# **APPRAISAL OF REAL PROPERTY**



#### **LOCATED AT**

2730 Grange Hall Rd NE Corydon, IN 47112 pt SE1/4 28-3-4

#### **FOR**

James Kenneth Neukam Estate Corydon, IN 47112

## **OPINION OF VALUE**

152,000

# AS OF

04/23/2013

## BY

Larry Harmon
Larry J Harmon Appraisals Inc
1355 Ridgewood Dr NW
Corydon, IN 47112-5206
(812) 738-8924
larry.harmon@insightbb.com

#### **SUMMARY OF SALIENT FEATURES**

Subject Address	2730 Grange Hall Rd NE
Legal Description	pt SE1/4 28-3-4
City	Corydon
County	Harrison
State	IN
Zip Code	47112
Census Tract	0604.00
Map Reference	na
Sale Price	\$
Date of Sale	
Borrower/Client	James Kenneth Neukam Estate
Lender	James Kenneth Neukam Estate
Size (Square Feet)	1,092
Price per Square Foot	\$
Location	rural
Age	23
Condition	aver
Total Rooms	4
Bedrooms	2
Baths	1
Appraiser	Larry Harmon
Date of Appraised Value	04/23/2013
Opinion of Value	\$ 152,000

2730 Grange Hall Rd

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L	The purpose of this summary appraisal rep	ort is to prov	ride the lend	ier/ciient	with an ac	curate, a	and adequa	itely sup	oported, opin	non of th	e market	value	of the sub	ject pro	perty.
	Property Address 2730 Grange Hall Re	d NE				City	Corydon				State It	V	Zip Code	47112	
	Borrower James Kenneth Neukam Es	state	Ov	vner of P	ublic Recor				ukam Esta	ate	County				
	Legal Description pt SE1/4 28-3-4														
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	Lender/Client James Kenneth Neuka				Corydo									-	
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	Report data source(s) used, offering price(s),	, and date(s).	Informa	ation fro	om inspec	ction, co	ourt house	e, heir,	, sira sear	ch. App	raiser h	as no	t perform	ed an	У
0	appraisal services on the subject pro														
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	Note: Race and the racial composition of	the neighbor	hood are no	t anne	ical factors										-
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	stable at 3-12 months. Typical sales														, and
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-	performance of this appraisal and tre	ending into.				addend				contrac					
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B	Specific Zoning Classification ag-res		Z	oning De	escription a	g & sir	fam res								
Ø.	Zoning Compliance 🛛 Legal 🔲 Legal Nor	nconforming (	Grandfathere	d Use) [	No Zonir	ng 🔲 I	llegal (descr	ribe)							
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2730 Grange Hall Rd File # James Kenneth Neukam

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Sale Price	\$			網網		HOTOGRAP	\$	118,000				\$ 15	3,000	Links and the	NAME OF	OK THE	\$	186,000
Sale Price/Gross Liv. Area	a \$	1	sq.ft.	\$	111.74	4 sq.ft	Land of		\$	116.53	3 sq.ft.				136.16	sq.ft.	18 Carrier	49.00
Data Source(s)	100	MARKET ST	<b>BASS</b>	mls					mls					mls				27 Part 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Verification Source(s)	25			cour	house	e			-	t house	e			-	t house	e		
VALUE ADJUSTMENTS		DESCRIP	TION		SCRIPT		+(-)\$	Adjustment		SCRIPT		+(-) \$ Adjus	ment		SCRIPT		+(-) \$ A	djustment
Sales or Financing			first.	conv					conv					conv			177	
Concessions				183	days				99 d					248				
Date of Sale/Time	100			10/0	4/2012	2				0/2012	2				5/2012	2		
Location	rur	al	10413341	rural					rural					inferi				+4,000
Leasehold/Fee Simple	Fe	e Simpl	le		Simple	9				Simple	9				Simple			1,000
Site	10	acres			acres			+3,000				+4	.000	_	acres			+5,000
View	ave	er		aver					aver					aver				0,000
Design (Style)	ran	nch	1.27	ranch	1				ranc					ranch				
Quality of Construction	fra	me		frame	9				fram					brick				-5,000
Actual Age	23			38					36					12				0,000
Condition	ave	er		inferi	or			+5,000	aver					supe	rior			-7,500
Above Grade	Tota	al Bdrms.	. Baths			Baths				Bdrms.	Baths				Bdrms.	Baths		.,000
Room Count	4	2	1	5	3	1		-3,000	5	3	1.1	-4	,000	_	3	2		-4,000
Gross Living Area		1,093	2 sq.ft.		1,056	sq.ft.		0		1,313	-		,000		1,366	_		-5,500
Basement & Finished	1,0	92 Sq.F		none		1		+6,000	none				-	1366		-4		0,000
Rooms Below Grade		finishe						-,500					,550		finishe	d		-16,000
Functional Utility	ave			inferio	or			+5,000	aver					aver		-		10,000
Heating/Cooling		/CA		FA/C					FAIC	Α				FAIC	Δ			
Energy Efficient Items	nor	ne		none					none					none				
Garage/Carport	2 c	ar att		2 car					2 car					2 car				
Porch/Patio/Deck	dec	ck,shed		porch				+2,000				+2	000		,deck			
O <sub>N</sub>	-	vel dr		grave		775			grave	l dr			,000	grave				
K		-							giare					giave	ii di			
Net Adjustment (Total)		<b>135</b> 19	Alberta.	$\boxtimes$	+ [	7 -	\$	18,000	$\boxtimes$	+ [	7.	\$ 4	.000		+ 5	٥-	\$	-29,000
Adjusted Sale Price				Net Ad		5.3 %			Net Ad	_	2.6 %			Net Ad		5.6%	-	-23,000
of Comparables				Gross	Adj. 2	0.3 %	S	136,000	Gross	Adi. 1	3.1%	\$ 157		Gross		5.3 %	s	157,000
l 🛛 did 🔲 did not res	earch the s	sale or tra	nsfer hi	story of	the sub	bject pr	operty ar	d comparabl	e sales	. If not.	explain		,000				*	107,000
Data Source(s) court if  My research  did   Data Source(s) court if	nouse did not re nouse	eveal any	prior sa	les or ti	ransfers	of the	compara	ble sales for	the yea	ar prior	to the d	Man-King to the	e com	parable	e sale.			
Report the results of the re-	search and	analysis	of the p	rior sal	e or tran	nsfer h	story of t	he subject pr	operty	and co	mparab	le sales (report	additio	onal pri	or sales	on pa	ge 3).	
ITEM			SU	BJECT			COM	PARABLE SA	LE #1		CO	MPARABLE SA	LE #2	2	C	OMPAR	ABLE SAL	E #3
Date of Prior Sale/Transfer		NA				1.	1 A			1.	NA							
						- I	IA			I	NA.				NA			
Price of Prior Sale/Transfer											4741							
Data Source(s)		court h				c	ourt ho			c	court h				court l			
Data Source(s)  Effective Date of Data Sour	ce(s)	04/23/2	2013			c	ourt ho	13		0	ourt h	2013						
Data Source(s)	ce(s)	04/23/2	2013	propert	y and co	c	ourt ho	13	ps no	0	ourt h				court l			
Data Source(s)  Effective Date of Data Sour	ce(s)	04/23/2	2013	propert	y and co	c	ourt ho	13	ps no	0	ourt h	2013			court l			
Data Source(s)  Effective Date of Data Sour	ce(s)	04/23/2	2013	propert	y and co	c	ourt ho	13	ps no	0	ourt h	2013			court l			
Data Source(s)  Effective Date of Data Sour	ce(s)	04/23/2	2013	propert	y and co	c	ourt ho	13	ps no	0	ourt h	2013			court l			
Data Source(s)  Effective Date of Data Sour	ce(s)	04/23/2	2013	propert	y and co	c	ourt ho	13	ps no	0	ourt h	2013			court l			
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra	ce(s) ansfer histo	04/23/2 bry of the	2013 subject			c C Ompara	ourt ho 14/23/20 able sales	Com		ot reso	court h 04/23/2 Id in la	2013 ast year.			court I 04/23/	/2013		
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra	ce(s) ansfer histo	04/23/2 bry of the	2013 subject	, scatt	ered,	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	le le
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa	ce(s) ansfer histo ison Appro	04/23/2 bry of the	2013 subject	, scatt	ered,	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	le le
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra	ce(s) ansfer histo ison Appro	04/23/2 bry of the	2013 subject	, scatt	ered,	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	ie e
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa	ce(s) ansfer histo ison Appro	04/23/2 bry of the	2013 subject	, scatt	ered,	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	le e
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa	ce(s) ansfer histo ison Appro	04/23/2 bry of the	2013 subject	, scatt	ered,	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	ne
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa	ce(s) ansfer histo ison Appro	04/23/2 bry of the	2013 subject	, scatt	ered,	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	ile .
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa	ce(s) ansfer histo ison Appro	04/23/2 bry of the	2013 subject	, scatt	ered,	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	HE .
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin	ison Appro les are u	ory of the	2013 subject	, scatt te the eling.	ered, s marke	ompara	ourt ho 14/23/20 able sales	Com	the r	ot reso	court h 04/23/3 Id in la	2013 ast year.	tache	ed cor	court I 04/23/	/2013 4-6 fc	or acreac	ne .
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin	ison Appro les are u ed and re	o4/23/2 ory of the	subject subjec	scatt te the eling.	ered, s	d 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	data av	Com	the r	ot reso	court h	ast year.  area. See al	nd ar	ed cor	court I	4-6 fc	or acreag	I E
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales	ison Appro les are u ed and re	o4/23/2 bry of the	subject subjec	, scatt te the eling.	ered, s	c c c c c c c c c c c c c c c c c c c	data av	Com  vailable for housing co	the r	c (C)	court h	area. See aln the area a	nd ar	ed cor	court I 04/23/	4-6 fc	or acreag	ie
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co	ison Appro les are u ed and re	o4/23/2 bry of the	subject subjec	, scatt te the eling.	ered, s	c c c c c c c c c c c c c c c c c c c	data av	Com  vailable for housing co	the r	c (C)	court h	area. See aln the area a	nd ar	ed cor	court I	4-6 fc	or acreagrea.	ie
Data Source(s) Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales	ison Appro les are u ed and re	o4/23/2 bry of the	subject subjec	, scatt te the eling.	ered, s	c c c c c c c c c c c c c c c c c c c	data av	Com  vailable for housing co	the r	c (C)	court h	area. See aln the area a	nd ar	ed cor	court I	4-6 fc	or acreagrea.	IE .
Data Source(s)  Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales Sales comparison app	ison Appro les are u ed and re	o4/23/2  ory of the  each L  sed to i  effects r  Approach  son Approach  weighte	2013 subject	scattle the the leling.	ered, s marke	c c c c c c c c c c c c c c c c c c c	data av his size	Com  vailable for housing of poach (if developroach, fire	the ron sm	ct ot reso	court h 04/23/23/2 Id in la bject : eage i	area. See al n the area a	e App	ed cor e typi	mps #	4-6 fc the a	or acreagrea.	He .
Data Source(s)  Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales Sales comparison app	ison Appro ison Appro iles are u ed and re omparison. Comparisoroach is	o4/23/2  ory of the  each L  seed to i  effects r  Approach  son Appr  weighte	imited lillustrative model	scattle the eling.	ered, smarke	sales  Co from	data av	Com  vailable for housing of hous	the non sm	cc	court h h h h h h h h h h h h h h h h h h h	area. See al n the area a	e App	ed core typi	mps # cal for	4-6 fc the a	or acreagrea.	
Data Source(s)  Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales Sales comparison app	ison Approles are u ed and recomparison a Comparison co	o4/23/2  ory of the  each L  sed to i  eflects r  Approach  on Appro  weighte	imited illustrat remode  a \$ 15 oach \$ ed, lim	, scattle the elling.	marke	sales  c C  from	data avecost approach and specific and speci	com  vailable for housing of hous	the non sm	ural su ural su ural su timate	court h 04/23/2 Id in la block block eage i	area. See al n the area a life in the area a life i	e App	ed core typi	mps # cal for	4-6 fc the a	or acreagrea.	
Data Source(s)  Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales Sales comparison app	ison Approles are u ed and recomparison a Comparison co	o4/23/2  ory of the  each L  sed to i  eflects r  Approach  on Appro  weighte	imited illustrat remode  a \$ 15 oach \$ ed, lim	, scattle the elling.	marke	sales  c C  from	data avecost approach and specific and speci	com  vailable for housing of hous	the non sm	ural su ural su ural su timate	court h 04/23/2 Id in la block block eage i	area. See al n the area a life in the area a life i	e App	ed core typi	mps # cal for	4-6 fc the a	or acreagrea.	
Data Source(s)  Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales Comparison app  This appraisal is made  completed,  subject to following required inspection	ison Approles are u ed and recomparison is Comparison is "as is", the followin based on	o4/23/2  ory of the  oach L  sed to i  effects r  Approach  son Appr  weighte  subjing repair  n the extra	imited illustrative model is 15 to cach \$ 15 to cach \$ ted, limited to compare the compare to compare the compare	scattle the ethe ethe ethe ethe ethe ethe e	.000 upport	sales sales et for	data au data au his size  data au ost Appr cost ap and spec of a hype	com  vailable for housing of pach (if developroach, fir	the n sm	ural suural suur	bourt h  14/23/2  1d in le  15/23/2  16	area. See al n the area a tified.  Incom tified.	e App	roach the imbeen c	mps # cal for  (if deve	4-6 fc the a	or acreacy rea.  \$ NA  ave been subject	t to the
Data Source(s)  Effective Date of Data Sour Analysis of prior sale or tra  Summary of Sales Compar comps. The above sa Age-condition combin  Indicated Value by Sales Co Indicated Value by: Sales Sales comparison app	ison Approles are u ed and recomparison is Comparison is "as is", the followin based on	o4/23/2  ory of the  oach L  sed to i  effects r  Approach  son Appr  weighte  subjing repair  n the extra	imited illustrative model is 15 to cach \$ 15 to cach \$ ted, limited to compare the compare to compare the compare	scattle the ethe ethe ethe ethe ethe ethe e	.000 upport	sales sales et for	data au data au his size  data au ost Appr cost ap and spec of a hype	com  vailable for housing of pach (if developroach, fir	the n sm	ural suural suur	bourt h  14/23/2  1d in le  15/23/2  16	area. See al n the area a tified.  Incom tified.	e App	roach the imbeen c	mps # cal for  (if deve	4-6 fc the a	or acreacy rea.  \$ NA  ave been subject	t to the

2730 Grange Hall Rd File # James Kenneth Neukam

The intended user of this appraisal report is the Lender/Client. The	intended use is to ev	aluate the property that	at is the subje	ect of this app	oraisal for a
mortgage finance transaction, subject to the stated Scope of Work and the Definition of Market Value. No additional intended users are	, purpose of the appra	aisal, reporting require	ments of this	appraisal re	port form,
Southern Indiana Board of Realtors data from 2006-2007-2008-20	09-2009-2010-2011 8	k 2012			
Residential Closed Sales 2006 3562 2007 3513 2008 26	10 2009 2871 2	2010 2520 2011	2572 2012	2550	
	3,665 \$124,000		2573 2012 120,000	\$127,500	
	3,000 \$117,000		110,900	\$112,000	
V- E-b-lb-lb-lb-lb-lb-lb-lb-lb-lb-lb-lb-lb-l					
Very limited bakc to back sales and very limited same floor plan, sa area to determine exact time adjustment. The subject market show	ame age, same house ws stabilization in the r	e, different lot sales av more recent data.	ailable in the	rural/small to	own subject
The subject market is small enough for holes-spurts in sales data for	or a particular type pro	operty in the area. 4 be	erm sales in	12 months, n	o berm
sales in 12 months for example. The market for berm housing did	not change during this	2 year period.			
Wider than desired indicated values from comparable sales, greated desired dates of sale, and some longer than desired distances to compare the desired distances the desired di	er than desired gross a omparable sales are r	adjustments to availab not unusual for rural ar	le comparab reas of divers	le sales, solo se housing.	l older than
All adjustments rounded to nearest \$500.					
Market areas of often ill defined in rural and/or small town areas. The	ne market area for the	subject property is de	afined as Har	rison Co	
Utilities on and appear functional at time of inspection.	ic market area for the	subject property is de	silileu as riai	rison Co.	
COST APPROACH TO	VALUE (not required by F	Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures a	and calculations.		A S for a second		
COST APPROACH TO  Provide adequate information for the lender/client to replicate the below cost figures a  Support for the opinion of site value (summary of comparable land sales or other me	and calculations.		4-6 for acrea	nge comps	
Provide adequate information for the lender/client to replicate the below cost figures a	and calculations.		4-6 for acrea	ige comps	
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me	and calculations. ethods for estimating site va	alue) See comps#	4-6 for acrea		G2 000
Provide adequate information for the lender/client to replicate the below cost figures a	and calculations.	alue) See comps #		=\$	60,000
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20	and calculations.  ethods for estimating site value  OPINION OF SITE V  DWELLING	alue) See comps#			60,000 98,280 10,920
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	opinion of site v  Opinion of site v  DWELLING  Basement  Deck, Shed	/ALUE	90.00	=\$ =\$ =\$ =\$	98,280 10,920 5,000
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Typical physical depreciation for well maintained housing of this age-	OPINION OF SITE V  OPELLING  Basement  Deck,Shed  Garage/Carport	ALUE	90.00	=\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE V  OPENION OF SITE V  DWELLING  13 Basement  Deck, Shed  type Garage/Carport  Total Estimate of C	ALUE	90.00	=\$ =\$ =\$ =\$	98,280 10,920 5,000
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Typical physical depreciation for well maintained housing of this age-	OPINION OF SITE V DWELLING  Basement Deck,Shed type Garage/Carport Total Estimate of C Less Ph Depreciation	/ALUE	90.00	=\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Typical physical depreciation for well maintained housing of this age-	opinion of site valuations.  Opinion of site valuating of the site of th	/ALUE	90.00	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680 121,880 40,050) 81,830
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Typical physical depreciation for well maintained housing of this age-	OPINION OF SITE V DWELLING  Basement Deck,Shed type Garage/Carport Total Estimate of C Less Ph Depreciation	/ALUE	90.00	=\$ =\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680 121,880 40,050)
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Typical physical depreciation for well maintained housing of this age in the area.	opinion of site valuations.  Opinion of site valuating of the site of th	######################################	90.00	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680 121,880 40,050) 81,830 9,000
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Typical physical depreciation for well maintained housing of this age in the area.  Estimated Remaining Economic Life (HUD and VA only)  47	OPINION OF SITE V DWELLING Basement Deck,Shed type Garage/Carport Total Estimate of C Less Ph Depreciated Cost o "As-is" Value of Sit	ALUE	90.00	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680 121,880 40,050) 81,830
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data similar construction Quality rating from cost service aver Effective date of cost data 04/23/20 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Typical physical depreciation for well maintained housing of this age- in the area.  Estimated Remaining Economic Life (HUD and VA only)  47  INCOME APPROACH TO  Estimated Monthly Market Rent \$ X Gross Rent Multiplier	OPINION OF SITE V DWELLING  Basement Deck,Shed type Garage/Carport Total Estimate of C Less Ph Depreciated Cost o "As-is" Value of Sit  Years INDICATED VALUE (Not required by	ALUE	90.00 10.00 16.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680 121,880 40,050) 81,830 9,000
Provide adequate information for the lender/client to replicate the below cost figures a Support for the opinion of site value (summary of comparable land sales or other me  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data similar construction  Quality rating from cost service aver Effective date of cost data 04/23/20  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Typical physical depreciation for well maintained housing of this age in the area.  Estimated Remaining Economic Life (HUD and VA only)  47	OPINION OF SITE V DWELLING  Basement Deck,Shed type Garage/Carport Total Estimate of C Less Ph Depreciated Cost o "As-is" Value of Sit  Years INDICATED VALUE (Not required by	ALUE	90.00 10.00 16.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	98,280 10,920 5,000 7,680 121,880 40,050) 81,830 9,000
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2730 Grange Hall Rd File # James Kenneth Neukam

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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 he or she considers his or her own best interest; (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.

\*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 ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting 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, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. 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.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

2730 Grange Hall Rd File # James Kenneth Neukam

## APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

2730 Grange Hall Rd File # James Kenneth Neukam

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

# SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Larry J Harmon	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Sully Signature	Magnature
Name Lary Harmon (100)	Name
Company Name Larry J Harmon Appraisals Inc	Name Name
	Company Address
47112-5206	
Telephone Number (812) 738-8924	Telephone Number
Email Address larry.harmon@insightbb.com	
Date of Signature and Report April 28, 2013	Date of Signature
Effective Date of Appraisal 04/23/2013	State Certification #
State Certification #	or State License #
or State License # CG49300012	State
or Other (describe) State #	Expiration Date of Certification or License
State IN	
Expiration Date of Certification or License 06/30/2014	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
2730 Grange Hall Rd NE	□ Did inspect exterior of subject property from street
Corydon, IN 47112	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 152,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name	
Company Name James Kenneth Neukam Estate	COMPARABLE SALES
Company Address Corydon, IN 47112	Did not inspect exterior of compact la calculations
Email Address	Did inspect exterior of comparable sales from street     Date of Inspection

Freddie Mac Form 70 March 2005

Page 6 of 6

Fannie Mae Form 1004 March 2005

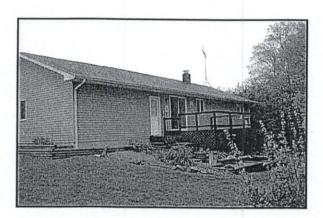
2730 Grange Hall Rd Uniform Residential Appraisal Report File # James Kenneth Neukam **FEATURE** SUBJECT COMPARABLE SALE #4 COMPARABLE SALE #5 COMPARABLE SALE #6 Address 2730 Grange Hall Rd NE Country Club Rd SE Shiloh Rd SW Hwy 62 NE Corydon, IN 47112 Corydon, IN 47112 Corydon, IN 47112 Corydon, IN 47112 Proximity to Subject 1.89 miles SW 3.35 miles SW 0.88 miles SE Sale Price 4,672 8,377 6,040 Sale Price/Gross Liv. Area sq.ft. \$ sq.ft. sq.ft. Data Source(s) mls mls mls Verification Source(s) court house court house court house VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sales or Financing conv conv Concessions 171 days 216 days 189 days Date of Sale/Time 07/02/2012 11/02/2012 11/16/2011 Location rural rural rural rural Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 10 acres 7.92 acres 7.64 acres 7.45 acres View aver aver aver aver Design (Style) ranch no improvemnts no improvemnts no improvemnts **Quality of Construction** frame Actual Age 23 Condition aver Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 4 2 1 **Gross Living Area** 1,092 sq.ft. sq.ft sq.ft. sq.ft. Basement & Finished 1,092 Sq.Ft. Rooms Below Grade 5% finished Functional Utility aver Heating/Cooling **FA/CA Energy Efficient Items** none Garage/Carport 2 car att Porch/Patio/Deck deck,shed gravel dr Net Adjustment (Total)  $\Box$  + Adjusted Sale Price Net Adi. Net Adj. Net Adj. of Comparables Gross Adj. 8,377 Gross Adj 4,672 Gross Adj % 5 6,040 Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer NA NA NA Price of Prior Sale/Transfer Data Source(s) court house court house court house court house Effective Date of Data Source(s) 04/23/2013 04/23/2013 04/23/2013 04/23/2013 Analysis of prior sale or transfer history of the subject property and comparable sales Comps not resold in last year. Analysis/Comments The above sales are used to illustrate the market for this size acreage in the area and are typical for the area. The above sales are given in price per acre.

## Subject Photo Page

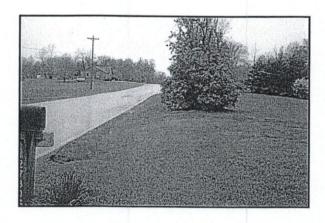
Borrower/Cli	ent James Kenneth Neukam Estate			
Property Add	fress 2730 Grange Hall Rd NE			
City	Corydon	County Harrison	State IN	Zip Code 47112
Lender	James Kenneth Neukam Estate			



Subject Front
2730 Grange Hall Rd NE
Sales Price Gross Living Area 1,092 Total Rooms Total Bedrooms 2 Total Bathrooms Location rural View aver Site 10 acres Quality frame Age 23



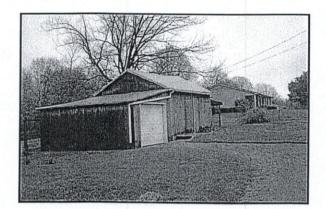
## Subject Rear



#### **Subject Street**

# Photograph Addendum

Borrower/Clie	nt James Kenneth Neukam Estate					
Property Addr	ess 2730 Grange Hall Rd NE					
City	Corydon	County	Harrison	State IN	Zip Code	47112
Lender	James Kenneth Neukam Estate					



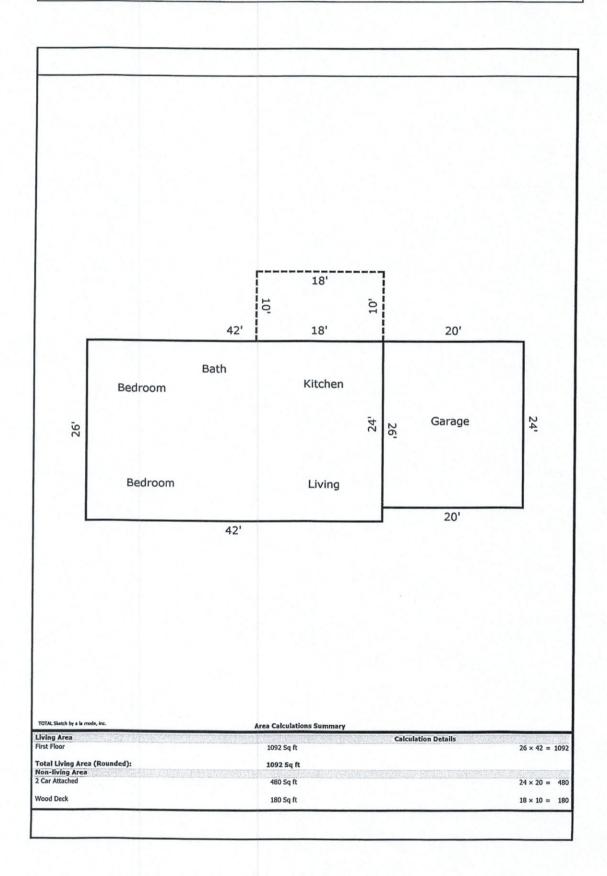
shed



subject land

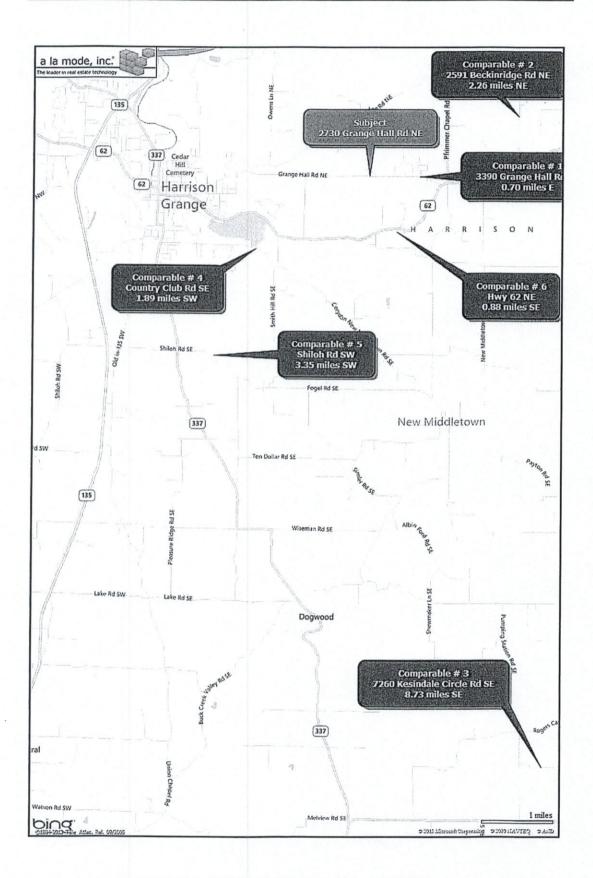
## **Building Sketch**

Borrower/Client	James Kenneth Neukam Estate			
Property Address	s 2730 Grange Hall Rd NE			
City	Corydon	County Harrison	State IN	Zip Code 47112
Lender	James Kenneth Neukam Estate			



#### **Location Map**

Borrower/Cli	ent James Kenneth Neukam Estate			
Property Add	ress 2730 Grange Hall Rd NE			
City	Corydon	County Harrison	State IN	Zip Code 47112
Lender	James Kenneth Neukam Estate			



# 2730 Grange Hall Rd aerial plat



Details	•	Page 1 o
11	Online Licensing	
New Search	Person Info	mation
Litigation Documents	Lav	vrence Harmon
Digital Certification	Address Info	rmation
Appraiser Board	Cor	ydon IN 47112
	License Info	rmation
	License No:	CG49300012
	Profession:	Appraiser Board
	License Typ	e: Certified General Appraiser
	Obtained By Method:	
	Issue Date:	1/8/1993
	Expiration D	
	License Stat Status Date:	
	Previous A	ction
	Previous Actio	
	Related Lic	enses

#### **ENVIRONMENTAL ADDENDUM**

#### APPARENT\* HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

2730 Grange Hall Rd File # James Kenneth Neukam

Borrower/Client James Kenneth Neukam Estate		1110	" dames remeti reskam
Property Address 2730 Grange Hall Rd NE			
City Corydon	County Harrison	State IN	Zip Code 47112
Lender James Kenneth Neukam Estate	Trainion	0.000	25 0000 11112
*Apparent is defined as that which is visible, obvious, evident or	manifest to the appraisar		
This Environmental Addendum is for use with any real estate app			
This addendum reports the results of the appraiser's routine viewing were made about any observed evidence of any hazardous substance and therefore might be unaware of existing hazardous substances any property. It is possible that tests and inspections made by a quenvironmental conditions on or around the property that would negative	es and/or detrimental environmental condi d/or detrimental environmental conditions lalified environmental inspector would re	itions. The appraiser is n which may have a negative	tot an expert environmental inspector we effect on the safety or value of the
	DRINKING WATER		
Drinking water is supplied to the subject from a municipal water si		the only way to be absolu	tely certain that the water meets
published standards is to have it tested at all discharge points.	apply times to constant care. Honoral,	and only may to be accord	out and that the matter motor
<ul> <li>Drinking water is supplied by a well or other non-municipal source drinking water.</li> </ul>	. It is recommended that tests be made to	o be certain that the proper	ty is supplied with adequate
Lead can get into drinking water from its source, the pipes, at all do not contain an unacceptable lead level is to have it tested at all dis-	charge points.		to be certain that water does
The opinion of value is based on the assumption that there is an ac	dequate 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-sit good working condition is to have it inspected by a qualified inspe	e waste disposal system. The only way to ctor.	determine that the dispos	al system is adequate and in good
The opinion of value is based on the assumption that the sewage is treatment system in good condition.		adequate properly permitte	d alternate
Comments:			
	SOIL CONTAMINANTS	<b>第四届新疆市</b>	
There are no apparent signs of soil contaminants on or near the su testing by a qualified environmental inspector would reveal existing the property that would negatively affect its safety and value.  The opinion of value is based on the assumption that the subject promments:	and/or potential hazardous substances an	ents, below). It is possible nd/or detrimental environm	that research, inspection and ental conditions on or around
	ACDECTOO	101.0 ACT 101.0 SHATE BARE 2018	
□ All delth imperior delth im	ASBESTOS		
All or part of the improvements were constructed before 1979 when friable and non-friable asbestos is to have it inspected and tested by The improvements were constructed after 1979. No apparent friable	y a qualified asbestos inspector. asbestos was observed (except as stated	d in Comments, below).	
The opinion of value is based on the assumption that there is no un	contained friable asbestos or other hazard	fous asbestos material on	the property.
Comments:			
DOD-//D	OLVCUI ODINATED DIDUELDA	C)	
	DLYCHLORINATED BIPHENYL		
There were no <u>apparent</u> leaking fluorescent light ballasts, capacitors  There was no <u>apparent</u> visible or documented evidence known to the	or transformers anywhere on or nearby the appraiser of soil or groundwater contam	he property (except as state ination from PCBs anywhe	ed in Comments, below). ere on the property (except
as reported in Comments below).  The opinion of value is based on the assumption that there are no u	sentained DCDs on cott		
comments:	ncontained PCBs on or nearby the property	у.	
offillions.			
	RADON	LES ESTABLES CONTRACTOR	
The appraiser is not aware of any radon tests made on the subject p		t as stated in Commerts 1	poloud
The appraiser is not aware of any indication that the local water sup	plies have been found to have clausted less	t as stated in Comments, t	JCIUW).
The appraiser is not aware of any moleculor that the local water sup.  The appraiser is not aware of any nearby properties (except as state	plies have been found to have elevated lev	onthy are used for many	thorium or radium autocation
or phosphate processing.	ou in comments, below) that were or curre	muy are used for uranium,	monum or radium extraction
The opinion of value is based on the assumption that the Radon leve	el is at or below EPA recommended levels.		
omments:			
			Vertical Contractor Contractor

USTs (UNI	DERGROUND STORAGE TANKS)
There is no apparent visible or documented evidence known to the an	praiser of any USTs on the property nor any known historical use of the property that would
incly have had 0515.	
as reported in confinents below).	cluding gasoline stations or chemical manufacturing plants) located on adjacent properties (except
There are <u>apparent</u> signs of USTs existing now or in the past on the s determine the location of any USTs together with their condition and deactivated in accordance with sound industry practices.	subject property. It is recommended that an inspection by a qualified UST inspector be obtained to proper registration if they are active; and if they are inactive, to determine whether they were
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
nee from contamination and were properly drained, filled and sealed.	and that any abandone of the same of the s
Comments:	
NEARBY	HAZARDOUS WASTE SITES
There are no apparent hazardous waste sites on the subject property search by a trained environmental engineer may determine that there is	or nearby the subject property (except as stated in Comments, below). Hazardous Waste Site s 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 haz	ardous waste sites on or nearby the subject property that negatively affect the
value of safety of the property.	and the state of t
Comments:	
UREA FORM	IALDEHYDE INSULATION (UFFI)
All or part of the improvements were constructed before 1982 when up	rea foam inculation was a common building metalial. The activity to be activity to the
property is need of area formaldenyde is to have it hispected by a quali	nied urea formaidenyde inspector.
The improvements were constructed after 1982. No apparent urea form  The opinion of value is based on the assumption that there is no clarify	naldehyde materials were observed (except as stated in Comments, below).
ommente:	icant UFFI insulation or other urea formaldehyde material on the property.
ominents.	
The state of the s	
	LEAD BASED PAINT
	nd based paint was a common building material. There is no <u>apparent</u> visible or known ills or ceilings (except as stated in Comments, below). The only way to be certain that
the property is free of surface of subsurface lead based paint is to have	e it inspected by a qualified inspector.
The improvements were constructed after 1978. No apparent Lead Pair	nt was observed (except as stated in Comments, below).
The opinion of value is based on the assumption that there is no flaking	g or peeling Lead Paint on the property.
comments:	
	AIR POLLUTION
There are no apparent signs of air pollution at the time of the appraiser'	a viguing of the publicat assests assests as a second of the cubicat
below. The only way to be certain that the all is free of pollution is to n	ave it tested.
The opinion of value is based on the assumption that the property is fre	e of air pollution.
minens.	
	LANDS/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/
nood plants is to have it inspected by a qualified environmental professi	onal.
The opinion of value is based on the assumption that there are no Wetla mments:	nds/Flood Plains on the property (except as stated in Comments, below).
milition.	
MISCELLANEO	US ENVIRONMENTAL HAZARDS
There are no other apparent hazardous substances and/or detrimental er	nvironmental 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 drume pipelines sto.)	
Other (chemical storage, drums, pipelines, etc.)	
The opinion of value is based on the assumption that, except as reported the subject property.	above, there are no other environmental hazards that would negatively affect the value of
When any of the environmental assumptions made in this ac	ddendum are not correct, the opinion of value in this appraisal may be affected.