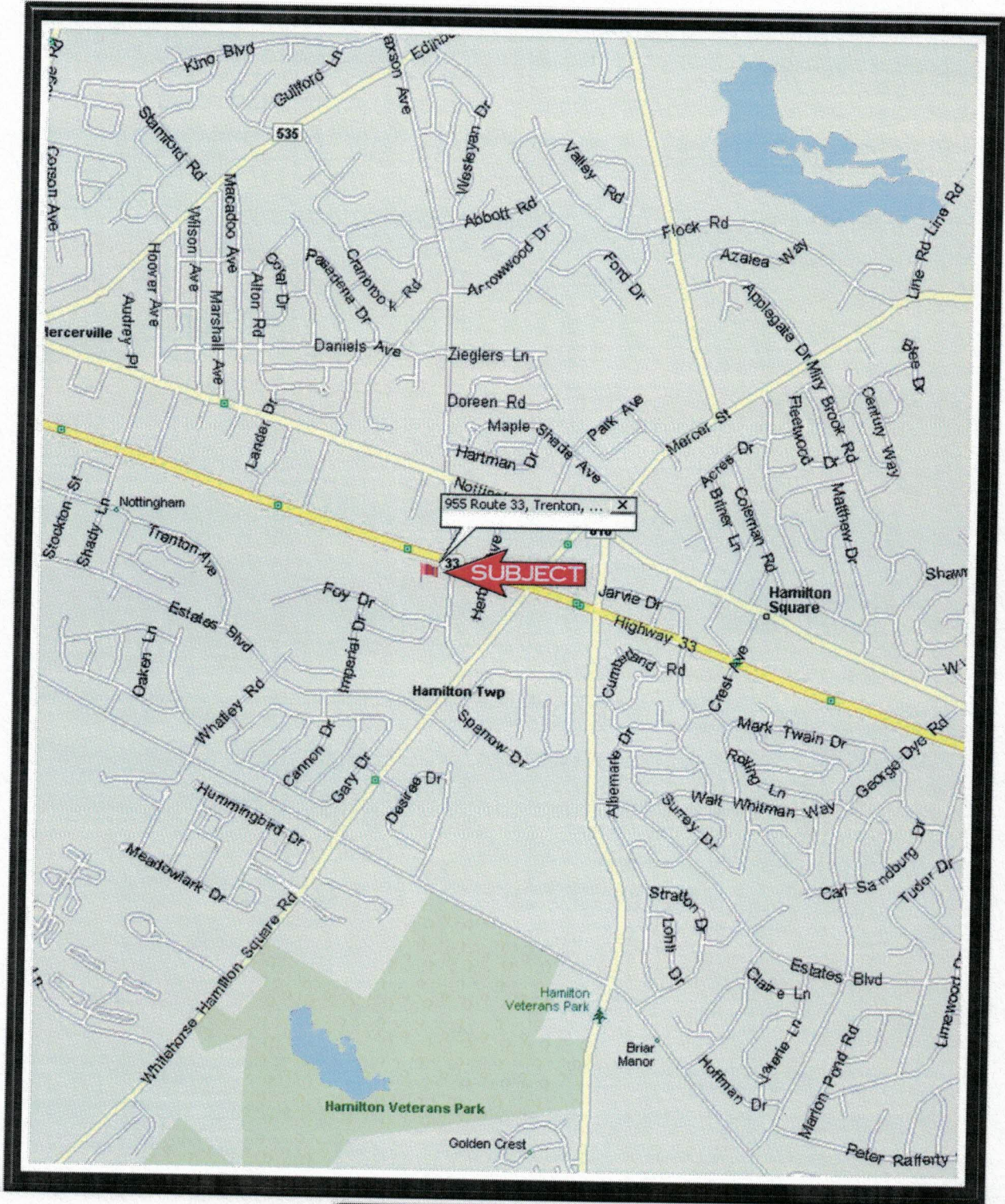
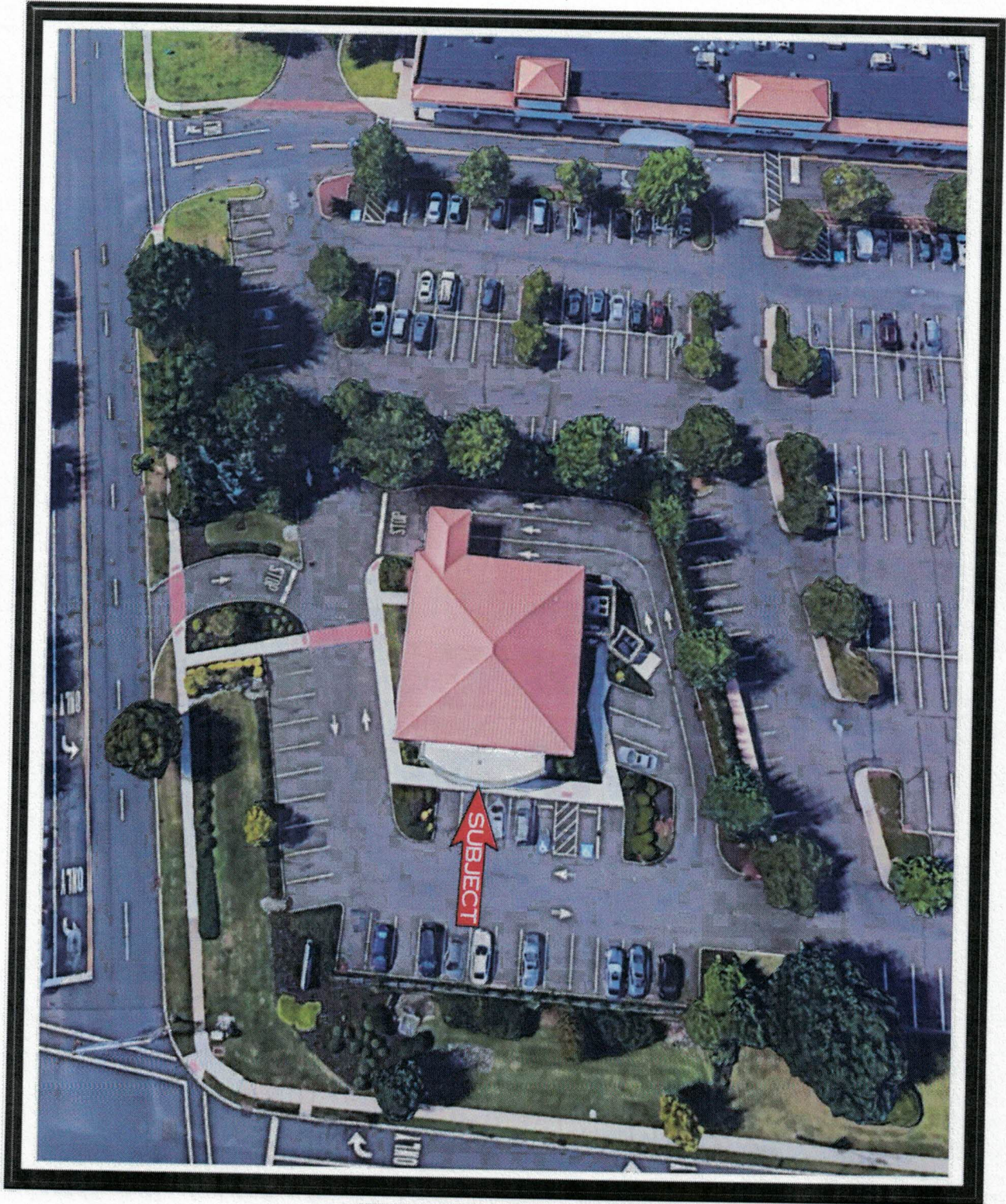


# AREA MAP



**LOCATION**



**AERIAL**

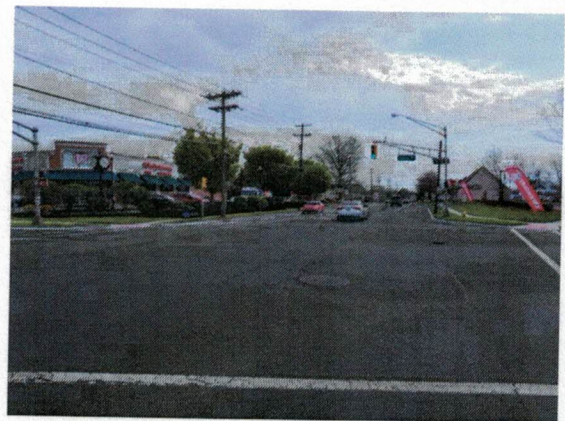
**Banking and Finance**

Businesses in the broad finance sector reported modest improvement in business activity. Small to medium sized banks in the region reported rising demand for business loans, as well as commercial and residential mortgages, but steady demand for consumer loans. Bankers reported unchanged credit standards for all categories, steady loan spreads, and no change in average deposit rates. Contacts reported little change in delinquency rates, with bankers reporting some decrease in lenient policies for delinquent consumer loan and home mortgage accounts.

The following census, land use, economic, area development, and household income information is sourced from Costar.

**Subject's Vicinity**

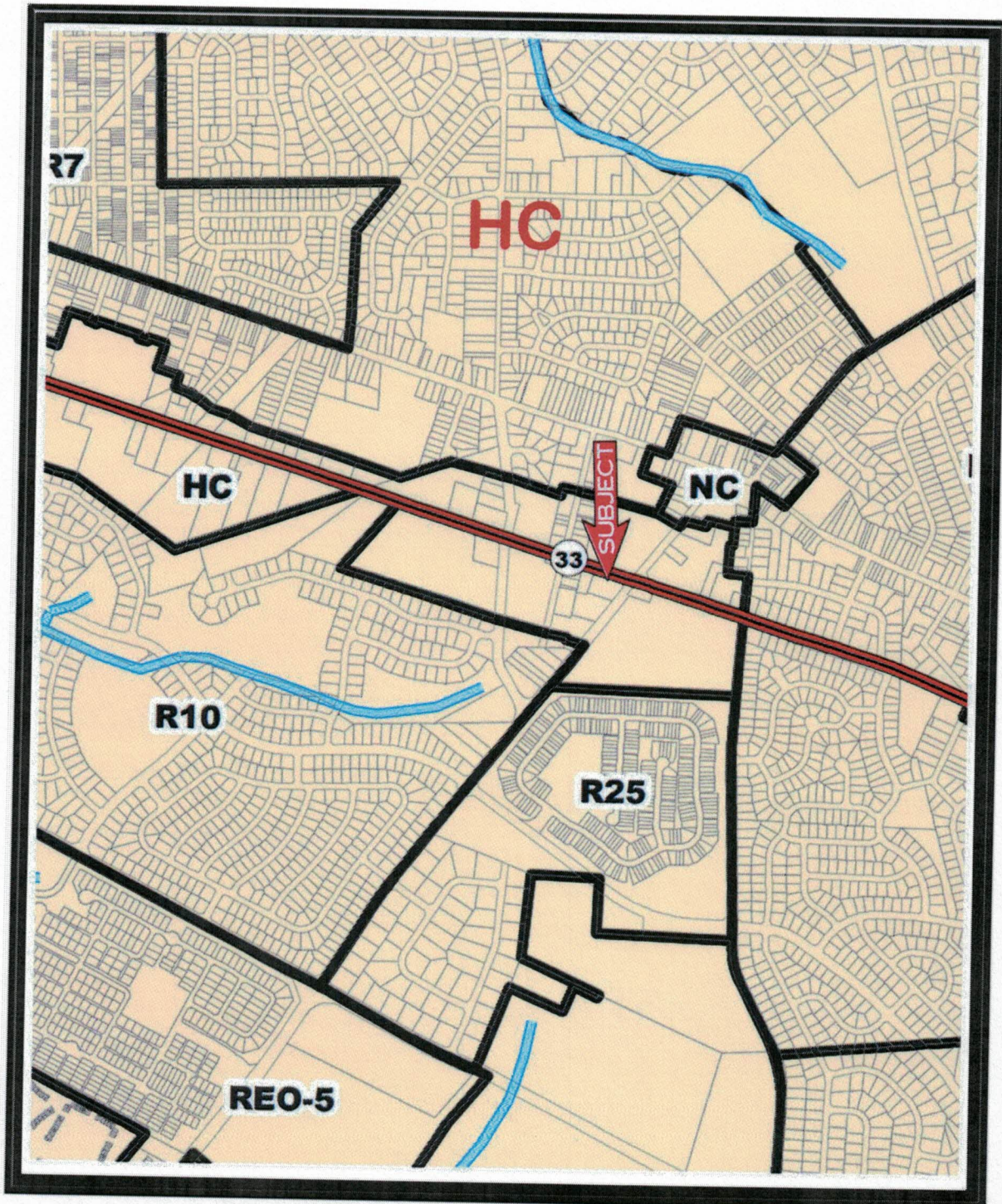
The subject is located within the Hamilton Township section of the Town of Hamilton. Hamilton has a total land area of 39.44 square miles and is bounded by the bordering communities of Lawrence Township to the North, Georgetown to the South, Robbinsville to East, Trenton to the West.



The subject property occupies the southwest corner of the intersection of Route 33 and Paxson Avenue, in Hamilton. Route 33 is a two-way, two-lane street with northwesterly and southeasterly traffic flows.

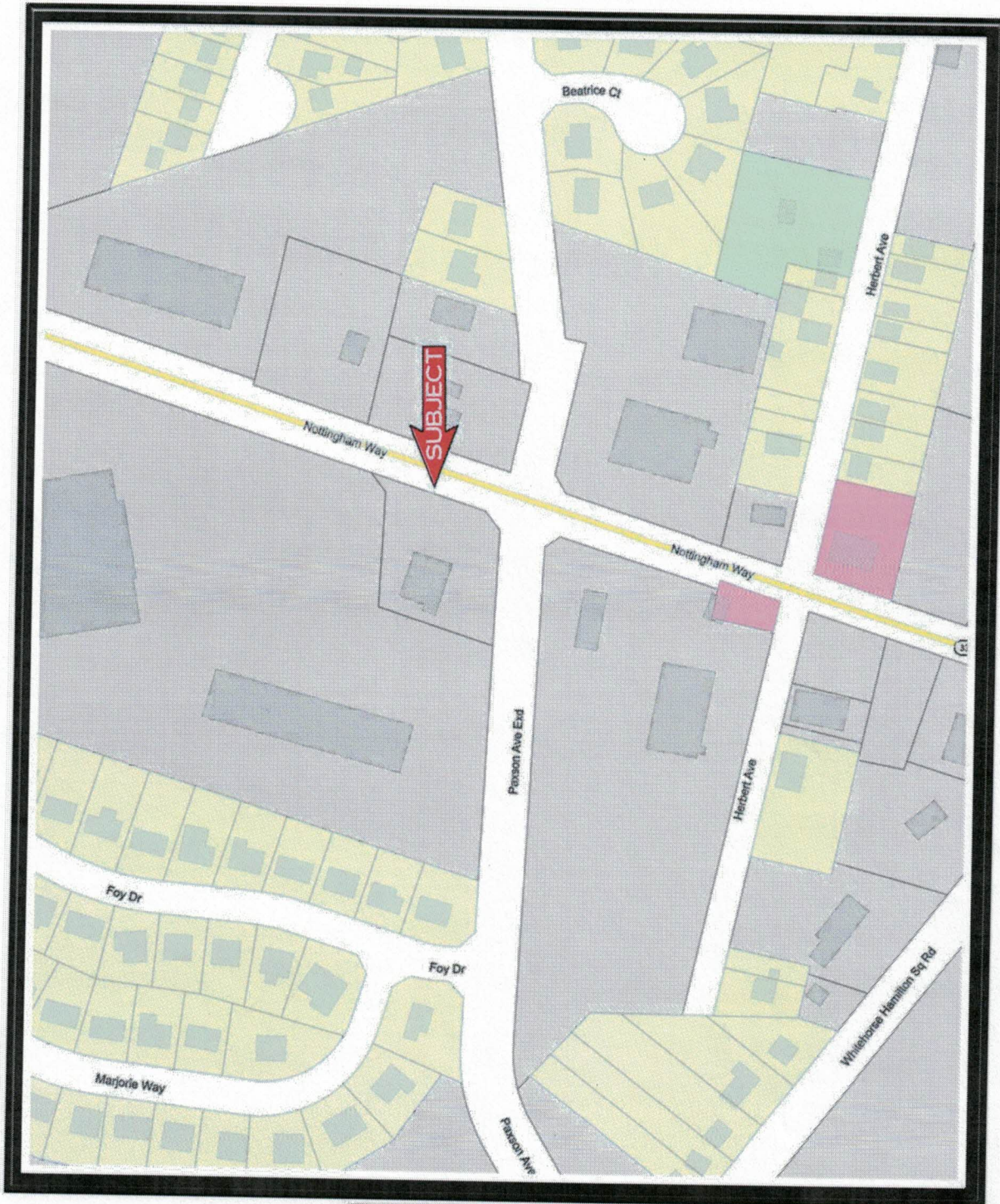
The subject is located on an established moderately active tree line street with traffic flowing in both directions. The subject is surrounded by mostly commercial buildings. There are many restaurants including take out along the subject street. The subject's block lends itself to active automotive traffic as observed at the time of inspection. The subject is located along a moderately active street based on the amount of automotive traffic observed at the time of inspection. Parking is available on subject's lot





**ZONING MAP**

**DESCRIPTION OF THE IMPROVEMENTS**



**SKETCH**

The subject property consists of a postwar (circa 2009) one-story bank building. As of the date of valuation, the building was occupied by leased tenants. The subject structurally conforms with existing similar-type improvements in the immediate vicinity and occupies the southwest corner of the intersection of Route 33 and Paxson Avenue. The subject's actual total building area above grade amounts to approximately 4,358 square feet. The following description is based upon both a physical inspection of the property by Steven R. Romer on April 21, 2021, and conversations with the managing agent.

**Foundation:** The building foundation consists of brick, concrete, and masonry walls, slabs, and footings. Based on our limited assessment of the foundation's condition, building support appears to be good.

**Exterior Walls:** The building exterior wall façade finish consists of stucco/brickface. The subject is reported to be constructed with reinforced concrete framing and concrete or masonry floors and roofs (construction class B).

**Roof:** The subject has a flat built-up roof with a rubberized membrane surface. There are gutters and leaders to provide water drainage away from the roof surfaces. The roof was reported to be in good condition.

**Windows:** Windows are fixed glass with aluminum frames.

**Building Entrance:** The building is accessed via a double-door entrance with an interposing threshold. Both the interior and exterior doors consist of aluminum and glass.



**Lobby:** Lobby ceilings are suspended acoustical tile while the walls are painted sheetrock. Floors are finished with tile. Lighting is provided by fluorescent fixtures.



**Interiors:** The interiors feature painted sheetrock ceilings and walls; flooring is carpet/tile/floor laminate. Lighting is provided by fluorescent fixtures. Ceiling heights range from 8 feet to 10 feet in the office space. .

**Restroom:** Typical restroom finishes include standard fixtures (low tank top type toilets and porcelain sinks). Bathroom walls are ceramic tile while the ceilings are suspended acoustical tile; the floors are tile.



**Plumbing:** The plumbing lines throughout the building for cold and hot water are copper. Sewer lines are reported to be cast iron.

**Heating/Hot Water:** Heating and cooling is provided by an air handler and electrical split systems. The heating system is reported to exhibit average energy efficiency.

**Air-Conditioning:** The subject has central air-conditioning.

**Electricity/Gas:** The building is equipped with circuit breakers. There is a single electric meter for the building; the meter is located on the ground level.

Water & Sewer: We have been informed that the subject property is billed on a metered basis. There is a single water meter for the building.

Overall Condition: Satisfactory

Additional Photos



