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Property Loc	cation: 6 H	OLLY PL				Λ	MAP ID:99/	44//		Bldg Name:				State	Use: 1-1		
Vision ID:	5215		Acce	ount #003	3706			Bldg #:	1 of 1	Sec #: 1 of	1 Card	1 <i>of</i>	1	Print l	Date: 05/	12/2020	10:04
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Exterior Wall				1-1 I	Resident	ıal		100			10						
Roof Structure		Gable/Hip									12	WDK	15	<u> </u>	28		
Roof Cover	03	Asphalt Shngl.									22BAS	FUS	39	1	FSP		
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# WILTON BOARD OF ASSESSMENT APPEALS APPLICATION

# **REAL ESTATE**

October 1, 2019 Grand List



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

	sections of the application. A separate application is required for each property appeal.  Owner's Information:
Property Owner(s):	Susand Jame Ketz
Property Owner will be repr	
NOTE: If	agent is used a signed authorization form from the property owner is required.
	Correspondence:
Name of Persor	and Address to which all BAA notices and correspondence will be sent (list one only):
Name:	Jaime Katz
Address:	6HOlly Place
	Wilton, CT 06897
Phone:	203-563-9728
	Description of Property Being Appealed:
	NOTE: One application per property being appealed
Map:	Lot: Account #:
Property Location:	6 Holly Place
Property Type:	Residential: Commercial:
	Reason for Appeal:
Describe your reason for ap	neal: (Attach additional pages if necessary)
Describe your reason for ap	neal: (Attach additional pages if necessary)
Describe your reason for ap  Neighborhood  Somayan	
Neighbor hood	classification adjustment ( see attached petition
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Neighbor hood	of Assessed Value as of October 1, 2017:
Neighbor hood Sumary an Appellant's estimate of	classification adjustment (see attached petition delicity of Market Value as of October 1, 2017:  (70% of market value)  Signature:
Neighbor hood Sumary an Appellant's estimate of	real: (Attach additional pages if necessary)  class, fruit on adjustment (see attached petition  declass, fruit on adjustment (see attached petition  of Market Value as of October 1, 2017:  fruit Assessed Value as of October 1, 2017:  (70% of market value)  Signature:  hearby certify that the submitted information is true and correct to the best of my knowledge.  RECEIVED
Neighbor hood Sumary an Appellant's estimate of	of Market Value as of October 1, 2017:  (70% of market value)  Signature:  Thearby certify that the submitted information is true and correct to the best of my knowledge.  RECEIVED  MAR 1 0 2020  Date Signed
Appellant's estimate of By signing this application	of Market Value as of October 1, 2017:  Assessed Value as of October 1, 2017:  (70% of market value)  Signature:  hearby certify that the submitted information is true and correct to the best of my knowledge.  RECEIVED  Date Signed

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.

# Petition to Wilton Town, Tax Assessment

Action petitioned for We are asking t	In conclusion, t	All other streets White are all 49	wThe In which v as muc	Finally, and manneighborhood.	water drainage
We are asking the town to change our neighborhood status to a "5" which we think is the accurate classification.	In conclusion, there is no justification that could be made for Holly Place to be classified as a 6 street given the above factors.	All other streets directly around Holly place like Old Nursery Dr, McFadden Dr, Chessor Lane, Range Rd, Vale View, Bob White are all 4's or 5's. More importantly, Bittersweet Trail which leads to our 75 foot street is also a 5 neighborhood.	"The Impact of Cell Phone Towers on House Prices in Residential Neighborhoods," which was published in The Appraisal Journal in 2006, found that buyers would pay as much as 20 percent less for a property near a cell tower or antenna.	Finally, and maybe most importantly our street is directly adjacent to the Cell tower on Fenwood Lane which is a 4 neighborhood. There is copious amount of research on how cell towers reduce the land value they are near.	many undestrable geological reatures affecting usability of the owners: properties including rock formations, wedarios and water drainage issues from higher elevations.

Eline allie 2	and the state of t	DENINA & CAMPES CANNED TO THE TENED OF ANY PLACE	CARROLL IN THE CITY TO THE PARTY TO THE CONTROLL OF THE CONTROLL OF THE CONTROL O	Jame Katz lumited 1 6 Holly Pl	Lei Shi Jr J. Holly PL	rimucu name   Signature   Address   Comment
3-8-20	3-6-20	31.22	3/5/20	3/5/20	3/5/20	Carc

FROM:

Arianne Beerbower

Pay to the order of: Mulberry Street Appraisals

37 Treasure Rd

Fairfield, CT 06824-1652

TO:

Appraisal Delivery
Guard Hill Financial Corp.
140 East 45th Street

31st Floor

New York, NY 10017

Telephone Number: Fax Number:

Alternate Number: E-Mail: appraisals@guardhill.com

**INVOICE** 

INVOICE NUMBER

MZ0551 DATE

03/23/2020

REFERENCE

Internal Order #:

MZ0551

Lender Case #:

Client File #:

Main File # on form: MZ0551

Other File # on form:

Federal Tax ID: 11-3647863

Employer ID:

**DESCRIPTION** 

**Lender:** Guard Hill Financial Corp. **Client:** Guard Hill Financial Corp.

Purchaser/Borrower: Katz, Susan & Katz, Jaime

Property Address: 6 Holly PI

City: Wilton

County: Fairfield State: CT Zip: 06897

Legal Description: VOL.1814 PG.241 -AS PER DEED

FEES AMOUNT

Appraisal Report 450.00

SUBTOTAL

450.00

PAYMENTS AMOUNT

Check #:Date:Description:Check #:Date:Description:Check #:Date:Description:

**SUBTOTAL** 

**TOTAL DUE** \$ 450.00

### **APPRAISAL OF REAL PROPERTY**

### **LOCATED AT:**

6 Holly PI VOL.1814 PG.241 -AS PER DEED Wilton, CT 06897

### FOR:

Guard Hill Financial Corp. 140 East 45th Street New York, NY 10017

# AS OF:

03/16/2020

### BY:

Taylor Beerbower Mulberry Street Appraisals 37 Treasure Road Fairfield, CT 06824 www.ms-appraisals.com Mulberry Street Appraisals 37 Treasure Rd Fairfield, CT 06824-1652 (203) 255-2529 http://WWW.MS-APPRAISALS.COM

03/24/2020

Appraisal Delivery Guard Hill Financial Corp. 140 East 45th Street, 31st Floor New York, NY 10017

Re: Property: 6 Holly PI

Wilton, CT 06897

Borrower: Katz, Susan & Katz, Jaime

File No.: MZ0551

Opinion of Value: \$ 700,000 Effective Date: 03/16/2020

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Taylor Beerbower
License or Certification #: RCR.0000039
State: CT Expires: 04/30/2020
tbeerbower@ms-appraisals.com

# Uniform Residential Appraisal Report

File # MZ0551

Donor and Addition				of the subject property.
Property Address 6 Holly PI		City Wilton	State CT	Zip Code 06897
Borrower Katz, Susan & Katz, Jaime	Owner of Public Record	Katz, Susan & Katz, Jaime	County Fairfie	eld
Legal Description VOL.1814 PG.241 -AS	PER DEED			
Assessor's Parcel # 99/44//		Tax Year 2019	R.E. Taxes \$ 1	
Neighborhood Name South Wilton		Map Reference 14860	Census Tract o	)453.00
Occupant 🔀 Owner 🔲 Tenant 🔲 Vaca	ant Special Assessments \$	0 PU	D HOA\$ 0	per year per month
Property Rights Appraised 🔀 Fee Simple	Leasehold Other (describe)			
Assignment Type  Purchase Transaction	Refinance Transaction Other (de	escribe)		
Lender/Client Guard Hill Financial Corp.	. Address 140 Eas	st 45th Street, 31st Floor, New Yor	rk, NY 10017	
	or has it been offered for sale in the twelve months	s prior to the effective date of this apprais	al?	Yes 🖂 No
Report data source(s) used, offering price(s), and		EN OFFERED FOR SALE DURIN		S VERIFIED VIA THE
MLS AND WITH THE OWNER.				
I did did not analyze the contract for sperformed.	sale for the subject purchase transaction. Explain	the results of the analysis of the contract	for sale or why the analysis	was not
	troot le the proporty celler the	a august of public record?	No. Data Courses(s)	
Contract Price \$ Date of Con		e owner of public record? Yes	No Data Source(s)	□ Vaa □ Na
, , , , , , , , , , , , , , , , , , , ,	ale concessions, gift or downpayment assistance,	etc.) to be paid by any party on benair o	t the borrower?	Yes No
If Yes, report the total dollar amount and describe	the items to be paid.			
Note: Race and the racial composition of the	neighborhood are not appraisal factors.			
Neighborhood Characteristics	One-Unit H	Housing Trends	One-Unit Housing	Present Land Use %
Location Urban Suburban	Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 80 %
Built-Up	Under 25% Demand/Supply Shortage		\$ (000) (yrs)	2-4 Unit 0 %
Growth Rapid Stable	Slow Marketing Time Vunder 3 mth	hs 3-6 mths Over 6 mths	300 Low 0	Multi-Family 0 %
	TON IS BOUNDED BY NEW CANAAN (V		4,000 High 300	Commercial 5 %
NORWALK (SOUTH) AND ROUTE 33 (		(E/(E/)	800 Pred. 35	Other 15 %
	phborhood features a broad mix of prope	erty sizes and home styles. Cons		
•	les range from antiques to new, estate o			
			airi stationi and route 7	is convenient. Other
• • • • • •	es can vary from predominant value wit	•		
Market Conditions (including support for the above	·	midst of a pandemic which include	•	
	en to historically low levels which have he			
11.2	which includes contract sales, has been r			
Dimensions AS PER ASSESSOR	Area 2.01 ac	Shape IRREGULA	R View N;	Res;
Specific Zoning Classification R-2		Single Family, 2 acre min		
	conforming (Grandfathered Use) No Zonin	<u> </u>		
Is the highest and best use of subject property as	s improved (or as proposed per plans and specific	eations) the present use?	Yes 🗌 No If No, des	cribe
Utilities Public Other (describe)	Public Other (de	· ·	ovements - Type	Public Private
Electricity 🖂 🗌	Water $\square$ We	ELL Street ASP	HALT	
Gas NONE	Sanitary Sewer 🗌 🔀 SE	EPTIC Alley NON		
FEMA Special Flood Hazard Area Yes	No FEMA Flood Zone       X	FEMA Map # 09001C0391F	FEMA Map	Date 06/18/2010
Are the utilities and off-site improvements typical	for the market area? Yes N	lo If No, describe		
Are there any adverse site conditions or external t	factors (easements, encroachments, environmenta	al conditions, land uses, etc.)?	🗌 Yes 🔀 No	If Yes, describe
WELL AND SEPTIC ARE TYPICAL IN T	THE NEIGHBORHOOD AND HAVE NO A	ADVERSE AFFECT ON MARKET	ABILITY. THE HOME S	SHARES A
DRIVEWAY WITH NEIGHBORING HOM				
HOME.				IABILITY OF THE
	WES. THE OSE IS THE IS AS IN THE THE			TABILITY OF THE
		Exterior Description material	Is/condition Interior	
General Description	Foundation			materials/condition
General Description Units 🔀 One 🗌 One with Accessory Unit	Foundation  Concrete Slab Crawl Space	Foundation Walls POURED CI	N-AVG Floors	materials/condition
General Description Units ☑ One ☐ One with Accessory Unit # of Stories 2	Foundation  ☐ Concrete Slab ☐ Crawl Space ☐ Full Basement ☐ Partial Basement	Foundation Walls POURED CI Exterior Walls WD SHINGL	N-AVG Floors LE-GD Walls	materials/condition HDWD-CT-A/G DRYWALL-AVG
General Description Units ⋈ One □ One with Accessory Unit # of Stories 2 Type ⋈ Det. □ Att. □ S-Det./End Unit	Foundation  ☐ Concrete Slab ☐ Crawl Space ☐ Full Basement ☐ Partial Basement  Basement Area 936 sq.ft.	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G	N-AVG Floors LE-GD Walls GD Trim/Finish	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD
General Description  Units ⋈ One □ One with Accessory Unit # of Stories 2  Type ⋈ Det. □ Att. □ S-Det./End Unit ⋈ Existing □ Proposed □ Under Const.	Foundation  ☐ Concrete Slab ☐ Crawl Space ☐ Full Basement ☐ Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts ALUMINIUM	N-AVG Floors LE-GD Walls D Trim/Finish L-AVG Bath Floor	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G
General Description  Units  ☐ One ☐ One with Accessory Unit # of Stories 2  Type ☐ Det. ☐ Att. ☐ S-Det./End Unit ☐ Existing ☐ Proposed ☐ Under Const.  Design (Style) COLONIAL	Foundation  ☐ Concrete Slab ☐ Crawl Space ☐ Full Basement ☐ Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 % ☐ Outside Entry/Exit ☐ Sump Pump	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts ALUMINIUM Window Type DOUBLE HN	N-AVG Floors LE-GD Walls ED Trim/Finish I-AVG Bath Floor NG-AVG Bath Wainsco	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  † CERAMIC-A/G
General Description  Units One One with Accessory Unit  # of Stories 2  Type Det. Att. S-Det./End Unit  Existing Proposed Under Const.  Design (Style) COLONIAL  Year Built 1968	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts ALUMINIUM Window Type DOUBLE HN Storm Sash/Insulated YES-AVG	N-AVG Floors LE-GD Walls ED Trim/Finish I-AVG Bath Floor NG-AVG Bath Wainsco Car Storage	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None
General Description  Units  ☐ One ☐ One with Accessory Unit # of Stories 2  Type ☐ Det. ☐ Att. ☐ S-Det./End Unit ☐ Existing ☐ Proposed ☐ Under Const.  Design (Style) COLONIAL  Year Built 1968  Effective Age (Yrs) 18	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation  Dampness Settlement	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts ALUMINIUM Window Type DOUBLE HN Storm Sash/Insulated YES-AVG Screens YES-AVG	N-AVG Floors LE-GD Walls BD Trim/Finish I-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3
General Description  Units ⋈ One □ One with Accessory Unit # of Stories 2  Type ⋈ Det. □ Att. □ S-Det./End Unit ⋈ Existing □ Proposed □ Under Const.  Design (Style) COLONIAL  Year Built 1968  Effective Age (Yrs) 18  Attic □ None	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 % Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts ALUMINIUM Window Type DOUBLE HN Storm Sash/Insulated YES-AVG Screens YES-AVG Amenities Woodsto	N-AVG Floors LE-GD Walls DD Trim/Finish L-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  ace ASPHALT
General Description  Units	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant Other Fuel OIL	Foundation Walls Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts Window Type DOUBLE HN Storm Sash/Insulated YES-AVG Screens YES-AVG Amenities Woodsto	N-AVG Floors LE-GD Walls DD Trim/Finish L-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf EENCE Garage	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 2
General Description  Units ⋈ One □ One with Accessory Unit # of Stories 2  Type ⋈ Det. □ Att. □ S-Det./End Unit ⋈ Existing □ Proposed □ Under Const.  Design (Style) COLONIAL  Year Built 1968  Effective Age (Yrs) 18  Attic □ None	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant Other Fuel OIL	Foundation Walls  Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Amenities  Fireplace(s) # 2 Fence F  Patio/Deck DECK	N-AVG Floors LE-GD Walls BD Trim/Finish I-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf EENCE Garage CORCH Carport	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  ace ASPHALT
General Description  Units	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant Other Fuel OIL  Cooling Central Air Conditioning Individual Other	Foundation Walls Exterior Walls  Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # 2 Patio/Deck DECK Pool NONE  WD SHINGL ASPHALT-G ASPHALT-G ASPHALT-G ASPHALT-G ALUMINIUM YES-AVG ALUMINIUM YES-AVG AUMINIUM YES-AVG Fence F Fence F Order South	N-AVG Floors LE-GD Walls BD Trim/Finish I-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf EENCE Garage CORCH Carport	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  acce ASPHALT  # of Cars 2  # of Cars 0
General Description  Units	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant Other Fuel OIL  Cooling Central Air Conditioning	Foundation Walls Exterior Walls  Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # 2 Patio/Deck DECK Pool NONE  WD SHINGL ASPHALT-G ASPHALT-G ASPHALT-G ASPHALT-G ALUMINIUM YES-AVG ALUMINIUM YES-AVG AUMINIUM YES-AVG Fence F Fence F Order South	N-AVG Floors LE-GD Walls BD Trim/Finish I-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf EENCE Garage CORCH Carport	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  acce ASPHALT  # of Cars 2  # of Cars 0
General Description  Units	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant Other Fuel OIL  Cooling Central Air Conditioning Individual Other	Foundation Walls Exterior Walls  Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # 2 Patio/Deck DECK Pool NONE  WD SHINGL ASPHALT-G ASPHALT-G ASPHALT-G ASPHALT-G ALUMINIUM YES-AVG ALUMINIUM YES-AVG AUMINIUM YES-AVG Fence F Fence F Order South	N-AVG Floors LE-GD Walls BD Trim/Finish I-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf EENCE Garage PORCH Carport BEC.SY Att.	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories  2  Type  ○ Det.  ○ Att.  ○ S-Det./End Unit  ○ Existing  ○ Proposed  ○ Under Const.  Design (Style)  ○ COLONIAL  Year Built	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts ALUMINIUM Window Type DOUBLE HN Storm Sash/Insulated YES-AVG Screens YES-AVG Amenities Woodsto  Fireplace(s) # 2 Fence F Patio/Deck DECK Porch F Pool NONE Other Sevave Washer/Dryer Other (	N-AVG Floors LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surfence ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Liv	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories  2  Type  ○ Det.  ○ Att.  ○ S-Det./End Unit   ○ Existing  ○ Proposed  ○ Under Const.  Design (Style)  ○ COLONIAL  Year Built	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms etc.). The home features a front poi	Foundation Walls POURED CI Exterior Walls WD SHINGL Roof Surface ASPHALT-G Gutters & Downspouts ALUMINIUM Window Type DOUBLE HN Storm Sash/Insulated YES-AVG Screens YES-AVG Amenities Woodsto  Fireplace(s) # 2 Fence F Patio/Deck DECK Porch F Pool NONE Other Severe Uses Other (see the content of the content	N-AVG Floors LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Liv	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories  2  Type  ○ Det.  ○ Att.  ○ S-Det./End Unit   ○ Existing  ○ Proposed  ○ Under Const.  Design (Style)  ○ COLONIAL  Year Built	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms , etc.). The home features a front pois	Foundation Walls  POURED CI Exterior Walls  Roof Surface Gutters & Downspouts Window Type DOUBLE HN Storm Sash/Insulated Screens YES-AVG Amenities Woodsto Fireplace(s) # 2 Fence F Pool NONE Vave Washer/Dryer Other (serior) 2.1 Bath(s) 2,46 orch, rear deck, attached garage, as	N-AVG Floors LE-GD Walls BD Trim/Finish BATH Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf FENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None # of Cars 3  ace ASPHALT # of Cars 2 # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant  Other Fuel OIL  Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms , etc.). The home features a front poils.  Ineeded repairs, deterioration, renovations, remode	Foundation Walls  Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Amenities  Patio/Deck  Patio/Deck  Washer/Dryer  2.1 Bath(s)  Patiol Rook  Ping Attached garage, as sering with the control of the c	N-AVG Floors LE-GD Walls BD Trim/Finish BATH Floor NG-AVG BATH Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf FENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to the	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None # of Cars 3  ace ASPHALT # of Cars 2 # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir
General Description  Units	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms , etc.). The home features a front pois	Foundation Walls  Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Amenities  Patio/Deck  Patio/Deck  Washer/Dryer  2.1 Bath(s)  Patiol Rook  Ping Attached garage, as sering with the control of the c	N-AVG Floors LE-GD Walls BD Trim/Finish BATH Floor NG-AVG BATH Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf FENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to the	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant  Other Fuel OIL  Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms , etc.). The home features a front poils.  Ineeded repairs, deterioration, renovations, remode	Foundation Walls  Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Amenities  Patio/Deck  Patio/Deck  Washer/Dryer  2.1 Bath(s)  Patiol Rook  Ping Attached garage, as sering with the control of the c	N-AVG Floors LE-GD Walls BD Trim/Finish BATH Floor NG-AVG BATH Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf FENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to the	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir
General Description  Units	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant  Other Fuel OIL  Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms , etc.). The home features a front poils.  Ineeded repairs, deterioration, renovations, remode	Foundation Walls  Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Amenities  Patio/Deck  Patio/Deck  Washer/Dryer  2.1 Bath(s)  Patiol Rook  Ping Attached garage, as sering with the control of the c	N-AVG Floors LE-GD Walls BD Trim/Finish BATH Floor NG-AVG BATH Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf FENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to the	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement  Basement Area 936 sq.ft.  Basement Finish 0 %  Outside Entry/Exit Sump Pump  Evidence of Infestation Dampness Settlement  Heating FWA HWBB Radiant Other Fuel OIL  Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms , etc.). The home features a front poise.  needed repairs, deterioration, renovations, remode fteen years ago; The home includes rem	Foundation Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Fireplace(s) # 2 Fence Fireplace(s) # 2 Fence Fireplace(s) # 2 Other (severe Labeled Pool None Severe Label	N-AVG Floors LE-GD Walls LE-GD Walls BD Trim/Finish BATH Floor NG-AVG BATH Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser 1-remodeled-eleven to felbs, over the last 15 year	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3 face ASPHALT  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir  fifteen years ars. The roof was
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories  2  Type  ○ Det.  ○ Att.  ○ S-Det./End Unit  ○ Existing  ○ Proposed  ○ Under Const.  Design (Style)  ○ COLONIAL  Year Built	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms, etc.). The home features a front pois. needed repairs, deterioration, renovations, remode fteen years ago; The home includes rem	Foundation Walls  POURED CI Exterior Walls  Roof Surface ASPHALT-G Gutters & Downspouts Window Type DOUBLE HN Storm Sash/Insulated YES-AVG Screens YES-AVG Amenities Woodsto Fireplace(s) # 2 Fence F Pool NONE Pool NONE Vave Washer/Dryer  Other (some of the property)  Pour Careful Storm And Storm	N-AVG Floors LE-GD Walls LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to the service of the s	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3 face ASPHALT  # of Cars 0  Det. Built-in  pring Area Above Grade ment. The home has ir  fifteen years fars. The roof was
General Description  Units One One with Accessory Unit  # of Stories 2  Type Det. Att. S-Det./End Unit  Existing Proposed Under Const.  Design (Style) COLONIAL  Year Built 1968  Effective Age (Yrs) 18  Attic None  Drop Stair Stairs  Floor Scuttle  Finished Heated  Appliances Refrigerator Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items conditioning, security, and two fireplaces Describe the condition of the property (including ago; Bathrooms-remodeled-eleven to fit replaced in 2011.  Are there any physical deficiencies or adverse co The oil tank is located in the basement of	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms, etc.). The home features a front pois. needed repairs, deterioration, renovations, remode fteen years ago; The home includes remote the home. The capacity of the tank is 2	Foundation Walls  POURED CI Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  DOUBLE HN Storm Sash/Insulated  YES-AVG  Screens  YES-AVG  Amenities  Woodsto  Fireplace(s) # 2 Fence F Pool NONE  Vave  Washer/Dryer  Other (s)  Orch, rear deck, attached garage, as seling, etc.).  C3;Kitcher nodeling to to the kitchen and bat a condition of the total care and	N-AVG Floors LE-GD Walls LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to finish, over the last 15 year Area over the last 15 year ank appears adequate versions.	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir  fifteen years ars. The roof was
General Description  Units  ○ One  ○ One with Accessory Unit  # of Stories  2  Type  ○ Det.  ○ Att.  ○ S-Det./End Unit  ○ Existing  ○ Proposed  ○ Under Const.  Design (Style)  ○ COLONIAL  Year Built	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms, etc.). The home features a front pois. needed repairs, deterioration, renovations, remode fteen years ago; The home includes rem	Foundation Walls  POURED CI Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  DOUBLE HN Storm Sash/Insulated  YES-AVG  Screens  YES-AVG  Amenities  Woodsto  Fireplace(s) # 2 Fence F Pool NONE  Vave  Washer/Dryer  Other (s)  Orch, rear deck, attached garage, as seling, etc.).  C3;Kitcher nodeling to to the kitchen and bat a condition of the total care and	N-AVG Floors LE-GD Walls LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to finish, over the last 15 year Area over the last 15 year ank appears adequate versions.	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir  fifteen years ars. The roof was
General Description  Units  One  One with Accessory Unit  # of Stories  2  Type  Det.  Att.  S-Det./End Unit  Under Const.  Existing  Proposed  Under Const.  Design (Style)  COLONIAL  Year Built  1968  Effective Age (Yrs)  18  Attic  None  Stairs  Stairs  Floor  Scuttle  Heated  Appliances  Refrigerator  Range/Oven Finished area above grade contains:  Additional features (special energy efficient items conditioning, security, and two fireplaces Describe the condition of the property (including ago; Bathrooms-remodeled-eleven to fit replaced in 2011.  Are there any physical deficiencies or adverse co The oil tank is located in the basement of signs of failure. The utilities were on and detectors.	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms etc.). The home features a front pois. needed repairs, deterioration, renovations, remode fteen years ago; The home includes remote the home. The capacity of the tank is 2 functioning. The related systems were as functioning.	Foundation Walls  POURED CI Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  YES-AVG  Amenities  Woodsto  Fireplace(s) # 2 Fence F  Patio/Deck DECK Porch F  Pool NONE  Washer/Dryer  2.1 Bath(s)  2.46  Wrch, rear deck, attached garage, a  Sing, etc.).  C3;Kitcher hodeling to to the kitchen and bath  Callons. The condition of the tralso functional. The home does in	N-AVG Floors LE-GD Walls LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to finish, over the last 15 year ank appears adequate valued and an unfolded carbon monoxide	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  CERAMIC-A/G  None  # of Cars 3  ace ASPHALT  # of Cars 0  Det. Built-in  bring Area Above Grade ment. The home has ir  fifteen years ars. The roof was  No If Yes, describe without any obvious e and smoke
General Description  Units  One  One with Accessory Unit  # of Stories  2  Type  Det.  Att.  S-Det./End Unit  Under Const.  Existing  Proposed  Under Const.  Design (Style)  COLONIAL  Year Built  1968  Effective Age (Yrs)  18  Attic  None  Stairs  Stairs  Floor  Scuttle  Heated  Appliances  Refrigerator  Range/Oven Finished area above grade contains:  Additional features (special energy efficient items conditioning, security, and two fireplaces Describe the condition of the property (including ago; Bathrooms-remodeled-eleven to fit replaced in 2011.  Are there any physical deficiencies or adverse co The oil tank is located in the basement of signs of failure. The utilities were on and detectors.	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms, etc.). The home features a front pois. needed repairs, deterioration, renovations, remode fteen years ago; The home includes remote the home. The capacity of the tank is 2	Foundation Walls  POURED CI Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  DOUBLE HN Storm Sash/Insulated  YES-AVG  Screens  YES-AVG  Amenities  Woodsto  Fireplace(s) # 2 Fence F Pool NONE  Washer/Dryer  2.1 Bath(s)  2.46  wrch, rear deck, attached garage, asting, etc.).  C3;Kitcher modeling to to the kitchen and bath of the condition of the tralso functional. The home does in	N-AVG Floors LE-GD Walls LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to finish, over the last 15 year ank appears adequate valued and an unfolded carbon monoxide	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3 face ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir  fifteen years fars. The roof was  No If Yes, describe without any obvious e and smoke
General Description  Units  One  One with Accessory Unit  # of Stories  2  Type  Det.  Att.  S-Det./End Unit  Under Const.  Oesign (Style)  COLONIAL  Year Built  1968  Effective Age (Yrs)  18  Attic  None  Stairs  Stairs  Stairs  Stairs  Stairs  Stairs  Floor  Scuttle  Heated  Appliances  Refrigerator  Range/Oven  Finished  Heated  Appliances  Refrigerator  Range/Oven  Finished  Area above grade contains:  Additional features (special energy efficient items conditioning, security, and two fireplaces  Describe the condition of the property (including ago; Bathrooms-remodeled-eleven to fit replaced in 2011.  Are there any physical deficiencies or adverse co  The oil tank is located in the basement of  signs of failure. The utilities were on and  detectors.	Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 936 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel OIL Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microw 9 Rooms 4 Bedrooms etc.). The home features a front pois. needed repairs, deterioration, renovations, remode fteen years ago; The home includes remote the home. The capacity of the tank is 2 functioning. The related systems were as functioning.	Foundation Walls  POURED CI Exterior Walls  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  YES-AVG  Amenities  Woodsto  Fireplace(s) # 2 Fence F  Patio/Deck DECK Porch F  Pool NONE  Washer/Dryer  2.1 Bath(s)  2.46  Wrch, rear deck, attached garage, a  Sing, etc.).  C3;Kitcher hodeling to to the kitchen and bath  Callons. The condition of the tralso functional. The home does in	N-AVG Floors LE-GD Walls LE-GD Walls DD Trim/Finish H-AVG Bath Floor NG-AVG Bath Wainsco Car Storage Driveway Ve(s) # 0 Driveway Surf ENCE Garage PORCH Carport SEC.SY Att. describe) 8 Square Feet of Gross Live and an unfinished baser D-remodeled-eleven to finish, over the last 15 year ank appears adequate valued and an unfolded carbon monoxide	materials/condition  HDWD-CT-A/G  DRYWALL-AVG  WOOD-GD  STN/CER-A/G  t CERAMIC-A/G  None  # of Cars 3 face ASPHALT  # of Cars 2  # of Cars 0  Det. Built-in  wing Area Above Grade ment. The home has ir  fifteen years fars. The roof was  No If Yes, describe without any obvious e and smoke

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Fannie Mae Form 1004 March 2005

# Uniform Residential Appraisal Report

File # MZ0551

			the subject neighborho				to \$ 828	
			the past twelve mont					330,000 .
FEATURE	SUBJECT		BLE SALE # 1			E SALE # 2		LE SALE # 3
Address 6 Holly PI		26 Appletree Ln		18 Roxbury L			236 Thayer Pond	Rd
Wilton, CT 06897		Wilton, CT 06897		Wilton, CT 06			Wilton, CT 06897	
Proximity to Subject	Φ.	0.74 miles SW	h	0.43 miles NE		Φ	2.09 miles W	φ
Sale Price Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 205.64.59 ft	\$ 788,100			\$ 735,000		\$ 690,000
Data Source(s)	φ 54.1ι.	\$ 295.61 sq.ft. CMLS #17015487				D-DOM 27	270.00	7.DOM 592
Verification Source(s)		TOWN HALL REG		TOWN HALL			CMLS #17021902 TOWN HALL REC	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO		+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	2200111111111	ArmLth	· () ¢ / tajacanoni	ArmLth		. ( ) \$ rtajaoanioni	ArmLth	· ( ) $\varphi$ riajaotinoni
Concessions		Conv;0		Conv:0			Conv;0	
Date of Sale/Time		s06/19;c05/19	0	s12/19;c10/19	9	0	s03/20;c01/20	0
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee Simple	
Site	2.01 ac	2.46 ac	-11,250	1.12 ac		+22,250	2.10 ac	0
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT2;COLONIAL	DT2;COLONIAL		DT2;SPLIT		0	DT2;COLONIAL	
Quality of Construction	Q4	Q4		Q4			Q4	
Actual Age	52	46		62			51	0
Condition Above Grade	C3 Total Bdrms. Baths	C3 Total Bdrms. Baths	-39,405		Baths	-36,750	Total Bdrms. Baths	
Room Count	9 4 2.1	9 4 2.1			2.0	+5,000		
Gross Living Area	2,468 sq.ft.	2,666 sq.ft.	-9,900			+18,950		
Basement & Finished	936sf0sfwu	1442sf616sfwo	<u> </u>	1481sf704sfw			1324sf0sfin	0
Rooms Below Grade	00001001114	1rr0br0.0ba0o		1rr1br1.0ba0	- 1	-30,000		
Functional Utility	AVG. UTILITY	AVG. UTILITY	.0,000	AVG. UTILIT			AVG. UTILITY	
Heating/Cooling	HW/CAC	HW/CAC		HW/CAC			HW/CAC	
Energy Efficient Items	STANDARD	STANDARD		STANDARD			STANDARD	
Garage/Carport	2ga3dw	2gbi4dw	0	2ga3dw			2ga4dw	0
Porch/Patio/Deck	PORCH.DECK	PORCH.DECK		PORCH.DEC	CK		PORCH.DECK	
Kitchen	MODERN	MODERN		MODERN			MODERN	
Fireplace	2 FIREPLACES	1 FIREPLACE	+5,000	1 FIREPLACE	E	+5,000	2 FIREPLACES	
Amenities Not Adjustment (Total)	NONE	NONE	¢	NONE	a	¢	NONE	<b>.</b>
Net Adjustment (Total) Adjusted Sale Price		☐ + ☐ - Net Adj. 8.3 %	\$ -65,555		2.1 %	\$ -15,550		\$ 0
of Comparables		Net Adj. 8.3 % Gross Adj. 9.6 %			6.0 %	\$ 710.450	Net Adj. 0.0 % Gross Adj. 0.0 %	
Data Source(s) ASSESSOF	?		ubject property for the th					
Data Source(s) ASSESSOF								
Report the results of the research a			, , , , ,	· ·		· · · · · · · · · · · · · · · · · · ·		DAD! 5 04! 5 #0
ITEM		JBJECT	COMPARABLE S	ALE #1	C	OMPARABLE SALE #2	2 COMPA	RABLE SALE #3
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	08/23/2005							
Data Source(s)	\$0 PER ASSESS	SOB	PER ASSESSOR	ь		SSESSOR	PER ASSE	SSOB
Effective Date of Data Source(s)	03/16/2020		03/24/2020		)3/24/		03/24/2020	330K
Analysis of prior sale or transfer his						ERTY HAS NOT SO		RRED DURING
THE PRIOR 3 YEARS. THE SALE DATE DESCRIBED IN	RE WERE NO SA	LES OR TRANSFI						
Summary of Sales Comparison Ap			/sf. Surplus acreag				•	
at \$10,000. Comp 1 is a prowhich was reconciled with a						•		
bedroom count and location		•	•	•				
basement. The gla for comp							•	
the gla of split level homes				•		•		
beyond one mile from the s								
	,	· ·						
Indicated Value by Sales Comparis		00,000	Oost Amuroosh (if dow	-ld\ A		In a sure A un	waaab (if dayalamad)	•
Indicated Value by: Sales Compa		,	Cost Approach (if deve	. ,	04,224		roach (if developed)	
THE INCOME APPROACH								
REASONABLE BENCH MAI RELIABLE APPROACH TO				O THE AGE C	JF IH	IE HOME. THE MA	ARKET APPROAC	H IS THE ONLY
This appraisal is made 🛛 "as i	s", subject to following repairs or a	completion per plans alterations on the bas	s and specifications o sis of a hypothetical c	condition that the	e repai	irs or alterations have	•	
Based on a complete visual conditions, and appraiser's c	inspection of the in	nterior and exterior ) opinion of the m	areas of the subje	ct property, de	efined eal pro	scope of work, sta	subject of this repo	ions and limiting rt is

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Fannie Mae Form 1004 March 2005

		Uniform Re	esidential A <sub>l</sub>	opraisal Re	port	File # MZ0551
FEATURE	SUBJECT	COMPARAI	BLE SALE # 4	COMPARABL	_E SALE # 5	COMPARABLE SALE # 6
Address 6 Holly PI		96 Range Rd	•	181 Spoonwood R	Rd	
Wilton, CT 06897		Wilton, CT 06897	7	Wilton, CT 06897		
Proximity to Subject		0.34 miles E		1.49 miles NE		
Sale Price	\$		\$ 620,000		\$ 685,000	\$
Sale Price/Gross Liv. Area	\$ sq.1	t. \$ 230.31 sq.f	t.	\$ 227.27 sq.ft.	,	\$ sq.ft.
Data Source(s)		CMLS #1702007		CMLS #17021941	4;DOM 239	
Verification Source(s)		INT VIEW/ASSE		TOWN HALL REC	CORD/MLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment
Sales or Financing		ArmLth		Listing	.,,	
Concessions		Conv;0		J		
Date of Sale/Time		s09/19;c08/19	0	Active	-27,400	
Location	N;Res;	A;BsyRd;		A;BsyRd;	+34,250	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	,	
Site	2.01 ac	1.01 ac	+25.000	2.00 ac	0	
View	N;Res;	N;Res;		N;Res;		
Design (Style)	DT2;COLONIAL	DT2;COLONIAL		DT2;COLONIAL		
Quality of Construction	Q4	Q4		Q4		
Actual Age	52	50	0	57	0	
Condition	C3	C3		C4	+34.250	
Above Grade	Total Bdrms. Bath		3	Total Bdrms. Baths	. 54,250	Total Bdrms. Baths
Room Count	9 4 2.1		0		-10,000	
Gross Living Area	2,468 sq.f				-27,300	
Basement & Finished	936sf0sfwu	1092sf819sfwo		1080sf400sfwu	-27,300	·
Rooms Below Grade	Joogiosiwu	1rr0br0.0ba0o		1rr0br0.0ba0o	-10,000	
Functional Utility	AVG. UTILITY	AVG. UTILITY	-10,000	AVG. UTILITY	-10,000	
Heating/Cooling	HW/CAC	HW/CAC		HW/NO AC	+10,000	
Energy Efficient Items	STANDARD	STANDARD		STANDARD	+10,000	
Garage/Carport	2ga3dw		1		0	
Porch/Patio/Deck		2ga2dw		2ga2dw	0	
	PORCH.DECK	DECK		PCH.DCK.PAT	-	
Kitchen	MODERN	STANDARD		STANDARD	+25,000	
Fireplace	2 FIREPLACES	1 FIREPLACE	+5,000	1 FIREPLACE	+5,000	
Amenities  Not Adjustment (Total)	NONE	NONE	¢ 04.000	INGRD POOL	-25,000	
Net Adjustment (Total)		Not Adi + -	\$ 64,800		\$ 8,800	
Adjusted Sale Price		Net Adj. 10.5 9		Net Adj. 1.3 %		Net Adj. %
of Comparables	and analysis of the ma	Gross Adj. 17.3 9		Gross Adj. 30.4 %		Gross Adj. %  \$
				and comparable caled	(report additional prior	cales on nage 3)
Report the results of the research a						
ITEM		OF SAIR OF TRANSPER MISTO SUBJECT	comparable sa		(report additional prior OMPARABLE SALE #	
ITEM  Date of Prior Sale/Transfer	08/23/2005					
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	08/23/2005	SUBJECT	COMPARABLE SA	LE # 4 C0	OMPARABLE SALE #	
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)	08/23/2005 \$0 PER ASSES	SUBJECT	COMPARABLE SA	LE # 4 C(	OMPARABLE SALE #	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	08/23/2005 \$0 PER ASSES 03/16/2020	SUBJECT	COMPARABLE SA PER ASSESSOR 03/24/2020	LE # 4 C0	OMPARABLE SALE #	
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)	08/23/2005 \$0 PER ASSES 03/16/2020	SUBJECT	COMPARABLE SA PER ASSESSOR 03/24/2020	LE # 4 C(	OMPARABLE SALE #	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	08/23/2005 \$0 PER ASSES 03/16/2020	SUBJECT	COMPARABLE SA PER ASSESSOR 03/24/2020	LE # 4 C(	OMPARABLE SALE #	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	08/23/2005 \$0 PER ASSES 03/16/2020	SUBJECT	COMPARABLE SA PER ASSESSOR 03/24/2020	LE # 4 C(	OMPARABLE SALE #	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	08/23/2005 \$0 PER ASSES 03/16/2020	SUBJECT	COMPARABLE SA PER ASSESSOR 03/24/2020	LE # 4 C(	OMPARABLE SALE #	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	08/23/2005 \$0 PER ASSES 03/16/2020	SUBJECT	COMPARABLE SA PER ASSESSOR 03/24/2020	LE # 4 C(	OMPARABLE SALE #	
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 hi	08/23/2005 \$0 PER ASSES 03/16/2020 story of the subject p	SUBJECT  SSOR  operty and comparable	PER ASSESSOR 03/24/2020 sales	PER A 03/24/	OMPARABLE SALE # ASSESSOR /2020	5 COMPARABLE SALE # 6
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 hi	08/23/2005 \$0 PER ASSES 03/16/2020 story of the subject p	SUBJECT  SSOR  operty and comparable  proximate sale, but	PER ASSESSOR 03/24/2020 sales	PER A 03/24/	OMPARABLE SALE # ASSESSOR /2020	
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 hi	08/23/2005 \$0 PER ASSES 03/16/2020 story of the subject p	SUBJECT  SSOR  operty and comparable  proximate sale, but	PER ASSESSOR 03/24/2020 sales	PER A 03/24/	OMPARABLE SALE # ASSESSOR /2020	5 COMPARABLE SALE # 6
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 hi  Analysis/Comments Compa the subject. It was adjusted	08/23/2005 \$0 PER ASSES 03/16/2020 story of the subject p	SUBJECT SSOR Operty and comparable proximate sale, but and a busy road,	PER ASSESSOR 03/24/2020 sales  which dates to ove traffic influence.	PER A 03/24/	OMPARABLE SALE #  ASSESSOR //2020  e valuation date. It	is similar in design and condition to
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 hi  Analysis/Comments Compathe subject. It was adjusted Comparable property 5 is a	08/23/2005 \$0 PER ASSES 03/16/2020 story of the subject p	SUBJECT SSOR Operty and comparable proximate sale, but and a busy road,	PER ASSESSOR 03/24/2020 sales  which dates to ove traffic influence.	PER A 03/24/	OMPARABLE SALE #  ASSESSOR /2020  e valuation date. It	is similar in design and condition to
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 hi  Analysis/Comments Compathe subject. It was adjusted Comparable property 5 is a at the corner with Dudley R	08/23/2005 \$0 PER ASSES 03/16/2020 story of the subject p  rable sale 4 is a for a smaller site  competing listing oad which is a bu	SUBJECT SSOR Operty and comparable proximate sale, but and a busy road, It is older in concesty street through to	PER ASSESSOR 03/24/2020 sales  which dates to ove traffic influence.  lition with a dated ki he neighborhood. (1)	PER A 03/24/ r 6 months from the tchen. It was adjust	OMPARABLE SALE #  ASSESSOR /2020  e valuation date. It sted for the advant om beyond one mi	is similar in design and condition to tage of its pool amenity. Comp 5 is le from the subject. Comp 4 has
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### Uniform Residential Appraisal Report The subject's highest and best use is as it currently is improved: as a single family residential dwelling. This use is the only allowable use of the property under the current single family zoning requirements. 2. The subjects value varies from the predominant value for the neighborhood. While the predominant figure, as defined, means the most likely occurrence; is not especially relevant for the subjects neighborhood which has a diverse level of build up. The reader will note that the subjects value conclusion falls well within the range of typical values and has compelling support from like home sales in the market grid. It is not considered an over improvement or under improvement. 3. The client has asked for an explanation of methods used to develop adjustments in the market grid. As always, in preparing a market analysis a review of the subject and comparable data is undertaken. Adjustments for salient differences are derived from matched paired analysis as well as intuitive consideration for utility and market advantage. For differences that can be more subjective including quality and condition, a review of MLS photos and descriptions is undertaken. Conversations with market participants help to aid in understanding effective age and consideration for quality, as it relates to a market response. Developing these adjustments involves a cost analysis, but is always coupled with a qualitative approach to demonstrate support, relative to the other sales in the market analysis and work file. This approach helps to ensure these adjustments are both reasonable and credible. This methodology was employed in the development of this assignment Statement Relative to the Coronavirus (COVID-19) COVID-19 has been declared a pandemic and a national state of emergency in place. Substantial turmoil has occurred in financial markets and due to the developing situation, it is not possible at this time to quantify its long-term or short-term effects on real estate markets or on the subject property. The value opinion contained in this appraisal is based on findings of an analysis of market data available to the appraiser at the time of the assignment. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Wilton land sales include 15 Fullin Ln (2.25 ac) which sold 6/18 for \$245,000; 35 Hickory Hill Rd (2.42 ac) which sold 5/18 for \$325,000; 106 Belden Hill Rd (2.89 ac) which sold 9/17 for \$400,000; 44 Graenest Rldge Rd (1.90 ac) which sold 10/17 for \$420,000; Lot 21-13, Cannon Rd (54.67 ac) sold 09/18 for \$750,000; 45 Heather Ln (1.03 ac) which sold 12/19 for \$340,000; 55 Drum Hill Rd (2.01 ac) which sold 03/19 for \$305,000; and 190 Cannon Rd (2.11 ac) which sold 04/19 for \$60,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE =\$ 300,000 DWELLING 2,468 Sq.Ft. @\$ Source of cost data M/S, BUILDER, EXT =\$ 185.00 456,580 Quality rating from cost service AVG Effective date of cost data 936 Sq.Ft. @\$ =\$ 0.00 -----Comments on Cost Approach (gross living area calculations, depreciation, etc.) =\$ 32.000 pch.dck 529 Sq.Ft. @\$ =\$ SEE ATTACHED SKETCH FOR MEASUREMENTS Garage/Carport 60.00 ---31,740 Total Estimate of Cost-New =\$ 520,320 Functional External LAND VALUE MAY EXCEED 30% AS IS TYPICAL IN THE SUBJECT'S Less Physical Depreciation =\$(NEIGHBORHOOD. 156,096 156,096) Depreciated Cost of Improvements 364.224 "As-is" Value of Site Improvements =\$ 40,000 42 Years INDICATED VALUE BY COST APPROACH Estimated Remaining Economic Life (HUD and VA only) =\$ 704.224 INCOME APPROACH TO VALUE (not required by Fannie Mae) Estimated Monthly Market Rent \$ X Gross Rent Multiplier 0 = \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) THE INCOME APPROACH WAS CONSIDERED, BUT NOT DEVELOPED DUE TO THE LACK OF CREDIBLE RENTAL DATA PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Data source(s) Yes Was the project created by the conversion of existing building(s) into a PUD? No If Yes, date of conversion. Does the project contain any multi-dwelling units? Yes No Data Source Yes No If No, describe the status of completion. Are the units, common elements, and recreation facilities complete?

Freddie Mac Form 70 March 2005

Describe common elements and recreational facilities

Are the common elements leased to or by the Homeowners' Association?

UAD Version 9/2011

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Yes No If Yes, describe the rental terms and options.

Fannie Mae Form 1004 March 2005

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

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

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

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

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

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

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

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

107	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Taylor Beerbower	Name
Company Name Mulberry Street Appraisals	Company Name
Company Address 37 Treasure Rd	Company Address
Fairfield, CT 06824-1652	
Telephone Number (203) 255-2529	Telephone Number
Email Address tbeerbower@ms-appraisals.com	Email Address
Date of Signature and Report 03/24/2020	Date of Signature
Effective Date of Appraisal 03/16/2020	State Certification #
State Certification # RCR.0000039	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CT	
Expiration Date of Certification or License 04/30/2020	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
6 Hally Di	Did inspect exterior of subject property from street
<u>о пону Рі</u> Wilton, CT 06897	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 700.000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
Company Name Guard Hill Financial Corp.	
Company Address 140 East 45th Street, 31st Floor, New York, NY	☐ Did not inspect exterior of comparable sales from street
10017	Did inspect exterior of comparable sales from street
Email Address appraisals@guardhill.com	Date of Inspection

Freddie Mac Form 70 March 2005

### **Market Conditions Addendum to the Appraisal Report**

File No.

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 06897 Property Address 6 Holly Pl City Wilton State CT Borrower Katz, Susan & Katz, Jaime Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months Inventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Declining Total # of Comparable Sales (Settled) Increasing Stable Absorption Rate (Total Sales/Months) Increasing Stable Declining 1 50 1 33 0.33 Total # of Comparable Active Listings Increasing Declining Stable 3 2 6 Months of Housing Supply (Total Listings/Ab.Rate) Stable Declining Increasing 1.5 18.2 2.0 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Stable Declining Median Comparable Sale Price Increasing 625,000 745,500 725,000 Median Comparable Sales Days on Market Declining Stable Increasing 93 30 36 Declining Median Comparable List Price Stable 739,000 687,000 690,000 Increasing Median Comparable Listings Days on Market Declining Stable Increasing 56 32 195 Median Sale Price as % of List Price Increasing Stable Declining 100 96 100 Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? No Declining Increasing Yes Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). SELLER CONCESSIONS IN THE SUBJECT'S MARKET SEGMENT ARE NOT PREVALENT. Yes No Are foreclosure sales (REO sales) a factor in the market? If yes, explain (including the trends in listings and sales of foreclosed properties). ALTHOUGH FORECLOSURES HAVE OCCURRED IN THE SUBJECT'S NEIGHBORHOOD, THEY REPRESENT A MINOR PART OF THE MARKET AND ARE NOT HAVING ANY IMPACT UPON THE OVERALL MARKET Cite data sources for above information. THE DATA COLLECTED FOR THIS FORM WAS OBTAINED FROM THE MATRIX MLS. THIS MLS PROVIDES MEDIAN FIGURES. THE LIST PRICE TO SALES PRICE RATIO IS  $\,$  BASED UPON THE REPORTED MEDIAN RATIO FROM THE MLS 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. SUPPLY HAS IMPROVED OVER THE LAST 90 DAYS. ABSORPTION HAS IMPROVED WITH AN INCREASE IN CONTRACT SALES. RELATIVE SUPPLY IS REDUCED TO A BALANCED LEVEL OF 6 MONTHS. VALUES ARE STABLE 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) Stable Declining Increasing Absorption Rate (Total Sales/Months) Declining Increasing Stable Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Supervisory Appraiser Name Company Name Company Name Mulberry Street Appraisals Company Address Company Address 37 Treasure Rd, Fairfield, CT 06824-1652 State License/Certification # State State License/Certification # RCR.0000039 State Email Address **Email Address** tbeerbower@ms-appraisals.com

Freddie Mac Form 71 March 2009

RESEARCH &

0/CO-OP

Page 1 of 1

Fannie Mae Form 1004MC March 2009

orrower	Mate Course 9 Mate Jaims		THE NO. IX	<u>//2033  </u>
roperty Address	Katz, Susan & Katz, Jaime			
	6 Holly PI			7:- Oada
ity		Fairfield S	State CT	Zip Code 06897
ender	Guard Hill Financial Corp.			
This renor	t was prepared under the following USPAP reporting option	٦٠		
1 '				
🔀 Apprai	sal Report This report was prepared in acco	ordance with USPAP Standards Rule 2-2(a).		
Restric	eted Appraisal Report This report was prepared in acco	ordance with USPAP Standards Rule 2-2(b).		
1 —		Station with our file outland traine 2 2(b).		
1	ded user of this appraisal report is the lender/client.			
This appra	isal report was prepared in accordance with requirements o	f title xi of the financial institutions reforn	n, recovery a	ind enforcement act of
1989 (firre	a) as amended (12 u.s.c. 3331 et seq.) and any implementi	ng regulations		
Reasonah	le Exposure Time			
1	·	kat value atatad in this report is:	0.1.4.14	
1	of a reasonable exposure time for the subject property at the mar		2 to 4 Months	
A reasona	ble marketing period of 2 to 4 months has been projected bas	ed upon the current marketing times noted	d in sales bet	ween typically motivated
sellers and	buyers. For the purpose of this appraisal, the value conclusi	on has assumed a typical exposure time o	of 2 to 4 mont	ths. Exposure time
represents	the hypothetical period of market time preceding the consum	mation of a sale.		
'	,, ,			
Additional	Cortifications			
1	Certifications			
I certify tha	t, to the best of my knowledge and belief:			
	NOT performed services, as an appraiser or in any other capacity,	regarding the property that is the subject of	this report wif	thin the
1	ear period immediately preceding acceptance of this assignment.		о гороле пл	
l linee-y	ear period infinitediatery preceding acceptance or this assignment.			
I I I HAVE	performed services, as an appraiser or in another capacity, regar	ding the property that is the subject of this re	enort within th	e three-vear
			port within th	o tinoo your
1	immediately preceding acceptance of this assignment. Those ser	vices are described in the comments below.		
	nents of fact contained in this report are true and correct.			
- The report	ed analyses, opinions, and conclusions are limited only by the reported	assumptions and limiting conditions and are my	y personal, imp	artial, and unbiased
	analyses, opinions, and conclusions.			
1	erwise indicated, I have no present or prospective interest in the proper	by that is the subject of this report and no inerso	nal interest wit	h respect to the parties
involved.	strice indicated, that the process of prospective interest in the proper	ty that to the outspot of the report and no perce	TIGI III COTOCE WILL	in respect to the parties
	sice with reapost to the property that is the aubicat of this report or the	parties involved with this assignment		
	pias with respect to the property that is the subject of this report or the			
- My engage	ement in this assignment was not contingent upon developing or report	ing predetermined results.		
- My compe	nsation for completing this assignment is not contingent upon the deve	lopment or reporting of a predetermined value o	r direction in va	alue that favors the cause of
the client th	e amount of the value opinion, the attainment of a stipulated result, or th	e occurrence of a subsequent event directly rela-	ted to the intend	ded use of this appraisal
	es, opinions, and conclusions were developed, and this report has beer	· ·		
1 -		prepared, in comorning with the official stand	alus ul Fiuless	Sional Appraisal Fractice that
	et at the time this report was prepared.			
- Unless oth	erwise indicated, I have made a personal inspection of the property tha	t is the subject of this report.		
- Unless oth	erwise indicated, no one provided significant real property appraisal ass	sistance to the person(s) signing this certification	n (if there are e	xceptions, the name of each
1	oviding significant real property appraisal assistance is stated elsewhere		•	,
I III III III III III III III III III	Trianing digitition in the property appraisal addictable is stated discontinuous	in this report).		
Additional	Comments			
Additional	Comments			
Appraise	r Independence Comment:			
1	s the appraiser, that i have completed all aspects of this	valuation including reconciling my oni	nion of value	e free of influence
1	client, clients representatives, borrower, or any other part			
	operty or the parties involved; and no services were perf	- · · · · · · · · · · · · · · · · · · ·	ar period im	imediately preceding
acceptan	ce of this assignment as an appraiser or in any other cap	acity.		
Personal	items were not included in the value conclusion indicated	I in this appraisal report.		
1				
1				
	<i>Q7</i>			
ADDD 410-	<b>M</b>	CHDERWISCHY APPRAISE	familie !d	id\
APPRAISE	n:	SUPERVISORY APPRAISER:	(only if red	yuirea)
Clanation	ANI!	Cianation		
Signature:		<del>-</del>		
	or Beerbower	Name:		
Date Signed:	03/24/2020	Date Signed:		
	on #: RCR.0000039	Ctata Cartification #1		
or State Licens		or State Licenses #:		
	e #:	State:		
State: CT	of Cartification or Licenses	-		
•	of Certification or License: 04/30/2020	Expiration Date of Certification or License		
Effective Date	of Appraisal: <u>03/16/2020</u>	Supervisory Appraiser Inspection of Subj	ect Property:	1
		Did Not Exterior-only from	Street	Interior and Exterior

### **Subject Photos**

Borrower/Client	Katz, Susan & Katz, Jaime				
Property Address	6 Holly PI				
City	Wilton	County Fairfield	State CT	Zip Code 06897	
Lender	Guard Hill Financial Corp				



### **Subject Front**

6 Holly PI Sales Price

Age

 Gross Living Area
 2,468

 Total Rooms
 9

 Total Bedrooms
 4

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 2.01 ac

 Quality
 Q4

52





**Subject Street** 



# Photograph Addendum

Borrower/Client	Katz, Susan & Katz, Jaime				
Property Address	6 Holly PI				
City	Wilton	County Fairfield	State (	CT Zip Code	06897
I ender	Guard Hill Financial Corp				





Kitchen Living Room







Den





Rec Room Bedroom

# Photograph Addendum

Borrower/Client	Katz, Susan & Katz, Jaime				
Property Address	6 Holly PI				
City	Wilton	County Fairfield	State CT	Zip Code 06897	
Lender	Guard Hill Financial Corn				



**Bedroom** 



**Bedroom** 



**Bedroom** 



Bath



Bath



1/2 Bath

# **Photograph Addendum**

Borrower/Client	Katz, Susan & Katz, Jaime			
Property Address	6 Holly PI			
City	Wilton	County Fairfield	State CT	Zip Code 06897
Lender	Guard Hill Financial Corp			





Mechanicals Mechanicals





Garage Alt rear View





Rear Yard Approach

### **Comparable Photos 1-3**

Borrower/Client	Katz, Susan & Katz, Jaime				
Property Address	6 Holly PI				
City	Wilton	County Fairfield	State CT	Zip Code 06897	
Lender	Guard Hill Financial Corn				



### **Comparable 1**

26 Appletree Ln

Prox. to Subject 0.74 miles SW Sales Price 788,100 Gross Living Area 2,666 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 2.46 ac Quality Q4 Age 46



### Comparable 2

18 Roxbury Ln

Prox. to Subject 0.43 miles NE Sales Price 735,000 Gross Living Area 2,089 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 1.12 ac Quality Q4 Age 62



## Comparable 3

236 Thayer Pond Rd

Prox. to Subject 2.09 miles W Sales Price 690,000 Gross Living Area 2,468 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 2.10 ac Quality Q4 Age 51

### **Comparable Photos 4-6**

Borrower/Client	Katz, Susan & Katz, Jaime				
Property Address	6 Holly PI				
City	Wilton	County Fairfield	State CT	Zip Code 06897	
Lender	Guard Hill Financial Corn				



### Comparable 4

96 Range Rd

Prox. to Subject 0.34 miles E Sales Price 620,000 Gross Living Area 2,692 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location A;BsyRd; View N;Res; Site 1.01 ac Quality Q4 Age 50



### Comparable 5

181 Spoonwood Rd

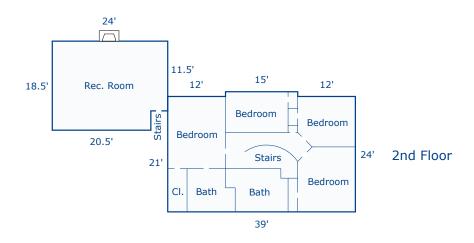
Prox. to Subject 1.49 miles NE Sales Price 685,000 Gross Living Area 3,014 Total Rooms 11 Total Bedrooms Total Bathrooms 3.1 Location A;BsyRd; View N;Res; 2.00 ac Site Quality Q4 Age 57

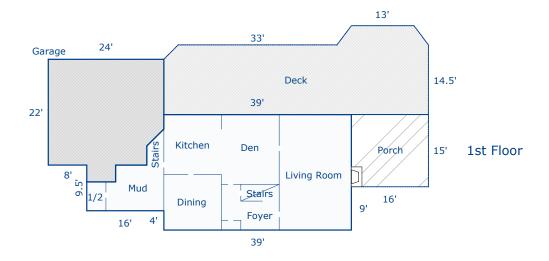
### Comparable 6

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

# **Building Sketch**

Borrower/Client	Katz, Susan & Katz, Jaime		•	
Property Address	6 Holly PI			
City	Wilton	County Fairfield	State CT	Zip Code 06897
Lender	Guard Hill Financial Corp			





Sketch by Apex Sketch v5 Standard™

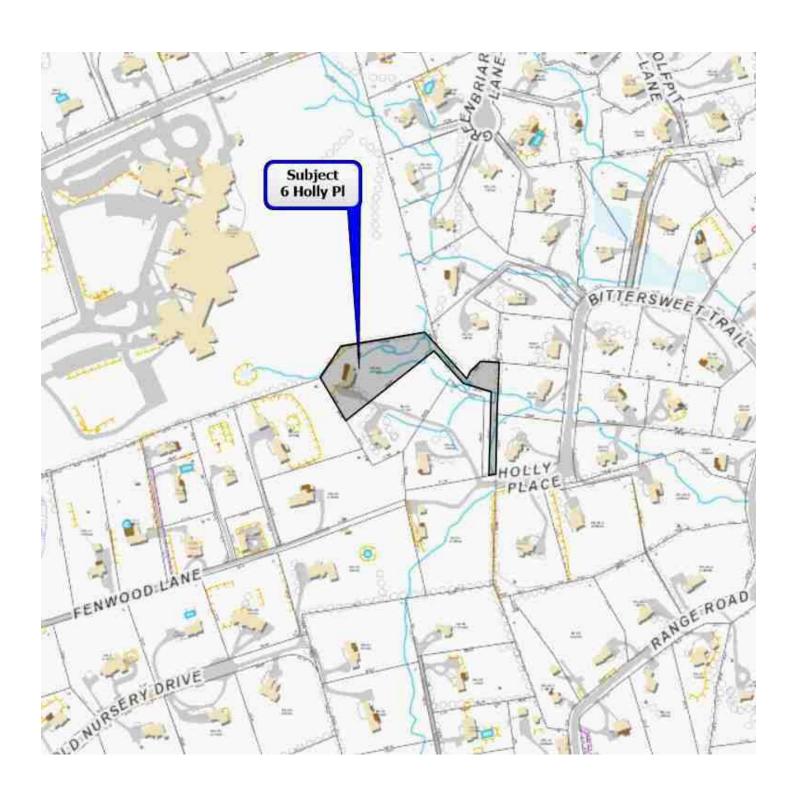
Comments:

	AREA	<b>CALCULATIONS</b>	SUMMARY	
Code D	Description		Net Size	Net Totals
	irst Flo		1087.13	1087.13
	Second Fl		951.00	1001 00
	Second Fl Sarage	loor	430.00 528.87	1381.00 528.87
	eck		857.00	320.07
P	Porch		240.00	1097.00
Net LI	VABLE A	Area (	rounded)	2468

1.157	INIC AI	) [ N		OWN
LIV			BREAKD	
	Breakdo	own		Subtotals
First Floor				
	39.0		4.0 6.0	156.00
	55.0 3.5		6.0 49.0	330.00 171.50
		x	42.5	170.00
0.5 x	3.5	x	3.5	6.13
		x	39.0	253.50
Second Floo	or 39.0		24.0	936.00
	1.0		24.0 15.0	15.00
	4.0		20.5	82.00
	14.5	x	24.0	348.00
40.11			, , ,	0.400
10 Items			(rounded)	2468

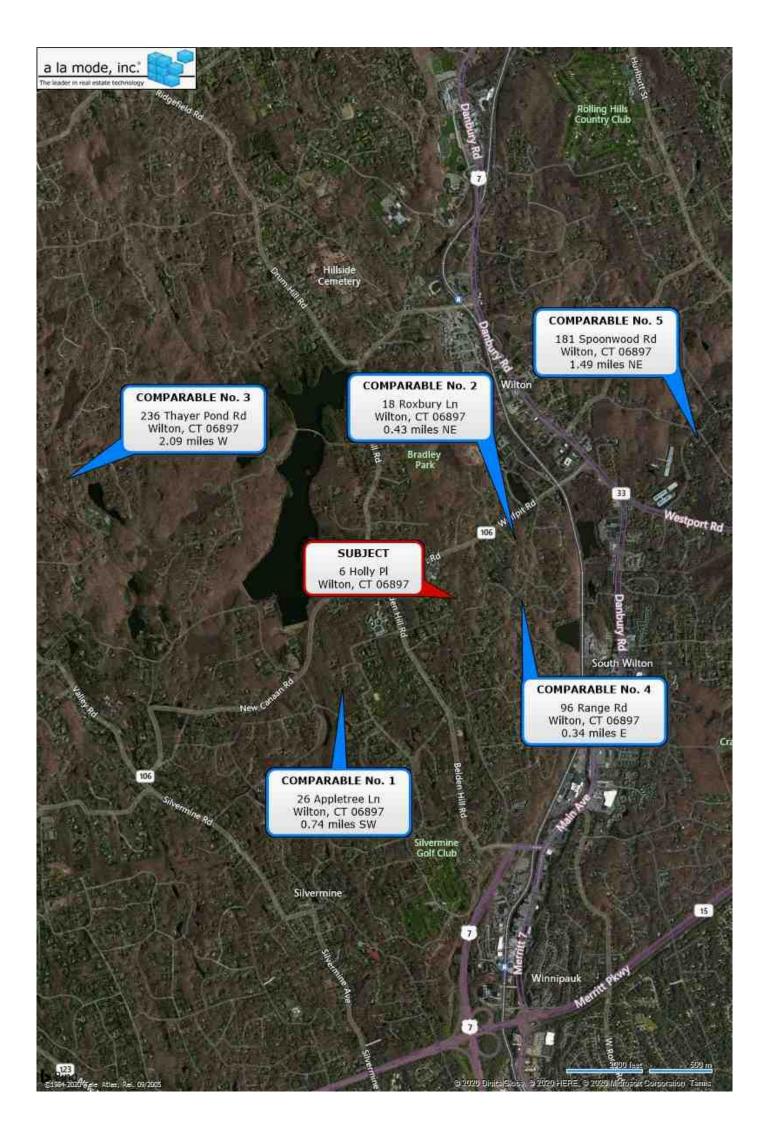
### **Site Plan**

Borrower/Client	Katz, Susan & Katz, Jaime			
Property Address	6 Holly PI			
City	Wilton	County Fairfield	State CT	Zip Code 06897
Lender	Guard Hill Financial Corp			



### **Location Map**

Borrower/Client	Katz, Susan & Katz, Jaime			
Property Address	6 Holly PI			
City	Wilton	County Fairfield	State CT	Zip Code 06897
Lender	Guard Hill Financial Corp			



### 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.

C/

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

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

C5

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

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

C6

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

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

### **Quality Ratings and Definitions**

Q1

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

Q2

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

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(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.

### Ω4

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

### Q5

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

### Q6

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

### Definitions of Not Updated, Updated, and Remodeled

### Not Updated

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

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

### Updated

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

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

### Remodeled

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

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

### **Explanation of Bathroom Count**

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

### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines  Arms Length Sale	Location 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 Commercial Influence	Sale or Financing Concessions Location
Comm	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  Evoiration Data	Garage/Carport
Estate	Expiration Date Estate Sale	Date of Sale/Time Sale or Financing Concessions
FHA	Estate Sale   Federal Housing Authority	Sale or Financing Concessions  Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location View
LtdSght MR	Limited Sight 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)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location  Solo or Financing Concessions
Relo REO	Relocation Sale REO Sale	Sale or Financing Concessions Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown Veterana Administration	Date of Sale/Time
VA w	Veterans Administration Withdrawn Date	Sale or Financing Concessions  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

### License

Borrower/Client	Katz, Susan & Katz, Jaime							
Property Address	6 Holly Pl							
City	Wilton	County	Fairfield	State	СТ	Zip Code	06897	
Lender	Guard Hill Financial Corp							

UNIQUE ID NUMBER 45000012867

State of New York Department of State

FOR OFFICE USE ONLY Control 112413

No.

DIVISION OF LICENSING SERVICES

PURSUANT TO THE PROVISIONS OF ARTICLE &E OF THE EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.

**EFFECTIVE DATE** 

BEERBOWER TAYLOR P C/O MULBERRY STREET ASSOCIATES 37 TREASURE RD FAIRFIELD, CT 06430

**EXPIRATION DATE** MO. DAY YR

HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A R. E. RESIDENTIAL APPRAISER

In Witness Whercof, The Department of State has caused its official seal to be hereunto affixed.

ROSSANA ROSADO SECRETARY OF STATE

MY ..... YY ...... YY

STATE OF CONNECTICUT + DEPARTMENT OF CONSUMER PROTECTION Be it known that

TAYLOR BEERBOWER

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

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

License # RCR.0000039

Effective: 05/01/2019

Expiration: 04/30/2020

Neihelle Loyell





### LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

### ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number	
09/19/2019	AAI003076-05	AAI003076-04	

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

Item	
1. Customer ID: 125734 Named Insured: MULBERRY STREET APPRAISALS Taylor P. Beerbower 37 Treasure Road Fairfield, CT 06824	
<ol> <li>Policy Period: From: 10/09/2019 To: 10/09/2020</li> <li>12:01 A.M. Standard Time at the address stated in 1 above.</li> </ol>	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 01/03/1994	
5. Inception Date: 10/09/2015	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652	
8. Annual Premium: \$1,335.00	
9. Forms attached at issue: LIA002 (12/14) LIA CT (11	/14) LIA012 (12/14)
This Declarations Page, together with the completed and signed Policy the Policy shall constitute the contract between the Named Insured and	
09/19/2019	Rivie
Date	Authorized Signature
LIA-001 (12/14)	Aspen American Insurance Company

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

# Appraisal and Valuation Professional Liability Insurance Policy



Named Insured: MULBERRY STREET APPRAISALS

Taylor P. Beerbower

Policy Number: AAI003076-05 Effective Date: 10/09/2019 Customer ID: 125734

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### ADDITIONAL COVERED APPRAISERS ENDORSEMENT

In consideration of the premium charged, it is agreed that Section IV. DEFINITIONS (I) "Insured" is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name	Coverage Effective Date	Principal/Owner, Appraiser or Trainee
Taylor P. Beerbower	10/09/2019	Principal/Owner
Nicole Stavola	10/09/2019	Appraiser

All other terms, conditions, and exclusions of this Policy remain unchanged.

Aspen American Insurance Company LIA012 (12/14)

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