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

Rec & Lalab 00DE2AAC4AA430...

Date 3/17/2023

Borrower

Endone Bookerak DocuSigned by:

Date 3/17/2023



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 I	0. 56969		
Property Address	4120 W 295th St							
City	Louisburg	County	Miami	Sta	[®] KS	Zip Code	66053	
Lender	NBH Bank							

TABLE OF CONTENTS

Cover Page	1
URAR	2
Additional Comparables 4-6	8
Reconciliation Addendum	9
Market Conditions Addendum to the Appraisal Report	10
Building Sketch	11
Location Map	12
Subject Photos	13
Subject Photos	
Photograph Addendum	15
Photograph Addendum	16
Photograph Addendum	17
Photograph Addendum	18
Comparable Photos 1-3	19
Comparable Photos 4-6	20
UAD Definitions Addendum	21
Supplemental Addendum	24
USPAP Identification Addendum	27
Appraisers License	28
E&O Insurance	29

form	Residential	Approved	Donort
IA WALL	Residential	annraisai	кепоп

26739

	Uniform Residentia	l Appraisal Report	26739 File# 56969	
The purpose of this summary appraisal repor	rt is to provide the lender/client with an	accurate, and adequately supported, opi	nion of the market value	
Property Address 4120 W 295th St		^{City} Louisburg	State KS	Zip Code 66053
Borrower Rock & Vickie Goodrick	Owner of Public Record	Rock & Vickie Goodrick	County Mian	ni
Legal Description See attached addence		-		
Assessor's Parcel # 112-03-0-00-00-00)4.00-0	Tax Year 2022 Map Reference 28140		7,584
Neighborhood Name Louisburg Occupant X Owner Tenant Vaca	Int Special Assessments \$	Map Reference 28140		per year per month
Property Rights Appraised X Fee Simple	Leasehold Other (describe)	0		
Assignment Type Purchase Transaction	Refinance Transaction Other (des	scribe)		
Lender/Client NBH Bank		I Academy Blvd, Colorado Sprir		
Is the subject property currently offered for sale or has it bee			X	
Report data source(s) used, offering price(s), and date(s).	· · · · · ·	vas offered for sale on 06/23/20	22 for \$1,250,000, pe	r HeartlandMLS
#23888888. The listing is classified as	ACTIVE WITH a CUFFERIT LIST PRICE OF \$85 the subject purchase transaction. Explain the results of the		s was not	
performed.				
Contract Price S Date of Contrac Is there any financial assistance (loan charges, sale concess If Yes, canor the total dollar amount and describe the items to	· · · · · · · · · · · · · · · · · · ·		No Data Source(s)	
Is there any financial assistance (loan charges, sale concess		ny party on behalf of the borrower?		Yes No
If Yes, report the total dollar amount and describe the items items in the items in the items is a second secon	to be paid.			
Note: Race and the racial composition of the neighborho	ood are not appraisal factors.	• • • •		·
Neighborhood Characteristics		Housing Trends	One-Unit Housing	Present Land Use %
Location Urban Suburban 🗙	Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 20 %
	Under 25% Demand/Supply 🔀 Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit %
	Slow Marketing Time 🔀 Under 3 mths		175 Low 3	Multi-Family %
<u>ц</u>	s located south of 247th St., west of s	State Line Rd., north of 351st	1,500 High 148	Commercial % Other 80 %
St. and east of US 69 Highway.	s located in an established neighborh	ood of generally conforming ho	000 01	00 1
² and qualities of construction. Area m				
travel routes, and public schools. No			<u></u>	
Market Conditions (including support for the above conclusion	ons) Growth rate stable	while property values are stabl	e. Demand exceeds	supply in present
market conditions. The estimated ma	arketing time is based on comparable	home sales in the subject's are	a. There are no appa	arent negative
trends.		Change	Maur	<u> </u>
Dimensions Survey Not Provided To Ap Specific Zoning Classification AG		Shape Rectangula	IT View N	;Countryside;
	nforming (Grandfathered Use) No Zoning	Agricultural Single Family.		
Is the highest and best use of subject property as improved a			Yes 🗍 No If No, descr	^{ibe} The zoning is
AG the subject property is developed			e feasible.	
Utilities Public Other (describe)	Public Other (desc	· · · · · · · · · · · · · · · · · · ·	menis - Type	Public Private
electricity 🔀 🗍 7 Gas 🗍 🗙 Propage	Water Sonitary Sewer Sonitary Sewer	Street Grav		
	Sanitary Sewer 🔄 🔀 Se X No FEMA Flood Zone X	eptic Alley Non- FEMA Map # 20121C0210D	e FEMA Map O	ate 01/16/2014
Are the utilities and off-site improvements typical for the man		20121002100		01/10/2014
Are there any adverse site conditions or external factors (eas		es, etc.)?	🗌 Yes 🛛 🔀 No	lf Yes, describe
The subject site is a typical sized lot f	or the area with the usual utility easer	ments and building setbacks. N	lo adverse easements	s were noted.
Septic systems are typical for the imm	nediate area. Public sewers are not a	vailable.		
General Description		Estados Deservation	iolo (acadition Interior	, mataviata fassi ditisa
General Description Units X One One with Accessory Unit	Foundation Concrete Slab Crawl Space		rials/condition Interior	materials/condition
	Full Basement Partial Basement	Foundation Walls Concrete/G Exterior Walls Vinyl/Gd	d Walls	Crpt,VinyI,Lam/A-G Drywall/Avg-Gd
		Roof Surface Composition		Wood/Avg-Gd
	Basement Finish 88 %	Gutters & Downspouls Aluminum/C		Vinyl/Avg-Gd
Design (Style) Traditional	Outside Entry/Exit Sump Pump	Window Type Thermopan	e/GdBath Wainscot	Tile/Gd
	Evidence of Infestation N/A	Storm Sastvinsulated None	Car Storage	None that Care
Effective Age (Yrs) 15 Attic None	Dampness Settlement Heating X FWA HWBB Radiant	Screens Mesh/Gd Amenities Woodstove	(s) # O Driveway	# of Cars 4
Drop Stair Stairs	Other Fuel Gas	Kinemines Woodstove	·· •	Gravel,Concrete # of Cars 2
	Cooling X Central Air Conditioning	X Patio/Deck Both X Porch L		# of Cars 0
Finished Heated	Individual Other	Pool None X Other S	Shed,Brn X Att.	Det. Built-in
Appliances 🔄 Refrigerator 🔀 Range/Oven	🗙 Dishwasher 🔀 Disposal 🔀 Microwa	ave 🔄 Washer/Dryer 🔄 Other (da	scribe}	
Finished area above grade contains:	6 Rooms 3 Bedrooms		2 Square Feet of Gross Living A	
Additional features (special energy efficient items, etc.).	3 Ceiling Fans, Finished Ba	asement, Hot Tub, Fireplace, La	arge Porch, Deck, Pat	io, Shed, Old Barn,
Large Pond, Fence. Describe the condition of the property (including needed repairs)	irs deterioration renovations remodeling etc.)	00.11-	ninn in the select of the	
years old. The exterior siding is in good			lates in the prior 15 ye condition. The kitcher	
carpet are in average condition. The v				
of inspection. Due to the age and con				asing at the time
Are there any physical deficiencies or advarse conditions that	t affect the livability, soundness, or structural integrity of the	property?	Yes 🗙 M	lo 🛚 Yes, describe
			- · · · · ·	
Does the property generally conform to the neighborhood (fu	nctional utility, style, condition, use, construction, etc.)?	X Y	fes 📄 No II No, describe	
	,,,,,,, .			

Freddie Mac Form 70 March 2005

06720

		Uniform	Residential Ap	opraisal Repo	ort	2073 File# 5696		
There are 2 comparable		offered for sale in	the subject neighborhoo	od ranging in price	from \$ 650,000	to \$	850	,000
There are 9 comparable		neighborhood within	the past twelve month		ice from \$ 537,50	· ·		85,000
FEATURE	SUBJECT		BLE SALE # 1		BLE SALE # 2			E SALE # 3
Address 4120 W 295th S		29306 Metcalf F		12235 W 255th		23743 Pav		
Louisburg, KS 6 Proximity to Subject	5053	Louisburg, KS 6	6053	Louisburg, KS 6	6053 _	Louisburg,		053
Sale Price	5	2.46 miles W	8 960 000	7.15 miles NW	\$ 537 500	7.33 miles		\$ 615,000
Sale Price/Gross Liv. Area	\$ sq.ft.	1 1.1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		\$ 213.72 sq.ft		\$ 214.14		
Data Source(s)			2380617;DOM 80					378850;DOM 1
Verification Source(s)	3. CONSISTE	Miami Co Reco		Franklin Co Rec		Miami Co F		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	N	+ (-) \$ Adjustment
Sales or Financing	Standards	ArmLth		ArmLth		ArmLth		
Concessions		Conv;0		Cash;0		Conv;0		
Date of Sale/Time Location	(They set the set	s08/22;c06/22		s08/22;c06/22		s06/22;c05		
Leasehold/Fee Simple	N;Louisburg;	N;Louisburg;		B;Louisburg;	0	B;Louisbur		0
Site	Fee Simple 34.91 ac	Fee Simple 47.36 ac	-62 300	Fee Simple 9.92 ac	+100,000	Fee Simple		+131,000
View	N;Countryside;	N;Countryside;	-02,000	N;Countryside;	1100,000	N;Countrys	ide:	101,000
Design (Style)	DT1.5;Traditiona		a	DT1.5;Traditiona	l	DT1.5;Trad		
Quality of Construction	Q3	Q3		Q4	+37,700	1		
Actual Age	28	25	0	31		22		0
Condition	C3	C3		C4	+75,000			
Above Grade Room Count	Total Bdirms. Baths	Total Bdmms. Baths		Total Bdrms. Baths	-	Total Bohms.	Baths	
Gross Living Area	6 <u>3 2.1</u> 3.162 ^{sq.ft}	7 4 2.1 3.497 sq.ft	0		0	8 4	3.1 sq.ft	-5,000
Basement & Finished	3,162 ^{sq.ft.} 1125sf990sfin	<u>3,497</u> ^{sq.ff} 1737sf923sfwo		2,515 ^{sq.fl.} 956sf0sfwo	+48,500	2,872		+21,800
Rooms Below Grade	1rr1br1.0ba1o	Orr1br1.0ba1o	+1,000	00031031110		1rr2br1.0ba		-2,000
Functional Utility	Average/3BR	Good/4BR		Average/3BR	10,000	Good/4BR		0
Heating/Cooling	FAG/CAC	FAG/CAC		FAG/CAC		FAG/CAC		-
Energy Efficient Items	Typical	Typical		Typical		Typical		
Garage/Carport	2ga4dw	2ga4dw	· · · ·	2ga3gd5dw	1	2ga4dw		
Porch/Patio/Deck	LgPor,Dck,Pat	Por LgDeck,Pat		Porch,Deck		LgPor,Deck	(+1,000
Sprinkler, Fence, Etc.	LgPond,Shed,Brn	2MtBldgs		None 1 Fireplace	+10,000			+10,000
Fireplaces Kitchen Equipment	1 Fireplace	2 Fireplace	-1,200	I Fireplace		2 Fireplace		-1,200
Net Adjustment (Total)	galegeet.	<u> </u>	\$ -95,100	X + 🗌 -	\$ 274,700	X + [ן - ג	155,600
	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.						- +	.00,000
Adjusted Sale Price		Merwai 11') vo		Net Adj. 51.1 %		Net Adj.	25.3 %	
of Comparables		Gross Adj. 11.3 %	\$ 764,900		s 812,200		25.3 % 28.0 % \$	770,600
of Comparables	sale or transfer history of the	Grass Adj. 11.3 %	\$ 764,900		s 812,200			770,600
of Comparables	sale or transfer history of the	Grass Adj. 11.3 %	\$ 764,900		\$ 812,200			770,600
of Comparables		Gross Adj. <u>11.3</u> % subject property and comp	\$ 764,900 arable sales. It not, explain	Gross Adj. 57,2 %				770,600
of Comparables I X did did not research the a My research did did with research did did with research	ot reveal any prior sales or tra	Gross Adj. 11.3 % subject property and comp ansfers of the subject prope	\$ 764,900	Gross Adj. 57,2 %				770,600
of Comparables I did did not research the My research did did Data Source(s) Local MLS	ot reveal any prior sales or tra- and County Reco	Gross Adj. 11.3 % subject property and comp ansfers of the subject prope rds	\$ 764,900 arable sales. It not, explain	Gross Adj. 57,2 %	ovaisat.			770,600
of Comparables I Idid Idid not research the My research Idid Idid Data Source(s) Local MLS My research Idid Idid Idid Idid Idid Idid Idid Idid Idi	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rds ansfers of the comparable s rds.	\$ 764,900 arable sales. If not, explain rity for the three years prior to ales for the year prior to the d	Gross Adj. 57.2 % the effective date of this ap ate of sale of the comparabl	vraisal.			770,600
of Comparables I Aid Idd not research the My research Idd Idd Not research the Data Source(s) Local MLS My research Idd Idd Not research Data Source(s) Local MLS Report the results of the research and and	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco tysis of the prior sale or trans	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rds ansfers of the comparable s rds fer history of the subject pr	764,900 arable sales. If not, explain rty for the three years prior to ales for the year prior to the d operty and comparable sales last sales last in the generative sales last in the	Gross Adj. 57.2 % the effective date of this ap ate of sale of the comparabil report additional prior sales	vaisal. e sale. on page 3).		28.0 % \$	
of Comparables I Idid Idid not research the My research Idid Idid Idid not research the Data Source(s) Local MLS My research Idid Idid Idid Idid Idid Idid Idid Idi	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco tysis of the prior sale or trans	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rds ansfers of the comparable s rds.	\$ 764,900 arable sales. If not, explain rity for the three years prior to ales for the year prior to the d	Gross Adj. 57.2 % the effective date of this ap ate of sale of the comparabil report additional prior sales	vraisal.		28.0 % \$	770,600
of Comparables I did did not research the My research did did not research the My research did did not research the Data Source(s) Local MLS My research did did not research and Data Source(s) Local MLS Report the results of the research and and ITEM Date of Prior Sale/Transfer Date	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco tysis of the prior sale or trans	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rds ansfers of the comparable s rds fer history of the subject pr	764,900 arable sales. If not, explain rty for the three years prior to ales for the year prior to the d operty and comparable sales last sales last in the generative sales last in the	Gross Adj. 57.2 % the effective date of this ap ate of sale of the comparabil report additional prior sales	vaisal. e sale. on page 3).		28.0 % \$	
of Comparables I Idid Idid not research the My research Idid Idid Idid not research the Data Source(s) Local MLS My research Idid Idid Idid Idid Idid Idid Idid Idi	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco lysis of the prior sale or trans St	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper- rds ansfers of the comparable s ansfers of the comparable s fer history of the subject pr JBJECT	S 764,900 arable sales. If not, explain why for the three years prior to ales for the year prior to the d aperty and comparable sales i COMPARABLE SA	Gross Adj. 57.2 % the effective date of this apj ate of sale of the comparabl /report additional prior sales .E #1	vraisal. e sale. on page 3). COMPARABLE SALE #2	Gross Adj.	28.0 % S	ABLE SALE #3
of Comparables I did did not research the My research did did not research the My research did did not research the Data Source(s) Local MLS My research did did not research and Data Source(s) Local MLS Report the results of the research and and ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco tysis of the prior sale or trans	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the comparable s ansfers of the comparable s rds. Fig history of the subject p JBJECT eartland MLS	764,900 arable sales. If not, explain rty for the three years prior to ales for the year prior to the d operty and comparable sales last sales last in the generative sales last in the	Gross Adj. 57.2 % the effective date of this apj ate of sale of the comparabl /report additional prior sales .E #1	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML	Gross Adj.	28.0 % \$ COMPAR	
of Comparables I I IIII IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	ot reveal any prior sales or tr and County Reco ot reveal any prior sales or tr and County Reco lysis of the prior sale or trans St Miami Co, He 03/09/2023	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds ansfers of the comparable s ansfers of the comparable s for history of the subject pr BJECT earthand MLS	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Bross Adj. 57.2 % the effective date of this app ate of sale of the comparabil (report additional prior sales LE #1 ad ML_S Miam 03/09	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I did did not research the My research did did not research the My research did did did not Data Source(s) Local MLS My research did did did not Data Source(s) Local MLS Report the results of the research and and ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	ot reveal any prior sales or tr and County Reco ot reveal any prior sales or tr and County Reco lysis of the prior sale or trans St Miami Co, He 03/09/2023	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds ansfers of the comparable s ansfers of the comparable s for history of the subject pr BJECT earthand MLS	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Bross Adj. 57.2 % the effective date of this app ate of sale of the comparabil (report additional prior sales LE #1 ad ML_S Miam 03/09	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3 eartland MLS
of Comparables I did did not research the My research did did not research the My research did did did not research the My research did did did not festive di	ot reveal any prior sales or tr and County Reco ot reveal any prior sales or tr and County Reco lysis of the prior sale or trans St Miami Co, He 03/09/2023	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds ansfers of the comparable s ansfers of the comparable s for history of the subject pr BJECT earthand MLS	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Bross Adj. 57.2 % the effective date of this app ate of sale of the comparabil (report additional prior sales LE #1 ad ML_S Miam 03/09	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I did did not research the My research did did not research the My research did did did not research the My research did did did not festive di	ot reveal any prior sales or tr and County Reco ot reveal any prior sales or tr and County Reco lysis of the prior sale or trans St Miami Co, He 03/09/2023	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds ansfers of the comparable s ansfers of the comparable s for history of the subject pr BJECT earthand MLS	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Bross Adj. 57.2 % the effective date of this app ate of sale of the comparabil (report additional prior sales LE #1 ad ML_S Miam 03/09	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I did did not research the My research did did not research the My research did did did not research the My research did did did not festive di	ot reveal any prior sales or tr and County Reco ot reveal any prior sales or tr and County Reco lysis of the prior sale or trans St Miami Co, He 03/09/2023	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds ansfers of the comparable s ansfers of the comparable s for history of the subject pr BJECT earthand MLS	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3 eartland MLS
of Comparables I did did not research the My research did did not research the My research did did did not research the My research did did did not festive di	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds anslers of the comparable s anslers of the comparable s rcds for history of the subject pr JBJECT eartland MLS aparable sales	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3 eartland MLS
of Comparables I Xi did did not research the I Xi did Xi did not research the My research did Xi did not research the Data Source(s) Local MLS My research did Xi did n Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Analysis of prior sale or transfer history of history.	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds ansfers of the comparable s ansfers of the comparable s for history of the subject pr BJECT earthand MLS	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3 eartland MLS
of Comparables I Xi did did not research the I Xi did Xi did not research the My research did Xi did not research the Data Source(s) Local MLS My research did Xi did n Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Analysis of prior sale or transfer history of history.	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds anslers of the comparable s anslers of the comparable s rcds for history of the subject pr JBJECT eartland MLS aparable sales	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3 eartland MLS
of Comparables I Xi did did not research the I Xi did Xi did not research the My research did Xi did not research the Data Source(s) Local MLS My research did Xi did n Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Analysis of prior sale or transfer history of history.	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds anslers of the comparable s anslers of the comparable s rcds for history of the subject pr JBJECT eartland MLS aparable sales	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I Xi did did not research the I Xi did Xi did not research the My research did Xi did not research the Data Source(s) Local MLS My research did Xi did n Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Analysis of prior sale or transfer history of history.	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds anslers of the comparable s anslers of the comparable s rcds for history of the subject pr JBJECT eartland MLS aparable sales	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I Xi did did not research the I Xi did Xi did not research the My research did Xi did not research the Data Source(s) Local MLS My research did Xi did n Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Analysis of prior sale or transfer history of history.	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds anslers of the comparable s anslers of the comparable s rcds for history of the subject pr JBJECT eartland MLS aparable sales	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I Xi did did not research the I Xi did Xi did not research the My research did Xi did not research the Data Source(s) Local MLS My research did Xi did n Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Analysis of prior sale or transfer history of history.	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con	Gross Adj. 11.3 % subject property and comp ansfers of the subject proper rcds anslers of the comparable s anslers of the comparable s rcds for history of the subject pr JBJECT eartland MLS aparable sales	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Gross Adj. 57.2 % The effective date of this applicate of sale of the comparability of the c	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I Xi did did not research the I Xi did Xi did not research the My research did Xi did not research the Data Source(s) Local MLS My research did Xi did n Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Analysis of prior sale or transfer history of history.	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco lysis of the prior sale or trans Su Miami Co, He 03/09/2023 the subject property and con See att	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable s parable sales tached addenda.	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Bross Adj. 57.2 % the effective date of this app ate of sale of the comparabil (report additional prior sales LE #1 ad ML_S Miam 03/09	oraisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023	Gross Adj.	28.0 % \$ COMPAR	ABLE SALE #3
of Comparables I did did not research the My research did did not research the Data Source(s) Local MLS My research did did of an of a	ot reveal any prior sales or tri and County Reco ot reveal any prior sales or tri and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con See att	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable s eartland MLS nparable sales tached addenda. b8,000	S 764,900 arable sales. It not, explain inty for the three years prior to tales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023	Bross Adj. 57.2 % the effective date of this app ate of sale of the comparabil report additional prior sales LE #1 ind MLS Miarm 03/09 public records, th	vaisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023 e Subject has no l	Gross Adj.	COMPAR COMPAR i Co.He //2023 Onth pr	ABLE SALE #3
of Comparables I did did not research the My research did did did not research the My research did did did not research the Data Source(s) Local MLS My research did did did not research and and TEM Data Source(s) Local MLS Report the results of the research and and TEM Data of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Summary of Sales Comparison Approach Indicated Value by Sales Comparison Approach	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans Su Miami Co, He 03/09/2023 the subject property and con See att	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable s eartland MLS mparable sales iached addenda. b8,000 808,000	764,900 arable sales. It not, explain rity for the three years prior to ales for the year prior to the d operty and comparable sales (COMPARABLE SAL Miarmi Co.,Heartlar 03/09/2023 Per Cost Approach (if developed	Gross Adj. 57.2 % the effective date of this app ate of sale of the comparabil report additional prior sales I.E #1 I.d ML.S Miam 03/09 public records, th	vaisal. e sale. on page 3). COMPARABLE SALE #2 i Co,Heartland ML /2023 e Subject has no l	Gross Adj.	COMPAR COMPAR i Co.He /2023 onth pi	ABLE SALE #3
of Comparables I did did not research the My research did did not research the My research did did not research the My research did did not research the Data Source(s) Local MLS Report the results of the research and and TEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Summary of Sales Comparison Approach Indicated Value by Sales Comparison Appr	ot reveal any prior sales or tri and County Reco ot reveal any prior sales or tri and County Reco ysis of the prior sale or trans St Miami Co, He 03/09/2023 the subject property and con See att See att social set proach set proach set	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable sales eartland MLS mparable sales tached addenda. b8,000 808,000 the best indicato	\$ 764,900, arable sales. If not, explain rty for the three years prior to ales for the year prior to the d comparable sales (COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023 Per Cost Approach (if developed r of market value a	Bross Adj. 57.2 % the effective date of this app ate of sale of the comparabil report additional prior sales IE #1 Id MLS Miarm 03/09 public records, th 03/09 public records the additional 03/09	vaisal. e sale. compage 3). compage 3). compage 3). i Co,Heartland ML /2023 e Subject has no l Subject has no l Income Approa clions of typical bu	Gross Adj.	COMPAR COMPAR I Co.He //2023 Onth pr	ABLE SALE #3
of Comparables I did did not research the My research did did not research the My research did did did not research the My research did did did not not nesearch the My research did did did not nesearch and and Text did not nesearch	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans Miami Co, He 03/09/2023 the subject property and con See att See att See att subject property and con See att subject property and con set subject property and set set subject property and set se	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable s ansfers of the comparable s rds. Fig. 1000 BUECT parable sales tached addenda.	S 764,900 arable sales. It not, explain rity for the three years prior to ales for the year prior to the d operty and comparable sales i COMPARABLE SA Miarni Co, Heartlar 03/09/2023 Per Cost Approach (if developed r of market value a e subject neighbori e age of the subjec	Gross Adj. 57.2 % the effective date of this applicate of sale of the comparability of the effective date of this applicate of sale of the comparability of the effects the action of the effects the action of the effects the action of the effects	Income Approa	Gross Adj.	COMPAR COMPAR	ABLE SALE #3
of Comparables I did did not research the My research did did not research and and Tex did not cesarch and and TEM Date source(s) Local MLS Report the results of the research and and TEM Date of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source(s) Summary of Sales Comparison Approach Indicated Value by Sales Comparison Approach Indicated Value by Sales Comparison Approach The sales comparison apprinsufficient data to utilize t believed to be a good indid This approisal is made X as is	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco tysis of the prior sale or trans Miami Co,He 03/09/2023 the subject property and con See att See att casch \$ 80 (approach \$ be income approa cator of the marke	Gross Adj. 11.3 % subject property and comp ansfers of the comparable satisfies of the subject property and comparable satisfies of the subject property and comparable satisfies ansfers of the subject property of the subject property and comparable satisfies ansfers of the comparable satisfies acched addenda. baseline	\$ 764,900, arable sales. If not, explain rty for the three years prior to ales for the year prior to the d operty and comparable sales i COMPARABLE SAI Miami Co, Heartlar 03/09/2023 Per Cost Approach (if developed r of market value a > subject neighbort age of the subject and specifications on	Gross Adj. 57.2 % the effective date of this applicate of sale of the comparability of the effective date of this applicate of sale of the comparability of the difficult of the comparability of the effects the applicate of the parameters of the basis of a high second	Income Approa	Gross Adj.	COMPAR COMPAR	ABLE SALE #3
of Comparables I did did not research the My research did did not research and and Tex did not research and and TEM Date source(s) Local MLS Report the results of the research and and TEM Date of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source(s) Summary of Sales Comparison Approach Indicated Value by Sales Comparison Approach Indicated Value by Sales Comparison Approach The sales comparison apprinsufficient data to utilize t believed to be a good indid This apprisal is made X as is	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco yeis of the prior sale or trans Miami Co.,He 03/09/2023 the subject property and con See att See att coach \$ 800 pproach is felt to be he income approa cator of the marke ,	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable s ansfers of the subject property BRECT parable sales anderback and addenda. ansected addenda. baseline ansected addenda. baseline baseline completion per plans attacking on the baseling per plans	\$ 764,900, arable sales. If not, explain rty for the three years prior to ales for the year prior to the d ales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023 Per Cost Approach (if developed r of market value a subject neighborit and specifications on and specifications on sis of a hypothetical	Gross Adj. 57.2 % the effective date of this applicate of sale of the comparability of the effective date of this applicate of sale of the comparability of the difficult of the comparability of the effects the action of the primarily of the basis of a his condition that the rep	Income Approa ctions of typical buowner occupied. T	Gross Adj.	COMPAR COMPAR	ABLE SALE #3
of Comparables I did did not research the My research did did not research and and TeM Data Source(s) Local MLS Report the results of the research and and TEM Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of history. Summary of Sales Comparison Approach Indicated Value by Sales Comparison Approach Indicated Value by Sales Comparison ap Insufficient data to utilize t believed to be a good indii The sales is made a source is the sale of a good indii	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco yeis of the prior sale or trans Miami Co.,He 03/09/2023 the subject property and con See att See att coach \$ 800 pproach is felt to be he income approa cator of the marke ,	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable s ansfers of the subject property BRECT parable sales anderback and addenda. ansected addenda. baseline ansected addenda. baseline baseline completion per plans attacking on the baseling per plans	\$ 764,900, arable sales. If not, explain rty for the three years prior to ales for the year prior to the d ales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023 Per Cost Approach (if developed r of market value a subject neighborit and specifications on and specifications on sis of a hypothetical	Gross Adj. 57.2 % the effective date of this applicate of sale of the comparability of the effective date of this applicate of sale of the comparability of the difficult of the comparability of the effects the action of the primarily of the basis of a his condition that the rep	Income Approa ctions of typical buowner occupied. T	Gross Adj.	COMPAR COMPAR	ABLE SALE #3
of Comparables I did did not research the i My research did did not research the i My research did did did not research the i Data Source(s) Local MLS Ny research did did did not not nessearch and and Data Source(s) Local MLS Report the results of the research and and ITEM Data of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source(s) Summary of Sales Comparison Approach indicated Value by Sales Comparison Approach The sales comparison app insufficient data to utilize ti believed to be a good indii This apprisal is made a source is sourced in the following required inspection bases Based on a complete visual	ot reveal any prior sales or tra and County Reco ot reveal any prior sales or tra and County Reco ysis of the prior sale or trans Miami Co,He 03/09/2023 the subject property and con See att See att See att See att coach \$ 800 proach is felt to be he income approac Cator of the marke " Subject to following repairs or a s on the extraordinary Inspection of the	Gross Adj. 11.3 % subject property and comp ansfers of the subject property ansfers of the subject property ansfers of the comparable s ansfers of the comparable s ansfer the subject property BJECT partland MLS parable sales bached addenda. bached adden	\$ 764,900, arable sales. If not, explain rty for the three years prior to ales for the year prior to the d ales for the year prior to the d operty and comparable sales COMPARABLE SAL Miarmi Co, Heartlar 03/09/2023 Per Cost Approach (if developed r of market value a subject neighborit and specifications on and specifications on sis of a hypothetical	Gross Adj. 57.2 % the effective date of this applicate of sale of the comparability of the effective date of this applicate of sale of the comparability of the distribution of the distributicate of the distribution of the distributicate of the	Income Approa ctions of typical bu wypothelical condition that altration or repair: scope of work, st	Gross Adj.	COMPAR i Co,He /2023 onth pr /2023 i llers. 1 rroach sed, or [assumptio	ABLE SALE #3

Freddie Mac Form 70 March 2005

Uniform Residenti	al Appraisal Report		File # 56969	9	
ADVERSE ENVIRONMENTAL CONDITIONS: Unless otherwise stated in	the report, the existence o	f hazardous	materials, wh	ich may or m	nay
not be present on the property, was not observed by the appraiser. The a	opraiser has no knowledge	of the existe	ence of such n	naterials on o	or
in the property. The presence of substances such as mold or mildew, ast	estos, urea-formaldehyde f	ioam insulati	on and other p	otentially	
hazardous materials may affect the value of the property. The value estin	ated is predicted on the as	sumption the	at there is no s	such materia	l on or
in the property that would cause a loss in value. No responsibility is assured	ned for such conditions or f	for any expe	rtise or engine	ering knowle	edge
required to discover them. The client is urged to retain an expert in this fit	ld if desired.				
THE ADDRAISED IS NOT A HOME INEDECTOD. This appreciation and	have increation and the a			harra inana	
THE APPRAISER IS NOT A HOME INSPECTOR: This appraisal is not a					
or environmental inspector when preparing this report. The appraiser pro-					
property is free of defects or environmental problems. Also, all mechanica inspection. No personal property was taken in consideration at all in this a					
professional home inspector. When performing the inspection of this prop					
accessible. The appraiser is not required to disturb or move anything that					ntice
nor any guarantees of any kind.	Cost Deta Decess of Visibilit	g. The hope	000110000110		11005
ADDITIONAL CERTIFICATION: The flood data provided is not guarantee	d or warranted. A flood cer	rtification by	FEMA is reco	mmended 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, o	tions, and conclusions wer	re developer	l and this ren	ort has been	
prepared in conformity with the requirements of the Uniform Standards of					
INTENDED USER: The intended user of this appraisal report is the Lender					
to of this appraisal for a mortgage finance transaction. Subject to the stat				requirement	s of
this appraisal report form and definition of market value. No additional inter-	nded users are identified b	y the apprai	ser.		
Na purahagan of the property berging adder a second the second state			hu on this		
No purchaser of the property, borrower, seller or any other party not ident purpose. Such parties are advised to obtain an appraisal from an appraisa					
purpose. Such parties are advised to obtain an appraisal from an apprais This appraisal report should not serve as the basis for any property purch					
relating to the property	ase decision of any apprais	arconunger	cy in a purcha	ise agreeme	an
PERCENTAGE LAND USE: Land Use other is for vacant or undeveloped	l areas.				
The appraiser or appraisal company may have paid a fee when accepting	the appraisal assignment a	and or when	submitting the	completed	file.
These fees are typical for today's market place with appraisal manageme					
mede leee are typical for today o market place with appraisal manageme	nt companies and upload pe	ortals.			
These recentle typical for today of market place with appraidal menagonic	nt companies and upload po	ortals.			
This appraisal is intended for the sole and exclusive use of the appraiser's	·		. No third part	y is entitled I	to, or
	client to which this report i	is addressed		-	
This appraisal is intended for the sole and exclusive use of the appraiser's	client to which this report i	is addressed		-	
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or	client to which this report i not said third party might ha	is addressed ave paid for i	the report, dire	ectly or indire	ectly.
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALL	client to which this report i not said third party might ha	is addressed ave paid for i		ectly or indire	ectly.
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALL Provide adequate information for the lender/client to replicate the below cost figures and calculations.	client to which this report i not said third party might ha E(not required by Fannia Mae)	is addressed ave paid for	the report, dire	ectly or indire	ectly.
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALL 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)	client to which this report i not said third party might ha E(not required by Fannia Mae) Th	s addressed ave paid for e site value	the report, dire	ectly or indire	ectly.
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALL 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) research, office files and the appraisers experience. Support of the land v	client to which this report i not said third party might ha E(not required by Fannia Mae) Th alue is in the appraisers file	is addressed ave paid for e site value b. Due to the	the report, dire	ectly or indire	ectly. Market
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALL 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land	client to which this report i not said third party might ha E(not required by Fannia Mae) Th alue is in the appraisers file	is addressed ave paid for e site value b. Due to the	the report, dire	ectly or indire	ectly. Market
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALU 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) research, office files and the appraisers experience. Support of the land vapproach was not considered applicable. It is not uncommon for the land acreage settings.	client to which this report i not said third party might ha E(not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco	is addressed ave paid for e site value b. Due to the	the report, dire	to the cost properties or	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the report of the report	client to which this report i not said third party might ha E(not required by Fancie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE	is addressed ave paid for the site value b. Due to the commended of	the report, dire	d based on me the cost	ectly. Market
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the report. Cost approach to rely on this report, for any reason, irrespective of whether or cost approach to the lende/client to replicate the below cost figures and calculations. Provide adequate information for the lende/client to replicate the below cost figures and calculations. Cost approach to value Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift	client to which this report i not said third party might ha E(not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco	is addressed ave paid for the site value the to the ommended Sq.Ft @ \$	the report, dire	d based on me the cost properties or ==\$ ==\$	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the report of the report	client to which this report i not said third party might ha E(not required by Fancie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE	is addressed ave paid for the site value b. Due to the commended of	the report, dire	d based on me the cost	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the report. Cost approach to the report, for any reason, irrespective of whether or cost adequate information for the lende/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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPRACEMENT COST NEW Source of cost data Marshall and Swift Date/Insp.	client to which this report i not said third party might ha E(not required by Fancie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE	is addressed ave paid for the site value the to the ommended Sq.Ft @ \$	the report, dire	d based on me the cost properties or ====================================	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or permitted to, rely on this report, for any reason, irrespective of whether or cost approach report. Provide adequate information for the lender/client to replicate the below cost figures and calculations. Cost approach to value Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Date/Insp.	client to which this report i not said third party might ha E(not required by Fannia Mae) Th alue is in the appraisers file o value ratio to exceed rec OPINION OF SITE VALUE DWELLING	is addressed ave paid for the site value the site value the to the ommended Sq.FL @ \$ Sq.FL @ \$	the report, dire	d based on n me the cost properties or ==\$ ===\$ ==\$ ==\$ ==\$	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or construction of the ender/dient to replicate the below cost figures and calculations. Cost APPROACH TO VALUE Provide adequate information for the lender/dient 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. Comments on Cost Approach (gross living area calculations, depreciation, etc.) See the attached floor plan and calculations. The cost approach	client to which this report i not said third party might ha (not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical	is addressed ave paid for the site value the site value the to the ommended Sq.FL @ \$ Sq.FL @ \$	the report, dire	a based on n d based on n me the cost properties or =s =s	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to this report, for any reason, irrespective of whether or cost approach to the lende/client to replicate the below cost figures and calculations. Provide adequate information for the lende/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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTMATED REPRODUCTION OR Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. 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	client to which this report i not said third party might ha (not required by Fannia Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE OWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation	is addressed ave paid for the site value be to the commended Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a based on n d based on n me the cost properties or =s	n
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or constructed to, rely on this report, for any reason, irrespective of whether or considered adequate information for the lende/dilent 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) Cost APPROACH TO VALUE Provide adequate information for the lende/dilent 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. 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 Physical	client to which this report i not said third party might ha (not required by Fannia Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Loss Physical Depreciated Cost of Improvements	is addressed ave paid for the site value be to the commended Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a based on n d based on n me the cost properties or =s =s =s	n
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or constructed to, rely on this report, for any reason, irrespective of whether or considered adequate information for the lende/dilent 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) Cost APPROACH TO VALUE Provide adequate information for the lende/dilent 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. 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 Physical	client to which this report i not said third party might ha (not required by Fannia Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE OWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation	is addressed ave paid for the site value be be to the commended Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a based on n d based on n me the cost properties or =s	n
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED APPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rabing from cost service Average Effective date of cost data Date/Insp. 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.	client to which this report i not said third party might ha E(not required by Fanale Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements	is addressed ave paid for the site value be be to the commended Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a a b a	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the replicate the below cost figures and calculations. 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. Comments on Cost Approach (gross living are 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. Estimated Remaining Economic Life (HUD and VA only) 15	client to which this report i not said third party might ha E(not required by Fanale Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE OWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements	is addressed ave paid for the site value to the commended sq.FL @ S Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a based on n d based on n me the cost properties or =s =s =s	narket
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the report of any reason, irrespective of whether or cost 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR Source of cost data Marshall and Swift Quality rating from cost service Average Average Effective date of cost data Date/Insp. Comments on Cost Approach (gross living are 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year	client to which this report i not said third party might ha (not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE OWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements As-is' Value of Site Improvements As-is' Value of Site Improvements INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae)	is addressed ave paid for the site value to the commended sq.FL @ S Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the indev/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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year INCOWE APPROACH To VAL	client to which this report i not said third party might ha E(not required by Fanale Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE OWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements	is addressed ave paid for the site value to the commended sq.FL @ S Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a a b a	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the report of any reason, irrespective of whether or cost 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR Source of cost data Marshall and Swift Quality rating from cost service Average Average Effective date of cost data Date/Insp. Comments on Cost Approach (gross living are 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year	client to which this report i not said third party might ha (not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE OWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements As-is' Value of Site Improvements As-is' Value of Site Improvements INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae)	is addressed ave paid for the site value to the commended sq.FL @ S Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the indevident to replicate the below cost figures and calculations. 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. 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. 15 Year INCOME APPROACH TO VAL Estimated Remaining Economic Life (HUD and VA only) 15 Year N/A	client to which this report i not said third party might ha E(not required by Fanale Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Cost New Lass Physical Depreciated Cost of Improvements *As-is Value of Site Improvements NDICATED VALUE BY COST APPROACH DE (not required by Fanale Mae) O = \$	is addressed ave paid for the site value to the commended sq.FL @ S Sq.FL @ S Sq.FL @ S Sq.FL @ S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quity rating from cost service Average Effective date of cost data Date/Insp. 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year INCOME APPROACH TO VAL PROJECT INFORMATIO N/A PROJECT INFORMATIO N/A	client to which this report i not said third party might ha E(not required by Fanale Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Cost-New Less Physical Depreciated Cost of Improvements *As-is Value of Site Improvements NDICATED VALUE BY COST APPROACH DE (not required by Fanale Mae) Q = \$	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to the replicate the below cost figures and calculations. 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTMATED REPRODUCTION OR Source of cost data Marshall and Swift Quality rating from cost service Average Average Effective date of cost data Date/Insp. 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year INCOME APPROACH TO VAL PROJECT INFORMATIO N/A PROJECT INFORMATIO N/A	client to which this report i hot said third party might ha Enot required by Fande Mae) Th alue is in the appraisers file o value ratio to exceed reco DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements As-is' Value of Site Improvements NDICATED VALUE BY COST APPROACH INDICATED VALUE BY COST APPROACH IFOR PUDs (ff applicable) No Unit type(s) Detached	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALUE Provide adequate information for the lende/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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land v acreage settings. ESTMATED REPRODUCTION OR Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. 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 ace/life method. Estimated Remaining Economic Life (HUD and VA only) 15 Year N/A PROJECT INFORMATIO N/A PROJECT INFORMATIO N/A PROJECT INFORMATIO Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper/builder is in control of the HOA and the subject proper/builder is in control of the HOA and the	client to which this report i hot said third party might ha Enot required by Fande Mae) Th alue is in the appraisers file o value ratio to exceed reco DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements As-is' Value of Site Improvements NDICATED VALUE BY COST APPROACH INDICATED VALUE BY COST APPROACH IFOR PUDs (ff applicable) No Unit type(s) Detached	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to relate the permitted to, rely on this report, for any reason, irrespective of whether or cost approach for the lende/client to repicate 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTMATED REPRODUCTION OR Source of cost data Marshall and Swift Quilty rating from cost service Average Average Effective date of cost data Date/Insp. 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year Income Approach (including support for market rent and GRM) N/A PROJECT INFORMATIO In developer/builder is on control of the HOA and the subject prope legal Name of Project Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject	client to which this report i hot said third party might ha Enot required by Fanda Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements Physical Depreciated Cost of Improvements Not Cost August Depreciated Depreciated Cost of Improvements NDICATED VALUE BY COST APPROACH F(not required by Fanale Mae) O = S HOR PUDs (fr applicable) No Unit type(s) Detached by is an attached dwelling unit.	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALC Provide adequate information for the lende/dilent 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) research, office files and the appraisers experience. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) research, office files and the appraisers experience. Support how as not considered applicable. It is not uncommon for the land vacceage settings. ESTMATED REPRODUCTION OR Surce of cost data Marshall and Swift Quality rating from cost service Average Average Effective date of cost data Date/Insp. 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year InCOME AppROACH TO VAL Summary of Income App	client to which this report i hot said third party might ha Enot said third party might ha Enot required by Fande Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carpert Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements Physical Depreciated Cost of Improvements Physical Depreciated Cost of Improvements As-is' Value of Site Improvements Not Cost AppRoAch Fenot required by Fannie Mae) O = S AFOR PUDs (fr applicable) No Unit type(s) Detached ty is an attached dwelling unit.	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or COST APPROACH TO VALC Provide adequate information for the lende/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) research, office files and the appraisers experience. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) research, office files and the appraisers experience. Support how as not considered applicable. It is not uncommon for the land vacceage settings. ESTMATED REPRODUCTION OR Surge of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data Date/Insp. 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year Income Approach (including support for market rent and GRM) N/A PROJECT INFORMATIO Information for PUDs ONLY if the developer/builder is in control of the HOA and the subject pro	client to which this report i hot said third party might ha inot said the appraisers file o value ratio to exceed recommends o value ratio to exceed recomments inot or site VALUE Depreciated for the appraisers file o value ratio to exceed recomments inot of site VALUE Depreciated for the approximation inot case of the improvements inot case of the improvements inot case of the provements inot type(s)	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR Is not uncommon for the land vaccreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data 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. Is for set approach value subject prove the subject prove the subject prove the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject prove the following information for PUDs ONLY if the developer/builder is in control of the subject prove the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject prove laga Nane of Project	client to which this report i hot said third party might ha Enot said third party might ha Enot required by Fande Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carpert Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements Physical Depreciated Cost of Improvements Physical Depreciated Cost of Improvements As-is' Value of Site Improvements Not Cost AppRoAch Fenot required by Fannie Mae) O = S AFOR PUDs (fr applicable) No Unit type(s) Detached ty is an attached dwelling unit.	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach of 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED APEPRODUCTION OR Source of cost data Marshall and Swift Quity rating from cost service Average Effective date of cost data Date/Insp. 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. INCOME APPROACH TO VALE Estimated Remaining Economic Life (HUD and VA only) 15 Year Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the HOA and the subject prope Ligal Name of Project Total number of units Total number of units Total number of units See See the tollowing information for PUDS ONLV if the developer/builder is in control at the HOA and the subj	client to which this report into said third party might have that the said third party might have that the said third party might have the said third party might have the said third party might have the said that the said th	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach to 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR Is not uncommon for the land vaccreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Average Effective date of cost data 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. Is for the sole of the sole o	client to which this report i hot said third party might ha inot said the appraisers file o value ratio to exceed recommends o value ratio to exceed recomments inot or site VALUE Depreciated for the appraisers file o value ratio to exceed recomments inot of site VALUE Depreciated for the approximation inot case of the improvements inot case of the improvements inot case of the provements inot type(s)	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach of 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED APEPRODUCTION OR Source of cost data Marshall and Swift Quity rating from cost service Average Effective date of cost data Date/Insp. 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. INCOME APPROACH TO VALE Estimated Remaining Economic Life (HUD and VA only) 15 Year Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the HOA and the subject prope Ligal Name of Project Total number of units Total number of units Total number of units See See the tollowing information for PUDS ONLV if the developer/builder is in control at the HOA and the subj	client to which this report into said third party might have that the said third party might have that the said third party might have the said third party might have the said third party might have the said that the said th	is addressed ave paid for the site value be site value be to the ommended sq.Ft.@S Sq.Ft.@S Sq.Ft.@S Sq.Ft.@S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rely on this report, for any reason, irrespective of whether or cost approach of 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED APEPRODUCTION OR Source of cost data Marshall and Swift Quity rating from cost service Average Effective date of cost data Date/Insp. 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. INCOME APPROACH TO VALE Estimated Remaining Economic Life (HUD and VA only) 15 Year Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the HOA and the subject prope Ligal Name of Project Total number of units Total number of units Total number of units See See the tollowing information for PUDS ONLV if the developer/builder is in control at the HOA and the subj	client to which this report into said third party might have that the said third party might have that the said third party might have the said third party might have the said third party might have the said that the said th	is addressed ave paid for 1 a site value b. Due to the ommended Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rety on this report, for any reason, irrespective of whether or cost approach to the report, for any reason, irrespective of whether or cost approach to the edition of the lender/dent 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quity rating from cost service Average Effective date of cost data Date/Insp. Comments on Cost Approach (gross living are 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year INCOME Approach (including support for market rent and GRM) N/A PROJECT INFORMATIO Is the developer/builder is in control of the HoA and the subject prope legal Name of Project Total number of units Total number of units or rated Total number of units <t< td=""><td>Client to which this report i not said third party might ha E(not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Cost of Improvements *As-is" Value of Site Improvements NDICATED VALUE BY COST APPROACH FE (not required by Fannie Mae) O = S FOR PUDs (if applicable) No Unit type(s) Detached ty is an attached dwelling unit. Total number of units sold Data source(s) No It Yes, date of completion. If No, describe the status of completion.</td><td>is addressed ave paid for 1 a site value b. Due to the ommended Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S</td><td>the report, dire</td><td>a based on m d based on m me the cost properties or =s =s</td><td>ectly. narket n 350,000</td></t<>	Client to which this report i not said third party might ha E(not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Cost of Improvements *As-is" Value of Site Improvements NDICATED VALUE BY COST APPROACH FE (not required by Fannie Mae) O = S FOR PUDs (if applicable) No Unit type(s) Detached ty is an attached dwelling unit. Total number of units sold Data source(s) No It Yes, date of completion. If No, describe the status of completion.	is addressed ave paid for 1 a site value b. Due to the ommended Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000
This appraisal is intended for the sole and exclusive use of the appraiser's permitted to, rety on this report, for any reason, irrespective of whether or cost approach to the report, for any reason, irrespective of whether or cost approach to the edition of the lender/dent 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) research, office files and the appraisers experience. Support of the land v approach was not considered applicable. It is not uncommon for the land acreage settings. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quity rating from cost service Average Effective date of cost data Date/Insp. Comments on Cost Approach (gross living are 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. Estimated Remaining Economic Life (HUD and VA only) 15 Year INCOME Approach (including support for market rent and GRM) N/A PROJECT INFORMATIO Is the developer/builder is in control of the HoA and the subject prope legal Name of Project Total number of units Total number of units or rated Total number of units <t< td=""><td>Client to which this report i not said third party might ha E(not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Cost of Improvements *As-is" Value of Site Improvements NDICATED VALUE BY COST APPROACH FE (not required by Fannie Mae) O = S FOR PUDs (if applicable) No Unit type(s) Detached ty is an attached dwelling unit. Total number of units sold Data source(s) No It Yes, date of completion. If No, describe the status of completion.</td><td>is addressed ave paid for 1 a site value b. Due to the ommended Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S</td><td>the report, dire</td><td>a based on m d based on m me the cost properties or =s =s</td><td>ectly. narket n 350,000</td></t<>	Client to which this report i not said third party might ha E(not required by Fannie Mae) Th alue is in the appraisers file o value ratio to exceed reco OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Cost of Improvements *As-is" Value of Site Improvements NDICATED VALUE BY COST APPROACH FE (not required by Fannie Mae) O = S FOR PUDs (if applicable) No Unit type(s) Detached ty is an attached dwelling unit. Total number of units sold Data source(s) No It Yes, date of completion. If No, describe the status of completion.	is addressed ave paid for 1 a site value b. Due to the ommended Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S Sq.Ft. @ S	the report, dire	a based on m d based on m me the cost properties or =s	ectly. narket n 350,000

Uniform Residential Appraisal Report

File #

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 deletions certifications are also not permitted. However, additional certifications that do or to the 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 judament.

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 understanding the appraiser's and 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, 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 knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the report, the appraiser has no property (such as, but not limited wastes, to. needed repairs, deterioration, the presence of hazardous toxic substances. that would make adverse environmental conditions, etc.) 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 assessment an environmental 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.

Uniform Residential Appraisal Report

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

21. The lender/client may disclose or distribute this appraisal borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any stal obtain the appraiser's or supervisory appraiser's (if applicable report may be disclosed or distributed to any other party (in relations, news, sales, or other media).	e, the District of Columbia, or other jurisdictions; without having to) consent. Such consent must be obtained before this appraisal
	praisal report by me or the lender/client may be subject to certain ovisions of the Uniform Standards of Professional Appraisal Practice
	ower, the mortgagee or its successors and assigns, mortgage y market participants may rely on this appraisal report as part more of these parties.
24. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audic appraisal report containing a copy or representation of my valid as if a paper version of this appraisal report were	and video recordings), or a facsimile transmission of this
25. Any intentional or negligent misrepresentation(s) contained criminal penalties including, but not limited to, fine or impris Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Super-	risory Appraiser certifies and agrees that:
 I directly supervised the appraiser for this appraisal assignm analysis, opinions, statements, conclusions, and the apprai 	ent, have read the appraisal report, and agree with the appraiser's ser's certification.
 I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification. 	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the ccceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Apprais report was prepared. 	of Professional Appraisal Practice that were adopted and al Foundation and that were in place at the time this appraisal
promulgated by the Appraisal Standards Board of The Apprais	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audi appraisal report containing a copy or representation of my si	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audi appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audii appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Aller J. Bottiger Signature Aller Bottiger	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Overland Park, KS 66223	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my site valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Autom Mathematical Standards Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 (913) 402-0120	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Autom Matter State St	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Aller J. Bottiger Signature Signature Name Aller J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Telephone Number (913) 402-0120 Email Address Date of Signature and Report 03/12/2023	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automotion Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Telephone Number (913) 402-0120 Email Address Date of Signature and Report 03/12/2023	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Signature Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Telephone Number Itelephone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State Certification #
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Signature Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Detend Park, KS 66223 Telephone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State Certification # or State License #
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automatic Appraisals, Inc. Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Detend Park, KS 66223 Telephone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe)	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. 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
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automotive federal for the supervision of this appraisal report were Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Overland Park, KS 66223 Telephone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe) State #	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State Certification # or State License # State
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature August Augu	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State Certification or License Expiration Date of Certification or License
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automation of this appraisal report were Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Detend Park, KS 66223 Telephone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe) State # State KS Expiration Date of Certification or License ADDRESS OF PROPERTY APPRAISED 06/30/2023	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. 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
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature August Augu	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State Certification # or State License # State SUBJECT PROPERTY Did not inspect subject property
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automation Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Telephone Number (913) 402-0120 Email Address Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe) State # State KS Expiration Date of Certification or License Objection Date of Certification or License 06/30/2023 ADDRESS OF PROPERTY APPRAISED 4120 W 295th St Louisburg, KS 66053 Eventered enteremented enteremented	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State Certification # or State License # State SUBJECT PROPERTY Did not inspect subject property Did not inspect subject property from street
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automation of this appraisal report were Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Telephone Number (913) 402-0120 Email Address End of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe) State # State KS Expiration Date of Certification or License Expiration Date of Certification or License 06/30/2023 ADDRESS OF PROPERTY APPRAISED 4120 W 295th St Louisburg, KS 66053 APPRAISED VALUE OF SUBJECT PROPERTY \$	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State State State State Expiration Date of Certification or License SUBJECT PROPERTY Did not inspect subject property Did not inspection of subject property from street Date of Inspection
promulgated by the Appraisal Standards Board of The Apprais report was report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 0yerland Park, KS 66223 Telephone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe) State # State KS Expiration Date of Certification or License 06/30/2023 ADDRESS OF PROPERTY APPRAISED 4120 W 295th St Louisburg, KS 66053 APPRAISED VALUE OF SUBJECT PROPERTY \$ APPRAISED VALUE OF SUBJECT PROPERTY \$ 808,000 <td>al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. 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 inspect subject property Date of Inspection Did inspection Did inspection Did inspection Date of Inspection Date of Inspection Did inspection Did inspection Date of Inspection Did inspection D</td>	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. 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 inspect subject property Date of Inspection Did inspection Did inspection Did inspection Date of Inspection Date of Inspection Did inspection Did inspection Date of Inspection Did inspection D
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my sit valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automation of this appraisal report were Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 0/0/10/202 Etaphone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe) State # State KS Expiration Date of Certification or License ADDRESS OF PROPERTY APPRAISED 4120 W 295th St Louisburg, KS 66053 APPRAISED VALUE OF SUBJECT PROPERTY S APPRAISED VALUE OF SUBJECT PROPERTY S 808,000 LENDER/CLIENT Name No AMC Mode <td>al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company 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 interior and exterior of subject property Did inspect interior and exterior of subject property Did inspect interior and exterior of subject property</td>	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company 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 interior and exterior of subject property Did inspect interior and exterior of subject property Did inspect interior and exterior of subject property
promulgated by the Appraisal Standards Board of The Apprais report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my sit valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automation of this appraisal report were Name Allen J. Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334 Overland Park, KS 66223 Telephone Number (913) 402-0120 Email Address orders@express-appraisals.com Date of Signature and Report 03/12/2023 Effective Date of Appraisal 03/10/2023 State Certification # 2622 or Other (describe) State # State KS Expiration Date of Certification or License ADDRESS OF PROPERTY APPRAISED 4120 W 295th St Louisburg, KS 66053 APPRAISED VALUE OF SUBJECT PROPERTY S ADDRESC OF ROPERTY APPRAISED 808,000 LENDER/CLIENT Name Name NBH Bank	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Email Address Date of Signature State Certification # or State License # State Certification or License SUBJECT PROPERTY Did not inspect subject property Did not inspect subject property Did inspect interior and exterior of subject property Did inspection COMPARABLE SALES
promulgated by the Appraisal Standards Board of The Apprais report was report was prepared. 5. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audia appraisal report containing a copy or representation of my si valid as if a paper version of this appraisal report were APPRAISER Allen J. Bottiger Signature Automatic State St	al Foundation and that were in place at the time this appraisal record" containing my "electronic signature," as those terms are o and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature. 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 inspect subject property Date of Inspection Did inspection Did inspection Did inspection Date of Inspection Date of Inspection Did inspection Did inspection Date of Inspection Did inspection D

				ι	Jniform	Reside	ential Ap	oprai	sal F	Repo	rt		File #	26739 56969		
	FEATURE		SUBJECT	1	COMPARA	BLE SALE #	4		CO	MPARABI	LE SALE #	5	1	COMPARAB	LE SALE # 6	
	Address 4120 W 295th St			2470	0 W 265th	St	7	3181		odwar			3550	9 Mission B	v	4
	Louisburg, KS 66				a, KS 6607					KS 66				sburg, KS 6		
	Proximity to Subject				a <u>, no 6607</u> 3 miles W				miles		5055			miles SW	0000	
	Sale Price	\$ \$				i s	701,000	1 State	朝屋の		s	850.000	14.00		s e	50.000
	Sale Price/Gross Liv. Area	\$	sq.ft.	\$	254.08 ^{sq.l}			\$	215 5	<u>ロドロのから</u> つ 50.ft.			\$	339.19 ^{sq.ft}	SALLAR R	
	Data Source(s)	- 	S. Martine (18.2		land MLS#			1						tland MLS#		
	Verification Source(s)		100.00		ii Co Reco			1		Record				ni Co Record		
	VALUE ADJUSTMENTS	開谷	DESCRIPTION		SCRIPTION		Adjustment		SCRIPTI			Adjustment		ESCRIPTION		stment
	Sales or Financing			Estat				Listin		•••	.0.		Listi			
	Concessions			VA:0	e			LP/SI	-				LP/S	-		
	Date of Sale/Time				000/00	+ .		c03/2	_		1		c03/			
	Location	1.00		N;Pa	2;c02/22			N:Lou								
	Leasehold/Fee Simple		ouisburg; Simple	/		+	0	Fee S						uisburg; Simple		
H	Site				Simple			1		2		+145,000				01 100
ROACH	View		91 ac	30.42		1	0	5.91 (N;Co				+145,000			7	02,100
PPF	Design (Style)		ountryside;		untryside;	-		<u> </u>						ountryside;		27 600
ΝA	Quality of Construction		1.5;Traditiona		b; I radition	3			o; i rac	litiona		40.400		Ranch	-	37,600
SISC	Actual Age	Q3		Q3				Q2				-40,400				
PA	Condition	28		27		-		3				-25,000				0
ŝ	Above Grade	C3	<u></u>	C4	0		+75,000			Detter		-75,000			-	75,000
SALES COMPARISON APP	Above Grade Room Count	Total		Total	Bórms. Baths	-	-	Total	Bdrms.	Baths			Total	Bdrms. Baths		
SAL	Gross Living Area	6	3 2.1	7	2 2.1	-	0		4	4.0	·	-7,500		3 2.1		10.000
	Gross Living Area Basement & Finished		3,162 sq.ft.	0755	2,759 sq.f		+30,200		2,694			+35,100		2,506 sq.ft.	+ +	49,200
	Basement & Finished Rooms Below Grade		5sf990sfin		st2297sfwc	'	-7,500	1834	stustw	/0				sf2245sfwo		-7,500
			br1.0ba1o		r1.0ba1o		-19,000	0	140-					or1.0ba1o	-	19,000
			rage/3BR		ige/2BR		0	Good				0		age/3BR	·	
	Heating/Cooling Energy Efficient Items		G/CAC	FAG/				FAG/								
			ical	Туріс				Туріс					Турі			
			4dw	2ga2o				4ga4o				-10,000				-5,000
					i,Deck,Pat		+4,000		,Dec	k,Pat				h.Deck.Pat		+4,000
				MtBld			+2,000					+5,000	İ	dg,2Ponds		0
		1 Fi	replace	1 Fire	place	-		1 Fire	place	<u>ا</u>			2 Fir	eplace		-1,200
	Kitchen Equipment	-N. (.	ter the second scheme such state										_		•	
	Net Adjustment (Total)	200		X		5	84,700	X	+	<u> </u>	\$	38,700			S	10,000
	Adjusted Sale Price	5	St 6763 6 1	Net Adj.	12.1 *			Net Adj.		4.6 % 43.5 %			Net Adj.	1.6		
	of Comparables	2.23		Gross Ad	^{ij.} 19.6 [%]	S			l	125 %	\$		Gross A	dj. 35,4 %	S 8	60,000
						1	785,700					888,700			<u> </u>	
	Report the results of the research and analy	sis of		-	of the subject p	operty and co	mparable sales	(report add		tior sales	on paga 3).					
	£7€M	sis of		fer history JBJECT	of the subject p	operty and co		(report add		tior sales	on paga 3).		5		RABLE SALE #	6
_	ITEM Date of Prior Sale/Transfer	isis of		-	of the subject p	operty and co	mparable sales	(report add		tior sales	on paga 3).					6
Y	FTEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	is of	SL	JBJECT		operty and co COI	mparable sales MPARABLE SAL	(report add E # 4	ditional pr	rior sales	on page 3). COMPARAE	BLE SALE #	5	COMPA	RABLE SALE #	
rory	fTEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	isis of	su Miami Co,He	JBJECT		operty and co COP Miami C	mparable sales MPARABLE SAL O, Heartlar	(report add E # 4	ditional pr	nior sales Miami	on paga 3). COMPARAB i Co,He		5	COMPA	RABLE SALE # Heartland M	
HISTORY	REM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		SL Miami Co,He 03/09/2023	ibject artlan	d MLS	operty and co COI	mparable sales MPARABLE SAL o,Heartlar D23	(report add E # 4 not ML3	ditional pr S	nior sales Miami 03/09/	on paga 3). COMPARAB i Co,He /2023	artland ML	5 .S	COMPAI Miami Co,F 03/09/2023	RABLE SALE # Heartland M	1LS
ALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
E HIS	REM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
J SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
ANALYSIS / COMMENTS	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	1LS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	ILS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	ILS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	ILS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	ILS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	ILS
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t Pteasant Valley Rd has no	the sub	SL Miami Co, He 03/09/2023 oject property and com	IBJECT artlan	d MLS ales	Miami C 03/09/20	mparable sales MPARABLE SAL o,Heartlar)23 247	(report add E # 4 10 MLS	ditional pr S 265th	Miami 03/09/ Stha	on paga 3). COMPARAB i Co,He /2023 as no kr	artland ML	5 .S ionth	COMPAI Miami Co,F 03/09/2023 prior transfe	RABLE SALE # Heartland M 3 r history, 28	ILS

File No. 56969

.

Reconciliation Addendum

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

<u>Comparable Summary</u>
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.

Aborgtion Ref. (Feld StakeNoming) 0.67 1.00 0.67 1.00 0.67 Total # of Comparate Active Latings 2 1 2 Deckning Stable X Memist of Integrisping Supple (Total clinisping Supple (Total c	analysisted 1120 V 205h St Off Louisburg SUE KS 2P GM 66053 Panely MMM Rood & MURD 205h St Off Louisburg SUE KS 2P GM 66053 Panely MMM Rood & State St	Insert event 120 W 2050 S1 CP Louisburg Stat KS 2P Gold 60053 Inserter Rodd, & Veckla Goodrick CP Louisburg Stat KS 2P Gold 60053 Inserter Rodd, & Veckla Goodrick Event in the second seco	Borrower Rock & Vickie Goodrick Instructions: The appraiser must use the information required on this to		or the market trends and conditi	one provolant in the cubicat						
Propriv Moles 412 OW 205th St DP Colk 60053 Bernson CPL Louisburg SUP KS 2P Colk 60053 Bernson Reck & Vickle Coloritick The propriet data structure intervalue i	Provide Metrics City Louisburg State KS IP Cols 66053 Server Rock S Vicks Coordick The doct S Vicks Coordick S Vicks S Vi	Proof/Addition City Louisburg State IP Code 66053 Berreer Code & Vicket Code Code Vicket Code A Vicket Code Code Vicket Code V	Property Address 4120 W 295th St Borrower Rock & Vickie Goodrick Instructions: The appraiser must use the information required on this to		April 1, 2009.	ons prevalent in the subject						
Interdenter: The approximation and the full formation with the set of the full conclusion, and the approximation of the second term of the sec	Interdence: Interdence: <td>Interdent: Interdent: <th colsp<="" td=""><th>Instructions: The appraiser must use the information required on this t</th><td></td><td>City Louisburg</td><td>9</td><td>1</td><td>State KS</td><td></td><td>ZIP Code 66</td><td>6053</td></th></td>	Interdent: Interdent: <th colsp<="" td=""><th>Instructions: The appraiser must use the information required on this t</th><td></td><td>City Louisburg</td><td>9</td><td>1</td><td>State KS</td><td></td><td>ZIP Code 66</td><td>6053</td></th>	<th>Instructions: The appraiser must use the information required on this t</th> <td></td> <td>City Louisburg</td> <td>9</td> <td>1</td> <td>State KS</td> <td></td> <td>ZIP Code 66</td> <td>6053</td>	Instructions: The appraiser must use the information required on this t		City Louisburg	9	1	State KS		ZIP Code 66	6053
Number of books of excell medic controls as specified in the high-both out discrete of the applied for a specified in a specified in the indust, the applies in the abole of the specified internation, the applies in the abole of the specified internation in the applies in the abole of the specified internation in the applies in the abole of the applies in the abole of the specified internation. International specified international international international specified internation. International specified international specified international specified internation. Out all find international specified international specified internation. Out all find international specified international specified internation. Out all find international specified internation internat	Noning function of event medic conditions are singled in the hinghorhood scales of the approximation of the approximation is the starts. Response is a start of the approximation approximation approximation of the approximation of the approxim	Notice provide and expertence or the high-bit hole dates of the approximation of the state in the information is the state it is a nonline. The approximation is a manage index of the approxi										
It is a table and relative and provide a subject as indicated tables. The module is a considered omediate, the approximation to ache the data in the models. The approximation to ache the data in the models. The approximation to ache the data in the models. The approximation to ache the data in the models. The approximation to ache the data in the models. The approximation the data is a constrained omegan. The available former and the models is a serie and models. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained of the models. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available former and the models is a constrained omegan. The available is available i	It is a ranked with relative of relative and relative tables. If is a vanishing with relative tables of the relative table of the relative tables of the relative tables. If is a ranke, relative tables of the relative tables of the relative tables of the relative tables. If is a ranke, relative tables of the relative tables of the relative tables of the relative tables of the relative tables. If is a ranke, relative tables of the relative tables	it is a ranke with a with a first with a label to prove analysis in license of the label prove and disk in swallable of its analysis in the label to prove any disk in the subject prove first disk in the subject	nousing bends and overall market conditions as reported in the weight									
explandance it is cognized that of all data sources with a lab to paylok data for the staget is mailed in paylok must backet be data is in a margin. Site and sources provide the required hormation as an average index of the motion. The approximation of the motion is an average for an analysis of the source of the motion. The approximation of the motion is an average for a source and the data is the data. The data is the data	equiption II is received Mark III dolls access will be block price and block if the market, have price and explore the part of the and its is a second market, rec combusion, inclusions, and the data is a second market, rec combusion, inclusions, and provide the second market, rec combusion, inclusions, and its is a second market, rec combusion, inclusions, and its is a second market, rec combusion, inclusions, and its is a second market, rec combusion, inclusions, and its is its is a second market, rec combusion, inclusions, and its is its is a second market, rec combusion, inclusions, and its is its is a second market, rec combusion, inclusions, and its is inclusion. Out all red Test # A Montes Compared to the second market, rec combusion, inclusions, and Out all red Test # A Montes Compared to the second market, rec combusion, inclusions, and Out all red Deal in the second market, rec combusion, inclusions, and Deal in the second market, rec combusion, inclusions, and Test # A Montes Compared to the second market, rec combusion, inclusions, and Deal in the second market, rec combusion, and Deal in the second market, rec combusion, and Test # Montes Compared to the second market, rec combusion, and Deal in the second market, rec combusion, and Test # Montes Compared to the second market, rec combus	equiption II is explored from all dots users will be the provide data that below if its analysite of the state is an exact. Set the provide data that be provide data that below if its analysite of the state is an exact. Set the provide data that be provide data that be used by a properties beyond the state is an exact. Set the provide data that be used to provide data that be used by a properties beyond the state is an exact. Set the state of the state is an exact is the data, ach is a second marks, rev comparison (inclusions, etc.) Initial data is a data in a provide in the data, ach is a second marks, rev comparison (inclusions, etc.) Our all fired Initial data is a data in the provide in the data, ach is a second marks, rev comparison (inclusions, etc.) Our all fired Initial data is a data in a second marks, rev comparison (inclusions, etc.) Our all fired Our all fired Initial data is a data in the provide in the data, ach is a second marks, rev comparison (inclusions, etc.) Our all fired Our all fired Initial data is a data in the provide in the data, ach is a second marks, rev comparison (inclusions, etc.) Our all fired Our all fired Initial data is a data in the provide in the data, ach is a second marks, rev comparison (inclusions) Our all fired Our all fired Initial data is a data in the second in the data ach is a second marks, rev comparison (inclusions) Our all fired Our all fired Initial data is a data in the second in the data ach is a second marks, rev comparison (inclusions) Our all fired Our					dent					
In the anotes, bird a source provide the regired information is an average loaded of the medius, the applicing the others had weak by a proposed to beyre of the subject property. The application must region must regular any average. Sites of defines that weak by a proposed to beyre of the subject property. The application must regular any average based of the medium by applying the others had weak by a proposed to beyre of the subject property. The application must regular any average based of the must regular by applying the others had weak by a proposed to beyre of the subject property. The application must regular by a proposed to beyre of the subject property. Adverse in the subject property, the application must regular by applying the other by a proposed to beyre of the subject property. Adverse interval in the subject property, the application of the subject property defines the subject property. Adverse interval in the subject property defines the subject property defines the subject property defines the subject property. The subject property defines the subject propery defines the subject property defines the subject pro	In the scales. If dia scores provide the regard information as an average holds of the mode, the approxed rouker (rout the volted by a proparative hold route) the scale average. Satis and this mode the condex paying the clinic has the work by a proparative holds of the scale of the control of the clinic mode average. Satis and this mode the control of the control of the clinic mode average for the support form. The present mode for the mode aver	In the scape. If dia scores provide the regard information as an arrays looked of the module, the approach between the series and approach approach between the series and approach approach b	The same submersion of the same set in the same se	server which has been at the server of								
serverse. Skills and Biologs mult be opplied to comprise that compare with the salebul or people and the properties of the pare and the pare and the properties of the pare and the paree and the pare and the	areases. Salar and listings must be appendent and examines by sploy the contrain full workd to ave by a prospective baye of the sploy that is any advances in the statistical markets, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is any advances in the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is advances the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is advances the statistical market, there constraints (in trace-soling \$\begin{tites}{c} sploy that is advances the statistical market, there is a sploy that is advances the statistical market, there is a sploy that is advances the statistical market in the statistical market market is a statistical market in the statistical market market is a statistical market market in the statistical market market is a statistical market market in the statistical market market market in the statistical market market market market in the market	areases. Salis and dilogs mult be opposite at to complet with the addite code is a seasoid maked, new contraction, stresconserva, etc. membery Adaptis Processing Salisk Current - 3 Months Overall Tend Call of Comparable Sales (Selected) 4 3 2 Increasing Salisk Current - 3 Months Call of Comparable Sales (Selected) 4 3 2 Increasing Salisk Current - 3 Months Call of Comparable Sales (Selected) 0.67 1.00 0.67 Increasing Salisk Current - 3 Months Medica Control Sales (Selected) 0.67 1.00 0.30 Increasing Salisk Current - 3 Months Medica Control Sales (Selected) 3.0 1.0 3.0 Increasing Salisk Current - 3 Months Overall Tend Medica Control Sales (Selected) 3.0 1.0 3.0 Increasing Salisk Current - 3 Months Overall Tend Medica Control Sales (Selected) 3.00 1.0 2.0 Increasing Salisk Current - 3 Months Medica Control Sales (Selected) 3.0 1.0 2.0 Increasing Salisk Current - 3 Months										
solid Prior 24 Months Prior 24 Months Current - 3 Months Overall Tend Total # of Comparable Solid (SMBIG) 0.67 1.00 0.67 Increasing Salet	species The appricer The appricer The appricer Outset - 3 Munths Munths Outse	able of profy. The apprixer multipline ary anomalies in the dda, such as seasod markets, rev constantion, forecharge, etc. Outset - 3 Months Months Outset - 3 Months Outset - 3 Months Months Outset - 3 Months Months										
Instruction Prior 7-12 Months Prior 4-6 Months Current - 3 Months Ownal Tred Table of Companable Sales (Selfeld) 4 3 2 Increasing \$ Stable Table of Companable Sales (Selfeld) 0.67 1.00 0.67 Increasing \$ Stable Table of Companable Sales (Selfeld) 0.67 1.00 0.67 Increasing \$ Stable Medins of Incodes (Selfeld) 0.67 1.00 0.67 Increasing \$ Stable Overall Tred Medins of Incodes (Self Prior 0.00 \$ Stable Overall Tred Overall Tred Overall Tred Stable Overall Tred Overall Tred Stable Overall Tred	Instruction Prior 7-12 Months Prior 44 Months Current 3 Months Decreating Text # of Comparade Sales Gatted 4 3 2 Increating Stable 1 Text # of Comparade Sales Gatted 0.67 1.00 0.67 Increating Stable 1 Text # of Comparade Sales Sales Gatted 5.607.500 1.0 3.0 Detrining Stable 1 Median Comparade Sales Disp for Monte 5.607.500 Stable 2.0 1 2.0 Detrining Stable 1 Median Comparade Sales Disp for Monte Stable 2.3 64 2.0 Detrining Stable 1 Median Comparade Sales Disp for Monte Stable 3.0 1.00% 10.02% Median Comparade Sales Disp for Monte Stable 1 Median Comparade Sales Disp for Monte Stable Stable 1 0.0% 10.02% Median Sales Disp for Monte Stable 1 Median Comparade Sales Disp for Monte Stable 1 0.0% 10.02% Median Sales 1 0.0%	Instruction Prior 7-12 Months Prior 44 Months Current - 3 Months Developing Text #r of Comparade Sales Gatted() 4 3 2 Increasing Stable 1 Text #r of Comparade Sales Gatted() 4 3 2 Increasing Stable 1 Text #r of Comparade Active Listing, 2 1 2 Increasing Stable 1 Median Comparade Sales List PRC (2004, Stack) # No Prior 7-12 Months Prior 7-12 Months Current - 3 Months Outstable Sales No Determing Stable Increasing Stable	average. Sales and listings must be properties that compete with the s	subject property, determined by	applying the criteria that would b	e used by a prospective buyer of	the					
Total of Comparable State (State) 4 3 2 Interesting State Total of Comparable State (State) 0.67 1.00 0.67 Increasing State Total of Comparable State (State) 2 1 2 Deckning State State Monte of Housing State (Note State) 3.0 1.0 3.0 Deckning State Output Medias State (Links, ODM, State), Kate State 2.3 C4 2.0 Deckning State Output Medias Comparable State (Note State) 9000, 2000 State 2.3 C4 2.0 Deckning State Output State 0.0 State 0.0 Deckning State Deckning State Deckning State Deckning	Total of Comparable Sile (Siled) 4 3 2 Inscraling Stable 1 Aboraption Rate (Teld SaleAnhonio) 0.67 1.00 0.67 Increasing Stable 1 Citil of Comparable Sile (Siled) 2 1 2 Decking Stable 1 Monts of Housing Supply (Tail LinsparAb.Rate) 3.0 10 3.0 Decking Stable 1 Medias Set Later Root Subschaft Pint 7-12 Months Pintt 7-12 Months Pint 7-12 Months	Test of Comparable Sile (Siled) 4 3 2 Inscretion Stable C Test of Comparable Sile (Siled) 0.67 1.00 0.67 Increasing Stable C Test of Comparable Sile (Siled) 2 1 2 Defining Stable C Monts of Houring Singly (Siled) Linspace/Law) 3.0 10 3.0 Defining Stable C Medias Set Later Active Linspace/Later Siled Interview Stable Point-12 Monts Point-12 Monts </td <th>subject property. The appraiser must explain any anomalies in the data</th> <td>a, such as seasonal markets, ne</td> <td>w construction, foreclosures, etc</td> <td>2.</td> <td></td> <td></td> <td></td> <td></td> <td></td>	subject property. The appraiser must explain any anomalies in the data	a, such as seasonal markets, ne	w construction, foreclosures, etc	2.						
Absorption Risk (fuld) Salex/houting 0.67 1.00 0.67 Inscreeding Stable Total # d Comparable Active Linging 2 1 2 Declining Stable Stable Medins of Noticity Salex/Lat X Philit 7-12 Months Philit 7-12 Months Declining Stable Declining St	Absorption Rate (Call State) Month) 0.67 1.00 0.67 Increasing Stable 0 Total # at Comparable Active Listings 2 1 2 Deckning Stable 0 Median State (Call State) Months 0.00 10 3.0 Deckning Stable 1 Median State (Call State) Months Deckning Stable 1 2 Deckning Stable 1 Median Comparable State Days on Market 2.3 6.4 2.0 Deckning Stable 1 Median Comparable State Days on Market 3.0 1.22 13.9 Deckning Stable 0 Median Comparable State Days on Market 3.0 1.22 13.9 Deckning Stable 0 Median State Processon Market Call State Month Call State Contributions Increased Inton 3% to 5%, increasing used boydowns, closing costs, conder State State State State State State Call State Call State State State State Call Call State Call Call Call Call Call State Call Call Call Call Call Call Call Cal	Absorption Rate (Call State) Addition 0.67 1.00 0.67 bernaufing Stable C Total # a Comparable Adve Listings 2 1 2 Deciming Stable In Medins of Housing Stapping Call Listings/LA Rail 3.0 10 3.0 Deciming Stable In Medins Stapping Call Listings/LA Rail 3.0 10 3.0 Deciming Stable In Medins Comparable State Days on Market 2.3 64 2.0 Deciming Stable In Medins Comparable State Days on Market 2.3 64 2.0 Deciming Stable In Medins Comparable State Days on Market 3.0 11.22 13.9 Deciming Stable In Medins Comparable State Days on Market 3.0 11.22 13.9 Deciming Stable In Medins Star Process in Market 3.0 11.22 13.9 Deciming Stable In Medins Star Process in Market 3.0 11.22 13.9 Deciming Stable In Medins Star Process in Market 3.0 10.29% <	Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			1	Overall Trend		
Absorption Rist (Total Sterk Mothin) 0.67 1.00 0.67 Interaining Stable Tail # of Comparable Active Listings 2 1 2 Decking Stable Xet Months of Housing Supply (Total Listings 3.0 1.0 3.0 Decking Stable Xet Median Comparable Step Rise Set Otal Frice, OOL Sket/List's Prior 4-5 Montis Current - 3 Montis Dorval Tend Median Comparable Step Rise SetO(.000 SetO(.000) Roman Stable Stable XetAle Median Comparable Step Rise SetO(.000) SetO(.000) Increasing Stable XetAle Median Comparable List Price Stable 3.00 122 13.9 Declining Stable XetAle Median Stepretubulity Chips Atternational assistance prevalue? Yet Xet Xet Xet Xet Xet Xet Xet Xet Xet X	Absorgton Fair ("Gal Selex/Mondy") 0.67 1.00 0.67 Increasing Sable 1 Tod # of Comparable Active Unitings 2 1 2 Deckings Sable 1 Monte of Housing Subje ("Ind Lubings/A.Rate) 3.0 Decking Sable 1 0 3.0 Decking Sable 1 Median Comparable Sub Price Select ("Inter-site") Select ("Inter-site") Decking Sable 1 Median Comparable Sub Price Select ("Inter-site") Select ("Inter-site") Select ("Inter-site") Sable 1 Median Comparable Sub Price Select (Pericety), Charles, Charles (Select (Select), Charles, Charles) Select (Select), Charles, Charles) Sable 1 Median Comparable Lingts Days on Market 30 122 139 Decking Sable 1 Explain her Lingts Days on Market 30 122 139 Decking Sable 1 Explain her Lingts Days on Market 30 122 139 Decking Sable 1 Explain her Lingts Days on Market 100% 102% Teresion Sable 1 1	Absorgton Rat (rdial Statut/Mondy) 0.67 1.00 0.67 Increasing Stable 1 Total # of Comparable Active Unitings 2 1 2 Decking Stable 1 Monte of House Subpr (Total LainguAb.Rate) 3.0 Decking Stable 1 0 3.0 Decking Stable 1 Median Comparable Stain Rise on Market 23 64 20 Decking Stable 1 0 Median Comparable Stain Rise on Market 23 64 20 Decking Stable 1 0 Median Comparable Lining Days on Market 30 122 139 Decking Stable 0 Median Comparable Lining Days on Market 30 122 139 Decking Stable 0 Stable (Stable) Comparable Lining Days on Market 30 122 139 Decking Stable 0 Stable (Stable) Comparable Lining Days on Market 30 122 139 Decking Stable 0 Stable (Stable) Attributes 2 Median Comparable Lining Days on Market 100% Decking Stable 0 </td <th>Total # of Comparable Sales (Settled)</th> <td>4</td> <td>3</td> <td>2</td> <td></td> <td>Increasing</td> <td>IX</td> <td>Stable</td> <td></td>	Total # of Comparable Sales (Settled)	4	3	2		Increasing	IX	Stable		
Total of Comparable Active Listings: 2 100 2 Deckings Stable Montto of Housing Supply (Total Listings/Ab.Rate) 3,0 1,0 3,0 Deckings Stable Image: Stable of Housing Supply (Total Listings/Ab.Rate) 3,0 1,0 3,0 Deckings Stable Image: Stable of Housing Supply (Total Listings/Ab.Rate) 3,0 1,0 3,0 Decking Stable Image: Stable of Housing Supply (Total Listings/Ab.Rate) 3,0 1,0 3,0 Decking Stable Image: Stable of Housing Supply (Total Listings/Ab.Rate) 3,0 1,0 3,0 Decking Stable Image: Stable of Housing Supply (Total Listings/Ab.Rate) Stable of Housing Supply (Total Listings/Ab.Rate) <t< td=""><td>Total and Comparable Active Listings 2 1 2 Declining Stable 1 Monitor of Housing Supply (Hall Listings/ALRate) 3.0 10 3.0 Declining Stable 1 Median See List Price Stable 10 3.0 10 3.0 Declining Stable 1 Median Comparable Stable Piles Stable 10 3.0 10.0 3.0 Declining Stable 10 Median Comparable Stable Piles Stable 10 3.0 12.2 13.9 Declining Stable 10 Median Comparable Stable Units Piles Stable 10 30.0 12.2 13.9 Declining Stable 10 Median Comparable List Price Stable 10 30.0 12.2 13.9 Declining Stable 10 Stable Celeforage, Stable S</td><td>Total and Comparable Active Listings 2 1 2 Dadring Stable 1 Monter of Housing Supply (Hall Listings/ALRate) 3.0 10 3.0 Detring Stable 1 Median Safe Listings/ALRate) 3.0 10 3.0 Detring Stable 0 Median Comparable Safe Price Stable 10 3.0 Detring Stable 0 Median Comparable Safe Price Stable 10 3.0 Detring Stable 0 Median Comparable Safe Price Stable 10 3.0 Detring Stable 0 Median Comparable Listi Price \$900,000 \$8550,000 \$750,000 Detraining Stable 0 Median Comparable Listi Price \$900,000 \$8550,000 \$750,000 Detraining Stable 0 Stable Celeforage, balance, clupide Imanual assistance provalide 99% 100% 10.2% Detraining Stable 0 Stable Celeforage, balance, clupide Imanual assistance provalide 99% 100% 10.2% Detraining Stable 0 Stable Celeforage, balance, clupide Imanual as</td><th>Absorption Rate (Total Sales/Months)</th><td>1.00 M 100 M</td><td></td><td></td><td>T</td><td>Increasing</td><td></td><td></td><td>T</td></t<>	Total and Comparable Active Listings 2 1 2 Declining Stable 1 Monitor of Housing Supply (Hall Listings/ALRate) 3.0 10 3.0 Declining Stable 1 Median See List Price Stable 10 3.0 10 3.0 Declining Stable 1 Median Comparable Stable Piles Stable 10 3.0 10.0 3.0 Declining Stable 10 Median Comparable Stable Piles Stable 10 3.0 12.2 13.9 Declining Stable 10 Median Comparable Stable Units Piles Stable 10 30.0 12.2 13.9 Declining Stable 10 Median Comparable List Price Stable 10 30.0 12.2 13.9 Declining Stable 10 Stable Celeforage, Stable S	Total and Comparable Active Listings 2 1 2 Dadring Stable 1 Monter of Housing Supply (Hall Listings/ALRate) 3.0 10 3.0 Detring Stable 1 Median Safe Listings/ALRate) 3.0 10 3.0 Detring Stable 0 Median Comparable Safe Price Stable 10 3.0 Detring Stable 0 Median Comparable Safe Price Stable 10 3.0 Detring Stable 0 Median Comparable Safe Price Stable 10 3.0 Detring Stable 0 Median Comparable Listi Price \$900,000 \$8550,000 \$750,000 Detraining Stable 0 Median Comparable Listi Price \$900,000 \$8550,000 \$750,000 Detraining Stable 0 Stable Celeforage, balance, clupide Imanual assistance provalide 99% 100% 10.2% Detraining Stable 0 Stable Celeforage, balance, clupide Imanual assistance provalide 99% 100% 10.2% Detraining Stable 0 Stable Celeforage, balance, clupide Imanual as	Absorption Rate (Total Sales/Months)	1.00 M 100 M			T	Increasing			T	
Montes of Isocaing Supply (Total Usings/VB-Bate) 3.0 1.0 3.0 Desining Stable Media Compatible Stafe Rise Set 2 List Price Non-resiling Overall Titred Media Compatible Stafe Rise Set 2 List Price Set 2 List Price Overall Titred Media Compatible Stafe Rise on Muket 23 64 20 Declining Stable Media Compatible List Price Stable 30 122 139 Declining Stable Media Compatible List Price Stable 30 122 139 Declining Stable Media Stafe Rise Rise Rise Rise Rise Rise Rise Ris	Montes of Housing Supply (True Licitary/M-Brate) 3.0 1.0 3.0 Declaring Stable 1 Median Gengrabel Sup Rec 0.00 Stable 0.00 Declaring Stable 0.00 Median Gengrabel Sup Rec Stable 2.3 64 2.0 Declaring Stable 0.00 Median Comparable Sup Rec Stable 1.2 1.3.9 Increasing Stable 1.0 Median Comparable Sup Rec Stable 1.22 1.3.9 Increasing Stable 1.0 Median Comparable Linitizes Days on Market 3.00 1.22 1.3.9 Increasing Stable 1.0 Median Comparable Linitizes Days on Market 3.0 1.22 1.3.9 Increasing Stable 1.0 Median Comparable Linitizes Days on Market 3.0 1.22 1.3.9 Increasing Stable 1.0 Median Stapper Comparable Stable Stable N 1.2 1.0.9% 1.0.2% Increasing Stable 1.0 No No No No No No<	Montes of Housing Supply (True Licitary/MR-Rate) 3.0 1.0 3.0 Declaring Stable In Median Gengrabel Sup Rec 0.00 Stable Nort-4 Montes Current - 3 Montes Overall Trend Median Gengrabel Sup Rec SGOT_5OO SGE0(0,000 SF11,750 Increasing Stable In Median Gengrabel Sup Rec SGOT_5OO SGE0(0,000 SF11,750 Increasing Stable In Median Comparable Sup Rec SGOT_5OO SGE0(0,000 SF11,750 Increasing Stable In Median Comparable Linitips Days on Market 300 122 139 Declaring Stable In Median Comparable Linitips Days on Market 300 122 139 Declaring Stable In Stable Free as % of Linitips Stable Texter (bring Market, clusific Innitia Intriation Stable (clusific) In the market? Ys No		REPORT SPRINGER STREET	Moder Arizan of Distance and Mine and Address of Address of		1					
Media Sink Lita Price Operation Operation <td>Medias Sale Litt Price, DOB SkeVLat Y Prior 7-12 Months Prior 7-12 Months Current - 3 Months Overall Trend Median Comparable Sale Price \$607,500 \$\$611,750 Increasing Xeale [] [] Median Comparable Sale Price \$\$000,000 \$\$6511,750 Increasing Xeale [] [] Median Comparable Sale Price \$\$000,000 \$\$650,000 \$\$750,000 Montasian [] <t< td=""><td>Medias Sale Litt Price, DOB Skylust X Prior 7-12 Months Prior 4-5 Months Current - 5 Months Overall Trend Median Comparable Sale Price \$607,500 \$\$611,750 Increasing Xable C Median Comparable Sale Price \$\$000,000 \$\$611,750 Increasing Xable C Median Comparable Sale Price \$\$000,000 \$\$550,000 Increasing Sable Xable <</td><th></th><td>Status en la seta de la contra de la serie /td><td>And the second sec</td><td></td><td>120</td><td>17. 按照 网络小说话的</td><td>N</td><td></td><td></td></t<></td>	Medias Sale Litt Price, DOB SkeVLat Y Prior 7-12 Months Prior 7-12 Months Current - 3 Months Overall Trend Median Comparable Sale Price \$607,500 \$\$611,750 Increasing Xeale [] [] Median Comparable Sale Price \$\$000,000 \$\$6511,750 Increasing Xeale [] [] Median Comparable Sale Price \$\$000,000 \$\$650,000 \$\$750,000 Montasian [] <t< td=""><td>Medias Sale Litt Price, DOB Skylust X Prior 7-12 Months Prior 4-5 Months Current - 5 Months Overall Trend Median Comparable Sale Price \$607,500 \$\$611,750 Increasing Xable C Median Comparable Sale Price \$\$000,000 \$\$611,750 Increasing Xable C Median Comparable Sale Price \$\$000,000 \$\$550,000 Increasing Sable Xable <</td><th></th><td>Status en la seta de la contra de la serie /td><td>And the second sec</td><td></td><td>120</td><td>17. 按照 网络小说话的</td><td>N</td><td></td><td></td></t<>	Medias Sale Litt Price, DOB Skylust X Prior 7-12 Months Prior 4-5 Months Current - 5 Months Overall Trend Median Comparable Sale Price \$607,500 \$\$611,750 Increasing Xable C Median Comparable Sale Price \$\$000,000 \$\$611,750 Increasing Xable C Median Comparable Sale Price \$\$000,000 \$\$550,000 Increasing Sable Xable <		Status en la seta de la contra de la serie	And the second sec		120	17. 按照 网络小说话的	N			
Median Comparable Sale Price \$607,500 \$960,000 \$611,750 Increasing Stable Median Comparable Sale Says on Market 23 64 20 Declining Stable Median Comparable Liships on Market 300 122 139 Declining Stable Median Comparable Liships on Market 30 122 139 Declining Stable Median Comparable Liships on Market 30 122 139 Declining Stable Increasing Stable Increa	Median Comparable Sale Direction \$607,500 \$960,000 \$611,750 Increasing Stable The Median Comparable Sale Direction Stable The Median San Direction Stable The San Direction S	Median Comparable Sale Division \$100 \$11,750 Increasing Stable 0 Median Comparable Sale Division \$23 64 20 Declimit Stable 0 Median Comparable Sale Division \$900,000 \$\$50,000 \$750,000 Increasing Stable 0 Median Comparable Listing Days on Market 30 122 139 Declimit Stable 0 Median Schreider, Building, Building, Building Stable 0 0 No No Declimit Stable 0 Specific Median, Median Basis Merice prevailent? Increasing Stable 0 No			AND ADDRESS OF CONSTRUCT OF			Deciming		4000000071-0003	2	
Median Comparable Sales Days on Market 23 64 20 Declning Stable Median Comparable List Price \$\$900,000 \$\$850,000 \$\$750,000 Increasing Stable X Median Comparable List Price \$990,000 \$\$850,000 \$\$750,000 Increasing Stable X Median Stable Price as % of List Price 99% 100% 102% Increasing Stable X Stable Ceredity Explain financial assistance prevalent? Increasing Stable X X No No X No No X No No No No <td< td=""><td>Median Comparable Sales Days on Market 23 64 21 Declining Stable In the Median Comparable Usit Price Median Comparable Usit Price \$900,000 \$\$550,000 \$\$750,000 Increasing Stable If Median Comparable Usit Price Median She Price as \$ w of Usit Price 99% 100% 102% Increasing Stable If Median She Price as \$ w of Usit Price 99% 100% 102% Increasing Stable If Explain in dealin the suffic concessions tends to the part 12 months (e.g., suffic combulations increased from 3% to 5%, increasing use of buydowst, desing cests, cendo Explain in dealing the suffic concessions are declining. Intercelement sales (RED sales) a factor in the marker? Yes No If yes, replain (including the bends in fasings and sales of foreduced 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. </td><td>Median Comparable Sales Days on Market 23 64 20 Declining Stable T Median Comparable Util Price \$900,000 \$\$250,000 \$\$750,000 Interesting Stable T Median Comparable Util Price 99% 100% 102% Interesting Stable T Median Submit Centrelings, builty, etc./paid financial assistance prevalent? Yes No No 122 139 Declining Stable T Explain indetal financial assistance prevalent? Yes No No<</td><th></th><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td></td><td></td></td<>	Median Comparable Sales Days on Market 23 64 21 Declining Stable In the Median Comparable Usit Price Median Comparable Usit Price \$900,000 \$\$550,000 \$\$750,000 Increasing Stable If Median Comparable Usit Price Median She Price as \$ w of Usit Price 99% 100% 102% Increasing Stable If Median She Price as \$ w of Usit Price 99% 100% 102% Increasing Stable If Explain in dealin the suffic concessions tends to the part 12 months (e.g., suffic combulations increased from 3% to 5%, increasing use of buydowst, desing cests, cendo Explain in dealing the suffic concessions are declining. Intercelement sales (RED sales) a factor in the marker? Yes No If yes, replain (including the bends in fasings and sales of foreduced 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.	Median Comparable Sales Days on Market 23 64 20 Declining Stable T Median Comparable Util Price \$900,000 \$\$250,000 \$\$750,000 Interesting Stable T Median Comparable Util Price 99% 100% 102% Interesting Stable T Median Submit Centrelings, builty, etc./paid financial assistance prevalent? Yes No No 122 139 Declining Stable T Explain indetal financial assistance prevalent? Yes No No<					-		-			
Median Comparable List Price \$900,000 \$850,000 \$750,000 Increasing Stable Median Comparable Listings Using an Market 30 122 139 Declining Stable Median Settings as & ULLIP Nice 99% 100% 102% Increasing Stable 1 Balar (develops:, builder, et juidef inaxial assistance prevalent? Yes No Increasing Stable 1 Explain in oftail the setter concessions tends for the part 12 months (e.g., safer contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Exet, sploins, etc.) Setter concessions are declining. Are foreclosure sales (RE0 sales) a factor in the market? Yes No If yes, explain (including the bends 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. Summirize at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summirize the above information. Information reported in the aparatarreport for. If you conclusions. Summirize the above information as support for your conclusions in the Neighborhood section of the aparatarreport for. Information provided on this adden an simple regression. Summirize the above information as support for your c	Media Comparable Litt Price \$900,000 \$350,000 \$750,000 Interesting Stable If it with a comparable Littings bays on Market 30 122 133 Decking Stable If it with a solution in the interesting Stable If it with a solution interesting with a solutin	Media Comparable List Price \$900,000 \$350,000 \$750,000 Interesting Stable To Media Comparable List Price 30 122 133 Declining Stable To Media Stabilities at 54 List Price 99% 100% 100% No Declining Stable To Epide in detail the safer concessions tends for the past 12 months (e.g., safer contributions increased horn 3% to 5%, increasing use of baydowns, closing costs, condo Res. sploin, etc.). Seller concessions are declining. 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 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. Information reported in the separator provide ton the subject's general area, however, there doe not appear to date epide and withdraw lating, so the information, so support for your conclusions in the Neighborhood section of the sparatal report form. It you used any additional information, so the 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 gage may or may not be the same as reported for the neighborhood as a whole on page one of the		\$607,500	\$960,000	\$611,750	L		ALCORD.			
Median Comparable Listings Days on Market 30 122 139 Declining Stable Median Skip Price as X of LIST Price 99% 100% 102% Increasing Stable Increasing Specification, White et up and financial assistance prevalent? Yes No No Declining Stable Increasing Specification, Str.(c). Seller concessions are declining. Stable Stable Stable Stable Stable Stable Increasing Stable Stable Increasing Stable Increasing <td>Median Comparable Usings Days on Market 30 122 139 Declining Stable No Median Stable Text as & dits Trice 99% 100% 102% Increasing Stable C Balle-Glowbye, Mode, etc.)add Innoid assistance prevalent? Text No Declining Stable C Explain In detail the still' concessions tends for the past 12 months (e.g., ester contributions increased from 35 to 5%, increasing use of buydowns, closing costs, condo Stable Increasing Stable C Interactions etc.) Seller concessions are declining. If yes, equain (including the trends in listings and sales of foredosed 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. Offer data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summite the above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summite the above information. Information reported in the paratel report for yor conclusions. The search circl</td> <td>Median Comparable Listings Days on Market 30 122 1.39 Declining Stable No Median Stable Trice as & dit striptic 99% 100% 102% Torrestring Stable 0 Balle-Glowbype, Media, etc.) plaf Instabili assistance prevalues Term Stable 0 Declining Stable 0 Balle-Glowbype, Media, etc.) Stable Torrestring Term Term Stable 0 Balle-Glowbype, Media, etc.) Stable Torrestring Term Term Stable 0 Balle-Glowbype, Media, etc.) Stable Torrestring Term Term<th></th><td>23</td><td>64</td><td>20</td><td></td><td>-</td><td>X</td><td></td><td></td></td>	Median Comparable Usings Days on Market 30 122 139 Declining Stable No Median Stable Text as & dits Trice 99% 100% 102% Increasing Stable C Balle-Glowbye, Mode, etc.)add Innoid assistance prevalent? Text No Declining Stable C Explain In detail the still' concessions tends for the past 12 months (e.g., ester contributions increased from 35 to 5%, increasing use of buydowns, closing costs, condo Stable Increasing Stable C Interactions etc.) Seller concessions are declining. If yes, equain (including the trends in listings and sales of foredosed 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. Offer data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summite the above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summite the above information. Information reported in the paratel report for yor conclusions. The search circl	Median Comparable Listings Days on Market 30 122 1.39 Declining Stable No Median Stable Trice as & dit striptic 99% 100% 102% Torrestring Stable 0 Balle-Glowbype, Media, etc.) plaf Instabili assistance prevalues Term Stable 0 Declining Stable 0 Balle-Glowbype, Media, etc.) Stable Torrestring Term Term Stable 0 Balle-Glowbype, Media, etc.) Stable Torrestring Term Term Stable 0 Balle-Glowbype, Media, etc.) Stable Torrestring Term Term <th></th> <td>23</td> <td>64</td> <td>20</td> <td></td> <td>-</td> <td>X</td> <td></td> <td></td>		23	64	20		-	X			
Media Comparable Lidings Days on Market 30 122 139 Declining Stable Media Sale Price as % of Lisp Price 99% 100% 102% Increasing Stable Increasing Splicit (extrempt, multiter, etc) pair dimensil assistance prevalent? Yes No Xesting assistance prevalent? Yes No Expline in detail the seter concessions trinds for the pair 12 months (e.g., sitter contributions increased from 3% to 5%, increasing use of buydowns, closing cests, conto Sete (extrempt, multiter, etc) pair of the market? Yes No If yes, explain (including the trends in listings and sales of fraredosed 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. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilize 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 regress and to included all style homes on 3.5-50 acres from the subject's general area, however, there do not appear to be an adequate sample size of recent comparable 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.	Median Comparabile Listings by on Market 30 122 139 Declining Stable 1 Median Sale Price as Values 09% 100% 102% Increasing Stable 0 Explain in detail the selfer concessions broke for the past 12 months (e.g., selfer contributions increased from 3% to 5%, increasing us of buydowns, clesing costs, condo Stable 0 Mess Selfer Concessions are declining. If yes, explain (including the tends in fistings and sales of foredosed properties). An analysis was performed on 9 completing 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 arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summarite the above information as support for your conclusions, provide bath an explaid export form. You used any addioinal interasion, sext as an analysis of pende and withdrawn fatelity, brows and support for your conclusions. The search criteria for data was expanded to included all style homes and support for your conclusions. The search criteria for data was expanded to included all style homes and support for your conclusions. The search criteria for data was expanded to included all style homeses from the subject's general area, however, there don not appe	Median Comparabile Usings Days on Market 30 122 139 Deckning Stable It Median Sale Price as '4 List Price 99% 100% 102% Increasing Stable 0 Explain in detail the setter concessions tends for the past 12 months (e.g., setter contributions increased from 3% to 5%, increasing us ad buydwars, closing costs, conto Stable 0 It It The setter concessions tends for the past 12 months (e.g., setter contributions increased from 3% to 5%, increasing us ad buydwars, closing costs, conto Meter setter setter (Setter as the setter concessions are declining. If yes, explain (including the tends in listings and sates of foredosed 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 arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summarite the above information. Information support by our conclusions, provide both an eparatel apport by our conclusions. The search criteria for data was expanded to included all style homes on 3.5-50 arces 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	Median Comparable List Price	\$900,000	\$850,000	\$750,000		Increasing		Stable	X	
Medan Sale Price as % of List Price 99% 100% 102% Increasing Stable Sele_r(exclusion_paid functial assistance prevalent? Y is No X is	Media SkiP Nice as % of LLB Price 99% 100% 102% increasing Stable 0 Selfar-(reveloper, builder, etc.)alide machal assistance prevalent? Yes No No Declining Stable 1 Deplin in detail assistance prevalent? Yes No No Stable 1 Deplin in detail machal assistance prevalent? Yes No No Stable 1 Defin in detail machanise stards for the past 12 months (e.g., self controllutions increased from 3% to 5%, increasing use of buydowns, closing costs, condo No	Media Sub Price as % of LLB Price 99% 100% 102% increasing Stable 0 Selfar-(reveloper, builder, etc.)plaf functial assistance prevalent? Yes No No Declining Stable 0 Deplin in details better concessions trands for the past 12 months (e.g., self controlbuidons increased from 3% to 5%, increasing use of buydowns, closing costs, conde stable 0 no Are forecleaure safes (REO safes) a factor in the market? Yes No If yes, eplain (including the tends in listings and safes 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. Cife data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilizer 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. Information reported in the signal arport form. If you used any additional information, such as an analysis of pending sales and/e operal and white your conclusions in the Neighborhood section of the support form. If you used any additional information, such as an analysis of pending sales and/e operal area, however, there doe 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	Median Comparable Listings Days on Market	3 CONTRACTOR OF THE REAL PROPERTY OF	CALMER DOUBLE STREETING TO LEAD TO CONTRACT.			Declining		Stable	X	
Seler-(developer, builder, etc.)paid financial assistance prevalent? Yes No Yes No Yes No Deckning Stable Epsion in detail the seler concessions tends for the past 12 months (e.g., seler contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Stable The selections, etc.) Seller concessions are declining. Are foreclosure sales (RE0 sales) a factor in the market? Yes No If yes, option (including the tends 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. Cife data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summatic the above information. Information reported in the ageneral reported mess on 3.5-50 acres from the subject's general area, however, there do not appear to be an adapted to included all style homes on 3.5-50 acres from the subject's general area, however, there do 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.	Seler-(developer, builder, etc.)paid financial assistance prevalent? User No Tock of the paid financial assistance prevalent? Deckning Stable To bord Tock of the paid financial assistance prevalent? To bord Tock of the paid financial assistance prevalent? To bord Tock of the paid financial assistance prevalent? To bord Tock of the paid financial assistance prevalent? To bord Tock of the paid financial assistance prevalent? To bord Tock of the paid financial assistance prevalent? Tock of the paid financial assistance prevalent assistance prevalent assistance prevalent assistance prevalent assistof for the paid financial assistance paid financial assi	Seler-(developer, builder, etc.)paid financial assistance prevalent? User in fold the seler concessions tends for the past 12 months (e.g., seler combubilities increased from 3% to 5%, increasing use of buydowns, closing costs, condo Explain in effail the seler concessions tends for the past 12 months (e.g., seler conclusions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Rest, options, etc.). Seller concessions are declining. Are forectiosure sales (RE0 sales) a factor in the market? Yes No If yes, explain (including the tends in latings and sales of forectosed 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 MLLS system (using an effective date of 03/10/2023) was utilized 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 aprairal reportorm. If you used any additional information, such as an analysis of pendig sales and or epida and withdrawa tettings, to formulate 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 doe not appear to be an adeguate 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 poot may lead to a misleading analysis. The c	Median Sale Price as % of List Price				1V	Increasing		Stable	h	
Explain in detail the selfer concessions tends for the past 12 months (e.g., selfer contributions increased from 3% to 5%, increasing use of buydowns, dosing costs, condo Res. options, etc.). Seller concessions are declining. Are foreclosure sales (RE0 sales) a factor in the market? Yes No If yes, explain (including the trands 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. Offer data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilize arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summirize the above information as support for your conclusions, provide both an ephanical and support for your conclusions, including the transition, such as an analysis of participation as support for your conclusions, including the transition as support for your conclusions, including 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 do not appear to be an adapticat epoint 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 do not appear to be an adapticat 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. Whe subject is sunt in	Explain in detail the selfer concessions tends for the past 12 months (e.g., selfer contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Rest, 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 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. Information reported in the apraisal report form. If you used any additional information, such as an analysis of pending sales and/or explete date 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. The subject is a unit in a condominium or cooperatibue proje	Explain in detail the selfer concessions trends for the past 12 months (e.g., selfer conclusions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Rest, 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 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 doe 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. The subject is a unit in a condominium				10276	-				H	
kes, options, etc.). Seller concessions are declining. Are foreclosure sales (RE0 sales) a factor in the market? Yes No If yes, optian (including the tends 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 utilize 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 period 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 hormes on 3.5-50 acres from the subject's general area, however, there do 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. Subject fia a unit is a condominium or cooperative project, complete the following: Prior 4-6 Months Current - 3 Months Overall Trend If the addject is a unit in a condominium or cooperative	tess, options; atc.). Seller concessions are declining. Are foredosure sales (RED sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foredoadd 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. Offe data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized 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 appraical report form. If you used any additional information, such as an analysis of recent comparable 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 doe 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. Triving to licentify trends based on a small data pool may lead to a misleading analysis. The conclusions 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. Full or 0 comparable Skie Statile() Prior 7-12 Menths Prior 4-6 Months Overall Trend Overall Trend Red or domarable Skie Statile() Prior 7-12 Menths Prior 4-6 Months Current - 3 Months Overall Trend <	tess, options; atc). Seller concessions are declining. Are foredosure sales (RED sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foredosed 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. Offe data sources for above information. Information reported in the Heartland MLS system (using an effective date of 03/10/2023) was utilized 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 predicting your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of predicting and white any histoge, to formulate 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. Triving 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. Uff all of Comparable Skies (Statile) Prior 7-12 Menths Prior 4-6 Months Curent - 3 Months Overall Trend <						Decining		Stable		
Are foreclosure sales (RE0 sales) a factor in the market? Yes Yes<			fees options etc.)	doolinin								
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 Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable C Absorption Rate (Total Sales/Months) Comparable Sales Stable C	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 Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Declining Stable D Total # of Active Comparable Listings Versi It yes, indicate the number of REO listings and sales of	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 Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Declining Stable D Total # of Active Comparable Listings Declining Stable D Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and sales of	an analysis of pending sales and/or expired and withdrawn listings, to	formulate your conclusions, pro	wide both an explanation and sup	oport for your conclusions.			1			
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 Current – 3 Months Total # of Comparable Sales (Settled) Increasing Stable 0 Absorption Rate (Total Sales/Months) Increasing Stable 0 Total # of Active Comparable Listings Declining Stable 1	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 (Sattled) Increasing Stable D Total # of Comparable Sales (Sattled) Increasing Stable D Total # of Active Comparable Listings Declining Stable D Months of Unit Supply (Total Listings/Ab Rate) Declining Stable In Are foreclosure sales (RED sales) a factor in the project? Yes No If yes, indicate the number of RED listings and explain the trends in listings and sales of	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 Total # of Comparable Sales (Sattled) Increasing Stable D Total # of Active Comparable Sales (Namtis) Increasing Stable D Total # of Active Comparable Listings Declining Months of Unit Supply (Total Listings/Ab Rate) Declining Are foreclosure sales (RED sales) a factor in the project? Yes		of recent comparabl		oo nom and oubjoord	aen		now	roror, are		
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) Increasing Stable 0 Absorption Rate (Total Sales/Months) Increasing Stable 0 Total # of Active Comparable Listings Declining Stable 1	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 (Sattled)	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 (Sattled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	indicator of the current market in this area. T			ll data pool may lead	s for to a	misleadin	t be ig ai	nalysis. T	as an 'he	
Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled)	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable D Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (RED 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	indicator of the current market in this area. T conclusions and trends noted on this page r			ll data pool may lead	s for to a	misleadin	t be ig ai	nalysis. T	as an 'he	
Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable I Absorption Rate (Total Sales/Months) Increasing Stable I Total # of Active Comparable Listings Edited Sales Stable I	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab Rate) Declining Stable In Are foreclosure sales (RED 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	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable D Months of Unit Supply (Total Listings/Ab Rate) Declining Stable Increasing Are foreclosure sales (RED sales) a factor in the project? Yes No If yes, indicate the number of REO listings and axplain the trends in listings and sales of	indicator of the current market in this area. T conclusions and trends noted on this page r			ll data pool may lead	s for to a	misleadin	t be ig ai	nalysis. T	as an 'he	
Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Increasing Stable Increasing Absorption Rate (Total Sales/Months) Increasing Stable Increasing Stable Increasing Total # of Active Comparable Listings Increasing Stable Increasing Stable Increasing	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In Are foreclosure sales (RED sales) a factor in the project? Yes No If yes, indicate the number of RED listings and explain the trends in listings and sales of	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	indicator of the current market in this area. T conclusions and trends noted on this page r			ll data pool may lead	s for to a	misleadin	t be ig ai	nalysis. T	as an 'he	
Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled)	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable D Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (RED 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	indicator of the current market in this area. T conclusions and trends noted on this page r			ll data pool may lead	s for to a	misleadin	t be ig ai	nalysis. T	as an 'he	
Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled)	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and axplain the trends in listings and sales of	Subject Project Data Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	indicator of the current market in this area. T conclusions and trends noted on this page r			ll data pool may lead	s for to a	misleadin	t be ig ai	nalysis. T	as an 'he	
Total # of Comparable Sales (Settled) Increasing Stable Increasing Absorption Rate (Total Sales/Months) Increasing Stable Increasing Total # of Active Comparable Listings Declining Stable I	Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings D Declining Stable D Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In Are foreclosure sales (RED 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	Total # of Comparable Sales (Settled) Increasing Stable D Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings D Declining Stable D Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In Are foreclosure sales (RED 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	indicator of the current market in this area. 1 conclusions and trends noted on this page r report.	may or may not be t		ll data pool may lead	s for to a	misleadin	t be ig ai	nalysis. T	as an 'he	
Absorption Rate (Total Sales/Months) Increasing Stable If Total # of Active Comparable Listings Declining Stable If	Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings D Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) D Declining Stable In 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	indicator of the current market in this area. 1 conclusions and trends noted on this page r report.	may or may not be t		II data pool may lead I for the neighborhoo	s for to a d as	misleadin	t be ig ai	nalysis. T	as an 'he	
Absorption Rate (Total Sales/Months) Increasing Stable If Total # of Active Comparable Listings Declining Stable If	Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	Absorption Rate (Total Sales/Months) Increasing Stable D Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In 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	indicator of the current market in this area. I conclusions and trends noted on this page r report.	nay or may not be t	he same as reported	II data pool may lead I for the neighborhoo Project Na	s for to a d as	misleadin	t be ig ai n pa	nalysis. T age one c	as an 'he	
Total # of Active Comparable Listings Declining Stable	Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab Rate) Declining Stable In 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 In	Total # of Active Comparable Listings Declining Stable In Months of Unit Supply (Total Listings/Ab Rate) Declining Stable In 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	indicator of the current market in this area. I conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project, complete Subject Project Data	nay or may not be t	he same as reported	II data pool may lead I for the neighborhoo Project Na	s for to a d as	misleadin a whole o	t be ig ai n pa	nalysis. T age one c lverall Trend	as an The of the	
	Months of Unit Supply (Total Listings/Ab.Rate) 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	Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable In Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the brends in listings and sales of	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled)	nay or may not be t	he same as reported	II data pool may lead I for the neighborhoo Project Na	s for to a d as	misleadin a whole o	t be ig ai n pa	nalysis. T age one c verall Trend Stable	as an The of the	
Deutline of Unit Council (Tetal Listings (th Data)	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	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	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complet Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	nay or may not be t	he same as reported	II data pool may lead I for the neighborhoo Project Na	s for to a d as	misleadin a whole o	t be ig ai n pa	nalysis. T age one o verall Trend Stable Stable	as an The of the	
Monus of unit supply (Total Lisungs/Ao.Rate)			indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings	nay or may not be t	he same as reported	II data pool may lead I for the neighborhoo Project Na	s for to a d as	misleadin a whole o Increasing Increasing Declining	t be ig ai n pa	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listinos and explain the trends in listinos and sales of			indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings	nay or may not be t	he same as reported	II data pool may lead I for the neighborhoo Project Na	s for to a d as	misleadin a whole o Increasing Increasing Declining	t be ig ai n pa	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
Tes in yes, more the first on the project.		2 hounded proprietes.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
o foreclosed properties.			indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
s foreclosed properties.	Sec	3	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
foreclosed properties.		<u>S</u>	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
foreclosed properties.		2 	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
foreclosed properties.	DE COMA de Companya de Company		indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
g foreclosed properties.			indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
foreclosed properties.			indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project	Summarize the above trends and address the impact on the subject unit and project	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
foreclosed properties.	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	Summarize the above trends and address the impact on the subject unit and project.	Summarize the above trends and address the impact on the subject unit and project.	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	e the following: Prior 7–12 Months Yes No	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
	An a lati	An a lati	indicator of the current market in this area. 1 conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project, complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rata (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosed properties. Summarize the above trends and address the impact on the subject unit	e the following: Prior 7–12 Months Yes No	he same as reported Prior 4–6 Months If yes, indicate the number	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
Summarize the above trends and address the impact on the subject unit and project.	Signature Signature	Signature	indicator of the current market in this area. 1 conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project, complete Subject Project Data Total # of Comparable Sales (Sattled) Absorption Rata (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosed properties. Summarize the above trends and address the impact on the subject uni Summarize the above trends and address the impact on the subject uni Signature	e the following: Prior 7–12 Months Yes No	Prior 4–6 Months Prior 4–6 Months If yes, indicate the number Signature	II data pool may lead for the neighborhoo Project Na Current – 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
Summarize the above trends and address the Impact on the subject unit and project.	Signature Appraiser Name Allen J Bottiger J Ditter	Signature Appraiser Name Allen J Bottiger J Ditter	Indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject unit Signature Appraiser Name Allen J Bottiger	e the following: Prior 7–12 Months Yes No	Prior 4–6 Months Prior 4–6 Months If yes, indicate the number If yes, indicate the number Signature Supervisory Appr	II data pool may lead for the neighborhoo Project Na Current – 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
Summarize the above trends and address the impact on the subject unit and project.	Signature Appraiser Name Allen J Bottiger J Ditter	Signature Appraiser Name Allen J Bottiger J Ditter	Indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject unit Signature Appraiser Name Allen J Bottiger	e the following: Prior 7–12 Months Yes No	Prior 4–6 Months Prior 4–6 Months If yes, indicate the number If yes, indicate the number Signature Supervisory Appr	II data pool may lead for the neighborhoo Project Na Current – 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
Summarize the above trends and address the impact on the subject unit and project. Signature Appraiser Name Appraiser Name Express Appraisals, Inc. Signature Company Name Express Appraisals, Inc.	Signature Appraiser Name Company Name Express Appraisals, Inc. Signature Supervisory Appraiser Name Company Name	Signature Appraiser Name Company Name Express Appraisals, Inc. Signature Supervisory Appraiser Name Company Name	indicator of the current market in this area. 1 conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject unit Signature Appraiser Name Allen J Bottiger Company Name Express Appraisals, Inc.	e the following: Prior 7-12 Months Prior 7-12 Months it and project.	Prior 4–6 Months Prior 4–6 Months If yes, indicate the number If yes, indicate the number Supervisory Appr Company Name Company Name	II data pool may lead for the neighborhoo Project Na Current – 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis. T age one o verall Trend Stable Stable Stable	as an The of the	
Summarize the above trends and address the impact on the subject unit and project. Signature Appraiser Name Company Name Express AppraisalS, Inc. Company Name Company Address 13725 Metcalf Ave., #334, Overland Park, KS 66223	Signature Appraiser Name Company Name Express AppraisalS, Inc. Company Address 13725 Metcalf Ave., #334, Overland Park, KS 66223	Signature Appraiser Name Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334, Overland Park, KS 66223	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complet Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject unit Signature Appraiser Name Alten J Bottiger Company Name Express Appraisal5, Inc. Company Address 13725 Metcalf Ave., #334	e the following: Prior 7-12 Months Prior 7-12 Months Yes No it and project.	Prior 4–6 Months Prior 4–6 Months If yes, indicate the number If yes, indicate the number Signature Supervisory Appr Company Name S 66223 Company Addres	II data pool may lead for the neighborhoo Project Na Current – 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	Analysis. T age one of overall Trend Stable Stable Stable Stable	as an The of the	
Summarize the above trends and address the impact on the subject unit and project. Signature Appraiser Name Alten J Bottiger Company Name Express Appraisals, Inc.	Signature Appraiser Name Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334, Overland Park, KS 66223	Signature Appraiser Name Allen J Bottiger Company Name Express Appraisals, Inc. Company Address 13725 Metcalf Ave., #334, Overland Park, KS 66223	indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project , complet Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject unit Signature Appraiser Name Alten J Bottiger Company Name Express Appraisal5, Inc. Company Address 13725 Metcalf Ave., #334	e the following: Prior 7-12 Months Prior 7-12 Months Yes No it and project.	Prior 4–6 Months Prior 4–6 Months If yes, indicate the number If yes, indicate the number Signature Supervisory Appr Company Name S 66223 Company Addres	II data pool may lead for the neighborhoo Project Na Current – 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	Analysis. T age one of overall Trend Stable Stable Stable Stable	as an The of the	
foreclosed properties.			Indicator of the current market in this area. T conclusions and trends noted on this page r report. If the subject is a unit in a condominium or cooperative project, complete Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab Rate) Are foreclosure sales (RED sales) a factor in the project?	nay or may not be t e the following: Prior 7-12 Months	he same as reported	II data pool may lead I for the neighborhoo Project Na Current - 3 Months	me:	misleadin a whole o Increasing Increasing Declining Declining	t be ig ai n pa 0	nalysis age or overall Tre Stable Stable	ole : s. T ne (

	Freddie	Mac Form 71	March 2009
--	---------	-------------	------------

Fannie Mae Form 1004MC March 2009

10. 0370040	E-0000-400A-9075-5971 E24		ding Sketch					
Borrower/Client	Rock & Vickie Goodrick							
Property Address	4120 W 295th St							
City	Louisburg	County	Miami	State	KS	Zip Code	66053	
Lender	NBH Bank							



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



Location Map

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



Subject Front4120 W 295th StSales ProceGLA3,162Total Rooms6Total Badrms3.1LocationN;Louisburg;ViewN;Countryside;Site34.91 acQualityQ3Age28





Subject Rear

Subject Street

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

St
3,162
6
3
2.1
N;Louisburg;
N;Countryside;
34.91 ac
Q3
28





Subject Side

Shed

rnotogra	anh /	hbA	enc	1um

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

			Alexande instrumente en la seconda de la					
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

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							







Hot Tub



Recreation Room



1/2 Bath



Bath



Bedroom Form PIC6_LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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



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



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 2	55th 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

ion Rd
7.33 miles N
615,000
2,872
8
4
3.1
B;Louisburg;
N;Countryside;
3.57 ac
Q3
22

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 Woodwa	rd 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 E	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

26739 File No. 56969

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-guality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

02

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.

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

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 qualify 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 fimited 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.

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

Abbreviations Used in Data Standardization Text

Abbreviatio		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)
В	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
ср	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
9	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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
1000	A MARSEN D	
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
s SD	Semi-detached Structure	Design (Style)
Short	Short Sale	
sf		Sale or Financing Concessions
	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

File No. Ecoco

Supplemental Addendum

		ouppremente	планспана					
Borrower/Client	Rock & Vickie Goodrick							
Property Address	4120 W 295th St							
City	Louisburg	County	Miami	Stale	ĸs	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 no 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:	Complete Visual Inspection Does/Did <u>NOT</u> Include:
List the amenities	Testing or activating mechanical systems & Activating appliances
View readily observable exterior areas	Observation of crawl spaces and attics
View readily observable interior areas	Observation of areas not readily accessible
Note quality of materials and workmanship	Building Code compliance issues
Measure the exterior of the improvements	Moving furniture or personal property
Observe the floor plan and room layout	Mold assessment
Assess the functional utility of the property	Removing (or moving) floor coverings
Note the subject's conformity to the market area	The testing or inspection of the well or septic system
Note style/design	Reporting personal property
Observe the general condition of the improvements, including a sampling of closets, windows, electrical switches, and doors	Roof condition report beyond an observation from ground level
Photograph exterior and view site around the improvements	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 <u>safety</u>, <u>adeguacy</u>, and <u>marketability</u> 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

File No. 56060

Supplemental Addendum

		ouppromotica	maaomaann			50909	
Borrower/Client	Rock & Vickie Goodrick						
Property Address	4120 W 295th St						
City	Louisburg	County	Miami	State	KS	Zip Code	66053
Lender	NBH Bank						

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 Form TADD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

FILE NO. EGOGO

Supplemental Addendum

							00000		
Borrower/Client	Rock & Vickie Goodrick			· · · · · · · · · · · · · · · · · · ·					
Property Address	4120 W 295th St								
City	Louisburg	County	Miami		State	KS	Zip Code	66053	
Lender	NBH Bank								-

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 s 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.

112030000004020 - Rockland, S03, T17, R25, Lot 1, 7.24 Acres. 112030000004030 - 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.

26739

		ngerennen 76 - 944456no - vursaid6602013000 - 21	USPAP ADDEN	DUM	File No	56969
rrower	Rock & Vickie Goo	drick				
perty Address	4120 W 295th St Louisburg		County Miami		State KS	Zip Code 66053
der	NBH Bank		initiani		NS	00055
This report y	was prepared under the foll	wing USPAP reportin	a option:			
Appraisa			prepared in accordance with USPAP S	tandards Bule 2-2(a)		
NAMES OF A DESCRIPTION						
Restricte	ed Appraisal Report	This report was	prepared in accordance with USPAP S	landards Rule 2-2(b).		
				1		
	Exposure Time a reasonable exposure time for	the subject property at th	e market value stated in this report is:		0-3 month	IS
Additional C						
Additional Co	ertifications o the best of my knowledge and	i belief:				
			pacity, regarding the property that is th	e subject of this report within	the	
	ar period immediately preceding					
· ·		the second se	, regarding the property that is the sub	A	nree-year	
	ents of fact contained in thi		se services are described in the comm prrect	enta below.		
- The reporte		onclusions are limited o	only by the reported assumptions a	nd limiting conditions and	are my personal, imp	partial, and unbiased
- Unless othe			terest in the property that is the su	bject of this report and no	personal interest with	th respect to the parties
involved.	ion with respect to the prop	the that is the subject of	of this report or the partice involves	with this assignment		
		1977	of this report or the parties involved leveloping or reporting predetermin			
		• •	gent upon the development or rep		alue or direction in v	alue that favors the cause of
			ipulated result, or the occurrence o			
			this report has been prepared, in c	onformity with the Uniform	Standards of Profes	sional Appraisal Practice that
	t at the time this report was provise indicated. I have mad		of the property that is the subject	of this report		
			operty appraisal assistance to the	a bar ya waka waka kuta kuta kuta kuta kuta kuta kuta k	ification (if there are	exceptions, the name of each
			is stated elsewhere in this report).	vereen (e) eigenig and een		
Additional Co	omments					
2012 USP	AP requirement to De	velop Exposure Ti	me			
2012 001						
		arketing time estim	ate as part of this assignme	ent and the exposure	time is considered	ed to be the similar to
the market	ting time.					
		and the second second the second s	e property interest being ap ue on the effective date of th	- na operation and the state of	been offered on t	he market prior to the
	-					
APPRAISER:	\wedge	12	SUP	ERVISORY APPRAISER:	(only if required)	
	1011	01	At			
Gignature:	Jul	-41-	Signat Signat	· · · · · · · · · · · · · · · · · · ·		
	Bottiger	1 10	Name:			
ate Signed: tate Certification #	03/12/2023		Date S	igned: Certification #:		
r State License #:	LULL			le License #:		
^{tate:} KS			State:			
	ertification or License:	06/30/2023		tion Date of Certification or License		
ffective Date of Ap	praisal: 03/10/2023	3		visory Appraiser Inspection of Sub		
				Did Not Exterior-only	from Street	Interior and Exterior



LIA Administrators & In	LIA Administrators & Insurance Services					
APPRAISAL, VALUATION AND PROPERTY SERVICES A SPEN PROFESSIONAL LIABILITY INSURANCE POLICY						
						DECLARATIONS
1	Aspen American Insurance Compa	ny				
	(Referred to below as the "Company")					
590 Madison Avenue, 7th Floor New York, NY 10022						
Date Issued	877-245-3510 Policy Number	Desides Delis, Marchae				
9/1/2022	AA1002699-08	Previous Policy Number AA1002699-07				
	D POLICY, COVERAGE IS LIMITED TO LIABI					
OMMITTED ON OR AFTER THE LEASE READ THE POLICY CAREFULLY.	RETROACTIVE DATE AND BEFORE T	HE END OF THE POLICY PERIOD.				
Named Insured: BOTTIGER APPRAISAL Allen J. Bottiger 3457 Utah Rd. Wellsville, KS 66092						
 Policy Period: From: 09/23/2022 12:01 A.M. Standard Time at the add 	To: 09/23/2023 ress 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. \$500,00 B. \$1,000,						
Subpoena Response:\$5,000Pre-Claim Assistance:\$5,000Disciplinary Proceeding:\$7,500	Supplemental Payment Coverage Supplemental Payment Coverage Supplemental Payment Coverage / Supplemental Payment Coverag					
7. Covered Professional Services (as do	efined in the Policy and/or by Endorsement):					
Real Estate Appraisal and Valua Residential Property: Commercial Property:	y Damage Caused	No Di				
Bodily Injury and Property	on (\$100,000 Sub-Limit Yes X	No (If "yes", added by endorsement)				