

This property was originally designed to not only be a beautiful home, and a productive working business but also to serve as a grandchildren's trap as well. The seller completed almost all the work himself as a licensed builder and utilized his experience as a general contractor. Since this was meant to be their "forever" home the property was not just built correctly but was overbuilt in many ways.

Here are some examples. The foundation was built on bedrock and dirt was brought in to provide the slope to the outside walls. This ensures the foundation is secure and well above the possibility of any water intrusion.

The septic system was designed with 2 90-foot-long pits 4 feet deep, filled with 3" gravel where the lateral lines were laid. Above that another layer of gravel was added which was topped with matting and only then was soil put over the system. As the inspector said when reviewing this system, "this was super overbuilt."

The seller was operating a successful business and built a 6000+ sf outbuilding and attached it to an existing cinder block dairy facility. From this location they operated a successful hobby farm that included 10 acres of sweet corn, multiple vegetables, eggs, and livestock to include chickens and goats. The outbuilding was as is typical overbuilt. The foundation was 9" thick to hold the weight of heavy equipment, including truck bulldozers etc. the garage doors were oversized to handle any size vehicle.

To provide irrigation for the 10+ acres of corn and vegetables a large pond was built on the property. Again it was overbuilt. Most Kansas ponds quickly become silted in, become shallow and lose their value. Most Kansas ponds are typically drained by the type of pipe you see in a ditch. This pond was built very deep to begin with and then was outfitted with the type of drainage system you see in commercial and state lakes. The seller did not want a spillway system because that invariably leads to erosion to the dam in times of high water. So the drain system installed was overbuilt to handle any foreseeable rainfall amount. To address the siltation issue 2 siltation ponds were built above the pond so that before water entered the big pond it would first sit in the smaller ponds, the silt would fall to the bottom and only the clear water without silt would enter the big pond.

But over time grandkids age and find other things to do, people grow older, and the world changes. The effort required to maintain what was essentially 2 successful businesses became more than the seller wanted to endure. So last year the property was put on the market as a great home, great facility, and a place to run a business from. But then in October disaster struck and the outbuilding burnt down and was destroyed, and along with it went a lot of the value of the property.

The seller decided the only fair thing to do would be to get an appraisal. That appraisal is available on the MLS and at the house. In March the appraisal put the value of the property at \$808,000. Which means at the current price a new owner would immediately have over \$100,000 of equity. The seller also realized that overtime the house needed updating, but not wanting to make decisions for the new owner he got estimates about what it would take to paint the entire interior as well as replace the flooring. Those estimates are also available on the MLS and at the house. That way the new owner would have an idea of what the cost would be, and could choose their own colors and flooring.

DATE:

BORROWER:

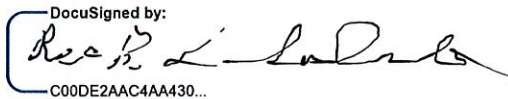
LOAN NO:

PROPERTY:

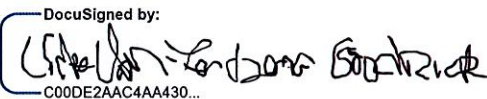
Waiver Of Advance Delivery Of Appraisal

By signing below, I(we) waive the three (3) business day advance receipt of any appraisal(s) concerning the subject property and agree to receive a copy of the appraisal(s) at loan closing.

I understand that if I do not sign this waiver and return it to the lender, the loan closing will be delayed to accommodate the three (3) business day period for my advance receipt of any appraisal(s), as required by regulation.

Borrower 

Date 3/17/2023

Borrower 

Date 3/17/2023

APPRAISAL OF REAL PROPERTY



LOCATED AT

4120 W 295th St
Louisburg, KS 66053
See attached addenda.

FOR

NBH Bank
5175 N Academy Blvd
Colorado Springs, CO 80918

OPINION OF VALUE

808,000

AS OF

03/10/2023

BY

Allen J Bottiger
Express Appraisals, Inc.
13725 Metcalf Ave, #334
Overland Park, KS 66223
(913) 402-0120
orders@express-appraisals.com

Borrower/Client	Rock & Vickie Goodrick					File No.	56969
Property Address	4120 W 295th St						
City	Louisburg	County	Miami	State	KS	Zip Code	66053
Lender	NBH Bank						

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Uniform Residential Appraisal Report

26739
File # 56969

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																																																																																																																																																	
Property Address		4120 W 295th St			City		Louisburg		State KS Zip Code 66053																																																																																																																																																																																																																								
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Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?										<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																																																							
Report data source(s) used, offering price(s), and date(s).										DOM 211; The subject was offered for sale on 06/23/2022 for \$1,250,000, per HeartlandMLS #2388888. The listing is classified as Active with a current list price of \$850,000.																																																																																																																																																																																																																							
I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.																																																																																																																																																																																																																																	
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Neighborhood Description The subject is located in an established neighborhood of generally conforming homes with similar ages, designs, values, and qualities of construction. Area maintenance is considered generally good. This location is convenient to shopping, support services, major travel routes, and public schools. No negative influences were noted.																																																																																																																																																																																																																																	
Market Conditions (including support for the above conclusions)										Growth rate stable while property values are stable. Demand exceeds supply in present market conditions. The estimated marketing time is based on comparable home sales in the subject's area. There are no apparent negative trends.																																																																																																																																																																																																																							
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Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?										<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe The zoning is																																																																																																																																																																																																																							
AG the subject property is developed with a single family dwelling which is permitted. No other use is more feasible.																																																																																																																																																																																																																																	
Utilities Public Other (describe)										Public Other (describe)																																																																																																																																																																																																																							
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FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 20121C0210D FEMA Map Date 01/16/2014																																																																																																																																																																																																																																	
Are the utilities and off-site improvements typical for the market area?										<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																																																																																																							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?										<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe																																																																																																																																																																																																																							
The subject site is a typical sized lot for the area with the usual utility easements and building setbacks. No adverse easements were noted.																																																																																																																																																																																																																																	
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0</td> <td>Driveway Surface</td> <td>Gravel, Concrete</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs</td> <td></td> <td><input type="checkbox"/> Other Fuel Gas</td> <td></td> <td><input checked="" type="checkbox"/> Fireplace(s) # 1</td> <td><input checked="" type="checkbox"/> Fence Wire</td> <td><input checked="" type="checkbox"/> Garage</td> <td># of Cars 2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuff</td> <td></td> <td>Cooling <input checked="" type="checkbox"/> Central Air Conditioning</td> <td></td> <td><input checked="" type="checkbox"/> Patio/Deck Both</td> <td><input checked="" type="checkbox"/> Perch LgFront</td> <td><input type="checkbox"/> Carport</td> <td># of Cars 0</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Finished <input type="checkbox"/> Heated</td> <td></td> <td><input type="checkbox"/> Individual <input type="checkbox"/> Other</td> <td></td> <td><input type="checkbox"/> Pool None</td> <td><input checked="" type="checkbox"/> Other Shed, Brn</td> <td><input checked="" type="checkbox"/> Att.</td> <td><input type="checkbox"/> Det. <input type="checkbox"/> Built-in</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="2">Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven</td> <td><input checked="" type="checkbox"/> Dishwasher</td> <td><input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave</td> <td colspan="2"><input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)</td> <td colspan="6"></td> </tr> <tr> <td colspan="2">Finished area above grade contains:</td> <td>6 Rooms</td> <td>3 Bedrooms</td> <td>2.1 Bath(s)</td> <td>3,162</td> <td colspan="6">Square Feet of Gross Living Area Above Grade</td> </tr> <tr> <td colspan="2">Additional features (special energy efficient items, etc.).</td> <td colspan="10">3 Ceiling Fans, Finished Basement, Hot Tub, Fireplace, Large Porch, Deck, Patio, Shed, Old Barn, Large Pond, Fence.</td> </tr> <tr> <td colspan="10">Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).</td> <td colspan="2">C3; No updates in the prior 15 years; The roof is 3 years old. The exterior siding is in good condition. The furnace and air conditioner are in average to good condition. The kitchen cabinets and carpet are in average condition. The vinyl and laminate flooring are in average to good condition. The utilities were on and functioning at the time of inspection. Due to the age and condition of the old barn it was given no contributory value.</td> </tr> <tr> <td colspan="10">Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?</td> <td colspan="2"><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe</td> </tr> <tr> <td colspan="10">Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?</td> <td colspan="2"><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe</td> </tr> </tbody></table>										General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition		Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete/Gd	Floors	Crpt, Vinyl, Lam/A-G					# of Stories	1.5	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Vinyl/Gd	Walls	Drywall/Avg-Gd					Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	1,125 sq.ft.	Roof Surface	Composition/Gd	Trim/Finish	Wood/Avg-Gd					<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	88 %	Gutters & Downspouts	Aluminum/Gd	Bath Floor	Vinyl/Avg-Gd					Design (Style)	Traditional	<input type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump		Window Type	Thermopane/Gd	Bath Wainscot	Tile/Gd					Year Built	1995	Evidence of <input type="checkbox"/> Infestation <input type="checkbox"/> N/A		Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None					Effective Age (Yrs)	15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Mesh/Gd	<input checked="" type="checkbox"/> Driveway	# of Cars 4					Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel, Concrete					<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Wire	<input checked="" type="checkbox"/> Garage	# of Cars 2					<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuff		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Both	<input checked="" type="checkbox"/> Perch LgFront	<input type="checkbox"/> Carport	# of Cars 0					<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other Shed, Brn	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in					Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven		<input checked="" type="checkbox"/> Dishwasher	<input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave	<input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)								Finished area above grade contains:		6 Rooms	3 Bedrooms	2.1 Bath(s)	3,162	Square Feet of Gross Living Area Above Grade						Additional features (special energy efficient items, etc.).		3 Ceiling Fans, Finished Basement, Hot Tub, Fireplace, Large Porch, Deck, Patio, Shed, Old Barn, Large Pond, Fence.										Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).										C3; No updates in the prior 15 years; The roof is 3 years old. The exterior siding is in good condition. The furnace and air conditioner are in average to good condition. The kitchen cabinets and carpet are in average condition. The vinyl and laminate flooring are in average to good condition. The utilities were on and functioning at the time of inspection. Due to the age and condition of the old barn it was given no contributory value.		Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?										<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe		Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?										<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe	
General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition																																																																																																																																																																																																																							
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete/Gd	Floors	Crpt, Vinyl, Lam/A-G																																																																																																																																																																																																																										
# of Stories	1.5	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Vinyl/Gd	Walls	Drywall/Avg-Gd																																																																																																																																																																																																																										
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	1,125 sq.ft.	Roof Surface	Composition/Gd	Trim/Finish	Wood/Avg-Gd																																																																																																																																																																																																																										
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	88 %	Gutters & Downspouts	Aluminum/Gd	Bath Floor	Vinyl/Avg-Gd																																																																																																																																																																																																																										
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There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 650,000 to \$ 850,000																														
There are 9 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 537,500 to \$ 985,000																														
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3																										
Address	4120 W 295th St Louisburg, KS 66053	29306 Metcalf Rd Louisburg, KS 66053	12235 W 255th St Louisburg, KS 66053	23743 Pavilion Rd Louisburg, KS 66053																										
Proximity to Subject		2.48 miles W	7.15 miles NW	7.33 miles N																										
Sale Price		\$ 860,000	\$ 537,500	\$ 615,000																										
Sale Price/Gross Liv. Area		\$ 245.93 sq.ft.	\$ 213.72 sq.ft.	\$ 214.14 sq.ft.																										
Data Source(s)		Heartland MLS#2380617;DOM 80	Heartland MLS#2383429;DOM 1	Heartland MLS#2378850;DOM 1																										
Verification Source(s)		Miami Co Records	Franklin Co Records	Miami Co Records																										
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment																									
Sales or Financing Concessions	ArmLth Conv;0	ArmLth Cash;0		ArmLth Conv;0																										
Date of Sale/Time	s08/22;c06/22	s08/22;c06/22		s06/22;c05/22																										
Location	N;Louisburg;	N;Louisburg;		B;Louisburg;	0																									
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple																										
Site	34.91 ac	47.36 ac	-62,300	9.92 ac	+100,000																									
View	N;Countryside;	N;Countryside;		N;Countryside;																										
Design (Style)	DT1.5;Traditiona	DT1.5;Traditiona		DT1.5;Traditiona																										
Quality of Construction	Q3	Q3		Q4	+37,700																									
Actual Age	28	25	0	31	0																									
Condition	C3	C3		C4	+75,000																									
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths																										
Room Count	6 3 2.1	7 4 2.1	0	7 3 2.1	0																									
Gross Living Area	3,162 sq.ft.	3,497 sq.ft.	-25,100	2,515 sq.ft.	+48,500																									
Basement & Finished	1125sf990sfin	1737sf923sfwo	-7,500	956sf0sfwo	-7,500																									
Rooms Below Grade	1rr1br1.0ba1o	0rr1br1.0ba1o	+1,000	1762sf1138sfin	0																									
Functional Utility	Average/3BR	Good/4BR	0	Average/3BR	0																									
Heating/Cooling	FAG/CAC	FAG/CAC		FAG/CAC																										
Energy Efficient Items	Typical	Typical		Typical																										
Garage/Carport	2ga4dw	2ga4dw		2ga3gd5dw	-9,000																									
Porch/Patio/Deck	LgPor,Dck,Pat	Por,LgDeck,Pat	0	LgPor,Deck	+5,000																									
Sprinkler,Fence,Etc.	LgPond,Shed,Bm	2MtBldgs	0	None	+10,000																									
Fireplaces	1 Fireplace	2 Fireplace	-1,200	1 Fireplace	2 Fireplace																									
Kitchen Equipment																														
Net Adjustment (Total)			\$ -95,100		\$ 274,700																									
Adjusted Sale Price		Net Adj. 11.1 %		Net Adj. 51.1 %																										
of Comparables		Gross Adj. 11.3 %	\$ 764,900	Gross Adj. 57.2 %	\$ 812,200																									
<input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain																														
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data Source(s) Local MLS and County Records My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. Data Source(s) Local MLS and County Records 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). <table border="1"> <thead> <tr> <th>ITEM</th> <th>SUBJECT</th> <th>COMPARABLE SALE #1</th> <th>COMPARABLE SALE #2</th> <th>COMPARABLE SALE #3</th> </tr> </thead> <tbody> <tr> <td>Date of Prior Sale/Transfer</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Price of Prior Sale/Transfer</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Data Source(s)</td> <td>Miami Co,Heartland MLS</td> <td>Miami Co,Heartland MLS</td> <td>Miami Co,Heartland MLS</td> <td>Miami Co,Heartland MLS</td> </tr> <tr> <td>Effective Date of Data Source(s)</td> <td>03/09/2023</td> <td>03/09/2023</td> <td>03/09/2023</td> <td>03/09/2023</td> </tr> </tbody> </table> Analysis of prior sale or transfer history of the subject property and comparable sales history. Per public records, the Subject has no known 36-month prior transfer						ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3	Date of Prior Sale/Transfer					Price of Prior Sale/Transfer					Data Source(s)	Miami Co,Heartland MLS	Miami Co,Heartland MLS	Miami Co,Heartland MLS	Miami Co,Heartland MLS	Effective Date of Data Source(s)	03/09/2023	03/09/2023	03/09/2023	03/09/2023
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Summary of Sales Comparison Approach See attached addenda.																														
Indicated Value by Sales Comparison Approach \$ 808,000																														
Indicated Value by: Sales Comparison Approach \$ 808,000 Cost Approach (if developed) \$ Income Approach (if developed) \$																														
The sales comparison approach is felt to be the best indicator of market value as it reflects the actions of typical buyers and sellers. There is insufficient data to utilize the income approach to value as the subject neighborhood is primarily owner occupied. The cost approach is not believed to be a good indicator of the market value due to the age of the subject.																														
This appraisal is made <input checked="" type="checkbox"/> as is, <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:																														
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 808,000 ,as of 03/10/2023 , which is the date of inspection and the effective date of this appraisal.																														

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ADVERSE ENVIRONMENTAL CONDITIONS: Unless otherwise stated in the report, the existence of hazardous materials, which may or may not be present on the property, was not observed by the appraiser. The appraiser has no knowledge of the existence of such materials on or in the property. The presence of substances such as mold or mildew, asbestos, urea-formaldehyde foam insulation and other potentially hazardous materials may affect the value of the property. The value estimated is predicted on the assumption that there is no such material on or in the property that would cause a loss in value. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. The client is urged to retain an expert in this field if desired.

THE APPRAISER IS NOT A HOME INSPECTOR: This appraisal is not a home inspection and the appraiser is not acting as a home inspector or environmental inspector when preparing this report. The appraiser provides an opinion of value. The appraiser does not guarantee that the property is free of defects or environmental problems. Also, all mechanical systems are assumed to be in proper working order at the time of inspection. No personal property was taken in consideration at all in this analysis. The client has the right to have the home inspected by a professional home inspector. When performing the inspection of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility. The inspection does not offer warranties nor any guarantees of any kind.

ADDITIONAL CERTIFICATION: The flood data provided is not guaranteed or warranted. A flood certification by FEMA is recommended to determine if the property or improvements are located within a flood zone.

I certify to the best of my knowledge and belief, that the report analysis, options, and conclusions were developed, and this report has been prepared in conformity with the requirements of the Uniform Standards of Professional Practice.

INTENDED USER: The intended user of this appraisal report is the Lender/Client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction. Subject to the stated scope of work, purpose of this appraisal reporting requirements of this appraisal report form and definition of market value. No additional intended users are identified by the appraiser.

No purchaser of the property, borrower, seller or any other party not identified as an intended user should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. This appraisal report should not serve as the basis for any property purchase decision or any appraisal contingency in a purchase agreement relating to the property.

PERCENTAGE LAND USE: Land Use other is for vacant or undeveloped areas.

The appraiser or appraisal company may have paid a fee when accepting the appraisal assignment and or when submitting the completed file. These fees are typical for today's market place with appraisal management companies and upload portals.

This appraisal is intended for the sole and exclusive use of the appraiser's client to which this report is addressed. No third party is entitled to, or permitted to, rely on this report, for any reason, irrespective of whether or not said third party might have paid for the report, directly or indirectly.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

The site value was estimated based on market

research, office files and the appraisers experience. Support of the land value is in the appraisers file. Due to the age of the home the cost approach was not considered applicable. It is not uncommon for the land to value ratio to exceed recommended guidelines for properties on acreage settings.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	350,000
Source of cost data Marshall and Swift	DWELLING	Sq Ft. @ \$	= \$
Quality rating from cost service Average Effective date of cost data Date/Insp.		Sq Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			= \$
See the attached floor plan and calculations. The cost approach estimates replacement cost-new utilizing the "Marshall and Swift Residential Cost Handbook", modified for local variance. Physical depreciation was estimated using the age/life method.	Garage/Carport	Sq Ft. @ \$	= \$
	Total Estimate of Cost-New		= \$
	Less Physical Functional External		
	Depreciation		= \$()
	Depreciated Cost of Improvements		= \$
	As-is Value of Site Improvements		= \$
Estimated Remaining Economic Life (HUD and VA only) 15 Years	INDICATED VALUE BY COST APPROACH		= \$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) N/A

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.
Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source
Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

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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 use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, 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.

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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.

Uniform Residential Appraisal Report

26739
File # 56969

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 Allen J. Bottiger

Signature

Name Allen J. BottigerCompany Name Express Appraisals, Inc.Company Address 13725 Metcalf Ave., #334Overland Park, KS 66223Telephone Number (913) 402-0120Email Address orders@express-appraisals.comDate of Signature and Report 03/12/2023Effective Date of Appraisal 03/10/2023State Certification # 2622

or State License #

or Other (describe) _____ State # _____

State KSExpiration Date of Certification or License 06/30/2023

ADDRESS OF PROPERTY APPRAISED

4120 W 295th StLouisburg, KS 66053APPRAISED VALUE OF SUBJECT PROPERTY \$ 808,000

LENDER/CLIENT

Name No AMCCompany Name NBH BankCompany Address 5175 N Academy Blvd, Colorado Springs, CO
80918

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

☐ Did not inspect subject property☐ Did inspect exterior of subject property from street

Date of Inspection _____

☐ Did inspect interior and exterior of subject property

Date of Inspection _____

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street☐ Did inspect exterior of comparable sales from street

Date of Inspection _____

26739
File # 56969

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		4120 W 295th St Louisburg, KS 66053		24700 W 265th St Paola, KS 66071		31812 Woodward Dr Louisburg, KS 66053		35509 Mission Belleview Rd Louisburg, KS 66053	
Proximity to Subject		13.78 miles W		3.88 miles SW		4.00 miles SW			
Sale Price		\$ 701,000		\$ 850,000		\$ 850,000			
Sale Price/Gross Liv. Area		\$ 254.08 sq.ft.		\$ 315.52 sq.ft.		\$ 339.19 sq.ft.			
Data Source(s)		Heartland MLS#2363172;DOM 3		Heartland MLS#2423899;DOM 3		Heartland MLS#2411008;DOM 12			
Verification Source(s)		Miami Co Records		Miami Co Records		Miami Co Records			
VALUE ADJUSTMENTS		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment	
Sales or Financing		Estate		0		Listing		0	
Concessions		VA;0				LP/SP;0			
Date of Sale/Time		s03/22;c02/22		c03/23		c03/23			
Location		N;Louisburg;		0		N;Louisburg;		0	
Leasehold/Fee Simple		Fee Simple				Fee Simple			
Site		34.91 ac		0		5.91 ac		+145,000	
View		N;Countryside;				N;Countryside;		+102,100	
Design (Style)		DT1.5;Traditiona				DT1.5;Traditiona		-37,600	
Quality of Construction		Q3				Q3			
Actual Age		28		0		20		0	
Condition		C3		+75,000		C2		-75,000	
Above Grade		Total Bdrms. Baths				Total Bdrms. Baths			
Rooms Count		6 3 2.1		0		8 4 4.0		6 3 2.1	
Gross Living Area		3,162 sq.ft.		+30,200		2,694 sq.ft.		+49,200	
Basement & Finished		1125sf990sf		-7,500		1834sf0sf		-7,500	
Rooms Below Grade		1rr1br1.0ba1o		-19,000		1rr2br1.0ba1o		-19,000	
Functional Utility		Average/3BR		0		Average/3BR		0	
Heating/Cooling		FAG/CAC				FAG/CAC			
Energy Efficient Items		Typical				Typical			
Garage/Carport		2ga4dw		0		4ga4dw		-5,000	
Porch/Patio/Deck		LgPor,Dck,Pat		+4,000		Porch,Deck,Pat		+4,000	
Sprinkler,Fence,Etc.		LgPond,Shed,Bm		+2,000		Pond		+5,000	
Fireplaces		1 Fireplace				1 Fireplace		-1,200	
Kitchen Equipment									
Net Adjustment (Total)		X + - \$ 84,700		X + - \$ 38,700		X + - \$ 10,000			
Adjusted Sale Price		Net Adj. 12.1 %		Net Adj. 4.6 %		Net Adj. 1.2 %			
of Comparables		Gross Adj. 19.6 % \$ 785,700		Gross Adj. 43.5 % \$ 888,700		Gross Adj. 35.4 % \$ 860,000			
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									
Price of Prior Sale/Transfer									
Data Source(s)		Miami Co,Heartland MLS		Miami Co,Heartland MLS		Miami Co,Heartland MLS		Miami Co,Heartland MLS	
Effective Date of Data Source(s)		03/09/2023		03/09/2023		03/09/2023		03/09/2023	
Analysis of prior sale or transfer history of the subject property and comparable sales									
24700 W 265th St has no known 12-month prior transfer history. 28276 Pleasant Valley Rd has no known 12-month prior transfer history. 31812 Woodward Dr has no known 12-month prior transfer history.									
Analysis/Comments									

Reconciliation Addendum

File No. 56969

Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					

• Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	860,000	11.1	11.3	764,900	18.82
Comp #2:	537,500	49.2	55.4	802,200	14.21
Comp #3:	615,000	23.7	26.3	760,600	17.25
Comp #4:	701,000	12.1	19.6	785,700	17.95
Comp #5:	850,000	4.6	43.5	888,700	15.46
Comp #6:	850,000	1.2	35.4	860,000	16.31

ESTIMATED INDICATED VALUE OF THE SUBJECT: 808,000

• Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **4120 W 295th St** City **Louisburg** State **KS** ZIP Code **66053**

Borrower **Rock & Vickie Goodrick**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	3	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	1.00	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	2	1	2	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.0	1.0	3.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$607,500	\$960,000	\$611,750	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	23	64	20	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$900,000	\$850,000	\$750,000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Listings Days on Market	30	122	139	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale Price as % of List Price	99%	100%	102%	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

Seller concessions are declining.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 9 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The search criteria for data was expanded to included all style homes on 3.5-50 acres from the subject's general area, however, there does not appear to be an adequate sample size of recent comparable data, so the information provided on this form may not be reliable as an indicator of the current market in this area. Trying to identify trends based on a small data pool may lead to a misleading analysis. The conclusions and trends noted on this page may or may not be the same as reported for the neighborhood as a whole on page one of the report.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature

Appraiser Name **Allen J Bottiger**

Company Name **Express Appraisals, Inc.**

Company Address **13725 Metcalf Ave., #334, Overland Park, KS 66223**

State License/Certification # **2622** State **KS**

Email Address **orders@express-appraisals.com**

Signature

Supervisory Appraiser Name

Company Name

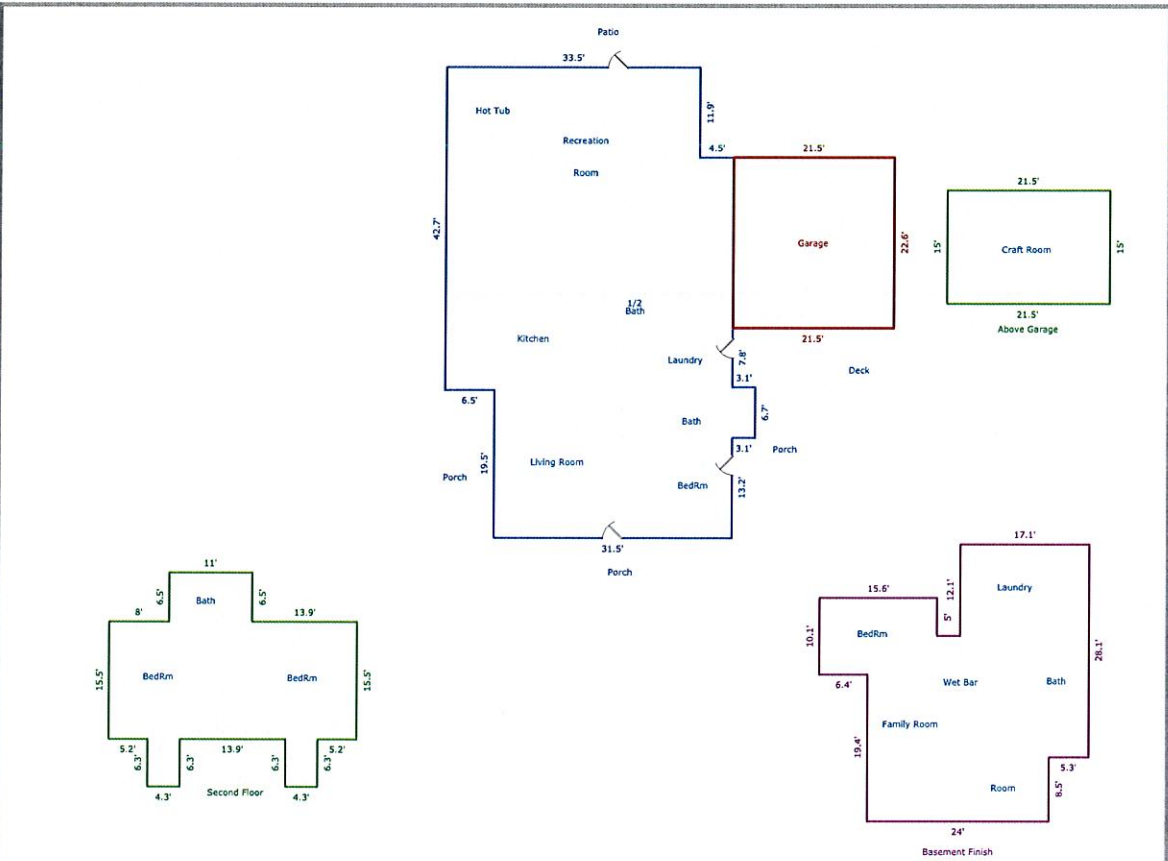
Company Address

State License/Certification # State

Email Address

building Sketch

Borrower/Client	Rock & Vickie Goodrick				
Property Address	4120 W 295th St				
City	Louisburg	County	Miami	State	KS
Lender	NBH Bank	Zip Code	66053		



Sketch by Apex Sketch v5 Standard™

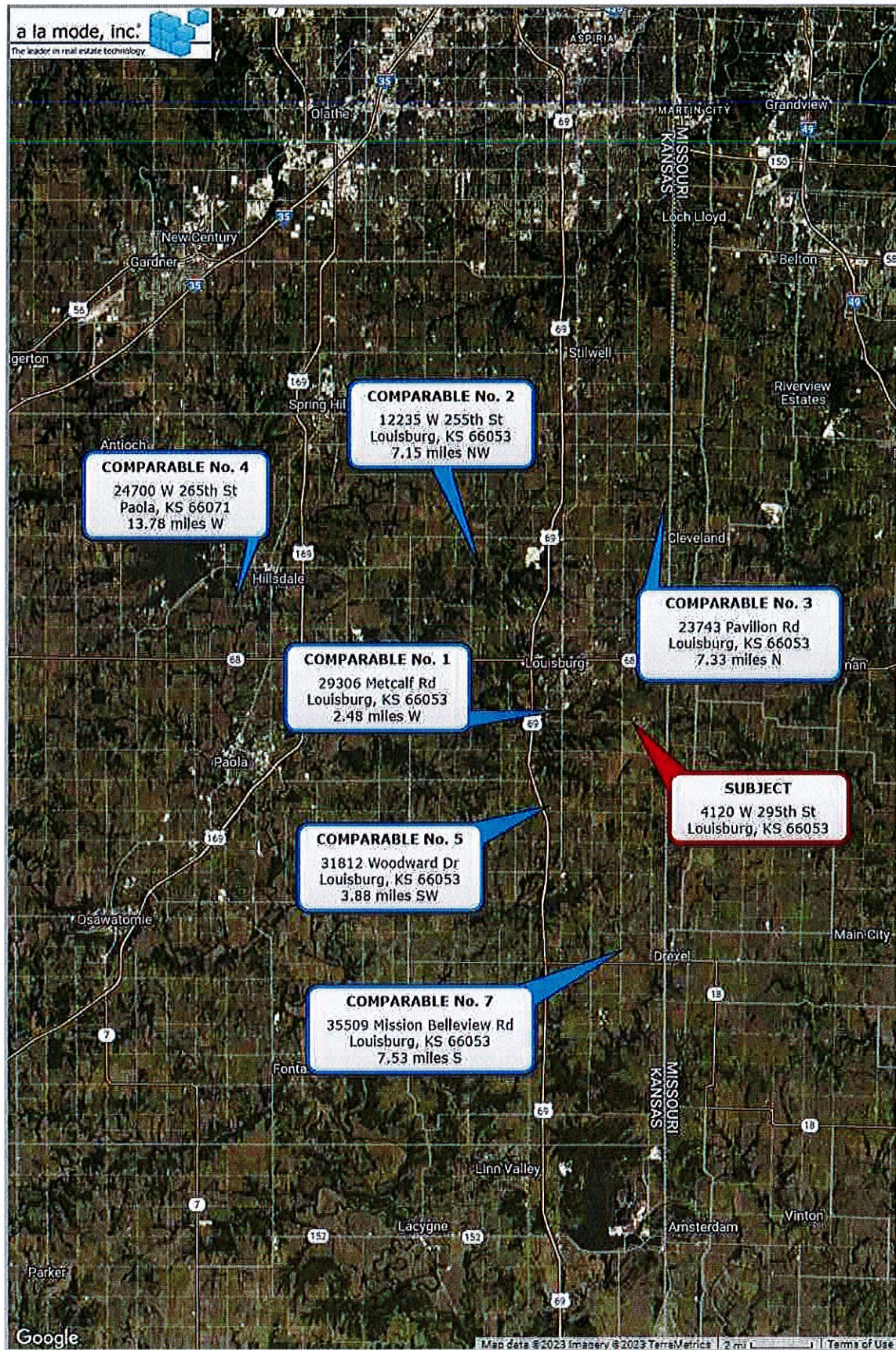
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	2204.07	2204.07
GLA2	Above Garage	322.50	
	Second Floor	635.63	958.13
GAR	Garage	485.90	485.90
OTH	Basement Finish	990.35	990.35
Net LIVABLE Area		(rounded)	3162

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
First Floor		
31.5	x 13.2	415.80
41.1	x 0.4	16.44
6.3	x 34.6	217.98
11.9	x 33.5	398.65
30.4	x 38.0	1155.20
Above Garage		
15.0	x 21.5	322.50
Second Floor		
32.9	x 15.5	509.95
6.3	x 4.3	27.09
6.3	x 4.3	27.09
6.5	x 11.0	71.50
10 Items	(rounded)	3162

Location Map

Borrower/Client	Rock & Vickie Goodrick				
Property Address	4120 W 295th St				
City	Louisburg	County	Miami	State	KS
Lender	NBH Bank	Zip Code	66053		

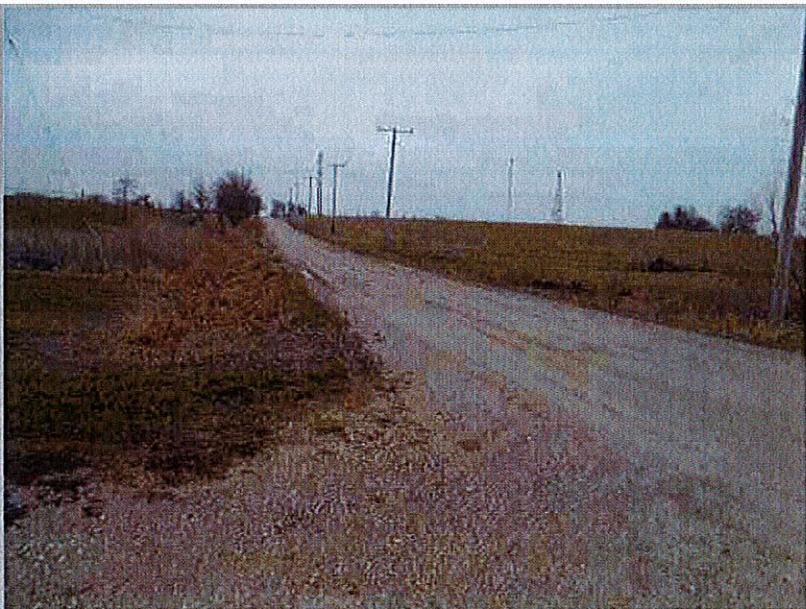


Subject Photo Page

Borrower/Client	Rock & Vickie Goodrick				
Property Address	4120 W 295th St				
City	Louisburg	County	Miami	State	KS Zip Code 66053
Lender	NBH Bank				

**Subject Front**

4120 W 295th St
Sales Price
GLA 3,162
Total Rooms 6
Total Bedrms 3
Total Bathrms 2.1
Location N;Louisburg;
View N;Countryside;
Site 34.91 ac
Quality Q3
Age 28

**Subject Rear****Subject Street**

Subject Photo Page

Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					



Subject Side

4120 W 295th St
Sales Price
Gross Living Area 3,162
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Louisburg;
View N;Countryside;
Site 34.91 ac
Quality Q3
Age 28



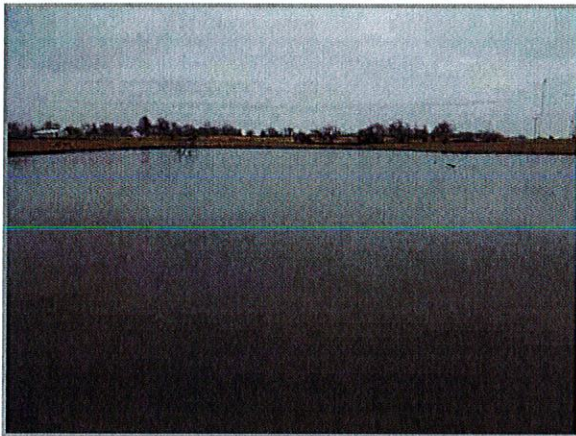
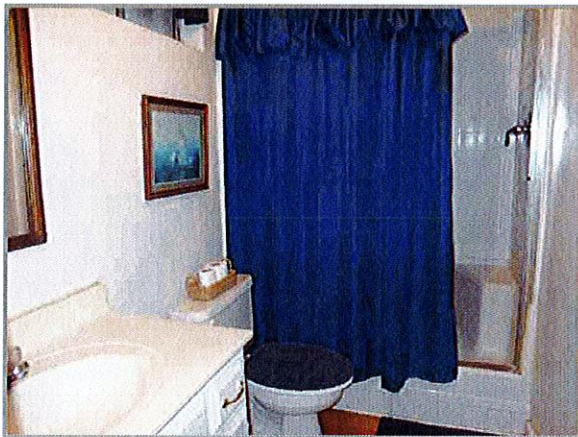
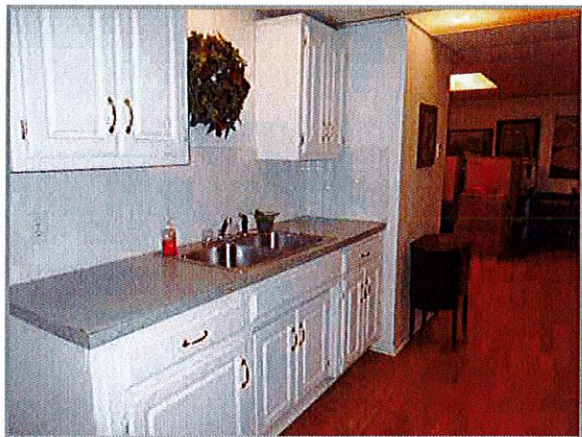
Subject Side



Shed

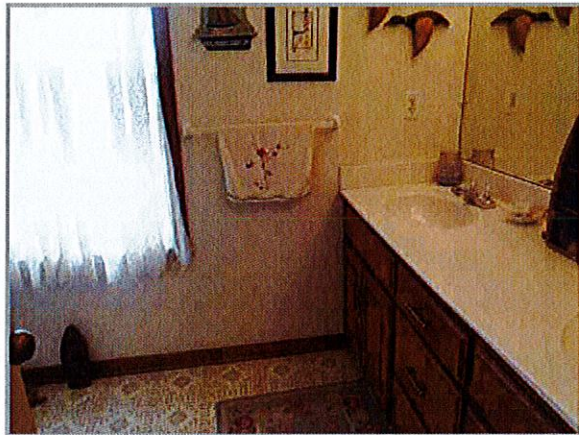
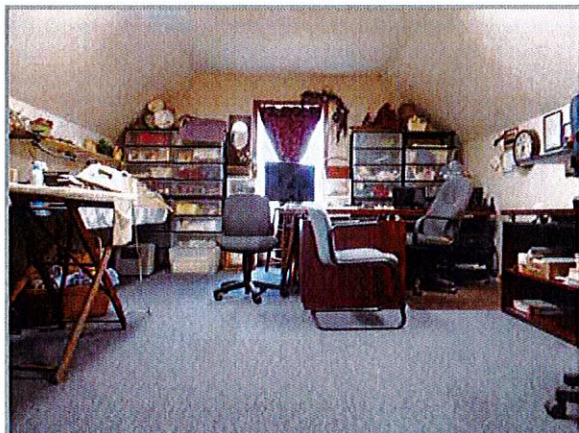
Photograph Addendum

Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					

**Pond****Old Barn****Basement Bath****Wet Bar****Basement Room****Family Room**

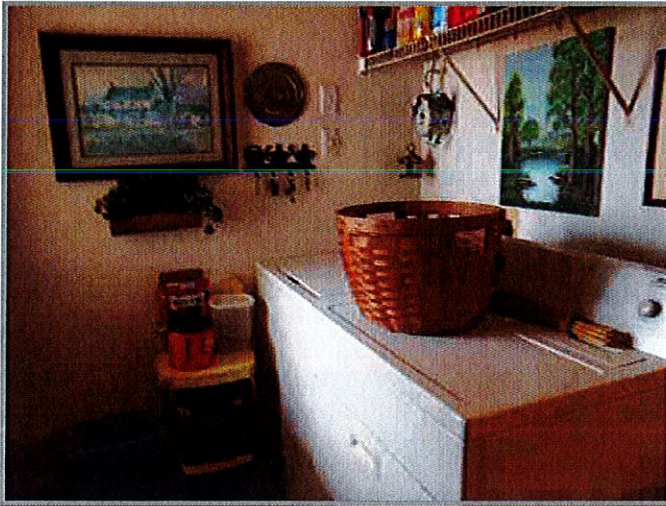
Photograph Addendum

Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					

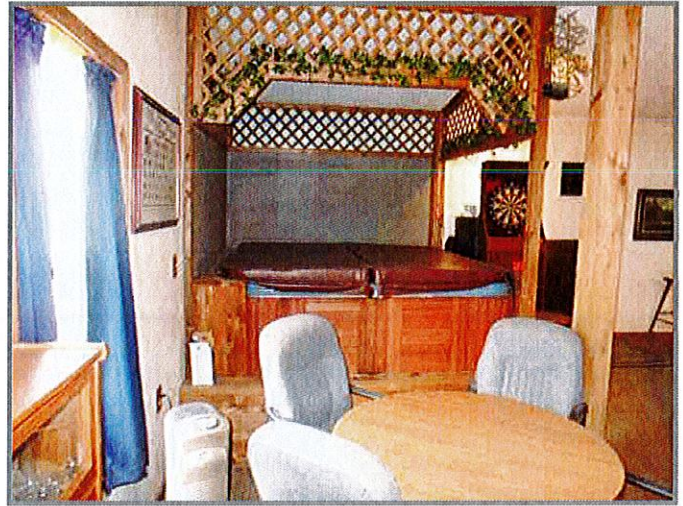
**Basement Bedroom****Basement Laundry****Bedroom****Bath****Bedroom****Craft Room**

Photograph Addendum

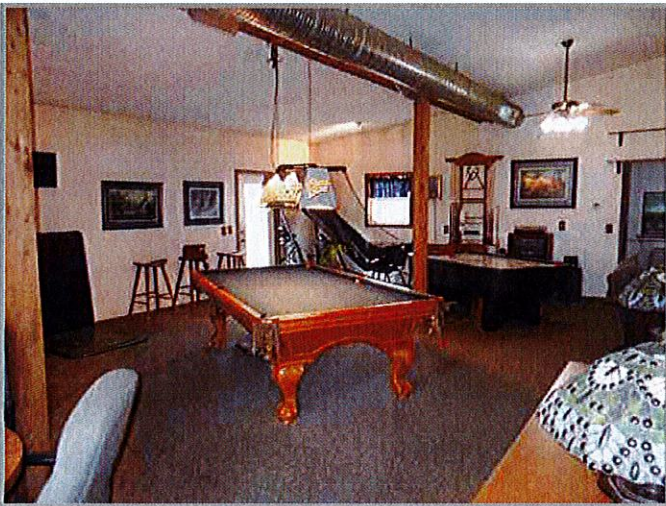
Borrower/Client	Rock & Vickie Goodrick				
Property Address	4120 W 295th St				
City	Louisburg	County	Miami	State	KS
Lender	NBH Bank	Zip Code	66053		



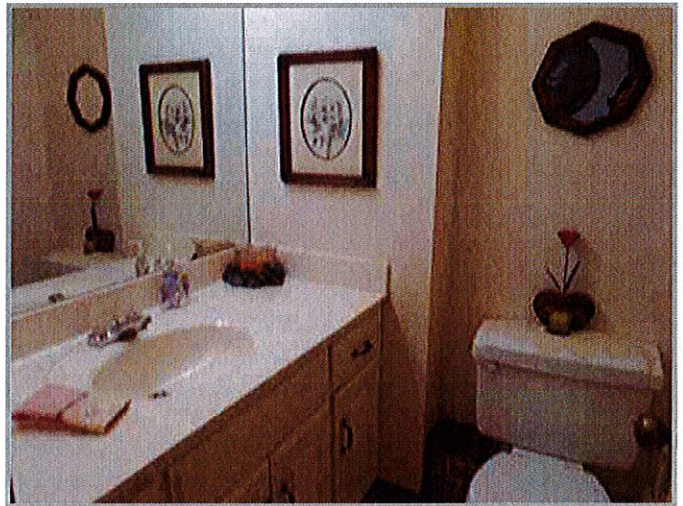
Laundry



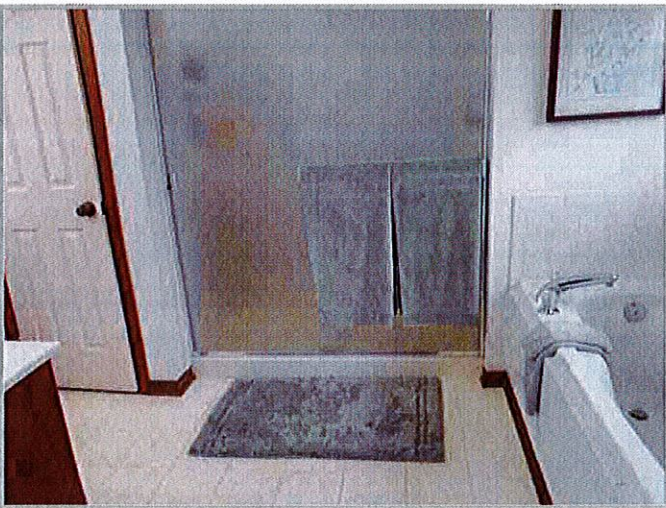
Hot Tub



Recreation Room



1/2 Bath



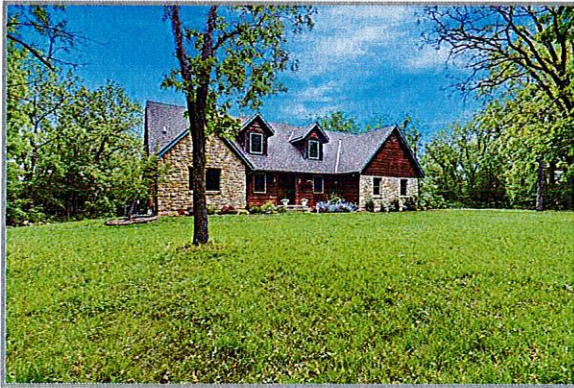
Bath



Bedroom

Photograph Addendum

Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					

**Living Room****Kitchen****MLS Photo 29306 Metcalf**

Comparable Photo Page

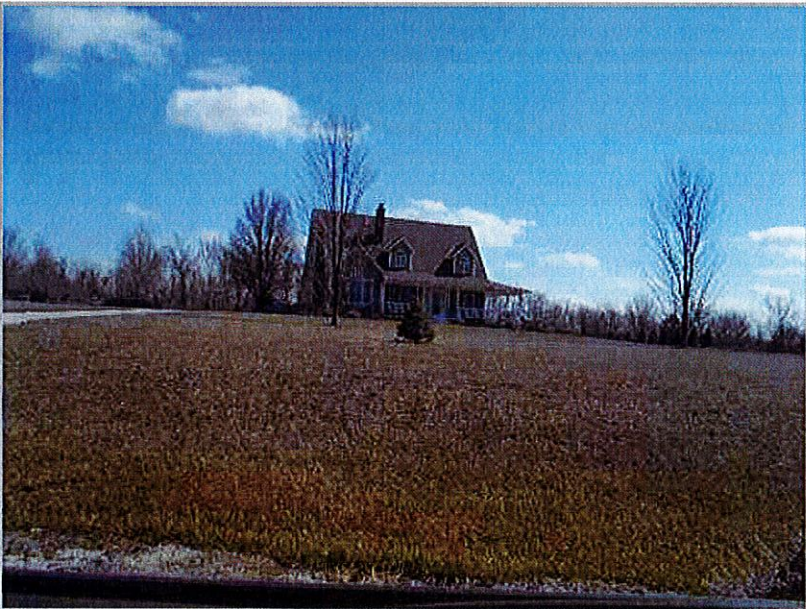
Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					

**Comparable 1**

29306 Metcalf Rd
 Proximity 2.48 miles W
 Sale Price 860,000
 GLA 3,497
 Total Rooms 7
 Total Bedrms 4
 Total Bathrms 2.1
 Location N;Louisburg;
 View N;Countryside;
 Site 47.36 ac
 Quality Q3
 Age 25

**Comparable 2**

12235 W 255th St
 Proximity 7.15 miles NW
 Sale Price 537,500
 GLA 2,515
 Total Rooms 7
 Total Bedrms 3
 Total Bathrms 2.1
 Location B;Louisburg;
 View N;Countryside;
 Site 9.92 ac
 Quality Q4
 Age 31

**Comparable 3**

23743 Pavilion Rd
 Proximity 7.33 miles N
 Sale Price 615,000
 GLA 2,872
 Total Rooms 8
 Total Bedrms 4
 Total Bathrms 3.1
 Location B;Louisburg;
 View N;Countryside;
 Site 3.57 ac
 Quality Q3
 Age 22

Comparable Photo Page

Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					

**Comparable 4**

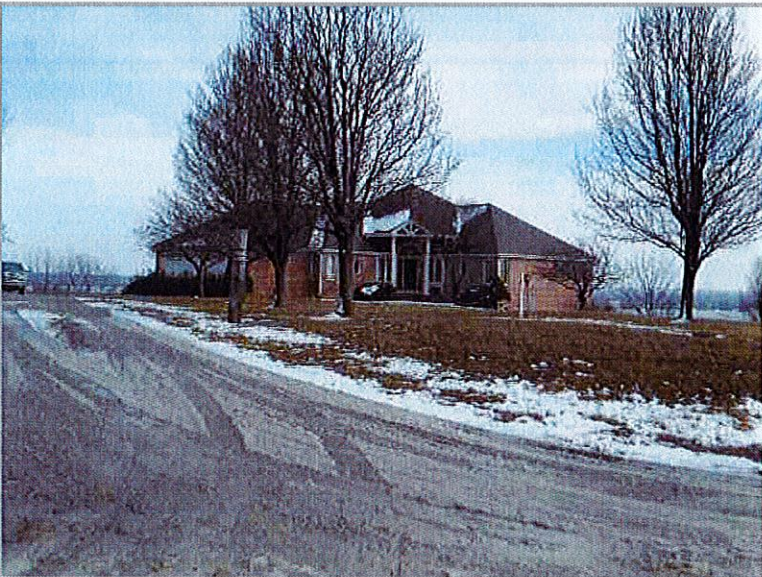
24700 W 265th St

Prox. to Subject	13.78 miles W
Sales Price	701,000
Gross Living Area	2,759
Total Rooms	7
Total Bedrooms	2
Total Bathrooms	2.1
Location	N;Paola;
View	N;Countryside;
Site	30.42 ac
Quality	Q3
Age	27

**Comparable 5**

31812 Woodward Dr

Prox. to Subject	3.88 miles SW
Sales Price	850,000
Gross Living Area	2,694
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	4.0
Location	N;Louisburg;
View	N;Countryside;
Site	5.91 ac
Quality	Q2
Age	3

**Comparable 6**

35509 Mission Belleview Rd

Prox. to Subject	4.00 miles SW
Sales Price	850,000
Gross Living Area	2,506
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Louisburg;
View	N;Countryside;
Site	14.50 ac
Quality	Q3
Age	20

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Supplemental Addendum

File No. 56969

Borrower/Client	Rock & Vickie Goodrick					
Property Address	4120 W 295th St					
City	Louisburg	County	Miami	State	KS	Zip Code 66053
Lender	NBH Bank					

Clarification of Assumptions, Limiting Conditions, Certifications and Scope of Work

This addendum defines terms used in the appraisal process. It is not a modification of the assumptions, limiting conditions or certifications, but a "clarification" of the appraiser's actions with respect to generally accepted appraisal practice and USPAP.

The explanations discussed here (and in the body of the report), reference by number and page, Scope of Work, Assumptions and Limiting Conditions and Certifications from pages 4-6 of the Fannie Mae Form 1004/Freddie Mac Form 70. The intent is to further define, clarify, and document what the appraiser(s) did and or did not do in order to develop the value opinion, based on the complexity of this assignment and or because of a supplementary Agreement identified within the appraisal report.

Absent a written supplemental Scope of Work from the client (prior to the assignment), by formal engagement letter, the Scope of Work outlined here and within the report, is considered to be representative of what typical users of appraisal services would require and in general, what appraisers would provide as reasonable, acceptable and sufficient for the stated intended user's needs.

HOUSING MARKET TRENDS & CONDITIONS (PG 1) Under "One Unit Housing Trends", the boxes selected are based on an analysis of the neighborhood, as specified in "The Appraisal of Real Estate" (by the Appraisal Institute). For the 1004MC, the analysis reports trends of properties "competitive to the subject". See 1004MC Section.

SCOPE OF WORK (PG 4 & 5, Cert.2): Item (1) - the appraiser(s) conducted a visual inspection of only the readily accessible areas of the property, viewing only those components of the property which were clearly visible from the ground or floor level. No tests were made of the mechanical, plumbing, and electrical systems. Such tests are not within standard guidelines of Fannie Mae and Freddie Mac, but were performed as required by FHA. Comments on the condition of the foundation, roof, exterior, interior, floors, mechanical, plumbing, electrical, insulation and all other matters relating to the construction of the subject property are based on a casual observation only, which may have been limited by the placement of personal property, furnishings, etc., so as to preclude observation of the items blocked by same. There was no observation of the attic, crawl space, or components that are hidden within walls or other areas that would not be visible by a typical visitor to the home with the exception of FHA assignments.

The report may rate the adequacy and or condition of various items (based on observation only) however, it should be clearly understood that these statements are a guide for comparison purposes (as part of the valuation process) and do not represent a detailed analysis of the physical or operational condition of these items. The appraiser(s) is not an expert in these matters and any opinion stated is advisory based only upon observation. **This report is not a home inspection.** The reader or intended user should not rely on this report to disclose condition defects. Such knowledge goes beyond the scope of this appraisal and as such, comments on observed conditions given in this report should not be taken as a guarantee that a problem does not exist. The following chart will assist the reader in comprehending the scope of a complete visual inspection:

Complete Visual Inspection Includes:

List the amenities

View readily observable exterior areas

View readily observable interior areas

Note quality of materials and workmanship

Measure the exterior of the improvements

Observe the floor plan and room layout

Assess the functional utility of the property

Note the subject's conformity to the market area

Note style/design

Observe the general condition of the improvements, including a sampling of closets, windows, electrical switches, and doors

Photograph exterior and view site around the improvements

Complete Visual Inspection Does/Did NOT Include:

Testing or activating mechanical systems & Activating appliances

Observation of crawl spaces and attics

Observation of areas not readily accessible

Building Code compliance issues

Moving furniture or personal property

Mold assessment

Removing (or moving) floor coverings

The testing or inspection of the well or septic system

Reporting personal property

Roof condition report beyond an observation from ground level

Radon assessment

Items (2, 3, 4, & 5): Where it States, "inspect the neighborhood", the observation was limited to driving through a representative number of streets in the area, reviewing maps and other appropriate data, and observing comparables from the street to determine the general factors that may influence the value of the subject property. It also included research to the extent defined in the sections below.

REPAIRS/DETERIORATION (PG 4, Item 5 & Pg 5, Cert. 2): The terms **deficiency & livability** (as mentioned in the URAR) are subjective. The appraiser(s) made an effort to report ONLY those repair items that, in the appraiser's opinion, affect **safety, adequacy, and marketability** of the property. Physical deterioration consistent with the age of the home has not been itemized, but considered in the approaches to value.

COST APPROACH (Pg. 5 Cert 4): Is applicable when improvements are new, near new or are of an unusual construction method. This method is appropriate when sufficient land or building sites, etc. are available to a potential purchaser to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator could be misleading. When the Cost Approach is not required (per

Supplemental Addendum

File No. 56969

Borrower/Client	Rock & Vickie Goodrick					
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USPAP) or deemed necessary to the development of a reliable value opinion, the cost approach is not appropriate, excluded as such exclusion has been so stated with the body of the report.

If the cost approach was used, it represents "replacement cost estimate", and is for "valuation purposes only" and should not be relied upon for insurance purposes. The definition of "market value" on page 4 of this report is not consistent with the definition of "insurable value". If the cost approach was presented, a services such as **Marshall and Swift** (or similar source) was used to develop the estimate. The site value opinion results from extraction, allocation, the developmental method or from a review & analysis of sales of similar sites within the market area.

INCOME APPROACH (Pg. 5 Cert 4): Is applicable when sufficient investor owned properties exist with the subject's immediate area or neighborhood and when investors regularly acquire such properties that are similarly desirable to the subject for the express purpose of the income they provide. While rentals may exist in any area, their presence alone is not proof of a viable rental and investor marketplace. As such, in areas dominated by "owner occupied" units, it may be inappropriate to employ the income approach, unless the approach clearly represents the motivations and actions of investors in the marketplace as it relates to the subject property. If the approach was not included, it was the appraiser's opinion that the data was insufficient to provide meaningful conclusion.

EXTENT OF DATA RESEARCH-SALES/LISTINGS (Pg 5, Cert. 5 thru 9): Sales and listings of the subject property and comparables were researched, verified, analyzed & reported in compliance with the Certifications 5 thru 9 of this URAR. Sales data (including listed, closed and pending) of properties that are geographically, physically, functionally and economically similar to the subject property and that reflected current buyer and seller actions were researched and considered. If necessary and applicable, the appraiser(s) also researched comparable land and improved sales, income and expense information and construction costs; confirmed sales information (as noted under "EXTENT OF INFORMATION VERIFICATION", (see next section) and analyzed the information in applying the approach(es) used.

Depending upon the availability and reliability of various data sources, the appraiser(s) used any combination of reasonably available information from city/county records, real estate agents, owner's comments, buyer's description, assessor's records, multiple listing service (MLS) data, KC Data, brochures, listings on websites and visual observation to identify the relevant characteristics of the subject property. Comparables presented reflect the most similar physical, functional, economic and locations characteristics compared to the subject and are relevant to the analysis of the subject property. These sales were adjusted to the subject to reflect the market's reaction (if any) to differences.

EXTENT OF INFORMATION VERIFICATION (Pg. 5, Cert. 10 & 13): Representative samples of disinterested sources for information and data verification include but are not limited to County/City, online records-Recorder, Treasurer, Zoning, GIS, Online Assessor Property Databases-Sales, Property Characteristics, Personal observation-Condition, Location, Physical attributes, Real Estate Transaction Declaration documents-Sale date, Personal property. Flood zone determinations are from flood map services available online at the time of the assignment.

The appraiser(s) verified applicable information with sources "deemed to be reliable" and a disinterested party or corroborated with a third-party source to the extent such verification was possible in the time permitted by the client. In some cases, the motivations of the parties or other factors (terms, arms-length transactions, etc.) may not have been available. In this case, the data was accepted at "face value as factually accurate". The appraiser(s) did not review a survey of the subject site; did not check land records for recorded easements, and has reported only apparent easements and encroachments. Unless otherwise stated within the report, there was no confirmation of the subject being within the appropriate setbacks, as dictated by zoning, building, or other regulations.

PUBLIC/PRIVATE DATA SOURCES (Pg. 5, Cert 12): My (our) appraisal practice is generally limited to the readily available data with the county appraisal offices. I have access to public data via the various counties as well as Heartland Multiple Listing Service, KC Data, flood data and maps along with private information contained within my office files that is considered necessary and appropriate for this assignment.

ADVERSE FACTORS (Pg. 4 item 5 & Pg. 5, Cert 14): As cited in the "Assumptions and Limiting Conditions", is subjective and open to broad interpretation. Most properties will have a form of physical depreciation, deficiency, or livability issues, dependent upon the standards of the party observing the property. A wide-range of factors internal or external to the property may be "adverse" by someone's viewpoint.

Absent specific directives or guidelines from the client, the appraiser(s) made a visual inspection of the property and its market environment (as cited elsewhere in the Scope of Work) and noted factors that may affect the marketability and livability to potential buyers. This was based upon the appraiser's knowledge of the market and or as evidenced by sales of properties with similar or comparable conditions. Such items are noted in the report and the valuation approaches that were applied to the analysis.

Some buyers in the market may consider factors such as drug labs, registered sex offenders, criminal activity, interim rehabilitation facilities halfway houses, or similar uses as "adverse". Unless cited within the report, the appraiser(s) has made no attempt to investigate or discover such activities as part of this assignment, unless such factors were readily apparent and obviously affecting the subject property as evidenced by market data. If the intended user has concerns in these areas, it is highly recommended that they secure this information from a reliable source.

DISCLOSURE/DISTRIBUTION (Pg. 6, Cert. 21 & Cert. 23): Regardless of who paid for this assignment, the intended user is only the lender/client stated within the report. This report may be inappropriate for use by parties other than the intended user and could place them at risk. Despite possession of the report, this appraisal should not be relied upon by anyone other than the stated intended user and for the stated/intended purpose.

Certification 23 -Per Fannie Mae- "The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser".

THE VALUE OPINION The value opinion stated in the report is based on my (our) analysis and considers the productivity, economic and physical conditions of the property only as the date of value cited. As market conditions change, this value opinion may not be valid in another time. Personal property that may be included with a sale or transfer of the property were

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excluded from the value unless such items are necessary for the operations of the property (garage door remotes, etc.) and would normally be a part of the mechanical or operational equipment that is considered realty.

USPAP REQUIRED DISCLOSURES

The appraiser is required by USPAP to identify the Client and any intended users, by name or type. Per USPAP Statement #9, the actual name of the Client may be withheld, but the withholding must be revealed. A Client is defined in USPAP as the party or parties who engage the appraiser for the assignment. The Client may be different from the Lender. If checked below, the following information applies to this report:

[x] The Client by Name is identified on the Lender/Client lines in the Report Form, along with the Lender Name. No instruction was received on the appraisal assignment order or via other written communication at the time of engagement that prevents the naming of the Client. It is understood that the Client is acting as an agent for the Lender for the placement of the appraisal assignment with the appraiser. The Client and the Lender may be the same entity. In that case, only one name will be shown. Both the Client and Lender are Intended Users of this report.

[] The Client is not named in the report, at the instruction of the Client, on the appraisal order or other written communication. The Lender name is shown. However, at the time of engagement, the appraiser understood that the Client was acting as an agent on behalf of the Lender for the placement of the appraisal assignment with the appraiser. The appraisal order with the name of the Client is retained in the appraiser's work file. Both the Client and Lender are Intended Users of this report.

ADDITIONAL CERTIFICATION

The flood data provided is not guaranteed or warranted. A flood certification by FEMA is recommended to determine if the property or improvements are located within a flood zone.

I certify to the best of my knowledge and belief, that the report analysis, options, and conclusions were developed, and this report has been prepared in conformity with the requirements of the Uniform Standards of Professional Practice.

Verifying building permits is not within the normal scope of what is expected of an appraiser. The appraiser does not/can not comment on or guarantee the accuracy or completeness of the public records. The appraiser is not a building permit or compliance expert; further, the appraiser can not guarantee the accuracy of the opinions stated about building permits.

This appraisal report adheres to the development and reporting options of The Uniform Standards of Professional Appraisal Practice (USPAP), FIRREA Title XI Appraisal Regulations and The Appraisal Independence Standards set forth by H.R 4173.

No purchaser of the property, borrower, seller or any other party not identified as an intended user should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. This appraisal report should not serve as the basis for any property purchase decision or any appraisal contingency in a purchase agreement relating to the property.

Appraiser affirms that all dimensions were measured and reported to the nearest inch or tenth of a foot, ANSI Z765-2021.

Legal Description

S03, T17, R25, ACRES 20.26, TR BEG 1736.15E SW/C SW4 TH N1267.48 E714.5 S1282.58 W708.63 TO POB LESS RD ROW.

1120300000004020 - Rockland, S03, T17, R25, Lot 1, 7.24 Acres.

1120300000004030 - Rockland, S03, T17, R25, Lot 2, 7.41 Acres.

• URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

All comparables are from the subject's general area. Due to the subject's location, site size and size recent sales of homes similar to the subject were very limited. Site adjustments were based on market reaction. Comparables #2 & #3 locations were considered superior to the subject due to their closer proximity to the Great Kansas City area. Locations that were considered either inferior or superior had this adjustment considered in the site adjustment. Quality of construction adjustments were made at \$15 per square foot. The adjustment for age is due to the difference in physical depreciation and market preference for a newer home. Condition adjustments were based on reported data and matched paired analysis. Basement finish adjustments were based on the contributory value of the finished areas. Walk out basements were adjusted at \$7,500. Basement finish was adjusted at \$15 per square foot. The market did not indicate any bedroom adjustment. Adjustments which exceed recommended guidelines were made due to the lack of more similar sales. The comparables provided are believed to be the best available to support the subjects estimate of value. All comparables were considered in the final opinion of value. See Reconciliation Addendum.

Borrower		Rock & Vickie Goodrick	
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City	Louisburg	County	Miami
		State	KS
		Zip Code	66053
Lender		NBH Bank	

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-3 months.

Additional Certifications

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

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

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

- 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.
- 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).


Additional Comments

2012 USPAP requirement to Develop Exposure Time

The appraiser has developed marketing time estimate as part of this assignment and the exposure time is considered to be the similar to the marketing time.

EXPOSURE TIME: 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.

APPRAISER:

Signature: 

Name: Allen J Bottiger

Date Signed: 03/12/2023

State Certification #: 2622

or State License #: _____

State: KS

Expiration Date of Certification or License: 06/30/2023

Effective Date of Appraisal: 03/10/2023

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

State of Kansas



Real Estate Appraisal Board

This is to certify that

Allen J. Bottiger

has complied with the provisions of the Kansas State Certified and Licensed Real Property Appraisers Act to transact business as a

Certified Residential Real Property Appraiser

in the State of Kansas

License No: R-2622

Effective Date: 7/1/2022

Expiration Date: 6/30/2023

A handwritten signature in black ink, appearing to read "Scott Brown".

Chairman



LIA Administrators & Insurance Services

**APPRAISAL, VALUATION AND PROPERTY SERVICES
PROFESSIONAL LIABILITY INSURANCE POLICY**
**DECLARATIONS****Aspen American Insurance Company**

(Referred to below as the "Company")

590 Madison Avenue, 7th Floor

New York, NY 10022

877-245-3510

Date Issued

Policy Number

Previous Policy Number

9/1/2022

AAI002699-08

AAI002699-07

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 152398
Named Insured:
BOTTIGER APPRAISAL
Allen J. Bottiger
3457 Utah Rd.
Wellsville, KS 66092

2. Policy Period: From: 09/23/2022 To: 09/23/2023
12:01 A.M. Standard Time at the address stated in 1 above

3. Deductible: \$1000 Each Claim

4. Retroactive Date: 09/23/2002

5. Inception Date: 09/23/2015

6. Limits of Liability: A. \$500,000 Each Claim
B. \$1,000,000 Aggregate

Subpoena Response: \$5,000 Supplemental Payment Coverage

Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage

Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage

Loss of Earnings: \$500 per day Supplemental Payment Coverage

7. Covered Professional Services (as defined in the Policy and/or by Endorsement):

Real Estate Appraisal and Valuation:

Yes ☒ No ☐

Residential Property:

Yes ☒ No ☐

Commercial Property:

Yes ☐ No ☒

Bodily Injury and Property Damage Caused

During Appraisal Inspection (\$100,000 Sub-Limit)

Yes ☒ No ☐ (If "yes", added by endorsement)

Right of Way Agent and Relocation:

Yes ☐ No ☒

Machinery and Equipment Valuation:

Yes ☐ No ☒

Personal Property Appraisal:

Yes ☐ No ☒ (If "yes", added by endorsement)

Real Estate Sales/Brokerage:

Yes ☐ No ☒ (If "yes", added by endorsement)