

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT			
LAMPITELLI CECELIA J		1 Level	2 Public Water	1 Paved		Description	Code	Appraised Value	Assessed Value
89 GRUMMAN HILL RD			6 Septic			RES LAND	1-1	379,100	265,370
WILTON, CT 06897						RES EXCES	1-2	12,000	8,400
Additional Owners:						DWELLING	1-3	920,600	644,420
SUPPLEMENTAL DATA									
Other ID: 5573 3		Legal Notes							
Taxable/Exem 1		Legal Notes							
Fire Distric 1		Legal Notes							
Cencus Tract 454		Legal Notes BAA-11-#45-A							
Legal Notes		Call Back							
Legal Notes		ASSOC PID#							
GIS ID: 101566					Total			1,311,700	918,190

6161
WILTON, CT

VISION

RECORD OF OWNERSHIP				BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)									
LAMPITELLI CECELIA J				2405/0138	12/12/2014	U	I	0	PO	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	
GIORDANO RICHARD & KINGDOM HOMES LLC				2187/0234	05/31/2011	Q	I	1,100,000	WD	2018	1-1	265,370	2018	1-1	265,370	2018	1-1	265,370	
GALLO DANIEL J JR				1948/0035	06/21/2007	U	V	0	QC	2018	1-2	8,400	2018	1-2	8,400	2018	1-2	8,400	
				1798/0107	07/01/2005	U	I	1,895,000	06	2018	1-3	644,420	2018	1-3	644,420	2018	1-3	644,420	
Total:										918,190		Total:		918,190		Total:		918,190	

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

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD				
NBHD/ SUB	NBHD Name	Street Index Name	Tracing	Batch
0001/A				

APPRAISED VALUE SUMMARY	
Appraised Bldg. Value (Card)	920,600
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	391,100
Special Land Value	0
Total Appraised Parcel Value	1,311,700
Valuation Method:	C
Adjustment:	0
Net Total Appraised Parcel Value	1,311,700

NOTES									
W/O BSMT									
1-4 FIX & 1-5 FIX BATH									
1 FPL=GAS									
ACCESS.APT OVER FGR=									
2 BDRM & 1 BATH									

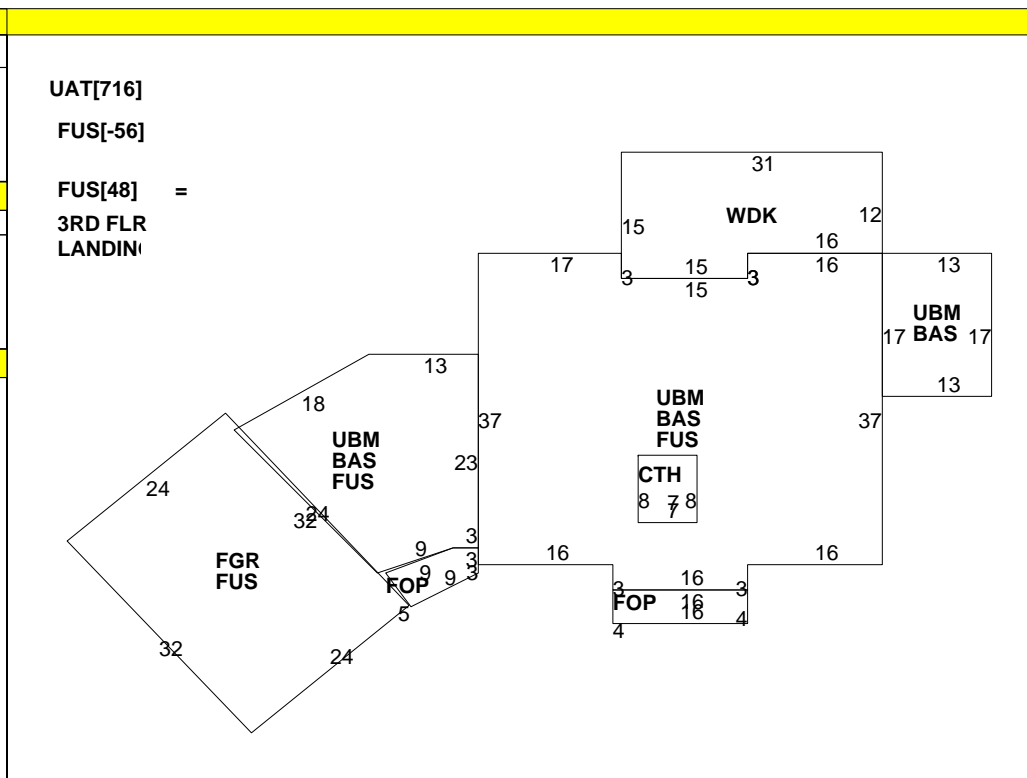
BUILDING PERMIT RECORD										VISIT/ CHANGE HISTORY				
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result
020742	07/07/2011		APARTMENT	8,000	01/11/2012	100	03/20/2012	CO#10779	10/09/2017			WG	22	Field Review No Change
19653	08/09/2007	DW	New Dwelling	700,710	09/25/2008	100	07/14/2008	CO#09430	08/01/2017			GS	61	Data Mailer No Change
									01/11/2012			DL	00	Measur+Listed
									09/25/2008			DL	00	Measur+Listed
									10/01/2007			DL	05	Under Construction

LAND LINE VALUATION SECTION																			
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing	S Adj Fact	Adj. Unit Price	Land Value
																Spec Use	Spec Calc		
1	1-1	Residential	R-1				43,560	SF	9.16	1.0000	5	1.0000	1.00	04	0.95		1.00		379,100
1	1-2	Res Excess	R-1				0.30	AC	40,000.00	1.0000	0	1.0000	1.00	00	1.00		1.00		12,000

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Style	03		Colonial				
Model	01		Residential	# of Kitchens			
Grade	07		Excellent +				
Occupancy	1			MIXED USE			
Exterior Wall 1	11		Clapboard	Code	Description		Percentage
Exterior Wall 2				1-1	Residential		100
Roof Structure	03		Gable/Hip	COST/MARKET VALUATION			
Roof Cover	03		Asphalt Shngl.	Adj. Base Rate:			156.48
Interior Wall 1	05		Drywall	Replace Cost			1,011,651
Interior Wall 2				AYB			2008
Interior Flr 1	12		Hardwood	EYB			2008
Interior Flr 2				Dep Code			A
Heat Fuel	02		Oil	Remodel Rating			
Heat Type	04		Forced Air	Year Remodeled			
AC Type	03		Central	Dep %			9
Total Bedrooms	05		5 Bedrooms	Functional Obslnc			0
Total Bthrms	4			External Obslnc			1
Total Half Baths	2			Cost Trend Factor			
Extra Fix				Condition			
Total Rooms	11			% Complete			91
Bath Style	02		Average	Overall % Cond			920,600
Kitchen Style	02		Average	Apprais Val			0
Elevator				Dep % Ovr			0
Fireplaces	2			Dep Ovr Comment			0
Sauna				Misc Imp Ovr			0
Spa/Jet Tub	1			Misc Imp Ovr Comment			0
Whirlpool Tub				Cost to Cure Ovr			0
Cath. Ceil	56			Cost to Cure Ovr Comment			

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

BUILDING SUB-AREA SUMMARY SECTION							
Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value	
BAS	First Floor	2,515	2,515			393,550	
CTH	Cathedral	0	56			0	
FGR	Garage	0	760			41,624	
FOP	Open Porch	0	107			3,286	
FUS	Upper Story, Finished	3,046	3,046			476,642	
UAT	Attic, Unfinished	0	716			11,267	
UBM	Basement, Unfinished	0	2,515			78,710	
WDK	Wood Deck	0	417			6,572	
Ttl. Gross Liv/Lease Area:		5,561	10,132			1,011,651	



WILTON BOARD OF ASSESSMENT APPEALS APPLICATION

REAL ESTATE

October 1, 2019 Grand List



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

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

Owner's Information:

Property Owner(s): MUHAMMAD U. ZAHID / SABA T. ZAHID
Property Owner will be represented by: SELF
NOTE: If agent is used a signed authorization form from the property owner is required.

Correspondence:

Name of Person and Address to which all BAA notices and correspondence will be sent (list one only):
Name: MUHAMMAD U. ZAHID
Address: 89 GRUMMAN HILL ROAD
WILTON, CT 06897
Phone: 646-334-3132

Description of Property Being Appealed:

NOTE: One application per property being appealed

Map: _____ Lot: _____ Account #: 074420
Property Location: 89 GRUMMAN HILL ROAD
Property Type: Residential: Commercial:

Reason for Appeal:

Describe your reason for appeal: (Attach additional pages if necessary)
THE ASSESSED VALUE OF THE PROPERTY IS HIGHER RELATIVE TO THE SALES WITHIN THE PERIOD OF OCT 2016 AND OCT 2017 AS WELL AS NEIGHBORING PROPERTIES ON GRUMMAN HILL ROAD. THE PROPERTY ALSO REQUIRES WORK TO BRING IT TO ADEQUATE CONDITION.
Appellant's estimate of Market Value as of October 1, 2017: 1,050,000
Appellant's estimate of Assessed Value as of October 1, 2017: 735,000
(70% of market value)

Signature:

By signing this application I hereby certify that the submitted information is true and correct to the best of my knowledge.
Signature: [Handwritten Signature] RECEIVED 03-10-2020
Date Signed: _____
Printed Name of Signer: MUHAMMAD U ZAHID MAR 13 2020
Position of Signer: OWNER
ASSESSOR'S OFFICE

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.

14 RANGE RD

Location 14 RANGE RD

Mblu 70 / 5/8 /

Acct# 074362

Owner WU XINGCHI

Assessment \$772,310

Appraisal \$1,103,300

PID 7219

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$713,000	\$390,300	\$1,103,300
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$499,100	\$273,210	\$772,310

Owner of Record

Owner	WU XINGCHI	Sale Price	\$1,210,000
Co-Owner		Certificate	
Address	14 RANGE RD WILTON, CT 06897	Book & Page	2476/0156
		Sale Date	07/07/2017
		Instrument	WD

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
WU XINGCHI	\$1,210,000		2476/0156	WD	07/07/2017
HORAN JEANETTE A	\$0		2087/0027	QC	11/06/2009
HORAN JOHN G & JEANETTE A	\$1,350,000		1542/0242	WD	05/12/2003
THE LAND GROUP INC	\$2,580,000		1251/0192	WD	12/04/2000
HEALY J CASEY TRUSTEE	\$1,000,000		1251/0169	00	12/04/2000

Building Information

Building 1 : Section 1

Year Built: 2003
Living Area: 4,945
Replacement Cost: \$780,526
Building Percent Good: 91
Replacement Cost Less Depreciation: \$710,300

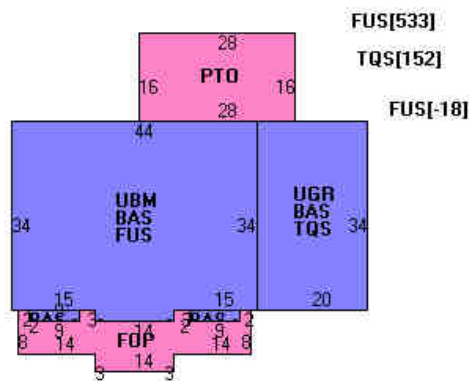
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	Carpet
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	4
Total Half Baths:	1
Extra Fix	
Total Rooms:	10 Rooms
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	3
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	18
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\81\24.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/7219_7219.)

Building Sub-Areas (sq ft)		Legend	
Code	Description	Gross Area	Living Area
BAS	First Floor	2,240	2,240
FUS	Upper Story, Finished	2,039	2,039
TQS	Three Quarter Story	832	666
FOP	Open Porch	314	0
PTO	Patio	448	0
UBM	Basement, Unfinished	1,524	0
UGR	Garage, Under	680	0
		8,077	4,945

Extra Features

Extra Features					<u>Legend</u>
Code	Description	Size	Value	Bldg #	
GEN	Generator	20 UNITS	\$0	1	

Land

Land Use

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

Land Line Valuation

Size (Acres) 1.28
Frontage
Depth
Assessed Value \$273,210
Appraised Value \$390,300

Outbuildings

Outbuildings						<u>Legend</u>
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
PAT1	Patio			400 S.F.	\$2,700	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$713,000	\$390,300	\$1,103,300
2018	\$713,000	\$390,300	\$1,103,300
2018	\$713,000	\$390,300	\$1,103,300

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$499,100	\$273,210	\$772,310
2018	\$499,100	\$273,210	\$772,310
2018	\$499,100	\$273,210	\$772,310

34 GRUMMAN HILL RD

Location 34 GRUMMAN HILL RD

Mblu 69 / / 63/1 /

Acct# 074379

Owner PETRO ERIC J & LINDA J

Assessment \$762,090

Appraisal \$1,088,700

PID 100062

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$691,900	\$396,800	\$1,088,700
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$484,330	\$277,760	\$762,090

Owner of Record

Owner PETRO ERIC J & LINDA J
Co-Owner
Address 34 GRUMMAN HILL RD
 WILTON, CT 06897

Sale Price \$1,412,500
Certificate
Book & Page 1572/0187
Sale Date 07/09/2003
Instrument WD

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
PETRO ERIC J & LINDA J	\$1,412,500		1572/0187	WD	07/09/2003
CRPTS BROOK ASSOCIATES, LLC	\$600,000		1362/0039	07	03/01/2002

Building Information

Building 1 : Section 1

Year Built: 2003
Living Area: 4,684
Replacement Cost: \$777,464
Building Percent Good: 89
Replacement Cost Less Depreciation: \$691,900

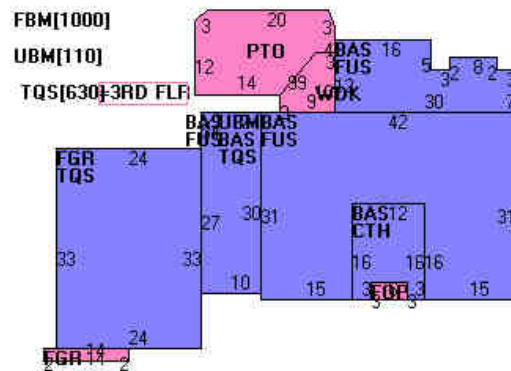
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Fir 1	Hardwood
Interior Fir 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	3
Total Half Baths:	2
Extra Fix	
Total Rooms:	11 Rooms
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	3
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	174
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\81\95.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/100062_145)

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	1,890	1,890	
FUS	Upper Story, Finished	1,420	1,420	
TQS	Three Quarter Story	1,718	1,374	
CTH	Cathedral	174	0	
FBM	Basement, Finished	1,000	0	
FGR	Garage	820	0	
FOP	Open Porch	18	0	
PTO	Patio	276	0	
UBM	Basement, Unfinished	406	0	
WDK	Wood Deck	69	0	
		7,791	4,684	

Extra Features

Extra Features	<u>Legend</u>
No Data for Extra Features	

Land

Land Use		Land Line Valuation	
Use Code	1-1	Size (Acres)	2.77
Description	Residential	Frontage	
Zone	R-1	Depth	
Neighborhood	04	Assessed Value	\$277,760
Alt Land Appr Category	No	Appraised Value	\$396,800

Outbuildings

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

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$691,900	\$396,800	\$1,088,700
2018	\$691,900	\$396,800	\$1,088,700
2018	\$691,900	\$396,800	\$1,088,700

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$484,330	\$277,760	\$762,090
2018	\$484,330	\$277,760	\$762,090
2018	\$484,330	\$277,760	\$762,090

35 COLLINSWOOD RD

Location 35 COLLINSWOOD RD

Mblu 62 / / 10 / /

Acct# 000543

Owner LEARY MARK M & CHRISTY O

Assessment \$656,320

Appraisal \$937,600

PID 3182

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$523,900	\$413,700	\$937,600
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$366,730	\$289,590	\$656,320

Owner of Record

Owner	LEARY MARK M & CHRISTY O	Sale Price	\$1,005,000
Co-Owner		Certificate	
Address	35 COLLINSWOOD RD WILTON, CT 06897	Book & Page	2463/0080
		Sale Date	12/09/2016
		Instrument	SW

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
LEARY MARK M & CHRISTY O	\$1,005,000		2463/0080	SW	12/09/2016
COMSTOCK LAWRENCE A & ALISON A	\$870,000		0983/0063	00	03/25/1996
BRAID, MICHAEL + MARIE	\$0		0855/0218	00	07/27/1993

Building Information

Building 1 : Section 1

Year Built: 1959
Living Area: 5,236
Replacement Cost: \$632,842
Building Percent Good: 75
Replacement Cost Less Depreciation: \$474,600

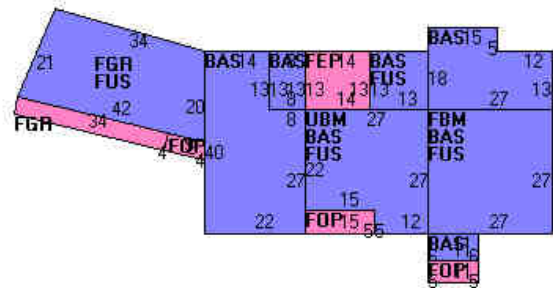
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Average ++
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	Carpet
Heat Fuel	Oil
Heat Type:	Hot Water
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	3
Total Half Baths:	3
Extra Fix	
Total Rooms:	12
Bath Style:	Average
Kitchen Style:	Remodeled
Elevator	
Fireplaces	3
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\12\01.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/3182_3182)

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	2,924	2,924	
FUS	Upper Story, Finished	2,312	2,312	
FBM	Basement, Finished	729	0	
FEP	Enclosed Porch	182	0	
FGR	Garage	896	0	
FOP	Open Porch	165	0	
UBM	Basement, Unfinished	654	0	
		7,862	5,236	

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

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

Land Line Valuation

Size (Acres) 1.81
Frontage
Depth
Assessed Value \$289,590
Appraised Value \$413,700

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
BTH1	Cabana			270 S.F.	\$6,500	1
SPL2	Pool IG Vynl			840 S.F.	\$22,700	1
PAT1	Patio			792 S.F.	\$4,300	1
PAT1	Patio			840 S.F.	\$4,500	1
PAT1	Patio			2088 S.F.	\$11,300	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$523,900	\$413,700	\$937,600
2018	\$523,900	\$413,700	\$937,600
2018	\$523,900	\$413,700	\$937,600

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$366,730	\$289,590	\$656,320
2018	\$366,730	\$289,590	\$656,320
2018	\$366,730	\$289,590	\$656,320

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36 GRUMMAN HILL RD

Location 36 GRUMMAN HILL RD

Mblu 69 / / 63/2 /

Acct# 074381

Owner MYERS JOHN P & PHOEBE W

Assessment \$780,150

Appraisal \$1,114,500

PID 100102

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$721,600	\$392,900	\$1,114,500

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$505,120	\$275,030	\$780,150

Owner of Record

Owner	MYERS JOHN P & PHOEBE W	Sale Price	\$1,450,000
Co-Owner		Certificate	
Address	36 GRUMMAN HILL RD WILTON, CT 06897	Book & Page	1740/0130
		Sale Date	11/02/2004
		Instrument	WD

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
MYERS JOHN P & PHOEBE W	\$1,450,000		1740/0130	WD	11/02/2004
CRPTS BROOK ASSOCIATES, LLC	\$600,000		1362/0039	00	03/01/2002

Building Information

Building 1 : Section 1

Year Built: 2004
Living Area: 4,993
Replacement Cost: \$810,744
Building Percent Good: 89
Replacement Cost Less Depreciation: \$721,600

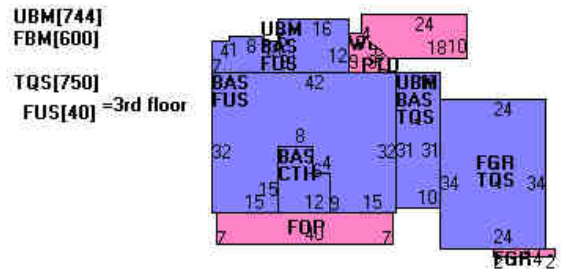
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Fir 1	Hardwood
Interior Fir 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	4 Bedrooms
Total Bthrms:	4
Total Half Baths:	2
Extra Fix	
Total Rooms:	12
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	3
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	156
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\83\24.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/100102_145)

Building Sub-Areas (sq ft)		Legend	
Code	Description	Gross Area	Living Area
BAS	First Floor	1,959	1,959
FUS	Upper Story, Finished	1,533	1,533
TQS	Three Quarter Story	1,876	1,501
CTH	Cathedral	156	0
FBM	Basement, Finished	600	0
FGR	Garage	844	0
FOP	Open Porch	280	0
PTO	Patio	222	0
UBM	Basement, Unfinished	1,359	0
WDK	Wood Deck	63	0
		8,892	4,993

Extra Features

Extra Features	<u>Legend</u>
No Data for Extra Features	

Land

Land Use		Land Line Valuation	
Use Code	1-1	Size (Acres)	2.38
Description	Residential	Frontage	
Zone	R-1	Depth	
Neighborhood	04	Assessed Value	\$275,030
Alt Land Appr Category	No	Appraised Value	\$392,900

Outbuildings

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

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$721,600	\$392,900	\$1,114,500
2018	\$721,600	\$392,900	\$1,114,500
2018	\$721,600	\$392,900	\$1,114,500

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$505,120	\$275,030	\$780,150
2018	\$505,120	\$275,030	\$780,150
2018	\$505,120	\$275,030	\$780,150

47 MIDDLEBROOK FARM

Location 47 MIDDLEBROOK FARM

Mblu 89 / / 31 / /

Acct# 002151

Owner RATH WILLIAM E & NICOLE K

Assessment \$884,590

Appraisal \$1,263,700

PID 4821

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$782,800	\$480,900	\$1,263,700
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$547,960	\$336,630	\$884,590

Owner of Record

Owner	RATH WILLIAM E & NICOLE K	Sale Price	\$1,292,500
Co-Owner		Certificate	
Address	47 MIDDLEBROOK FARM WILTON, CT 06897	Book & Page	2475/0336
		Sale Date	06/27/2017
		Instrument	SW

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
RATH WILLIAM E & NICOLE K	\$1,292,500		2475/0336	SW	06/27/2017
SCIMONE MARY M	\$1,130,000		0998/0003	00	06/28/1996
FISHER, THOMAS H + JOANNE E	\$321,750		0596/0070	00	04/28/1987

Building Information

Building 1 : Section 1

Year Built: 1988
Living Area: 5,588
Replacement Cost: \$1,049,987
Building Percent Good: 72
Replacement Cost Less Depreciation: \$756,000

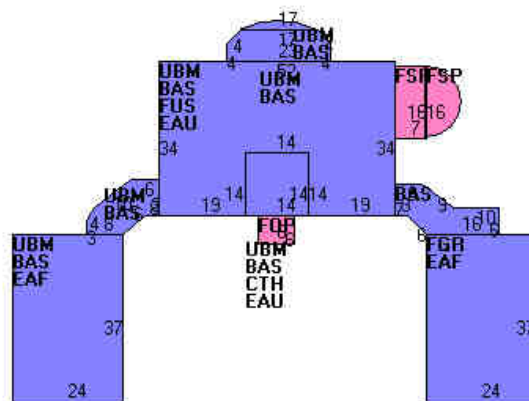
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent +
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	4
Total Half Baths:	1
Extra Fix	
Total Rooms:	10
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	3
Sauna	
Spa/Jet Tub	
Whirlpool Tub	
Cath. Ceil	196
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\28\87.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/4821_4821.)

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	3,128	3,128	
FUS	Upper Story, Finished	1,572	1,572	
EAF	Attic, Expansion, Finished	1,776	888	
CTH	Cathedral	196	0	
EAU	Attic, Expansion, Unfinished	1,768	0	
FGR	Garage	888	0	
FOP	Open Porch	48	0	
FSP	Screen Porch	213	0	
UBM	Basement, Unfinished	2,962	0	

		12,551	5,588
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Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code	1-1
Description	Residential
Zone	R-2
Neighborhood	07
Alt Land Appr Category	No

Land Line Valuation

Size (Acres)	2
Frontage	
Depth	
Assessed Value	\$336,630
Appraised Value	\$480,900

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
SPL3	Pool IG Gunite			800 S.F.	\$16,000	1
PAT1	Patio			2000 S.F.	\$9,000	1
WHL2	Whirlpool Spa			1 UNITS	\$1,800	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$782,800	\$480,900	\$1,263,700
2018	\$782,800	\$480,900	\$1,263,700
2018	\$782,800	\$480,900	\$1,263,700

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$547,960	\$336,630	\$884,590
2018	\$547,960	\$336,630	\$884,590
2018	\$547,960	\$336,630	\$884,590

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78 BORGLUM RD

Location 78 BORGLUM RD

Mblu 123 / / 26 / /

Acct# 003659

Owner CARDIELLO GEPPINO E & RUTH E

Assessment \$801,850

Appraisal \$1,145,500

PID 6186

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$746,500	\$399,000	\$1,145,500

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$522,550	\$279,300	\$801,850

Owner of Record

Owner	CARDIELLO GEPPINO E & RUTH E	Sale Price	\$1,225,000
Co-Owner		Certificate	
Address	78 BORGLUM RD WILTON, CT 06897	Book & Page	2464/0228
		Sale Date	12/27/2016
		Instrument	00

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
CARDIELLO GEPPINO E & RUTH E	\$1,225,000		2464/0228	00	12/27/2016
PARAGON RELOCATION RESOURCES INC	\$1,450,000		2464/0225	1R	12/27/2016
GEORGE LISA DAVIS & STEPHEN H	\$1,525,000		1701/0050	WD	06/15/2004
TROFA ENTERPRISES LLC	\$530,000		1623/0184	WD	10/07/2003
MEEK NORMAN CLIFTON	\$0		1240/0001	00	09/01/2000

Building Information

Building 1 : Section 1

Year Built: 2004
Living Area: 5,301
Replacement Cost: \$827,814
Building Percent Good: 89
Replacement Cost Less Depreciation: \$736,800

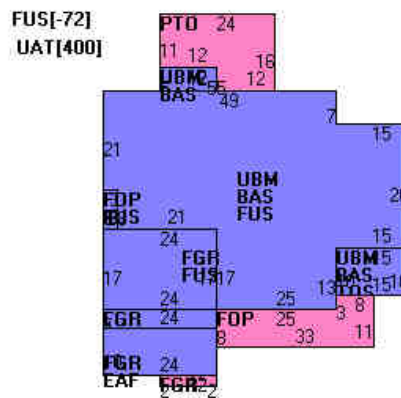
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	4
Total Half Baths:	1
Extra Fix	
Total Rooms:	11 Rooms
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	2
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	72

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\82\71.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/6186_6186.)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
FUS	Upper Story, Finished	2,572	2,572
BAS	First Floor	2,422	2,422
EAF	Attic, Expansion, Finished	240	120
TQS	Three Quarter Story	150	120
FHS	Half Story, Finished	96	67
FGR	Garage	768	0
FOP	Open Porch	312	0
PTO	Patio	324	0

# of Kitchens	
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UAT	Attic, Unfinished	400	0
UBM	Basement, Unfinished	2,422	0
		9,706	5,301

Extra Features

Extra Features	<u>Legend</u>
No Data for Extra Features	

Land

Land Use

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

Land Line Valuation

Size (Acres)	1
Frontage	
Depth	
Assessed Value	\$279,300
Appraised Value	\$399,000

Outbuildings

Outbuildings						<u>Legend</u>
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
SHD1	Shed			320 S.F.	\$9,700	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$746,500	\$399,000	\$1,145,500
2018	\$746,500	\$399,000	\$1,145,500
2018	\$746,500	\$399,000	\$1,145,500

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$522,550	\$279,300	\$801,850
2018	\$522,550	\$279,300	\$801,850
2018	\$522,550	\$279,300	\$801,850

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89 GRUMMAN HILL RD

Location 89 GRUMMAN HILL RD

Mblu 54 / / 22/3 /

Acct# 074420

Owner LAMPITELLI CECELIA J

Assessment \$918,190

Appraisal \$1,311,700

PID 101566

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$920,600	\$391,100	\$1,311,700
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$644,420	\$273,770	\$918,190

Owner of Record

Owner LAMPITELLI CECELIA J
Co-Owner
Address 89 GRUMMAN HILL RD
 WILTON, CT 06897

Sale Price \$0
Certificate
Book & Page 2405/0138
Sale Date 12/12/2014
Instrument PO

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
LAMPITELLI CECELIA J	\$0		2405/0138	PO	12/12/2014
GIORDANO RICHARD & KINGDOM HOMES LLC	\$1,100,000		2187/0234	WD	05/31/2011
KINGDOM HOMES LLC	\$0		1948/0035	QC	06/21/2007
GALLO DANIEL J JR	\$1,895,000		1798/0107	06	07/01/2005

Building Information

Building 1 : Section 1

Year Built: 2008
Living Area: 5,561
Replacement Cost: \$1,011,651
Building Percent Good: 91
Replacement Cost Less Depreciation: \$920,600

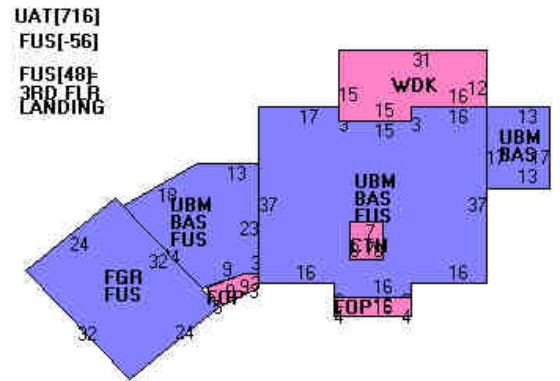
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent +
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	4
Total Half Baths:	2
Extra Fix	
Total Rooms:	11
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	2
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	56
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos//00\00\95\34.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/101566_101)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
FUS	Upper Story, Finished	3,046	3,046
BAS	First Floor	2,515	2,515
CTH	Cathedral	56	0
FGR	Garage	760	0
FOP	Open Porch	107	0
UAT	Attic, Unfinished	716	0
UBM	Basement, Unfinished	2,515	0
WDK	Wood Deck	417	0
		10,132	5,561

Extra Features

Extra Features	<u>Legend</u>
No Data for Extra Features	

Land

Land Use		Land Line Valuation	
Use Code	1-1	Size (Acres)	1.3
Description	Residential	Frontage	
Zone	R-1	Depth	
Neighborhood	04	Assessed Value	\$273,770
Alt Land Appr Category	No	Appraised Value	\$391,100

Outbuildings

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

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$920,600	\$391,100	\$1,311,700
2018	\$920,600	\$391,100	\$1,311,700
2018	\$920,600	\$391,100	\$1,311,700

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$644,420	\$273,770	\$918,190
2018	\$644,420	\$273,770	\$918,190
2018	\$644,420	\$273,770	\$918,190

95 GRUMMAN HILL RD

Location 95 GRUMMAN HILL RD

Mblu 54 / / 22 / /

Acct# 002652

Owner HALL KATIE HAMMETT

Assessment \$689,850

Appraisal \$985,500

PID 2654

Building Count 2

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$588,200	\$397,300	\$985,500
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$411,740	\$278,110	\$689,850

Owner of Record

Owner	HALL KATIE HAMMETT	Sale Price	\$1,390,500
Co-Owner		Certificate	
Address	95 GRUMMAN HILL RD WILTON, CT 06897	Book & Page	1943/0158
		Sale Date	05/29/2007
		Instrument	WD

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
HALL KATIE HAMMETT	\$1,390,500		1943/0158	WD	05/29/2007
GALLO DANIEL J JR	\$1,895,000		1798/0107	WD	07/01/2005
MORLET KATHRYN NANOVIC & EMMANUEL	\$1,537,500		1592/0119	SW	08/12/2003
POTTER STEVEN B & JOSEPHINE B	\$785,000		0916/0321	00	08/05/1994

Building Information

Building 1 : Section 1

Year Built: 1780
Living Area: 5,013
Replacement Cost: \$622,483
Building Percent Good: 74
Replacement Cost Less Depreciation: \$460,600

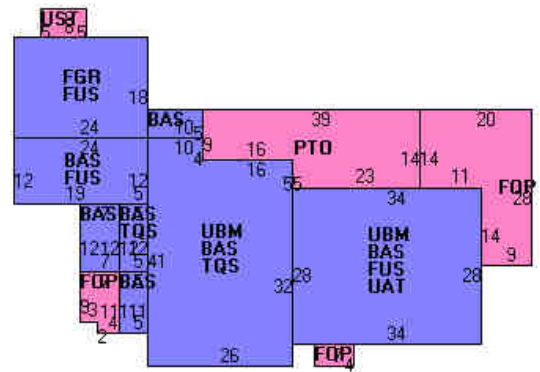
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Average +
Occupancy	1
Exterior Wall 1	Wood Shingle
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Wood Shingle
Interior Wall 1	Plastered
Interior Wall 2	Drywall
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Hot Water
AC Type:	Central
Total Bedrooms:	6 Bedrooms
Total Bthrms:	4
Total Half Baths:	1
Extra Fix	
Total Rooms:	12
Bath Style:	Average
Kitchen Style:	Remodeled
Elevator	
Fireplaces	3
Sauna	
Spa/Jet Tub	0
Whirlpool Tub	
Cath. Ceil	
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos//00\00\42\70.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/2654_2654.)

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	2,491	2,491	
FUS	Upper Story, Finished	1,672	1,672	
TQS	Three Quarter Story	1,062	850	
FGR	Garage	432	0	
FOP	Open Porch	505	0	
PTO	Patio	466	0	
UAT	Attic, Unfinished	952	0	
UBM	Basement, Unfinished	1,954	0	
UST	Utility, Storage, Unfinished	40	0	

		9,574	5,013
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Building 2 : Section 1

Year Built: 1997
Living Area: 1,485
Replacement Cost: \$177,178
Building Percent Good: 72
Replacement Cost Less Depreciation: \$127,600

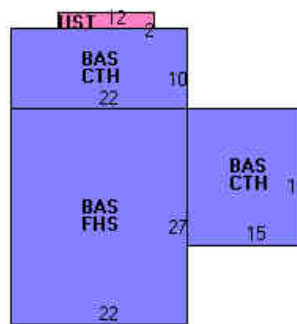
Building Attributes : Bldg 2 of 2	
Field	Description
Style	Cape Cod
Model	Residential
Grade:	Average ++
Occupancy	1
Exterior Wall 1	Board & Batten
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Wood Shingle
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Pine/Soft Wood
Interior Flr 2	
Heat Fuel	Gas-Propane
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	00
Total Bthrms:	0
Total Half Baths:	1
Extra Fix	
Total Rooms:	5
Bath Style:	Average
Kitchen Style:	
Elevator	
Fireplaces	
Sauna	
Spa/Jet Tub	
Whirlpool Tub	
Cath. Ceil	475

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\93\94.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/2654_14642)

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	1,069	1,069	
FHS	Half Story, Finished	594	416	
CTH	Cathedral	475	0	
UST	Utility, Storage, Unfinished	24	0	
		2,162	1,485	

# of Kitchens	
---------------	--

Extra Features

Extra Features	<u>Legend</u>
No Data for Extra Features	

Land

Land Use		Land Line Valuation	
Use Code	1-1	Size (Acres)	1.48
Description	Residential	Frontage	
Zone	R-1	Depth	
Neighborhood	04	Assessed Value	\$278,110
Alt Land Appr	No	Appraised Value	\$397,300
Category			

Outbuildings

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

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$588,200	\$397,300	\$985,500
2018	\$588,200	\$397,300	\$985,500
2018	\$588,200	\$397,300	\$985,500

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$411,740	\$278,110	\$689,850
2018	\$411,740	\$278,110	\$689,850
2018	\$411,740	\$278,110	\$689,850

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97 GRUMMAN HILL RD

Location 97 GRUMMAN HILL RD

Mblu 54 / / 22/2 /

Acct# 074419

Owner CORSI MICHAEL J

Assessment \$710,920

Appraisal \$1,015,600

PID 101565

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$655,500	\$360,100	\$1,015,600

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$458,850	\$252,070	\$710,920

Owner of Record

Owner	CORSI MICHAEL J	Sale Price	\$1,350,000
Co-Owner		Certificate	
Address	97 GRUMMAN HILL RD WILTON, CT 06897	Book & Page	2151/0300
		Sale Date	11/16/2010
		Instrument	WD

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
CORSI MICHAEL J	\$1,350,000		2151/0300	WD	11/16/2010
KINGDOM HOMES LLC	\$0		1948/0037	QC	06/21/2007
GALLO DANIEL J JR	\$1,895,000		1798/0107	06	07/01/2005

Building Information

Building 1 : Section 1

Year Built: 2008
Living Area: 4,900
Replacement Cost: \$968,324
Building Percent Good: 90
Replacement Cost Less Depreciation: \$871,500

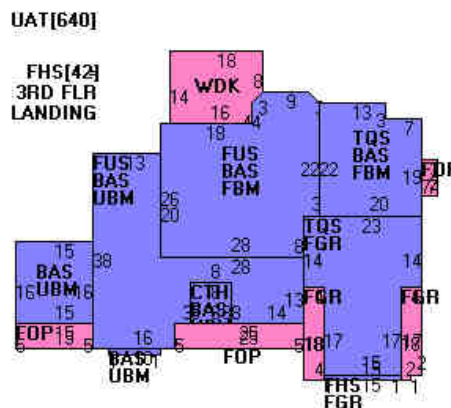
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent +
Occupancy	1
Exterior Wall 1	Wood Shingle
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	4
Total Half Baths:	2
Extra Fix	
Total Rooms:	10
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	2
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	64
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\95\36.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/101565_101)

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	2,398	2,398	
FUS	Upper Story, Finished	1,665	1,665	
TQS	Three Quarter Story	996	797	
FHS	Half Story, Finished	57	40	
CTH	Cathedral	64	0	
FBM	Basement, Finished	1,275	0	
FGR	Garage	734	0	
FOP	Open Porch	221	0	
UAT	Attic, Unfinished	640	0	

UBM	Basement, Unfinished	1,123	0
WDK	Wood Deck	242	0
		9,415	4,900

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code 1-1
Description Residential
Zone R-1
Neighborhood 04
Alt Land Appr No
Category

Land Line Valuation

Size (Acres) 1
Frontage
Depth
Assessed Value \$252,070
Appraised Value \$360,100

Outbuildings

Outbuildings	Legend
No Data for Outbuildings	

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$655,500	\$360,100	\$1,015,600
2018	\$888,600	\$360,100	\$1,248,700
2018	\$1,026,300	\$360,100	\$1,386,400

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$458,850	\$252,070	\$710,920
2018	\$622,020	\$252,070	\$874,090
2018	\$718,410	\$252,070	\$970,480

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193 STURGES RIDGE RD

Location 193 STURGES RIDGE RD

Mblu 19 / / 51 / /

Acct# 002618

Owner NESTEROV DENIS &

Assessment \$893,830

Appraisal \$1,276,900

PID 899

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$879,600	\$397,300	\$1,276,900
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$615,720	\$278,110	\$893,830

Owner of Record

Owner	NESTEROV DENIS &	Sale Price	\$1,160,000
Co-Owner	LAZAREVA OLGA	Certificate	
Address	193 STURGES RIDGE RD WILTON, CT 06897	Book & Page	2481/0426
		Sale Date	10/11/2017
		Instrument	00

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
NESTEROV DENIS &	\$1,160,000		2481/0426	00	10/11/2017
CARTUS FINANCIAL CORP	\$1,462,500		2465/0321	WD	01/13/2017
WILTSHIRE ANDREW N & VIVIENNE R	\$2,060,000		1930/0108	SW	03/30/2007
MCKAY MICHAEL D & SUSAN O	\$1,817,500		1659/0117	WD	02/13/2004
CJT BUILDERS LLC	\$0		1538/0167	QC	05/05/2003

Building Information

Building 1 : Section 1

Year Built: 2004
Living Area: 5,235
Replacement Cost: \$984,904
Building Percent Good: 89
Replacement Cost Less Depreciation: \$876,600

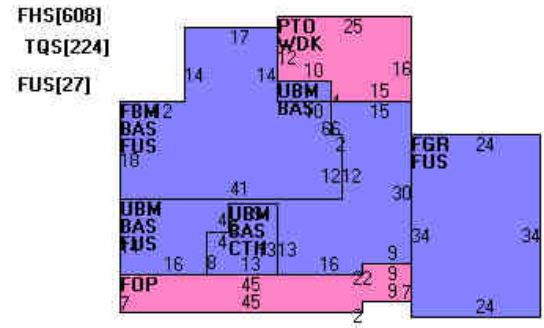
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Excellent +
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	4 Bedrooms
Total Bthrms:	4
Total Half Baths:	1
Extra Fix	
Total Rooms:	10 Rooms
Bath Style:	Average
Kitchen Style:	Average
Elevator	
Fireplaces	4
Sauna	
Spa/Jet Tub	1
Whirlpool Tub	
Cath. Ceil	149
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\00\80\08.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/899_899.jpg)

Building Sub-Areas (sq ft)		Legend	
Code	Description	Gross Area	Living Area
FUS	Upper Story, Finished	2,642	2,642
BAS	First Floor	1,988	1,988
FHS	Half Story, Finished	608	426
TQS	Three Quarter Story	224	179
CTH	Cathedral	149	0
FBM	Basement, Finished	964	0
FGR	Garage	816	0
FOP	Open Porch	378	0

PTO	Patio	360	0
UBM	Basement, Unfinished	1,024	0
WDK	Wood Deck	360	0
		9,513	5,235

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

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

Land Line Valuation

Size (Acres)	2
Frontage	
Depth	
Assessed Value	\$278,110
Appraised Value	\$397,300

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
SHD1	Shed			160 S.F.	\$3,000	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$879,600	\$397,300	\$1,276,900
2018	\$879,600	\$397,300	\$1,276,900
2018	\$879,600	\$397,300	\$1,276,900

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$615,720	\$278,110	\$893,830
2018	\$615,720	\$278,110	\$893,830
2018	\$615,720	\$278,110	\$893,830

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209 DUDLEY RD

Location 209 DUDLEY RD

Mblu 30 / / 42 / /

Acct# 004586

Owner SHARMA VIMAL &

Assessment \$722,820

Appraisal \$1,032,600

PID 1399

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$633,600	\$399,000	\$1,032,600
Assessment			
Valuation Year	Improvements	Land	Total
2018	\$443,520	\$279,300	\$722,820

Owner of Record

Owner SHARMA VIMAL &
Co-Owner GAUR PREETI
Address 209 DUDLEY RD
 WILTON, CT 06897

Sale Price \$1,025,000
Certificate
Book & Page 2481/0204
Sale Date 10/05/2017
Instrument 00

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
SHARMA VIMAL &	\$1,025,000		2481/0204	00	10/05/2017
POIRIER COLETTE M	\$0		2409/0021	QC	01/13/2015
POIRIER GUY A & COLETTE M	\$280,000		0789/0182	00	05/29/1992

Building Information

Building 1 : Section 1

Year Built: 1953
Living Area: 5,337
Replacement Cost: \$702,546
Building Percent Good: 85
Replacement Cost Less Depreciation: \$597,200

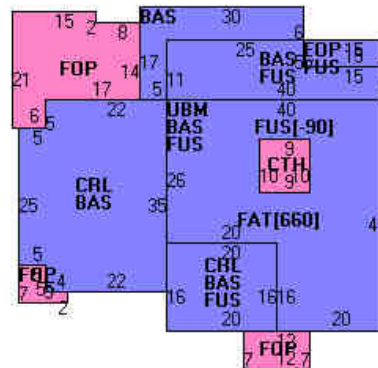
Building Attributes	
Field	Description
Style	Colonial
Model	Residential
Grade:	Average ++
Occupancy	1
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asphalt Shngl.
Interior Wall 1	Drywall
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Forced Air
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthrms:	4
Total Half Baths:	1
Extra Fix	
Total Rooms:	12 Rooms
Bath Style:	Remodeled
Kitchen Style:	Remodeled
Elevator	
Fireplaces	1
Sauna	
Spa/Jet Tub	
Whirlpool Tub	
Cath. Ceil	90
# of Kitchens	

Building Photo



(<http://images.vgsi.com/photos/WiltonCTPhotos/\00\01\21\87.jpg>)

Building Layout



(http://images.vgsi.com/photos/WiltonCTPhotos//Sketches/1399_1399.)

Building Sub-Areas (sq ft)		Legend	
Code	Description	Gross Area	Living Area
BAS	First Floor	3,175	3,175
FUS	Upper Story, Finished	2,030	2,030
FAT	Attic, Finished	660	132
CRL	Crawl Space	1,215	0
CTH	Cathedral	90	0
FOP	Open Porch	584	0
UBM	Basement, Unfinished	1,360	0
		9,114	5,337

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

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

Land Line Valuation

Size (Acres) 1
Frontage
Depth
Assessed Value \$279,300
Appraised Value \$399,000

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
SHD1	Shed			112 S.F.	\$1,300	1
FOP	Framed porch			299 S.F.	\$5,700	1
FGR1	Garage			1104 S.F.	\$29,400	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$633,600	\$399,000	\$1,032,600
2018	\$633,600	\$399,000	\$1,032,600
2018	\$633,600	\$399,000	\$1,032,600

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$443,520	\$279,300	\$722,820
2018	\$443,520	\$279,300	\$722,820
2018	\$443,520	\$279,300	\$722,820

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APPRAISAL OF REAL PROPERTY



LOCATED AT

89 Grumman Hill Rd
Wilton, CT 06897
See Attached

FOR

Wells Fargo Mortgage
255 Second Avenue South, Minneapolis, MN 55479

OPINION OF VALUE

1,090,000

AS OF

12/16/2019

BY

Karen Solicito
Review Ready eValuation

203-226-6041
reviewreadyeval@gmail.com

USPAP ADDENDUM

File No. 0565453933

Borrower	Saba Zahid, Muhammad Zahid		
Property Address	89 Grumman Hill Rd		
City	Wilton	County	Fairfield
Lender	Wells Fargo Mortgage	State	CT
		Zip Code	06897

This report was prepared under the following USPAP reporting option:

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

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

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 1-4 months
 Based on statistical information obtained through the Multiple Listing Service, interviews with market participants, and information gathered through sales verification, when competitively priced and adequately advertised on the open market properties in the subject market are selling in 1-4 months. The subject's exposure time, if priced within a reasonable range of the appraised value would be within 1-4 months as well.

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

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

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

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

Additional Comments


To the best of my knowledge, I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

This appraisal report has been completed in adherence to the Appraiser Independence Requirements.

The weighted average method of reconciliation is accepted in the industry, and more specifically by FNMA, FHLMC, and the Appraisal Institute. "The reconciliation is based on the appraiser's judgment of the results developed as part of the valuation process and must never be an averaging technique with the exception of the use of a weighted average technique that includes proper explanation. The final reconciled indicated value must be within the range of the values indicated by the Approaches used in the appraisal report form." Source: Fannie Mae Selling Guide B4-1.3-11: Valuation Analysis and Reconciliation (04/15/2014) Also: 'when the appraisers use a weighted average to arrive at a final value estimate, they are effectively applying the assumption of regression to the mean.' Source: Appraisal Institute, Advanced Statistical Methods in Real Estate.

Exposure Time: The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Units experiencing a longer than average marketing time will typically fall into the stated exposure time after the pricing is corrected.

APPRAISER:

Signature: 

Name: Karen Solicito

Date Signed: 12/19/2019

State Certification #: RCR.0001873

or State License #: _____

State: CT

Expiration Date of Certification or License: 04/30/2020

Effective Date of Appraisal: 12/16/2019

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Uniform Residential Appraisal Report

File # 0565453933

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **89 Grumman Hill Rd** City **Wilton** State **CT** Zip Code **06897**
 Borrower **Saba Zahid, Muhammad Zahid** Owner of Public Record **Lampitelli Cecelia J** County **Fairfield**
 Legal Description **See Attached**
 Assessor's Parcel # **54 / 22/3 /** Tax Year **2018** R.E. Taxes \$ **26,074**
 Neighborhood Name **South Wilton** Map Reference **14860** Census Tract **0454.00**
 Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **Wells Fargo Mortgage** Address **255 Second Avenue South, Minneapolis, MN 55479**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **DOM 219;CTMLS#170168963 listed 5/06/2019 for \$1,245,000 two price reductions to \$1,200,000 on 11/05/2019 and status changed to bindered on 12/01/2019 and deposit on 12/11/2019. Also listed #170121503 expired, attached.**

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Arms length sale, Standard bilateral real estate agreement signed by all parties.**
 Contract Price \$ **1,075,000** Date of Contract **12/10/2019** Is the property seller the owner of public record? Yes No Data Source(s) **Tax Records**
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. **\$0;; Personal property left for convenience or concession is typical in the market and has no monetary value assigned in this report.**

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	82 %				
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	1 %				
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	288	Low	0	Multi-Family	5 %			
Neighborhood Boundaries Liberty St to the North, the town of Weston to the East, the Norwalk city line to the South, and Belden Hill Rd to the West.		1,850	High	275	Commercial	10 %			
Neighborhood Description The subject is located in an established residential neighborhood with access to shopping, schools, houses of worship, and employment centers. There is adequate access to main routes and public transportation. Other land use is open space. There is light commercial development along the main roads made up of businesses that support the suburban standard of living.		628	Pred.	60	Other	2 %			
Market Conditions (including support for the above conclusions) Interest rates and mortgage terms remain favorable. If priced accurately, most similar properties are being placed under agreement in 1-4 months. Market values appear to be relatively stable in the subject's price range.									

Dimensions **See Attached Site Map** Area **1.3 ac** Shape **Flag** View **N;Res;**
 Specific Zoning Classification **R-1** Zoning Description **1 acre minimum lot size, residential**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe **Current improvements contributing to land value in no need of modification of use. Highest and best use is to continue the current residential use.**
 Utilities **Public Other (describe)** **Public Other (describe)** **Off-site Improvements - Type** **Public Private**
 Electricity Water Street Paved
 Gas Propane Sanitary Sewer Private Septic Alley None
 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 No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
Private septic systems are common and accepted in the market with no negative impact to marketability. These systems meet community standards, are typical for the area. Comparable units that are also on septic systems are identified at the bottom of the sales grid.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input type="checkbox"/> One <input checked="" type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	Mixed/Good						
# of Stories 2.0	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Wood/Avg	Walls	Drywall/Good						
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 2,511 sq.ft.	Roof Surface	Asph/Avg	Trim/Finish	Wood/Avg						
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 10 %	Gutters & Downspouts	Alum/Avg	Bath Floor	Tile/Avg						
Design (Style) Colonial	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DHUNG/Avg	Bath Wainscot	Tile/Fiber/Avg						
Year Built 2008	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Avg	Car Storage	<input type="checkbox"/> None						
Effective Age (Yrs) 6	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 3						
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel						
<input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Oil	Fireplace(s) # 2	<input checked="" type="checkbox"/> Fence Wd/Stn	<input checked="" type="checkbox"/> Garage	# of Cars 3						
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	<input checked="" type="checkbox"/> Deck	<input checked="" type="checkbox"/> Porch	<input checked="" type="checkbox"/> CovStoop						
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool	<input type="checkbox"/> None	<input type="checkbox"/> Other	<input type="checkbox"/> None						
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe)											

Finished area above grade contains: **13 Rooms 5 Bedrooms 4.2 Bath(s) 5,567 Square Feet of Gross Living Area Above Grade**
 Additional features (special energy efficient items, etc.). **No individual value assigned to fireplaces, fencing, or wood deck and they are considered in the overall quality rating. Appliances are noted above for information only and are personal property not assigned a value.**
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;The major building components appear to have been adequately maintained and are functionally adequate. The utilities were on during the inspection. The appraisal inspection rises to the level of an observation only. The subject appears to have benefited from regular maintenance and updates resulting in a lower than actual effective age.**
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
The oil tank is in the basement and there was no leakage or odor noted during the inspection. Propane for cooking fuel is typical in the area with no adverse impact on marketability. The comparable sales share the feature.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
The property conforms to the neighborhood and is above the predominant value due to above the median size. This will not adversely impact marketability and should not be construed as an indicator of an over improvement.

Uniform Residential Appraisal Report

File # 0565453933

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 979,000 to \$ 1,299,500	
There are 11 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 862,500 to \$ 1,300,000	
FEATURE	SUBJECT
Address	89 Grumman Hill Rd Wilton, CT 06897
Proximity to Subject	1.85 miles N
Sale Price	\$ 1,075,000
Sale Price/Gross Liv. Area	\$ 193.10 sq.ft.
Data Source(s)	CTMLS#170139878 ;DOM 161
Verification Source(s)	Wilton Land Records
VALUE ADJUSTMENTS	DESCRIPTION
Sales or Financing Concessions	Armlth Conv:0
Date of Sale/Time	s04/19;c04/19
Location	N;Res;
Leasehold/Fee Simple	Fee Simple
Site	1.3 ac
View	N;Res;
Design (Style)	DT2.0;Colonial
Quality of Construction	Q3
Actual Age	11
Condition	C3
Above Grade	Total Bdrms. Baths
Room Count	13 5 4.2
Gross Living Area	5,567 sq.ft.
Basement & Finished Rooms Below Grade	2511sf240sfwo 0rr0br0.0ba1o
Functional Utility	Average
Heating/Cooling	FWA/CAC
Energy Efficient Items	Fireplaces
Garage/Carport	3gbi3dw
Porch/Patio/Deck	Deck,ADU
Waste/Water	Septic/City
Original List Price	\$1,245,000
Net Adjustment (Total)	\$ -20,900
Adjusted Sale Price of Comparables	\$ 1,091,600
<input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data Source(s) Tax Records	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) Tax Records	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	12/24/2014
Price of Prior Sale/Transfer	\$0
Data Source(s)	Wilton Land Records
Effective Date of Data Source(s)	12/16/2019
Analysis of prior sale or transfer history of the subject property and comparable sales There were no transfers of the subject in the 36 months prior to the effective date of this appraisal. None of the comparable units transferred in the year prior to the sales displayed. These statements should not be construed as the results of a title search.	
Summary of Sales Comparison Approach Analyses to derive adjustments include the direct comparison approach, sensitivity analyses, median, average, and price per square foot spreadsheet databases. Peer review and industry interviews are conducted to support findings. These data banks are updated on a regular basis by the appraiser. The income approach is not developed as most units are purchased for owner occupancy. The cost approach is not considered as a more credible measure of value than the sales comparison approach for older improvements. The search criteria for identifying comparable properties was property type, location, and condition. A reasonable range of values for the subject, based on this analysis is \$1,022,900-\$1,153,000. The appraised value is within 2% of the sale price and is supported by the quantity and quality of data presented herein. Please see the addenda for further discussion.	
Fee paid to the appraiser \$350.00 via CT AMC.0000017	
Indicated Value by Sales Comparison Approach \$ 1,090,000	
Indicated Value by: Sales Comparison Approach \$ 1,090,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
In reconciling the final opinion of value all sales have been considered and weighted using the displayed order that has been arranged by similarity of the units. Additional support for the value opinion is confirmed by the weighted average method and a review of active competing listings. The value is correlated to the upper end of the range based on the weight of sale one and a review of active units.	
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,090,000 ,as of 12/16/2019 , which is the date of inspection and the effective date of this appraisal.	

Uniform Residential Appraisal Report

File # 0565453933

ADDITIONAL COMMENTS	The subject's dominant feature is the above the median living area and some of the secondary market guidelines have been expanded in order to bracket this feature. GLA over/under the recommended 25% guideline is mitigated by the adjustments and will not adversely impact assignment results. Some of the adjustments will exceed guidelines which is not expected to have a negative impact on the results as the adjustments are appropriate and bracket the subject features. Location over a mile or a natural or manmade boundary will not adversely impact results as buyers will consider all available units in similar communities. Not site adjustments are necessary as values and or utility are similar on balance and would not have an impact in the market. There is a legal in-law apartment on the second floor which has utility as both an ADU and an extension of the second floor due to the floor plan. The second kitchen is approved per the list agent LeeAnn DeLeo and the assessor doesn't value the area separately but as part of the GLA. The area is included in the GLA in this report and therefore no additional adjustment is necessary. The extra kitchen is not a value adding feature as it is essentially cabinetry, a sink, and smaller appliances which are personal property. A slight difference in living area between this report's sketch and the assessor's data is likely due to angles and will not adversely impact results.	
	Sale One: 65 Hurlburt St brackets living area with a similar design and is weighted first in the reconciliation due to the low volume of adjustments which indicate a high degree of similarity. This unit was initially overpriced and took a binder within 60 days of the price correction.	
	Sale Two: 28 Hanford Ln is displayed as a recent sale within one mile. Slightly superior millwork and interior ornamentation adjusted at 5% of sale and younger year of cosmetic updates adjusted at 5% of sale to represent the impact. The pool was upmarket and adjusted at 2% of sale for contributory value. Weighted second due to proximity and recent sale date.	
	Sale Three: 33 Seir Hill Rd closed over a year ago and is displayed to bracket the in-law/ADU. There have been more recent sales with ADUs but they are not competing due to significant + or - living area differences. No time adjustment is necessary after a comparative of the markets and units. The in-law/ADU is in the basement which is adjusted at \$20 psf for the increased utility. Bath count similar on balance. Weighted third due to the older sale date. A slight expansion of net guideline will not adversely impact assignment results. This unit was initially overpriced and took a binder within 120 days of the price reduction which is slightly over the average and not adverse.	
	Sale Four: 132 Range Rd is included as an additional one mile/six month closed sale with relatively similar aggregate utility. The unit has been updated to meet the criteria for a C3 rating but the cosmetics are older and a 10% adjustment is reasonable to represent the impact, while inferior interior ornamentation despite a Q3 rating is adjusted at 5% of sale. The larger lot size did not create an additional benefit to the seller and the utility is similar on balance. Weighted last due to the difference in appeal. This unit took a binder within 30 days of the price correction.	
COST APPROACH TO VALUE (not required by Fannie Mae)		
COST APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The site value is estimated using recent land sales, extraction, and the assessor's valuation for support. The site value is estimated using recent land sales, allocation, and the assessor's valuation for support.	
	44 Old Farm Rd, 2.07 acres with tear down, \$450,000 on 7/12/2016. 55 Drum Hill Rd, 2.01 acres for \$305,000 on 3/01/19. 71 Graenest Ridge Rd, 2.72 acres for \$375,000 on 11/30/18. 118 Valeview Rd, 2.06 acre for \$350,000 on 08/01/2019.	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 300,000
	Source of cost data	DWELLING Sq.Ft. @ \$ = \$
	Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	= \$
	The cost approach is not considered to be a more credible indicator of market value than the sales comparison approach to value for the older property.	Garage/Carport Sq.Ft. @ \$ = \$
		Total Estimate of Cost-New = \$
		Less Physical Functional External = \$()
	Depreciation = \$	
	Depreciated Cost of Improvements = \$	
	"As-is" Value of Site Improvements = \$	
Estimated Remaining Economic Life (HUD and VA only) 54 Years	INDICATED VALUE BY COST APPROACH = \$	
INCOME APPROACH TO VALUE (not required by Fannie Mae)		
INCOME	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM)	
PROJECT INFORMATION FOR PUDs (if applicable)		
PUD INFORMATION	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached	
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.	
	Legal Name of Project	
	Total number of phases	Total number of units
	Total number of units rented	Total number of units for sale
		Total number of units sold
		Data source(s)
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.	
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source	
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.	
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.		
Describe common elements and recreational facilities.		

Uniform Residential Appraisal Report

File # 0565453933

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.

Uniform Residential Appraisal Report

File # 0565453933

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

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

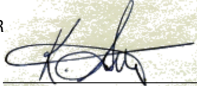
Uniform Residential Appraisal Report

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

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

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

<p>APPRAISER</p> <p>Signature </p> <p>Name <u>Karen Solicito</u></p> <p>Company Name <u>Review Ready eValuation</u></p> <p>Company Address <u>P.O.Box 289</u> <u>Westport, CT 06881</u></p> <p>Telephone Number <u>203-226-6041</u></p> <p>Email Address <u>reviewreadyeval@gmail.com</u></p> <p>Date of Signature and Report <u>12/19/2019</u></p> <p>Effective Date of Appraisal <u>12/16/2019</u></p> <p>State Certification # <u>RCR.0001873</u></p> <p>or State License # _____</p> <p>or Other (describe) _____ State # _____</p> <p>State <u>CT</u></p> <p>Expiration Date of Certification or License <u>04/30/2020</u></p> <p>ADDRESS OF PROPERTY APPRAISED</p> <p><u>89 Grumman Hill Rd</u> <u>Wilton, CT 06897</u></p> <p>APPRAISED VALUE OF SUBJECT PROPERTY \$ <u>1,090,000</u></p> <p>LENDER/CLIENT</p> <p>Name <u>Solidifi</u></p> <p>Company Name <u>Wells Fargo Mortgage</u></p> <p>Company Address <u>255 Second Avenue South, Minneapolis, MN</u> <u>55479</u></p> <p>Email Address <u>solidifi_values@solidifi.com</u></p>	<p>SUPERVISORY APPRAISER (ONLY IF REQUIRED)</p> <p>Signature _____</p> <p>Name _____</p> <p>Company Name _____</p> <p>Company Address _____</p> <p>Telephone Number _____</p> <p>Email Address _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>SUBJECT PROPERTY</p> <p><input type="checkbox"/> Did not inspect subject property</p> <p><input type="checkbox"/> Did inspect exterior of subject property from street</p> <p>Date of Inspection _____</p> <p><input type="checkbox"/> Did inspect interior and exterior of subject property</p> <p>Date of Inspection _____</p> <p>COMPARABLE SALES</p> <p><input type="checkbox"/> Did not inspect exterior of comparable sales from street</p> <p><input type="checkbox"/> Did inspect exterior of comparable sales from street</p> <p>Date of Inspection _____</p>
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Uniform Residential Appraisal Report

File # 0565453933

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	89 Grumman Hill Rd Wilton, CT 06897	132 Range Rd Wilton, CT 06897			18 Banks Dr Wilton, CT 06897					
Proximity to Subject		1.00 miles W			1.76 miles N					
Sale Price	\$ 1,075,000	\$ 862,500			\$ 1,095,000					
Sale Price/Gross Liv. Area	\$ 193.10 sq.ft.	\$ 209.91 sq.ft.			\$ 181.02 sq.ft.			\$ sq.ft.		
Data Source(s)		CTMLS#170176205;DOM 78			CTMLS#170190478;DOM 229					
Verification Source(s)		Wilton Land Records			TOWN RECORDS					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment
Sales or Financing Concessions		Armlth Conv:0			Listing					
Date of Sale/Time		s07/19;c06/19			Active		-30,000			
Location	N;Res;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	1.3 ac	2.05 ac			2.27 ac		0			
View	N;Res;	N;Res;			N;Res;					
Design (Style)	DT2.0;Colonial	DT2.0;Contmp			DT2.0;Colonial					
Quality of Construction	Q3	Q3		+43,000	Q3					
Actual Age	11	46		0	29		0			
Condition	C3	C3		+86,000	C3		+50,000			
Above Grade Room Count	Total Bdrms. Baths 13 5 4.2	Total Bdrms. Baths 9 4 4.1		+5,000	Total Bdrms. Baths 14 6 7.0		-20,000			
Gross Living Area	5,567 sq.ft.	4,109 sq.ft.		+43,700	6,049 sq.ft.		-14,500			sq.ft.
Basement & Finished Rooms Below Grade	2511sf240sfwo 0rr0br0.0ba1o	2057sf680sfwo 1rr0br0.0ba0o		-4,500	2129sf0sfwu		+2,400			
Functional Utility	Average	Average			Average					
Heating/Cooling	FWA/CAC	FWA/CAC			FWA/CAC					
Energy Efficient Items	Fireplaces	Fireplaces			Fireplaces					
Garage/Carport	3qbi3dw	3qbi3dw			5qbi3dw		-5,000			
Porch/Patio/Deck	Deck,ADU	Multiple		0	Deck		0			
Waste/Water	Septic/City	Septic/Well		0	Septic/Well		0			
Original List Price	\$1,245,000	\$895,000		0	\$1,295,000		0			
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$	173,200	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$	-17,100	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 20.1 % Gross Adj. 21.1 %	\$	1,035,700	Net Adj. 1.6 % Gross Adj. 11.1 %	\$	1,077,900	Net Adj. % Gross Adj. %	\$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer	12/24/2014									
Price of Prior Sale/Transfer	\$0									
Data Source(s)	Wilton Land Records	Wilton Land Records			Wilton Land Records					
Effective Date of Data Source(s)	12/16/2019	12/16/2019			12/16/2019					
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments The active listing has adjustments applied to be consistent with closed sales in the report. A list to sale price ratio adjustment is applied for illustrative purposes only based on the market conditions report: It is not known what this unit will close for and any change in price may impact this report.18 Banks Dr is in a different zone and the lot utility appears similar on balance and has not created a benefit to the current seller, therefore no adjustment is necessary. Older cosmetic updates adjusted at 5% of asking.										

Adjustments Addendum

File No. 0565453933

Borrower/Client	Saba Zahid, Muhammad Zahid						
Property Address	89 Grumman Hill Rd						
City	Wilton	County	Fairfield	State	CT	Zip Code	06897
Lender	Wells Fargo Mortgage						

All adjustments are based on paired data analyses using area sales over a period of one year to support the direct comparison approach. Peer review and industry interviews are also conducted to support findings. Sensitivity testing and price per square foot analyses are consulted as tertiary metrics. These are all considered to be credible sources of data for the valuation metrics utilized in the assignment.

The terms 'subject market' and 'the market' refer to properties that would be considered competing units by an educated buyer.

-Gross living area adjustments are reasonable at \$35 psf for differences over 100 sf based on a 15% contribution of the living area by the average ppsf of competing units. Finished basements are adjusted between \$10-\$20 psf based on the estimated ppsf contribution which will include basement baths. Baths and central air are adjusted for the estimated recaptured cost to create parity or \$10,000 for a full bath, \$5,000 for half bath, and \$7,500 for the average of all cooling options available in the market.

-Quality and condition are found to contribute between 5-10% depending on the level of finish and adjustments are applied accordingly. This is representative of the impact in the market and how differences are recognized by market participants and also is an approximation of the recaptured cost to create parity. Adjustments will be mitigated to 2.5% when the difference is less significant but still impactful. Quality and condition ratings were created for the purpose of UAD formatting for XML reports. The ratings are not intended to remove the perception of a range. Units with the same quality or condition rating may still experience an adjustment when there is an inferior or superior feature that is expected to impact value. The difference will be noted in the individual comparable description.

-The industry scale for amenities in the market is between 1-10% depending on quality, utility, and condition. Pools contribute between 1-3% based on quality, condition, and utility.

Features that don't translate to a benefit for the seller will not experience an adjustment. These are:

-The contributory value of the site is driven by utility and appeal as well as size and adjustments are only applied when appropriate regardless of the size difference. Adjustments are applied only when comparative analysis and familiarity with industry participants indicates an impact.

-No time of sale adjustments were necessary based on a review of competing units in the market this past year.

-There is no majority style preference in the market and buyers will consider all available units in the price range.

-Room and bedroom count is considered within the gross living area and no individual adjustments are warranted.

-Decks, porches, and patios are viewed as similar on balance in the market and no adjustments for these differences are necessary. Quantity adjustments will be explained in the comparable section when utilized.

-Effective age denotes the difference between economic life and remaining economic life of the structure. The age is evident by the condition of the structure. The level of maintenance employed by owners or occupants responsible for maintenance influences the effective age of a building. If a building is well maintained, the effective age of the building will be less than its actual age. Significant differences in effective age will be recognized by using a condition adjustment.

-Legal non-conforming lots may be present in comparables and are common and accepted in the market and there is no measurable financial difference provided the parcel supports the improvements.

-Bracketing: The appraiser uses bracketing to determine a probable range of values by applying qualitative techniques of comparative analysis to a group of comparable sales. The sales chosen were considered by the appraiser to be the best available, notwithstanding the characteristics that were not bracketed. If it is determined that these characteristics impact value and or marketability, an adjustment will be applied. Sales to the South are considered in the analyses but none are better examples of substitute units due mainly to the geography of the market area: Not adverse.

-Summary and Reconciliation: Additional support for the value opinion is confirmed by the weighted average method and the order is described in the individual comparable unit comment in the comparable section which describes the reason each unit was displayed as an example of the principle of substitution, as well as the reason behind the order of consideration. In reconciling the final opinion of value, all sales are considered in the weighted average method which multiplies each component by the corresponding factor reflecting its importance, resulting in a benchmark that supports the adjusted value range and is considered along with available properties.

Supplemental Addendum

File No. 0565453933

Borrower/Client	Saba Zahid, Muhammad Zahid						
Property Address	89 Grumman Hill Rd						
City	Wilton	County	Fairfield	State	CT	Zip Code	06897
Lender	Wells Fargo Mortgage						

Addendum: This addendum and all other exhibits and supplemental data are intended to be incorporated with this appraisal report and made a part thereof.

The address on the order is 89 Grumman HI. The legal address is 89 Grumman Hill Road and USPS recognizes 89 Grumman Hill Rd, Wilton, CT. The USPS print out is attached.

Revision 12/19/2019: The client has supplied a Collateral Analytics Complexity Profiler that includes the legal description in the format preferred by the lender. The legal description is too long for page one and has been attached as an exhibit in the report. It is reasonable to assume that this is an acceptable legal description and the appraiser reserves the right to revise if this proves to be false. The signature date has changed from 12/18/2019 to 12/19/2019. No other changes have been made to the report. End revision comments.

Definition of Market Value: Defined by The Appraisal Institute in The Appraisal of Real Estate, 13th Ed., p.23 as: "The most probable price, as of a specified date, in cash, or in terms equivalent to cash, or in other precisely revealed terms, for which the specified property rights should sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently, knowledgeably, and for self-interest, and assuming that neither is under undue duress."

Extraordinary Assumptions Employed: These assumptions are directly related to this assignment as of the effective date of the appraisal report, and are based on reasonable information available to the appraiser.

-The comparable sales used in this report, while confirmed with reliable sources, may contain information that is considered confidential and not generally made available to parties outside the transaction. The values herein are based on the assumption that the data reported to the sources used reflects an accurate description of the transaction.

-The information promulgated by the Wilton assessor is accurate.

-The subject meets the criteria for a C3 condition rating.

If any or all of these assumptions are found to be false, it may alter the results of the appraisal.

Severe Weather Events: As of the effective date of this appraisal, there was no evidence of observable adverse effects caused by the severe weather events common in the Northeastern United States.

Location Information: Grumman Hill Rd is a lined road and the subject is set well back with topography buffers so there is no noise or view impact from the road which experiences a relatively low to moderate volume of traffic only. No adjustment for side road is necessary as the subject's site makes it similar on balance.

Appraiser Comments and Acknowledgements:

-The appraised value is an opinion formed after research and analysis of relevant data. It is not intended to meet or match a sale price. It is not unusual for an appraiser's opinion of value to be different from the purchase price in a transaction: Intangible factors like buyer and seller motivation, agent experience, negotiation tactics, for example, cannot always be quantified mathematically. The appraiser provides a range of value in the summary and uses industry approved methodology to present the most probable value in the space provided by the secondary market forms. Therefore, a value opinion within a reasonable range of the purchase price should not be considered an adverse assignment result.

-Original Photographs: The appraiser uses original photos taken at the time of discovery. The discovery can be when the property is listed, at the time of sale, or upon discovering the property during research for an assignment. Photographs taken at or near the time of sale are most representative of the comparable as intended. If the improvements have changed since the time of marketing and sale, or are obscured by natural or man-made obstacles, the appraiser will include an MLS or assessor photo for review. If there are children in the vicinity, people in the yard, or another situation where it would be inappropriate to take a picture, the appraiser will comment in the comparable explanation and include a MLS or assessor photo for review.

-Public Record Discrepancies: If the assessor's information is found to include lower level or finished attic in their gross living area classification for taxing purposes, the information will appear differently in the report so the appraiser can display the properties in compliance with secondary market guidelines for above grade living area, and gross living area. The subject and all comparables will be displayed in the same fashion. Some of these areas are estimated by the appraiser based on the information available through online sources. The MLS pulls data in from public record and may also reflect the incorrect above grade gross living area. Finished secondary areas may be estimated based on available information. Basement garages are sometimes included in the assessor's basement area and in these cases the basement area will appear correctly in the grid. If closing date on mls is different than the closing date on public records, the date on public records will prevail.

-The appraiser has provided a sketch 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. Estimations and rounding may occur, and the sketch is limited by the software used to create it.

-The appraiser reserves the right to revise quality and or condition ratings between assignments when additional information becomes available, or peer review and industry interviews indicate a majority opinion of standardization. This will not have an adverse impact on any current or past valuations as this only impacts the formatting of the report and not the opinions formed by the appraiser based on a visual observation of the units in question.

-There are many online sources for real estate data and they do not all agree. The appraiser makes a determination as to which sources are most credible and utilizes the information in the report. Primary sources are the multiple listing services and town/city records. Secondary sources will be The Warren Group/Commercial Record, LoopNet, and local brokers. With the exception of the brokers, these are all paid membership services because the data is widely viewed as accurate.

-Highest and Best Use: The improvements are legally permissible, physically possible, financially feasible and likely most profitable based on market demand for the neighborhood. The present improvements contribute to the value of the subject property so that its value is greater than the estimated vacant site value.

Subject Photo Page

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County	Fairfield	State	CT Zip Code 06897
Lender	Wells Fargo Mortgage				



Subject Front

89 Grumman Hill Rd
Sales Price 1,075,000
Gross Living Area 5,567
Total Rooms 13
Total Bedrooms 5
Total Bathrooms 4.2
Location N;Res;
View N;Res;
Site 1.3 ac
Quality Q3
Age 11



Subject Rear



Subject Street

Interior Photos

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County	Fairfield	State	CT Zip Code 06897
Lender	Wells Fargo Mortgage				



Kitchen



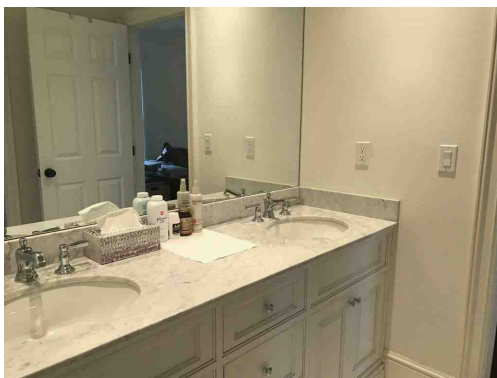
Full Bath 1 - Master



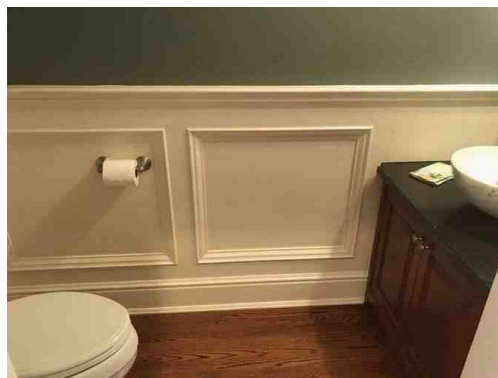
Full Bath 2



Full Bath 3



Full Bath 4/ADU



Half Bath 1

Interior Photos

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County	Fairfield	State	CT
Lender	Wells Fargo Mortgage				
				Zip Code	06897



Half Bath 2



Living Room



Dining Room



Breakfast Nook



Family Room



Bedroom 1



Bedroom 2



Bedroom 3



Bedroom 4/ADU



Bedroom 5/ADU



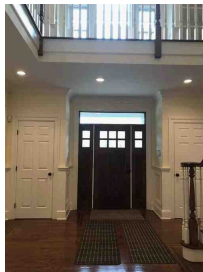
Den/ADU



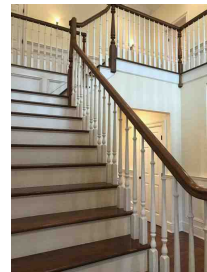
Extra Kitchen/ADU



Laundry



Foyer



Staircase

Comparable Photo Page

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County	Fairfield	State	CT
Lender	Wells Fargo Mortgage		Zip Code	06897	



Comparable 1

65 Hurlbutt St
 Prox. to Subject 1.85 miles N
 Sale Price 1,112,500
 Gross Living Area 6,342
 Total Rooms 12
 Total Bedrooms 5
 Total Bathrooms 4.2
 Location N;Res;
 View N;Res;
 Site 1.33 ac
 Quality Q3
 Age 14



Comparable 2

28 Hanford Ln
 Prox. to Subject 0.29 miles NW
 Sale Price 1,300,000
 Gross Living Area 5,013
 Total Rooms 12
 Total Bedrooms 5
 Total Bathrooms 5.2
 Location N;Res;
 View N;Res;
 Site 1.07 ac
 Quality Q3
 Age 11



Comparable 3

33 Seir Hill Rd
 Prox. to Subject 1.48 miles W
 Sale Price 985,000
 Gross Living Area 3,469
 Total Rooms 12
 Total Bedrooms 5
 Total Bathrooms 5.0
 Location N;Res;
 View N;Res;
 Site 1.51 ac
 Quality Q3
 Age 65

Comparable Photo Page

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County	Fairfield	State	CT Zip Code 06897
Lender	Wells Fargo Mortgage				



Comparable 4

132 Range Rd
 Prox. to Subject 1.00 miles W
 Sale Price 862,500
 Gross Living Area 4,109
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 4.1
 Location N;Res;
 View N;Res;
 Site 2.05 ac
 Quality Q3
 Age 46



Comparable 5

18 Banks Dr
 Prox. to Subject 1.76 miles N
 Sale Price 1,095,000
 Gross Living Area 6,049
 Total Rooms 14
 Total Bedrooms 6
 Total Bathrooms 7.0
 Location N;Res;
 View N;Res;
 Site 2.27 ac
 Quality Q3
 Age 29

Comparable 6

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

Comparable MLS Photos

132 Range Rd., Wilton

Single Family For Sale

LP: \$895,000
CP: \$862,500



MLS#: 170176205 Status: **CLSD** DOM: **78**
Sq. Ft.: **4,109** Rms/Bds: **10/4** Baths: **5 (4/1)**

28 Hanford Lane, Wilton

Single Family For Sale

LP: \$1,399,000
CP: \$1,300,000



MLS#: 170183207 Status: **CLSD** DOM: **43**
Sq. Ft.: **5,013** Rms/Bds: **12/5** Baths: **7 (5/2)**

65 Hurlbutt St., Wilton

Single Family For Sale

LP: \$1,189,900
CP: \$1,112,500



MLS#: 170139878 Status: **CLSD** DOM: **161**
Sq. Ft.: **6,342** Rms/Bds: **12/5** Baths: **6 (4/2)**

33 Seir Hill Rd., Wilton

Single Family For Sale

LP: \$999,000
CP: \$985,000



MLS#: 170006546 Status: **CLSD** DOM: **187**
Sq. Ft.: **4,469** Rms/Bds: **12/5** Baths: **5 (5/0)**

18 Banks Dr., Wilton

Single Family For Sale

LP: \$1,095,000

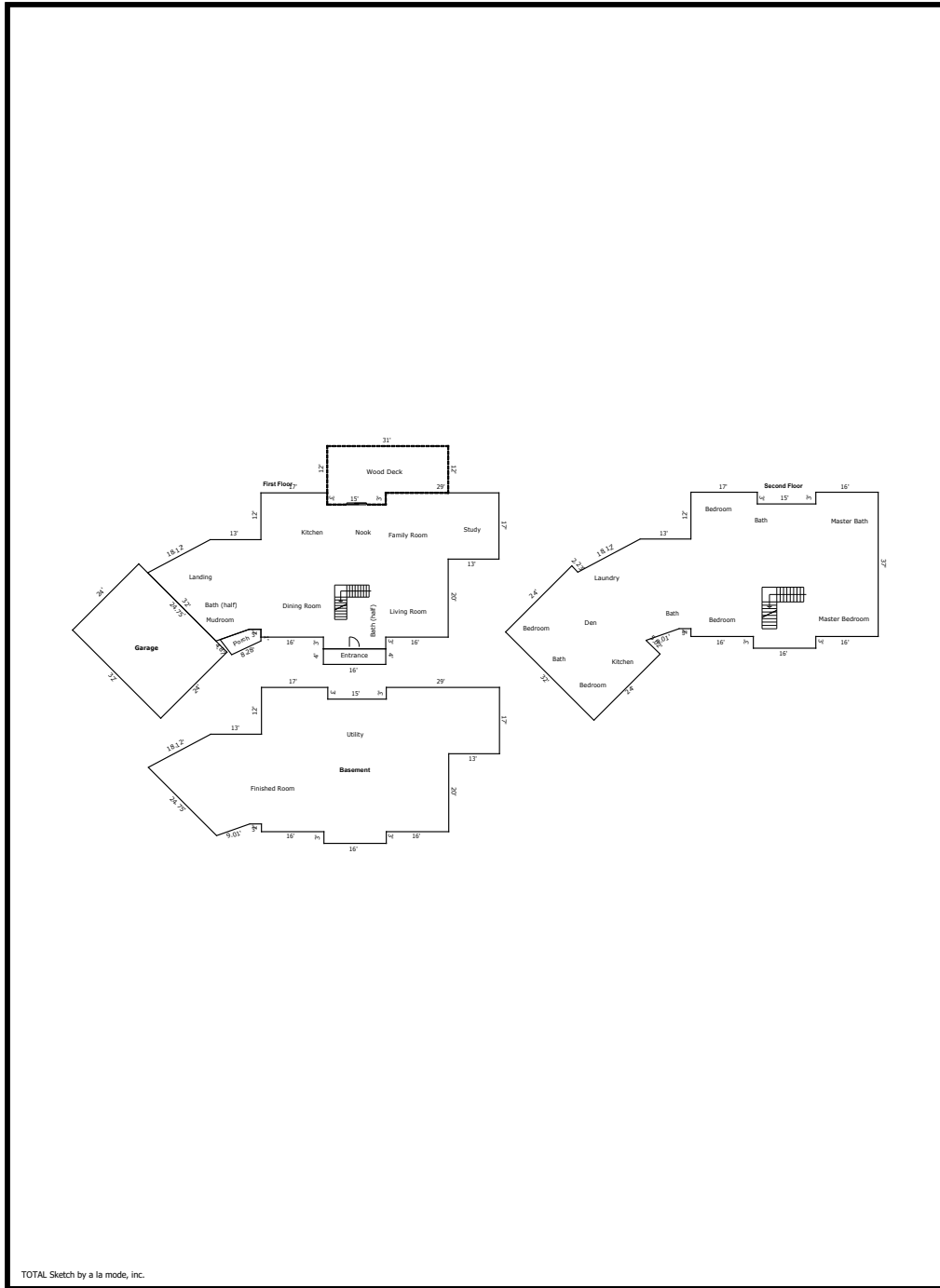


MLS#: 170190478 Status: **SHOW** DOM: **229**
Sq. Ft.: **8,178** Rms/Bds: **14/6** Baths: **7 (7/0)**

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Building Sketch (Page - 1)

Borrower/Client	Saba Zahid, Muhammad Zahid			
Property Address	89 Grumman Hill Rd			
City	Wilton	County Fairfield	State CT	Zip Code 06897
Lender	Wells Fargo Mortgage			



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 2)

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County	Fairfield	State	CT
Lender	Wells Fargo Mortgage		Zip Code	06897	

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	2511.13 Sq ft	$16 \times 3 = 48$ $0.5 \times 24.5 \times 16 = 196$ $0.5 \times 1.5 \times 1.5 = 1.12$ $24.5 \times 1.5 = 36.75$ $0.5 \times 3 \times 8.5 = 12.75$ $23 \times 8.5 = 195.5$ $23 \times 3 = 69$ $37 \times 17 = 629$ $34 \times 15 = 510$ $37 \times 16 = 592$ $17 \times 13 = 221$
Second Floor	3056.34 Sq ft	$37 \times 16 = 592$ $37 \times 15 = 555$ $17 \times 12 = 204$ $28 \times 1 = 28$ $25 \times 16 = 400$ $23 \times 3 = 69$ $10 \times 8.5 = 85$ $0.5 \times 16 \times 8.5 = 68$ $14.5 \times 8.5 = 123.25$ $0.5 \times 8.5 \times 3 = 12.75$ $23.94 \times 5.02 = 120.11$ $0.5 \times 5.02 \times 0.06 = 0.16$ $17.5 \times 16.93 = 296.2$ $0.5 \times 16.93 \times 16.93 = 143.24$ $33.85 \times 0.57 = 19.43$ $0.5 \times 0.57 \times 0.57 = 0.16$ $32.32 \times 1.53 = 49.6$ $0.5 \times 1.62 \times 1.53 = 1.25$ $0.5 \times 1.53 \times 1.53 = 1.18$ $0.5 \times 33.94 \times 16.97 = 288$
Total Living Area (Rounded):	5567 Sq ft	
Non-living Area		
3 Car Attached	768 Sq ft	$32 \times 24 = 768$
Basement	2511.13 Sq ft	$16 \times 3 = 48$ $0.5 \times 24.5 \times 16 = 196$ $0.5 \times 1.5 \times 1.5 = 1.12$ $24.5 \times 1.5 = 36.75$ $0.5 \times 3 \times 8.5 = 12.75$ $23 \times 8.5 = 195.5$ $23 \times 3 = 69$ $37 \times 17 = 629$ $34 \times 15 = 510$ $37 \times 16 = 592$ $17 \times 13 = 221$
Open Porch	39.31 Sq ft	$0.5 \times 2.63 \times 7.45 = 9.8$ $3 \times 2.63 = 7.89$ $0.5 \times 0.28 \times 0.37 = 0.05$ $10.17 \times 0.37 = 3.76$ $0.5 \times 10.17 \times 3.5 = 17.8$
Wood Deck	417 Sq ft	$15 \times 15 = 225$ $12 \times 16 = 192$
Open Porch	64 Sq ft	$4 \times 16 = 64$

Legal Description



89 GRUMMAN HILL RD WILTON CT 06897

Neighborhood Value Range: \$455,000 to \$1,300,000



Loan No:
Ref No:
Date: 12/10/2019
Retro Dt:

Complexity Analysis

		Subject Complexity Index Rating (Out of 100): 40	
Subject Price/Sqft: \$151	Comparables Average Price/Sqft: \$234	Variance: -35.62%	Atypical
Subject Sqft: 5,801	Comparables Average Sqft: 3,087	Variance: 87.89%	Atypical
Subject Age: 11	Comparables Average Age: 35.7	Variance: -69.19% N/A	Atypical
Subject Lot Size: 56,628 sf	Comparables Average Lot Size: 41,817 sf	Variance: 35.42%	Atypical

Property Information

County: FAIRFIELD (09001)	Property Type: RSFR	Beds: 5	Baths: 4.5	SqFt: 5801
Land: 56628	Yr Built: 2008	Carrier Route: C010	Asd Value: 918,190	Asd Yr: 2019
Sld Price: 1,100,000	Sld Date: 05/31/2011	List Price: 1,200,000	List Date: 05/06/2019	Off Mkt Date:

Additional Information

Parcel Number: N:0054 B:022 L:03	City: WILTON	Floor Count:	Basement:	Pool:
Legal Description: MAPNUM:000054 WARDNUM:00		Land Value: 273,770	Improvements: 644,420	Market Value:
BLOCKNUM:000022 LOTNUM:000003 UNITNUM:00000		Zoning:		
Owner: LAMPITELLI,CECELIA J		Type: V	Lender: HUDSON CITY SAVINGS BANK	
Last Sale 1st Loan: 750,000		Type:	Lender:	
Last Sale 2nd Loan:	Date:	Type:	Lender:	
Last Refi 1st Loan:	Date:	Type:	Lender:	
Last Refi 2nd Loan:	Date:	Type:	Lender:	

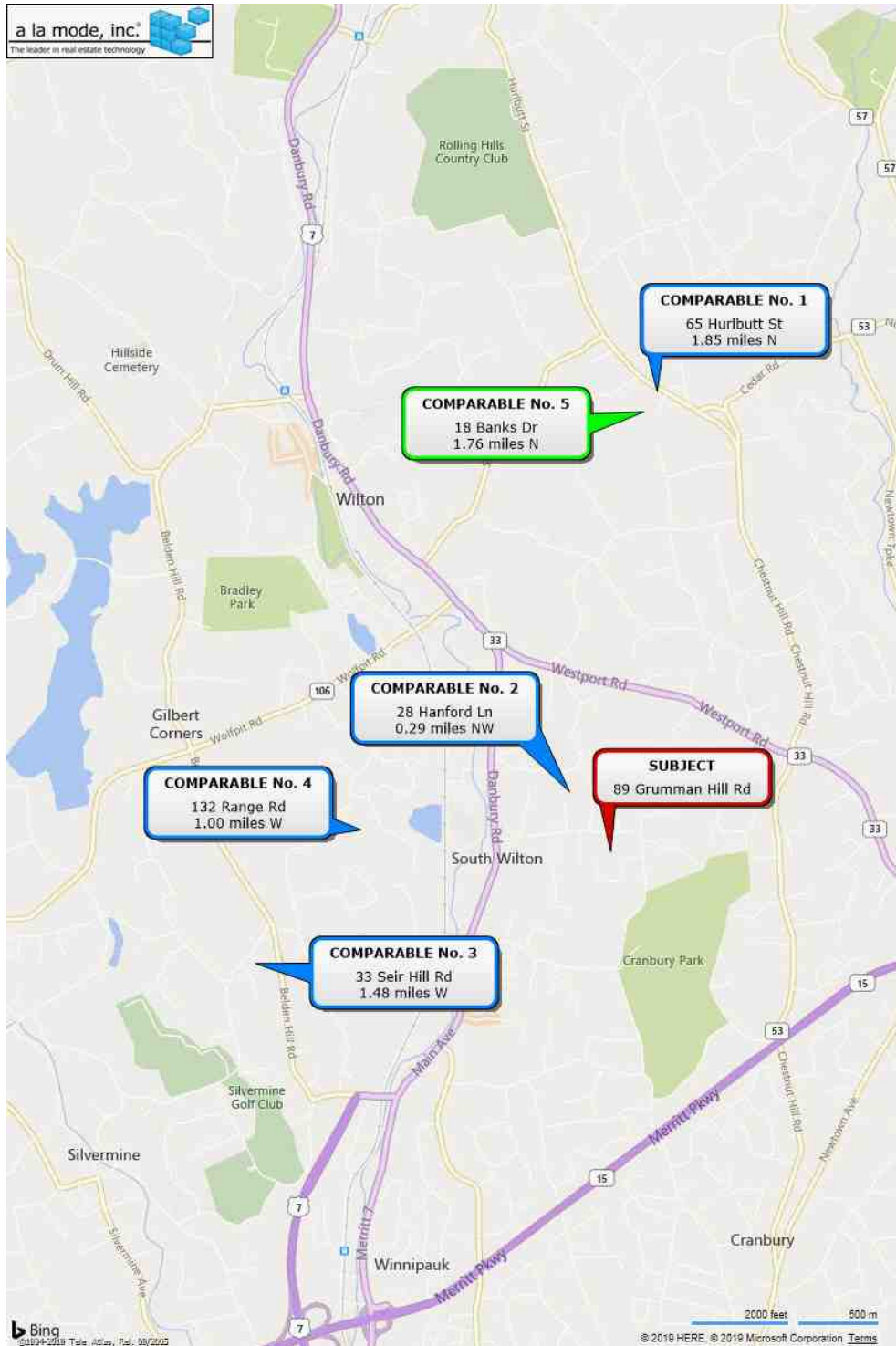


Comparables Criteria

Datasource:	Baths: -	Search Method:	Max Dist:
Beds: -	Sold Price: -	Living Area(sf): -	Land Area(sf): -
List Price: -		Age: -	Months Back:
Sales Type Filter: -			

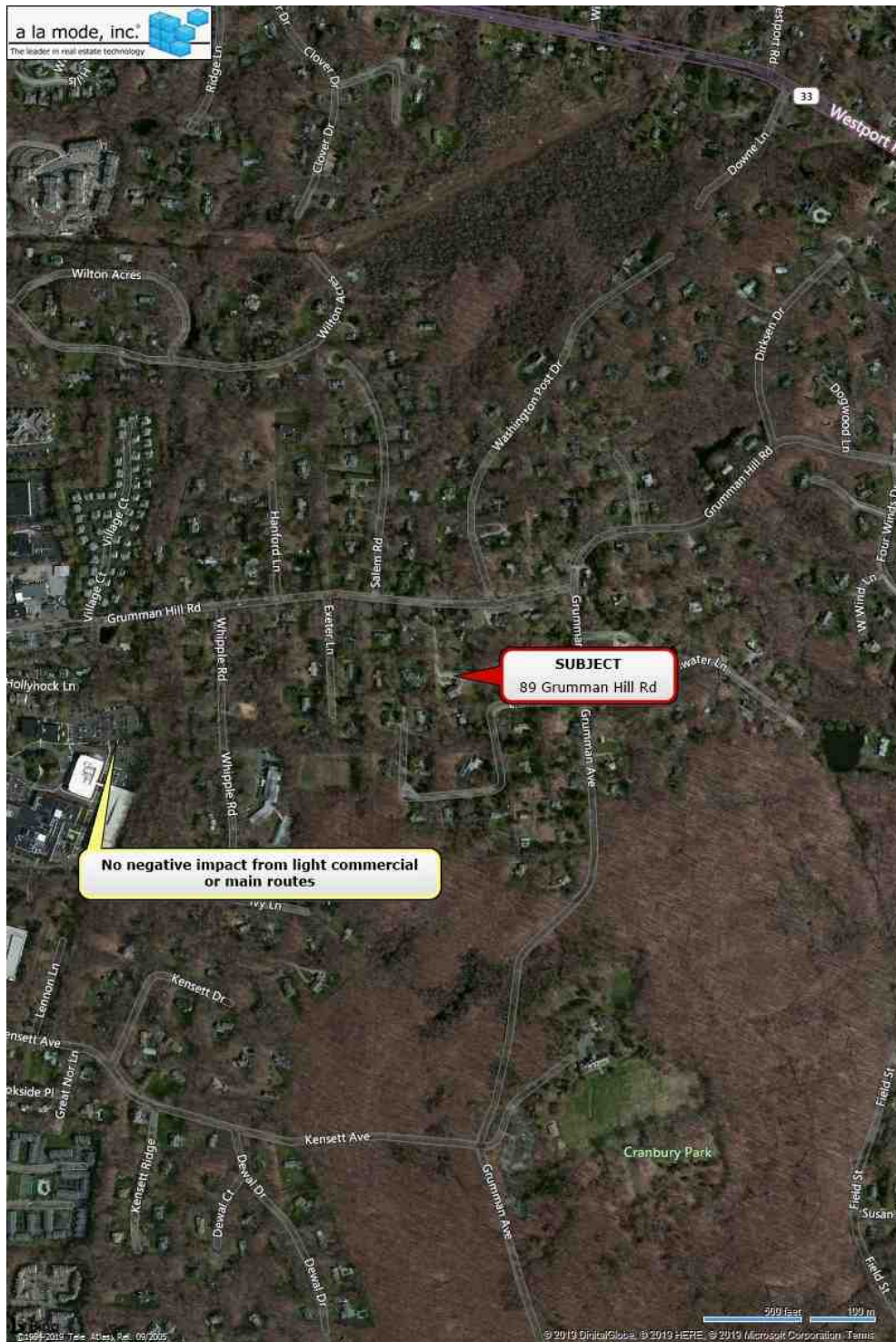
Location Map

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County	Fairfield	State	CT
Lender	Wells Fargo Mortgage		Zip Code	06897	



Aerial Map

Borrower/Client	Saba Zahid, Muhammad Zahid				
Property Address	89 Grumman Hill Rd				
City	Wilton	County Fairfield	State CT	Zip Code 06897	
Lender	Wells Fargo Mortgage				



Site Map

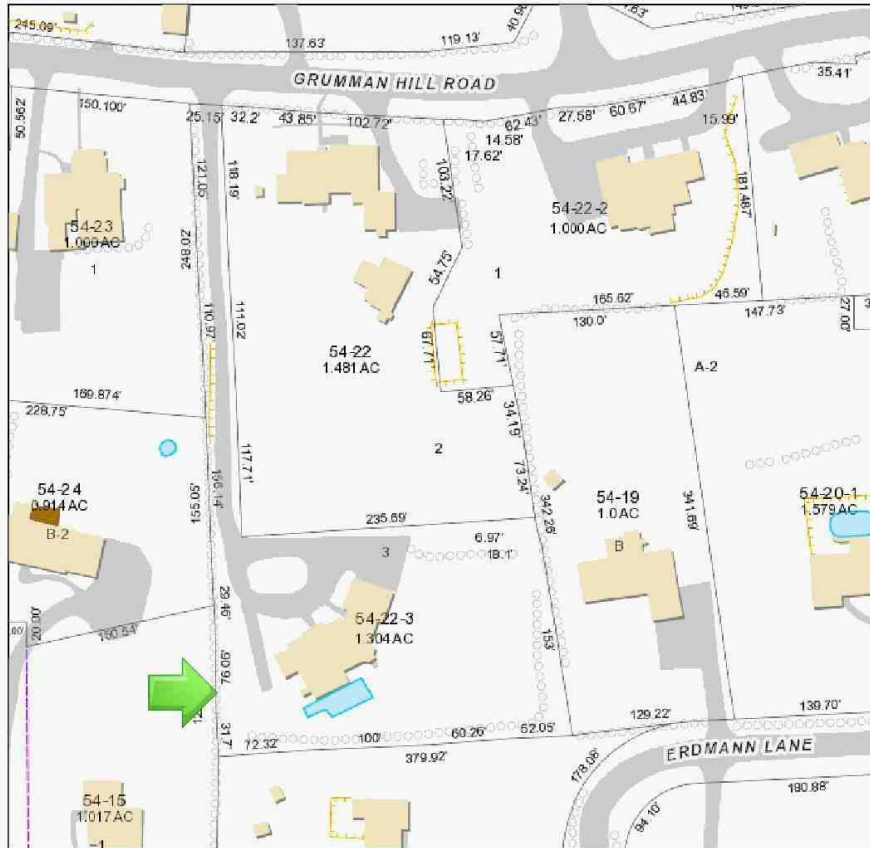
12/15/2019

Print Map

Town of Wilton Geographic Information System (GIS)



Date Printed: 12/15/2019



MAP DISCLAIMER - NOTICE OF LIABILITY

This map is for assessment purposes only. It is not for legal description or conveyances. All information is subject to verification by any user. The Town of Wilton and its mapping contractors assume no legal responsibility for the information contained herein.

Zoning Effective: July 28, 2017

Planimetrics Updated: 2014

Approximate Scale: 1 inch = 100 feet



ADU Questionnaire



Accessory Unit (ADU) Questionnaire

Please address the following and attach this questionnaire to the appraisal report if the subject property is improved with an ADU, or is a SFR with a second kitchen, or there is living space separated from the main dwelling:

- | YES | NO | |
|-------------------------------------|-------------------------------------|---|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Does the subject have an Accessory Dwelling Unit (ADU)?
If no, check all that are applicable to explain why: |
| | <input type="checkbox"/> | The additional living area is not independent of the primary dwelling unit. |
| | <input type="checkbox"/> | The additional living area does not include a fully functioning kitchen. |
| | <input type="checkbox"/> | The additional living area does not include a fully functioning bathroom. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Is the ADU/additional living area separately metered? |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Is there interior access between the primary dwelling unit and the ADU/additional living area? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Is there exterior access to the ADU/additional living area, independent of the primary dwelling unit? |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Are ADU's/additional living areas typical for the market? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Is the ADU/additional living area rented? |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Does the ADU/additional living area comply with Zoning? |
| <input checked="" type="checkbox"/> | | If the ADU is legal per zoning, does the appraisal include at least one comparable with the same use? |
| <input type="checkbox"/> | | If the ADU is <u>not</u> legal per zoning, does the appraisal include at least 3 comparables that have the same non-compliant zoning use? |

If the subject has an ADU as defined by FNMA, please ensure the report conforms to the following requirements:

- 1) The 'One with Accessory' box must be checked in the improvement section.
- 2) For assignments with an interior inspection, interior photos of the ADU must be provided.
- 3) If the ADU is legal per zoning, the report must demonstrate that the improvements are typical for the market through an analysis of at least one comparable property with the same use (e.g. ADU amenity must be bracketed in the grid).
- 4) If the ADU is not legal per zoning, the report must demonstrate that the improvements are typical for the market through an analysis of at least three comparable properties that have the same non-compliant zoning use.

FNMA Selling Guide: B4-1.3-05, Improvements Section of the Appraisal Report (10/24/2016)