUPERVISORY or CO-APPRAISER (if applicable):



Signature: _____

Name: Tim L. Ausherman

State Certification #: GA000149L

or State License #: _____

State: PA Expiration Date of Certification or License: 06/30/2025

Date of Signature: 06/30/2023

Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): 06/13/2023

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Aushman Bros. Real Estate Inc.

229 North Second Street
Chambersburg, PA 17201

www.aushmanbros.com

717-264-6715
717-264-4973

June 30, 2023

Presbyterian Church of Upper West Conococheague
Attn: Kathy Hartung
34 West Seminary Street
Mercersburg, PA 17236

Re: 34 West Seminary Street & 43 West California Street
Mercersburg, PA 17236

Dear Ms. Hartung:

At your request, we have prepared an appraisal for the above referenced property. The purpose of this appraisal is to estimate the market value of the subject property's fee simple interest for financial planning, as of June 13, 2023. This appraisal is intended for the use of the client only.

This appraisal has been completed in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP) and applicable Federal regulations.

The attached report details the scope of the appraisal, level of reporting, definition of value, valuation methodology, and pertinent data researched and analyzed in the development of this appraisal.

I certify that I have no present or contemplated future interest in the property beyond this estimate of value. Your attention is directed to the Limiting Conditions and Assumptions, located on page 10. Acceptance of this report constitutes an agreement with these conditions and assumptions.

June 30, 2023

Page 2

In my opinion, the value of the subject property, as of June 13, 2023, was as follows:

34 West Seminary Street & 43 West California Street ————— \$505,000

Respectfully submitted,
Ausherman Bros. Real Estate Inc.



Grant T. Ausherman, SRA
PA Certified General Real Estate Appraiser
Certification #GA003829



Tim L. Ausherman
PA State Certified General Real Estate Appraiser
Certification #GA000149L

Summary of Salient Facts

Subject Property:	34 West Seminary Street & 43 West California Street Mercersburg, PA 17236
Deed Reference:	Unavailable
Tax Parcel Id Number:	14-3A27.-021.-000000 & 14-3A27.-021A-000000
Property Overview:	Place of Worship/Church and Parsonage
Interest Appraised:	Fee Simple
Highest and Best Use	
As Improved:	Place of Worship/Church or Recreational Social Center and Single-Family Dwelling
Zoning:	Town Center 1 (TC1) & General Residential (GR)
Property Owner:	Presbyterian Church of Upper West Conococheague
Date of Inspection:	June 12, 2023
Effective Date:	June 12, 2023
Assessment, Ratio and Equalized Assessment:	\$727,202
Sales Comparison Approach for Parsonage:	\$252,000
Sales Comparison Approach for the Entire Property:	\$505,000
Reconciled Value:	\$505,000

Important Considerations

This appraisal report is 62 pages in length and includes addenda. This page is a synopsis of the appraisal results and is not considered to be the appraisal report. Should any page be removed from the 62 page report the results and analyses are considered to be null and void.

Appraisal Specifics

Appraisal Purpose

The purpose of this appraisal is to estimate the market value of the subject property for financial planning as of June 13, 2023.

Intended Use

The intended use of this appraisal is to establish a market value for financial planning.

Intended User(s)

This appraisal is intended to be used by the client only, Presbyterian Church of Mercersburg.

Market Value Definition

The term "**market value**" is defined as "the most probable price in terms of money which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently, knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- A. Buyer and seller are typically motivated;
- B. Both parties are well informed or well advised, and each acting in what he/she considers his/her own best interest;
- C. A reasonable time is allowed for exposure in the open market;
- D. Payment is made in cash in U.S. dollars or in terms of financial arrangements comparable thereto; and;
- E. The price represents a normal consideration for the property sold unaffected by special or creative financing of sales concessions gained by anyone associated with the sale."¹

Three-Year Sale History

The subject property has not transferred within the previous three years. The subject's deed reference is not available but the property has not recently transferred. The client provided a plot of the property noting the subject's site size and dimensions.

Current Listings/Pending Contracts

According to the local MLS, BrightMLS, the subject is not currently listed for sale nor under contract.

¹ Title XI of FIRREA, 1989.

Appraisal Scope

According to the Uniform Standards of Professional Appraisal Practice, it is the appraisers responsibility to determine the appropriate scope of work. USPAP defines the scope of work as:

The amount and type of information researched and the analysis applied in an assignment. Scope of work includes, but is not limited to, the following:

- the degree to which the property is inspected or identified;
- the extent of research into physical or economic factors that could affect the property;
- the extent of data research; and
- the type and extent of analysis applied to arrive at opinions or conclusions.

SCOPE OF WORK	
Appraisal Type:	Appraisal Report
Property Identification and Inspection:	The subject has been identified and inspected by the appraiser(s) as follows: An interior and exterior appraisal inspection of the subject was made, and photographs were taken.
Analysis of Physical Factors:	All pertinent physical factors were analyzed.
Analysis of Economic Factors:	All pertinent economic factors were analyzed.
The Extent of Data Research:	The appraiser(s) maintain a current and comprehensive database of commercial sales and listings for the subject's market area. In addition to market data developed in the course of previous appraisal work and retained in the appraiser(s) work files, other sources of information include: <ul style="list-style-type: none">• Courthouse• MLS• Property Owner• Property Inspection Where warranted, market data has been confirmed by a party to the transaction, or other reliable source.

The Type and Extent of Analysis: Cost Approach: This approach is not applicable or necessary and has not been developed. The cost approach is not developed due to the age and condition of the property.

Sales Comparison Approach: This approach is applicable, necessary and has been fully developed.

Income Approach: In this case, the income approach is neither applicable nor necessary for a credible appraisal and has not been developed.

Limiting Conditions and Assumptions

Acceptance of and/or use of this report constitutes acceptance of the following limiting conditions and assumptions; these can only be modified by written documents executed by both parties.

This appraisal is to be used only for the purpose stated herein. While distribution of this appraisal in its entirety is at the discretion of the client, individual sections shall not be distributed; this report is intended to be used in whole and not in part.

No part of this appraisal, its value estimates or the identity of the firm or the appraiser(s) may be communicated to the public through advertising, public relations, media sales, or other media.

All files, work papers and documents developed in connection with this assignment are the property of Ausherman Bros Real Estate Inc. Information, estimates and opinions are verified where possible, but cannot be guaranteed. Plans provided are intended to assist the client in visualizing the property; no other use of these plans is intended or permitted.

No hidden or unapparent conditions of the property, subsoil or structure, which would make the property more or less valuable, were discovered by the appraiser(s) or made known to the appraiser(s). No responsibility is assumed for such conditions or engineering necessary to discover them. Unless otherwise stated, this limited appraisal assumes there is no existence of hazardous materials or conditions, in any form, on or near the subject property.

Unless stated herein, the property is assumed to be outside of areas where flood hazard insurance is mandatory. Maps used by public and private agencies to determine these areas are limited with respect to accuracy. Due diligence has been exercised in interpreting these maps, but no responsibility is assumed for misinterpretation.

Good title, free of liens, encumbrances and special assessments is assumed. No responsibility is assumed for matters of a legal nature.

Necessary licenses, permits, consents, legislative or administrative authority from any local, state or Federal government or private entity are assumed to be in place or reasonably obtainable.

It is assumed there are no zoning violations, encroachments, easements or other restrictions which would affect the subject property, unless otherwise stated.

The appraiser(s) are not required to give testimony in Court in connection with this limited appraisal. If the appraisers are subpoenaed pursuant to a court order, the client agrees to pay the appraiser(s) our regular per diem rate plus expenses.

Appraisals are based on the data available at the time the assignment is completed. Amendments/modifications to limited appraisals based on new information made available after the limited appraisal was completed will be made, as soon as reasonably possible, for an additional fee.

AREA ANALYSIS

OVERVIEW

Franklin County was founded in 1784 by Benjamin Chambers and named in honor of Benjamin Franklin. The county encompasses an area of 754 square miles. Located in the south-central section of Pennsylvania, the county is comprised of seven boroughs and fifteen townships. The boroughs include Chambersburg (the county seat), Waynesboro, Greencastle, Shippensburg, Mercersburg, Orrstown, and Mont Alto. The townships include Antrim, Fannett, Greene, Guilford, Hamilton, Letterkenny, Lurgan, Metal, Montgomery, Peters, Quincy, St. Thomas, Southampton, Warren, and Washington.

LOCATION

The south-central region lies north of the Pennsylvania-Maryland border known as the Mason-Dixon Line, south of Cumberland County, west of Adams County, and east of Fulton County. The area is located at the edge of the Washington-Baltimore Metropolitan area, near the hub of interstate highways, Pennsylvania Turnpike, and state/federal highways. U. S. Route 30, which runs east/west, and U.S. Route 11 running north/south flow through the county and intersect in the downtown Chambersburg commercial area. Interstate 81, which parallels U.S. Route 11, provides three easy off/on ramps. The Pennsylvania Turnpike is a distance of approximately 20 miles. Interstate 70 running east/west parallels U.S. Route 40 and flows through Hagerstown, Maryland, a distance to the south of 30 miles. The area is located approximately 154 miles from Pittsburgh, 238 miles from New York, 140 miles from Philadelphia, 76 miles from Baltimore, 94 miles from Washington, D.C. and 380 miles from Detroit.

CLIMATE

Typical of continental moist climates, the area experiences moderate weather. The average annual temperature is 51°F with summer average temperatures in July of 75°F and winter average temperatures in January of 32°F. Normal annual rainfall is 42 inches and the crop-growing season extends from May through October.

TRANSPORTATION

The area is conveniently located to rail, air freight, shipping and trucking terminals. Harrisburg International Airport is 55 miles from Chambersburg while Washington County Regional Airport is 30 miles. Both provide air parcel and cargo service to major airports. Thurgood Marshall (BWI) Airport, Dulles International Airport, and Regan National Airport are nearby with travel time of approximately 75 minutes. The area is 75 minutes from the port of Baltimore and three hours from both the Pittsburgh and Philadelphia ports. Trucking firms with major terminals are located in Hagerstown, Greencastle, Shippensburg, Chambersburg and Carlisle; all within 15-30 minutes driving time. ConRail, CSX Transportation, Inc. and Maryland Midland Railway, Inc. service rail transportation with freight offices just outside Chambersburg. Norfolk Southern operates a regional intermodal terminal just off exit 3 of I-81, while CSX operates an intermodal terminal at exit 14, of I-81. Pennsylvania & Southern Rail operates a short line service within the Cumberland Valley Business Park while the Railroad Associates Corporation (TRAC) operates a short line service within the Chambers-5 Business Park. One-third of the major U.S. markets in the Northeast, Midwest, and South can be reached within one-to-two days travel time using the trucking industries available or the rail network system.

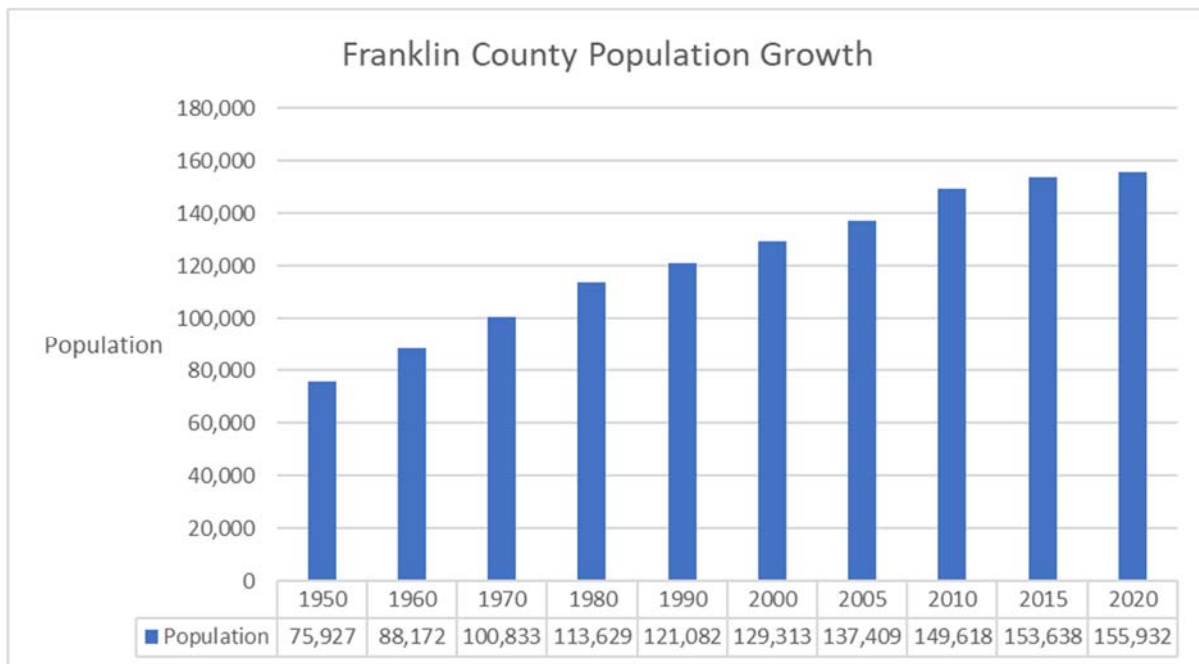
LAND USE

The land use within Franklin County is governed in most cases by local zoning regulations. Land use in townships without zoning laws, is controlled by deed restrictions. Land use covers a wide range of allowable codes such as residential, commercial, and light/heavy manufacturing.

The population of Franklin County is experiencing growth as illustrated by the Census data shown below:

1950 Population	75,927
1960 Population	88,172
1970 Population	100,833
1980 Population	113,629
1990 Population	121,082
2000 Population	129,313
2005 Population	137,409
2010 Population	149,618
2015 Population	153,638
2020 Population	155,932

The most recent data available indicates that from 2015 to 2020, the population increased by 2.7% and 4.22% since 2010.

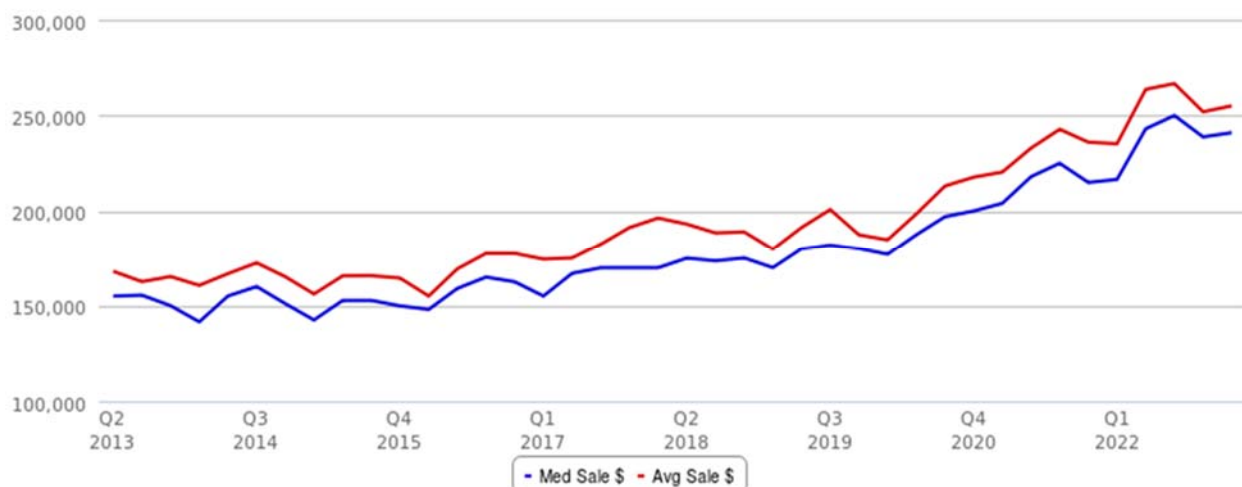


HOUSING

Styles of housing within the county are diverse and prices are below the national average. Housing supply has increased significantly during the past five years with new single-family residential developments established in most areas of the county. According to statistics provided by the local Multi-List Service, the average sales price for single family homes sold in 2007 that were located in Franklin County was \$201,205. The average sale price for single family homes

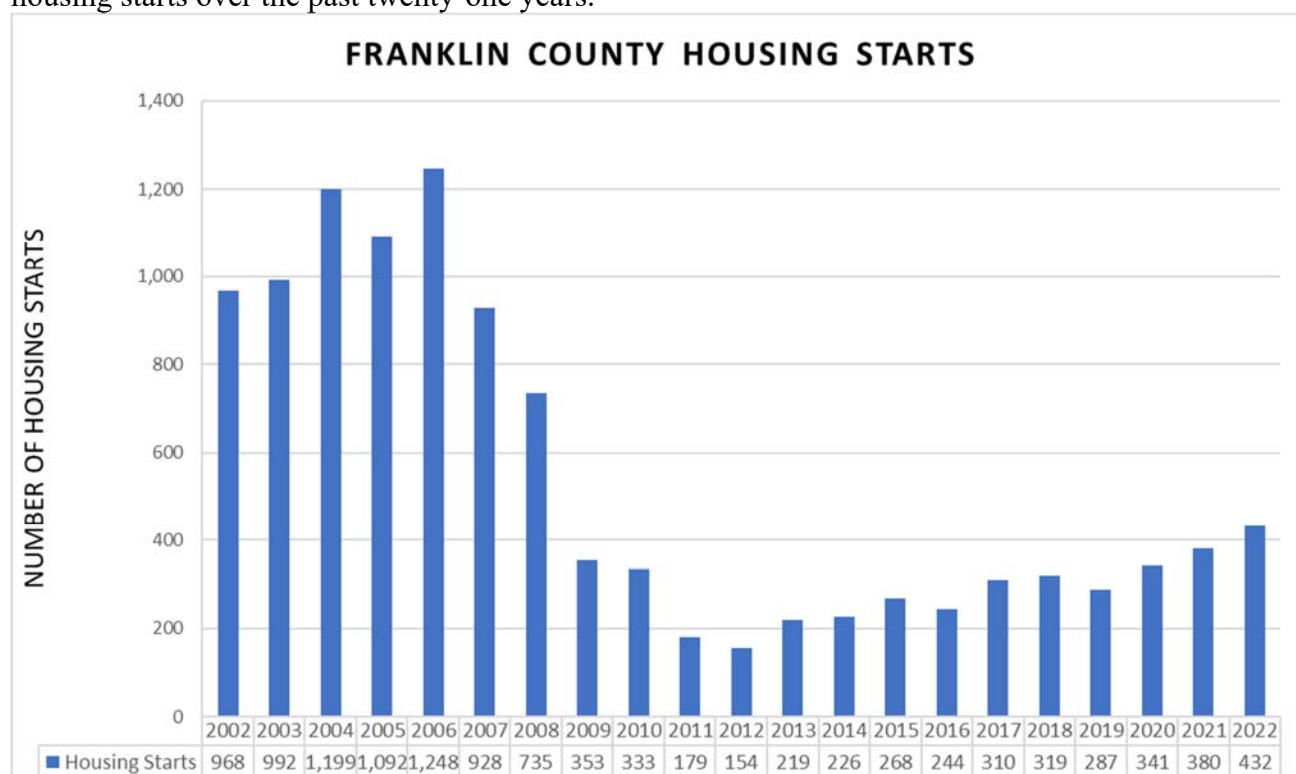
in Franklin County decreased during 2006 to 2007 by a factor of 2.46%. While in 2008 the average sales price for single family homes sold and located in Franklin County was \$188,582. In other words, the average sale price for single family homes in Franklin County decreased during 2007 to 2008 by a factor of 6.27%, then from 2008 to 2009, the average sale price for single family homes in Franklin County decreased by 7.65%. When comparing 2010 to 2009 the decrease was 4.59%. The year end for 2011 shows the average sale price for single family homes in Franklin County at \$156,693. Thus, indicating that the average sale price for single family homes in Franklin County decreased 5.79% when comparing 2011 to 2010. For 2012 the average sale price for single family homes in Franklin County was \$159,314; for a slight increase of 1.67% when comparing the past two years. For 2013 the average single-family home price was \$162,378 which is a 1.80% increase in the average single-family home price from 2012 to 2013. The average single-family home price in 2014 was \$166,701 which equates to a 2.66% increase year over year from 2013. In 2015, the average single-family home sales price was \$163,487 or a 1.93% decline from 2014. Per MarketStats for 2016, the average single-family home sales price was \$171,363 or a 4.82% increase in the average sale price. Per the BrightMLS, in 2017 the average single-family home sales price was \$174,974 or a 2.11% increase in the average sale price. Per the BrightMLS, for the most recent year end, in 2018 the average single-family home sales price was \$192,738 or a 10.15% increase in the average single-family sale price. The Franklin County single family home median sale price for 2018 was \$179,900 vs 2017's median sale price was \$165,950. According to BrightMLS analytics for 2019 the Franklin County single family home median sale price was \$181,950. In 2020 the BrightMLS data indicate that the Franklin County single family home median sale price was \$190,000. According to BrightMLS analytics for 2021 the Franklin County single family home median sale price was \$215,596 and the average was \$233,635. More recently, according to BrightMLS analytics for 2022 the Franklin County single family home median sale price was \$239,900 and the average was \$255,955. This equates to an 11.27% increase in the median single family home price and a 9.55% increase in the average single family home price sold in Franklin County when compared to 2021 data. The chart provided below illustrates the median and average single family home sales prices in Franklin County in the past ten years.

Pricing Trends | Franklin County, PA



© 2023 ShowingTime. Data provided by Bright MLS as of May 4, 2023

According to an article published in The Herald-Mail newspaper on February 26, 2012 179 new construction home building permits were issued for 2011 by the Franklin County Planning Department. The Public Opinion newspaper indicated that 154 new construction home building permits were issued for 2012. Data for housing starts in 2013 and 2014 was obtained from the Franklin County tax assessment office. According to the tax assessment office for 2015 and 2016, there were 268 and 244 new construction residential building permits issued, respectively. In 2017 and 2018, the tax assessment office recorded 310 and 319 new construction residential building permits that had been issued, respectively. For 2019, the Franklin County tax assessment noted construction of 287 new residential homes and for 2020 there were 341 residential single-family home starts. In 2021, despite COVID, the number of single-family homes starts in Franklin County increased to 380. Then in the most recent year end 2022, there were 432 new residential home starts. The chart on the following page illustrates the number of housing starts over the past twenty-one years.



EDUCATION

Educational opportunities in Franklin County begin with numerous pre-school facilities operated by private companies, the local YMCA, and by many local churches. In addition, there is an operating Montessori school in Chambersburg. The public school districts consistently score above national and state averages on standardized tests. Over half of the graduates continue their schooling at college or technical schools. The Franklin County Area Vocational Technical School offers 25 three-year programs and provides on-the-job training opportunities at businesses and industries. Franklin County also has a center for learning disabled people. In addition, there are several church sponsored schools having kindergarten through twelfth grade classes. The Mercersburg Academy is a private preparatory school, which offers classes for grades 9-12. The Franklin County area has three excellent colleges and universities. Wilson College in Chambersburg is a private, liberal arts college committed to educating women.

However, a Continuing Ed Studies Division offers degree, intern programs, certificate and professional development courses to both men and women. The college voted to open the school to males for full enrollment beginning with the class of 2014. The Pennsylvania State University offers degree programs, graduate courses and professional development at its campus in Mont Alto. The largest college level facility is Shippensburg University, which maintains an enrollment of over 8,000 students. The university offers 75 undergraduate degrees, 8 pre-professional programs, 17 post graduate programs, and 3 post master's degree programs.

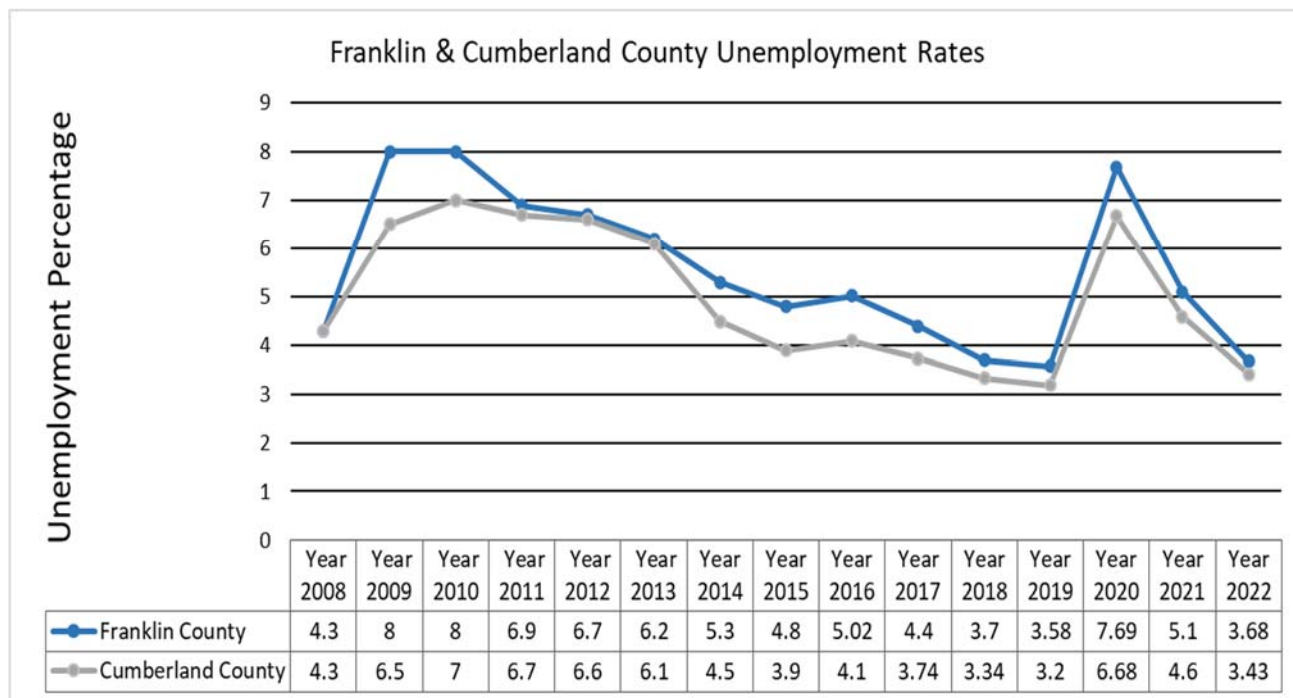
EMPLOYMENT

The area's diversified terrain with topography ranging from level and gently rolling to steeply sloping mountains has provided a mainstay for agriculture, as well as, industrial and manufacturing opportunities. The largest concentrations of employment are in machinery, printing and publishing, food products, lumber, wood, leather, stone-clay glass products and transportation equipment. WellSpan is the largest employer with an approximate workforce of 3,650. Major employers in Franklin County include Letterkenny Army Depot (2,683), Target Distribution (1,375), Chambersburg Area School District (1,170), Manitowoc (1,100), Procter & Gamble Northeast Mixing Center (850), Volvo Construction Equipment (780), Martin's Famous Pastry Shoppe (725), Franklin County Government (697), and Ventura Foods (676)². Several new industries have operated within the Chambersburg area. Some of these industries/companies include B Wise Trailers, Nursery Supplies Inc., TBJ Industries, Olympic Steel, and several distribution plants such as Franklin Logistics and Ulta. The area has shown recent growth with the opening of new motels, restaurants, and retail stores. The area has shown recent growth with the opening of new motels, restaurants, and retail stores.

Agriculture remains a stable base in the local economy with a yield of more than \$200 million annually. The Dairy industry represents approximately half of the yearly receipts. The county is ranked second in the state for production of milk, corn for silage, and cattle. Local farmers have a strong work ethic and maintain up-to-date technology. Local orchards produce apple and peach crop yields that rank third in the state.

The labor pool has a diversified workforce that is productive, dependable and experiences very few strikes or work stoppages. Traditionally, the unemployment rate for the county is lower than the state average. During the past fifteen years, the Franklin County annual average unemployment rate has fluctuated from a high of 8.0% in 2009 to a low of 3.58% in 2019. The preliminary April 2023 unemployment rate for Franklin County was 2.6% and the Cumberland County preliminary April unemployment rate was 2.4% which were less than the preliminary April Pennsylvania state average of 4.1%. The chart on the following page illustrates the average annual unemployment rate for the past fifteen years for Franklin and neighboring Cumberland County. Unemployment rates are misleading because many builders are self-employed independent contractors who do not draw unemployment compensation. The unemployment rates in 2020 spiked as a result of COVID-19 restrictions that were put in place to reduce the spread of the virus.

² Data extracted from FCADC, February 2023.



REGIONAL DEVELOPMENT

The Franklin County region has experienced residential and commercial development. Some of the larger projects are as follows:

New residential housing developments are located in Antrim, Greene, Guilford and Washington Townships, as well as, Chambersburg and Waynesboro Boroughs. These consist of single-family homes, townhouses, and complexes geared toward senior citizens. Whitetail Ski Resort has developed a townhouse complex and multi-story condominiums; a golf course has been added.

Chambers 5 Business Park – Located just off I-81 at exit 14, the park contains 250 acres, and is zoned heavy industrial. Some of the sites have dual rail access and I-81 visibility. The Borough of Chambersburg furnishes all utilities. The major industries are: Ventura Foods, Nursery Supplies, Gates Rubber Co., Chambersburg Cold Storage, Olympic Steel, Hirschmann Headquarters, and several warehouse/distribution facilities. In 1998, Chambersburg Area Development Corp. (CADC) purchased approximately 45 acres of adjoining land to enlarge the park. Both the Franklin County Area Development Corporation (FCADC) and CADC are actively pursuing new businesses. Kmart, Ingram Books, and Target have constructed large distribution centers.

In 2002, the creation of a new industrial park in Washington Township began. The park known as Wharf Road Industrial Park has a total of 128 acres and has public water, sewer, and gas lines available to the sites. CAM Superline has outgrown their facility in Williamson and signed a lease with option to purchase a 30,000 square foot building on 10 acres of land. CAM Superline is a manufacturer of utility trailers. Jamison Door broke ground in 2018 for a new facility that is 50,000 square feet in the Wharf Road Industrial Park.

Continued growth is expected as the Gateway Center opened and land along Walker Road sold for commercial development purposes. The following is a portion of the recent or planned development:

- ◆ Interstate 81's Exit 17 opened and Norland Avenue was extended to connect the I-81 exit 17 to U.S. 11 in Chambersburg's north end.

- ◆ F & M Trust Co., M&T Bank, Adams County National Bank, branches opened along Norland Ave. The former Gabler farm – west of Interstate 81 between Exit 16, U.S. 30, and Exit 17 has experienced significant growth. The latest businesses would be adjacent to the Gateway Center on Walker Road. Anticipated commercial developments in the Gabler tract total more than \$22 million:

- ◆ Wolfe's Furniture, Future Vision (now MyEyeDoctor), and several eateries including Bruster's Ice Cream, Fuddruckers, Red Robin, and TGI Friday's have opened in the fall of 2006.

- ◆ Crest Ford, now known as Keystone Ford, opened a new dealership on 4.4 acres at the corner of Walker Road and Gateway in 2005.

- ◆ Chambersburg Crossing at Norland Ave and Walker Road includes a Kohls Michaels, PetSmart, Giant, Target, Sonic, and Sheetz. The shopping center has 419,000 square feet; Target opened in March 2007 followed by Giant in July. Several other small businesses opened in the strip center along with a Panera Bread Company eatery. Chipotle opened a restaurant as a pad site in the area of Kohl's in February 2013. In early 2014, construction of a BJ's Wholesale Store on Gateway Avenue was started and it opened in September of 2014.

- ◆ The extension of Norland Avenue joins existing professional and medical offices at Fifth Avenue to Walker Road, Exit 17 and the current commercial development.

- ◆ Jennings Auto Dealership constructed a new showroom/dealership at the corner of Gateway and Norland Avenues.

- ◆ Summit Health Urgent Care center opened on Walker Road in the first quarter of 2015.

- ◆ A Maryland developer has built a shopping center across the street from Chambersburg Crossing on Norland Avenue. The site encompasses 15.5 acres from Gateway Avenue to Walker Road along Norland Avenue. This part of the development is to be known as On the Avenue @ Chambersburg. The first phase includes the LongHorn Steakhouse, Olive Garden, and Texas Roadhouse; which opened in the fall of 2012. Other plans include two retail anchors, and eight storefronts. In late 2015 and early 2016 a small shopping center with three storefronts and two free standing buildings were constructed on Norland Avenue. The free standing buildings are for Chick-fil-a restaurant and Starbucks store. The storefronts are to include an optometrist, jewelry store, and a Five Guys restaurant. More recently, it was announced for plans to construct a Buffalo Wild Wings restaurant at the intersection of Norland Avenue and Walker Road, with visibility from Interstate 81. Also, in the late fall of 2016 a new Aldi Grocery Store was opened on Gateway Avenue. More recently a SpringHill Suites by Marriott opened on Gateway Avenue. Two small shopping strips are also under construction near Gateway/Walker Road area. Additionally, there was a multi-tenant office building that was recently constructed on Parkwood Avenue.

In 2019, Keystone Health is constructed a 36,000 square foot health center at the corner of Norland Avenue and Fifth Avenue. While Summit Health/WellSpan Health have merged and opened a 45,000 square foot medical facility in Greencastle on South Antrim Way near the Exit 3 Interchange of Interstate 81.

In 2019, a new Pennsylvania State Police Barracks is opened along PA Route 997 which is off Exit 20 off Interstate 81.

Additional growth has occurred on the south end of Chambersburg between Country Road and Kriner Road. In fact, CSX has built a rail-truck yard that encompasses a 114 acre terminal. This will increase the CSX rail-truck network permitting containers the size of trailers to be unloaded from trains and then hauled by trucks. A study completed by HDR/HLB Decision Economics Inc., Silver Spring, Maryland estimated that initially the terminal will employ 35 people, but by 2017 the rail-truck yard will be responsible for 1,500 to 5,000 additional jobs along the Interstate 81 corridor (*United Transportation Union, 4-10-07, from Chambersburg Public Opinion report*). There have also been discussions of constructing an additional Interstate 81 interchange at Guilford Spring Road, but plans have not been finalized.

In Greencastle, Antrim Commons Business Park located west of US 11 off Commerce Avenue, is a 4 million square foot industrial park. The park is owned by Atapco Properties, Inc of Baltimore, MD. Once the park is completed, it is anticipated that at least 2,000 new jobs will be offered. The park is a mixture of office space, retail, light industrial, commercial, and industrial uses. Armada Supply Chain Solutions began construction of a 400,000 square foot facility. This company is based in Pittsburgh, PA and provides supply chain management for food service and restaurant industries. In January 2013, a company based in the United Kingdom purchased 1.8 acres of land in the Antrim Commons Business Park to build a new 12,000 square foot plant. The company known as Gate 7, Ltd supplies construction, industrial, and agriculturally based industries with decals and print supplies. The plant is expected to be operational by the end of July. Two of the major customers of this company are Manitowoc Cranes and Volvo. Blaise Alexander Chevrolet completed construction of their new car dealership in 2018 and moved operations to their new building along Interstate 81 and by Antrim Commons Business Park. In 2019, Summit Health/WellSpan Health built a 45,000 square foot medical facility in the Antrim Commons Business Park.

On April 3, 2013, Waynesboro Hospital officials announced that an expansion of the hospital with a projected cost of \$15 million was actively being pursued. The expansion will provide space for physicians and an urgent care center. The officials have requested help from the Waynesboro Borough Council in obtaining a Redevelopment Assistance Capital Program grant of \$6.7 million towards the project.

On April 9, 2013, Franklin County Area Development Corporation (FCADC) announced that an India-based manufacturer of hydraulic cylinders plans to open a facility at 1101 Sheffler Drive (the former Olson & Olson facility). The new company, Wipro Infrastructure Engineering manufactures of cylinders used in material and cargo handling, construction and earth-moving, agriculture, and mining equipment. It is a major supplier to Volvo Construction Equipment in Shippensburg, which just opened its \$100 million expansion in March 2013. The total project cost is approximately \$11.7 million, which includes the FCADC building purchase of \$1.675 million. The new company will create approximately 74 jobs. The Franklin County Commissioners approved tax abatement for ten years with the construction of a large warehouse property in Shippensburg for Procter & Gamble, which was completed in the fall of 2014.

In late 2014, it was announced that Dicks Sporting Goods, Petco, and TJ Maxx are coming to the Franklin Center shopping plaza on Lincoln Way East in Chambersburg. These three stores opened in late summer 2015. Ulta Salon Cosmetics and Fragrances has a large store under construction and is expected to open fall 2016.

In the spring of 2015, it was announced that two distribution warehouses and a Sheetz convenience store are planned at the Interstate 81 Exit 24 interchange in Southampton Township. This planned commercial and warehouse development is after the United Business Park at Interstate 81 Exit 24 was marketed and investment was conducted for over ten years. More recently, Wal-Mart opened a warehouse in Shippensburg in the United Business Park and the former Lowe's Home Improvement Store is being converted into a casino. The Shippensburg area has seen significant growth over the past five years in the commercial and residential markets.

Greene Township supervisors rezoned more than 200 acres from residential to commercial use on March 22, 2016. The site is just off Interstate 81, Exit 17, behind the Chambersburg Crossing Shopping Center. The new zoning code permits restaurants, health care centers, lodging, professional offices, retail stores, beauty salons, etc. In addition, Parkwood Drive was extended from Norland Avenue to Woodstock Road.

In the Borough of Chambersburg, new offices were added in 2016 along Kennebec Drive and a final land development plan for the vacant Central Junior High School has been submitted. The development is a two-phase project by McKissick Properties that will revamp the school into 27 apartments known as Rose Rent Lofts, offices, and educational classrooms. The \$7M project is an effort to revitalize the downtown area.

Per an article from the Public Opinion newspaper from January 2, 2017, there has been more than \$150 million in development/construction investment throughout Franklin County. A few of the new projects include an industrial bakery is being constructed in Waynesboro, an industrial egg-laying operation plans to open in Mercersburg, a Eldorado stone veneer manufacturer has plans for a new plant in Greencastle, a new welding training center owned by Franklin County Development Corporation in the Letterkenny Industrial Park, Shook Home and Menno Haven senior living facility additions to existing operation, additions to Whitetail Ski Resort, and retail shops planned in the Penn National Retirement and Golf Community. There is ongoing development in Shippensburg as well as Greencastle along Interstate 81. Also, in the month of January 2017 JLG Industries released a statement that they are closing a plant in Ohio and relocating the operations to the existing operations in Franklin and Fulton Counties.

As of late 2018, plans were unveiled to construct an exit 12 on the south end of Chambersburg for access to the many distribution warehouses and relieve some of the traffic on the south end of the Chambersburg Borough.

As of late 2018, the central core of the Chambersburg Borough is undergoing a significant redevelopment. The former Jennings Car Dealership was redeveloped for three new purposes. The former garage area of the dealership was redeveloped into an event and catering center by the owners of the Butcher Shoppe. A contractor purchased other two thirds of the Jennings

dealership property with one third being used to construct a two unit a new professional office building in the area that was formerly the vacant car lot. The other third of the existing building was leased by Franklin County for records and file keeping. The county is in the process of adding on to the existing courthouse but first three buildings had to be demolished at a cost that is over one million dollars. This addition to the existing courthouse will significantly change the square of Chambersburg with the removal of the Century building. Additionally, the county is purchased the Elks building that is at 168 Lincoln Way East which was demolished and is now used for a parking lot. Furthermore, the county demolished a former Sheetz building on North Second street to use the site for construction of a new Franklin County annex building. In the spring 2021, the county constructed a new courthouse addition in the town square and the annex building was constructed on North Second Street.

Franklin County continues to grow with new residential homes, commercial buildings, industrial buildings, and warehouses. Many of the farms along Interstate 81 are being developed into large distribution warehouses in the Shippensburg, Greencastle, Marion, and Chambersburg areas. A million square foot distribution warehouse is currently in the beginning stages in Marion and it is expected to open in 2024. While in Greencastle a 1.5 million square foot Walmart distribution building is nearing completion. In Shippensburg a 1.8 million square foot bulk distribution facility was constructed in 2021 for Walmart, a 1.1 million square foot distribution warehouse for Lowe's opened in 2021, and a 100,000 square foot building was constructed for TST Impreso Corporation. In Chambersburg, Keystone Health is in the process of constructing a two-story medical building on Fifth Avenue to expand their operations. It was also announced in 2022 that Keystone Health is to purchase the former Gold's Gym building in the Southgate Shopping Center that is part of the redevelopment plan by the Borough of Chambersburg. The borough officials purchased the blighted shopping center \$4.5 million in 2022. In addition, a recent report from the end of 2022 also noted that over 1,400 acres of farmland has been improved with solar farms and additional 1,900 acres is expected to made into additional solar farms.

RECREATIONAL/CULTURAL OPPORTUNITIES

The location of Franklin County provides ample exploring acreage for nature admirers. Visitors may explore nature at Michaux, Tuscarora, and Buchanan State Forests, as well as, Caledonia State Park, the Appalachian Trail, Tayamentasacta Environment Center, and Renfrew Environmental Institute/Park. Winter sports enthusiasts have the choice of three nearby ski resorts, Whitetail (Mercersburg); Liberty Mountain (Carroll Valley); and Roundtop (Harrisburg). For summer sports, there are numerous opportunities for golf, fishing, and recreational sports teams such as baseball and soccer. Performing arts enthusiasts have the choice to attend plays, ballets, and music concerts at the Capital Theatre, Totem Pole Playhouse, and H. Ric Lurhs Performing Arts Center.

NEIGHBORHOOD DESCRIPTION

The subject is one block off Main Street, Mercersburg and the neighborhood is located along PA Route 16 and PA Route 75 and is bounded by Dickeys Road to the north, Shimpstown to the south, Charlestown Road to the west, Conococheague Creek to the east. The neighborhood is located in the downtown town center district of Mercersburg. The Borough of Mercersburg is a small rural town with a population of approximately 1,500. Within the subject's neighborhood there are a bank branches, hair salon, elementary school, personal service businesses, a real

estate office, insurance office, restaurants, post office, and a few retail shops. Also, within the subject's neighborhood is The Mercersburg Academy which is a private preparatory school. The area is comprised of office buildings, storefronts, apartments, mixed used properties, and residential dwellings. In general, the area outside the Borough of Mercersburg is comprised of scattered single-family homes and land used for agricultural purposes. Single family home sale prices range from \$80,000 to \$650,000. The subject is in census tract 0115.00

MARKET CONDITIONS

Market conditions have remained active over the past two years with new construction of both residential and commercial properties within the area. COVID-19 restrictions in the spring of 2020 caused the unemployment rate to increase rapidly and the economy is by definition in a recession. The US government provided COVID-19 \$2.2 trillion stimulus package in March of 2020 and a second stimulus of \$1.9 trillion was passed in March of 2021. Within the previous stimulus there was a payroll protection program to help small businesses effected by the COVID-19 shutdowns and restrictions. Additionally, many workers received a payment of \$1,400 for those that had an income under \$75,000 or \$150,000 for married couples. In November of 2021 \$1.2 trillion dollar infrastructure bill was signed that encompasses many industries. Despite the uncertainty of the current economy and overall effect of COVID-19 and the Delta variant, the real estate market continues to be active as a result of some pent-up demand. Because of the low inventory some residential properties have multiple offers and it is less for common for sales concessions. Current marketing time for most properties is three months or less and the exposure time is also three months or less. Interest rates are increasing but the market remains rather active and new construction and development continues but is decelerating. The current market has signs that it is in a transition from a highly active and rapidly increasing market to a more stabilized market. The Federal Reserve is still expected to continue raising interest rates, but inflation has started to decrease with the rise in interest rates. Current interest rates are over double what they were in 2021 but there is a shortage of properties available. The Waynesboro area has grown and buyers from outside the area have relocated and made purchasing decisions in the subject's market. The unemployment rate continues be below 4% in the local area. The subject's marketing time is 3 months or less with the exposure time also being 3 months or less.

CONCLUSION

Generally speaking, the economy of the area, because of its wide array of industries coupled with the agricultural base, has been stable during the past decade. However, the area has been impacted by recent closings and downsizing of some local industries but there has been the addition of new employers such as Jamison BMP, Manuli hydraulics, A. Duie Pyle, Fil-Tec, expansion of APX Enclosures, LGMG, Riviana, two Wal-Mart Distribution Centers, relocation and expansion of F&M Trust central office. A few of the new projects include an industrial bakery is being constructed in Waynesboro, an industrial egg-laying operation opened in Mercersburg, a Eldorado stone veneer manufacturer opened a new plant in Greencastle, a new welding training center owned by Franklin County Development Corporation in the Letterkenny Industrial Park was entered into a 3-year lease with Triangle Tech, Inc., Shook Home and Menno Haven senior living facility additions to existing operation, additions to Whitetail Ski Resort, and retail shops planned in the Penn National Retirement and Golf Community. There is ongoing development in Shippensburg as well as Greencastle along Interstate 81. Also, construction of a 1 million square foot warehouse facility is in the beginning phases at Exit 10 in Marion. This

building is a \$115 million dollar project that is expected to be completed in late 20223. Unemployment rates before the pandemic were below 4% and the local real estate market has continued to improve with new construction of both commercial and residential properties. The economic forecast still appears to be optimistic due to the growing area, jobs, and buyers relocating to the area.

Property Description

SITE	
Site Size:	The subject property is known as parcels #14-3A27.-021.-000000 & 14-3A27.-021A-000000. The subject does not have a known deed recording and the owner provided a plat map to determine the site size. The plat map shows that the subject is comprised of two tracts, one tract is 152 perches and the other is 40 perches. In total, the subject's site is 192 perches or 1.20 acres.
Site Shape:	Irregular
Site Topography:	Generally level
Road Frontage/Access:	The subject property has nearly 52.8' of frontage along West Seminary Street. The subject then has 202.95' of frontage along West California Street. The subject currently has onsite parking for approximately six cars which is accessed off West California Street via Fallon's Alley.
Utilities:	Subject has public electric, water, sewer, and natural gas. The subject's utility services adequately support the buildings.
Flood Zone:	The subject is located in an area mapped by the Federal Emergency Management Agency (FEMA). The subject property is not located in a flood hazard zone. FEMA Map Number: 42055C0384E FEMA Map Date: January 18, 2012 FEMA Zone Classification: X
Easements/Encroachments:	At the time of inspection, the appraiser did not observe any adverse easements or encroachments. The subject's parking area is only accessible via a single lane alley that is stone and in need of repairs. This alley is only accessible from West California Street which is a one-way street in the westerly direction which causes additional accessibility issues. The subject's lack of parking and accessibility is an adverse site condition.
Site Comments:	The subject property is used as a religious place of worship and parsonage. The church building is known as 34 West Seminary Street and the parsonage is known as 43 West California Street. The property is located within the small Borough of Mercersburg and one block from the town square. The subject has limited onsite parking and public utilities. As noted above, the subject's parking area is only accessible via a single lane alley that is stone and in need of repairs. This alley is only accessible from West California Street which is a one-way street in the westerly direction which causes additional accessibility issues. The subject's lack

of parking and accessibility is an adverse site condition. The parishioners often park along the street and in the parking lot of the elementary school that is across Park Avenue from the subject. The subject's church building is in the Town Center 1 zoning district and the subject's parsonage is in the General Residential zoning district.

Improvements

Property Type: Place of Worship/Church and Parsonage

Age, Effective Age & Condition: According to historical documents and tax records show that the subject's original stone structure church was constructed in 1794. The one-story brick section was added in 1886 for the chapel and another brick section was added in 1910 for the kitchen. Based on the cornerstone, the most recent addition was that of the offices and the nursery at the rear section of the building which was added in 1953. The subject's stone portion was updated two years ago with a new shingle roof. The building has also been updated by repainting the trim and installing protective covers over the stained-glass windows. The building also appears to have been recently updated with new gutters and down spouting. Overall, the subject's church building is in average condition considering the age of the building. The age of the parsonage is not known but it is estimated at being over 120 years old and the it is in average condition. The parsonage has mold on the rear bedroom closet wall on the west side and there is peeling paint on the exterior.

Size: The subject property consists of one church building that is irregularly shaped and it has three separate basement areas. Overall, the building has 7,732 square feet of building area above grade. The first floor of the building is 6,942 square feet and the second-floor balcony is 18'x43.9' or 790 square feet. The subject's front basement area under the original portion of the building is 449 square feet, the middle basement area is 236 square feet, and the rear basement area is finished and it is 1,197 square feet. The front basement area has an interior access only, the middle basement has an outside entry only, and the rear basement has an outside and interior access. The parsonage building 1,806 square feet on the first floor and 1,687 square feet on the second floor. In total, the parsonage is 3,493 square feet and it has a partial basement. The parsonage has two porches, the east side porch is 6'x16' or 96 square feet and the west side porch is 196 square feet. There is also a 10'x12' storage shed on the property.

Improvements:	Style/Room Count	# Units	Unit Size	Total SF Area
	Church 1 st Floor	1	Irregular	6,942 SF
	Church 2 nd Floor	1	18'x43.9'	790 SF
	Church Front Basement	1	Irregular	449 SF
	Church Middle Basement	1	Irregular	236 SF

Church Rear Basement	1	31'x38.6'	1,197 SF
Parsonage	1	Irregular	3,493 SF

Foundation/ Basement: The subject's church building has a stone and concrete block foundation. The subject's church building has three separate basement areas that are not accessible to one another and crawlspace areas. The subject's front basement area under the original portion of the building is 449 square feet, the middle basement area is 236 square feet, and the rear basement area is finished and it is 1,197 square feet. The front basement area has an interior access only, the middle basement has an outside entry only, and the rear basement has an outside and interior access. The front and middle sectioned basement areas have stone walls, exposed joist ceilings, dirt and poured concrete floors. The rear section basement is finished with a rec room and three classrooms. This basement area is finished with vinyl composition tile floors, paneling, PVC wall panels, and drywall walls, and paneling ceilings. The subject's parsonage building has a partial basement that is unfinished. The basement has stone walls, joist ceilings, and poured concrete floor.

Exterior: The original portion of the church is stone and the other areas of the church building are brick. The original portion of the church is the area of the sanctuary/congregation room and it is at the front of the building. The subject's parsonage has a brick exterior.

Roof: The subject property's church building has an asphalt composition shingle roof on the front stone portion and the brick sections have a slate roof. The shingle roof on the church was replaced two years ago. The subject's parsonage has an asphalt composition shingle roof.

Interior

Interior Finish: The subject property's church building is first and second floors are a total of 7,732 square feet not including the basement areas. The above grade area is comprised of a narthex, half bathroom, sanctuary/congregation room, altar, chapel, kitchen, women's restroom, men's restroom, nursery, private office, pastor's office, and a 2nd floor balcony. The narthex is at the north end of building and at the front of the building. The narthex has a brick floor, plaster ceiling, and plaster walls. Within the narthex is access to a half bathroom, access to the front basement area, and access to the second-floor balcony. The half bathroom has vinyl floor, commode, vanity with sink, wood beadboard walls and ceiling. The narthex has three doorways that lead into the sanctuary. The sanctuary has carpeted floors, plaster walls, plaster ceiling, ceiling fans, oak wainscoting, oak altar, fourteen rows of pews on each side, and 26' ceilings at the peak. The altar is all oak and has a carpeted floor. Behind the altar is the chapel area that has plaster walls, plaster ceilings, crown molding, built-ins, and hardwood flooring. The chapel area has partitions that it can be divided into three

unequal sizes. Behind the chapel is the kitchen area that has formica countertops, oak cabinets, two double sinks, two dishwashers, two gas stove ranges, two hoods with vent fans, and two refrigerators. To the rear of the building and behind the kitchen area is the nursery. The nursery has carpeted floors, plaster walls, built-ins, and suspended tile ceiling. The women's restroom has plaster walls, vinyl floors, two stalls with commodes with one being handicapped accessible, and one sink. The men's restroom has plaster walls, vinyl floors, a stall that is handicapped accessible and has a commode, urinal, and one sink. There is a janitorial closet between the two restrooms and this closet has a slop sink, plaster walls, and hardwood flooring. The private office behind the men's restroom has crown molding, tile ceiling, vinyl floor, oak cabinetry and desk, and plaster walls. The pastor's office has a carpeted floor, plaster walls, tile ceiling, crown molding, and oak trim. The subject's second floor balcony has a carpeted floor, plaster walls and ceiling. The subject's church building has three separate basement areas that are not accessible to one another and crawlspace areas. The subject's front basement area under the original portion of the building is 449 square feet, the middle basement area is 236 square feet, and the rear basement area is finished and it is 1,197 square feet. The front basement area has an interior access only, the middle basement has an outside entry only, and the rear basement has an outside and interior access. The front and middle sectioned basement areas have stone walls, exposed joist ceilings, dirt and poured concrete floors. The rear section basement is finished with a rec room and three classrooms. This basement area is finished with vinyl composition tile floors, paneling, PVC wall panels, and drywall walls, and paneling ceilings. The subject's sanctuary is finished with numerous stained-glass windows and the smoke alarms are hardwired.

The subject's parsonage has a total of nine rooms, four bedrooms, two and a half bathrooms. The first floor is finished with a kitchen, dining room, living room, an office, den, and a half bathroom. The kitchen is finished with maple cabinets, formica countertops, stove, hood, refrigerator, double sink, dishwasher, plaster walls, and a vinyl floor. Next to the kitchen is a half bathroom that has a commode, sink, and a vinyl floor. The dining room and living room have plaster walls, plaster ceiling, and hardwood floors. The living room has some built-ins and a fireplace. The den and office also have plaster walls, plaster ceilings, and hardwood floors. The office has built-in cabinetry. On the second floor there are four bedrooms and two bathrooms. The bedrooms all have plaster walls, plaster ceilings, and hardwood floors. The bathrooms both have vinyl floors, plaster walls, and plaster ceilings. One of the bathrooms has a tub but no shower and the other bathroom has a shower with ceramic tile wainscoting. The parsonage has a walk-up attic that is floored for storage. The basement of the parsonage is a partial basement and it has stone and block walls, concrete floor, and joist ceiling.

Restrooms: The subject property's church building is equipped with one men's restroom, one women's restroom bathroom, and a half bathroom. The men's and women's restroom are located toward the rear of the building and behind the altar and chapel. The women's restroom has plaster walls, vinyl floors, two stalls with commodes with one being handicapped accessible, and one sink. The men's restroom has plaster walls, vinyl floors, a stall that is handicapped accessible and has a commode, urinal, and one sink. The half bathroom is off the narthex at the front of the building. This half bathroom has a vinyl floor, commode, vanity with sink, wood beadboard walls and ceiling.

The subject's parsonage has two and a half bathrooms. The half bathroom is on the first floor and is next to the kitchen. This half bathroom that has a commode, sink, and a vinyl floor. The full bathrooms in the parsonage are both on the second floor. The bathrooms both have vinyl floors, plaster walls, and plaster ceilings. One of the bathrooms has a tub but no shower and the other bathroom has a shower with ceramic tile wainscoting.

Kitchen: The subject property's church building has a kitchen area that has formica countertops, oak cabinets, two double sinks, two dishwashers, two gas stove ranges, two hoods with vent fans, and two refrigerators. This kitchen area is located between the chapel and nursery.

The subject's parsonage has a kitchen that is at rear of the building. The kitchen is finished with maple cabinets, formica countertops, stove, hood, refrigerator, double sink, dishwasher, plaster walls, and a vinyl floor.

MECHANICAL SYSTEMS

Heating/HVAC: The subject's church building is equipped with two natural gas steam boilers. The building does not have central air conditioning. The subject's parsonage has a gas hot water boiler and central air conditioning.

Electrical Service: The subject property's church building has several electrical panels and the electrical service that provides adequate electrical power to the building. The subject's parsonage has a 200-amp electrical service.

SITE IMPROVEMENTS

Parking: The subject currently has onsite parking for approximately six cars which is accessed off West California Street via Fallon's Alley. This parking area is stone covered and there is additional parking along the street as well as across Park Avenue at the elementary school. The church treasurer noted that the church has an estimate of \$50,000 to pave an approximate 10,000 square foot area for parking and driveway.

Drainage: Appears adequate

Landscaping: Average

PROPERTY ANALYSIS

The subject property is on two side streets in the Borough of Mercersburg. The subject's church or religious worship building is on West Seminary Street which is one block from the town square. The church building was originally built in 1794 and was added onto at three separate times. The church building is in an average condition and has some recent updates. The subject's parsonage is 43 West California Street and this street is one way west bound. The subject's parking area is currently accessed via this one-way street and a stone alley. The subject has town center zoning for the church building and a general residential zoning for the parsonage. The subject's lack of onsite parking adversely affects the property but there is street parking as well as parking at the elementary school across South Park Avenue from the church building. The neighborhood is in the downtown town center district of Mercersburg. The Borough of Mercersburg is a small rural town with a population of approximately 1,500. Within the subject's neighborhood there are a bank branches, hair salon, elementary school, personal service businesses, a real estate office, insurance office, restaurants, post office, and a few retail shops. Also, within the subject's neighborhood is The Mercersburg Academy which is a private preparatory school. The area is comprised of office buildings, storefronts, apartments, mixed used properties, and residential dwellings. In general, the area outside the Borough of Mercersburg is comprised of scattered single-family homes and land used for agricultural purposes. The functional utility of the church building on the property is considered average with the property having building improvement that has a sanctuary, nursery, classrooms, chapel or fellowship hall, balcony, men's and women's restrooms, and a kitchen area. The kitchen area is larger than the typical kitchen for residential purposes and it has two sinks, two refrigerators, two stoves, two vent fans, and plenty of counter and cabinet space. The subject's functional utility of the church building would be improved if the building had air conditioning. The subject's functional utility would also be improved if it had better accessibility for parking and a larger parking lot that was not accessed via a one-way street and an alley. The subject's parsonage is over 3,400 square feet and is in average condition. The parsonage is in need of some repairs but has most modern convenience with two and half bathrooms, four bedrooms, and central air conditioning. The subject's church building and parsonage are two separate tax parcels that are on the same legal description but have separate addresses. The highest and best use of the property would be to subdivide the church building and parsonage and sell them separately. However, at the request of the client the subject property is appraised as one property with two buildings. Within this appraisal we develop a market value of the entire property but also, we develop a market value for the parsonage building only but not including any land since not all church buildings sell with a parsonage. Overall, the subject property has a highest and best use as improved as its current use as a place of worship or recreational social center and a single-family home.

Functional Utility: Average

Design & Appeal: Average

Highest and Best Use: Place of Worship or Recreational Social Center and a Single-Family Home

Subject Photo Page

Client	Presbyterian Church of Upper West Conococheague					
Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



Subject Front

34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Subject Rear



Subject Street

Subject Interior Photo Page					
Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				

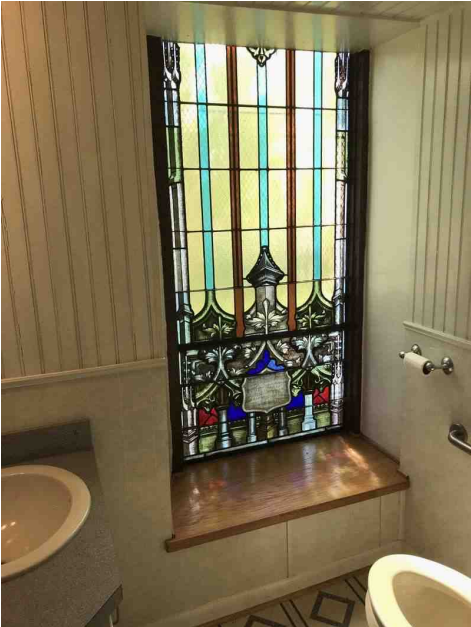


Sanctuary

34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Sanctuary



Half Bath #1

Subject Interior Photo Page

Client	Presbyterian Church of Upper West Conococheague					
Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



Narthex

34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Narthex



Altar

Subject Interior Photo Page					
Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				



Chapel Area

34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Chapel Area



Chapel Area

Subject Interior Photo Page					
Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				



Chapel Area & access to basemnt
34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Chapel Area



Kitchen

Subject Interior Photo Page					
Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				



Kitchen additional view

34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Nursery



Nursery additional view

Subject Interior Photo Page					
Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				



Women’s Restroom

34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Janitorial closet



Men’s Restroom

Subject Interior Photo Page					
Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				



Private Office

34 W Seminary St
Sales Price
Gross Living Area 7,732
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

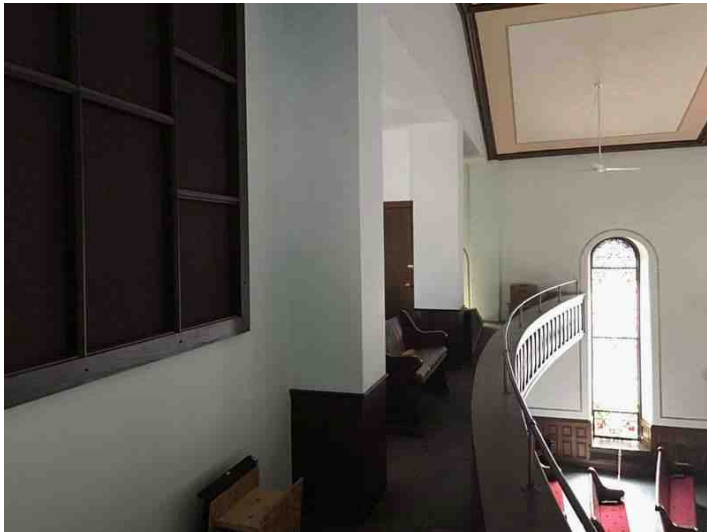


Pastor's Office

Subject Interior

Photograph Addendum

Client	Presbyterian Church of Upper West Conococheague					
Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



balcony



view of sanctuary from balcony



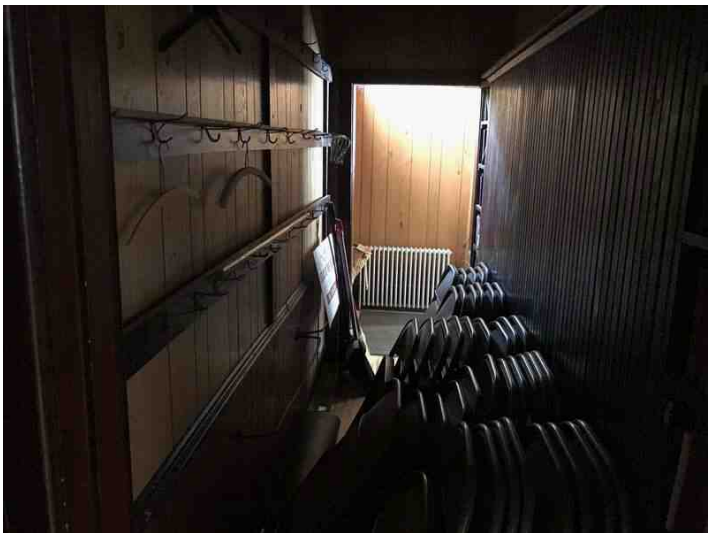
storage on balcony



stain on ceiling from past leak, roof was replaced two year ago



altar



storage behind altar

Photograph Addendum

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Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



attic above rear portion of building



attic space



basement under rear section



basement rec room under rear section



basement under rear section



basement under rear section

Photograph Addendum

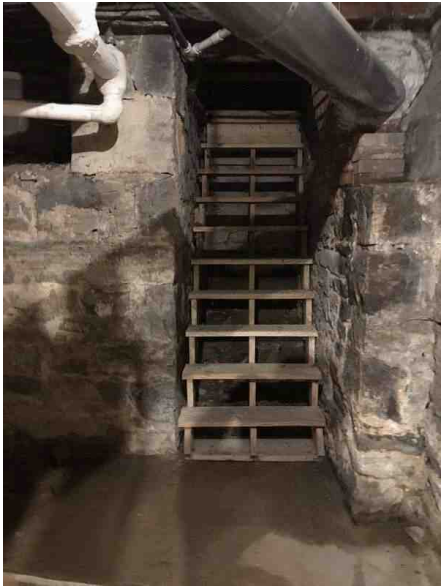
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Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



basement rec room



front basement area



outside entry for front basement area



crawlspace and knob/tube wiring under sanctuary



crawlspace under sanctuary



evidence of water/dampness

Photograph Addendum

Client	Presbyterian Church of Upper West Conococheague					
Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



crawlspace



front basement area



middle basement area



water heater for kitchen



crawlspace



crawlspace

Photograph Addendum

Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				



shed



alley access



parking area on site



cornerstone for rear section



subject side



subject side

Photograph Addendum

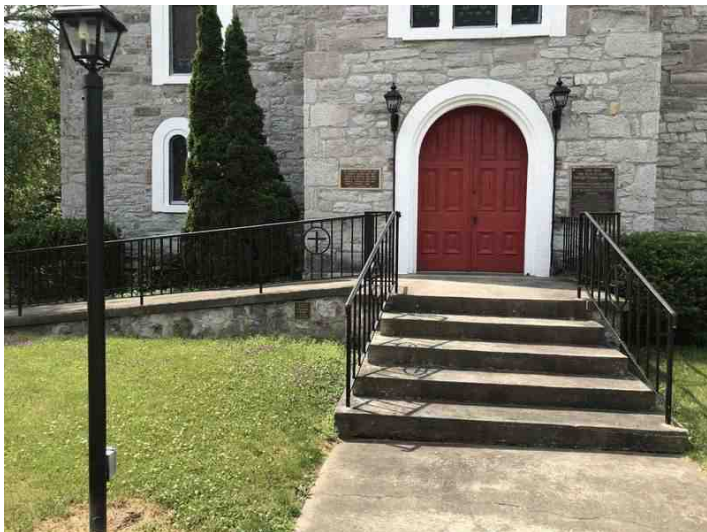
Client	Presbyterian Church of Upper West Conococheague					
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City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



street alternative



subject front alternative



subject's front access and ramp



subject's site



parsonage and rear of church

Assessment & Taxes

Tax Parcel ID#	14-3A27.-021. & 14-3A27.-021A
Tax Year:	2023
Assessed Value Land	4,930
Assessed Value Improvements:	64,130
Total Assessed Value:	69,060
Tax Rate:	188.46
Real Estate Taxes:	\$2,522* (parsonage only)
Equalization Ratio:	10.53
Implied Market Value	\$727,202

Assessment Analysis

Equalization ratio is based off the 2023 common level ratio for Franklin County developed by the Pennsylvania Department of Revenue and is applicable from July 1, 2022 through June 30, 2023. Based upon the assessment data for the subject property, the implied market value is: \$727,202. The subject's church building and the land that is assessed with church is a tax-exempt property but the parsonage is not tax exempt. The real estate taxes shown above are for the parsonage only. If the church were to be taxed then the total tax bill would be \$13,015.

Zoning Analysis

District: Town Center (TC1) and General Residential (GR)

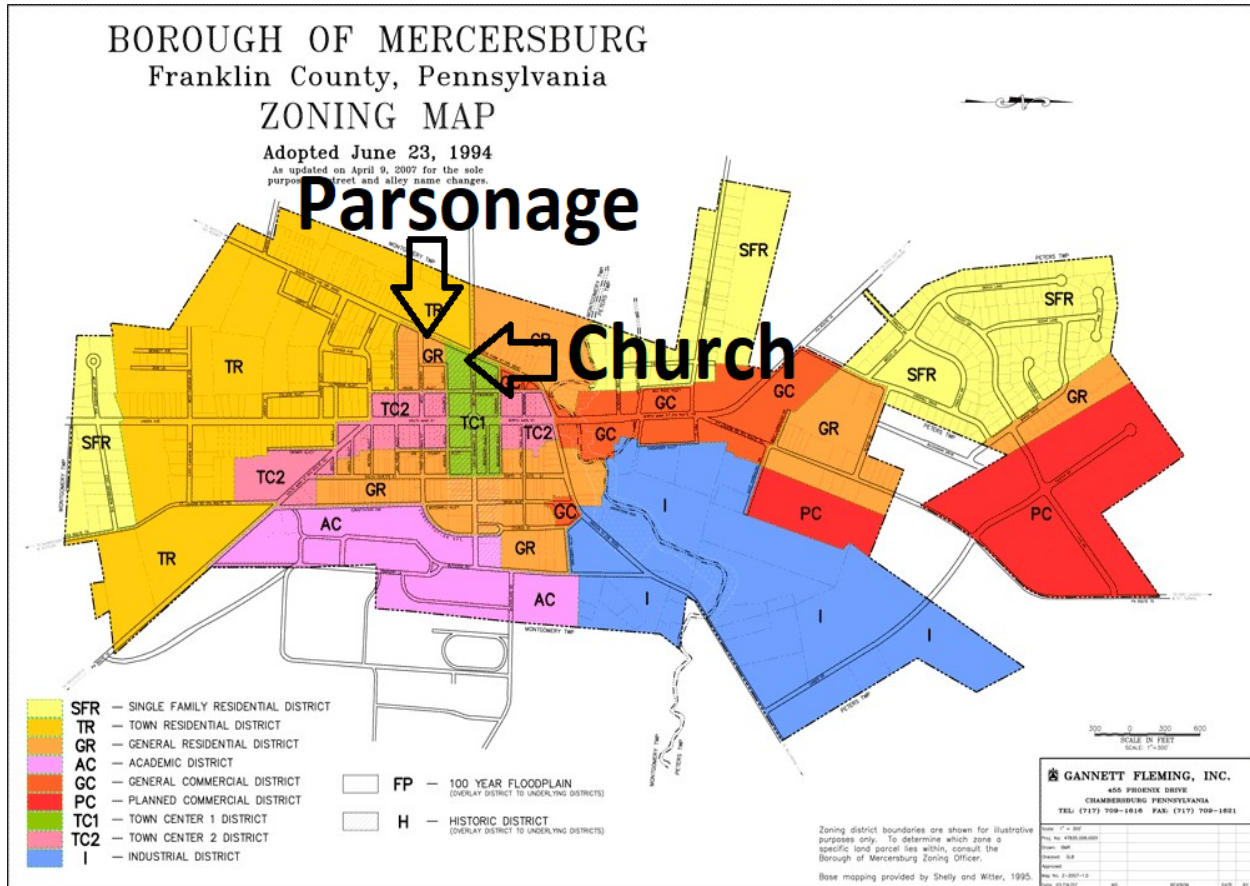
Conforming: The subject property is a conforming use.

- Applicable Permitted Uses**
- TC1:**
- Single Family home
 - Auditorium, Commercial
 - Business or Personal Care Services
 - Commercial Indoor Recreation
 - Financial Institution
 - Medical Office or Clinic
 - Personal Services
 - Restaurant
 - Theater, Community Center, Library Cultural Center or Museum
 - Place of Worship
 - School
- Applicable Permitted Uses GR:**
- Bed and Breakfast
 - Community Center or Library
 - Day Care Center accessory to Place of Worship
 - Place of Worship
 - Home Occupation
 - Single Family Home
 - Apartments

Tax Map



Zoning Map



Highest and Best Use

Highest and best use may be defined as

the reasonably probable and legal use of vacant land or improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value.³

- **Permissible Use.** What uses are permitted by zoning and other legal restrictions?
- **Possible Use.** To what use is the site physically adaptable?
- **Feasible Use.** Which possible and permissible use will produce any net return to the owner of the site?
- **Maximally Productive.** Among the feasible uses which use will produce the highest net return, (i.e., the highest present worth)?

Highest and Best Use As Improved

After reviewing the property, we have determined the highest and best use would be as a religious place of worship or recreational social hall and the parsonage to be subdivided off as a separate residential property. At the request of the client, the subject property is appraised as one entity as it is currently deeded. This is done despite being two separate buildings with separate addresses. The subject's parsonage has a separate tax id number and is a taxed property, while the church building and most of the site is tax-exempt. The highest and best use of the subject as a religious place of worship or recreational social hall is due to the design and construct of the building. If not used for a religious place of worship or recreational social hall the building could be potentially converted into a multi-family home, offices, museum, theatre or similar entertainment building. The subject's functional utility would be improved if the church building had better access and/or parking onsite as well as central air conditioning. Currently, the subject's parking area is accessed via a one-way street and an alley. The subject's parsonage could be converted into a two-unit or apartment building because the building is over 3,000 square feet. However, homes of this size are not atypical in the subject's market and the building would require extensive renovations to make it into an apartment building. Furthermore, the greatest net benefit to the owner of the parsonage building would be to use it as a single family home.

Highest and Best Use As Though Vacant

The subject property is in the small Borough of Mercersburg and most of the surrounding properties in the immediate area are used for residential purposes, mixed use, and/or commercial use. The subject has two zoning districts being town center and general residential. The site is physically adaptable because the site is currently improved and the site is generally level. The

³ *The Appraisal of Real Estate* 11th Edition, Page 297, Appraisal Institute

site is not feasible for a retail commercial use because it is on a side street in a rural community. The site is over an acre which is atypical for residential properties in the neighborhood. The highest and best use of the property as though vacant would be for two residential home sites or two multi-family residential sites and/or a single-family home site and a multi-family home site. The subject's site should be subdivided into at least two separate tracts. The subject has potential for commercial use on the West Seminary side of the site because of the town center zoning that allows commercial use but most commercial use in the area is along Main Street or the major state routes that go through the town. The subject is also a corner property that is within one block of the town square but most other properties in the area with a similar location are used for single family or multi-family use.

Valuation Methodology

Three basic approaches may be used to arrive at an estimate of market value. They are:

- The Cost Approach
- The Income Approach
- The Sales Comparison Approach

This appraisal includes the following:

- Cost Approach: This approach is not applicable or necessary and has not been developed. The cost approach is not developed because the subject is over 100 years old and the amount of depreciation that has accrued on the building cannot be credibly determined.
- Sales Comparison Approach: This approach is applicable, necessary and has been fully developed.
- Income Approach: In this case, the income approach is neither applicable nor necessary for a credible appraisal and has not been developed. Buildings like the subject are typically owner occupied. There is not sufficient data in the market to derive the market rent for a special purpose building like the subject.

Sales Comparison Approach

The Sales Comparison Approach is based on the premise that a buyer would pay no more for a specific property than the cost of obtaining a property with the same quality, utility, and perceived benefits of ownership. It is based on the principals of supply and demand, balance, substitution and externalities. The following steps describe the applied process of the Sales Comparison Approach.

1. The market in which the subject property competes is investigated; comparable sales, contracts for sale and current offerings are reviewed.
2. The most pertinent data is further analyzed and the quality of the transaction is determined.
3. The most meaningful unit of value for the subject property is determined.
4. Each comparable sale is analyzed and where appropriate, adjusted to equate with the subject property.
5. The value indication of each comparable sale is analyzed and the data reconciled for a final indication of value via the Sales Comparison Approach.

We have researched and analyzed five comparable sales to analyze in this approach. All sales have been researched through numerous sources, inspected and verified by a party to the transaction.

COMPARABLE SALE NO. 1

GRANTOR: Fetterhoff Chapel of the Zion United Methodist Church

GRANTEE: Fetterhoff Chapel Mennonite Church

LOCATION: 4025 & 4073 Fetterhoff Chapel Road, Guilford Township
Chambersburg, PA 17202

PARCEL NO.: 10-0D11.-018.-EX0000 & 10-0D22.-018T-000000

DATE: February 3, 2021

DEED REFERENCE: Franklin County Deed Instrument 2021-3585

CONSIDERATION: \$385,000

SITE SIZE: 4.83 acres

DESCRIPTION: This property sold with a religious facility building and a parsonage. The church building is 5,664 square feet and it has a sanctuary, fellowship hall, classrooms, three bathrooms, and a small kitchen. The property has well water and septic. The parsonage is a raised rancher that is 1,276 square feet. The parsonage has a two-car attached garage, living room, dining area, kitchen, sun room, three bedrooms, a bathroom, and half bathroom. The parsonage also has a finished basement area that is a family room and half bath with laundry area. The site is also improved with a 26x72 pavilion and a 14x16 garage. This property sold for \$55.48 per square foot. The property's site is noted as having fifty paved parking spaces.



COMPARABLE SALE NO. 2

GRANTOR: Community Pentecostal Mission

GRANTEE: Old German Baptist Church New Conference PA Congregation

LOCATION: 4580 Jack Road, St. Thomas Township
Saint Thomas, PA 17252

PARCEL NO.: 20-0M18.-160.-EX0000

DATE: February 24, 2021

DEED REFERENCE: Franklin County Deed Instrument 2021-5587

CONSIDERATION: \$225,000

SITE SIZE: 3.97 acres

DESCRIPTION: One stone and vinyl sided building has 3,884 square feet that includes a small parsonage quarters. The property was previously utilized as place of worship. Property was built in 1980 and is of inferior condition and quality when compared to the subject. The building has a basement area that is divided into classrooms that have concrete floors and block walls. The property's site has a paved parking lot for twenty-five or more cars. The property sold for \$57.93 per square foot.



COMPARABLE SALE NO. 3

GRANTOR: Unity Church of Harrisburg

GRANTEE: EBC Word of Life

LOCATION: 927 Wertzville Road, East Pennsboro Township, Cumberland County,
Enola, PA 17025

PARCEL NO.: 09-14-0836-094AEX

DATE: February 28, 2022

DEED REFERENCE: Cumberland County Deed Instrument 2022-06259

CONSIDERATION: \$610,000

SITE SIZE: 2.07 acres

DESCRIPTION: This property is a religious place of worship that is also improved with a parsonage. The church building is 4,700 square feet with a fully finished basement. The sanctuary is on the first floor with office space and the basement level is nine rooms. The parsonage is a ranch home that is 1,893 square feet that has a full finished basement and a 2-car garage. The parsonage basement is finished and used as a fellowship hall as well as a kitchen area. The buildings are equipped with heating and cooling. The building sold in good condition and was built in 1970. This property is in a more densely populated area. The property sold for \$46.26 per square foot when including finished basement areas.



COMPARABLE SALE NO. 4

GRANTOR: Assembly of God of Saint Thomas

GRANTEE: Zoeller Real Estate Company

LOCATION: 20 North Park Avenue, Borough of Mercersburg,
Mercersburg, PA 17236

PARCEL NO.: 14-3A27.-004.-000000

DATE: March 30, 2022

DEED REFERENCE: Franklin County Deed Instrument 2022-07740

CONSIDERATION: \$175,000

SITE SIZE: 0.43 acres

DESCRIPTION: This brick and vinyl sided building was formerly used as a church but most recently it was used as a youth center. The building was constructed in 1930 and was recently updated with a new HVAC system, main supporting beam and other structural repairs. The sanctuary portion of the building was also recently updated with new flooring, paint, and insulation. The building is 3,264 square feet and it has a full basement that has some finish. This property is within the immediate area of the subject and has off street parking for approximately twenty cars. The property sold for \$53.62 per square foot.



COMPARABLE SALE NO. 5

GRANTOR: B. Mickey, LLC

GRANTEE: Antietam Creek LLC

LOCATION: 6640 Buchanan Trail East, Washington Township
Waynesboro, PA 17268

PARCEL NO.: 23-0Q06-019A

DATE: May 5, 2021

DEED REFERENCE: Franklin County Deed Instrument 2021-12573

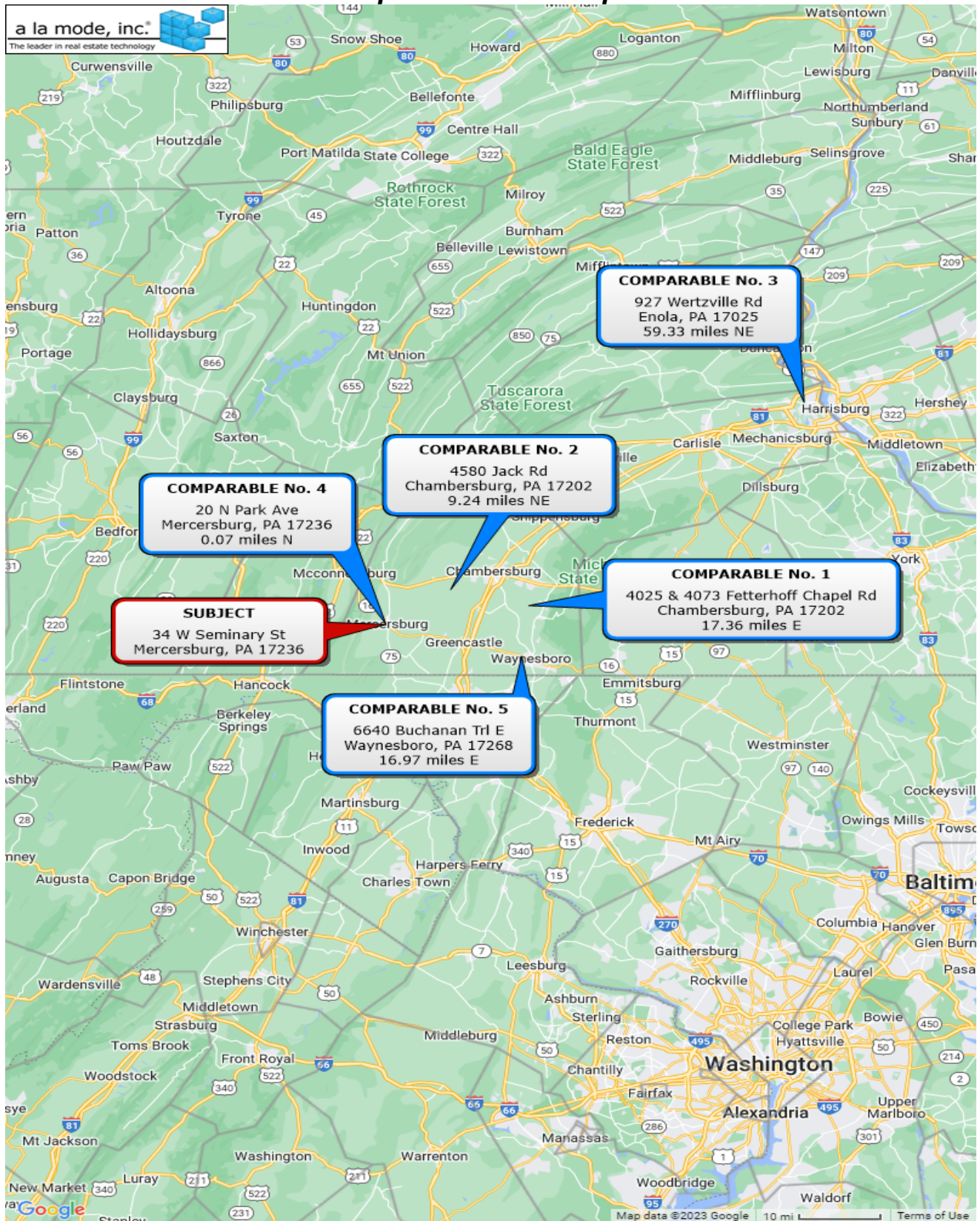
CONSIDERATION: \$340,000

SITE SIZE: 3.40 acres

DESCRIPTION: This one-story brick and steel sided building that was built in 1977 and was added onto in 1990. The building has 8,548 square feet and sold in an inferior condition when compared to the subject. This property was formerly used as a restaurant and before that it was the Waynesboro Fraternal Order of Eagles for social and recreational events. A large portion of this property's site is in the flood zone. The building has a deck, porch, small pavilion, and approximately 125 paved parking spaces. The appraiser previously completed an inspection of this property. Sold for \$39.78 per square foot.



Comparable Sales Map



Analysis Grid

The above sales have been analyzed and compared with the subject property. We have considered adjustments in the areas of:

- Property Rights Sold
- Financing
- Conditions of Sale
- Economic Trends (time)
- Location
- Physical Characteristics

On the following page is a sales comparison grid displaying the subject property, the comparables and the adjustments applied.

Element	Subject	Comp #1	Comp #2	Comp #3	Comp #4	Comp #5
Address	34 West Seminary Street Mercersburg	4025 & 4073 Fetterhoff Chapel Road Chambersburg	4580 Jack Road Saint Thomas	927 Wertzville Road Enola	20 North Park Ave Mercersburg	6640 Buchanan Trail E Waynesboro
Proximity		17.36 miles E	9.24 miles NE	59.33 miles NE	0.07 miles N	16.97 miles E
Sales Price		\$385,000	\$225,000	\$610,000	\$175,000	\$340,000
Price/Sq Ft		\$55.48	\$57.93	\$46.26	\$53.62	\$39.38
Source	Inspection	Deed Transfer	Deed Transfer	Deed Transfer	Deed Transfer	Deed Transfer
Financing		Cash to seller	Cash to seller	Cash to seller	Cash to seller	Cash to seller
Sale Date		February 3, 2021	February 24, 2021	February 28, 2022	March 30, 2022	May 5, 2021
Location	Average	Average; Rural +38,500	Average; Rural +22,500	Good (91,500)	Average	Average-Good (34,000)
Site Size	1.20 acres	4.83 acres (72,600)	3.97 acres (55,400)	2.07 acres (17,400)	0.43 acres +15,400	3.40 acres (44,000)
Design	1 sty/brick, stone	1 story/brick	1 sty/stone & vinyl	1 story/brick	1 story/brick, vinyl	1 story/steel
Building Size	7,732 sq ft	5,664 sq ft +41,360	3,884 sq ft +76,960	4,700 sq ft +60,640	3,264 sq ft +89,360	8,548 sq ft (16,320)
Parsonage	3,493 sq ft	1,276 sqft with ~500 sf finished basement +75,000	None	1,893 sqft rancher with fully finished basement +35,000	None	None
Basement	Partial Basement 1,197 sf finished	Partial Basement Finished	Full Basement Semifinished	Full Basement 4,700 sq ft	Full Basement Semifinished	No basement
Interior Finish	Average/No AC	Average/No CAC	Inferior/CAC +25,000	Average/CAC (10,000)	Average/CAC (10,000)	Inferior/CAC +25,000
Condition	Average	Average	Inferior +25,000	Good (25,000)	Average-Good (15,000)	Inferior +25,000
Age	70/ 113/ 137/229	43/ 124	43	53	93	33/ 46
Improvements	Public Utilities Limited Stone Parking Area	Well, septic Paved Parking, Garage, Pavilion (10,000)	Well, septic Paved & Stone Parking	Public Utilities Paved Parking	Public Utilities Paved & Stone Parking	Public Utilities Paved Parking
Net Adjustment		72,260	346,060	-123,260	331,760	222,680
Indicated Value		\$457,260	\$571,060	\$486,740	\$506,760	\$562,680

Indicated Market Value: \$505,000

Adjustment Notes

No Conditions of Sale

No adjustments were required for condition of sale.

Date of sale

No adjustments for date of sale were required.

Location

Comparable sales #1 and #2 are in rural areas that are less densely populated and require positive adjustments of 10% of the sales price. Comparable #3 sold in a more populated area that is near Harrisburg and requires a negative adjustment of 15% of the sales price. Sale #3 is within a residential zone and is a legal conforming use as a religious place of worship. Sale #5 requires a negative adjustment of 10% because it is along a more heavily traveled road that is PA Route 16.

Site Size

Size adjustments were utilized to make the comparable sales the same size as the subject at a rate of \$20,000 per acre.

Design

No adjustments for design are utilized. However, sales #2 and #5 require positive adjustments for inferior interior finish which is similar to a design adjustment.

Building Size

Size adjustments were utilized to make the comparable sales similar in size to the subject property. The adjustments were made on a \$20.00 per square foot basis.

Parsonage

The subject's site is improved with a 3,493 square foot parsonage that has nine rooms, four bedrooms, two and half bathrooms. A separate sales comparison grid is included as part of this appraisal addendum to illustrate how the contributory value of the parsonage was determined. The estimated market value of only the parsonage building is \$252,000 (not including the land). Sale #1 has an inferior sized parsonage and requires a significant positive adjustment based on the estimated contributory value of the parsonage being approximately \$175,000 without the land included. Sales #2, #4, and #5 do not have parsonages and require significant positive adjustments to account for the subject's parsonage. Sale #3 has a nearly 1,900 square foot rancher with fully finished basement and it has an estimated market value of \$215,000 without the land included. The contributory value of sales #1 and #3's parsonages are determined from like homes and then the value of the site was deducted from the comparable sales to arrive at the contributory value of the parsonage.

Basement

The subject has a partial basement and nearly 1,200 square feet of the basement is finished. Sale #1 has a partial basement and the MLS shows that there are three classrooms and a rec area that are similar to the subject's finished basement area. Sales #2 and #3 have a full basement that is

semifinished and does not require a basement adjustment. Sale #3 has a fully finished basement that is 4,700 square feet and walkout. Sale #3 requires a negative adjustment of nearly \$15 per square foot of finished basement area because it is finish to a similar quality as the rest of the building and it has a walk out entrance or accessibility. Sale #4 has a full basement but it semifinished similar to the subject. Sale #5 requires a positive adjustment because it does not have a basement area. More significant adjustments are not utilized for the basement areas because they are not walk out except for sale #3 which is walk out and has a better functional utility.

Interior Finish/Central Air Conditioning (CAC)

Sales #2 and #5 have inferior interior finish that is less ornate than the subject and they require a positive adjustment of \$35,000 but this adjustment is reduced by the fact that the properties has central air conditioning. Sales #3 and #4 have a similar interior finish as the subject and require a negative adjustment to account for the central air conditioning.

Condition

Comparable sales #2 and #5 have inferior conditions and require positive adjustments for the properties having more dated interiors that are inferior when compared to the subject. Sales #3 and #4 have more updated conditions than the subject and require negative adjustments to account for the differences in condition. Sale #3 sold in a good condition while sale #4 sold in an average to good condition that is better than the subject because of the recent updates and upgrades.

Age

No age adjustments are required.

Site Improvements

Comparable sale #1 requires a negative adjustment for having a garage and pavilion on the property. The other sales used have a similar site improvement or the differences in parking are taken into consideration with the site size adjustments. The subject's lack of parking is an issue but there is public parking nearby and potential for a larger parking lot to be added to the property.

Sales Comparison Approach Conclusion

There have been few recent sales of religious worship properties with a similar marketability as the subject property. Consequently, parameters were expanded and we use one sale from a neighboring Cumberland County. Sales #1-#4 were all at one time used as religious places of worship. Sales #1 and #3 are the only two sales that have a separate parsonage building. Sale #2 has a living quarter within the church building. Sale #5 is a former social club and is included to bracket the subject's church building square footage that is above grade. Sale #1 has a more rural setting but has a similar building as the subject that is slightly smaller. Sale #1 sold with the most acreage but an approximate three-quarter of an acre portion is cemetery which is likely why the indicated market value is less than the reconciled appraised value. Sale #2 is an inferior quality building and is one of the smaller buildings. Sale #3 has the most similar improvements as the subject but it is in a more populated area and nearly sixty miles away. Sale #3 is included because it has a more similar church building and parsonage as the subject. Sale #4 is the closest to the subject and is the most recent sale used. Emphasis is placed on comparable sale #4 because of the proximity to the subject with secondary weight being placed on comparable sales #1 and #3. As noted above, sale #5 was included as a sale of a social club building that has a similar potential use as the subject but it is of inferior quality and condition. Based on this analysis and the sales grid, we have reconciled to a value of **\$505,000**, as of June 13, 2023, and subject to the Limiting Conditions and Assumptions of this appraisal.

Final Reconciliation and Opinion of Value

The process of reconciliation involves the analysis of each approach to value. The quality of data applied, the significance of each approach as it relates to market behavior and defensibility of each approach are considered and weighed.

In this appraisal, only one approach to value is applied.

Value Indications

Cost Approach	N/a
Sales Comparison Approach	\$505,000
Income Approach.....	N/a

Cost Approach

The Cost Approach computations are typically derived from the Marshall Valuation Handbook and then adjusted for local conditions by using the local cost multiplier. The land value is then derived from land sales in the market place. The cost approach is not used in this appraisal because of the property's age and condition. The cost approach in this cause is not considered a reliable approach for this property.

Sales Comparison Approach

In the Sales Comparison Approach, the Appraiser researched sales over the past three years that would be considered comparable to the subject property and through a series of plus and minus to the comparable sales, arrived at the indicated value. This approach best represents the action of buyers and sellers in the market place.

Income Approach

The Income Approach best portrays the value for income producing properties and is developed on an income/expense basis. Income stream is typically derived from information provided by the property owner. The subject property is owner occupied and is not used as an investment property. The income approach is not necessary or applicable and has not been developed.

Opinion of Value

Based on the data and analyses developed in this appraisal, we have reconciled to a value estimate of **\$505,000**, as of June 13, 2023, subject to the Limiting Conditions and Assumptions of this appraisal.

Certification Statement

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analyses, opinions and conclusions.
- I have no present or contemplated future interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.
- My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- My analyses, opinions, and conclusions were developed and this report has been prepared in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP).
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant professional assistance to me in the development of the conclusions contained in this report.
- The Appraiser has established sufficient competence to appraise this property through education and experience, in addition to the internal resources of the appraisal firm.
- My value conclusion and other opinions expressed herein are not based on a requested minimum value, a specific value or approval of a loan.
- I have performed no 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.
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I, Grant T. Ausherman, have completed the continuing education program for Designated Members of the Appraisal Institute.

Grant T. Ausherman, SRA



Tim L. Ausherman



Handwritten Text of 1829 Land Draft of The Presbyterian Church Property:

(The English is on the draft is archaic and the text is slightly altered from the original for better clarity.)

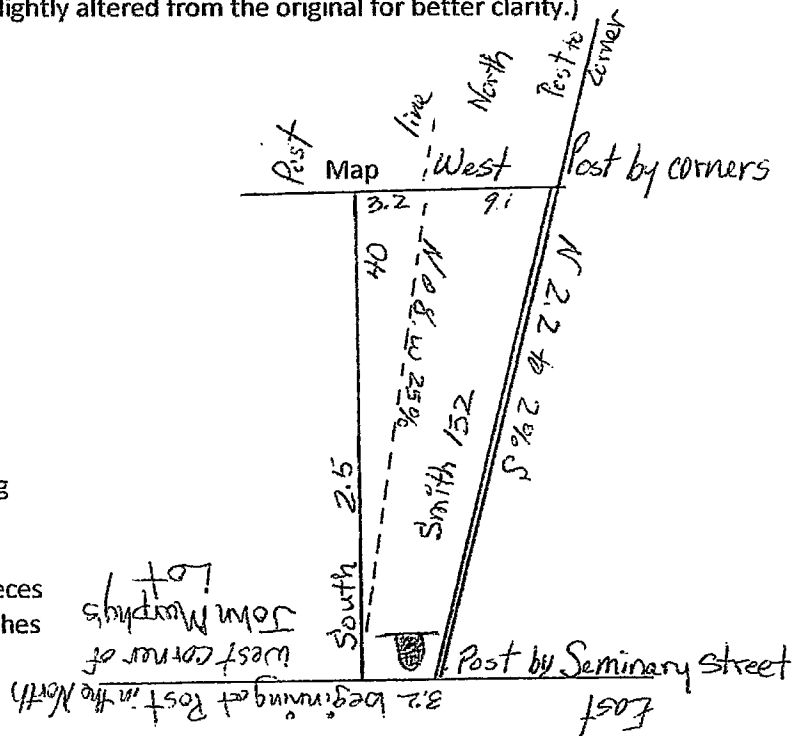
Notes of the pieces of Mrs. Brownstons

- 1 Post South of 25 perches
- 2 West 3.2 post
- 3 N 8 @ 2.50% Perches to place of Beginning

The above is a draught of a small piece of Land selecates on the west side of Mercersburg containing one steve of thirty to perches Neat or thus, the part which carries off Mr. Smith's survey contains one hundred of fifty-two Perches and the smaller pieces which carry off Mrs. Brownston's contains forty perches

N.B. The Lottes line shared with the line between the Prior (?) surveys of the Presbyterian Church yard and grounds surveyed May 19th 1829

By James C. Rankin



TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
<u>AGRICULTURAL USES</u>									
Crop Farming (in addition to accessory home gardening)	P	P	P	P	N	N	P	P	P
Raising of Livestock as a principal use	N	N	N	N	N	N	N	N	SE
<u>RESIDENTIAL USES</u>									
Boarding House	N	N	N	N	N	N	N	SE	N
Group Home Within a lawful Dwelling Unit, not including a Treatment Center	P	P	P	P	P	P	P	P	N
Apartments	N	N	P	P	P	P	P	P	N
Single Family Detached Dwelling (including manufactured/mobile home)	P	P	P	P	P	P	N	P	N
Single Family Semi-Detached Dwelling (1/2 of twin)	N	P	P	P	P	P	N	P	N
Townhouse	N	N	P	P	P	P	N	N	N
Manufactured/Mobile Home Park	N	N	N	N	N	N	N	N	SE
Conversion of an Existing Building to Result in an Increased Number of Dwelling Units (See also creation of an accessory apartment within a single family detached dwelling) (this may include apartments in combination with a lawful commercial use)	N	P**	P	N	P	P	N	P	N
** = maximum of 2 dwelling units per lot									
Mixed Residential Development, which may include a mix of single family detached dwellings, single family semi-detached dwellings, townhouses and/or low-rise apartments, provided that any building including 3 or more apartments or townhouses shall be setback a minimum of 75 feet from any abutting lot line of a single family detached dwelling that existed prior to January 1, 1993. See Section 307.D.	P	N	N	N	N	N	N	N	N
Accessory Apartment - See under Accessory Uses in this Table.									
<u>COMMERCIAL USES</u>									
Adult Bookstore, Adult Movie Theater, Adult Live Entertainment Use or Massage Parlor	N	N	N	N	N	N	N	N	SE
Auditorium, Commercial	N	N	N	N	P	N	N	N	P
Auto Repair Garage	N	N	N	N	N	N	P	P	P

*** = See additional requirements for the TC2 district in Section 306.C.

P = Permitted by right (zoning decision by Zoning Officer)

SE = Special exception use (zoning decision by Zoning Hearing Board)

N = Not Permitted

TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
COMMERCIAL USES									
Auto Service Station which may or may not include a convenience store	N	N	N	N	N	N	P	P	P
Auto, Boat or Mobile/Manufactured Home Sales	N	N	N	N	N	N	P	P	P
Bakery	N	N	N	N	P	P***	P	P	P
Bed and Breakfast Use	N	P	P	P	P	P	N	P	N
Beverage Distributor	N	N	N	N	P	N	P	P	P
Business Services	N	N	N	N	P	P***	P	P	P
Car Wash	N	N	N	N	N	N	P	P	P
Catering of Food Establishment for Off-Site Consumption (may be combined with a restaurant or retail sales if such use(s) are also permitted)	N	N	N	N	P	P***	P	P	P
Commercial Outdoor Recreation (includes miniature golf course, golf driving range)	N	N	N	N	N	N	P	P	P
Commercial Indoor Recreation (includes bowling alley, amusement arcade, roller or ice skating, batting practice and closely similar uses)	N	N	N	N	P	N	P	P	P
Communications Antennae, Commercial	N	N	N	N	N	N	N	SE	SE
Construction Company or Contract Tradesperson's Headquarters/ Storage	N	N	N	N	P*	P*	P	P	P
* Not including outdoor storage of materials that is visible from a street, alley or dwelling.									
Convenience Store, not include sale of gasoline	N	N	N	N	P	P***	P	P	N
Custom Crafts or Artisan's Studio	N	N	N	N	P	P***	P	P	P
Exercise Club	N	N	N	N	P	N	P	P	P
Financial Institution	N	N	N	N	P	P***	P	P	N
Financial Services - See Offices									
Funeral Home - with a 20,000 square feet minimum lot area	N	N	N	N	N	N	P	P	P
Kennel	N	N	N	N	N	N	P	P	P
Laundromat for Primarily Self-Service Use	N	N	N	N	P	N	P	P	P
Laundry, Commercial or Industrial	N	N	N	N	N	N	P	P	P
Lumber Yard	N	N	N	N	N	N	P	P	P
Medical Office or Clinic	N	N	N	N	P	P***	P	P	N
Motel or Hotel	N	N	N	N	P	N	P	P	N

*** = See additional requirements for the TC2 district in Section 306.C.

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TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
<u>COMMERCIAL USES (Cont.)</u>									
Nightclub	N	N	N	N	N	N	N	N	SE
Office	N	N	N	N	P	P***	P	P	P
Personal Services (includes tailoring, custom dressmaking, haircutting/styling, drycleaning, shoe repair and closely similar uses)	N	N	N	N	P	P***	P	P	N
Plant Nursery	N	N	N	N	P	P***	P	P	P
Repair of Household Items	N	N	N	N	P	P***	P	P	P
Restaurant	N	N	N	N	P(D)	P(D)***	P	P	N
(D) = Drive-thru service prohibited.									
Retail Store (not including uses listed individually in this table)	N	N	N	N	P	P***	P	P	N
Shopping Center	N	N	N	N	P	N	P	P	N
Stable, Nonhousehold	N	N	N	P	N	N	P	P	P
Tavern	N	N	N	N	P	N	P	P	N
Theater as a principal use	N	N	N	N	P	N	P	P	P
Trade School	N	N	N	N	P	SE***	P	P	P
Truck Stop	N	N	N	N	N	N	N	N	SE
Veterinarian Office	N	N	N	N	P	N	P	P	P
<u>INSTITUTIONAL USES</u>									
Cemetery without Crematorium	N	N	N	N	N	N	P	P	P
Crematorium	N	N	N	N	N	N	N	N	SE
College or University - Educational and Support Uses	N	N	N	P	P	P	P	P	N
Community Center or Library	N	P	P	P	P	P	P	P	N
Cultural Center or Museum	N	SE	SE	P	P	P	P	P	N

*** See additional requirements for the TC2 district in Section 306.C.

P = Permitted by right (zoning decision by Zoning Officer)

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N = Not Permitted

TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
<u>INSTITUTIONAL USES (Cont.)</u>									
Day Care Center, Adult	N	N	P	P	P	P	P	P	N
Day Care Center, Child as a principal use	N	N	N	P	P	P***	P	P	N
Hospital	N	N	N	N	P	N	P	P	P
Membership Club	N	N	N	N	P	N	P	P	P
Nursing Home or Personal Care Home	N	SE	P	P	P	P***	P	P	P
Place of Worship	N	P	P	P	P	P	P	P	P
Park, Privately-Owned	N	N	N	N	P	P***	P	P	P
School, Public or Private, Primary or Secondary	N	P	P	P	P	P	P	P	P
Treatment Center	N	N	N	N	N	N	N	N	SE
<u>INDUSTRIAL USES</u>									
Assembly of Materials Manufactured Elsewhere	N	N	N	N	N	N	N	N	P
Asphalt Plant	N	N	N	N	N	N	N	N	N
Beverage Bottling	N	N	N	N	N	N	N	N	P
Building Supplies, Wholesale Sales of	N	N	N	N	SE	N	P	P	P
Distribution as a principal use (other than Trucking Company Terminal)	N	N	N	N	N	N	N	N	P
Finishing of Previously Prepared Resin, Vinyl, Polymer or Rubber Products	N	N	N	N	N	N	N	N	P
Industrial Equipment Sales, Rental and Service, other than vehicles primarily intended to be operated on public streets	N	N	N	N	N	N	N	P	P
Junk - outdoor storage, display or processing of, other than within an approved junkyard or solid waste disposal area	N	N	N	N	N	N	N	N	N

*** = See additional requirements for the TC2 district in Section 306.C.

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N = Not Permitted

TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
<u>INDUSTRIAL USES (Cont.)</u>									
Junk Yard	N	N	N	N	N	N	N	N	SE
Liquid Fuel Storage, Bulk for Off-Site Use, other than for company vehicles based on-site	N	N	N	N	N	N	N	N	N
Manufacture and/or bulk processing of the following, provided manufacturing occurs only indoors:									
- Agricultural Chemicals, Fertilizers or Pesticides	N	N	N	N	N	N	N	N	SE
- Apparel, Textiles, Shoes & Apparel Accessories	N	N	N	N	N	N	N	N	P
- Cement, actual manufacture of	N	N	N	N	N	N	N	N	N
- Cement, Gypsum, Concrete or Plaster Products, other than actual manufacture of cement	N	N	N	N	N	N	N	N	SE
- Ceramics Products	N	N	N	N	N****	N****	P	P	P
- Chemicals, Bulk Manufacture or Bulk	N	N	N	N	N	N	N	N	N
Storage of Highly Hazardous or Toxic Chemicals									
- Chemical Products that are not highly hazardous or toxic, other than fertilizers or pesticides	N	N	N	N	N	N	N	N	SE
- Clay and Pottery Products	N	N	N	N	N****	N*****	P	P	P
- Coke or Potash Work, including Coke Oven	N	N	N	N	N	N	N	N	N
- Creosote, including Treatment with	N	N	N	N	N	N	N	N	N
- Electrical & Electronic Machines, Supplies & Equipment	N	N	N	N	N	N	P	P	P
- Explosives, Fireworks, Ammunition or Gunpowder, or bulk storage of (except government-owned facility)	N	N	N	N	N	N	N	N	N
- Fabricated Metal Products (except Ammunition or Explosives)	N	N	N	N	N	N	N	N	P
- Food Products, bulk manufacture (not including uses listed individually in this table, such as Catering)	N	N	N	N	N****	N****	P	P	P

*** = See additional requirements for the TC2 district in Section 306.C.

**** = See also Custom crafts and artisan's studios, which are listed separately in this table.

P = Permitted by right (zoning decision by Zoning Officer)

SE = Special exception use (zoning decision by Zoning Hearing Board)

N = Not Permitted

TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
Manufacture and/or bulk processing of the following, provided manufacturing occurs only indoors:									
- Furniture and Wood Products (not including raw paper pulp)	N	N	N	N	N****	N****	P	P	P
- Glass and Glass Products	N	N	N	N	N****	N****	P	P	P
- Incineration, Reduction, Distillation, Storage or Dumping of Slaughterhouse Refuse, Rancid Fats, Garbage, Bones, Dead Animals or Offal	N	N	N	N	N	N	N	N	N
- Jewelry and Optical Goods	N	N	N	N	N****	N****	P	P	P
- Leather Products	N	N	N	N	N****	N****	N	N	P
- Manufactured or Modular Housing	N	N	N	N	N	N	N	N	P
- Metal Products, Primary	N	N	N	N	N	N	N	N	SE
- Microelectronic Components	N	N	N	N	N	N	P	P	P
- Paper and Cardboard Products (not including manufacture of paper pulp)	N	N	N	N	N	N	N	N	P
- Paper, Raw or Paper Pulp	N	N	N	N	N	N	N	N	N
- Paving or Roofing Materials, other than bulk manufacture of asphalt	N	N	N	N	N	N	N	N	SE
- Petroleum or Kerosene Refining or Distillation	N	N	N	N	N	N	N	N	N
- Pharmaceuticals	N	N	N	N	N	N	N	N	P
- Plastics, Polymers, Resins or Vinyl	N	N	N	N	N	N	N	N	SE
- Products from Previously Manufactured Materials, such as glass, leather, plastics, cellophane, textiles, rubber or synthetic rubber	N	N	N	N	N****	N****	N	N	P
- Rubber, Natural or Synthetic	N	N	N	N	N	N	N	N	SE
- Scientific, Electronic and Other Precision Instruments	N	N	N	N	N	N	P	P	P
- Soaps, Detergents, Paints, Varnishes or Enamels	N	N	N	N	N	N	N	N	SE
- Tar, including tar distillation	N	N	N	N	N	N	N	N	N
- Tire Retreading	N	N	N	N	N	N	N	N	SE
- Transportation Equipment	N	N	N	N	N	N	N	N	P

*** = See additional requirements for the TC2 district in Section 306.C.

**** See also Custom crafts and artisan's studios, which are listed separately in this table.

P = Permitted by right (zoning decision by Zoning Officer)

SE = Special exception use (zoning decision by Zoning Hearing Board)

N = Not Permitted

TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
<u>INDUSTRIAL USES (cont.)</u>									
Packaging as a principal industrial use	N	N	N	N	N	N	P	P	P
Package Delivery Services Center	N	N	N	N	N*	N	P	P	P
* Other than a routine drop-off center, which is permitted by right.									
Photo Processing, Bulk	N	N	N	N	N	N	P	P	P
Printing or Bookbinding	N	N	N	N	N	N	P	P	P
Recycling Collection Center	N	N	N	N	N	N	P	P	P
Recycling Center, Bulk or Industrial (other than a solid waste disposal or transfer facility)	N	N	N	N	N	N	N	N	SE
Research and Development, Engineering or Testing Facility or Laboratory, not involving manufacture of toxic substances	N	N	N	N	N	N	P	P	P
Sawmill/ Planing Mill	N	N	N	N	N	N	N	N	P
Self-Storage Development	N	N	N	N	N	N	P	P	P
Slaughterhouse or Stockyard	N	N	N	N	N	N	N	N	N
Solid Waste to Energy Plant	N	N	N	N	N	N	N	N	N
Solid Waste Transfer Facility	N	N	N	N	N	N	N	N	SE
Trucking Company Terminal	N	N	N	N	N	N	N	N	P
Warehousing as a principal use (other than trucking co. terminal)	N	N	N	N	N	N	N	N	P
Welding Shop	N	N	N	N	N	N	N	P	P
Wholesale Sales	N	N	N	N	N	N	N	P	P
All Uses that would have a serious threat of being unable to comply with the performance standards of this ordinance, especially including the "Environmental Protection" requirements of Article V	N	N	N	N	N	N	N	N	N

*** = See additional requirements for the TC2 district in Section 306.C.

P = Permitted by right (zoning decision by Zoning Officer)

SE = Special exception use (zoning decision by Zoning Hearing Board)

N = Not Permitted

TYPES OF USES (See definitions in Article II)	SFR	TR	GR	AC	TC1	TC2	PC	GC	I
<u>PUBLIC/SEMI-PUBLIC</u>									
Borough-Owned Uses for governmental, utility, public safety or recreation purposes	P	P	P	P	P	P	P	P	P
Emergency Services Station	SE	SE	SE	SE	SE	SE	SE	SE	SE
Nature Preserve	P	P	P	P	P	P	P	P	P
Publicly-Owned Recreation	P	P	P	P	P	P	P	P	P
Public Utility Facility, other than Borough-owned facilities, facilities exempted by Section 103 or facilities permitted as "Essential Services" in Section 202	N	N	N	N	SE	N	SE	SE	SE
Swimming Pool, Non-household	SE	SE	SE	SE	P	SE	P	P	P
U.S. Postal Service Facility	P	P	P	P	P	P	P	P	P
<u>MISCELLANEOUS</u>									
Any Principal Use not Specifically Listed in this Section 306 (Except as permitted by Section 105 for uses that are similar to permitted uses)	N	N	N	N	N	N	N	N	N
<u>ACCESSORY USES</u>									
Accessory Apartment, Total of 1, as an accessory use to an existing Single Family Detached Dwelling	P	P	P	P	P	P	P	P	P
Day Care Center accessory to a Place of Worship, with a minimum lot area of 20,000 square feet in a residential district	P	P	P	P	P	P	P	P	P
Dormitory accessory to a permitted Primary or Secondary School or College or University	N	N	N	P	N	N	N	N	N
Home Occupation	P	P	P	P	P	P	P	P	P
See also accessory structures in Section 202.									

*** = See additional requirements for the TC2 district in Section 306.C.

* = Provided the lot abuts an arterial street (such as Main Street).

P = Permitted by right (zoning decision by Zoning Officer)

SE = Special exception use (zoning decision by Zoning Hearing Board)

N = Not Permitted

306.C. Additional Requirements for a Commercial Use in a TC2 District. The following additional requirements shall apply for any commercial use in a TC2 District on lots of less than 1 acre (see Section 306.E. for lots of 1 acre or more):

1. the lot or business use, whichever is more restrictive, shall include a total maximum of 1,200 square feet of total floor area of all business uses, except the total of all such uses plus accessory business storage areas may total a maximum of 2,000 square feet of total floor area;
2. shall be limited to within buildings that existed prior to January 1, 1993, without any building additions, except for such building additions clearly needed only for fire safety or handicapped accessibility;
3. between 9 p.m. and 7:30 a.m., the use shall not be open to the public and shall not have operations that are perceptible from a dwelling on another lot;
4. signs - See Article VII;
5. the use shall not include any internally illuminated sign or any exterior lighting beyond what is customary in a residential area;
6. shall not include any use listed as prohibited in Section 306.B., any drive-thru facilities, or any adult use;
7. no business use shall be permitted if it would result in the demolition of a contributing building within the Historic District, as determined by the Historical Architectural Review Board;
8. within the Historic District, see the provisions of Article IX of this Ordinance which generally requires all signs and exterior building alterations visible from a street or dwelling to be reviewed by the Historic Architectural Review Board and approved by Borough Council;
9. the use shall have a maximum of 6 employees on the lot at any point in time, except that the Zoning Hearing Board may permit a maximum of 8 employees as a special exception; and
10. the use may be established in combination with 1 dwelling unit, or in combination with any dwelling units that lawfully existed at the time of adoption of this Ordinance.

306.D. Additional Requirements - See the following sections:

1. **Off-Street Parking - Article VI (including paved area setbacks in Section 603)**
2. **Signs - Article VII**
3. **Buffer Yards - Section 802.C.**
4. **Environmental Protection - Article V**
5. **Temporary Structures - Section 805**
6. **Site Plan Review for certain uses - Section 116**

306.E. Additional Requirements for a Commercial Use in a TC2 District on a Lot of 1 Acre or Larger.

1. the lot shall have a maximum building coverage of 20 percent;
2. the use shall not include any internally illuminated sign or any exterior lighting beyond what is customary in a residential area;
3. the lot shall not include any use listed as prohibited in Section 306.B., any drive-thru facilities, any adult use or any motorcycle or auto parts sales store (other than non-mechanical accessories);
4. no business use shall be permitted if it would result in the demolition of a contributing building within the Historic District, as determined by the Historical Architectural Review Board; and

5. within the Historic District, see the provisions of Article IX of this Ordinance which generally requires all signs and exterior building alterations visible from a street or dwelling to be reviewed by the Historic Architectural Review Board and approved by Borough Council.

307. AREA AND SETBACK REQUIREMENTS BY DISTRICT.

307.A. The following area and building requirements shall apply for the specified zoning district, unless a more restrictive requirement for a specific use is required by Article II or another section of this Ordinance. All measurements shall be in feet unless otherwise stated.

Zoning District: Type of Use (See Definitions of Terms in Article II)	Min. Lot Area (sq.ft.)	Min. Lot Width	Max. Building Coverage	Min. Average Lot Area per Dwelling Unit (Note A) (sq.ft.)
SFR: Any permitted use, except for a "Mixed Residential Development" the provisions of Section 307.B. shall apply instead of the provisions of this table.	7,500	75 Dwellings shall have a minimum building width of 20 feet.	50%	----
TR: a) Single family detached dwelling b) Single family semi- detached dwelling (twin) c) Other permitted use	a) 5,000 b) 4,000 per tract c) 5,000	a) 50 b) 40 per dwelling unit c) 50	60%	a) ---- b) 5,000 c) 4,000
GR: a) Single family detached dwelling b) Single family semi- detached dwelling (twin) c) Townhouse d) Permitted apartments e) Other permitted use	a) 5,000 b) 8,000 per tract c) 10,000 per tract d) 15,000 per tract e) 5,000	a) 50 b) 30 per dwelling unit c) See "Dwellings, Townhouses" in Section 202 d) 100 e) 100	70%	a) ---- b) 4,000 c) 3,500 d) 3,500, except 2,000 for units permanently limited to persons age 60 and over or the physically handicapped e) 3,500
AC: a) Permitted types of dwelling units b) Other permitted use.	a) within the requirements of the GR district b) may be subdivided into 5,000 per lot, provided that tract includes more than 5 acres	a) within the requirements of the GR district b) 60	70%	a) within the requirements of the GR district b) 4,000, except 2,000 for units permanently limited to persons age 60 and over and/or the physically handicapped
GC: Any permitted use - may include more than 1 principal use per lot	9,375	75	70%	4,000, except 2,000 for units permanently limited to persons age 60 and over and/or the physically handicapped

Zoning District: Type of Use (See Definitions of Terms in Article II)	Min. Lot Area (sq.ft.)	Min. Lot Width	Max. Building Coverage	Min. Average Lot Area per Dwelling Unit (Note A) (sq.ft.)
PC: Any permitted use - may include more than 1 principal use per lot	18,750	150	70%	4,000
TC1 and TC2: a) Permitted primarily residential use b) Other permitted use May include more than 1 principal use per lot. See Section 306.C. for additional regulations for permitted commercial uses in the TC2 district.	a) 2,000 per dwelling unit b) 1,000	18	90%	1,500
I: Any permitted use. May include more than 1 principal use per lot.	20,000	100	70%	----

(Note A) = This calculation shall involve dividing the total lot area of all lots in the proposed development and dividing that total lot area by the number in the column below to determine the number of dwelling units permitted. Therefore, areas of a lot intended to be used for common open space, stormwater detention basins, buffer yards, common parking areas or other similar features may be counted in the total lot area for the purposes of determining density. The creation of condominium units is specifically permitted - each lot of each townhouse or apartment dwelling unit is not required to have its own lot of any particular size.

Abbreviations: sq. ft. = square feet
min. = minimum
max. = maximum

307.B. The following setback and yard requirements shall apply for principal structures in the specified zoning district, unless a more restrictive requirement for a specific use is required by Article II or another section of this Ordinance. All measurements shall be in feet unless otherwise stated.

<u>District</u>	<u>Minimum Yard and Setback Requirements for Principal Structures</u>
SFR	15 feet front yard (5 feet of which may include an unenclosed front porch); 25 feet rear yard; 10 feet side yard.
TR	15 feet front yard (10 feet of which may include an unenclosed front porch); 25 feet rear yard; 10 feet side yard.

- GR 20 feet front yard (10 feet of which may include an unenclosed front porch); 25 feet rear yard; 5 feet side yard;
except that any newly constructed townhouse or apartment building shall be setback a minimum of 50 feet from an abutting lot line of a single family detached dwelling that existed at the time of adoption of this Ordinance.
- AC Any permitted dwelling unit: the same setbacks shall apply as are listed for the GR district.

Any other permitted use: 25 feet front yard; 20 feet rear yard; 20 feet side yard;
except that non-residential principal buildings and dormitories shall be setback a minimum of 50 feet from an abutting lot line of an existing dwelling that is not owned by an institution.
- GC 20 feet front yard, 15 feet rear yard, 10 feet side yard;
except that any principal commercial building shall be setback a minimum of 50 feet from any abutting lot lines of an existing single family detached dwelling or single family semi-detached (twin) dwelling.
- PC 30 feet front yard, 10 feet rear yard, 10 feet side yard;
except that any principal commercial building shall be setback a minimum of 50 feet from any abutting lot line(s) of an existing single family detached dwelling or single family semi-detached (twin) dwelling.
- TC1 & TC2 Any permitted primarily residential use:
a) 0 feet front yard, except that a front yard setback of 10 feet shall apply (which may include an unenclosed front porch) if existing principal buildings on abutting lots on each side are setback 10 feet or greater;
b) 25 feet rear yard;
c) 5 feet side yard.

Any other permitted use:
a) 0 feet front yard, except that a front yard setback of 10 feet shall apply (which may include an unenclosed front porch) if existing principal buildings on abutting lots on each side are setback 10 feet or greater;
b) 0 feet rear yard and 0 feet side yard, except that a 5 feet side yard requirement shall apply a principal non-residential building from any abutting lot line(s) of an existing single family detached or single family semi-detached dwelling.
- I 25 feet front yard; 10 feet rear yard; 15 feet side yard;
except a minimum setback of 40 feet shall apply for any non-residential building from any abutting lot line(s) of an existing single family detached or single family semi-detached dwelling.

307.C. Accessory Structure Setbacks In All Districts

1. A permitted detached residential accessory structure may have a minimum side and rear setback of 3 feet, except for fences which may be upon a lot line, and except as follows:
 - a) if such structure has a floor area of 600 square feet or greater, it shall have a minimum side yard setback of 10 feet from an abutting lot line of an existing single family detached dwelling;
 - b) a side or rear yard setback (other than abutting a street or alley) for such an accessory structure may be waived if all owners of record of lots abutting the subject lot line sign a notarized written, dated letter agreeing to such action;
 - c) a 0 feet minimum setback shall apply for an accessory structure along a lotline along which the principal buildings are attached, provided that the structure does not obstruct safe sight distance along a street or alley.
2. Any other structure that is accessory to a non-residential use shall have a minimum setback of:
 - a) 10 feet from any abutting lot line of an existing single family detached dwelling or single family semi-detached dwelling or undeveloped residentially zoned land; and
 - b) 5 feet from any other lot line, unless a less restrictive setback is permitted in the applicable district regulations for a principal building with the same type of use.
3. See also "Accessory Structure" provisions in Article II.
4. An accessory building shall not be placed within a required front yard setback.

307.D. Mixed Residential Development. Where permitted in the SFR District, a Mixed Residential Development shall meet the following additional requirements:

1. The development shall meet the requirements for such use stated in Section 306.
2. The development shall not exceed a total maximum of 10 dwelling units per acre, based upon the average of the entire tract.
3. Each individual dwelling unit, at an absolute minimum, shall meet the same requirements as would apply in the GR district.
4. The development shall be on a minimum tract of 3 acres that abuts existing low-rise apartments or townhouses.
5. Any proposed apartments and/or any parking lot of 5 or more parking spaces within 100 feet of a single family detached dwelling that existed prior to January 1, 1993 on an abutting lot shall be separated from such single family detached dwelling by a buffer with evergreen screening meeting the requirements of Section 802.C.

308. HEIGHT. All districts shall have a maximum height for buildings of 2.5 stories or 35 feet, whichever is more restrictive, except as follows:

- A. within the TC1 district, the maximum height for buildings shall be 4 stories or 50 feet;
- B. unless specifically stated otherwise in this Ordinance for a specific use;
- C. the maximum building heights shall not apply to the following structures: farm silos and associated agricultural structures, communications towers, antennae, water towers, clock or bell towers, steeples of places of worship, electrical transmission lines, elevator shafts, windmills, chimneys and similar appurtenances customarily placed above the roof level and not intended for human occupancy;
- D. for residential accessory structures on lots of less than 1 acre, the maximum height shall be 1.5 stories or 25 feet, whichever is more restrictive.

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	43 W California St
	Legal Description	N/A
	City	Mercersburg
	County	Franklin
	State	PA
	Zip Code	17236
	Census Tract	0115.00
	Map Reference	16540
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Client	Presbyterian Church of Mercersburg
	Owner	Presbyterian Church of Mercersburg
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	3,493
	Price per Square Foot	\$
	Location	Average
	Age	~123
	Condition	Average
	Total Rooms	9
	Bedrooms	4
	Baths	2.1
APPRAISER	Appraiser	Tim L Ausherman
	Date of Appraised Value	06/13/2023
VALUE	Opinion of Value	\$ 252,000

RESIDENTIAL APPRAISAL REPORT

File No.:

SUBJECT	Property Address: 43 W California St		City: Mercersburg		State: PA		Zip Code: 17236	
	County: Franklin		Legal Description: N/A					
			Assessor's Parcel #: 14-3A27.-021A-000000					
	Tax Year: 2023		R.E. Taxes: \$		Special Assessments: \$ 0		Borrower (if applicable): Presbyterian Church of Mercersburg	
	Current Owner of Record: Presbyterian Church of Mercersburg		Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input 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: \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month					
ASSIGNMENT	Market Area Name: Mercersburg		Map Reference: 16540		Census Tract: 0115.00			
	The purpose of this appraisal is to develop an opinion of: <input 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 type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective							
	Approaches developed for this appraisal: <input type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)							
	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: The intended use is to estimate value for the Presbyterian Church							
MARKET AREA DESCRIPTION	Intended User(s) (by name or type): Presbyterian Church of Mercersburg							
	Client: Presbyterian Church of Mercersburg		Address: 34 West Seminary Street, Mercersburg, PA 17236					
	Appraiser: Tim L Ausherman		Address: 229 N 2nd Street, Chambersburg, PA 17201					
	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant Occupancy		One-Unit Housing		Present Land Use	
	Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		<input type="checkbox"/> Owner		PRICE AGE		One-Unit 75 %	
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		<input type="checkbox"/> Tenant		\$(000) (yrs)		2-4 Unit 5 %	
SITE DESCRIPTION	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		<input type="checkbox"/> Vacant		125 Low 20		Multi-Unit 5 %	
	Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		<input type="checkbox"/> Vacant (0-5%)		500 High 200		Comm'l 5 %	
	Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		<input type="checkbox"/> Vacant (>5%)		250 Pred 125		vacant 10 %	
	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):							
	Market area includes the boro of Mercersburg which has a population of approx. 1700. Overall market conditions have been good with the current demand out pacing the supply of homes available within the market.							
DIMENSIONS	Dimensions: GIS Map attached				Site Area:			
	Zoning Classification: GR				Description: General residential			
	Zoning Compliance: <input type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning							
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown				Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No			
	Ground Rent (if applicable) \$ /							
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)				Highest and best use of the subject property is a single family home.			
GENERAL DESCRIPTION	Actual Use as of Effective Date: Residential				Use as appraised in this report: Residential			
	Summary of Highest & Best Use: The subject property was constructed as a single family home. The highest and best use of the subject property is a single family home.							
	Utilities		Public Other		Provider/Description		Off-site Improvements Type	
	Electricity		<input checked="" type="checkbox"/> <input type="checkbox"/>				Street asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>	
	Gas		<input checked="" type="checkbox"/> <input type="checkbox"/>				Curb/Gutter Concrete <input checked="" type="checkbox"/> <input type="checkbox"/>	
DIMENSIONS	Water		<input checked="" type="checkbox"/> <input type="checkbox"/>				Sidewalk Concrete <input checked="" type="checkbox"/> <input type="checkbox"/>	
	Sanitary Sewer		<input checked="" type="checkbox"/> <input type="checkbox"/>				Street Lights street <input checked="" type="checkbox"/> <input type="checkbox"/>	
	Storm Sewer		<input checked="" type="checkbox"/> <input type="checkbox"/>				Alley None <input type="checkbox"/> <input type="checkbox"/>	
	Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)							
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 42055C0384E FEMA Map Date 1/18/2012							
	Site Comments: No adverse factors were observed.							
GENERAL DESCRIPTION	General Description		Exterior Description		Foundation		Basement <input type="checkbox"/> None	
	# of Units 1 <input type="checkbox"/> Acc.Unit		Foundation Stone/avg		Slab None		Area Sq. Ft. 900	
	# of Stories 2		Exterior Walls Brick/avg		Crawl Space part		% Finished 0	
	Type <input type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>		Roof Surface Shingle/avg		Basement part		Ceiling joists	
	Design (Style) Colonial		Gutters & Dwnspts. Alumn/avg		Sump Pump <input type="checkbox"/>		Walls stone	
	<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.		Window Type Dbl hung/avg		Dampness <input type="checkbox"/>		Floor concrete	
GENERAL DESCRIPTION	Actual Age (Yrs.) ~123		Storm/Screens Yes/avg		Settlement		Outside Entry no	
	Effective Age (Yrs.) 25				Infestation none obs			
	Interior Description		Appliances		Attic <input type="checkbox"/> None		Amenities	
	Floors Hdw vin/avg		Refrigerator <input checked="" type="checkbox"/> Stairs <input checked="" type="checkbox"/>		Fireplace(s) # 1		Woodstove(s) # 0	
	Walls plaster/good		Range/Oven <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/>		Patio None			
	Trim/Finish wood/avg		Disposal <input type="checkbox"/> Scuttle <input type="checkbox"/>		Deck None			
GENERAL DESCRIPTION	Bath Floor Vinyl/avg		Dishwasher <input type="checkbox"/> Doorway <input type="checkbox"/>		Porches			
	Bath Wainscot Fiberglass/avg		Fan/Hood <input type="checkbox"/> Floor <input checked="" type="checkbox"/>		Fence None			
	Doors wood/avg		Microwave <input type="checkbox"/> Heated <input type="checkbox"/>		Pool None			
			Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/>					
GENERAL DESCRIPTION	Finished area above grade contains:		9 Rooms		4 Bedrooms		2.1 Bath(s)	
							3,493 Square Feet of Gross Living Area Above Grade	
	Additional features:		Sw, 2 ac units, gas hot water boiler.					
	Describe the condition of the property (including physical, functional and external obsolescence):		Overall condition is average, some deferred maintenance					
	does exist peeling paint exterior, on the west side of the house leakage into the wall of a closet has allowed mold to establish.							
GENERAL DESCRIPTION								

File No.:

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RESIDENTIAL APPRAISAL REPORT

File No.:

COST APPROACH

COST APPROACH TO VALUE (if developed)

☒ 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):

Karper Rd \$45000 1.34 Ac 11/22

ESTIMATED

☐ REPRODUCTION OR

☐ REPLACEMENT COST NEW

OPINION OF SITE VALUE

=\$30,000

Source of cost data:

DWELLING

Sq.Ft. @ \$

=\$

Quality rating from cost service: avg

Effective date of cost data: 05/23

Sq.Ft. @ \$

=\$

Comments on Cost Approach (gross living area calculations, depreciation, etc.):

Sq.Ft. @ \$

=\$

Cost approach was not developed due the age of the subject property

Sq.Ft. @ \$

=\$

and amount of depreciation that has taken place would not be

Sq.Ft. @ \$

=\$

considered a reliable indication of value.

Sq.Ft. @ \$

=\$

Garage/Carport

Sq.Ft. @ \$

=\$

Total Estimate of Cost-New

=\$

LessPhysicalFunctionalExternal

Depreciation

=\$

Depreciated Cost of Improvements

=\$

"As-is" Value of Site Improvements

=\$

=\$

=\$

Estimated Remaining Economic Life (if required): 40 Years

INDICATED VALUE BY COST APPROACH

=\$

INCOME APPROACH

INCOME APPROACH TO VALUE (if developed)

☒ The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent \$0

X Gross Rent Multiplier

0

= \$

0

Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM):

PUD

PROJECT INFORMATION FOR PUDs (if applicable)

☐ 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 \$252,000

Cost Approach (if developed) \$254,155

Income Approach (if developed) \$0

Final Reconciliation

Emphasis was placed on the sales comparison approach to value which is best reflective of market value. Cost approach tends to support this estimate of value. Income approach was not developed due to lack of single family home rentals sold necessary to establish a GRM.

This appraisal is made

☒ "as is",

☐ subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed,

☐ subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed,

☐ subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:

☐ 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: \$252,000, as of: 06/13/2023, 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 14 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:

☒ Scope of Work

☒ Limiting Cond./Certifications

☐ Narrative Addendum

☒ Photograph Addenda

☒ Sketch Addendum

☒ Map Addenda

☐ Additional Sales

☐ Cost Addendum

☒ Flood Addendum

☐ Manuf. House Addendum

☐ Hypothetical Conditions

☐ Extraordinary Assumptions

☒ GIS Addendum

☐

☐

SIGNATURES

Client Contact:

Client Name: Presbyterian Church of Mercersburg

E-Mail:

Address: 34 West Seminary Street, Mercersburg, PA 17236

APPRaiser

SUPERVISORY APPRAISER (if required) or CO-APPRaiser (if applicable)

Appraiser Name: Tim L. Ausherman

Supervisory or Co-Appraiser Name:

Company: Ausherman Bros. Real Estate Inc

Company:

Phone: (717) 264-6715 x202

Fax: (717) 264-4973

E-Mail: timappr@pa.net

E-Mail:

Date of Report (Signature): 06/30/2023

Date of Report (Signature):

License or Certification #: GA000149L

State: PA

Designation:

Designation:

Expiration Date of License or Certification: 06/30/2025

Expiration Date of License or Certification:

Inspection of Subject: ☒ Interior & Exterior

☐ Exterior Only

☐ None

Inspection of Subject: ☐ Interior & Exterior

☐ Exterior Only

☐ None

Date of Inspection: 06/13/2023

Date of Inspection:

GPRESIDENTIAL

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Subject Photo Page

Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



Subject Front

43 W California St
Sales Price
Gross Living Area 3,493
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 2.1
Location Average
View Average
Site
Quality Brick/avg
Age ~123



Rear



Subject Street

Photograph Addendum

Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



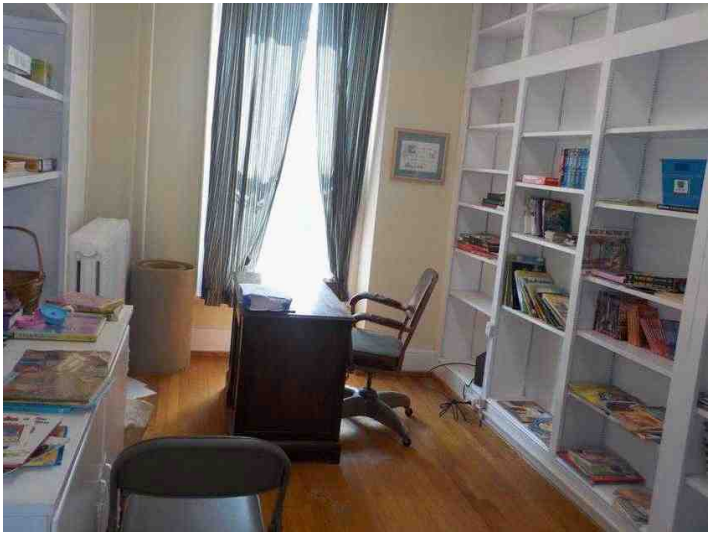
kitchen



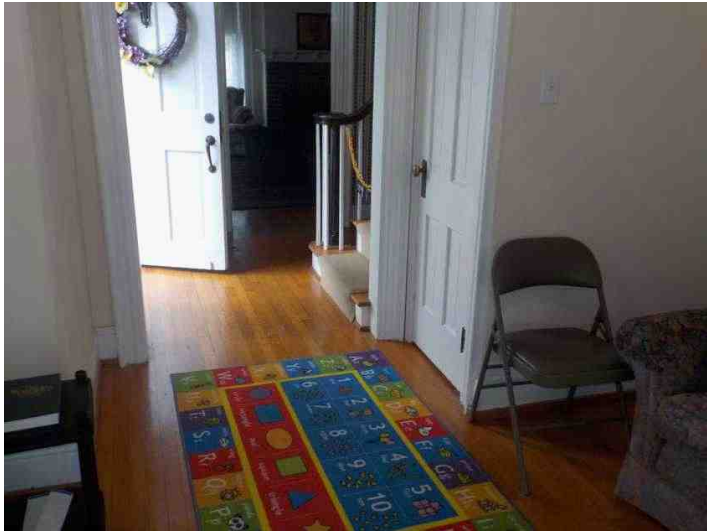
dining room



living room



office



den



bedroom

Photograph Addendum

Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



bedroom



bedroom



bedroom



bathroom



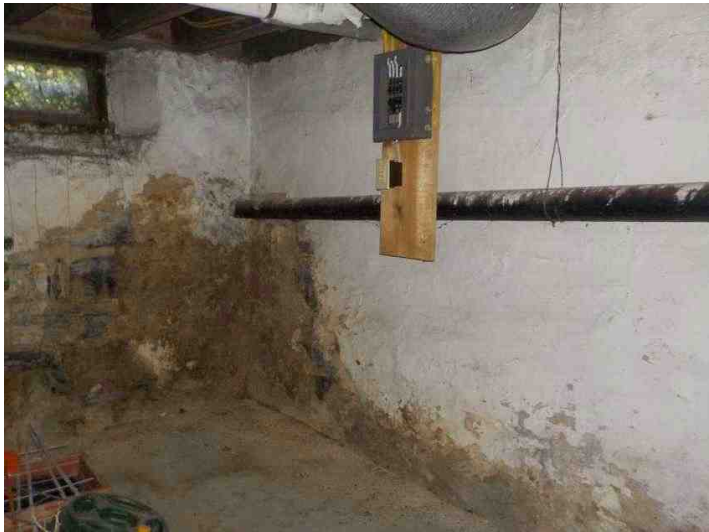
bathroom



attic

Photograph Addendum

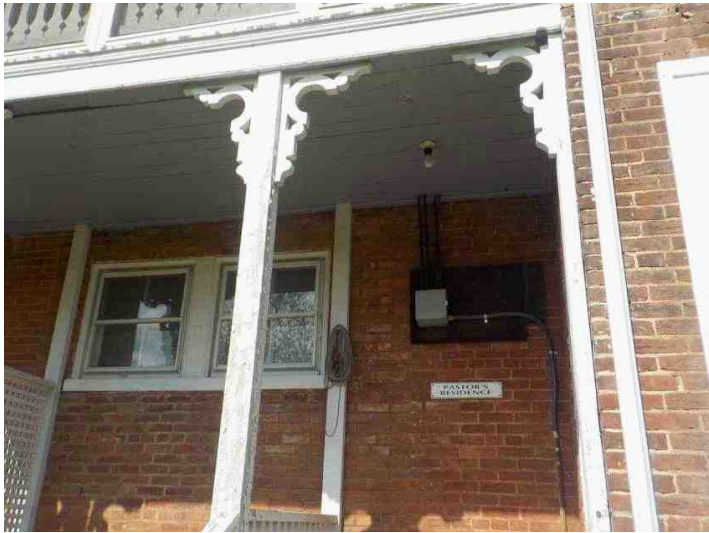
Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



basement



boiler



peeling paint



mold bedroom closet

Comparable Photo Page

Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



Comparable 1

38 Linden Ave	
Prox. to Subject	0.22 miles SE
Sale Price	249,900
Gross Living Area	2,912
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	Average
View	Average
Site	12197 sf
Quality	Vinyl/avg
Age	~123



Comparable 2

22 N Main St	
Prox. to Subject	0.15 miles NE
Sale Price	265,000
Gross Living Area	2,590
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	2.1
Location	Busy Road
View	Average
Site	4792 sf
Quality	Brick & Al/avg
Age	226

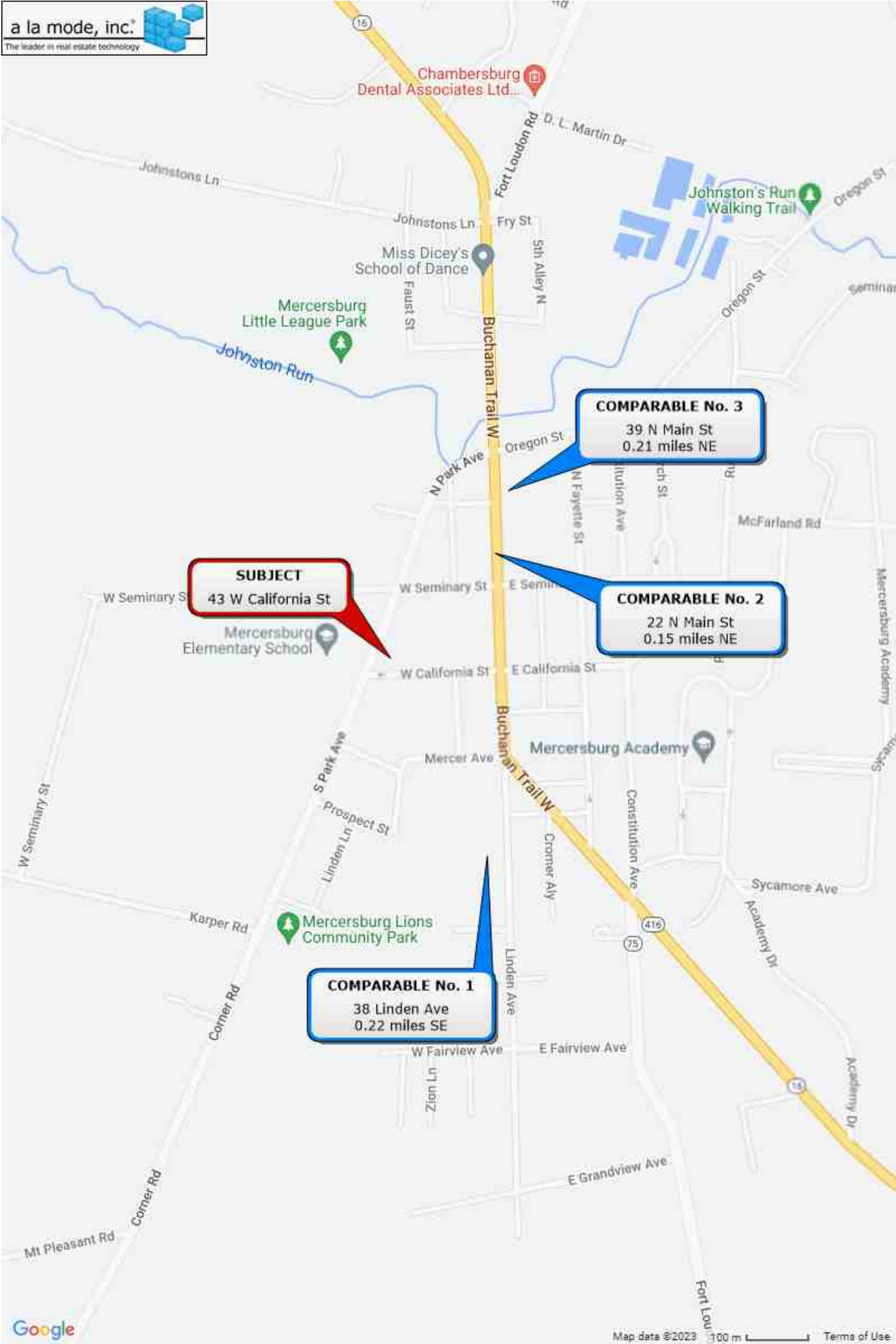


Comparable 3

39 N Main St	
Prox. to Subject	0.21 miles NE
Sale Price	297,500
Gross Living Area	2,700
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;BsyRd;
View	N;Res;
Site	26136 sf
Quality	Q4
Age	~121

Location Map

Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



GIS Map

ArcGIS Web Map



6/15/2023, 1:05:36 PM

- Tax Records Search _Query result

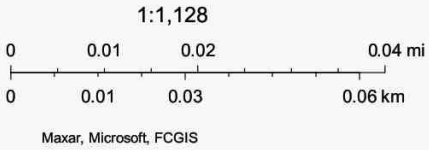
Road Centerlines

Tax Records

Tax Parcel
- Additional Cards

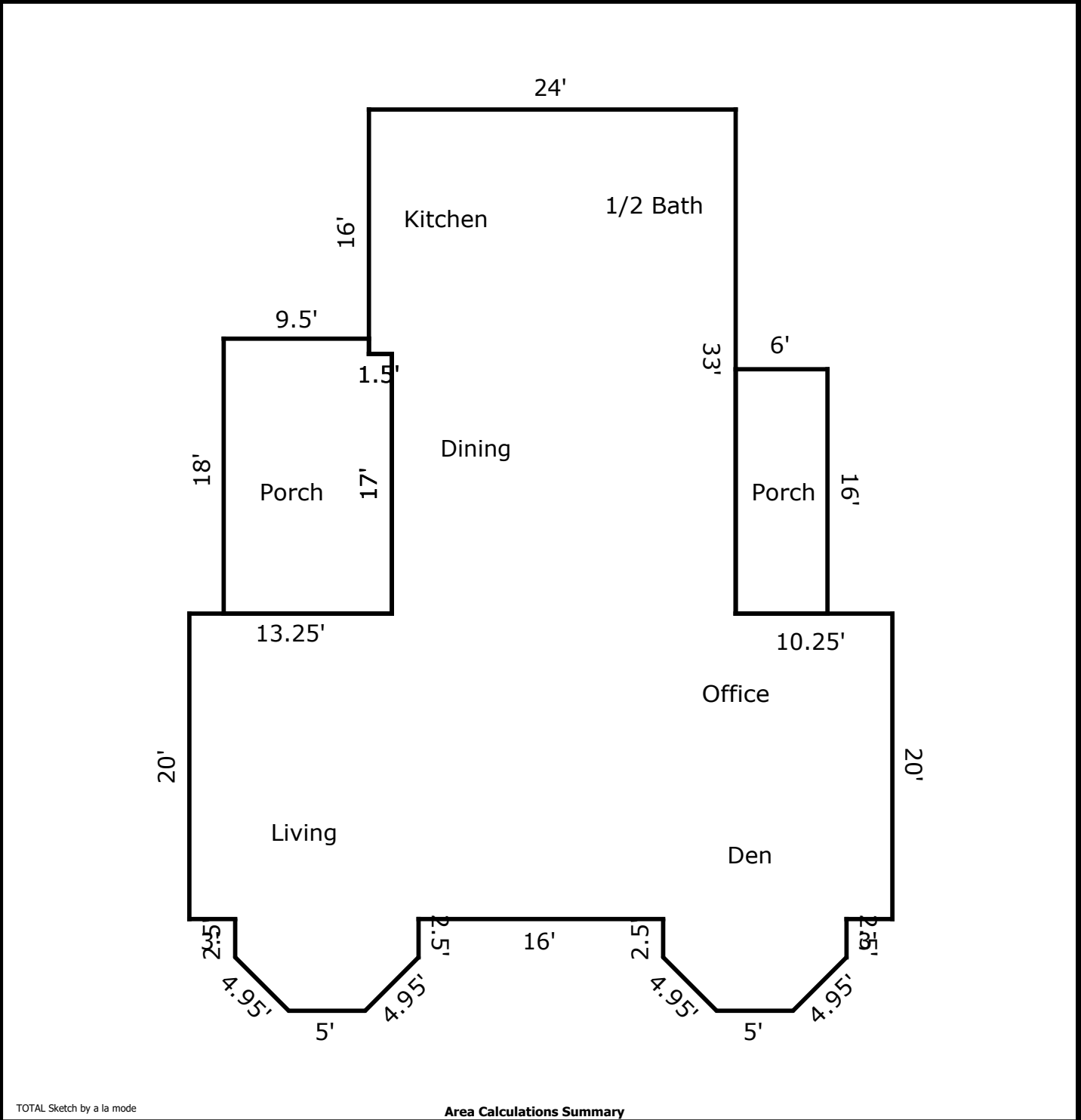
Cabin / Lease

Municipal Boundary



Building Sketch (Page - 1)

Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



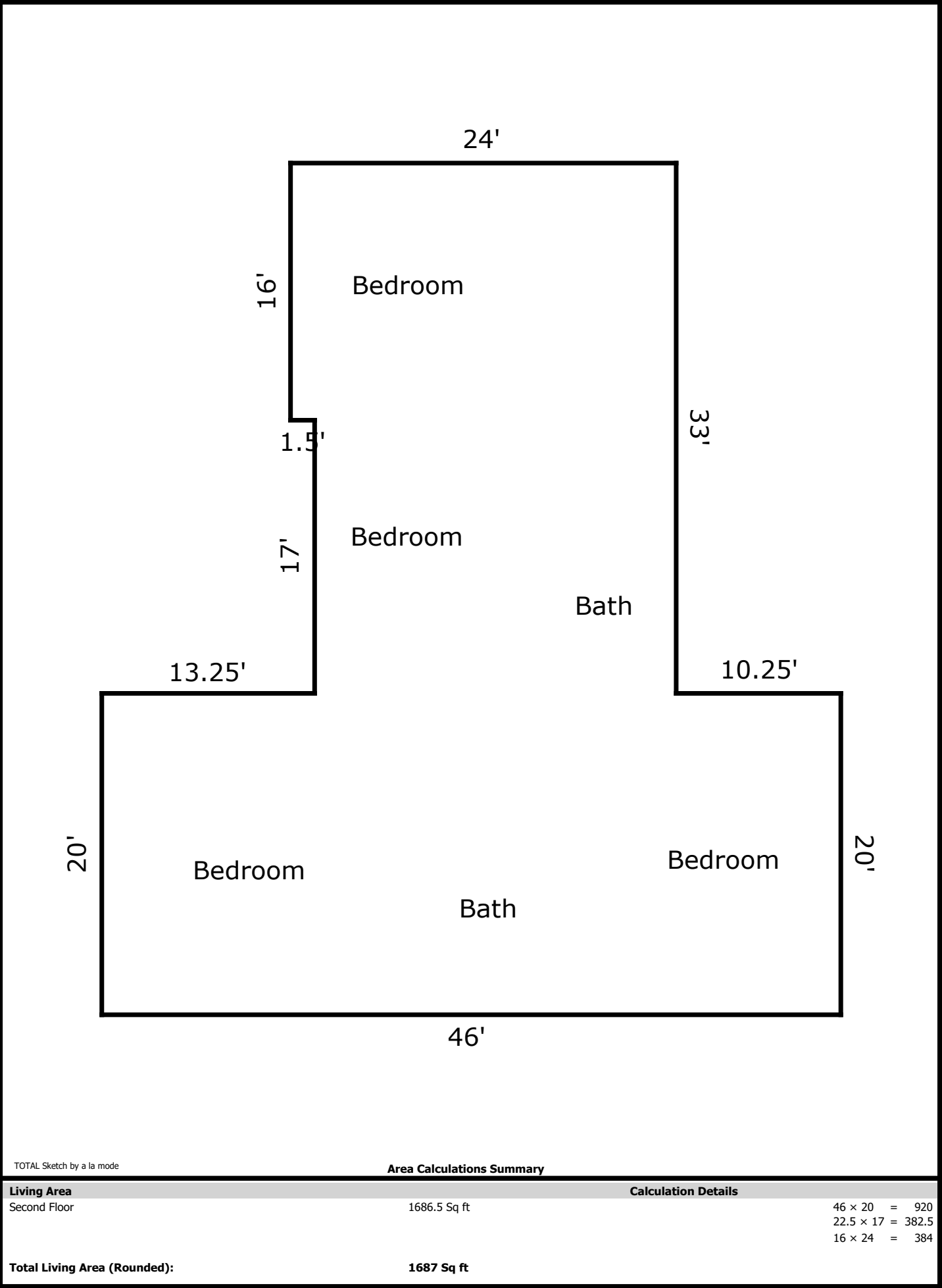
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		Calculation Details	
First Floor	1806 Sq ft	24×16	= 384
		22.5×17	= 382.5
		46×20	= 920
		12×2.5	= 30
		5×3.5	= 17.5
		$0.5 \times 3.5 \times 3.5$	= 6.12
		$0.5 \times 3.5 \times 3.5$	= 6.12
		12×2.5	= 30
		5×3.5	= 17.5
		$0.5 \times 3.5 \times 3.5$	= 6.12
		$0.5 \times 3.5 \times 3.5$	= 6.12
		Total Living Area (Rounded):	
Non-living Area			
Porch	196.5 Sq ft	11×17	= 187
		1×9.5	= 9.5
Porch	96 Sq ft	6×16	= 96

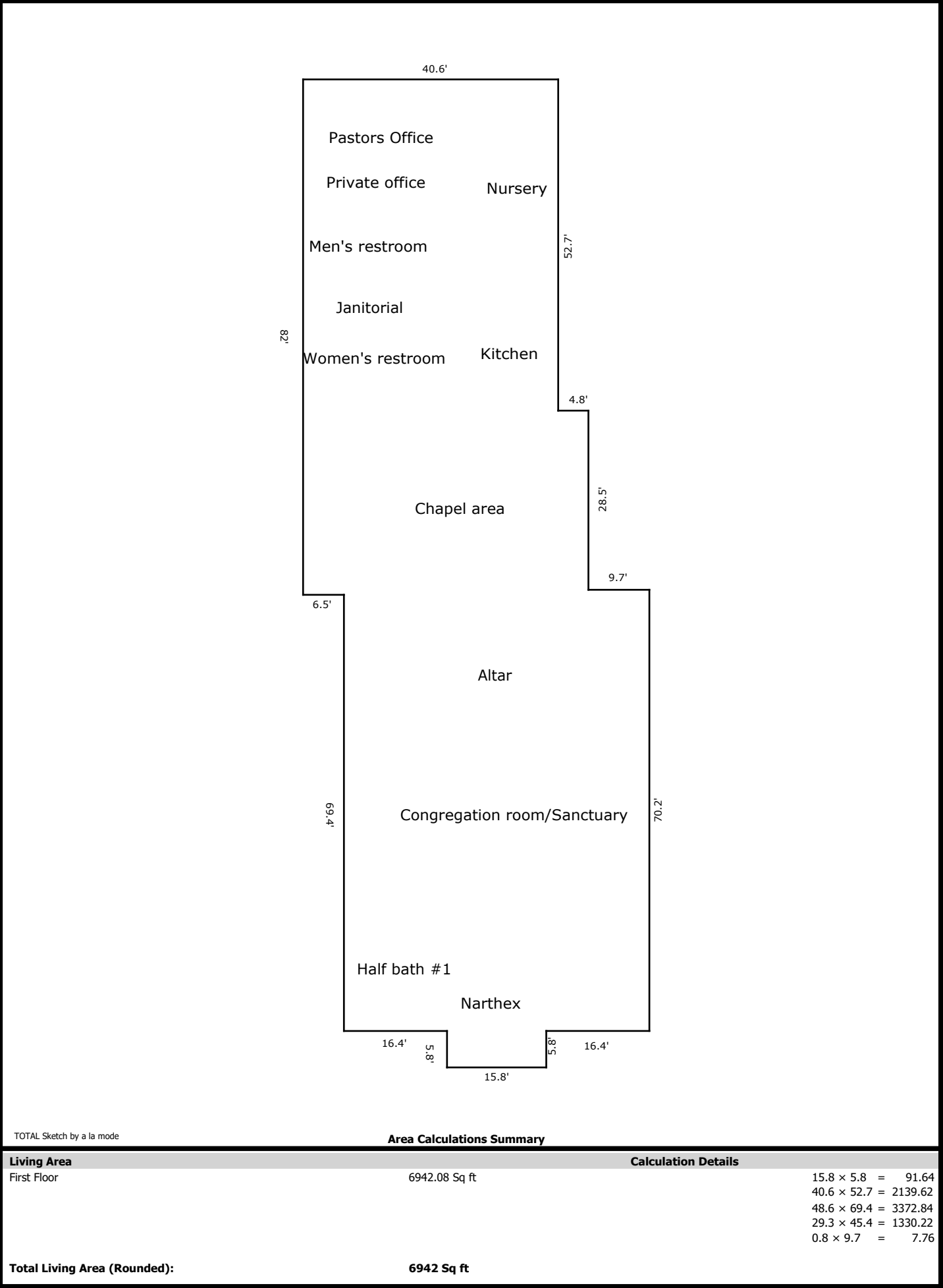
Building Sketch (Page - 2)

Client	Presbyterian Church of Mercersburg					
Property Address	43 W California St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Mercersburg					



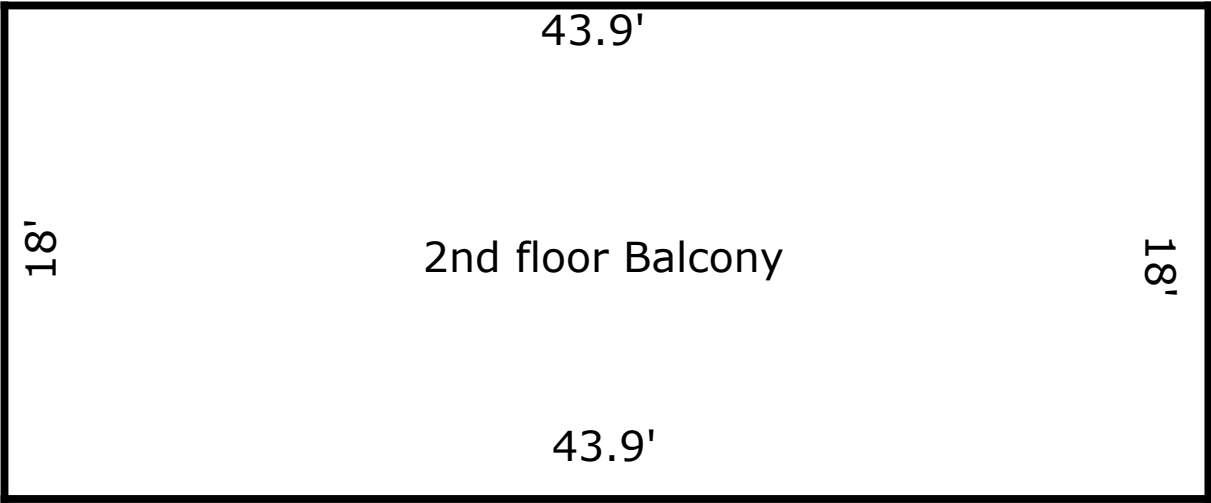
Church Building Sketch (Page - 1)

Client	Presbyterian Church of Upper West Conococheague					
Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



Building Sketch (Page - 2)

Client	Presbyterian Church of Upper West Conococheague					
Property Address	34 W Seminary St					
City	Mercersburg	County	Franklin	State	PA	Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague					



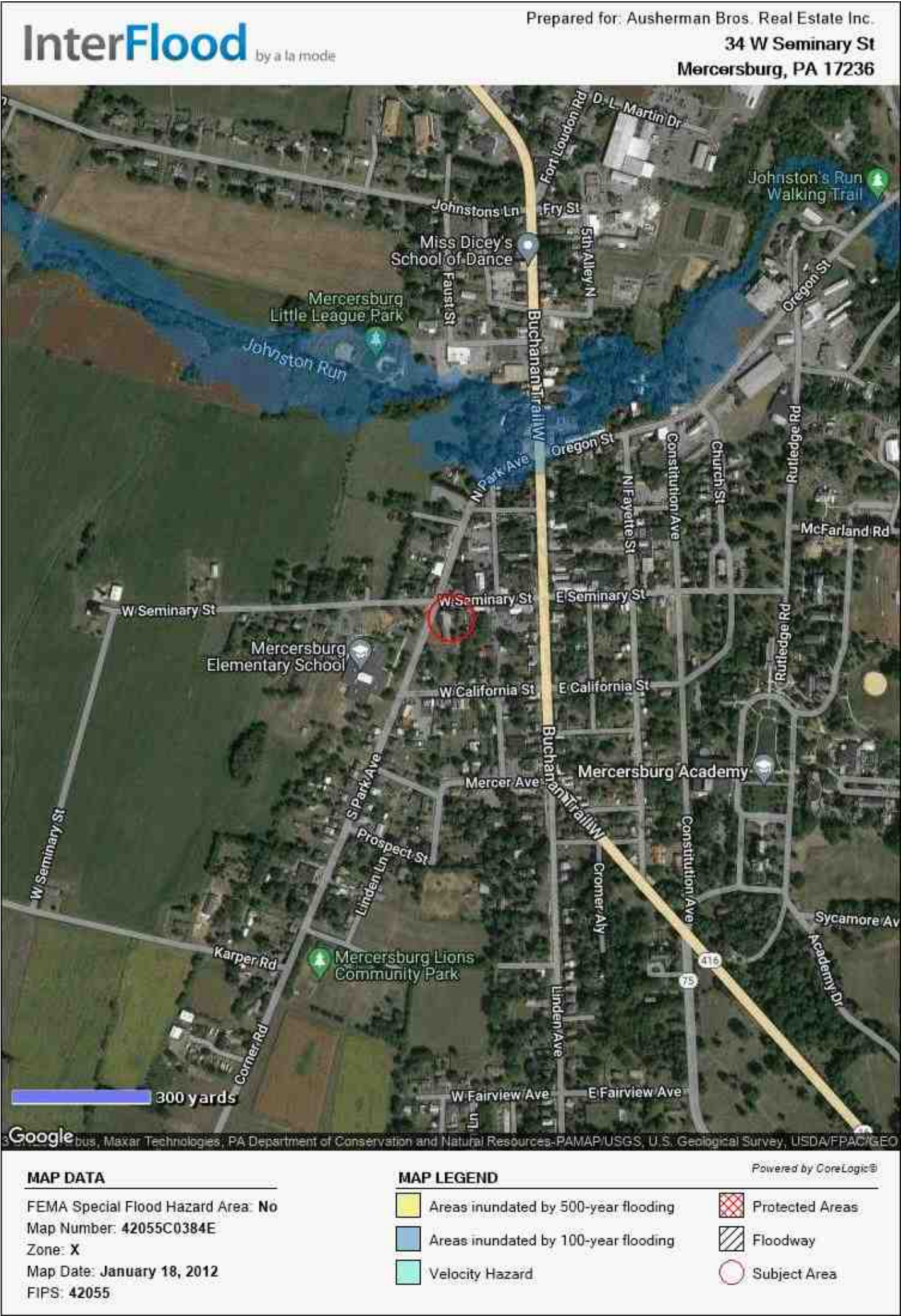
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		Calculation Details
Second Floor	790.2 Sq ft	43.9 × 18 = 790.2
Total Living Area (Rounded):	790 Sq ft	

Flood Map

Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				



MULTI-PURPOSE SUPPLEMENTAL ADDENDUM

Client	Presbyterian Church of Upper West Conococheague				
Property Address	34 W Seminary St				
City	Mercersburg	County	Franklin	State	PA Zip Code 17236
Owner	Presbyterian Church of Upper West Conococheague				

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), the Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those sections and statements which have been marked by the appraiser apply to the property being appraised.

☒ **PURPOSE, INTENDED USE & INTENDED USER(S) OF APPRAISAL**

☒ The purpose of the appraisal is to estimate the market value as defined herein, or

☐

☒ Intended use of the appraisal report:

☒ Intended user(s) of the appraisal report (by name or type):

☐ This is a federally related transaction.

Presbyterian Church of Upper West Conococheague

☒ **EXTENT OF APPRAISAL PROCESS**

☒ The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.

☐ The Reproduction/Replacement Cost is based on:

☐ Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.

☐ The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be applicable. For this reason, the Income Approach was not used.

☐ The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.

☐ For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

☒ The income approach is not completed because the subject is owner occupied.

☒ **FEMA FLOOD HAZARD DATA**

☒ Flood map is attached

☒ Subject property is not located in a FEMA Special Flood Hazard Area.

☐ Subject property is located in a FEMA Special Flood Hazard Area.

Zone	FEMA Map/Panel #	Map Date	Name of Community
X	42055C0384E	01/18/2012	Mercersburg Borough

☐ The community does not participate in the National Flood Insurance Program.

☒ The community does participate in the National Flood Insurance Program.

☒ It is covered by a regular program.

☐ It is covered by an emergency program.

Analysis/Comments:

☒ **CURRENT SALES CONTRACT**

☒ The subject property is currently not under contract.

☐ The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.

☐ The contract and/or escrow instructions were reviewed. The following summarizes the contract:

Contract Date	Amendment Date	Contract Price	Seller	Owner of Record
				Presbyterian Church of Upper Wes

☐ The contract indicated that personal property was not included in the sale.

☐ The contract indicated that personal property was included. It consisted of. Estimated contributory value is \$

☐ Personal property was not included in the final value estimate.

☐ Personal property was included in the final value estimate.

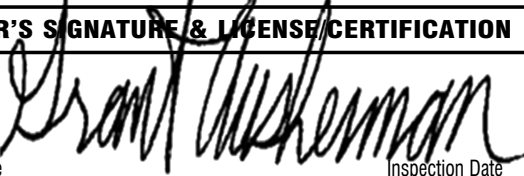

☐ The contract indicated no financing concessions or other incentives.

☐ The contract indicated the following concessions or incentives:

☐ If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.

Analysis/Comments:

<div><input checked="" type="checkbox"/> MARKET OVERVIEW</div> <div>Include an explanation of current market conditions and trends.</div>																																																													
<div><div><input checked="" type="radio"/> 3 months or less</div>is considered a reasonable exposure time for the subject property at a value range of \$<div></div>to \$<div></div><div>Analysis/Comments:</div><div></div><div></div></div> <div><div><input checked="" type="radio"/> 3 months or less</div>is estimated to be the marketing time for the subject property.<div>Analysis/Comments:</div><div></div><div></div></div> <div><div><input checked="" type="radio"/> Marketing Factors:</div><div>rising interest rates, size of buildings, limited on site parking, condition of the parsonage</div><div></div><div></div><div></div></div>																																																													
<div><input checked="" type="checkbox"/> SUBJECT PROPERTY OFFERING INFORMATION</div>																																																													
<div>According to<div>BrightMLS</div>the subject property:</div> <div><div><input checked="" type="radio"/> has not been offered for sale in the past:</div><div><input type="checkbox"/> 30 days</div><div><input type="checkbox"/> 1 year</div><div><input checked="" type="checkbox"/> 3 years.</div><div><input type="radio"/> is currently offered for sale for \$<div></div>.</div><div><input type="radio"/> was offered for sale within the past:</div><div><input type="checkbox"/> 30 days</div><div><input type="checkbox"/> 1 year</div><div><input type="checkbox"/> 3 years</div><div>for \$<div></div>.</div><div><input type="radio"/> Offering information was considered in the final reconciliation of value.</div><div><input type="radio"/> Offering information was not considered in the final reconciliation of value.</div><div><input type="radio"/> Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.</div><div>Analysis/Comments:</div><div></div><div></div><div></div></div>																																																													
<div><input checked="" type="checkbox"/> SALE/TRANSFER HISTORY & ANALYSIS OF SUBJECT PROPERTY</div>																																																													
<div>According to the following data source(s):<div>Franklin County Courthouse</div>, the subject property:</div> <div><div><input checked="" type="radio"/> Has not transferred</div><div><input type="checkbox"/> in the past one year.</div><div><input type="checkbox"/> in the past three years.</div><div><input checked="" type="checkbox"/> in the past five years.</div><div><input type="radio"/> Has transferred</div><div><input type="checkbox"/> in the past one year.</div><div><input type="checkbox"/> in the past three years.</div><div><input type="checkbox"/> in the past five years.</div><div><input type="radio"/> All prior sales or transfers occurring in the past<div>3 years</div> prior to the Effective Date of Appraisal are listed below.</div></div> <table><tr><th>Date of Sale/Transfer</th><th>Price of Sale/Transfer</th><th>Seller</th><th>Buyer</th><th>Data Source(s)</th><th>Effective Date of Data Sources</th></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> <div>Subject Sale/Transfer History Analysis/Comments:<div>The subject property has not transferred within the previous three years. The subject's deed reference is not available but the property has not recently transferred. The client provided a plot of the property noting the subject's site size and dimensions.</div><div></div><div></div><div></div><div></div></div>						Date of Sale/Transfer	Price of Sale/Transfer	Seller	Buyer	Data Source(s)	Effective Date of Data Sources																																																		
Date of Sale/Transfer	Price of Sale/Transfer	Seller	Buyer	Data Source(s)	Effective Date of Data Sources																																																								
<div><input type="checkbox"/> SALE/TRANSFER HISTORY & ANALYSIS OF COMPARABLE SALES</div>																																																													
<div>According to the following data source(s):<div></div>,</div> <div>all prior sales or transfers occurring in the past<div>1 year</div> prior to the most recent date of sale or transfer are listed below.</div> <table><tr><th>PRIOR SALE/TRANSFER #</th><th>COMPARABLE #</th><th>COMPARABLE #</th><th>COMPARABLE #</th></tr><tr><td>Date of Sale or Transfer</td><td></td><td></td><td></td></tr><tr><td>Price of Sale or Transfer</td><td></td><td></td><td></td></tr><tr><td>Seller</td><td></td><td></td><td></td></tr><tr><td>Buyer</td><td></td><td></td><td></td></tr><tr><td>Data Source(s)</td><td></td><td></td><td></td></tr><tr><td>Effective Date of Data Source(s)</td><td></td><td></td><td></td></tr><tr><th>PRIOR SALE/TRANSFER #</th><th>COMPARABLE #</th><th>COMPARABLE #</th><th>COMPARABLE #</th></tr><tr><td>Date of Sale or Transfer</td><td></td><td></td><td></td></tr><tr><td>Price of Sale or Transfer</td><td></td><td></td><td></td></tr><tr><td>Seller</td><td></td><td></td><td></td></tr><tr><td>Buyer</td><td></td><td></td><td></td></tr><tr><td>Data Source(s)</td><td></td><td></td><td></td></tr><tr><td>Effective Date of Data Source(s)</td><td></td><td></td><td></td></tr></table> <div>Comparables Sale/Transfer History Analysis/Comments:</div> <div></div> <div></div> <div></div> <div></div>						PRIOR SALE/TRANSFER #	COMPARABLE #	COMPARABLE #	COMPARABLE #	Date of Sale or Transfer				Price of Sale or Transfer				Seller				Buyer				Data Source(s)				Effective Date of Data Source(s)				PRIOR SALE/TRANSFER #	COMPARABLE #	COMPARABLE #	COMPARABLE #	Date of Sale or Transfer				Price of Sale or Transfer				Seller				Buyer				Data Source(s)				Effective Date of Data Source(s)			
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Data Source(s)																																																													
Effective Date of Data Source(s)																																																													

<input checked="" type="checkbox"/> ADDITIONAL CERTIFICATIONS	
<p>The Appraiser certifies and agrees that:</p> <p>(1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP").</p> <p>(2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.</p> <p>(3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.</p>	
<input checked="" type="checkbox"/> ENVIRONMENTAL LIMITING CONDITIONS	
<p>The appraiser's opinion of value is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.</p>	
<input checked="" type="checkbox"/> HIGHEST & BEST USE ANALYSIS	
<p>Analysis/Comments: <u>refer the highest and best use analysis within the appraisal</u></p> <p>_____</p> <p>_____</p> <p>_____</p> <p><input checked="" type="radio"/> As Vacant: <u>two residential home sites and/or two multi-family properties</u></p> <p>_____</p> <p>_____</p> <p><input checked="" type="radio"/> As Improved: <u>Place of Worship/Church or Recreational Social Center and Single-Family Dwelling</u></p> <p>_____</p> <p>_____</p>	
<input checked="" type="checkbox"/> EFFECTIVE DATE OF APPRAISAL (if not current, see comments).	
<p>This appraisal report reflects the following value: <input checked="" type="checkbox"/> Current <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective</p> <p>Effective Date of the Appraisal: <u>06/13/2023</u></p> <p>Comments on the Effective Date <u>The effective date of this appraisal is the date in which the appraiser made an interior and exterior observation of the property.</u></p> <p>_____</p> <p>_____</p>	
<input type="checkbox"/> ADDITIONAL COMMENTS	
<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	
<input checked="" type="checkbox"/> APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION	
<p></p> <p>Appraiser's Signature _____ Inspection Date <u>06/13/2023</u> Signed Date <u>06/30/2023</u></p> <p>Appraiser's Name <u>Grant T. Ausherman, SRA</u> Phone # <u>(717) 264-6715 x208</u></p> <p>State <u>PA</u> <input type="checkbox"/> License or <input checked="" type="checkbox"/> Certification # <u>GA003829</u> Exp. <u>06/30/2025</u> Tax ID # <u>25-1552788</u></p> <p><input type="checkbox"/> Appraiser is certified under the following CE program(s): _____</p>	
<input checked="" type="checkbox"/> CO-SIGNING APPRAISER'S CERTIFICATION	
<p><input checked="" type="radio"/> The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.</p> <p><input type="radio"/> The co-signing appraiser has not personally inspected the interior of the subject property and:</p> <p><input type="radio"/> has not inspected the exterior of the subject property and all comparable sales listed in the report.</p> <p><input type="radio"/> has inspected the exterior of the subject property and all comparable sales listed in the report.</p> <p><input type="radio"/> The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.</p> <p><input type="radio"/> The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.</p>	
<input checked="" type="checkbox"/> CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION	
<p></p> <p>Co-Signing Appraiser's Signature _____ Inspection Date <u>06/13/2023</u> Signed Date <u>06/30/2023</u></p> <p>Co-Signing Appraiser's Name <u>Tim L. Ausherman</u> Phone # <u>(717) 264-6715</u></p> <p>State <u>PA</u> <input type="checkbox"/> License or <input checked="" type="checkbox"/> Certification # <u>GA000149L</u> Exp. <u>06/30/2025</u> Tax ID # <u>25-1552788</u></p> <p><input type="checkbox"/> Co-Signing Appraiser is certified under the following CE program(s): _____</p>	

ENVIRONMENTAL ADDENDUM

APPARENT* HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

File #							
Client	Presbyterian Church of Upper West Conococheague						
Property Address	34 W Seminary St						
City	Mercersburg	County	Franklin	State	PA	Zip Code	17236
Owner	Presbyterian Church of Upper West Conococheague						

*Apparent is defined as that which is visible, obvious, evident or manifest to the appraiser.

This Environmental Addendum is for use with any real estate appraisal. Only the statements which have been marked by the appraiser apply to the Subject property.

This addendum reports the results of the appraiser's routine viewing of and inquiries about the subject property and its surrounding area. It also states what assumptions were made about any observed evidence of any hazardous substances and/or detrimental environmental conditions. **The appraiser is not an expert environmental inspector** and therefore might be unaware of existing hazardous substances and/or detrimental environmental conditions which may have a negative effect on the safety or value of the property. It is possible that tests and inspections made by a qualified environmental inspector would reveal the existence of hazardous materials and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.

DRINKING WATER

- ☐ Drinking water is supplied to the subject from a municipal water supply which is considered safe. However, the only way to be absolutely certain that the water meets published standards is to have it tested at all discharge points.
- ☐ Drinking water is supplied by a well or other non-municipal source. It is recommended that tests be made to be certain that the property is supplied with adequate drinking water.
- ☐ Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or appliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested at all discharge points.
- ☒ **The opinion of value is based on the assumption that there is an adequate supply of safe, lead-free drinking water.**

Comments:

SEWER SYSTEM

- ☐ Sewage is removed from the property by a municipal sewer system.
- ☐ Sewage is disposed of by a septic system or other sanitary on-site waste disposal system. The only way to determine that the disposal system is adequate and in good good working condition is to have it inspected by a qualified inspector.
- ☒ **The opinion of value is based on the assumption that the sewage is disposed of by a municipal sewer or an adequate properly permitted alternate treatment system in good condition.**

Comments:

SOIL CONTAMINANTS

- ☐ There are no apparent signs of soil contaminants on or near the subject property (except as stated in Comments, below). It is possible that research, inspection and testing by a qualified environmental inspector would reveal existing and/or potential hazardous substances and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.
- ☒ **The opinion of value is based on the assumption that the subject property is free of soil contaminants.**

Comments:

ASBESTOS

- ☒ All or part of the improvements were constructed before 1979 when asbestos was a common building material. The only way to be certain that the property is free of friable and non-friable asbestos is to have it inspected and tested by a qualified asbestos inspector.
- ☐ The improvements were constructed after 1979. No apparent friable asbestos was observed (except as stated in Comments, below).
- ☐ **The opinion of value is based on the assumption that there is no uncontained friable asbestos or other hazardous asbestos material on the property.**

Comments:

PCBs (POLYCHLORINATED BIPHENYLS)

- ☐ There were no apparent leaking fluorescent light ballasts, capacitors or transformers anywhere on or nearby the property (except as stated in Comments, below).
- ☐ There was no apparent visible or documented evidence known to the appraiser of soil or groundwater contamination from PCBs anywhere on the property (except as reported in Comments below).
- ☒ **The opinion of value is based on the assumption that there are no uncontained PCBs on or nearby the property.**

Comments:

RADON

- ☐ The appraiser is not aware of any radon tests made on the subject property within the past 12 months (except as stated in Comments, below).
- ☐ The appraiser is not aware of any indication that the local water supplies have been found to have elevated levels of radon or radium.
- ☐ The appraiser is not aware of any nearby properties (except as stated in Comments, below) that were or currently are used for uranium, thorium or radium extraction or phosphate processing.
- ☒ **The opinion of value is based on the assumption that the Radon level is at or below EPA recommended levels.**

Comments:

USTs (UNDERGROUND STORAGE TANKS)

- ☐ There is no apparent visible or documented evidence known to the appraiser of any USTs on the property nor any known historical use of the property that would likely have had USTs.
- ☐ There are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical manufacturing plants) located on adjacent properties (except as reported in Comments below).
- ☐ There are apparent signs of USTs existing now or in the past on the subject property. It is recommended that an inspection by a qualified UST inspector be obtained to determine the location of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were deactivated in accordance with sound industry practices.
- ☒ The opinion of value is based on the assumption that any functioning USTs are not leaking and are properly registered and that any abandoned USTs are free from contamination and were properly drained, filled and sealed.

Comments: _____

NEARBY HAZARDOUS WASTE SITES

- ☐ There are no apparent hazardous waste sites on the subject property or nearby the subject property (except as stated in Comments, below). Hazardous Waste Site search by a trained environmental engineer may determine that there is one or more hazardous waste sites on or in the area of the subject property.
- ☒ The opinion of value is based on the assumption that there are no hazardous waste sites on or nearby the subject property that negatively affect the value or safety of the property.

Comments: _____

UREA FORMALDEHYDE INSULATION (UFFI)

- ☐ All or part of the improvements were constructed before 1982 when urea foam insulation was a common building material. The only way to be certain that the property is free of urea formaldehyde is to have it inspected by a qualified urea formaldehyde inspector.
- ☐ The improvements were constructed after 1982. No apparent urea formaldehyde materials were observed (except as stated in Comments, below).
- ☒ The opinion of value is based on the assumption that there is no significant UFFI insulation or other urea formaldehyde material on the property.

Comments: _____

LEAD BASED PAINT

- ☒ All or part of the improvements were constructed before 1978 when lead based paint was a common building material. There is no apparent visible or known documented evidence of peeling or flaking Lead Paint on the floors, walls or ceilings (except as stated in Comments, below). The only way to be certain that the property is free of surface or subsurface lead based paint is to have it inspected by a qualified inspector.
- ☐ The improvements were constructed after 1978. No apparent Lead Paint was observed (except as stated in Comments, below).
- ☒ The opinion of value is based on the assumption that there is no flaking or peeling Lead Paint on the property.

Comments: the parsonage has peeling paint on the exterior of the building

AIR POLLUTION

- ☐ There are no apparent signs of air pollution at the time of the appraiser's viewing of the subject property, nor were any reported (except as reported in Comments, below). The only way to be certain that the air is free of pollution is to have it tested.
- ☒ The opinion of value is based on the assumption that the property is free of air pollution.

Comments: _____

WETLANDS/FLOOD PLAINS

- ☐ The site does not contain any apparent wetlands/flood plains (except as stated in Comments, below). The only way to be certain that the site is free of wetlands/ flood plains is to have it inspected by a qualified environmental professional.
- ☐ The opinion of value is based on the assumption that there are no Wetlands/Flood Plains on the property (except as stated in Comments, below).

Comments: _____

MISCELLANEOUS ENVIRONMENTAL HAZARDS

- ☐ There are no other apparent hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below:

☐ Excess noise _____

☐ Radiation and/or electromagnetic radiation _____

☐ Light pollution _____

☐ Waste heat _____

☐ Acid mine drainage _____

☐ Agricultural pollution _____

☐ Geological hazards _____

☐ Nearby hazardous property _____

☐ Infectious medical wastes _____

☐ Pesticides _____

☐ Other (chemical storage, drums, pipelines, etc.) _____
- ☒ The opinion of value is based on the assumption that, except as reported above, there are no other environmental hazards that would negatively affect the value of the subject property.

When any of the environmental assumptions made in this addendum are not correct, the opinion of value in this appraisal may be affected.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what 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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

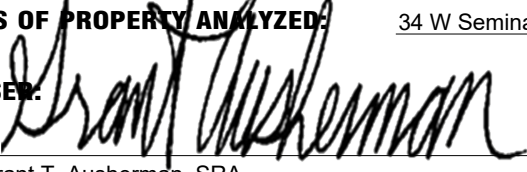
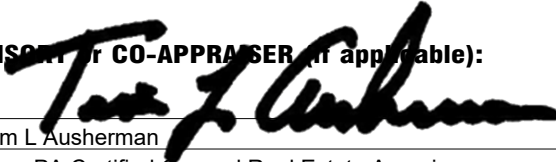
STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. 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.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. 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.
7. 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.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

- 1. The statements of fact contained in this report are true and correct.
- 2. 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.
- 3. Unless otherwise indicated, 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.
- 4. Unless otherwise indicated, I have performed no 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.
- 5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- 6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 7. 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.
- 8. 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.
- 9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
- 10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED: 34 W Seminary St & 43 W California Street, Mercersburg, PA 17236	
APPRAISER:  Signature: _____ Name: Grant T. Ausherman, SRA Title: PA Certified General Real Estate Appraiser State Certification #: GA003829 or State License #: _____ State: PA Expiration Date of Certification or License: 06/30/2025 Date Signed: 06/30/2023	SUPERVISOR or CO-APPRAISER (if applicable):  Signature: _____ Name: Tim L. Ausherman Title: PA Certified General Real Estate Appraiser State Certification #: GA000149L or State License #: _____ State: PA Expiration Date of Certification or License: 06/30/2025 Date Signed: 06/30/2023 <input checked="" type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property

Ausherman Bros. Real Estate Inc.

229 North Second Street
Chambersburg, PA 17201

www.aushermanbros.com

717-264-6715
717-264-4973

Qualifications of Grant T. Ausherman

Grant T. Ausherman has been involved in the real estate appraising profession since 2001. He became an assistant to a Certified General Real Estate Appraiser in August of 2005. He obtained his Pennsylvania State General Real Estate Appraiser Certification in August of 2010. In January of 2015, he earned the SRA designation from the Appraisal Institute.

The following represents a partial list of the clients serviced by Mr. Ausherman:

- Orrstown Bank
- Community State Bank of Orbsonia
- Patriot Federal Credit Union
- M & T Bank
- F & M Trust Co.
- Corning Federal Credit Union
- 1st Ed Credit Union
- Truist (BB&T)
- JP Morgan Chase
- Wells Fargo
- Mid Penn Bank
- Middletown Valley Bank
- United States Department of Agriculture, Rural Development
- Veterans Affairs (VA)
- Attorneys
- Private Appraisal Clients

Earned Designations

- Pennsylvania State Certified General Real Estate Appraiser, License# GA003829 (August 2010)
- Maryland State Certified General Real Estate Appraiser, License# 40033425 (December 2018)

Professional Affiliations

- Appraisal Institute Designated SRA Member

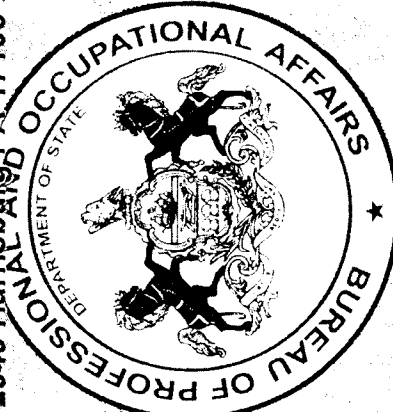
Education

- Duquesne University (Graduated May 2007)
 - Bachelors of Science in Business Administration
 - Concentration in Economics
 - Graduated Magna Cum Laude

Appraisal Education Courses

- 15 hour USPAP (Summer 2005)
- 30 hour Basic Appraisal Principles through the Appraisal Institute (Summer 2005)
- 30 hour Basic Appraisal Procedures through the Appraisal Institute (Summer 2005)
- 15 hour Finance, Statistics, and Valuation Modeling through the Appraisal Institute (Summer 2007)
- 15 hour Residential Site Valuation and Cost Approach through the Appraisal Institute (September 2007)

- 15 hour Residential Market Analysis and Highest & Best Use through the Appraisal Institute (October 2007)
- 30 hour General Appraiser Income Capitalization Part I through the Appraisal Institute (October 2007)
- 30 hour General Appraiser Sales Comparison Approach through the Appraisal Institute (November 2007)
- 30 hour General Appraiser Income Capitalization Part II through the Appraisal Institute (October 2008)
- 7 hour Ethics Course through the Appraisal Institute (October 2009)
- 30 hour General Appraiser Report Writing and Case Studies through the Appraisal Institute (November 2009)
- 15 hour USPAP through the Appraisal Institute (February 2010)
- 14 hour Evaluating Commercial Construction through the Appraisal Institute (March 2011)
- 35 hour Advanced Income Capitalization through the Appraisal Institute (June 2011)
- 2 hour Introduction to the Uniform Appraisal Dataset through McKissock (August 2011)
- 7 hour National USPAP Update 2012-2013 through the Real Estate School of York & Adams Counties (March 2013)
- 15 hour Advanced Residential Applications & Case Studies, Part I through the Appraisal Institute (March 2013)
- 30 hour Advanced Residential Report Writing, Part II through the Appraisal Institute (March 2013)
- 2 hour Pennsylvania State Mandated Law for Appraisers through McKissock (April 2013)
- 2 hour Pennsylvania Appraiser Regulations through the Appraisal Institute (December 2013)
- 7 hour National USPAP Update 2014-2015 through the Real Estate School of York & Adams Counties (March 2015)
- 35 hour Advanced Market Analysis & Highest and Best Use through the Appraisal Institute (May 2015)
- 7 hour FHA Appraising for Valuation Professionals: FHA Single Family Housing Appraisal Requirements (March 2016)
- 15 hour Residential Review Case Studies Course through the Appraisal Institute (March 2017)
- 4 hour Supervisory/Trainee Course through the Appraisal Institute online (March 2019)
- Rural Area Appraisals: Freddie Mac Guidelines through the Appraisal Institute (March 2020)
- 4 hour Wells, Springs, Cisterns Course through Penn State Extension online (April 2020)
- 8 hour Pond Management for Rural and Farm Pond Owners Course through Penn State Extension online (April 2020)
- 6 hour Business Practices and Ethics through the Appraisal Institute online (April 2020)
- 7 hour Residential Inspection course through McKissock online (October 2021)
- 7 hour Appraiser's Guide to Expert Witnessing through the Appraisal Institute online (December 2021)
- 7 hour National USPAP Update Courses every two years
- 2 Hour Pennsylvania State Mandated Law for Appraisers every two years

Commonwealth of Pennsylvania Department of State Bureau of Professional and Occupational Affairs PO BOX 2649 Harrisburg PA 17105-2649		22 0717809
License Type Certified General Appraiser GRANT THOMAS AUSHERMAN 229 NORTH SECOND STREET CHAMBERSBURG, PA 17201		License Status Active Initial License Date 08/31/2010
Arion R. Claggett Acting Commissioner Arion R. Claggett	License Number GA003829	Expiration Date 06/30/2025 Grant Ausherman Signature
ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 PA.C.S. 4911		

Ausherman Bros. Real Estate Inc.

229 North Second Street
Chambersburg, PA 17201

www.aushermanbros.com

717-264-6715
717-264-4973

QUALIFICATIONS OF TIM L. AUSERMAN

Tim L. Ausherman has been engaged in the general real estate practice since 1970. He is experienced in the sale, management, and appraisal of real estate. He obtained his Pennsylvania State General Real Estate Appraiser Certification in 1991. Mr. Ausherman resides in Franklin County, Pennsylvania and provides service to neighboring Fulton and the lower portion of Cumberland counties.

The following represents a partial list of appraisal clients serviced by Mr. Ausherman:

- M & T Bank
- Orrstown Bank
- F & M Trust Co.
- Patriot Federal Credit Union
- First National Bank of Mercersburg
- 1st Ed Credit Union
- United States Dept. of Agriculture, Rural Development
- FHA Certified Fee Appraiser
- Rels
- Lenders Service, Inc.
- Corning Federal Credit Union
- Attorneys
- Appraisal Management Co. (AMC)

EARNED DESIGNATIONS

G.A.A. - General Accredited Appraiser, National Association of Realtors, 1995

PROFESSIONAL AFFILIATIONS

Member of National and State Association of Realtors
Member of PenMar Board of Realtors
Pennsylvania Broker License No. RM0026544B
Pennsylvania General Appraiser Certification #GA000149L
Past President of Franklin County Board of Realtors
Member of National Association of Realtors, Real Estate Appraisal Section

EDUCATIONAL COURSES

Commercial Appraisal Course, Lincoln Graduate Center, November 1988
Advanced Real Estate Appraisals, Real Estate Institute, December 1988
Applied Residential Property Valuation, Society of Real Estate Appraisers, March 1989
Marshall Swift Calculation Seminar Commercial Properties, Philadelphia, PA, 4/17/89
Market Extraction Seminar, Society of Real Estate Appraisers, Harrisburg, PA, 5/18/90
Small Residential Income Property Report Seminar, Fannie Mae 1025 June 1990
Appraisal of Residential Property, Institute of R. E. Studies, New Cumberland, Feb 1991
Condemnation Appraising, NAIFA, April 1992
PHH Homeequity Seminar, Atlantic City, NJ, June 1992
Principles of Farm, Ranch, & Rural Appraisal Course 3.1, Millville, NJ, Oct 1992
Advanced Farm, Ranch & Rural Appraising, Millville, NJ, February 10-13, 1993

EDUCATIONAL COURSES CONTINUED

Practical Overview of Evaluations and Other Limited Scope Assignments, May 1994
Subdivision Analysis, Appraisal Institute, Harrisburg, PA September 16, 1994
Valuation of Landscape, Improvements, Timberland, and Orchards, NAIFA, May 1995
Fair Housing and License Law, Pennsylvania State University, September 13, 1995
Residential Appraiser Review Course, Real Estate School of York, PA April 4, 1996
A Closer Look at Home Construction, Harrisburg Realtors Institute, April 17, 1998
Concepts, Terminology, & Techniques of the Appraisal Process, NAIFA Jan 1999
Basic Residential HUD Appraisal Requirements, NAIFA, September 9, 1999
U.S. Dept of Housing and Urban Development Appraiser Examination, Sept. 15, 1999
PA State Mandated Course, McKissock Data Systems, January 15, 2001
Current Issues in Appraising, McKissock Data Systems, April 22, 2001
The Appraiser as Expert Witness, McKissock Data Systems, February 25, 2002
Second Annual Eastern Reg Conference, American Guild of Appraisers, 10/24/02
Real Estate Damages: Assessment & Testimony, McKissock Data Systems, 12/8/02
Formfilling Essentials, NAIFA, 2/22/03
Taking A Closer Look at Home Construction, Harrisburg Realtors Institute, 5/10/04
Fannie Mae Update, NAIFA, 8/18/04
Small Income Property Appraisals, NAIFA, 8/18/04
National USPAP Update, American Guild of Appraisers, 10/13/04 and 10/19/05
American Guild of Appraisers, 4th Annual Conference Recertification, 10/19/2005
FHA Issues, Appraisal Institute, 3/15/2006
PA State Mandated Law, McKissock Data Systems, 2/14/2007
Technology for Today's Appraiser, 4/8/2007
Environmental Pollution and Mold, McKissock Data Systems, Apr 17, 2008
FHA Current Appraisal Requirements, NAIFA, October 2008
Appraising FHA Today, McKissock, March 2009
Even Odder – MORE Oddball Appraisals, McKissock, April 2010
Appraising FHA Today, McKissock, April 2010
National USPAP Update (2010-2011), McKissock, November 2010
REO and Foreclosures, McKissock, May 2011
PA State Mandated Law, McKissock, May 2011
Introduction to the Uniform Appraisal Dataset, McKissock, August 2011
Construction Details & Trends, McKissock Data Systems, April 2012
Foundations in Sustainability: Greening the Real Estate April 2012
REO & Foreclosures, McKissock, March 2013
PA Mandated Law for Appraisers, McKissock, March 2013

DISPLAY THIS CERTIFICATE PROMINENTLY • NOTIFY AGENCY WITHIN 10 DAYS OF ANY CHANGE

Commonwealth of Pennsylvania

Department of State

Bureau of Professional and Occupational Affairs

PO BOX 2649 Harrisburg PA 17105-2649

22 0713751

License Type
Certified General Appraiser
TIM LEWIS AUSHMAN
229 NORTH SECOND STREET
CHAMBERSBURG, PA 17201



License Status
Active
Initial License Date
07/01/1991

Expiration Date
06/30/2025

License Number
GA000149L

Anon R. Claggett

Acting Commissioner Anon R. Claggett

[Signature]
Signature

ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 P.A.C.S. § 4911

A PRESBYTERY POLICY FOR CONGREGATIONS CONSIDERING LEAVING THE PC (USA)

Approved by Carlisle Presbytery – February 24, 2015

According to the guiding principles of the Presbytery of Carlisle our mission is “to support our congregations in the name of Jesus Christ.” Further, “the Presbytery of Carlisle is a service community which:

- supports congregations in addressing their needs and opportunities by increasing resources, information and training in mission and ministry.
- seeks to create dialogue in which congregations and presbytery actively talk to and listen to each other and respond to each other.
- promotes a relationship among congregations and the presbytery that is collegial and collaborative in ministry.”

We acknowledge, as did the author of Ecclesiastes, “There is a time for everything, and a season for every activity under heaven.” The ensuing list includes “a time to plant and a time to uproot ... a time to weep and a time to laugh ... a time to tear and a time to mend ... a time to be silent and a time to speak.”

Some see the Church described in Acts, Chapter 2 as the ideal to which we must aspire: “They devoted themselves to the apostles’ teaching and to the fellowship, to the breaking of bread and to prayer ... all the believers were together and had everything in common ... and the Lord added to their number daily those who were being saved.” However, the euphoria of this snapshot picture gave way to lying and pretenses (Acts 5, Ananias and Sapphira deceive their community); serious ruptures between two culturally different groups (Acts 6, the Hellenists murmur against the Jews); theological contention (Acts 15:5-11, the community debates whether circumcision was required of Gentiles); and disagreement (Acts 15:36-39, Paul and Barnabas part company.) The Acts 2 snapshot may be the ideal, but most church living is much less than ideal and reflects the range of emotions and behavior in the entire book of Acts.

There are no off-seasons in the church. All seasons are important and require leadership. No season, however, is more important than that one where emotions run high and connectional relationships are strained. It is just such a season in which the Presbyterian Church (U.S.A.) finds itself. The reasons are many and varied and the perceived solutions are equally numbered and diverse.

In recognition of this season, when our unity in Christ is being tested and our ability to work together in mission is being tried, we covenant with one another to “encourage one another and build each other up” (1 Thessalonians 5:11), and to respect and demonstrate love to one

another. Together we covenant to live together in the bonds of peace while we seek to discern and follow the will of God.

The Presbytery of Carlisle is committed to pursuing a ministry of reconciliation with pastors, sessions, and congregations who are seeking or considering dismissal from the denomination. Whether the outcome takes the form of dismissal or mutually accepted recommitment to the relationship between the congregation and the presbytery, it is the desire of the Presbytery of Carlisle to create a context and a process marked by prayer, grace and mutual forbearance as we open our hearts and minds to the power of the Holy Spirit working within the life, ministry, and calling of the particular congregation and the presbytery as a whole.

To seek God's will requires a significant investment of time and energy, study and prayer. The Presbytery of Carlisle is committed to this process and committed to following the principles suggested by the 218th General Assembly (2008): Consistency, Pastoral Responsibility, Accountability, Gracious Witness, Openness and Transparency.

The Presbytery requests that any Session or local congregation considering and/or seeking dismissal from the PCUSA will covenant with the Presbytery to enter into a defined process of mutual discernment, conversation, negotiation and resolution. This process is more fully described in the remainder of this document.

CONGREGATIONAL DISCERNMENT

A congregational based discernment process is led by the session. (See Appendix 1 – Suggestions for a Process of Discernment.) Session may invite Presbytery representatives to be involved this time. To request this involvement contact the Executive Presbyter or Stated Clerk.

During the process, the following questions are paramount:

- A.) Is God leading this particular congregation to seek dismissal from the Presbyterian Church (USA) or toward reaffirmation of connection within the PCUSA?
- B.) If God is leading this church to seek dismissal from the PCUSA, how can that be accomplished in a way that honors Jesus Christ and strengthens both the congregation and the Presbytery?
- C.) If God is leading this congregation toward affirming its connection with the PCUSA, how can that be accomplished in a way that honors Jesus Christ and strengthens both the congregation and the Presbytery?

PRESBYTERY INVOLVEMENT

When the leadership of the Presbytery becomes aware, either through formal congregational action or through informal conversation that a congregation is in serious disagreement with the

denomination, a Conversation Team will be sent to the congregation through the Executive Presbyter or Stated Clerk.

The purpose of the Conversation Team will be:

- A.) to review with the Session the discernment process already engaged, or to participate in a new one;
- B.) to engage the officers and/or the congregation as a whole in a time of prayer and conversation, aimed at understanding the issues, identifying steps that may be taken, including engagement with questions A, B, and C (above under Congregational Discernment), if they have not yet been addressed.
- C.) to share matters for consideration with respect to the implications for a congregation and its pastor(s) considering leaving the PCUSA.

NEGOTIATION AND RESOLUTION

Working in good faith toward a mutually agreeable resolution means that all parties involved:

- A.) are open and honest in all their dealings with each other;
- B.) will provide all requested relevant information and documents to each other on a timely basis;
- C.) will respect the conviction of the members, especially those holding differing viewpoints; and
- D.) will refrain from any unauthorized unilateral changes in the way their assets are held or managed.

The Conversation Team will work with officers and the congregation to define a resolution. A mutually agreeable resolution may result in reaffirming connection to the PCUSA. This resolution should be widely circulated to the congregation. Or a mutually agreeable resolution may result in a recommendation to the Presbytery that the congregation be dismissed to another Reformed denomination but it may not be released to independent status.

Church building and grounds generally mean more to the members of a congregation than simply an asset on the books. They represent a special place where members have experienced life-changing conversions of faith in Jesus Christ, experienced inspiring worship and witnessed and participated in baptism, marriages, funerals and memorial services. It is recognized that vacating a property in which the congregation has heavily invested, both spiritually and financially, would be a difficult sacrifice to make.

Church buildings also hold a special place in the presbytery as a whole. For well over two centuries this presbytery has planted new churches and aided fledging congregations by

encouraging members from existing churches to become part of these new adventures; it has given and loaned money to congregations young and old; it has worked diligently in fulfilling its role in the calling of pastors; and across the years has prayed with and for each and every church within its bounds as part of its common calling.

Bearing in mind the spiritual and financial investment of both members and the presbytery in each of our local churches, any resolution to dismiss a congregation shall take into account the particularities of the congregation's historical ties with the presbytery as it related to its property. A resolution for dismissal may include permission for a congregation to leave with its property. This is not an automatic right of the congregation, but rather is subject to negotiation.

All original rolls, registers, minutes and historical records remain the property of the PC (U.S.A.) (Book of Order- G-3.0107). This is not subject to negotiation or exception. (Book of Order- G-3.0107)

If the resolution recommends dismissal it shall:

A) specify the following information regarding the church seeking dismissal:

- i. the value of assets, (including physical plant, property, graveyards and church records)
- ii. all liabilities (including presbytery indebtedness, other indebtedness, outstanding commitments and pledges such as financial implications related to the presbytery i.e. shared and designated mission, and per capita)
- iii. the legal implications (including taxes, corporate status, insurance),
- iv. that all loans secured by the property, including any loans owed to the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. (PILP) and the Presbyterian Church (U.S.A.), A Corporation (the Church Loan Program) have been paid in full, with documentation confirming that the loan(s) have been satisfied. An indemnification and hold harmless clause must be provided by the lender(s) for any unsecured loans owed by the church. Such documents must be provided to the presbytery prior to a vote on dismissal.
- v. A history and accounting of any loans, grants and other items that Carlisle Presbytery has given to the particular church, including money used to fund the founding of the church.
- vi. the processes and procedures for the church to join another reformed denomination. (See Appendix 2 for details)

B.) be approved by written ballot at a duly called congregational meeting where representatives of the Presbytery were present and given permission to speak, and a majority of the members on the active roll were present and casting ballots. The outcome of the voting will be determined by a 2/3 majority of those casting ballots.

The results of the congregational vote in regard to leaving the denomination are provisional. The Presbytery is required to address the property rights of those in the congregation who wish to remain within the PCUSA. Even if the congregation votes in favor of the resolution to leave the denomination, a meeting, led by the Conversation Team, will be held with any members of the congregation who wish to remain in the PCUSA. The purpose of the meeting will be to discern with those who wish to remain their desire regarding their future, the church property, and other assets. Depending on the outcome of that meeting, negotiations between the conversation team and the session may need to be resumed. These negotiations may result in a congregational meeting to act on a revised resolution.

If the Conversation Team determines that a congregation will not work in good faith according to these guidelines, or that a mutually agreeable resolution cannot be reached, it will report its findings to the Coordinating Council. The Council will make a full report to the Presbytery on the work of the Conversation Team, including when deemed necessary a recommendation that an Administrative commission be formed (Book of Order G-3.0109b)

The Conversation Team will report the action of the congregation to the Coordinating Council. The Council will forward the action of the congregation to the Presbytery at a duly called meeting, along with the report of the Conversation Team and the Council's recommendation as to whether to approve the release of the congregation.

If the vote of the Presbytery favors dismissal, (a simple majority shall be required) the Presbytery shall hold a service of celebration of the Church's and Presbytery's unity in Christ, and the Church shall be dismissed to the Reformed Body agreed upon and stated in the Resolution.

APPENDIX 1

A process for discernment and congregational discussion

- A. The session after prayer and much discussion drafts and sends a letter to the membership outlining the issues.

- B. A workshop for all church leaders should be arranged for discussion and prayer regarding options, ramifications and consequences of each option and steps that would be needed.
- C. Several forums should be held so that all members would have an opportunity to hear, ask questions and engage in prayer together.
- D. A follow up letter including a survey may be desirable.
- E. Sessions for prayer and pastoral support should be provided.
- F. After a period of discernment the Session will decide on the next steps needed and inform the congregation of them.

APPENDIX 2 –

Practical Considerations for the Congregation

- A. Tax Status: A congregation which ceases to be a PCUSA congregation is no longer included in the PCUSA's "group revenue ruling" by which a Presbyterian congregation is granted 501(c) (3) non-profit tax-exempt status.

Such status is required not only for exemption from tax payments to state and federal authorities and the filing of certain tax forms, but is required also for real estate tax exemption, for U. S. Postal Service bulk mailing permits, for grant-making foundations, and for the receipt of many forms of grants and bequests. Gifts to a church which does not have valid tax-exempt status may not be claimed as charitable contributions. Legal and other services will be needed to secure new 501(c) (3) status.

- B. Corporate Status: A congregation which ceases to be a PCUSA congregation will need to revise its corporate status (which may require the filing of new articles of incorporation and bylaws).
- C. Insurance: Since many PCUSA congregations have property and liability insurance which is available only to PCUSA congregations, new insurance provisions will need to be made, and it is an unwise congregation which is uninsured for even a minute.

APPENDIX 3

Practical Considerations for the Minister

- A. G-2.0502 As the Lord has set aside through calling certain members to be teaching elders, so the church confirms that call through the action of the presbytery. The presbytery shall determine whether a particular work may be helpful to the church in mission and is a call to validated ministry requiring ordination as a teaching elder. In the performance of the ministry, the teaching elder shall be accountable to the presbytery.

Teaching elders have membership in the presbytery by action of the presbytery itself, and no pastoral relationship may be established, changed or dissolved without the approval of the presbytery.

- B. G-2.0509. When a teaching elder accepts or continues membership of any character in another denomination, except as provided in this Constitution, the presbytery shall record the fact and delete the teaching elder's name from the roll.
- C. A minister considering departure from the PCUSA is advised to consult, with the advice of counsel encouraged, the provisions of the Board of Pensions plan (which are available at <http://pensions.org/library/publications/rules.htm>) and to consult also with legal and tax professionals regarding the special tax issues which relate to clergypersons.]

Pension: A Presbyterian minister's pension benefits are "vested," and a member (or survivor of a member) of the Presbyterian Board of Pensions' plan has a non-forfeitable right to receive a retirement pension based on contributions and increases once pension credits are vested.

- D. Medical Insurance/Death-and-Disability: The Board of Pensions' major medical plan and death-and-disability provisions require active participation in the plan, and participation is not available to ministers who are not on the roll of a presbytery. A member may be eligible to purchase continuation of medical benefits for a limited duration. Life (death) insurance and disability insurance policies are available commercially at varying rates.
- E. Tax Issues: A Presbyterian minister is entitled to certain income-tax benefits and provisions due to his/her ecclesiastical status in the PCUSA. An "independent" minister may or may not be entitled to such benefits and provisions.
- F. Insurance: A minister no longer serving a PCUSA congregation or no longer on the role of the PCUSA should make arrangements for professional liability insurance coverage if continuing to engage in professional ministry.