



City of Dillingham

RECEIVED
APR 14 2023
CITY OF DILLINGHAM

Property Assessment Appeal Form RP23-18

This appeal must be returned or postmarked no later than the date indicated on the Assessment Notice. Drop off at City Hall, or mail to City Clerk, PO Box 889, Dillingham AK 99576 or email at cityclerk@dillinghamak.us. Attach a copy of the Property Assessment Return.

I appeal the assessed value for the property identified below:

Acct No. 101428
Nerka III B4 L1

Property Owner Karen M. McCambly

Mailing Address for all correspondence relating to this appeal:

Street Address or PO Box 891 -4009 Teal Lane

City Dillingham State Alaska Zip 99576

Contact Phone Number 907-843-2137 Email Address kmccambly66@gmail.com

1. Why are you appealing your value? Check ONE and provide a detailed explanation below:

- My property value is excessive. (Overvalued)
My assessed value is unequal to similar property.
My property value was valued improperly. (Incorrectly)
My property has been undervalued.

2. You must provide specific reasons and provide information supporting the item checked above:

Value increased w/out repairs. required to sell as 1 bedroom (is not a 2 bedroom) through a bank. I've not had a 40 ft container van since 2020 & the outside power sources aren't functional. Oven is non functional, fridge and dishwasher need replaced. Addition (accounted for in 2016) is not properly attached, there is interior/exterior finish work required, electrical concerns, there is no longer a functioning porch (using pallets), it's not weatherized properly etc. EXAMPLES INCLUDED.

Table with 3 rows: Assessor Value from Notice (\$180K), Owners Estimate of Value (\$80,000), Purchase Price of Property (\$70,500) and Purchase Date (05/2010).

★ HAS BEEN COMPARED TO 2 BR SALES... IS A 1BR ★
w/ LOFT

3. **THE FOLLOWING INFORMATION WILL HELP SUPPORT YOUR APPEAL.**

Comparable Sales: Recent sales of similar property (within three years)

Property Sold	Owner/Address	Date of Sale	Sale Price

→ UNABLE TO FIND PROPER INFO, ←

Information regarding sales of comparable properties may be obtained through personal research. Other information might include reports from inspectors or engineers concerning physical conditions, contractor estimates of cost of cure, documents from government agencies or experts regarding property limitations, appraisal documents, published blue book value, closing statements, legitimate advertisements, etc.

4. Has property been appraised within the last five years?

YES NO

If yes, appraisal date: 03/06/2020 Appraised value: \$ 188,000 (see page 5)

HAD ALSO PUT \$190K ON COVER *SEE NOTE REGARDING APPRAISAL.

5. You may submit additional information to support your appeal of the assessed value.

Documents with additional facts must be submitted within 30 days of the date the Assessment Notice was mailed unless the Assessor agrees to an extension.

Please check the following statement that applies to your intentions:

I intend to submit additional information within the required time limit.

My appeal is complete. I have provided all the information that I intend to submit, and request that my appeal be reviewed based on the information submitted.

6. I hereby affirm that the foregoing information is true and correct. I understand that I bear the burden of proof, and that I am the owner (or owner's authorized agent) of the property described herein.

X K-McC
Signature of Owner/Agent

Karen M. McCambly

Print Name

X 04/14/2023
Date

The Board of Equalization (BOE) certifies its decision, based on the Findings of Fact and Conclusions of Law contained within the recorded hearing and record on appeal, and concludes that appellant (met/did not meet) the burden of proof that the assessment was unequal, excessive, improper or undervalued.

CITY OF DILLINGHAM

PO Box 889
Dillingham, AK 99576



2019 REAL PROPERTY ASSESSMENT NOTICE

Date: March 15, 2019

Luke Villnave
PO Box 891
Dillingham, AK 99576

Account #: 101428

Legal Description	Assessed Value		Exemption		Adjusted Assessed Value
	Improvement	Land	Type	Max Amount	
Nerka III B4 L1	99,400	30,000			129,400
Total Adjusted Assessed Value					129,400

THIS IS NOT A BILL

Your property tax bill will be mailed in July. This is your notice of the valuation of your property which will be used to calculate your 2019 property tax bill.

1. All real and personal property not expressly exempt by the Dillingham Municipal Code is subject to annual taxation at its full and true value
2. If you disagree with the assessed value and wish to appeal to the Board of Equalization, a written appeal may be mailed to the City Clerk, City of Dillingham, PO Box 889, Dillingham, AK 99576 or dropped off at City Hall, 141 Main Street.
3. A separate appeal form must be filed for each property in question.
4. Appeal forms are available at City Hall and on the City's website at www.dillinghamak.us under Forms and Permits.
5. The appeal must establish that the assessment is unequal, excessive, and improper or undervalued as required by AS 29.45.21(b).
6. A written appeal must be received or postmarked within 30 days of this notice to be considered by the Board of Equalization.

Please contact the City of Dillingham at 907-842-5211 if you need more information

2023 ASSESSMENT NOTICE

City of Dillingham
 P.O. Box 889
 Dillingham, AK 99576



THIS IS NOT A BILL

Your property tax bill will be mailed in July. This is your notice of the valuation of your property which will be used to calculate your property tax bill.

Please contact the City of Dillingham at 842-5211 if you need more information

MCCAMBLY D KAREN
 PO BOX 891
 DILLINGHAM, AK 99576

Property Address	Parcel Number	Date Of Mailing	Appeal Deadline
4009 TEAL LN	1-131-380	3/15/2023	4/14/2023

Legal Description
Lot Size: 40240 SF; Lot: 1; BLK: 4; Subdivision: NERKA III; Plat#: 81-9; District: Bristol Bay - 307

Current Assessment			
	Land	Improvement	Total Assessment
Assessment	\$30,000	\$150,000	\$180,000
Exemptions			\$0
Taxable Value	\$30,000	\$150,000	\$180,000

- If you disagree with this assessed value and wish to appeal to the Board of Equalization, a written appeal may be mailed to the City Clerk, City of Dillingham, PO Box 889, Dillingham, AK 99576 or dropped off at City Hall, 141 Main Street.
- Appeal forms are available at City Hall. Appeal forms can also be found on the City's website, www.dillinghamak.us under Forms and Permits.
- **A separate appeal from must be filed for each property in question.**
- **Appeal must be received or postmarked by the appeal deadline.**

City of Dillingham
 P.O. Box 889
 Dillingham, AK 99576
 Phone #: (907) 842-5211 Fax#: (907) 842-5691

Karen M. McCambly
P.O. Box 891
Dillingham, AK 99576
kmccambly66@gmail.com
(907) 843-2137

City of Dillingham
ATTN: City Clerk's Office
P.O. Box 889
Dillingham, AK 99576

04/14/2023

To whom it may concern,

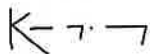
I did not pay my previous taxes as I missed the short appeal window. I do not agree with the way that properties are assessed. I would like to use my last home appraisal as an example. Please see the notes on page five of his report regarding his awareness of the legal issues and not being qualified about repairs etc.

At the time of the appraisal, I was going through a divorce. The accessor was being escorted by my ex husband's friend/previous co-worker. They had a private conversation without me after we did the walk around. The value provided was not accepted in Court due to the circumstances of the report.

There are many repairs that need to be done to bring the value up to what the City is assessing it at including bedrooms. There are limited resources i.e. labor and prices of materials are going up. I am considering flying in a certified professional to service my electrical needs etc.

I suggest that the City reconsider the tax on fisherman and recreational users i.e. camps on Nushagak etc. I urge the communities to come up with an agreement that can benefit us all. I am a single mother and because I am a property owner does not mean that I should be subjected to these unfair rates.

Respectfully,



Karen M. McCambly

APPRAISAL OF REAL PROPERTY



LOCATED AT

4009 Teal Lane
Dillingham, AK 99576
Lot 1, Block 4, Nerka III

FOR

Karen Villnave
4009 Teal Lane
Dillingham, AK

OPINION OF VALUE

190,000

AS OF

03/06/2020

BY

Jeffrey C Barrus, SRA
AK Appraisals
P.O. Box 113384
Anchorage, AK 99511
(907) 947-7639
jcbarrus@gmail.com

AK Appraisals
P.O. Box 113384
Anchorage, AK 99511

March 9, 2020

Karen Villnave
4009 Teal Lane
Dillingham, AK 99576

Re: Property: 4009 Teal Lane
Dillingham, AK 99576
Borrower: Karen Villnave
File No.: Villnave

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

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

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

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

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

Sincerely,



Jeffrey C Barrus, SRA

Uniform Residential Appraisal Report

Villnave
File # 20JB077

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 4009 Teal Lane City Dillingham State AK Zip Code 99576
Borrower Karen Villnave Owner of Public Record Luke Villnave County Matanuska Susitna

Legal Description Lot 1, Block 4, Nerka III
Assessor's Parcel # 101428 **Tax Year** 2019 **R.E. Taxes \$** 0
Neighborhood Name Nerka **Map Reference** Dillingham **Census Tract** 0002.00

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) Asset Valuation

Lender/Client Karen Villnave **Address** 4009 Teal Lane, Dillingham, AK 99576
 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). AKMLS, Public Records.

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.

Contract Price \$ **Date of Contract** **Is the property seller the owner of public record?** Yes No **Data Source(s)**
 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.

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	70 %		
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	0 %		
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	287	Low	1 Multi-Family	0 %		
Neighborhood Boundaries Wood River east, Waskey Rd north, Aleknaguk Lake Rd west, Chuthmok Rd south		420	High	86 Commercial	5 %		
		346	Pred.	39 Other	25 %		

Neighborhood Description The Palmer area is average in appeal with public services, shopping and schools located within 1-3 miles of the subject subdivision. Homes are predominantly detached single-family properties that range from small cabins to larger newer construction custom homes.
 Market Conditions (including support for the above conclusions) See Market Conditions Addendum. Note that the subject's price is higher than the predominate price as it is new construction and has high quality features. It is not an over-improvement.

Dimensions See attached PLAT **Area** 40320 sf **Shape** Irregular **View** N,Res;
Specific Zoning Classification No Zoning **Zoning Description** No Zoning
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

Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity Water Well* Street Gravel
 Gas Sanitary Sewer Septic (failed) Alley None
FEMA Special Flood Hazard Area Yes No **FEMA Flood Zone** C **FEMA Map #** 0200410010B **FEMA Map Date** 09/30/1982
 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
 An as-built survey was not available to the appraiser. It is assumed only typical access and utility easements apply to the subject. The subject has a failed septic system that needs replacement. It also has contaminated well water (could possibly be decontaminated with bleach and absolutely handled with a treatment system.)

General Description		Foundation		Exterior Description		Interior	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Treated wood/Ave	Floors	Lam,LuxVnl/Ave		
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Wood/Average	Walls	Drywall/Average		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Metal/Average	Trim/Finish	Wood/Average		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Vinyl/Average		
Design (Style) Two-Story	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vinyl/Average	Bath Wainscot	Fiber/Average		
Year Built 1982	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 19	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	None	<input checked="" type="checkbox"/> Driveway	# of Cars 2		
Attic <input checked="" type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input checked="" type="checkbox"/> Woodstove(s) # 1	Driveway Surface	Gravel		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other Toyo Fuel Oil	Fireplace(s) # 0	<input type="checkbox"/> Fence None	Garage	# of Cars 0		
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	Patio/Deck None	<input type="checkbox"/> Porch None	Carport	# of Cars 0		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	Pool None	<input checked="" type="checkbox"/> Other See Below	Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in		

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) Vent
Finished area above grade contains: 5 Rooms 2 Bedrooms 1.0 Bath(s) 1,027 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject offers 2 bedrooms, 1.0 bathroom, wood stove, 2 sheds, covered storage, detached sauna.
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;The subject is 38 years old and has some updates and has received average maintenance. Utilities were on and functional at time of inspection.

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 appraiser is not a home inspector. It is assumed that the property will be free from any physical deficiencies or adverse conditions that would affect the livability, soundness, or structural integrity of the property.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Uniform Residential Appraisal Report

Villnave
File # 20JB077

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 89,000 to \$ 280,000
There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 287,500 to \$ 420,000

Table with columns: FEATURE, SUBJECT, COMPARABLE SALE # 1, COMPARABLE SALE # 2, COMPARABLE SALE # 3. Rows include Address, Proximity to Subject, Sale Price, Data Source(s), VALUE ADJUSTMENTS, and Net Adjustment (Total).

SALES COMPARISON APPROACH

My research did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

My research 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.

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

Table with columns: ITEM, SUBJECT, COMPARABLE SALE #1, COMPARABLE SALE #2, COMPARABLE SALE #3. Rows include Date of Prior Sale/Transfer, Price of Prior Sale/Transfer, Data Source(s), Effective Date of Data Source(s).

Analysis of prior sale or transfer history of the subject property and comparable sales. No sales or transfers of the subject were noted in the past 3 years. No sales history could be found for the comparables used within the last year.

Summary of Sales Comparison Approach See attached addendum.

Indicated Value by Sales Comparison Approach \$ 188,000

Indicated Value by: Sales Comparison Approach \$ 188,000 Cost Approach (if developed) \$ 146,942 Income Approach (if developed) \$

The sales comparison approach to value was given primary weight in the analysis. The cost approach was developed but given minimal weight due to the lack of reliable building costs.

RECONCILIATION

This appraisal is made as is, subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or 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 \$ 188,000 as of 03/06/2020 which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

Villnave
File # 20JB077

Note: The appraiser is not a qualified structural expert, code compliance inspection, home inspector, environmental inspector, or mold expert and assumes no responsibility in this regard; appropriate authorities must be consulted if such determinations are needed. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. The appraiser is not required to move furniture, consequently, interior surfaces may not have been fully observed due to the presence of furniture and personal belongings. Additionally, in some instances interior inspections are not performed. All aspects of the property, not visible, or not otherwise disclosed to the appraiser, are presumed to be typical and adequate.

It is assumed that the square footage reported on MLS, AMDS or public records for the comparable sales is correct. In cases where there are discrepancies, efforts were made to verify the square footage with the listing agent or original appraiser. This cannot always be verified and is therefore an extraordinary assumption of this appraisal. Should new data be presented for any comparable sale regarding amenities, square footage, basement area, etc. the appraiser reserves the right to amend this appraisal analysis.

Exposure Time

Under current market conditions, the reasonable exposure time for the subject property would have been approximately 4-6 months. This is based on the analyses of historical market trends in the general area and takes into account the size, condition and price range of the subject property and surrounding area. It presupposes that the listed price would have been at or near the appraised value. It also assumes aggressive professional marketing by reputable local real estate offices.

Intended User

The Intended User of this appraisal report is the homeowner(s) who have requested this service in potential legal matters. No other users or uses are identified.

Prior Services

I have performed no (or the specified) 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.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The land value was estimated using the limited vacant land sales from the subject market area. The cost approach was given no weight due to the lack of relevant building cost data for the property.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	30,000
Source of cost data Marshall Swift, L.P., Builder Cost Estimates	DWELLING 1,027 Sq.Ft. @ \$ 135.00	=\$	138,645
Quality rating from cost service Average Effective date of cost data 12/2020	0 Sq.Ft. @ \$	=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sbttl Extrs	=\$	10,000
Cost and depreciation is estimated from Marshall & Swift Estimator	Garage/Carport 506 Sq.Ft. @ \$ 30.00	=\$	15,180
along with local builder cost estimates. Cost approach is typically not weighted by market participants therefore is not believed to be a meaningful or useful method in this market. This method & the conclusions shown should not be relied upon to measure the amount of insurance coverage as it will not guarantee that a property is fully insured.	Total Estimate of Cost-New	=\$	163,825
Estimated Remaining Economic Life (HUD and VA only) 41 Years	Less Physical Functional External		
	Depreciation 51,883	= \$(51,883)
	Depreciated Cost of Improvements	=\$	111,942
	"As-is" Value of Site Improvements	=\$	5,000
	INDICATED VALUE BY COST APPROACH	=\$	146,942

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

Uniform Residential Appraisal Report

Villnave
File # 20JB077

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

Villnave
File # 20JB077

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

Villnave
File # 20JB077

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:

- 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.
- 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.
- 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.
- 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.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRaiser Jeffrey C Barrus, SRA
 Signature *Jeff Barrus*
 Name Jeffrey C Barrus, SRA
 Company Name AK Appraisals
 Company Address P.O. Box 113384
Anchorage, AK 99511
 Telephone Number (907) 947-7639
 Email Address jcbarus@gmail.com
 Date of Signature and Report 03/09/2020
 Effective Date of Appraisal 03/06/2020
 State Certification # 808
 or State License # _____
 or Other (describe) _____ State # _____
 State AK
 Expiration Date of Certification or License 06/30/2021

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
 Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
4009 Teal Lane
Dillingham, AK 99576
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 188,000

SUBJECT PROPERTY
 Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

LENDER/CLIENT
 Name No AMC
 Company Name Karen Villnave
 Company Address 4009 Teal Lane, Dillingham, AK 99576
 Email Address _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Uniform Residential Appraisal Report

Villnave
File # 20JB077

FEATURE		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address		4009 Teal Lane Dillingham, AK 99576			1133 Aleknagik Dillingham, AK 99576			3144 Squaw Creek Rd Dillingham, AK 99576			331 Airport Rd Dillingham, AK 99576		
Proximity to Subject		0.63 miles S			1.71 miles SE			1.59 miles SE					
Sale Price		\$ 205,500			\$ 210,000			\$ 280,000					
Sale Price/Gross Liv. Area		\$ 153.37 sq.ft.			\$ 165.19 sq.ft.			\$ 140.00 sq.ft.			\$ 179.03 sq.ft.		
Data Source(s)		MLS#15-9323;DOM 483			AKMLS#19-16708;DOM 0			AKMLS#20-2881;DOM 6					
Verification Source(s)		Public Records			Public Records			Public Records					
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION		
Sales or Financing		Armlth			Listing			0			Listing		
Concessions		VA;2390			List/Sale;100			0			List/Sale;100		
Date of Sale/Time		s02/17;c10/16			c10/19			0			Active		
Location		N;Res;			N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Site		40320 sf			1.26 ac			-2,000			2.80 ac		
View		N;Res;			N;Res;			N;Wtr;			N;Res;		
Deslgn (Style)		DT2;Two-Story			DT1;Ranch			DT1;Ranch			DT1;Ranch		
Quality of Construction		Q4			Q4			Q4			Q4		
Actual Age		38			39			+500			35		
Condition		C4			C4			C4			C3		
Above Grade		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count		5 2 1.0			5 3 1.0			5 0 1.0			+6,000 6 4 1.0		
Gross Living Area		1,027 sq.ft.			1,244 sq.ft.			-8,680			1,500 sq.ft.		
Basement & Finished Rooms Below Grade		Osf			956sfOsfwu			-9,560			Osf		
Functional Utility		Average			Average			Average			Average		
Heating/Cooling		O Toyo			O FWA			OFWA			0 OHWBB		
Energy Efficient Items		Typical			None Known			Typical			Typical		
Garage/Carport		2dw			2qa2dw			-10,000			2dw		
Porch/Patio/Deck		None			CE			None			None		
Appliances		R/O,D,G,V,Rf			Similar			Similar			0 Similar		
Fireplace/Wood Stove		Wood Stove			Wood Stove			None			+2,000 None		
Amenities		Sd(2),Sna,Stg			Shed			+2,000			Shed		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$			-27,740			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$			-20,420		
Adjusted Sale Price		Net Adj. 13.5 %			Gross Adj. 15.9 %			Net Adj. 9.7 %			Gross Adj. 17.0 %		
of Comparables		\$ 177,760			\$ 177,760			\$ 189,580			\$ 242,520		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).													
ITEM		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer													
Price of Prior Sale/Transfer													
Data Source(s)		AKMLS, Public Records			MLS, Public Records			AKMLS, Public Records			AKMLS, Public Records		
Effective Date of Data Source(s)		03/07/2020			08/17/2018			03/07/2020			03/07/2020		
Analysis of prior sale or transfer history of the subject property and comparable sales													
Analysis/Comments													

Supplemental Addendum

File No. 20JB077

Borrower	Karen Villnave						
Property Address	4009 Teal Lane						
City	Dillingham	County	Matanuska Susitna	State	AK	Zip Code	99576
Lender/Client	Karen Villnave						

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

Five closed sales and two active/pending listings were used in the analysis. I have selected comparables that offer the fewest number of adjustments and that are considered to be reasonable and supportable. I looked for the most recent sales to include on the grid. The comparable sales that appear on the grid are the most viable that are available for this analysis.

Note that dated sales were used in the report. This was necessary in order to best bracket the subject. In spite of this effort, I did not bracket the subject's size or overall market appeal.

The subject has a failed septic system that needs replacement. It also has contaminated well water (could possibly be decontaminated with bleach and absolutely handled with a treatment system.) The subject is not really marketable or eligible for a loan until the well and the septic system are deemed functional and safe. For this reason, I have provided an 'as-is' value in addition to the 'as-repaired' value (which assumes the hypothetical condition of a safe-repaired-replaced septic system and a well that is not contaminated).

The active/pending listings (5 and 6) were not given weight due to their unresolved sales terms.

Quantitative adjustments are \$40.00 per square foot for above grade living area; \$30.00 per square foot for finished basement area; \$3,000 for a half bath; \$6,000 for a full or 3/4 bath; \$8000 per garage stall. Note that sales offering GLA within 50 square feet of the subject do not warrant an adjustment.

It is assumed that the square footage reported on MLS or public records for the comparable sales is correct. In cases where there are discrepancies, efforts were made to verify the square footage with the listing agent or original appraiser. This cannot always be verified and is therefore an extraordinary assumption of this appraisal. Should new data be presented for any comparable sale regarding amenities, square footage, basement area, etc. the appraiser reserves the right to amend this appraisal analysis.

The adjusted sales offer a reasonable range of value. Sales #1-4 were given the most consideration due to the closed status and due to the adjusted values being in a reasonable range of values. The bathroom count, condition and quality of the subject were considered when assigning the opinion of market value. It falls within the adjusted value range and is supported by the sales and listings used in this analysis. I have valued the subject at the lower end of the adjusted range due to the overall condition (see photos). The 'as-is' value of the subject with a failed septic system that needs replacement and contaminated well water is difficult to determine as there are no sold properties that share these deficiencies. However, home with these issues in other market areas in Alaska show very damaging impact on a properties market value ... likely over a \$100K impact. **I estimate that the subject has a market value in the \$80K to \$90K range in its 'as-is' state.**

The Dillingham market is a small, limited market. For this reason, any property in the Dillingham area is considered to be a suitable comp regardless of its relative similarity as there are no other comps to consider. Some comps are more suitable than others.

Market Conditions Addendum to the Appraisal Report

Villnave
File No. 20JB077

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

Property Address 4009 Teal Lane City Dillingham State AK ZIP Code 99576

Borrower Karen Villnave

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

Table with columns: Inventory Analysis, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales (Settled), Absorption Rate, Total # of Comparable Active Listings, Months of Housing Supply, Median Sale & List Price, etc.

Seller (developer, builder, etc.) paid financial assistance prevalent? [X] Yes [] No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The AKMLS Listings MLS indicates there were 3 closed sales during the past 12 months and 1 of those sales contained seller concessions which is 33% of the total transactions in this market area. Prior Months 7-12: 1 Sales; 0 with concessions; 0% of sales for this period. 4-6: 2 Sales; 1 with concessions; 50% of sales for this period. 0-3: 0 Sales; 0 with concessions; 0% of sales for this period. The concessions ranged between \$2,500 and \$2,500. The median concession amount is \$2,500.

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

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. The AKMLS Listings MLS was the data source used to complete the Market Conditions Addendum. Effective Date: Saturday, March 07, 2020

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. This market is a seasonal market. As the market in this area is seasonal, a change from one time period to another is considered typical. There are few suitable comparable properties to consider, so it should also be noted that due to the lack of significant data, the above statistics are considered to be unreliable and do not accurately depict the current market. It is the appraiser's opinion that the market is currently stable. Search parameters are all area properties with gross building area with gross building area within 300 sf of the subject.

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

Table with columns: Subject Project Data, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales (Settled), Absorption Rate, Total # of Active Comparable Listings, Months of Unit Supply.

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

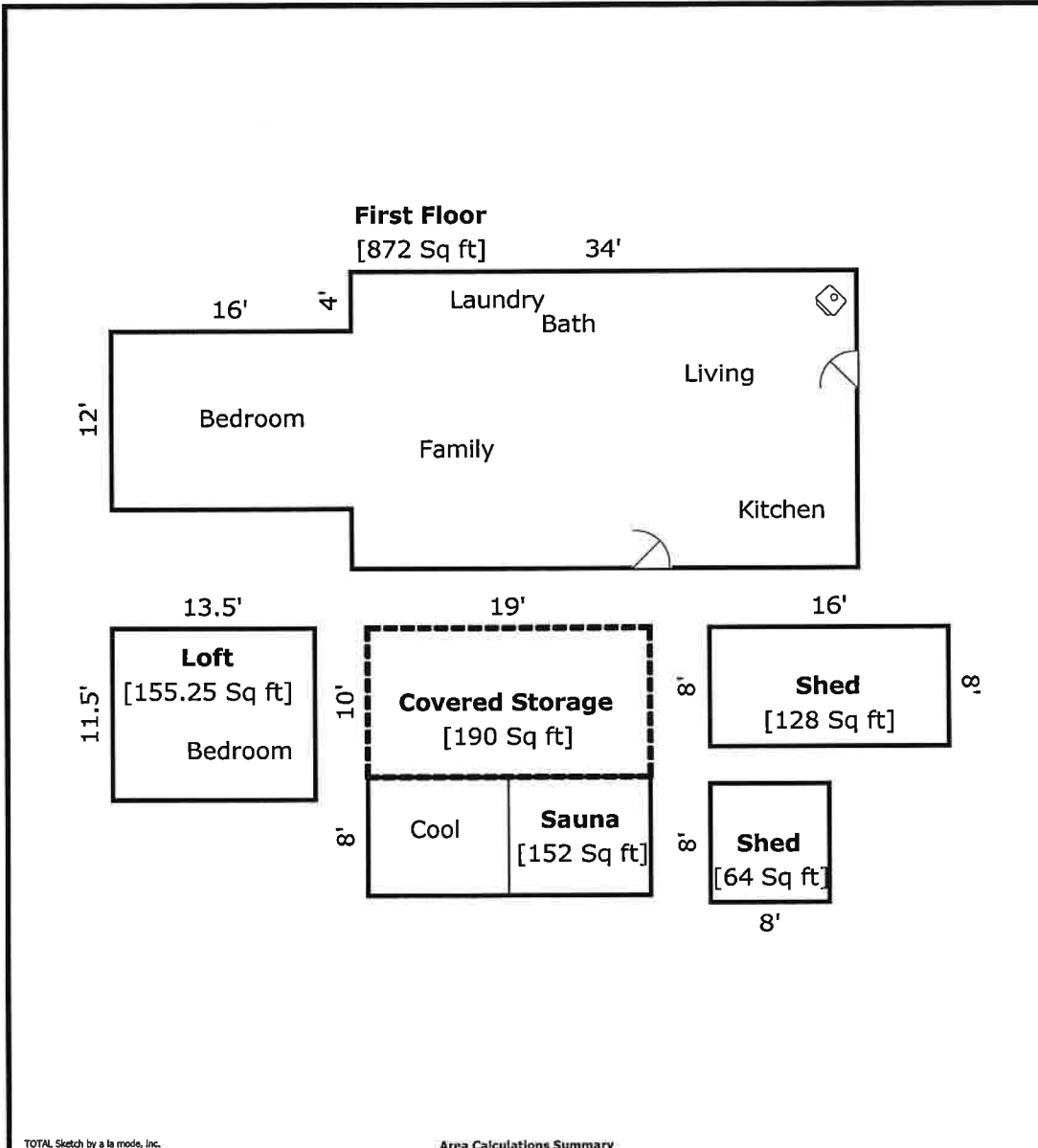
Summarize the above trends and address the impact on the subject unit and project.

Signature: Jeffrey C. Barrus, SRA
Appraiser Name: Jeffrey C. Barrus, SRA
Company Name: AK Appraisals
Company Address: P.O. Box 113384, Anchorage, AK 99511
State License/Certification #: 808 State AK
Email Address: jcbarrus@gmail.com

MARKET RESEARCH & ANALYSIS
CONDO/CO-OP PROJECTS
APPRAISER

Building Sketch

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	872 Sq ft	$20 \times 34 = 680$
		$12 \times 16 = 192$
Loft	155.25 Sq ft	$11.5 \times 13.5 = 155.25$
Total Living Area (Rounded):		1027 Sq ft
Non-living Area		
Covered Storage	190 Sq ft	$10 \times 19 = 190$
Shed	128 Sq ft	$8 \times 16 = 128$
Sauna	152 Sq ft	$19 \times 8 = 152$
Shed	64 Sq ft	$8 \times 8 = 64$

Subject Photo Page

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				

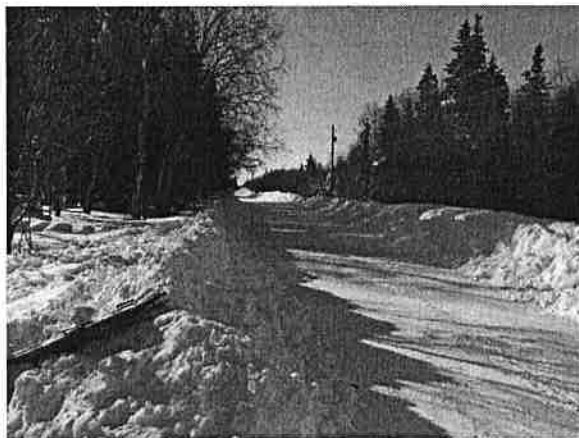


Subject Front

4009 Teal Lane
 Sales Price
 Gross Building Area
 Age 38



Subject Rear



Subject Street

Subject Photo Page

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



Subject Side

4009 Teal Lane
 Sales Price
 Gross Living Area 1,027
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 40320 sf
 Quality Q4
 Age 38



Subject Side



Subject Street Opposite

Subject Photo Page

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



Covered Storage/Sauna

4009 Teal Lane
 Sales Price
 Gross Living Area 1,027
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 40320 sf
 Quality Q4
 Age 38



Shed



Oil Storage

Subject Photo Page

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



Bathroom/Laundry

4009 Teal Lane
 Sales Price
 Gross Living Area 1,027
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 40320 sf
 Quality Q4
 Age 38



Kitchen



Living Room

Subject Photo Page

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



Loft/Bedroom

4009 Teal Lane
 Sales Price
 Gross Living Area 1,027
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 40320 sf
 Quality Q4
 Age 38



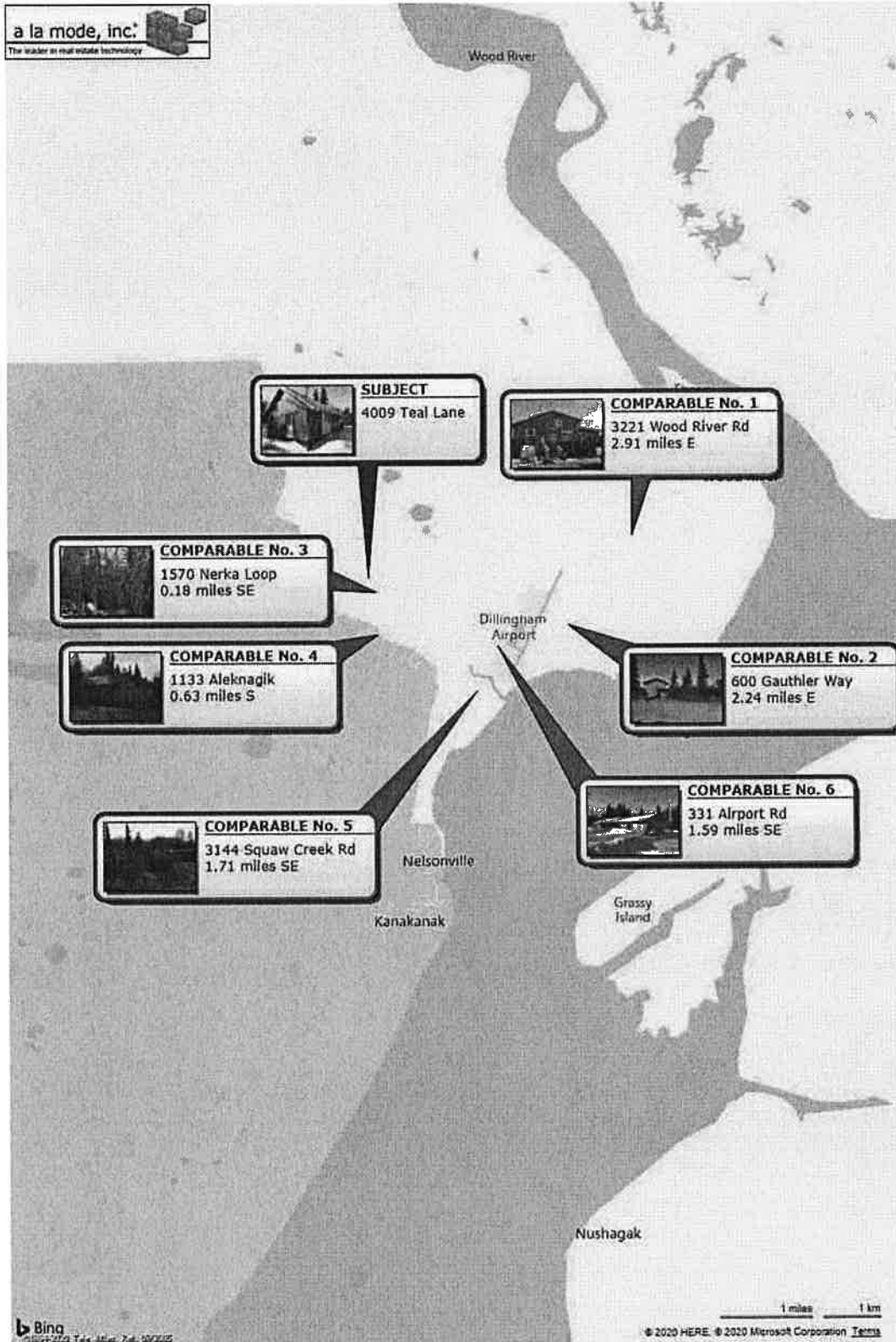
Bedroom



Family Room

Location Map

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



Comparable Photo Page

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



Comparable 1

3221 Wood River Rd
 Prox. to Subject 2.91 miles E
 Sale Price 287,500
 Gross Living Area 824
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;
 View B;Wtr;
 Site 1.53 ac
 Quality Q4
 Age 39

MLS Photo



Comparable 2

600 Gauthier Way
 Prox. to Subject 2.24 miles E
 Sale Price 210,000
 Gross Living Area 1,150
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 18295 sf
 Quality Q4
 Age 9

Original photo taken a few months ago



Comparable 3

1570 Nerka Loop
 Prox. to Subject 0.18 miles SE
 Sale Price 255,000
 Gross Living Area 1,400
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.1
 Location N;Res;
 View N;Res;
 Site 43196 sf
 Quality Q4
 Age 39

Original photo Taken a few months ago

Comparable Photo Page

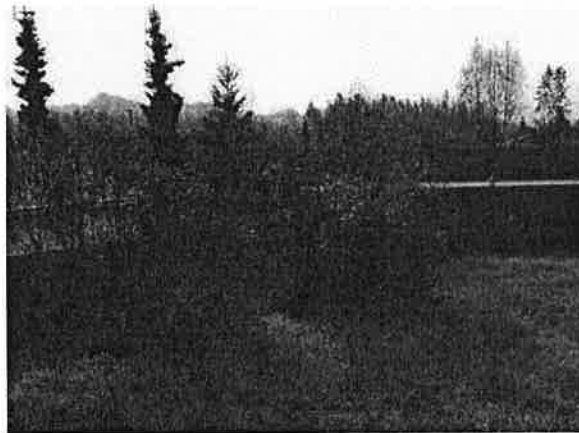
Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



Comparable 4

1133 Aleknagik
 Prox. to Subject 0.63 miles S
 Sale Price 205,500
 Gross Living Area 1,244
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 1.26 ac
 Quality Q4
 Age 39

Original photo taken a few months ago



Comparable 5

3144 Squaw Creek Rd
 Prox. to Subject 1.71 miles SE
 Sale Price 210,000
 Gross Living Area 1,500
 Total Rooms 5
 Total Bedrooms 0
 Total Bathrooms 1.0
 Location N;Res;
 View N;Wtr;
 Site 2.80 ac
 Quality Q4
 Age 35

MLS Photo

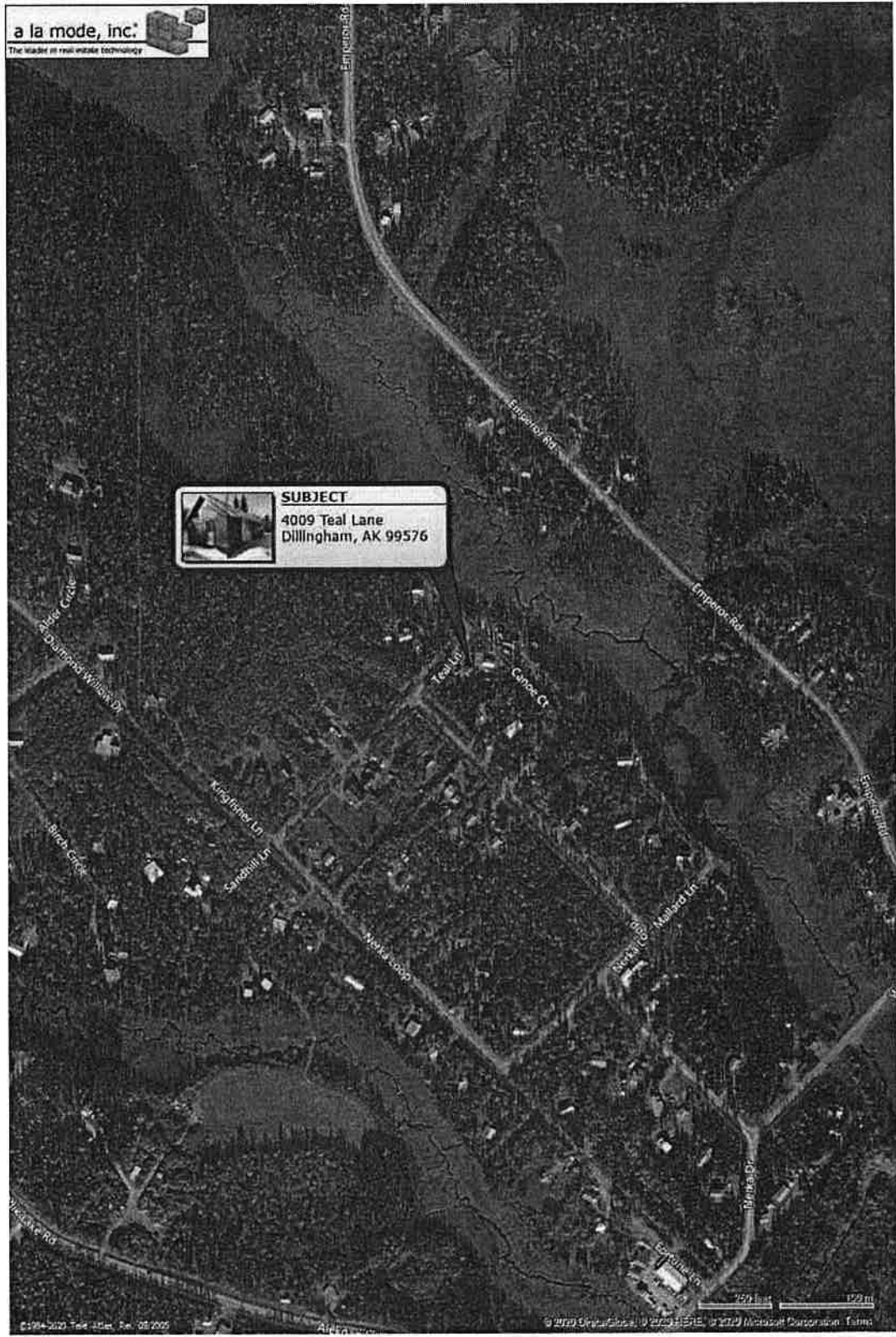


Comparable 6

331 Airport Rd
 Prox. to Subject 1.59 miles SE
 Sale Price 280,000
 Gross Living Area 1,564
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 1.00 ac
 Quality Q4
 Age 40

Aerial Photo

Borrower	Karen Villnave				
Property Address	4009 Teal Lane				
City	Dillingham	County	Matanuska Susitna	State	AK Zip Code 99576
Lender/Client	Karen Villnave				



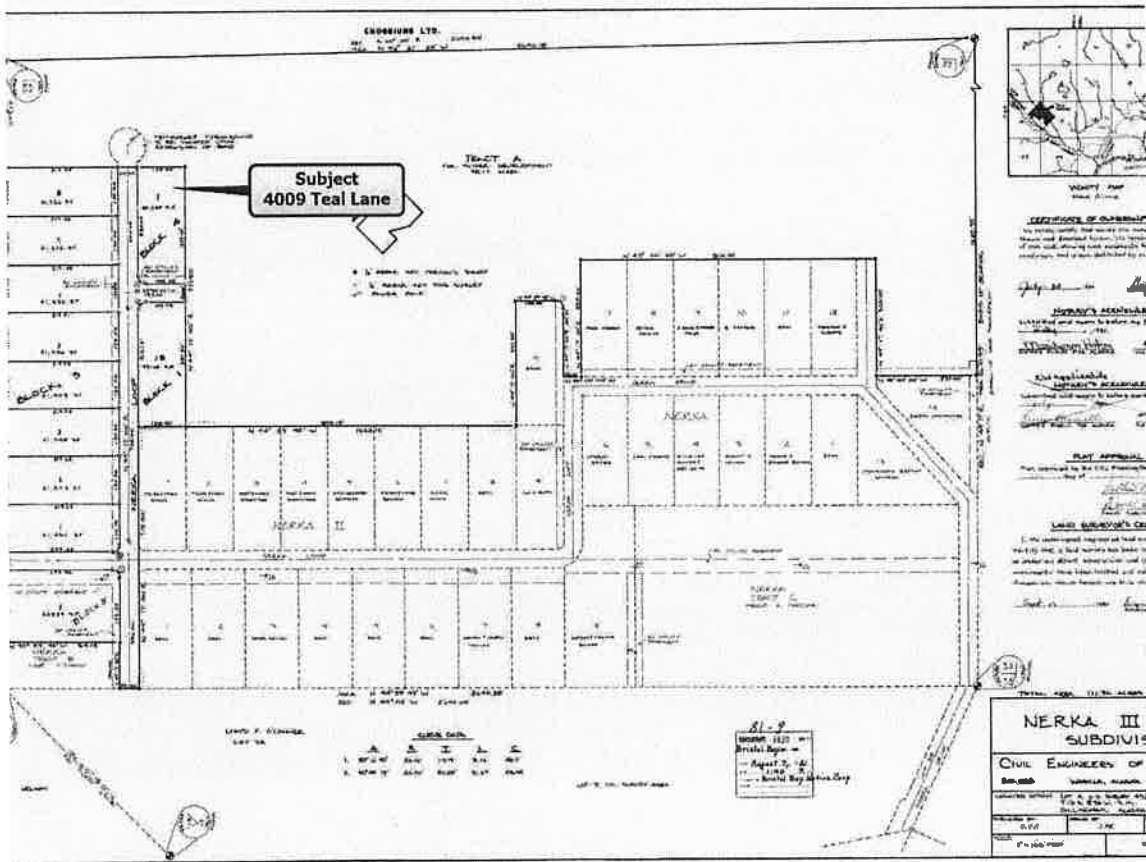
Public Record

Owner: *Villanueva, Julie*
 Mailing Address: *Box 10235 DUNELIGHT* Property Address: *4009 TRAIL LN*
 Permit: *L171-370* Date Built: *1982*

SUBDIVISION: *NECKA III* LOT: *1* BLOCK: *4*

Reported Physical Condition		Exterior: <i>POOR</i>	Interior: <i>EST. POOR</i>	Foundation: <i>EST. POOR</i>																																					
BUILDING TYPE AND USE																																									
<input checked="" type="checkbox"/> Single <input type="checkbox"/> Double <input type="checkbox"/> Other <input checked="" type="checkbox"/> 2 Stories <input type="checkbox"/> Alc. Finish % <input type="checkbox"/> Basement <input type="checkbox"/> Concrete Block <input type="checkbox"/> Log FOUNDATION <i>EST</i> <input type="checkbox"/> Concrete Thick <input type="checkbox"/> Conc. Block <input type="checkbox"/> Wood Posts <input type="checkbox"/> Sills <input type="checkbox"/> Wood Sill BASEMENT <input type="checkbox"/> Partial S.F. <input type="checkbox"/> Full <input type="checkbox"/> Cribbed <input type="checkbox"/> Concrete <input type="checkbox"/> Outside Entrance <input type="checkbox"/> Rec. Room <input type="checkbox"/> Living Area <input type="checkbox"/> Fin. Walls <input type="checkbox"/> Fin. Floor <input type="checkbox"/> Fin. Ceiling FRAME <i>EST</i> <input type="checkbox"/> e.c. <input type="checkbox"/> e.c. <input type="checkbox"/> e.c. <input type="checkbox"/> e.c. <input type="checkbox"/> Other		4. EXTERIOR <input type="checkbox"/> Concrete Block <input type="checkbox"/> Sheathing Kind <input type="checkbox"/> Building Paper <input type="checkbox"/> Insulation Kind <input type="checkbox"/> Siding <i>7/11</i> Kind <input type="checkbox"/> Shakes <input type="checkbox"/> Bricks <input type="checkbox"/> Log <input type="checkbox"/> Leg Siding <input type="checkbox"/> Metal <input type="checkbox"/> Plywood 5. ROOF <input type="checkbox"/> Flat Gable Hip <input type="checkbox"/> Other Kind <input type="checkbox"/> Shingles <input type="checkbox"/> Composition Shingles <input type="checkbox"/> Insulation Kind <input type="checkbox"/> Tar Paper <input type="checkbox"/> Metal Kind <input type="checkbox"/> Built-up <input type="checkbox"/> Other A. INTERIOR <input type="checkbox"/> Insulation Board <input type="checkbox"/> Plasterboard <i>EST</i> <input type="checkbox"/> Plaster <input type="checkbox"/> Masonry <input type="checkbox"/> Wood Paneling <input type="checkbox"/> Plywood <input type="checkbox"/> Finished <input type="checkbox"/> Unfinished <input type="checkbox"/> Open Stud		6. INTERIOR (Continued) <input type="checkbox"/> Trim Kind <input type="checkbox"/> Grode P A D <input type="checkbox"/> Floor Number Rooms Number Baths <input type="checkbox"/> Basement <input type="checkbox"/> 1st Floor <input type="checkbox"/> 2nd Floor <input type="checkbox"/> 3rd Floor <input type="checkbox"/> Attic <input type="checkbox"/> Total # <input type="checkbox"/> Grade of 1st Floor <input type="checkbox"/> Floor Plan P A D <input type="checkbox"/> Ceiling Height <input type="checkbox"/> Basement <input type="checkbox"/> 1st Floor <input type="checkbox"/> 2nd Floor <input type="checkbox"/> Attic <input type="checkbox"/> Grade of 2nd Floor <input type="checkbox"/> Kitchen P A D <input type="checkbox"/> Oven Built-in <input type="checkbox"/> Range Built-in <input type="checkbox"/> Bath Room Finish <input type="checkbox"/> Attic Stairway <input type="checkbox"/> Attic Unfinished % <input type="checkbox"/> Attic Useful % <input type="checkbox"/> Number Dormers <input type="checkbox"/> Shed Type Size <input type="checkbox"/> Gable Size 7. FLOORS <i>EST</i> <input type="checkbox"/> 1st Floor e.c. <input type="checkbox"/> Bridged <input type="checkbox"/> Post Size e.c. <input type="checkbox"/> Beam Size e.c. <input type="checkbox"/> 2nd Floor e.c.		7. Floors (Continued) <input type="checkbox"/> FINISH <input type="checkbox"/> Wood <input type="checkbox"/> Concrete <input type="checkbox"/> Bark <input type="checkbox"/> Living Room <input type="checkbox"/> Bed Room <input type="checkbox"/> ATT. V. LIND 8. HEAT <i>EST</i> <input type="checkbox"/> Stone <input type="checkbox"/> Oil Furnace <input type="checkbox"/> Coal <input type="checkbox"/> Hot Water <input type="checkbox"/> Hot Air Forced <input type="checkbox"/> Radiant <input type="checkbox"/> Space Heater Kind <input type="checkbox"/> Floor Furnace <input type="checkbox"/> Number of Chimneys <input type="checkbox"/> Kind <i>NO. 500</i> NUMBER OF FIREPLACES <input type="checkbox"/> Basement <input type="checkbox"/> 1st Floor Type 9. PLUMBING <i>EST</i> <input type="checkbox"/> # Tubs w/shower <input type="checkbox"/> # Sinks <input type="checkbox"/> # Bathtubs <input type="checkbox"/> # Kitchen Sinks <input type="checkbox"/> # Shower Stalls <input type="checkbox"/> # Hot Water Tanks <input type="checkbox"/> # Gallons Kind 10. ELECTRICAL <input type="checkbox"/> Water Source <i>WELL</i> <input type="checkbox"/> Sewer Source <i>SEWER</i> <input type="checkbox"/> Wired Grade <input type="checkbox"/> 220 Service TOTAL GRADE 11. GARAGE 12. PORCHES 13. YARD IMPROVEMENTS																																			
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PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us at any time if you have any questions about the confidentiality of the information that you provide to us.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions**C1**

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions**Q1**

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

USPAP ADDENDUM

Villnave
File No. 20JB077

Borrower	Karen Villnave		
Property Address	4009 Teal Lane		
City	Dillingham	County	Matanuska Susitna
		State	AK
		Zip Code	99576
Lender	Karen Villnave		

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: 4-6 months
It presupposes that the listed price would have been at or near the appraised value. It also assumes aggressive professional marketing by reputable local real estate offices.

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

Terri Barrus, a certified appraiser, offered significant assistance with research and data entry in the preparation of this appraisal assignment.

A highest and best use analysis was completed. The improvements are reasonably conforming to this market, are in good condition and there are no indications for additional modifications, alterations or demolition and redevelopment. Highest and best use is as currently improved.

APPRAISER:

Signature: *Jeff Barrus*
 Name: Jeffrey C Barrus, SRA
 Date Signed: 03/09/2020
 State Certification #: 808
 or State License #: _____
 State: AK
 Expiration Date of Certification or License: 06/30/2021
 Effective Date of Appraisal: 03/06/2020

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

Appraiser License

License #: APRR808
 Effective: 06/03/2019
 Expires: 06/30/2021

STATE OF ALASKA
 Department of Commerce, Community, and Economic Development
 Division of Corporations, Business, and Professional Licensing
Board of Certified Real Estate Appraisers

Licensee: **JEFFREY CHARLES BARRUS**
 License Type: **Certified Residential Real Estate Appraiser**
 Status: **Active**

Commissioner: Julie Anderson

Relationships				Designations	
RelationType	License #	LicenseType	Owners/Entities	Names/DBA	Type Group
Supervised Trainee	APRT1006	Registered Trainee	TERRI BARRUS		No designations found.

JEFFREY CHARLES BARRUS
 P.O. BOX 113186
 ANCHORAGE, AK 99511



2022 ASSESSMENT NOTICE



VILLNAVE D LUKE
PO BOX 891
DILLINGHAM, AK 99576

THIS IS NOT A BILL

Your property tax bill will be mailed in July. This is your notice of the valuation of your property which will be used to calculate your property tax bill.

Please contact the City of Dillingham at 842-5211 if you need more information

Property Address	Parcel Number	Date Of Mailing	Appeal Deadline
4009 TEAL LN	1-131-380	3/17/2022	4/16/2022

Legal Description
Lot Size: 40240 SF; Lot: 1; BLK: 4; Subdivision: NERKA III; Plat#: 81-9; District: Bristol Bay - 307

Current Assessment			
	Land	Improvement	Total Assessment
Assessment	\$30,000	\$136,300	\$166,300
Exemptions			\$0
Taxable Value	\$30,000	\$136,300	\$166,300

- If you disagree with this assessed value and wish to appeal to the Board of Equalization, a written appeal may be mailed to the City Clerk, City of Dillingham, PO Box 889, Dillingham, AK 99576 or dropped off at City Hall, 141 Main Street.
- Appeal forms are available at City Hall. Appeal forms can also be found on the City's website, www.dillinghamak.us under Forms and Permits.
 - **A separate appeal from must be filed for each property in question.**
 - **Appeal must be received or postmarked by the appeal deadline.**

City of Dillingham
 PO Box 889
 Dillingham, AK 99576
 Main (907) 842-5211



Property Tax Statement

Statement Date	4/7/2023
Amount Enclosed	\$ _____

101316
 Karen McCambly
 PO Box 891
 Dillingham, AK 99576

Return Top Portion with Remittance

City of Dillingham PO Box 889 Dillingham AK 99576 907-842-5211

101316

McCambly, Karen

Property ID	Activity Date	Tax Year	Tax Area	Description Detail	Amount
000810-000	7/01/2022	2022	RP Tax	Nerka III B4 L1 RP 2022 Initial Tax	2,161.90
000810-000	11/02/2022	2022	RP Tax	Nerka III B4 L1 RP Penalty	216.19
000810-000	1/11/2023	2022	RP Tax	Nerka III B4 L1 RP Interest	10.81
000810-000	2/02/2023	2022	RP Tax	Nerka III B4 L1 RP Interest	10.86
000810-000	3/01/2023	2022	RP Tax	Nerka III B4 L1 RP Interest	10.92
000810-000	4/04/2023	2022	RP Tax	Nerka III B4 L1 RP Interest	10.97

This Statement is due upon receipt. Interest and penalties are charged by ordinance. Amount paid will be applied to oldest invoice.

Payment in full of the 2022 property tax payment was due by December 1, 2022 to avoid further collection proceedings.

	Current Year Taxes	Current Year Penalty & Interest	Prior Years Taxes	Prior Years Penalty & Interest	Total Due
Amount Owed	0.00	0.00	0.00	0.00	2,421.65

City of Dillingham
 PO Box 889
 Dillingham, AK 99576
 Main (907) 842-5211



Real Property Tax Invoice

Invoice Date	07/01/2020
Amount Enclosed	\$ _____

101428
 Luke Villnave
 PO Box 891
 Dillingham, AK 99576

Please reference Account Number on check.

City of Dillingham PO Box 889 Dillingham AK 99576 907-842-5211

Account Number: 101428

MIL RATE 13

Property ID	Tax Year	Description Detail	Land	Improvement	Assessment	Exempt	Amount
000810-000	2020	Nerka III B4 L1	30,000	99,400	129,400		1,682.20
Total							1,682.20

PAYMENT POLICY

First payment is due by November 2, 2020, and is delinquent if not paid or postmarked on or before November 2, 2020.

If the first 1/2 of the total amount due is not paid or postmarked on or before November 2, 2020, the entire amount of taxes owed plus fees, as applicable, shall immediately become due and payable.

The second and the final payment of property taxes is due and payable/postmarked on December 1, 2020.

A penalty of 10% of the tax due shall be added to all delinquent taxes, and interest of six percent per year shall accrue on unpaid taxes, not including penalty, from the date due until paid in full.

