

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT				
VAN DER LUGT INGRI		4 Rolling	5 Well	1 Paved		Description	Code	Appraised Value	Assessed Value	
227 NOD HILL RD			6 Septic			RES LAND	1-1	437,000	305,900	
WILTON, CT 06897						RES EXCES	1-2	14,200	9,940	
Additional Owners:						DWELLING	1-3	479,200	335,440	
SUPPLEMENTAL DATA										
Other ID: 4940,4667		Legal Notes								
Taxable/Exem 1		Legal Notes								
Fire Distric 1		Legal Notes								
Cencus Tract 451		Legal Notes								
Legal Notes		Call Back R								
Legal Notes		ASSOC PID#								
GIS ID: 4099					Total:			930,400	651,280	

6161
WILTON, CT

VISION

RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)														
VAN DER LUGT INGRI		2462/0561	12/06/2016	U	I	0	QC	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value						
LYNG JAMES P &		2410/0241	02/03/2015	Q	I	900,000	SW	2018	1-1	305,900	2018	1-1	305,900	2018	1-1	305,900						
KULBIEDA RICHARD M & LAUREEN J		0935/0024	02/07/1995	Q	I	650,000	00	2018	1-2	9,940	2018	1-2	9,940	2018	1-2	9,940						
TOMAS, & SONS		0805/0330	09/18/1992	U	I	0	00	2018	1-3	335,440	2018	1-3	335,440	2018	1-3	335,440						
Total:								651,280			Total:			651,280			Total:			651,280		

EXEMPTIONS				OTHER ASSESSMENTS			
Year	Type	Description	Amount	Code	Description	Number	Amount
Total:							

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD				
NBHD/ SUB	NBHD Name	Street Index Name	Tracing	Batch
0002/A				

APPRAISED VALUE SUMMARY	
Appraised Bldg. Value (Card)	479,200
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	451,200
Special Land Value	0
Total Appraised Parcel Value	930,400
Valuation Method:	C
Adjustment:	0
Net Total Appraised Parcel Value	930,400

NOTES				
LL2-WET BTH BSMT				
6/94 SALE-ESTATE 130K				
W/O BSMT				
1-5 FIX BTH				

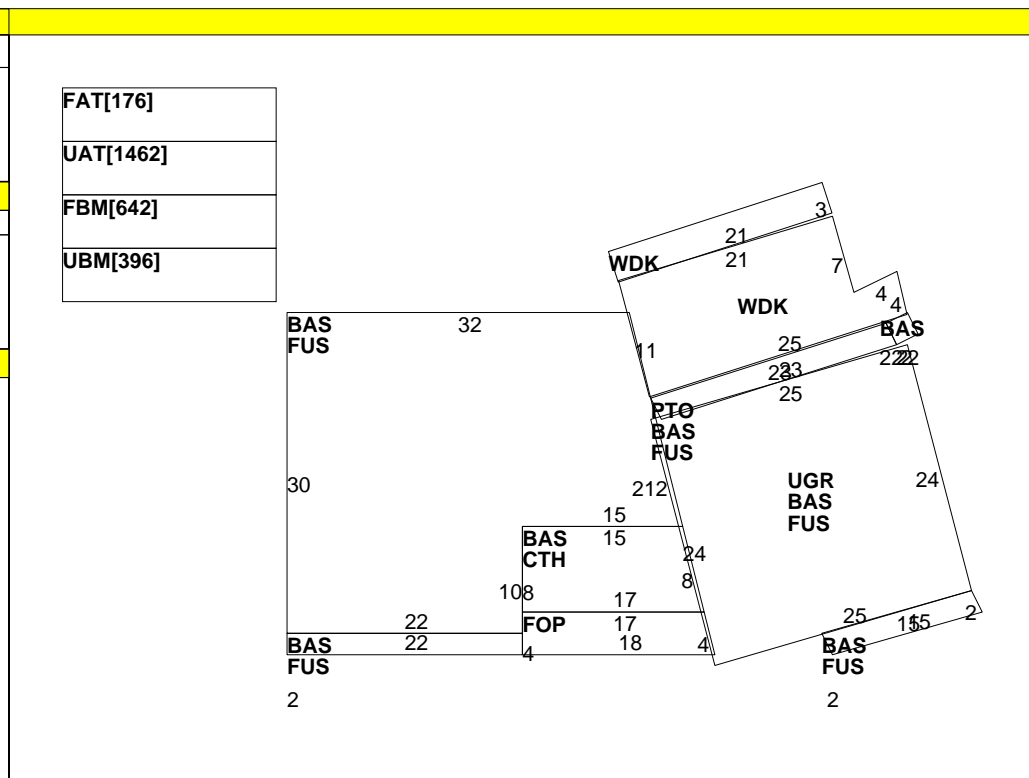
BUILDING PERMIT RECORD								VISIT/ CHANGE HISTORY							
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result	
018657	12/28/2004		ADD CLOSET=BDRM	500	05/14/2005	100	02/10/2005	CO#08125	09/19/2017			WG	23	Field Review Change	
016563	04/28/2000		FBM W/BTH	13,000	07/10/2000	100	07/18/2000	CO#06363	08/01/2017			GS	61	Data Mailer No Change	
013825	07/27/1994			175,000		100	02/02/1995	CO#04075	07/21/2017			GS	61	Data Mailer No Change	
									10/27/2007			NS	08	Measured - Refusal no Info	
									10/17/2007			MI	01	Measur+1Visit	

LAND LINE VALUATION SECTION																						
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing			S Adj Fact	Adj. Unit Price	Land Value	
																Spec Use	Spec Calc					
1	1-1	Residential	R-2				87,120	SF	4.80	1.0000	5	1.0000	0.95	06	1.10	TOPO				1.00		437,000
1	1-2	Res Excess	R-2				0.71	AC	40,000.00	1.0000	0	1.0000	0.50	0.00						1.00		14,200

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Style	03		Colonial				
Model	01		Residential	# of Kitchens			
Grade	06		Excellent				
Occupancy	1			MIXED USE			
Exterior Wall 1	11		Clapboard	Code	Description		Percentage
Exterior Wall 2				1-1	Residential		100
Roof Structure	03		Gable/Hip	COST/MARKET VALUATION			
Roof Cover	03		Asphalt Shngl.	Adj. Base Rate:			145.03
Interior Wall 1	05		Drywall	Replace Cost			591,596
Interior Wall 2				AYB			1995
Interior Flr 1	12		Hardwood	EYB			1998
Interior Flr 2				Dep Code			A
Heat Fuel	02		Oil	Remodel Rating			
Heat Type	04		Forced Air	Year Remodeled			
AC Type	03		Central	Dep %			19
Total Bedrooms	04		4 Bedrooms	Functional Obslnc			0
Total Bthrms	4			External Obslnc			0
Total Half Baths	1			Cost Trend Factor			1
Extra Fix				Condition			
Total Rooms	10			% Complete			
Bath Style	03		Remodeled	Overall % Cond			81
Kitchen Style	02		Average	Apprais Val			479,200
Elevator				Dep % Ovr			0
Fireplaces	2			Dep Ovr Comment			
Sauna				Misc Imp Ovr			0
Spa/Jet Tub	1			Misc Imp Ovr Comment			
Whirlpool Tub				Cost to Cure Ovr			0
Cath. Ceil	128			Cost to Cure Ovr Comment			

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)												
Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION						
Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,764	1,764			255,841
CTH	Cathedral	0	128			0
FAT	Attic, Finished	35	176			5,076
FBM	Basement, Finished	0	642			32,633
FOP	Open Porch	0	70			2,030
FUS	Upper Story, Finished	1,631	1,631			236,551
PTO	Patio	0	51			725
UAT	Attic, Unfinished	0	1,462			21,175
UBM	Basement, Unfinished	0	396			11,458
UGR	Garage, Under	0	594			21,610
Ttl. Gross Liv/Lease Area:		3,430	6,914			591,596



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WILTON, CT 06897									
Additional Owners:		SUPPLEMENTAL DATA							
		Other ID: 4940,4667		ASSOC PID#					
		GIS ID: 4099				Total	930,400	651,280	

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								Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
								Total:			Total:			Total:		

EXEMPTIONS				OTHER ASSESSMENTS			
Year	Type	Description	Amount	Code	Description	Number	Amount
Total:							

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															Spec Use	Spec Calc			

WILTON BOARD OF ASSESSMENT APPEALS APPLICATION

REAL ESTATE

October 1, 2019 Grand List



Pursuant to CT General Statutes Section 12-111, BAA applications must be **RECEIVED** by the Assessor's Office no later than **March 20, 2020**.

Please complete ALL sections of the application. A separate application is required for each property appeal.

Owner's Information:

Property Owner(s): Ingri Van Der Lugt
Property Owner will be represented by: Robert J. Creamer Esq.
NOTE: If agent is used a signed authorization form from the property owner is required. (See attached)

Correspondence:

Name of Person and Address to which all BAA notices and correspondence will be sent (list one only):

Name: Robert J. Creamer, Esq.
Address: 412 Main St.
Ridgefield, CT 06877
Phone: 203 438 3033

Description of Property Being Appealed:

NOTE: One application per property being appealed

Map: 78 Lot: 4/7 Account #: 001210
Property Location: 227 Nod Hill Road
Property Type: Residential: Commercial:

Reason for Appeal:

Describe your reason for appeal: (Attach additional pages if necessary)

Town's Assessment is overstated. See Appraisal attached.

Appellant's estimate of Market Value as of October 1, 2017: \$ 790,000.

Appellant's estimate of Assessed Value as of October 1, 2017: \$ 553,000
(70% of market value)

Signature:

By signing this application I hereby certify that the submitted information is true and correct to the best of my knowledge.

Signature

Robert J. Creamer

Printed Name of Signer

RECEIVED

FEB 27 2020

ASSESSOR'S OFFICE

2-26-2020

Date Signed

Attorney/Agent for Property Owner

Position of Signer

This application **MUST** be **RECEIVED** by the Assessor's Office no later than **March 20, 2020**
FAXED, PHOTOCOPIED OR EMAILED APPLICATIONS WILL BE DISALLOWED. ORIGINAL SIGNATURE REQUIRED.



WILTON BOARD OF ASSESSMENT APPEALS

AGENT'S AUTHORIZATION FORM

Date: February 25, 2020

To whom it may concern:

I, Ingrid van der Lugt being the legal owner of property located at
227 Nod Hill Road Wilton hereby authorize Robert J. Creamer

to act as my agent in all matters before the Board of Assessment Appeals of the Town of Wilton
for Assessment year commencing October 1, 2019.

X Ingrid van der Lugt x FEB. 25, 2020
Signature Date Signed

X INGRID VAN DER LUGT
Printed Name of Signer

ROBERT J. CREAMER, P.C.
A PROFESSIONAL CORPORATION

ROBERT J. CREAMER, ESQ.
LICENSED TO PRACTICE IN CT, NY, & FL

412 MAIN STREET
RIDGEFIELD, CT 06877
(203) 438-3033
(203) 431-4411 Fax
Rob@GoCreamer.com

firm established 1992

February 26, 2020

Town of Wilton
Office of the Tax Assessor
238 Danbury Road
Wilton, CT 06897

Re: **227 Nod Hill Road, van der Lugt Assessment Appeal**

Dear Ladies and Gentlemen:

Please accept the enclosed Assessment Appeals Application which I am submitting on behalf of my client, Ingri van der Lugt.

I have also enclosed the signed Agent's Authorization form and a copy of the Appraisal by Robert Chapman.

Please advise me if you are in need of further information.

Thank you!

Sincerely,



Robert J. Creamer, Esquire

02/07/2020

ROBERT J CREAMER, P.C.
412 MAIN STREET
RIDGEFIELD, CT, 06897

File Number: 20200056

In accordance with your request, I have appraised the real property at:

227 NOD HILL ROAD
WILTON, CT 06877

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of October 1, 2017 is:

\$790,000
Seven Hundred Ninety Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.


ROBERT G. CHAPMAN

APPRAISAL OF



LOCATED AT:

227 NOD HILL ROAD
WILTON, CT 06877

CLIENT:

ROBERT J CREAMER, P.C.
412 MAIN STREET
RIDGEFIELD, CT, 06897

AS OF:

October 1, 2017

BY:

ROBERT G. CHAPMAN

CHAPMAN APPRAISAL GROUP, INC.
Restricted Use Residential Appraisal Report

File No. 20200056

PURPOSE
 This report is limited to the sole and exclusive use of the client. The appraiser's opinions and conclusions set forth in this report may not be understood properly without additional information in the appraiser's workfile. The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

Client: **ROBERT J CREAMER, P.C.** E-mail: **Rob@GoCreamer.com**
 Client Address: **412 MAIN STREET** City: **RIDGEFIELD** State: **CT** Zip: **06897**
 Intended Use: **See Attached Addendum**

SUBJECT
 Property Address: **227 NOD HILL ROAD** City: **WILTON** State: **CT** Zip: **06877**
 Other Description (APN, Legal, etc.), if applicable: **INGRI DER LUGT & JAMES P LYNG**
VOLUME 2462 PAGE 561 / MAP 78 LOT 47
 Property Rights Appraised: Fee Simple Leasehold Other (describe)
 Subject property existing use: **ONE FAMILY** Use reflected in appraisal: **ONE FAMILY**
 Highest and Best Use: Existing Other
 My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
 Prior Sale/Transfer: Date _____ Price _____ Source(s) _____
SALES HISTORY
 Analysis of prior sale transfer history of the subject property (and comparable sales, if applicable): **THE SUBJECT PROPERTY HAS NOT SOLD IN THE PAST THREE YEARS. THE COMPARABLES HAVE NOT SOLD WITHIN THE PAST YEAR PREVIOUS TO CURRENT SALE DATE. ADDITIONAL INFORMATION ON COMPARABLES NOT AVAILABLE WITHIN THE NORMAL COURSE OF BUSINESS.**
 Offerings, options and contracts as of the effective date of the appraisal: **SUBJECT CURRENTLY NOT LISTED FOR SALE.**
 Marketability Comments: **A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DEVELOPED INDEPENDENTLY FROM THE STATED MARKETING TIME IS: 3-6 MONTHS.**

COMMENTS
 Site Comments: **THE SUBJECT IS LOCATED IN A R-2 ZONE (2 ACRE MINIMUM). SITE CONTAINS 2.71 ACRES. WELL WATER AND SEPTIC SYSTEM.**
 Improvement Comments: **See Attached Addendum**


FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
227 NOD HILL ROAD Address WILTON, CT 06897		269 MILLSTONE ROAD WILTON, CT 06897	233 THUNDER LAKE ROAD WILTON, CT 06897	38 BREEDS HILL PLACE WILTON, CT 06897
Proximity to Subject		0.46 miles NW	2.45 miles NE	1.08 miles NE
Sale Price		\$ 750,000	\$ 735,000	\$ 912,500
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 186.89 sq. ft.	\$ 246.23 sq. ft.	\$ 218.46 sq. ft.
Data Source(s)		SMLS #99141898;DOM 352	SMLS #99194413;DOM 1	SMLS #99122208;DOM 19
Verification Source(s)		ASSESSORS RECORDS	ASSESSORS RECORDS	ASSESSORS RECORDS
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
		*(+) \$ Adjustment	*(+) \$ Adjustment	*(+) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0	ArmLth Conv;0	ArmLth Conv;0
Date of Sale/Time		04/17/2017	07/21/2017	09/07/2017
Location	GOOD	AVERAGE	AVERAGE	AVERAGE
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE
Site	2.71 ACRES	2.21 ACRES	1.96 ACRES	2.14 ACRES
View	Average/Traffic	Average/Traffic	Good	Good
Design (Style)	COLONIAL	COLONIAL	COLONIAL	COLONIAL
Quality of Construction	GOOD	GOOD	GOOD	GOOD
Actual Age	22	49	31	25
Condition	GOOD	AVERAGE	GOOD	GOOD
Above Grade Room Count	Total Bdrms Baths 9 4 3.1	Total Bdrms Baths 12 5 3.2	Total Bdrms Baths 9 4 2.1	Total Bdrms Baths 10 4 3.1
Gross Living Area	75 3,430 sq. ft.	4,013 sq. ft.	2,985 sq. ft.	4,177 sq. ft.
Basement & Finished Rooms Below Grade	PART FINISHED GAME RM/BATH	PART FINISHED GAME RM	PART FINISHED GAME RM	PART FINISHED GAME RM
Functional Utility	GOOD	GOOD	GOOD	GOOD
Heating/Cooling	FWA C/AIR	FWA C/AIR	FWA C/AIR	FWA C/AIR
Energy Efficient Items	NEUTRAL	NEUTRAL	NEUTRAL	NEUTRAL
Garage/Carport	2 CAR GARAGE	2 CAR GARAGE	2 CAR GARAGE	3 CAR GARAGE
Porch/Patio/Deck	MISC. EXTRAS	MISC. EXTRAS	MISC. EXTRAS	MISC. EXTRAS
	NONE	NONE	NONE	NONE
	NONE	NONE	NONE	NONE
	NONE	NONE	NONE	NONE
Net Adjustment (Total)		[X]+ []- \$ 11,500	[X]+ []- \$ 23,500	[]+ [X]- \$ 86,000
Adjusted Sale Price of Comparables		Net Adj. 1.5 % Gross Adj. 14.5 % \$ 761,500	Net Adj. 3.2 % Gross Adj. 11.4 % \$ 758,500	Net Adj. -9.4 % Gross Adj. 11.6 % \$ 826,500

Summary of Sales Comparison Approach NO SITE ADJUSTMENT PER SLOPING TERRAIN AND WET LANDS FOR SUBJECT PROPERTY. VIEW ADJUSTMENT NOTED FOR SUBJECT AND COMPARABLE #1 ON BUSY STREETS. GROSS LIVING AREA ADJUSTMENT MADE A \$75 PER S.F. THE SUBJECT AND COMPARABLES ARE ALL IN THE SAME AND OR SIMILAR COMPETING NEIGHBORHOOD. BUYERS SEE ALL NEIGHBORHOODS EQUALLY WHEN MAKING PURCHASE CHOICES. IT IS COMMON FOR AREA AND HOMES THIS SIZE TO EXCEED ONE MILE. THE OPINION OF VALUE IS BRACKETED BY THE ADJUSTED COMPARABLES AND AT THE MID RANGE OF THE ADJUSTED COMPARABLES. A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DEVELOPED INDEPENDENTLY FROM THE STATED MARKETING TIME IS 3-6 MONTHS.



Restricted Use Residential Appraisal Report

File No. 20200056

RECONCILIATION	Methods and techniques employed: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other:
	Discussion of methods and techniques employed, including reason for excluding an approach to value: MOST EMPHASIS PLACED ON THE MARKET DATA APPROACH. THE COST APPROACH NOT USED BASED ON AGE OF HOME AND LACK OF LAND SALES. THE INCOME APPROACH WAS NOT USED BASED ON LACK OF SINGLE FAMILY RENTAL SALES.
Reconciliation comments: THE ADJUSTED RANGE OF VALUE IS \$758,500 - \$826,500.	
CERTIFICATION	Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of <u>10/01/2017</u> , which is the effective date of this appraisal, is: <input checked="" type="checkbox"/> Single point \$ <u>790,000</u> <input type="checkbox"/> Range \$ <u>NA</u> to \$ <u>NA</u> <input type="checkbox"/> Greater than <input type="checkbox"/> Less than \$ <u>NA</u> This appraisal is made <input checked="" type="checkbox"/> "as is." <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following: THE APPRAISAL IS MADE AS IS.
	Appraiser's Certification The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief: 1. The statements of fact contained in this report are true and correct. 2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions. 3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved. 4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results. 6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. 7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the <i>Uniform Standards of Professional Appraisal Practice</i> . 8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report. 9. Unless noted, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:
TYPE AND DEFINITION OF VALUE	Additional Certifications: See Attached Addendum
	Type of Value: <input checked="" type="checkbox"/> Market Value <input type="checkbox"/> Other Value: _____ Source of Definition: <u>USPAP</u> Definition of 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. (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.
SIGNATURE	APPRAISER Signature:  Name: <u>ROBERT G. CHAPMAN</u> State Certification # <u>RCR.0000664</u> or License # _____ or Other (describe): _____ State #: _____ State: <u>CT</u> Expiration Date of Certification or License: <u>04/30/2020</u> Date of Signature and Report: <u>02/16/2020</u> Date of Property Viewing: <u>02/07/2020</u> Degree of property viewing: <input checked="" type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> Did not personally view
	CO-APPRAISER Signature: _____ Name: _____ State Certification # _____ or License # _____ State: _____ Expiration Date of Certification or License: _____ Date of Signature: _____ Date of Property Viewing: _____ Degree of property viewing: <input type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> Did not personally view

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client and to the intended use of the report. This report was prepared for the sole and exclusive use of the client for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
 2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
 3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
 4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
 5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
 6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
 7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not a home inspection or environmental assessment of the property and should not be considered as such.
 8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.
- This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.
- Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.
- Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.
9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
 10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is not consistent with the definition of Market Value for property insurance coverage/use unless otherwise stated by the appraiser.

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

ADDENDUM

Client: ROBERT J CREAMER, P.C.	File No.: 20200056
Property Address: 227 NOD HILL ROAD	Case No.:
City: WILTON	State: CT Zip: 06877

Intended Use

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 private 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.

Quality and Condition of Property

ALL UTILITIES WERE OWN AND WORKING AT THE TIME OF INSPECTION. IMPROVEMENTS ARE PHYSICALLY AND FUNCTIONALLY GOOD.

SUBJECT BUILT IN 1995.
9 ROOMS 4 BEDROOMS 3 FULL AND 1 HALF BATH.
PART FINISHED BASEMENT WITH GAME ROOM AND FULL BATH. 2 CAR GARAGE.
FRONT PORCH, DECK, PATIO, 2 FIREPLACES, (NOTED AS MISCELLANEOUS EXTRAS)

Additional Certification Statements

Exposure Time

EXPOSURE TIME IS ALWAYS PRESUMED TO PRECEDE THE EFFECTIVE DATE OF THE APPRAISAL. IT IS THE ESTIMATED LENGTH OF TIME THE PROPERTY WOULD HAVE BEEN OFFERED ON THE MARKET, PRIOR TO THE HYPOTHETICAL SALE, AT THE APPRAISED VALUE, ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ESTIMATE BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET. THIS INCLUDES NOT ONLY ADEQUATE, SUFFICIENT AND REASONABLE TIME, BUT ADEQUATE, SUFFICIENT AND REASONABLE EFFORT. IT IS OFTEN EXPRESSED AS A RANGE AND IS BASED ON THE FOLLOWING: 1. STATISTICAL INFORMATION ABOUT DAYS ON THE MARKET, MOST COMMONLY OBTAINED FROM THE LOCAL MULTIPLE LISTING SERVICE. 2. INFORMATION GATHERED THROUGH SALES VERIFICATION. 3. INTERVIEWS WITH MARKET PARTICIPANTS. BASED ON HISTORICAL MARKET CONDITIONS, THE REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY WOULD HAVE BEEN APPROXIMATELY THREE TO SIX MONTHS. THIS IS BASED ON THE ANALYSES OF CURRENT MARKET TRENDS IN THE GENERAL AREA AND TAKES INTO ACCOUNT THE SIZE, CONDITION AND PRICE RANGE OF THE SUBJECT PROPERTY AND SURROUNDING AREA.

I HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: ROBERT J CREAMER, P.C.	File No.: 20200056
Property Address: 227 NOD HILL ROAD	Case No.:
City: WILTON	State: CT Zip: 06877



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: October 1, 2017
Appraised Value: \$ 790,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Client: ROBERT J CREAMER, P.C.
Property Address: 227 NOD HILL ROAD
City: WILTON

File No.: 20200056
Case No.:
Zip: 06877

State: CT



FOYER



LIVING



STUDY



DINING



1/2 BATH



BREAKFAST



KITCHEN



FAMILY



BEDROOM



BATH



BEDROOM



BATH



LOFT



ATTIC



BEDROOM

Client: ROBERT J CREAMER P.C.
Property Address: 227 NOD HILL ROAD
City: WILTON

File No.: 20200056
Case No.:
State: CT Zip: 06877



MASTER BEDROOM



MASTER BATH



BASEMENT
BATH



BASEMENT
MECHANICALS



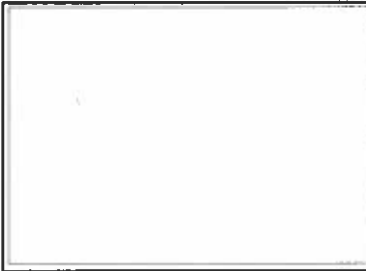
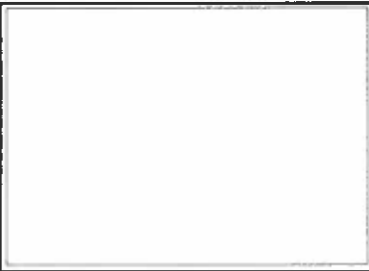
BASEMENT
MECHANICALS



GAME ROOM
BASEMENT

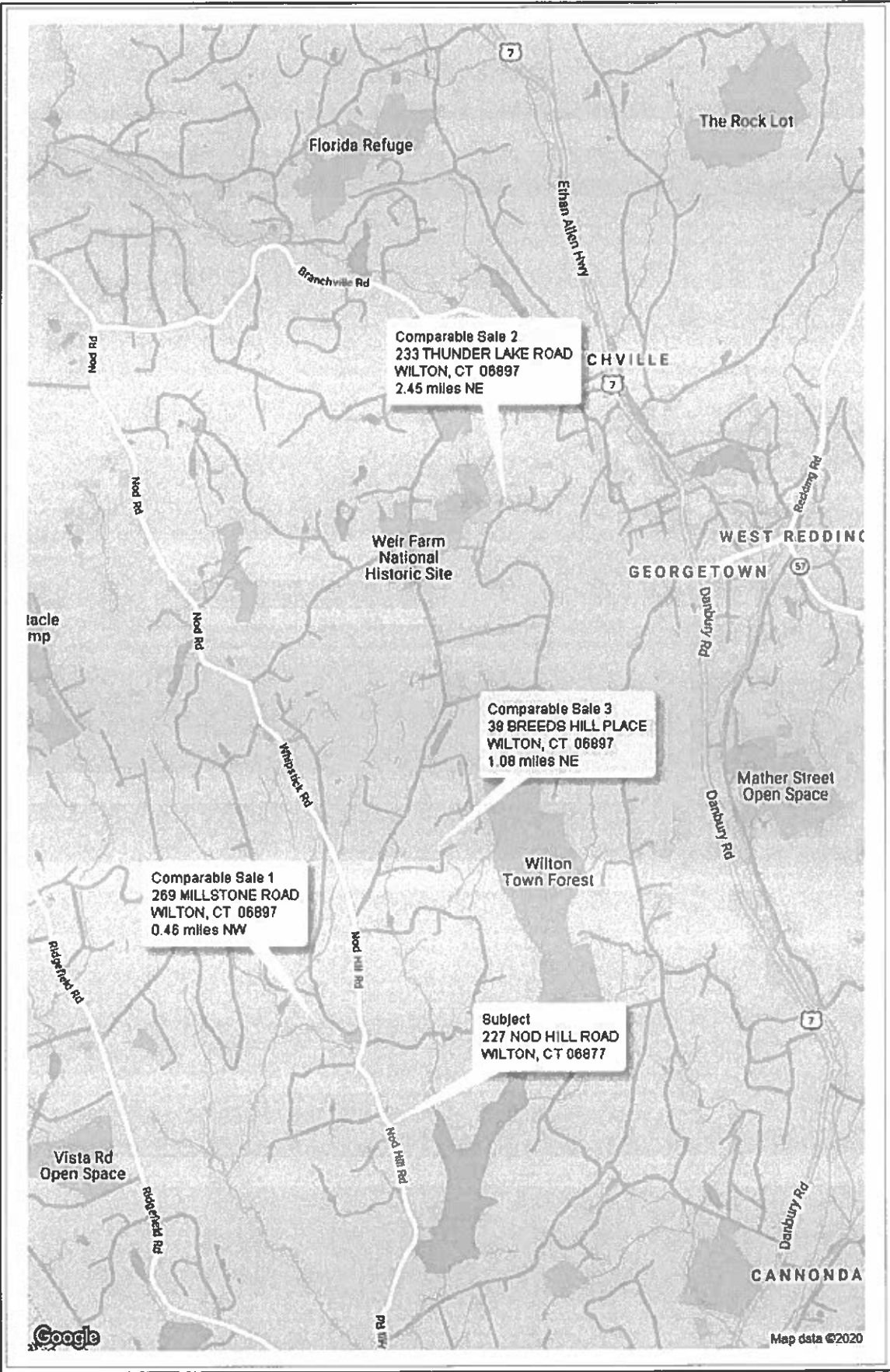


GARAGE



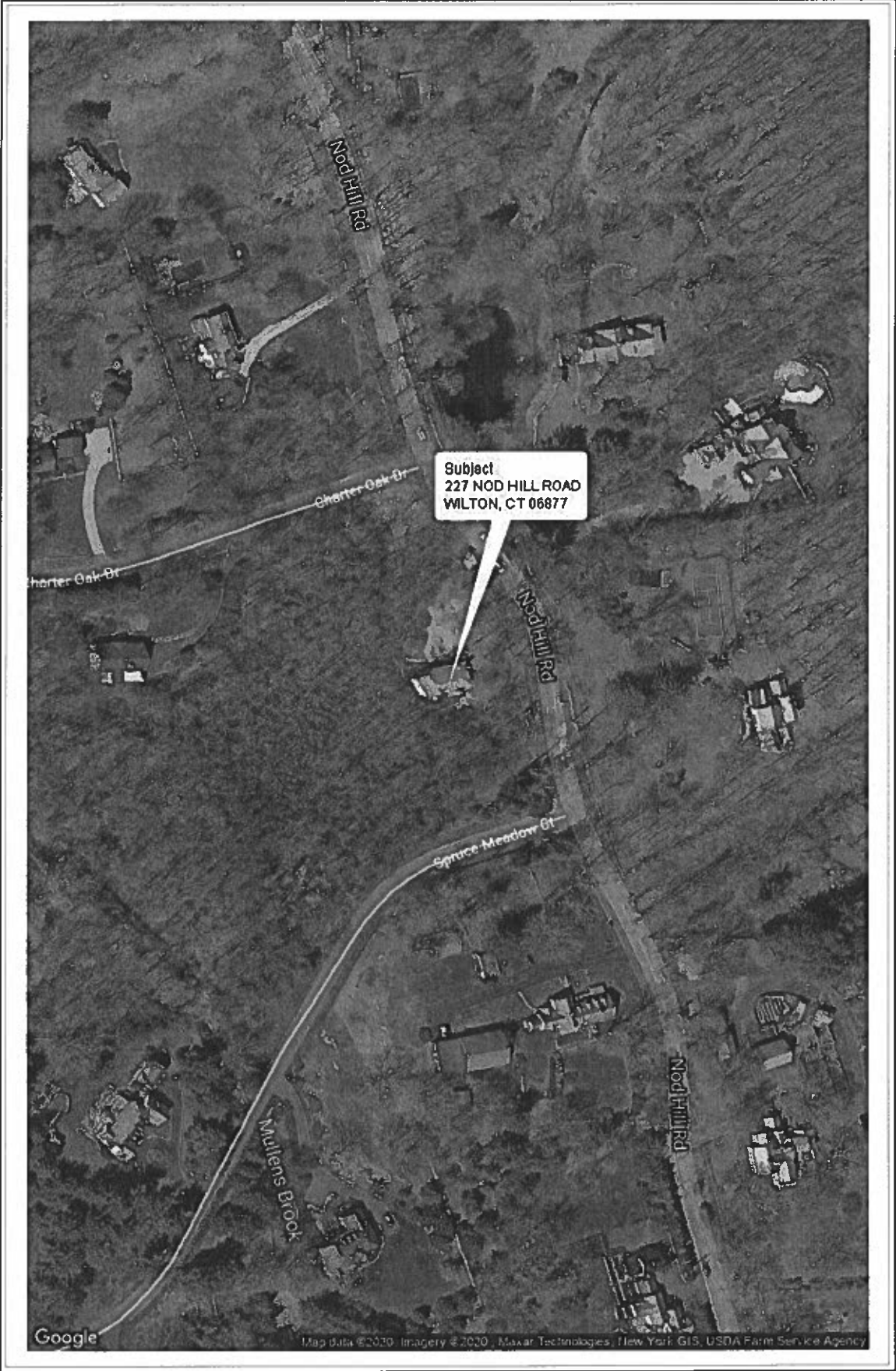
LOCATION MAP

Client: ROBERT J CREAMER, P.C.	File No.: 20200056
Property Address: 227 NOD HILL ROAD	Case No.:
City: WILTON	State: CT Zip: 06877



AERIAL MAP

Client: ROBERT J CREAMER, P.C.	File No.: 20200056
Property Address: 227 NOD HILL ROAD	Case No.:
City: WILTON	State: CT Zip: 06877



PHONE (203)431-6338 / FAX (203)438-1322

Client: ROBERT J CREAMER, P.C.
Property Address: 227 NOD HILL ROAD
City: WILTON

File No.: 20200056
Case No.:
State: CT Zip: 06877

STATE OF CONNECTICUT + DEPARTMENT OF CONSUMER PROTECTION

Be it known that

ROBERT CHAPMAN

has been certified by the Department of Consumer Protection as a licensed

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

License # RCR.0000664

Effective: 05/01/2019

Expiration: 04/30/2020

Michelle Sangall
Michelle Sangall, Commissioner

Appraiser Independence Certification

File No.: 20200056

Borrower: JAMES J. ROMEO
Property Address: 227 NOD HILL ROAD
City: WILTON County: _____ State: CT Zip Code: 06877
Lender/Client: ROBERT J CREAMER, P.C.

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.


I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature: 
Name: ROBERT G. CHAPMAN
Date Signed: 02/16/2020
State Certification #: RCR.0000664
or State License #: _____
or Other (describe): _____ State #: _____
State: CT
Expiration Date of Certification or License: 04/30/2020

SUPERVISORY APPRAISER (only if required):

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

Scacco, Sarah

From: Robert J. Creamer [Rob@gocreamer.com]
Sent: Tuesday, May 12, 2020 5:00 PM
To: assessor
Subject: RES/1210 Van der Lugt, Ingri
Attachments: 227 Nod Hill Road - Property Tax Appeal.pdf; 20200056.PDF

Dear Mr. Hofling,

In anticipation of the hearing for the property tax assessment appeal for 227 Nod Hill Road, please find attached additional documentation to support our position that the current tax assessment is too high.

Pertinent information is as follows:

- Property Owner: Van der Lugt, Ingri
- Property Type/Acct: RES/1210
- Hearing Date: May 16, 2020 at 10:20 AM.

A copy of an appraisal that was performed on the property is also attached. This was previously provided to the Town with our initial request for a hearing. I have provided here again for your convenience or in case it has been inadvertently misplaced due to Covid-19.

Of particular importance with our new documentation, is a note from my client's realtor who has described in detail her efforts to sell 227 Nod Hill Road over a 2 ½ year period. Her efforts were unsuccessful in large part due to the high amount of property taxes relative to the value of the home. The best offer over a 30 months was \$ 720,000. The home is currently assessed at an amount that implies a fair market value of \$ 930,400.

If you should have any questions, please do not hesitate to contact me. Thank you!

In the meantime, please stay safe & healthy! ☐

Rob.

Rob Creamer
Attorney at Law

Robert J. Creamer, P.C.
A Professional Corporation

✉ Rob@GoCreamer.com

Asst: Jeannette S. Maroun (203) 438-8096 – best to call for scheduling appointments.

412 Main Street
Ridgefield, CT 06877

☎ (203) 438-3033
📠 (203) 431-4411 fax

This message is sent by a law firm and may contain information that is privileged or confidential. If you received this transmission in error, please notify me by reply e-mail and delete the message and any attachments.

ROBERT J. CREAMER, P.C.
A PROFESSIONAL CORPORATION

ROBERT J. CREAMER, ESQ.
LICENSED TO PRACTICE IN CT, NY, & FL

412 MAIN STREET
RIDGEFIELD, CT 06877
(203) 438-3033
(203) 431-4411 Fax

Rob@GoCreamer.com

May 11, 2020

Mr. Rudolf Hoefling, Chairman
Board of Assessment Appeals
Town of Wilton
238 Danbury Road
Wilton, CT 06897

Re: **Ingri Van Der Lugt**
227 Nod Hill Road,
Property Tax Appeal

Dear Mr. Hoefling:

Please be advised that I represent Mrs. Ingri Van der Lugt in regards to her Wilton property tax assessment appeal.

In preparation for the hearing (scheduled for May 16, 2020), I would like to submit the following documentation for your review:

- The Assessor's field card for the subject property.
- The Assessor's field cards for the 3 nearby properties that are considered comparable by the Independent Licensed Home Appraiser, Robert G. Chapman: 269 Millstone Road, 233 Thunder Lake Road and 38 Breeds Hill Place; (a copy of the appraisal was submitted with the assessment appeals application);
- E-mailed note from Pamela Roberts, a Realtor with William Pitt, who had been representing my clients to sell her home for approximately 2 ½ years.

ANALYSIS:

- The Town's assessment per square foot of my client's home is \$189.88 - while the Town's assessment per square foot for the comparable properties on the appraisal are \$164.04, \$164.93 and \$165.29 per square foot.

Rudolf Hoefling
Chairman
Wilton Board of Assessment Appeals
Page 2

- Mr. Chapman in his recent appraisal has valued the subject property at \$790,000 versus the Town's appraised value of \$930,400.
- Ms. Van der Lugt, age 76, purchased her home on February 3, 2015 for \$900,000. Over the last 5 years, Wilton property values have generally declined in value yet the Town's Assessment reflects appreciation.
- Recent attempts to sell the home, listed on the MLS over a 2 ½ year period, resulted in no offers higher than \$720,000.00. The home is now off the market due to no buyer interest. It appeared that one of the biggest drawbacks of the home was that its property taxes were too high for a \$720,000 home. That is, property taxes for a \$720,000 home are approximately \$ 14,000, yet 227 Nod Hill Road's taxes are \$19,346.

In light of the above, on behalf of my clients, we respectfully request that the assessment for the subject property be adjusted to more accurately reflect the current value of this property.

Sincerely yours,



Robert J. Creamer

227 NOD HILL RD

189.88

Location 227 NOD HILL RD

Mblu 78 / 4 / 7 /

Acct# 001210

Owner VAN DER LUGT INGRI

Assessment \$651,280

Appraisal \$930,400

PID 4099

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$479,200	\$451,200	\$930,400
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$335,440	\$315,840	\$651,280

Owner of Record

Owner VAN DER LUGT INGRI
Co-Owner
Address 227 NOD HILL RD
 WILTON, CT 06897

Sale Price \$0
Certificate
Book & Page 2462/0561
Sale Date 12/06/2016
Instrument QC

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
VAN DER LUGT INGRI	\$0		2462/0561	QC	12/06/2016
LYNG JAMES P &	\$900,000		2410/0241	SW	02/03/2015
KULBIEDA RICHARD M & LAUREEN J	\$650,000		0935/0024	00	02/07/1995
TOMAS, & SONS	\$0		0805/0330	00	09/18/1992

Building Information

Building 1 : Section 1

Year Built: 1995
Living Area: 3,430
Replacement Cost: \$591,596
Building Percent 81
Good:

Replacement Cost
Less Depreciation: \$479,200

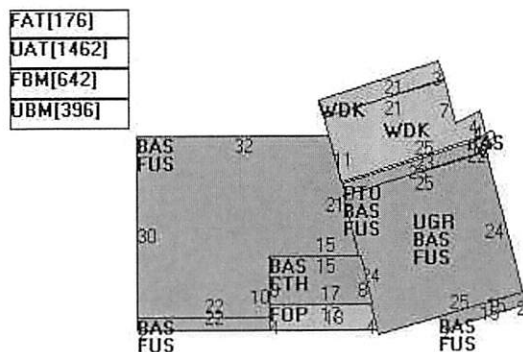
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	4 Bedrooms
Total Bthrms:	4
Total Half Baths:	1
Total Rooms:	10
Bath Style:	Remodeled
Kitchen Style:	Average
Elevator	
Fireplaces	2
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	128

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\30\29.j>)

Building Layout



(<http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/4099>)

Building Sub-Areas (sq ft)		<u>Legend</u>	
Code	Description	Gross Area	Living Area
BAS	First Floor	1,764	1,764
FUS	Upper Story, Finished	1,631	1,631
FAT	Attic, Finished	176	35
CTH	Cathedral	128	0
FBM	Basement, Finished	642	0
FOP	Open Porch	70	0
PTO	Patio	51	0
UAT	Attic, Unfinished	1,462	0
UBM	Basement, Unfinished	396	0
UGR	Garage, Under	594	0
WDK	Wood Deck	311	0
		7,225	3,430

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code 1-1
Description Residential
Zone R-2
Neighborhood 06
Alt Land Appr Category No

Land Line Valuation

Size (Acres) 2.71
Frontage
Depth
Assessed Value \$315,840
Appraised Value \$451,200

Outbuildings

Outbuildings	Legend
No Data for Outbuildings	

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$479,200	\$451,200	\$930,400
2017	\$543,900	\$498,600	\$1,042,500
2016	\$543,900	\$498,600	\$1,042,500

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$335,440	\$315,840	\$651,280
2017	\$380,730	\$349,020	\$729,750
2016	\$380,730	\$349,020	\$729,750

164.04

269 MILLSTONE RD

Location 269 MILLSTONE RD

Mblu 79 / 13 / 1

Acct# 004413

Owner LORIG STEVEN & MEREDITH

Assessment \$658,280

Appraisal \$940,400

PID 4125

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$534,700	\$405,700	\$940,400
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$374,290	\$283,990	\$658,280

Owner of Record

Owner LORIG STEVEN & MEREDITH
 Co-Owner
 Address 269 MILLSTONE RD
 WILTON, CT 06897

Sale Price \$745,000
 Certificate
 Book & Page 2470/0617
 Sale Date 04/19/2017
 Instrument 07

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
LORIG STEVEN & MEREDITH	\$745,000		2470/0617	07	04/19/2017
QUINN GERALD F & JUSTINE M	\$13,000		0134/0190	00	07/02/1968

Building Information

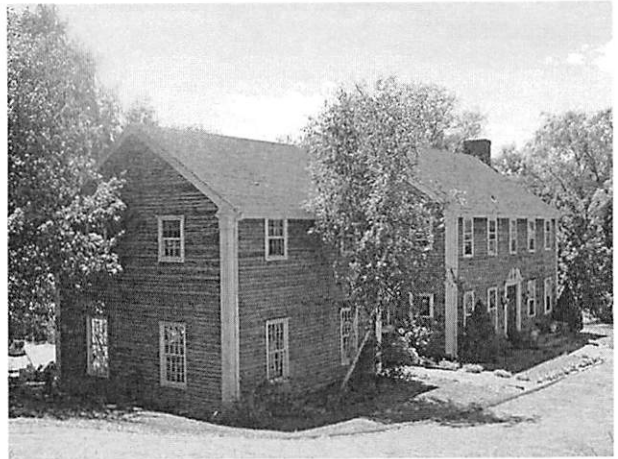
Building 1 : Section 1

Year Built: 1968
 Living Area: 4,013
 Replacement Cost: \$621,783
 Building Percent Good: 86
 Replacement Cost
 Less Depreciation: \$534,700

Building Attributes

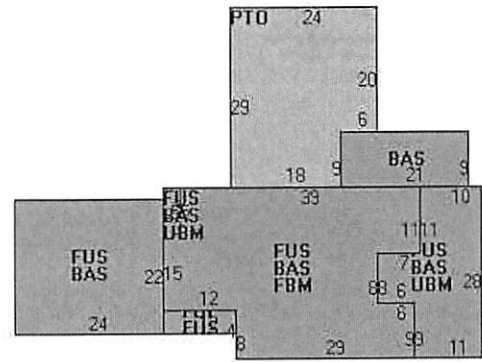
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Gas-Propane
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	4
Total Half Baths:	2
Extra Fix	
Total Rooms:	10
Bath Style:	Remodeled
Kitchen Style:	Remodeled
Elevator	
Fireplaces	1
Sauna	
Spa/Jet Tub	
Whirlpool Tub	
Cath. Ceil	
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos//00\00\45\66.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/4125_4125.jpg)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
BAS	First Floor	2,077	2,077
FUS	Upper Story, Finished	1,936	1,936
FBM	Basement, Finished	1,000	0
FOP	Open Porch	48	0
PTO	Patio	642	0
UBM	Basement, Unfinished	360	0
		6,063	4,013

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code 1-1
Description Residential
Zone R-2
Neighborhood 05
Alt Land Appr No
Category

Land Line Valuation

Size (Acres) 2.21
Frontage
Depth
Assessed Value \$283,990
Appraised Value \$405,700

Outbuildings

Outbuildings	<u>Legend</u>
No Data for Outbuildings	

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$534,700	\$405,700	\$940,400
2018	\$534,700	\$405,700	\$940,400
2018	\$534,700	\$405,700	\$940,400

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$374,290	\$283,990	\$658,280
2018	\$374,290	\$283,990	\$658,280
2018	\$374,290	\$283,990	\$658,280

233 THUNDER LAKE RD

Location 233 THUNDER LAKE RD

Mblu 40 / 17 / 1

Acct# 006052

Owner ROBINSON GENEVIEUE M & RYAN M

Assessment \$492,310

Appraisal \$703,300

PID 1956

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$286,100	\$417,200	\$703,300
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$200,270	\$292,040	\$492,310

Owner of Record

Owner ROBINSON GENEVIEUE M & RYAN M
 Co-Owner
 Address 233 THUNDER LAKE RD
 WILTON, CT 06897

Sale Price \$735,000
 Certificate
 Book & Page 2477/0342
 Sale Date 07/24/2017
 Instrument SW

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
ROBINSON GENEVIEUE M & RYAN M	\$735,000		2477/0342	SW	07/24/2017
DUFFY MARK & LAURA A	\$679,000		1231/0134	00	06/30/2000
LEUTWYLER, RICHARD V TR + SUSAN A TR	\$570,000		1182/0345	00	07/29/1999
WYLIE, BARBARA J	\$0		1099/0311	00	05/20/1998
WYLIE, GREGORY D + BARBARA J	\$0		0771/0100	00	01/13/1992

Building Information

Building 1 : Section 1

Year Built: 1986

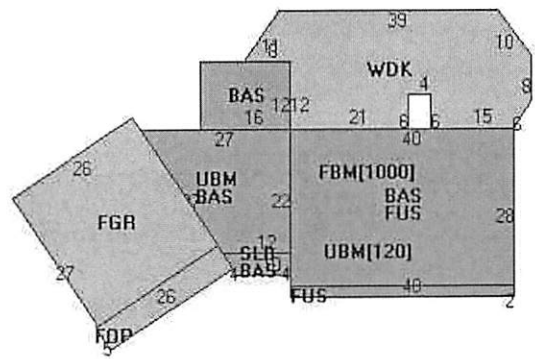
Building Photo

Living Area: 2,985
Replacement Cost: \$332,474
Building Percent Good: 85
Replacement Cost
Less Depreciation: \$282,600



(http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\62\24.jpg)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/1956_1956.jpg)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
BAS	First Floor	1,785	1,785
FUS	Upper Story, Finished	1,200	1,200
FBM	Basement, Finished	1,000	0
FGR	Garage	702	0
FOP	Open Porch	130	0
SLB	Slab	44	0
UBM	Basement, Unfinished	549	0
WDK	Wood Deck	892	0
		6,302	2,985

Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Average
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	Carpet
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	4 Bedrooms
Total Bthrms:	3
Total Half Baths:	0
Extra Fix	
Total Rooms:	9
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	1
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	
# of Kitchens	

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code 1-1
 Description Residential
 Zone R-2
 Neighborhood 05
 Alt Land Appr No
 Category

Land Line Valuation

Size (Acres) 1.96
 Frontage
 Depth
 Assessed Value \$292,040
 Appraised Value \$417,200

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
WHL2	Whirlpool Spa			1 UNITS	\$3,500	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$286,100	\$417,200	\$703,300
2018	\$286,100	\$417,200	\$703,300
2018	\$286,100	\$417,200	\$703,300

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$200,270	\$292,040	\$492,310
2018	\$200,270	\$292,040	\$492,310
2018	\$200,270	\$292,040	\$492,310

105-29

38 BREEDS HILL PL

Location 38 BREEDS HILL PL

Mblu 64 / 18 / 5 /

Acct# 000264

Owner MCLAUGHLIN DANIEL & LAURI

Assessment \$690,410

Appraisal \$986,300

PID 3255

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$520,700	\$465,600	\$986,300
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$364,490	\$325,920	\$690,410

Owner of Record

Owner MCLAUGHLIN DANIEL & LAURI
 Co-Owner
 Address 38 BREEDS HILL PL
 WILTON, CT 06897

Sale Price \$912,500
 Certificate
 Book & Page 2480 / 0236
 Sale Date 09/08/2017
 Instrument SW

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
MCLAUGHLIN DANIEL & LAURI	\$912,500		2480 / 0236	SW	09/08/2017
LAUX RICHARD L & ELAINE W	\$0		2061/0156	QT	06/15/2009
LAUX RICHARD L & ELAINE W	\$192,500		0778/0231	00	03/12/1992

Building Information

Building 1 : Section 1

Year Built: 1992
 Living Area: 4,177
 Replacement Cost: \$640,233
 Building Percent Good: 81

Replacement Cost
 Less Depreciation: \$518,600

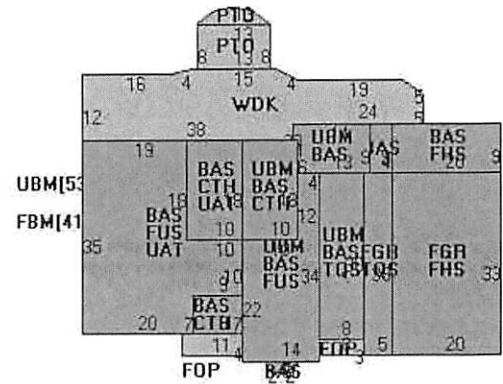
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	Carpet
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	4 Bedrooms
Total Bthrms:	3
Total Half Baths:	1
Extra Fix	
Total Rooms:	10
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	3
Sauna	
Spa/Jet Tub	
Whirlpool Tub	
Cath. Ceil	423
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/A00100\38\48.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos/Sketches/3255_3255.jpg)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
BAS	First Floor	2,137	2,137
FUS	Upper Story, Finished	1,128	1,128
FHS	Half Story, Finished	840	588
TQS	Three Quarter Story	405	324
CTH	Cathedral	423	0
FBM	Basement, Finished	416	0
FGR	Garage	825	0
FOP	Open Porch	68	0
PTO	Patio	131	0
UAT	Attic, Unfinished	1,015	0
UBM	Basement, Unfinished	1,432	0
WDK	Wood Deck	660	0
		9,480	4,177

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code 1-1
Description Residential
Zone R-2
Neighborhood 06
Alt Land Appr No
Category

Land Line Valuation

Size (Acres) 2.14
Frontage
Depth
Assessed Value \$325,920
Appraised Value \$465,600

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
WHL2	Whirlpool Spa			1 UNITS	\$2,100	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$520,700	\$465,600	\$986,300
2018	\$520,700	\$465,600	\$986,300
2018	\$520,700	\$465,600	\$986,300

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$364,490	\$325,920	\$690,410
2018	\$364,490	\$325,920	\$690,410
2018	\$364,490	\$325,920	\$690,410

Robert J. Creamer

Subject: FW: 227 Nod Hill

From: Pam Roberts <pambrob@gmail.com>

Sent: 05/11/2020 5:22 PM

To: Robert J. Creamer <Rob@gocreamer.com>

Cc: Carol Goromby <Carol@gocreamer.com>

Subject: 227 Nod Hill

First off, we are always top in sales, and we did everything we could possibly think of to sell the home.

Open houses, marketing, out reach, etc...

But Jim and Ingri purchased in the beginning of 2015 when the market was strong, and few selections at that time for home purchases. (the number of houses doubled -for sale on the market a year later) and continued to stay a buyer's market through this date, 2020.

We know the value to be no more than \$720,000. Because we studied the market well, and we had a total of three offers:

- 700,000. -buyers would not go higher
- 715,000. buyers would not go higher
- 720,000. -buyers would not go higher.

This was over a 2 ½ year period!

The agents and the buyers KNOW the value of homes by the market. So that is the value - the value a home would sell for.

-Next the property is wetlands forest and wetlands back yard, which was dry in 2015 due to a drought.

Also, while the house is not in a flood zone the right acre coming into the property is.

Backyard is puddles most often. All the buyers were families that wanted back yard space to play in.

So if you look at the acreage, it is only a front 1/2 acre that is usable. And should be comped with .5 acre lots.

-Due to wetlands, and the perceived value of the property to buyers and agents, they all commented the taxes were way too high.

They thought \$15,000 would be more appropriate, and when you saw the other properties they ultimately purchased, the taxes were always way lower.

A trend also happened when gas prices went up. Buyers want to be close to town and village and the Merritt, and this drives the NORTH Wilton prices down. Most people felt it was 'too far' out.

Let know if you have any other questions. Comps attached. MANY larger homes, more dry land, sold way under their values!

the best,

Pam

Active for sale comps that are 4+ bedrooms in the same area of 227 Nod Hill

Click the following link to view the Listings:

<https://smartmls.mlsmatrix.com/DE.asp?k=15572XW0Pb&p=DE-44180054-599> *see attached # 1*

Sold last 365 days, 4+ bedroom in their area:

Click the following link to view the Listings:

<https://smartmls.mlsmatrix.com/DE.asp?k=155723D0V&p=DE-44180192-979> *see attached # 2*

Pam Roberts

William Pitt Sotheby's Realty
1057 Post Rd, Darien, CT 06820
Cell: 203.249.7646

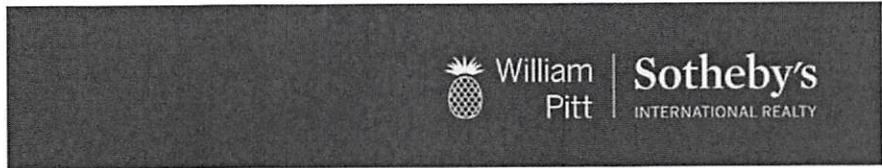
[**pambrob@gmail.com**](mailto:pambrob@gmail.com)

Website:

[**PamRobertsHomes.com**](http://PamRobertsHomes.com)



Pam Roberts
 Cell: 203-249-7646
 pambrob@gmail.com
 www.PamRobertsHomes.com



Listing Attached Docs Photos Public Records Maps Flood Property History Tour/Open House

241 Thunder Lake Road, Wilton, CT
 MLS#: **99058926** Neighborhood: **N/A**
Single Family For Sale

DOM: **275** Status: **Active** List Price: **\$399,000**
 Last Update: **04/06/2020** Orig. List Price: **\$619,000**

#1 Realtor Comp.



1 / 18

Walkscore is: - - 5

Car-Dependent - Almost all errands require a car.

Residential Property Information

Potential Short Sale: **Yes**

Style: **Colonial** Total Rooms: **9** Bedrooms: **4** Bathrooms: **2 Full & 1 Partial** Home Warranty Offered: **No**
 Square Footage: Estimated heated: above grade **2,152** and below grade **500**; total **2,652** Fireplaces: **2**
 Public records lists total living area as **2,152** Sq.Ft.
 New Construction: **No** Year Built: **1986 (Public Records)** Color: **gray**
 Dir. Waterfront: **No** Acres: **2.29 (Public Records)** Zoning: **R-2**
 Property Tax: **\$12,177** Mil Rate: **28.54** Assessed Value: **\$426,650** Tax Year: **July 2019-June 2020**

Room Descriptions

Room	Level	Apx. Size	Features
Living Room	Main		
Dining Room	Main		
Kitchen	Main		
Family Room	Main		
Rec/Play Room	Lower		
MBR Suite	Upper		
Bedroom	Upper		
Bedroom	Upper		
Bedroom	Upper		
Additional Rooms: Foyer, Laundry Room			

Laundry Location: **1st flr**

Features

Appliances Incl.: **Dishwasher, Microwave, Oven/Range, Refrigerator**
 Home Automation:
 Attic: **Has Attic - Pull-Down Stairs, Storage Space**
 Basement Desc.: **Partially Finished**
 Exterior Siding: **Cedar, Clapboard, Wood** Color: **gray**
 Exterior Features: **Deck, Patio** Roof: **Asphalt Shingle**
 Construction Info.: **Frame** Foundation: **Concrete**
 Garage & Parking: **2 Car, Attached Garage**
 Lot Description: **On Cul-De-Sac, Level Lot**

Utility Information

Hot Water System
 Heat Type: **Zoned, Fueled By: Oil** Est. Annual Heating Cost:
 Cooling: **None** Fuel Tank Location: **In Basement**
 Water & Sewer Service: **Private Well, Sewage System: Septic** Radon Mitigation: Air **No**, Water **No**

Home Owners Association Information

Home Owner's Association: **No** Association Fee:
 Association Fee Provides:
 Special Assoc. Assessments:

School Information

Elem: **Miller-Driscoll** Interm: **Cider Mill** Middle: **Middlebrook** High: **Wilton**



Pam Roberts
 Cell: 203-249-7646
 pambrob@gmail.com
 www.PamRobertsHomes.com

BCC Portal for Pam Roberts

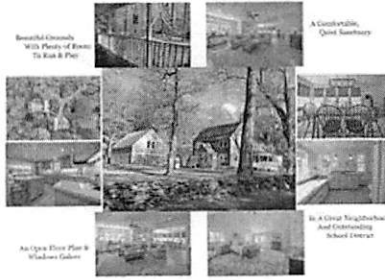


William Pitt

Sotheby's
 INTERNATIONAL REALTY

Listing Attached Docs Photos Public Records Maps Flood Property History Tour/Open House

125 Chicken Street, Wilton, CT DOM: **37** Status: **Closed** Closed Price: **\$659,000**
 MLS#: **170231554** Neighborhood: **N/A** Closed: **11/21/2019** List Price: **\$685,000**
Single Family For Sale



2 Rca Har comp.

1 / 39

Walkscore is: - - 9

Car-Dependent - Almost all errands require a car.

Residential Property Information

Potential Short Sale: **No**

Style: **Colonial, Farm House** Total Rooms: **10** Bedrooms: **4** Bathrooms: **2 Full & 1 Partial** Home Warranty Offered: **No**
 Square Footage: Estimated heated: above grade **2,957** and below grade **526**; total **3,483** Fireplaces: **1**
 Public records lists total living area as **2,957** Sq.Ft.
 New Construction: **No** Year Built: **1963 (Public Records)** Color: **Cedar**
 Dir. Waterfront: **No** Acres: **2.03 (Public Records)** Zoning: **R-2**
 Property Tax: **\$13,337** Mil Rate: **28.54** Assessed Value: **\$467,320** Tax Year: **July 2019-June 2020**

Room Descriptions

Room	Level	Apx. Size	Features
Living Room	Main		Hardwood Floor
Dining Room	Main		Built-In Hutch, Tile Floor
Kitchen	Main		Breakfast Bar, Corian Counters, Island, Tile Floor
Family Room	Main		Fireplace, Hardwood Floor
Sun Room	Main		Balcony/Deck, Sliders, Wall/Wall Carpet
MBR Suite	Upper		9 ft+ Ceilings, Cathedral Ceiling, Ceiling Fan, Full Bath, Hardwood Floor, Walk-In Closet
Bedroom	Upper		Hardwood Floor
Bedroom	Upper		Ceiling Fan, Hardwood Floor
Bedroom	Upper		Ceiling Fan, Hardwood Floor, Vaulted Ceiling
Additional Rooms: Foyer, Laundry Room, Mud Room			

Laundry Location: **Upper Level, Large laundry room w/washer, dryer, sink**

Features

Appliances Incl.: **Gas Range, Microwave, Refrigerator, Dishwasher, Washer, Dryer**
 Interior Features: **Auto Garage Door Opener, Cable - Pre-wired**
 Home Automation:
 Attic: **Has Attic - Pull-Down Stairs**
 Basement Desc.: **Partially Finished, Interior Access, Liveable Space, Storage**
 Exterior Siding: **Cedar** Color: **Cedar**
 Exterior Features: **Deck, Gutters, Lighting, Patio, Porch, Stone Wall** Roof: **Asphalt Shingle**
 Construction Info.: **Frame** Foundation: **Concrete**
 Garage & Parking: **3 Car, Detached Garage** Driveway Type: **Circular**
 Swimming Pool: **No Pool**
 Lot Description: **Dry, Corner Lot, Fence - Stone, Professionally Landscaped**
 Nearby Amenities: **Health Club, Library, Medical Facilities, Park, Playground/Tot Lot, Public Transportation, Tennis Courts**
 The following Items are not included in this sale: **Contact listing agent**

Utility Information

Hot Water System: **Domestic** Est. Annual Heating Cost:
 Heat Type: **Baseboard, Zoned, Fueled By: Oil** Fuel Tank Location: **In Basement**
 Cooling: **Ceiling Fans, Window Unit**
 Water & Sewer Service: **Private Well, Sewage System: Septic**

Home Owners Association Information

Home Owner's Association: **No** Association Fee:
 Association Fee Provides:

***** INVOICE *****

File Number: 20200056

ROBERT J CREAMER, P.C.

Invoice # : 20200056
Order Date : 02/07/2020
Reference/Case # :
PO Number :

227 NOD HILL ROAD
WILTON, CT 06877

ONE FAMILY	\$	400.00
	\$	-----
Invoice Total	\$	400.00
State Sales Tax @	\$	0.00
Deposit	(\$	400.00)
Deposit	(\$	0.00)

Amount Due	\$	0.00

Terms: PAID IN FULL AT TIME OF APPRAISAL

Please Make Check Payable To:

ROBERT G. CHAPMAN

Fed. I.D. #: 06-1479841

02/07/2020

ROBERT J CREAMER, P.C.
412 MAIN STREET
RIDGEFIELD, CT, 06897

File Number: 20200056

In accordance with your request, I have appraised the real property at:

227 NOD HILL ROAD
WILTON, CT 06877

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of October 1, 2017 is:

\$790,000
Seven Hundred Ninety Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.



ROBERT G. CHAPMAN

APPRAISAL OF



LOCATED AT:

227 NOD HILL ROAD
WILTON, CT 06877

CLIENT:

ROBERT J CREAMER, P.C.
412 MAIN STREET
RIDGEFIELD, CT, 06897

AS OF:

October 1, 2017

BY:

ROBERT G. CHAPMAN

CHAPMAN APPRAISAL GROUP, INC.
Restricted Use Residential Appraisal Report

File No. 20200056

PURPOSE
 This report is limited to the sole and exclusive use of the client. The appraiser's opinions and conclusions set forth in this report may not be understood properly without additional information in the appraiser's workfile. The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

Client **ROBERT J CREAMER, P.C.** E-mail **Rob@GoCreamer.com**
 Client Address **412 MAIN STREET** City **RIDGEFIELD** State **CT** Zip **06897**
 Intended Use **See Attached Addendum**

SUBJECT
 Property Address **227 NOD HILL ROAD** City **WILTON** State **CT** Zip **06877**
 Other Description (APN, Legal, etc.), if applicable **INGRI DER LUGT & JAMES P LYNG**
VOLUME 2462 PAGE 561 / MAP 78 LOT 47
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Subject property existing use: **ONE FAMILY** Use reflected in appraisal: **ONE FAMILY**
 Highest and Best Use: Existing Other:

SALES HISTORY
 My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
 Prior Sale/Transfer: Date Price Source(s)
 Analysis of prior sale transfer history of the subject property (and comparable sales, if applicable) **THE SUBJECT PROPERTY HAS NOT SOLD IN THE PAST THREE YEARS. THE COMPARABLES HAVE NOT SOLD WITHIN THE PAST YEAR PREVIOUS TO CURRENT SALE DATE. ADDITIONAL INFORMATION ON COMPARABLES NOT AVAILABLE WITHIN THE NORMAL COURSE OF BUSINESS.**
 Offerings, options and contracts as of the effective date of the appraisal **SUBJECT CURRENTLY NOT LISTED FOR SALE.**

COMMENTS
 Marketability Comments: **A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DEVELOPED INDEPENDENTLY FROM THE STATED MARKETING TIME IS: 3-6 MONTHS.**
 Site Comments: **THE SUBJECT IS LOCATED IN A R-2 ZONE (2 ACRE MINIMUM). SITE CONTAINS 2.71 ACRES. WELL WATER AND SEPTIC SYSTEM.**
 Improvement Comments: **See Attached Addendum**

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
227 NOD HILL ROAD Address WILTON, CT 06897		269 MILLSTONE ROAD WILTON, CT 06897		233 THUNDER LAKE ROAD WILTON, CT 06897		38 BREEDS HILL PLACE WILTON, CT 06897	
Proximity to Subject		0.46 miles NW		2.45 miles NE		1.08 miles NE	
Sale Price	\$	\$ 750,000		\$ 735,000		\$ 912,500	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 186.89 sq. ft.		\$ 246.23 sq. ft.		\$ 218.46 sq. ft.	
Data Source(s)		SMLS #99141898;DOM 352		SMLS #99194413;DOM 1		SMLS #99122208;DOM 19	
Verification Source(s)		ASSESSORS RECORDS		ASSESSORS RECORDS		ASSESSORS RECORDS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+() \$ Adjustment	DESCRIPTION	+() \$ Adjustment	DESCRIPTION	+() \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		04/17/2017		07/21/2017		09/07/2017	
Location	GOOD	AVERAGE		AVERAGE		AVERAGE	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	2.71 ACRES	2.21 ACRES	0	1.96 ACRES	0	2.14 ACRES	0
View	Average/Traffic	Average/Traffic		Good	-30,000	Good	-30,000
Design (Style)	COLONIAL	COLONIAL		COLONIAL		COLONIAL	
Quality of Construction	GOOD	GOOD		GOOD		GOOD	
Actual Age	22	49	0	31	0	25	0
Condition	GOOD	AVERAGE	50,000	GOOD		GOOD	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	9 4 3.1	12 5 3.2	-5,000	9 4 2.1	10,000	10 4 3.1	0
Gross Living Area	75 3,430 sq. ft.	4,013 sq. ft.	-43,500	2,985 sq. ft.	33,500	4,177 sq. ft.	-56,000
Basement & Finished Rooms Below Grade	PART FINISHED GAME RM/BATH	PART FINISHED GAME RM	0 10,000	PART FINISHED GAME RM	0 10,000	PART FINISHED GAME RM	0 10,000
Functional Utility	GOOD	GOOD		GOOD		GOOD	
Heating/Cooling	FWA C/AIR	FWA C/AIR		FWA C/AIR		FWA C/AIR	
Energy Efficient Items	NEUTRAL	NEUTRAL		NEUTRAL		NEUTRAL	
Garage/Carport	2 CAR GARAGE	2 CAR GARAGE		2 CAR GARAGE		3 CAR GARAGE	-10,000
Porch/Patio/Deck	MISC. EXTRAS	MISC. EXTRAS		MISC. EXTRAS		MISC. EXTRAS	
	NONE	NONE		NONE		NONE	
	NONE	NONE		NONE		NONE	
	NONE	NONE		NONE		NONE	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 11,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 23,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 86,000
Adjusted Sale Price of Comparables		Net Adj. 1.5 % Gross Adj. 14.5 %	\$ 761,500	Net Adj. 3.2 % Gross Adj. 11.4 %	\$ 758,500	Net Adj. -9.4 % Gross Adj. 11.6 %	\$ 826,500

SALES COMPARISON APPROACH
 Summary of Sales Comparison Approach **NO SITE ADJUSTMENT PER SLOPING TERRAIN AND WET LANDS FOR SUBJECT PROPERTY. VIEW ADJUSTMENT NOTED FOR SUBJECT AND COMPARABLE #1 ON BUSY STREETS. GROSS LIVING AREA ADJUSTMENT MADE A \$75 PER S.F. THE SUBJECT AND COMPARABLES ARE ALL IN THE SAME AND OR SIMILAR COMPETING NEIGHBORHOOD. BUYERS SEE ALL NEIGHBORHOODS EQUALLY WHEN MAKING PURCHASE CHOICES. IT IS COMMON FOR AREA AND HOMES THIS SIZE TO EXCEED ONE MILE. THE OPINION OF VALUE IS BRACKETED BY THE ADJUSTED COMPARABLES AND AT THE MID RANGE OF THE ADJUSTED COMPARABLES. A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DEVELOPED INDEPENDENTLY FROM THE STATED MARKETING TIME IS 3-6 MONTHS.**

CHAPMAN APPRAISAL GROUP, INC.
Restricted Use Residential Appraisal Report

File No. 20200056

RECONCILIATION

Methods and techniques employed: Sales Comparison Approach Cost Approach Income Approach Other:

Discussion of methods and techniques employed, including reason for excluding an approach to value: **MOST EMPHASIS PLACED ON THE MARKET DATA APPROACH. THE COST APPROACH NOT USED BASED ON AGE OF HOME AND LACK OF LAND SALES. THE INCOME APPROACH WAS NOT USED BASED ON LACK OF SINGLE FAMILY RENTAL SALES.**

Reconciliation comments: **THE ADJUSTED RANGE OF VALUE IS \$758,500 - \$826,500.**

Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of 10/01/2017, which is the effective date of this appraisal, is:

Single point \$ 790,000 Range \$ NA to \$ NA Greater than Less than \$ NA

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed subject to the following:

THE APPRAISAL IS MADE AS IS.

CERTIFICATION

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
- The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
- The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the *Uniform Standards of Professional Appraisal Practice*.
- Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
- Unless noted, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:
 See Attached Addendum

TYPE AND DEFINITION OF VALUE


Type of Value: Market Value Other Value: _____

Source of Definition: USPAP

Definition of 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:**

- buyer and seller are typically motivated
- both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest
- a reasonable time is allowed for exposure in the open market .
- payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto.
- 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.

SIGNATURE

<p>APPRAISER</p> <p>Signature: </p> <p>Name: <u>ROBERT G. CHAPMAN</u></p> <p>State Certification # <u>RCR.0000664</u></p> <p>or License # _____</p> <p>or Other (describe): _____ State #: _____</p> <p>State: <u>CT</u></p> <p>Expiration Date of Certification or License: <u>04/30/2020</u></p> <p>Date of Signature and Report: <u>02/16/2020</u></p> <p>Date of Property Viewing: <u>02/07/2020</u></p> <p>Degree of property viewing:</p> <p><input checked="" type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> Did not personally view</p>	<p>CO-APPRAISER</p> <p>Signature: _____</p> <p>Name: _____</p> <p>State Certification # _____</p> <p>or License # _____</p> <p>State: _____</p> <p>Expiration Date of Certification or License: _____</p> <p>Date of Signature: _____</p> <p>Date of Property Viewing: _____</p> <p>Degree of property viewing:</p> <p><input type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> Did not personally view</p>
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Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client and to the intended use of the report. This report was prepared for the sole and exclusive use of the client for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not a home inspection or environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.

10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is not consistent with the definition of Market Value for property insurance coverage/use unless otherwise stated by the appraiser.

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

ADDENDUM

Client: ROBERT J CREAMER, P.C.

File No.: 20200056

Property Address: 227 NOD HILL ROAD

Case No.:

City: WILTON

State: CT

Zip: 06877

Intended Use

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 private 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.

Quality and Condition of Property

ALL UTILITIES WERE OWN AND WORKING AT THE TIME OF INSPECTION. IMPROVEMENTS ARE PHYSICALLY AND FUNCTIONALLY GOOD.

SUBJECT BUILT IN 1995.

9 ROOMS 4 BEDROOMS 3 FULL AND 1 HALF BATH.

PART FINISHED BASEMENT WITH GAME ROOM AND FULL BATH. 2 CAR GARAGE.

FRONT PORCH, DECK, PATIO, 2 FIREPLACES, (NOTED AS MISCELLANEOUS EXTRAS)

Additional Certification Statements

Exposure Time

EXPOSURE TIME IS ALWAYS PRESUMED TO PRECEDE THE EFFECTIVE DATE OF THE APPRAISAL. IT IS THE ESTIMATED LENGTH OF TIME THE PROPERTY WOULD HAVE BEEN OFFERED ON THE MARKET, PRIOR TO THE HYPOTHETICAL SALE, AT THE APPRAISED VALUE, ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ESTIMATE BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET. THIS INCLUDES NOT ONLY ADEQUATE, SUFFICIENT AND REASONABLE TIME, BUT ADEQUATE, SUFFICIENT AND REASONABLE EFFORT. IT IS OFTEN EXPRESSED AS A RANGE AND IS BASED ON THE FOLLOWING: 1. STATISTICAL INFORMATION ABOUT DAYS ON THE MARKET, MOST COMMONLY OBTAINED FROM THE LOCAL MULTIPLE LISTING SERVICE. 2. INFORMATION GATHERED THROUGH SALES VERIFICATION. 3. INTERVIEWS WITH MARKET PARTICIPANTS. BASED ON HISTORICAL MARKET CONDITIONS, THE REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY WOULD HAVE BEEN APPROXIMATELY THREE TO SIX MONTHS. THIS IS BASED ON THE ANALYSES OF CURRENT MARKET TRENDS IN THE GENERAL AREA AND TAKES INTO ACCOUNT THE SIZE, CONDITION AND PRICE RANGE OF THE SUBJECT PROPERTY AND SURROUNDING AREA.

I HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: ROBERT J CREAMER, P.C.	File No.: 20200056
Property Address: 227 NOD HILL ROAD	Case No.:
City: WILTON	State: CT Zip: 06877



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: October 1, 2017
Appraised Value: \$ 790,000



**REAR VIEW OF
SUBJECT PROPERTY**



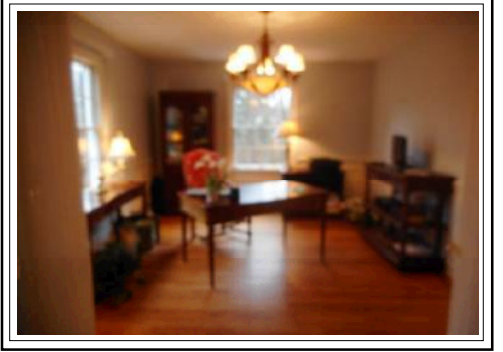
STREET SCENE



FOYER



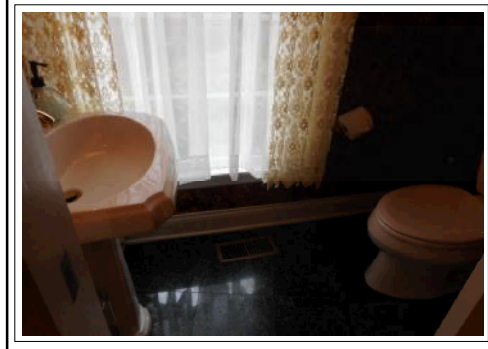
LIVING



STUDY



DINING



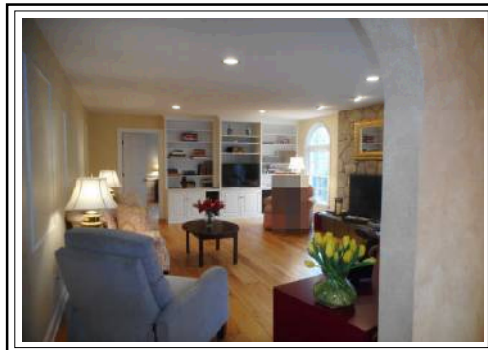
1/2 BATH



BREAKFAST



KITCHEN



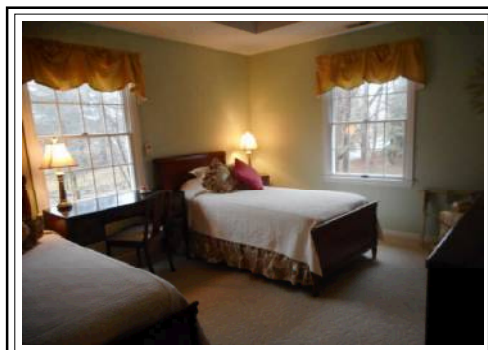
FAMILY



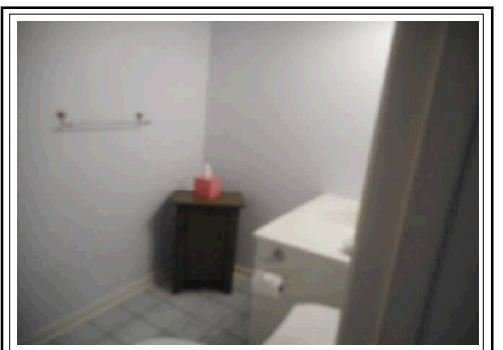
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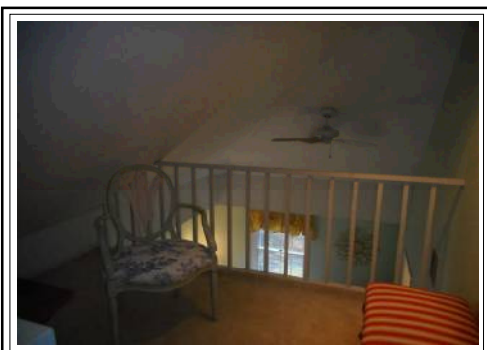
BATH



BEDROOM



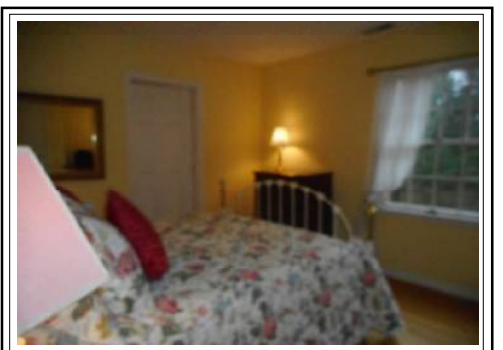
BATH



LOFT



ATTIC



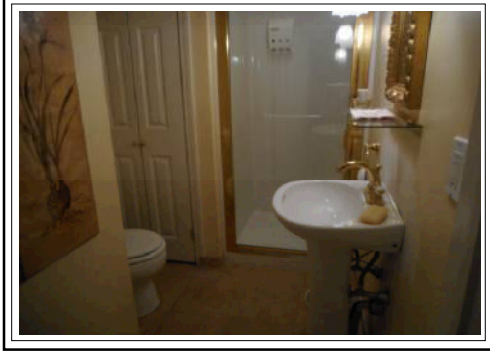
BEDROOM



MASTER BEDROOM



MASTER BATH



BASEMENT BATH



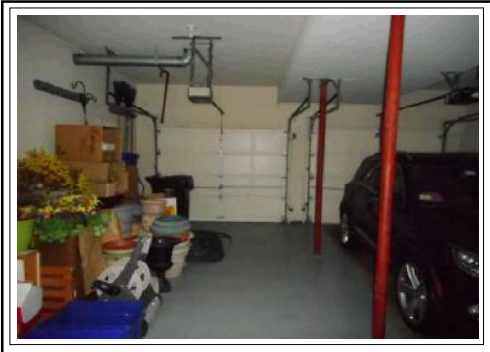
BASEMENT MECHANICALS



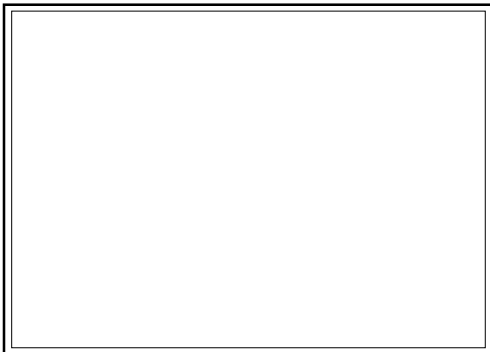
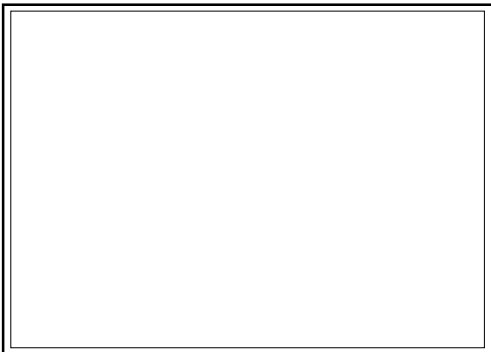
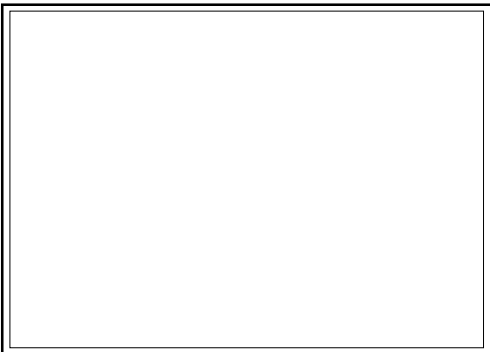
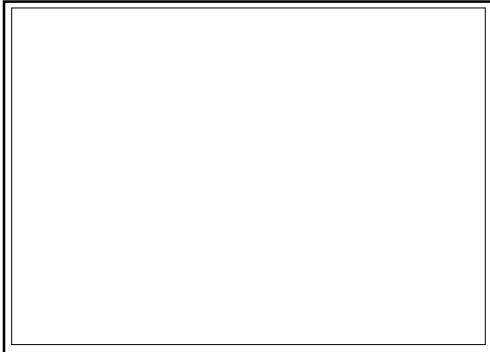
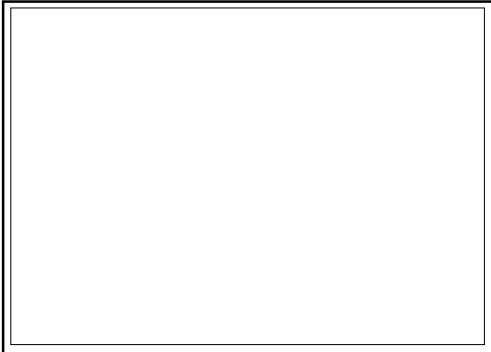
BASEMENT MECHANICALS



GAME ROOM BASEMENT



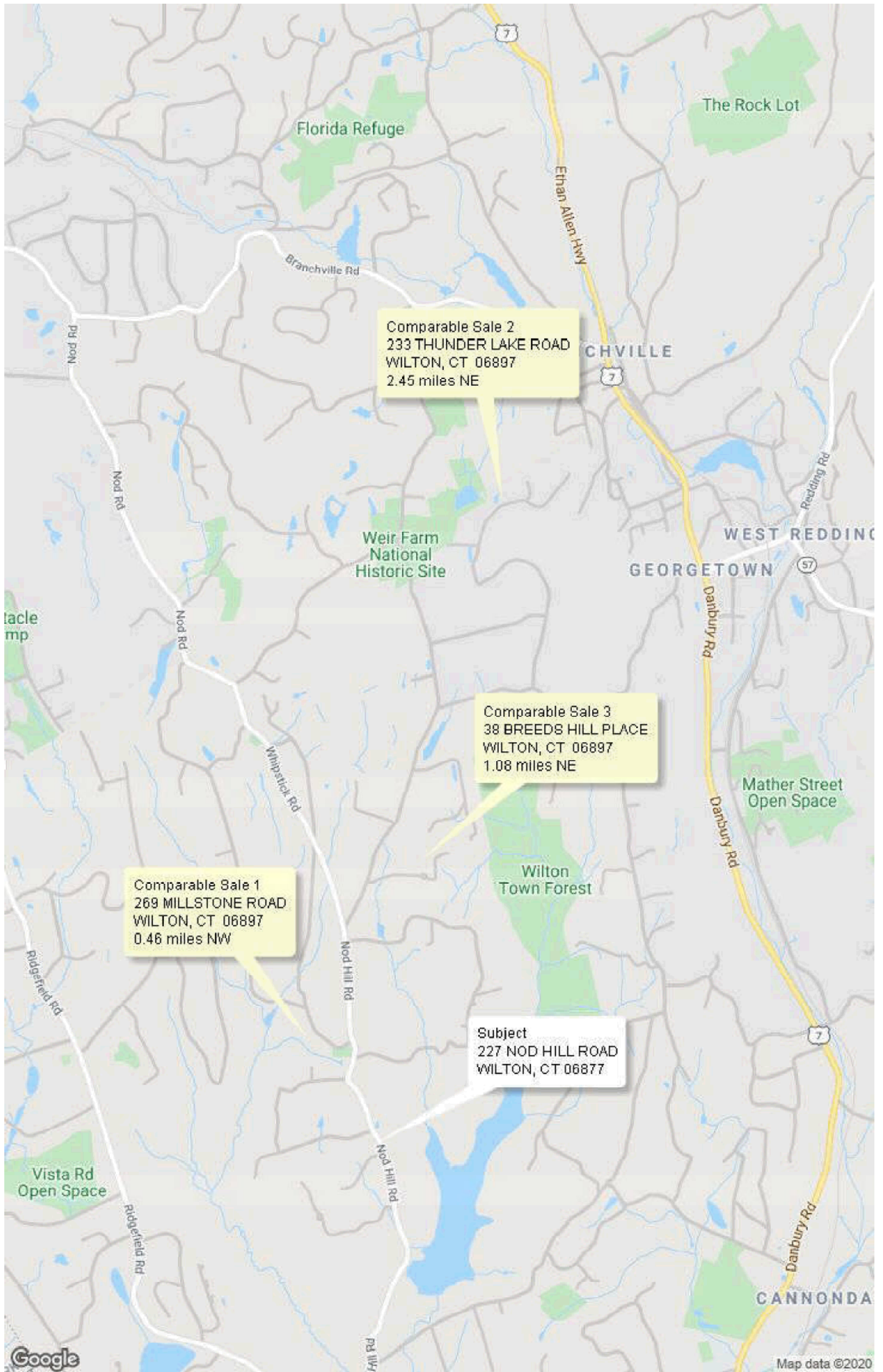
GARAGE



LOCATION MAP

Client: ROBERT J CREAMER, P.C.
Property Address: 227 NOD HILL ROAD
City: WILTON

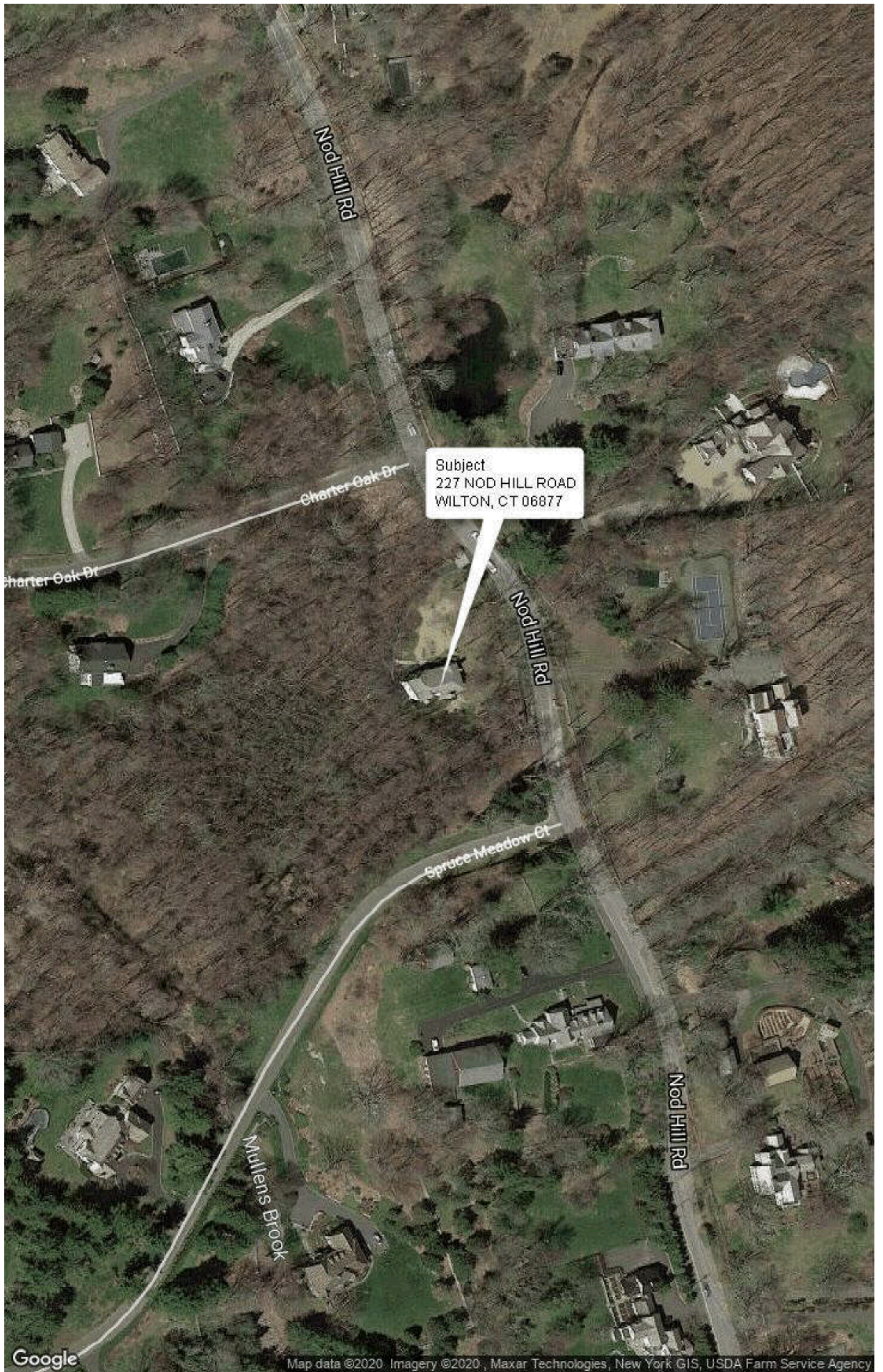
File No.: 20200056
Case No.:
State: CT Zip: 06877



AERIAL MAP

Client: ROBERT J CREAMER, P.C.
Property Address: 227 NOD HILL ROAD
City: WILTON

File No.: 20200056
Case No.:
State: CT Zip: 06877



Google

Map data ©2020 Imagery ©2020, Maxar Technologies, New York GIS, USDA Farm Service Agency

Client: ROBERT J CREAMER, P.C.
Property Address: 227 NOD HILL ROAD
City: WILTON

File No.: 20200056
Case No.:
Zip: 06877

State: CT



Appraiser Independence Certification

File No.: 20200056

Borrower: JAMES J. ROMEO
Property Address: 227 NOD HILL ROAD
City: WILTON County: _____ State: CT Zip Code: 06877
Lender/Client: ROBERT J CREAMER, P.C.

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.


I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature: 
Name: ROBERT G. CHAPMAN
Date Signed: 02/16/2020
State Certification #: RCR.0000664
or State License #: _____
or Other (describe): _____ State #: _____
State: CT
Expiration Date of Certification or License: 04/30/2020

SUPERVISORY APPRAISER (only if required):

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____