APPRAISAL REPORT

OF



825 Calhoun Avenue Juneau, AK 99801

PREPARED FOR

Mercury Network Cornerstone Home Lending, Inc. 9105 Mendenhall Mall Road, Suite 142 Juneau, Alaska 99801



09/30/2021

PREPARED BY

Southeast Appraisal Services, LLC P.O. Box 32361 Juneau, AK 99803

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Appraisal Report

Southeast Appraisal Services, LLC

 File No.
 20-21-299

 Tracking#
 MERC-40967184

Uniform	Residential A	ppraisal	Report

		Uniform Res						
	The purpose of this appraisal report is to provid	le the lender/client with an acc	urate, and a	dequately supporte	ed, opinion of the r	narket value	of the subject	ct property.
	Property Address 825 Calhoun Avenue		(City	Juneau	State	e AK Zip	Code 99801
		Owner of Public Pa						
	Borrower Phillip J Joy	Owner of Public Re			e Francis		County C	ity & Borough of Juneau
	Legal Description The S.E. 50' of Lot 6 Fracti	ion, Block 43, Juneau Towns	ite (JT), Pla	at (See Metes & Bo	ounds Description	ı).		
	Assessor's Parcel # 1C030A430050			Та	x Year 2	021	R.E. Taxes	\$ \$ 3,284
H	Neighborhood Name Downtown Juneau		N	1ap Reference	JT		Census Tra	
ECT								
B		cant Special Assessments \$	()	PUD HOA\$	0		per year per mont
Ē	Property Rights Appraised X Fee Simple	Leasehold Other (d	lescribe)					
SUI	Assignment Type X Purchase Transaction	Refinance Transaction	Other	(describe)				
	Lender/Client Cornerstone Home Lending, In			nhall Mall Road, Su	uite 142 Juneau	Alaska 9980	11	
				· · · · ·	· · · · · ·			
	Is the subject property currently offered for sale							Yes No
	Report data source(s) used, offerings price(s),	and date(s). DOM 312;Sub	ject propert	ty was listed for sa	le by owner.;Orig	inal Price \$3	69,900;Orig	jinal Date
	04/18/2021;SEMLS#21395, EM, Inspection							
	I X did did not analyze the contract f	for sale for the subject purchas	se transactio	on Explain the resu	Its of the analysis	of the contra	ect for sale o	r why the analysis was no
	-			-	-			i wity the unaryole wae h
H	performed. Arms length sale;The earnest m	ioney agreement appears to		engur transaction a				
S S								
2	Contract Price \$ 369,900 Date of Co	ontract 09/20/2021 Is the pr	roperty selle	r the owner of publi	c record? X Y	es No	Data Source	e(s) State Recorder
CONTRACT	Is there any financial assistance (loan charges	s, sale concessions, gift or dow	vn payment	assistance, etc.) to	be paid by any pa	arty on behalf	f of the borro	wer? X Yes No
ð	If Yes, report the total dollar amount and descr	-	• •	,		-		
Ŭ	· · ·							
	required), Re-Sale Certificate, any assessme	ents and/or liens and split the	escrow clo	sing fee and recor	ding fee. No fee'	s provided a	nd estimate	d at
	1% of sales price.							
	Note: Race and the racial composition of th	e neighborhood are not app	oraisal facto	ors.				
	Neighborhood Characteristics		One-Unit H	lousing Trends		One-Unit	Housing	Present Land Use %
		ural Property Values			Declining	PRICE	AGE	One-Unit 70
\sim								
Ы		nder25% Demand/Supply				\$ (000)	(yrs)	2-4 Unit 10
ō	Growth Rapid X Stable SI	low Marketing Time	X Under 3 n	nths 3-6 mths	Over 6 mths	211 Lo	w 1	Multi-Family 5
ž	Neighborhood Boundaries Downtown Juneau	u is bounded to the south by	Thane Roa	d, to the east and	north	462 Hig	gh 150	Commercial 5
ö	by Mountains, and to the west by the Gastine						ed. 68	Other Vacant 10
≞	· · · ·		4 h - 4		4			
EIGHBORHOOD	Neighborhood Description The subject's neigh							
	quality of construction. It's neighborhood location							within a
Z	short drive of the Juneau central business district.							
	Market Conditions (including support for the ab	oove conclusions) Currently	inventory in	most housing mar	ket sectors is de	clining due to	o a limited s	upply. Homes
	have been selling quickly, under 90 days whe	en priced appropriately. Typic	cal Financin	g is conventional,	FHA, VA, AHFC	and other typ	pes of loan.	See
	comment addendum for additional market dis	scussion and discussion of th	he COVID-	19 virus and how it	has/may affect th	ne market.		
	Dimensions See Attached AS		2,192				View B:	Res;Fltrd Ocean, Mtns
			,				- ,	, ,
				Multifamily - 10 U				
	Zoning Compliance Legal X Legal No						pre current z	coning.
	Is the highest and best use of subject property	as improved (or as proposed	per plans ar	nd specifications) th	e present use?	X Yes	No If No, d	lescribe.
	Utilities Public Other (describe)	Public	Other (des	scribe)	Off-site Imp	rovements	Туре	Public Private
٣	Utilities Public Other (describe)	Public Water X	Other (des	scribe)	Off-site Imp Street Paved	rovements	Туре	Public Private
SITE	Electricity X	Water X	Other (des	scribe)	Street Paved	rovements	Туре	
SITE	Electricity X Gas X Private Available	Water X Sanitary Sewer X			Street Paved Alley None			
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes	Water X Sanitary Sewer X X No FEMA Flood Zone		FEMA Map	Street Paved Alley None # 02110C1566E			
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements ty	Water X Sanitary Sewer X X No FEMA Flood Zone pical for the market area?	K K K Yes	FEMA Mapa No If No, describe	Street Paved Alley None # 02110C1566E e.	E F	EMA Map D	x ate 09/18/2020
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Southeast Appraisal Services, LLC

File No. 20-21-299 Tracking# MERC-40967184

Uniform Residential Appraisal Report

						praisal R					
			-		the subject neighb		-		· · · ·	369,	
					in the past twelve	-	-		11,000 to		462,000 .
FEATURE		SUBJECT		PARABLE			ARABLE S		COMPARA		
	alhoun Av			706 W Tenth Street Juneau, AK 99801		226 Troy Avenue Juneau, AK 99801				13 5th S	
Proximity to Subject	au, AK 99	0.23 miles W 0.55 miles W		- ,			Douglas, AK 99824 2.37 miles SE				
Sale Price	\$:	369,900		<u>0.23 min</u>	355,000		0.55 mile \$	345,000	<u> </u>	<u>57 mile</u>	357,000
Sale Price/Gross Liv. Area		9.03 sq. ft.	\$ 328		sq. ft.	\$ 362	1	q. ft.	\$ 434.31		q. ft.
Data Source(s)	Ų CO				opraiser;DOM 7	SEMLS#21624, Appraiser,		•			praiser;DOM 3
Verification Source(s)				State Red			State Rec	,		ate Rec	•
VALUEADJUSTMENTS	DES	CRIPTION	DESCR	RIPTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESCRIPTI	ON	+(-) \$ Adjustmen
Sale or Financing			Arm			Arm	Lth		ArmLth		
Concessions			Con			Con	,		Conv;0		
Date of Sale/Time			s07/21;			s10/21;			s12/20;c10		
Location		vnTown-Stairs			0			+40,000	, ,		-20,00
Leasehold/Fee Simple Site		e Simple 192 sf	Fee S 3600		(Fee Si 480		C	Fee Simp 4134 sf		
View	í í	rd Ocean, Mtns	N;Res		+10,000			+10,000			
Design (Style)		2;Classic	DT1;4 \$		(,	0			
Quality of Construction		Q3	Q		+20,000	1		+20,000			+20,00
Actual Age		89	7:	3	() 61	1	C	69		
Condition		C4	C	3	-5,000) C4	4		C4		+5,00
Above Grade	Total B	drms Baths	Total Bdrm		-10,000	Total Bdrm	s. Baths	+5,000	Total Bdrms.	Baths	
Room Count	4	2 1.0	6 4	2.0	-6,000		1.0		5 2	1.0	
Gross Living Area	92			sq. ft			sq. ft.			sq. ft.	
Basement & Finished	333	sf0sfwo	1080sf4		-21,200			-26,800			+5,00
Rooms Below Grade	Δ.,		1rr0br0 Average		+30,000	0rr1br1. Aver		-11,000			-5,00
Functional Utility Heating/Cooling Energy Efficient Items Garage/Carport		erage (-) /A/None	HWBB		+30,000	Heat Pun	0	-3,000	ŭ		-5,00
Energy Efficient Items		andard	Stan			Stand		-2,000	Standar		
Garage/Carport		None	1d		-5,000			-11,000			-5,00
Porch/Patio/Deck	EP 5	0, Dk 447	Infe	rior	+1,800			C	Similar		
Other Items Other Items-Yard	Cabi	n 160, LS	No	ne	+11,000	St St	g	+10,000	HT		+8,00
Other Items-Yard	Lnd	scp, Fnc	GrvllDr, Ln	dscp, Fnc	-5,000	CCDr, L	andscp	-3,000	GrvIDr, Lno	lscp	-3,000
Effective Age Net Adjustment (Total)		18	20	0	+2,000		3		20		+2,000
			X + Net Adj: 4	-	\$ 14,900	X +		\$ 24,400	X + -		\$ 12,300
Adjusted Sale Price of Comparables			Gross Adj		1	Gross Adj		\$ 369,400	Net Adj: 3% Gross Adj: 2	20/	\$ 369,300
Data source(s)MLS, AlaMy researchdidX	aska State	Recorder's C	Office or sales or tra		ne subject property ne comparable sale		-				
Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala	aska State did not r aska State	Recorder's C eveal any pric Recorder's C	Office or sales or tra Office	nsfers of th	ne comparable sale	es for the year	prior to the	e date of sale of th	e comparable sa	lle.	
Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the	aska State did not r aska State	Recorder's C eveal any pric Recorder's C nd analysis of	Office or sales or tra Office the prior sale	nsfers of th	ne comparable sale er history of the sub	es for the year	prior to the	e date of sale of th arable sales (repor	e comparable sa	ile. sales or	
Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala	aska State did not r aska State research a	Recorder's C eveal any price Recorder's C nd analysis of SU	Office or sales or tra Office	nsfers of th	ne comparable sale	es for the year oject property SALE # 1	prior to the	e date of sale of th	e comparable sa	ile. sales or VPARAI	n page 3). BLE SALE # 3 D/1998
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, which is the date of inspection and the effective date of this appraisal.

09/30/2021

Fannie Mae Form 1004 March 2005 Page 2 of 28

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_		Appraisal Report				
	Abbreviations: 5 Star = 5 Star Energy Rating, CTC = Cost to Cure, Dk = Deck, CP	= Covered Porch. EP = Encl	osed Porch. W	S = Wood Sto	ve. FP =	
	Fireplace, GFP = Gas Fireplace, RFP = Rock Fireplace, BFP = Brick Fireplace, PS					
		· · · · · ·				
	= Intercom, CV or CenV = Central Vacuum, Lndscp = Landscaping, CDr. = Concre	ete Driveway, ADr = Asphalt I	Jriveway, ⊦n = I	-ence, X-Kit =	Extra	
	Kitchen, JT = Jet Tub, Sna = Sauna, HT = Hot Tub,					
	CBD = Central Business District.					
	CTC = Cost To Cure					
	Electric Baseboard heating is wall mounted baseboard units which are thermostation	cally controled in the room.				
	Monitor or Toyo wall stoves are typical heating source for the area. They are mount	ed to an exterior wall, vented	to the outside a	nd burn oil. Th	еу	
	are very energy efficient and controlled by a thermostat. In some cases they are use	ed in conjunction with electric	baseboard hea	t.		
		*				
	Hydrotub of Jet Tub (bathroom jacuzzi tub) = bath tub with jets.					
	Heatilator = metal fireplace box.					
10						
TS	GEOGRAPHICAL COMPETENCY					
ENT	The Subject property is located approximately 12.30 miles from our office. This ass	signment requires geographic	al competency a	as part of the s	scope	
Σ	of work. I have spent sufficient time in the Subject's market and understand the nu	ances of the local market and	the supply and	demand facto	rs	
Σ	relating to the specific property type and the location involved. Such understanding	will not be imparted solely fro	m a considerati	on of specific	data	
COMM	such as demographics, cost, sales and rentals. The necessary understanding of the					
		le local market conditions pro	vides the bridge	between a sa		
¥	and a comparable sale or a rental and a comparable rental					
ō						
ADDITIONAL	Many of the comparable sales utilized exceeded at least one if not two or all three o	f the industry standards for lin	ne, net and gros	s adjustments	;	
0	(10/15/25%). This was unavoidable due to the uniqueness of the subject, and the li	imited number of sales within	the area. Land	to building rati	o's	
A	are usually exceeding industrial standards also as a typical undeveloped 7000sf lot	in the Mendenhall Valley star	ts at \$140,000 a	and goes up		
	depending on location. The best and most recent comparable sales data available v				. Of	
	the comparables used I attempted to bracket all of the key grid points on the high a					
	· · · · · · · · · · · · · · ·	· · · · ·			t	
	accurate valuation method for single family homes in this market. The net and gros	s aujustiments for most of the	comparables a	e excessive b	ินเ	
	warranted in this assignment due to the lack of similar comparables.					
	Significant Assistance provided by James W. Canary, Alaska Certified Residential	Appraiser, License 212, VA &	& FHA Apprais	er- James has	been	
	appraising in the Juneau market area for over 31 years.					
	Marshall & Swift Extras: Enclosed Porch, Decks, Guest House, Laundry Sink					
	Maishail & Switt Extras. Enclosed Forch, Decks, Odest House, Eaundry Shik					
	COST APPROACH TO VALUE	(not required by Fannie I	Mae.)			
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate your cost figures and cal		Mae.)			
		culations.		nd sales and ir	nproved	property
	Provide adequate information for the lender/client to replicate your cost figures and cal	culations. ods for estimating site value)	Both vacant lar			property
	Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth	culations. ods for estimating site value) nalyzed by removing the build	Both vacant lar			property
	Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth sales were acquired and analyzed. The improved property sales were additionally a	culations. ods for estimating site value) nalyzed by removing the build	Both vacant lar			property
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PROACH	Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth sales were acquired and analyzed. The improved property sales were additionally a an improved site value. Both were then utilized within the immediate area for the Support Source of cost data Marshall & Swift Quality rating from cost service Avg+ Effective date of cost data 09/01/2021	culations. ods for estimating site value) nalyzed by removing the build ibject's site valuation. OPINION OF SITE VALUE Dwelling 927 Bsmt. 333	Both vacant lar ling value (depre	eciated) to obt	ain =\$	165,000 175,200 36,000
APPROACH	Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth sales were acquired and analyzed. The improved property sales were additionally a an improved site value. Both were then utilized within the immediate area for the Su ESTIMATED REPRODUCTIONOR X REPLACEMENT COST NEW Source of cost data Marshall & Swift	culations. ods for estimating site value) nalyzed by removing the build ibject's site valuation. OPINION OF SITE VALUE Dwelling 927 Bsmt. 333 See Above	Both vacant lar ling value (depression Sq. Ft. @\$ Sq. Ft. @\$	eciated) to obt	ain =\$ =\$ =\$	165,000 175,200
	Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth sales were acquired and analyzed. The improved property sales were additionally a an improved site value. Both were then utilized within the immediate area for the Support Source of cost data Marshall & Swift Quality rating from cost service Avg+ Effective date of cost data 09/01/2021	culations. ods for estimating site value) nalyzed by removing the build ibject's site valuation. OPINION OF SITE VALUE Dwelling 927 Bsmt. 333	Both vacant lar ling value (depre Sq. Ft. @ \$	eciated) to obt	ain =\$ =\$ =\$ =\$	165,000 175,200 36,000
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File No. 20-21-299 Tracking# MERC-40967184

Borrower Phillip J Joy

Property Addres	s 825 Calhoun A	venue					
City	Juneau	County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client	Corners	tone Home Lending	Inc. Address	105 Mendenhall M	lall Road, Suite 1	42, Juneau, Alaska 9	9801

FEATURE	SUBJ	IECT	COMPA		6411	F# 4	COME	ARABLE S		# 5			ABLE S		6
															•
	alhoun Avenu		-	11 4th S				624 W 9th					Columbia		
	au, AK 9980′	1		glas, Al			·	luneau, AK		01			neau, AK		1
Proximity to Subject	^		2	.08 mile				0.18 mile				8	.58 miles		
Sale Price		9,900	¢ 0045	\$		399,000	¢	\$		245,000	¢	040.4	\$	_	35,000
Sale Price/Gross Liv. Area	\$ 399.0	3 sq. ft.			iq. ft.	-			q. ft.	DOM 40	\$	310.1		q. ft.	
Data Source(s)					aiser;DOM 2		SEMLS	#21970, Re			SE		21910, R		DOM 4
Verification Source(s)	DEOOD			tate Rec			DEOOD	State Rec					tate Rec		A. II
VALUEADJUSTMENTS	DESCR	IPTION	DESCRIP		+(-)	\$ Adjustment	DESCRI		+(-)	\$ Adjustment		SCRIPT		+(-)\$	Adjustment
Sale or Financing			ArmLth				List					ArmLt			
Concessions			Conv;0				Nor	,				Conv;			
Date of Sale/Time			s01/21;c12				Act					c09/2			
Location	B;Res;Dwn		N;Res; Dou	0		-20,000	· · ·			-10,000		Res;M \			+20,000
Leasehold/Fee Simple	Fee S		Fee Sim				Fee S					ee Sim			
Site	2192		5000 s			0	409			-5,000		7952 s			-5,000
View	B;Res;Fltrd C		B;Fltrd Ocean		-	0	N;Res	,		+10,000		N;Res;N			+10,000
Design (Style)	DT2;C		DT2;4 Squ	Jare		0	DT1.5;0		-	0		DT1;Rar	nch		0
Quality of Construction	Q		Q4			+10,000			-	0		Q4			0
Actual Age	8	-	23			0	7		-	0		47			0
Condition	C		C3		-	-5,000						C4			
Above Grade	Total Bdrm		Total Bdrms.	Baths			Total Bdrm					Bdrms.	Baths		-5,000
Room Count	4 2	1.0	4 2	1.0	-		5 2	1.1		-4,000		3	1.1		-4,000
Gross Living Area	927	sq. ft.	660	sq. ft.		+13,400		sq. ft.		-400		,080	sq. ft.		-7,700
Basement & Finished	333sf0	Osfwo	0sf			+5,000	599sf	Osfin		-4,000		0sf			+5,000
Rooms Below Grade															
Functional Utility	Avera	ge (-)	Average	e		-5,000	Average	e(CTC)		+125,000		Averag			-5,000
Heating/Cooling	FWA/		EBB&Monito			+2,000	FWA/				Н	WBB/N	lone		0
Energy Efficient Items	Stan		4.5 Star Ra	ating		-2,500						Standa	rd		
Garage/Carport	No	ne	2dw			-5,000	2gd2	2dw		-15,000		1ga1d	W		-7,500
Porch/Patio/Deck	EP 50,	Dk 447	Inferior	r		+1,800				+2,500		Inferio	r		+1,800
Other Items	Cabin 1		Cabin 170(2/0			-10,500				+11,000		None			+11,000
Other Items-Yard	Lndsc	p, Fnc	GrvIDr, Lno	dscp		-3,000	,	dscp, Fnc				r, Lnds	cp, Fnc		-5,000
Effective Age	18	8	10			-8,000		0		+2,000		16			-2,000
Net Adjustment (Total)			+ X		\$	-26,800	X +		\$	107,100	X -			\$	6,600
Adjusted Sale Price			Net Adj: -7%				Net Adj: 4					dj: 2%			
of Comparables			Gross Adj :	23%	\$	372,200	Gross Adj	: 79%	\$	352,100	Gross	s Adj: 2	27%	\$	341,600
Report the results of the r	esearch and														- "
ITEM			BJECT		COM	PARABLE SA				BLE SALE#	5	CON	IPARABI		
Date of Prior Sale/Transfe			31/2018			09/09/200			08/2	28/1972				4/2005)
Price of Prior Sale/Transfe			10,000			\$205,000								5,000	
Data Source(s)			S, Appraiser File	s	Reco	order's Office, V		Recorde		<u>S, Appraiser I</u>	Files	Reco	,	<i>.</i>	aiser Files
Effective Date of Data Sou			14/2021	<u> </u>	<u> </u>	10/14/202	1		10/	14/2021			10/14	1/2021	
Analysis of prior sale or tr	anster histor	y of the sub	ject property an	d compa	arable	e sales									
Summary of Sales Compa	arison Annros	ach													
cannary or calob compe		~~													

SALES COMPARISON ANALYSIS

Last Recorded Deed

ender/Client	Cornerstone Home Lending, Inc.		
		Address 91	05 Mendenhall Mall Road, Suite 142, Juneau, Alaska 99801
		A L A S K A	2018-003950-0 Recording Dist: 101 - Juneau 9/7/2018 01:05 PM Pages: 1 of 2
	File for Record at Request of:		
	First American Title Insurance Con AFTER RECORDING MAIL TO:	mpany	
	Name: Shane Francis		
	Address: 825 Calhoun Avenue Juneau, AK 99801		
	File No.: 0231-3119938 (AS)		
		· · · · ·	
	OTHER GOOD AND VALUARI	E CONSTDERATIO	nd in consideration of TEN DOLLARS AND
	to Shane Francis, a 90 Struce Struce	Luneo	And the paid, conveys and warrants and man paid, conveys and warrants and man paid, conveys and warrants residing at the following ding District, First Judicial District, State of
	to Shane Francis, a <u>90 Spruce</u> Strate described real estate, situated in Alaska:	the Juneau Record	DN, in hand paid, conveys and warrants a man, residing at m, m(-9780), the following
	to Shane Francis, a <u>90 Spruce</u> Struct described real estate, situated in Alaska: The South 50.00 feet of Lot 6,	the Juneau Record Block 43, TOWNS State of Alaska,	DN, in hand paid, conveys and warrants a man, residing at man, mic 97801, the following ling District, First Judicial District, State of ITE OF JUNEAU, Juneau Recording
	to Shane Francis, and <u>90 Spruce Struct</u> described real estate, situated in Alaska: The South 50.00 feet of Lot 6, District, First Judicial District, TOGETHER with that part of var	Block 43, TOWNS State of Alaska, acated Calhoun Av	DN, in hand paid, conveys and warrants residing at man, mail of the following ling District, First Judicial District, State of TTE OF JUNEAU, Juneau Recording venue described as: ence S 46 degrees 58' W 14.54 feet; to
	to Shane Francis, and <u>PO SPALE Struct</u> described real estate, situated in Alaska: The South 50.00 feet of Lot 6, District, First Judicial District, S TOGETHER with that part of va BEGIN at the South Corner of s the Northeast side of Calhoun thence, on the said Northeast	Block 43, TOWNS State of Alaska, acated Calhoun Av said Lot 6, run the Avenue as establi line N 41 degrees Southwest line of	DN, in hand paid, conveys and warrants residing at man, mail of the following ling District, First Judicial District, State of TTE OF JUNEAU, Juneau Recording venue described as: ence S 46 degrees 58' W 14.54 feet; to
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	to Shane Francis, and <u>PO SPALE Struct</u> described real estate, situated in Alaska: The South 50.00 feet of Lot 6, District, First Judicial District, S TOGETHER with that part of va BEGIN at the South Corner of s the Northeast side of Calhoun thence, on the said Northeast I degrees 00' E 7.27 feet on the 50.25 feet to the point of begin SUBJECT TO reservations, excep	Block 43, TOWNS State of Alaska, acated Calhoun Av said Lot 6, run the Avenue as establi line N 41 degrees Southwest line of nning.	DN, in hand paid, conveys and warrants Image: Second Struct Struct Ing District, First Judicial District, State of ITE OF JUNEAU, Juneau Recording venue described as: ence S 46 degrees 58' W 14.54 feet; to ished November 2, 1921; 58' W 50.14 feet; thence, N 46 Faid Lot 6; thence S 49 degrees 43' E
	to Shane Francis, and <u>PO SPALED SHARE</u> described real estate, situated in Alaska: The South 50.00 feet of Lot 6, District, First Judicial District, TOGETHER with that part of va BEGIN at the South Corner of s the Northeast side of Calhoun thence, on the said Northeast I degrees 00' E 7.27 feet on the 50.25 feet to the point of begin SUBJECT TO reservations, excep record, if any.	Block 43, TOWNS State of Alaska, acated Calhoun Av said Lot 6, run the Avenue as establi line N 41 degrees Southwest line of nning.	DN, in hand paid, conveys and warrants District, First Judicial District, State of ITE OF JUNEAU, Juneau Recording venue described as: ence S 46 degrees 58' W 14.54 feet; to ished November 2, 1921; 58' W 50.14 feet; thence, N 46 Faid Lot 6; thence S 49 degrees 43' E covenants, conditions and restrictions of
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prrower Phillip J Joy operty Address 825 Calhoun Avenue						
ty Juneau		Borough of Juneau State	AK Zip Code 99801			
ender/Client Cornerstone Home Lending, Inc.		Iress 9105 Mendenhall Mall Road, Suit				
9/23/21, 11:24 AM		Parcel # 1C030A430050				
JUN JUN	D BOROUGH OF JEAU ALASKA'S CAPITAL CITY					
Assessor's Data Current Owner SHANE FRANCIS 825 CALHOUN AVE, JUNEAU AK 99801						
(<u>Map</u>)	Address: 825 CALHOUN AVE	Legal Desc. 1: JUNEAU TOWNSITE BL 43 LT 6 FR Building PV: \$180200.00	Legal Desc. 2: Total PV: \$311000.00			
FRISBIE Use Code: Residential	Exempt: No Data	Zoning: -Multi-Family-6,000 sq.ft. minimum lot size -10	Tax Year: 2021			
Garage: No	/ear Built: 1929 G arage Area: 000000 C ity Sewer: Yes	units per acre	Gross Liv. Area: 001216 sqft Last Trans: 20180907			
	Exempt Building: 0	Exempt Total: 0	Road/No Road: Roaded			
Search the Datal Search the database using (owner's name, address, pa	the search box below		rch parameter			

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Southeast Appraisal Services, LLC COMMENT ADDENDUM

File No. 20-21-299 Tracking# MERC-40967184

Borrower Phillip J Joy ممسا ، ۸ ما ما سم م 0.11

Property Address	825 Calhoun Avenue						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client	Cornerstone Home Lending	g, Inc.	Address 9105 Mende	enhall Mall Ro	oad, Suite 142, Junea	u, Alaska 99801	

TAXES

The land was assessed at:	\$130,800	
Improvements:	\$180,200	
Total Assessment:	\$311,000	
Taxes for 2021:	\$3,284.16	(Taxes based on 2021 Borough Assessment & Millage Rate of 10.56)

SCOPE OF WORK

The scope of work for this appraisal is to determine a opinion of the fair market value for 825 Calhoun Avenue, Juneau, Alaska 99801. The appraisal request was to perform a Uniform Residential Appraisal Report (Form 1004) with a 1004MC Addendum. Loan type was disclosed as a Conventional Home Purchase Loan. The intended user of this appraisal report is the lender/client. No additional intended users are identified by the appraiser. (See Limiting Conditions regarding definition of Market Value.)

The following steps were made in arriving at the final estimate of value included in the appraisal report of the subject property. 1) A preliminary search of all available resources was made to determine market trends, influences and other significant factors pertinent to the subject property. The property has been identified previously in this report.

2) A complete inspection of the property was preformed when possible. Although due diligence was exercised while at the property, the appraisers are not experts in such matters as soils, structural engineering, hazardous waste, etc., and no warranty is given as to these elements. See CONDITION below for further comments.

3) Research and collection of data (cost, improved sales, escrow sales, listings and income) were preformed as present in the subject's market area and sufficient in quantity to express an opinion of value as defined herein. We examined data from the State Recorders Office, our sales database, local realtors and the city records. Pertinent data are contained in this report. 4) The direct sales comparison, cost and income approaches to value were considered within this appraisal assignment. The results of these

approaches to value are discussed at the conclusion of this report.

SITE

The subject site is an upland interior lot that is typical in size and shape for the immediate area, the site is a legal non-conforming lot and is grand fathered in for the current zoning. No updated plat was found. An AS-Built survey was available for review and no adverse easements, encroachments or other factors exist that would negatively affect the property value. There is a neighborhood, city scape and mountain range view from the site. There is public stairway access to the site and on street parking.

Special Note: The Subject site is only blocks from the State & Federal buildings within the downtown Juneau area and only about a 1/4 mile from the City & Borough of Juneau City Building and the downtown central business district. Typical amenities of the lot include: city water, sewer, street maintenance, stairway maintenance, AEL&P electricity, competitive telephone and cable service providers, Waste Management (WM) garbage disposal.

The site is zoned D10, which allows for multifamily, single family uses on not less than 6,000 square foot lots with 10 units per acre. The Subject lot, along with the majority of the surrounding lots, are substandard sized lots which were platted before zoning was established. The Subject site is grandfather in as a legal lot of record. The improvements on the property appear to conform with current zoning regulations, grandfather use. In the event of a major loss by fire, the subject could be rebuilt without having to obtain any variances, but would have to submit new construction plans for review, per city officials we spoke with.

IMPROVEMENT

Subject structure is a 2 story classic styled, single family home with partially finished basement. There are 2 bedrooms, 1 bathroom on the upper floor of the house, living room, dining area and kitchen on the main level and a minimal finished basement with utility area. The house was reportedly built in 1929 per the city assessment data. The exterior of the house consists of a metal roof covering, vinyl siding, vinyl thermal framed windows, metal exterior entry door and a concrete perimeter foundation with slab on grade in the basement area. These components are typical for the area. See the building sketch to understand room flow and layout. Interior amenities include sheetrock and wood T&G wall and ceiling coverings, hard wood, carpet and vinyl floor coverings and heated by a oil fired forced air heating system. Other features include: enclosed entry porch, decks, detached guest cabin (no plumbing or kitchen), minimal finished basement with utility washer/dryer, laundry sink and furnace, stairway.

CONDITION

Overall the structure is between C4 to C3 for condition based on the age of the improvements and Q3 for quality of construction. Per MLS prior upgrades include: total remodel of original house, metal roof, vinyl siding (1986), vinyl windows, metal doors, insulation, sheetrock, flooring, plumbing, etc., oil tank replacement 2018. No dates known for rest of remodel stages. No items of concern were noted during the inspection. Functional loss noted for only one bathroom on the upper floor of the house. No home inspection report was provided for review. The house was built before 1978 and could contain lead based paint.

This appraisal is completed AS-IS with no correction noted. If a home inspection report is done any required corrections by the home inspector should be signed off by the home inspector.

The appraisal inspection is not an evaluation for structural code compliance. The appraiser is not an engineer, contractor, etc., and should there be any questions as to the structural integrity or code compliance of the subject property, experts in those areas should be consulted. However, the appraiser would note anything clearly or obviously wrong during the appraisal inspection.

ADVERSE ENVIRONMENTAL CONDITIONS PRESENT

The appraiser's routine inspection and inquires about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The value estimated in this report is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions.

MARKET CONDITIONS & COVID-19 PANDEMIC: As is mentioned on page one: "Currently inventory in most housing market sectors is declining due to a limited supply. Homes have been selling quickly, under 90 days when priced appropriately." Low interest rates have spurred on a lot of refinancing activity, and helped keep sales occurring even and supply has decreased. As we are all aware there are many government mandates and suggestions, for social distancing, and the cancellation of most public gatherings due to COVID-19, which has been classified as a global pandemic by the WHO. As of the effective date of this appraisal we have yet to see a negative real estate market reaction to values from the COVID-19 pandemic in the local area. Low interest rates appear to be helping keep things moving. As many travel advisories and restrictions have been applied, the local economy is bracing for a large decrease in tourism revenue and visitor counts for the summer of 2020 (prior to COVID-19 it was estimated that 1.4 million cruise ship passengers would come through Juneau). This potential major hit to the local economy may cause a negative affect on the local housing market in the future. currently we are seeing less sales occurring, which at least in part is due to less supply as some potential sellers are not yet listing their homes with everything going on. This appraisal is completed under the extraordinary assumption that there will not be a significant long-term shift in demand or supply which would result in a change in market prices of real estate in this area. If the extraordinary assumptions within this report were to be proven false that could impact the opinions and conclusions expressed in this appraisal.

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Southeast Appraisal Services, LLC COMMENT ADDENDUM

Borrower Phillip J Joy

Property Addres	s 825 Calhoun Avenue						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client	Cornerstone Home Lending	, Inc.	Address 9105 Mende	enhall Mall Ro	ad, Suite 142, Junea	u, Alaska 99801	

SALES COMPARISON COMMENTS

A thorough search was made to find the most comparable properties to the subject which have sold recently. The sources of information include the local Juneau MLS, appraisers, real estate brokers, state recorders office, and the assessor's records. Attempts by the appraiser were made to find sales that bracketed the quality, size, condition and age of the subject. The sales used are the most recent and comparable available and result in the fewest overall adjustments for those in the subject's neighborhood.

SALES COMPARISON COMMENTS

There are relatively few recent similar sales in this small city such as the subject. Attempts by the appraiser were made to find sales that bracketed the quality, size, condition and age of the subject. Due to the lack of sales it is often necessary to use sales which vary in gross living area as well as sales more than 6-12 months old and are located outside of the subject's immediate neighborhood. As there is great disparity in size, value and design of the comparables, net and gross adjustments for individual sales often exceed established appraisal guidelines. This is unavoidable. The sales used are the most recent and comparable available and result in the fewest overall adjustments for those in the subject's neighborhood. All sales were either confirmed by a physical inspection by the appraiser or by other local appraisers, principals, or parties knowledgeable to the transaction. None of the available information for the sales were found to have unusual seller paid concessions.

Adjustments to the comparable sales were made for significant factors which were inferior or superior to the value of the subject. Specific adjustments are derived using extraction by paired sales technique, discussions with other appraisers, realtors, developers, contractors and/or review of cost data.

ADJUSTMENTS

LOCATION: Adjustments for location were made based upon recent vacant land sales and extracted improved property sales in which the building value was extracted to obtain an improved site value. The Subject site location was adjusted at \$165,000. All comparable's were adjusted to the subject's immediate location.

SITE: Upland lots typically do not sell on a dollar per square foot basis. Adjustments to the comparables were made for extra privacy and/or extra lot utility. Adjustment were made at \$5,000 per increase/decrease for each adjustment as compared to the Subject.

VIEW: Adjustments were made at \$10,000 per increase/decrease in view amenity as compared to the subject.

QUALITY OF CONSTRUCTION: Adjustments for quality of construction were made for materials used in the construction and for workmanship. Adjustments were made at \$20,000 per increase/decrease as compared to the subject. Due to the new appraisal reporting standards no half adjustments are now reported, but they are still made, thus 1/2 adjustments were made as needed.

ACTUAL AGE: No adjustments were made within this column, but were reflected in Effective Age adjustments at the bottom of the grid.

CONDITION: Adjustments were made at \$10,000 per increase/decrease in the condition of the improvements as compared to the subject. Due to the new appraisal reporting standards no half adjustments are now reported, but they are still made, thus 1/2 adjustments were made as needed.

BEDROOM: Adjustment for bedrooms were made at \$5,000 per bedroom.

BATHROOM: Adjustments for bathroom's were made at \$2,000 per fixture as compared with the subject.

GROSS LIVING AREA: Adjustments were uniformly made to the comparable's at \$50.00 per square foot based upon market extractions.

BASEMENT: Adjustments for basements were made at \$35/SF for finished basements, \$25/SF for minimal finished basements and \$15/SF for unfinished basements.

ROOMS BELOW GRADE: Adjustments within this column were made for additional bathroom fixtures in the basement similar to bedrooms and baths above.

FUNCTIONAL UTILITY: The Subject was adjusted \$5,000 for one bathroom on the top floor. Comparable 1 was adjusted \$35,000 for an estimated cost to cure to bring the structure into an average condition rating (Was converted to offices). Comparable 5 was adjusted for an estimated cost to cure, home was an estate sale being sold AS-IS, boarded up and a contractor's bid to bring to lender financable at \$130,000.

HEATING AND COOLING: Adjustments to heating were made for higher cost to install heating systems (Floor Radiant) as compared to lower cost to install heating systems (electric baseboard or monitor oil stove). Floor Radiant heating system was adjusted at \$10,000, heat pump at \$7,500, hot water baseboard & forced air systems were adjusted at \$5,000, Monitor (Toyo, Lazer) oil fired system at \$2,000 and electric baseboard at \$1,000. (Any combination added together and divided by the area of coverage).

ENERGY EFFICIENT ITEMS: Adjustments were made derived from market sales activity and were made at \$2,500 per adjustment, ie: between 3 star (Standard), 4 star (Above Standard) and 5 star. HRV Ventilation systems were adjusted at an additional \$2,500.

GARAGE/CARPORT: Garage adjustments are based upon market extraction which are \$7,500 for a single car garage, \$10,000 for one(+) car garage and \$15,000 for a two car garage. Carport adjustments are \$4,000 for a single car and \$6,000 for a two car carport. No off street parking area was adjusted at (\$5,000).

PORCH, PATIO, DECK AREAS: Adjustments in this column were made for the amount of decks, porches, etc. that were involved in the sale and averaged. Adjustments were made for significant differences in decks, porches, enclosed porches, etc. as compared to the Subject

OTHER ITEMS: Adjustments for backup or secondary heating systems: wood stoves were made at \$1,000, pellet stoves, fireplaces, Toyo, Lazer or Monitor (gravity fed, forced air systems) at \$2,000 and for extensive rock or brick fireplaces at \$3,000. Hot tubs are adjusted between \$3,000 to \$5,000(depending on size), jetted tubs are adjusted between \$2,000 to \$3,000 (depending on size), sauna's at \$2,000, steam showers at \$1,000. Attic storage is adjusted at \$1,000, usable Attic area is adjusted similar to basement area above. Extra kitchens were adjusted at \$10,000 for a standard sized kitchen and \$5,000 for small kitchens. Fencing was adjusted at \$2,000, small sized sheds at \$1,000, medium sized sheds at \$2,000, and large sheds at \$5,000. Good landscaping at \$3,000, average landscaping at \$2,000. Paved and/or concrete parking for at least two cars was adjusted at \$5,000. Smaller and/or larger paved parking between \$2,000-\$10,000 depending on the size of the parking area. The Subject's detached guest cabin was adjusted at \$10,000.

EFFECTIVE AGE: Adjustments for effective age were made at \$1,000 per year for updating and good maintenance that is not picked up in the condition reporting.

Southeast Appraisal Services, LLC COMMENT ADDENDUM

File No. 20-21-299 Tracking# MERC-40967184

Borrower Phillip J Joy Property Address 825 Calhoun Avenue

 City
 Juneau
 State
 AK
 Zip Code
 99801

 Lender/Client
 Cornerstone Home Lending, Inc.
 Address
 9105 Mendenhall Mall Road, Suite
 142, Juneau, Alaska
 99801

RECONCILIATION

The sales used are the most recent and comparable available and result in the fewest overall adjustments. The indicated value by the three appraisal approaches to value are:

1) Cost Approach =	\$370,100
2) Sales Comparison =	\$370,000
3) Income Approach =	N/A

- The cost approach involves replacement cost or actual cost of construction for the area and then depreciated. Information for the cost of construction was obtained through the Marshal & Swift computer program and local contractors who supplied current cost of construction estimates. The cost approach was market derived and supports the sales comparison analysis, thus given weighting in the final analysis.

- The sales comparison approach considered four closed sales, one pending sale and one current listing to determine the market value for the subject. The comparables used indicated a range of value from \$341,600 to \$372,200. All closed comparables were considered in the final analysis, due to the lack of similar comparable as to the Subject property. See Market Sales Analysis below.

MARKET SALES SEARCH

The original sales search was made within the Juneau MLS and Southeast Appraisal Services in-house database systems. The original search was within one year of the date of the inspection for single family sales in the Downtown Juneau, Douglas and West Juneau market areas with GLA sizes from 700sf to 1100sf. with 5 closed sales and 1 active listing located. The search was expanded to Juneau Area Wide with 26 closed sales, 1 pending sale and 2 active listings located. The Subject's immediate area was considered first and then expanded to include other Market area sales. The sales used are similar to the subjects market area and are considered to be in similar and competing neighborhoods and buyers would see all neighborhoods equally when making purchasing decisions. Special Note: The Subject property did not show in the search as it was reported on the MLS at a GLA of 1221sf.

Market Sales Analysis:

Subject: Location: DwnTwn-Stair Access, Site: 2192sf, View: Filtered Ocean, Quality: Q3, Condition: C4-C3, Bedrooms: 2, Bathroom: 1, GLA: 927sf, Basement: Unfinished 333sf, Room Basement: None, Functional: Average(-), Heating/Cooling: FWA, Energy Eff: Standard, Garage: None (No Off Street Parking), Deck/Porch: EP 50sf, Dk 447sf, Other Items: Cabin 160sf, Laundry Sink, Other Items-Yard: Lndscp, Fence and Effective Age: 18yrs.

Comparable 1: is a very recent sale similar in within the downtown location but inferior for location but superior for no stairway access(Similar), approximately 0.23 miles away. Selected to bracket the upper range of GLA. This comparable was similar in most aspects except for: View: Res;Mtns, Quality: Q4, Condition: C3, Bedrooms: 4, Bathrooms: 2, GLA: 1080sf, Basement: Finished 499sf, Unfinished 581sf, Functional: Avg(CTC), Garage/Carport: Off Street Parking, Porch/Deck: Inferior, Other Items: None, Other Items-Yard: GrvIDr and Effective Age: 20yrs. Overall this comparable sale required low net adjustments and moderate gross adjustments and supports the market value derived.

Comparable 2: is a very recent sale similar in within the downtown location but inferior for location (Severe Avalanche Zoned Area) but superior for no stairway access(Inferior), approximately 0.55 miles away. Selected to bracket the lower range of Sales Price & Bathrooms. This comparable was similar in most aspects except for: Location: Dwntwn-Avalanche Zone, View: Res;Mtns, Quality: Q4, Bedrooms: 1, GLA: 952sf, Basement: Finished 877sf, Unfinished 75sf, Functional: Avg, Heating/Cooling: Heat Pump, Garage/Carport: 2 Car Carport with Off Street Parking, Other Items: Storage, and Other Items-Yard: CCDr, no fence. Overall this comparable sale required low net adjustments and moderate gross adjustments and supports the market value derived.

Comparable 3: is an older sales located in the Douglas location which is superior for location for no stairway access(Superior), approximately 2.37 miles away. Selected to bracket the lower range of GLA. This comparable was similar in most aspects except for: Location: Superior, Quality: Q4, Condition: C4, GLA: 822sf, Basement: None, Functional: Avg, Garage/Carport: Off Street Parking, Other Items: Hot Tub, Other Items-Yard: GrvIDr, no fence and Effective Age: 20yrs. Overall this comparable sale required low net adjustments and moderate gross adjustments and supports the market value derived.

Comparable 4: is an older sales located in the Douglas location which is superior for location for no stairway access(Superior), approximately 2.08 miles away. Selected to bracket the upper range of Sales Price and Lower range of GLA. This comparable was similar in most aspects except for: Location: Superior, Quality: Q4-Q3, Condition: C3, GLA: 660sf, Basement: None, Functional: Avg, Heating/Cooling: EBB&Monitor, Energy Eff: 4.5 Star Rating, Garage/Carport: Off Street Parking, Deck/Porch: Inferior, Other Items: Finished Cabin Apartment, Loft, Other Items-Yard: GrvIDr, no fence and Effective Age: 10yrs. Overall this comparable sale required low net adjustments and moderate gross adjustments and supports the market value derived.

Comparable 5: selected because it was a Downtown Juneau active listing, approximately 0.18 miles away. This active listing was included due to lender guidelines to include two non-closed sales within the market grid. This active listing was similar in all aspects except for: Location: Superior (off street parking but busy street), Site: 4090sf (2 Lots), View: Res;Mts, Bathrooms: 1.1, GLA: 935sf, Basement: UnFinished 599sf, Functional: Avg(CTC), Garage/Carport: 2 Car Garage, Deck/Porch: Inferior, Other Items: None, Other Items-Yard: GrvIDr, and Effective Age: 20yrs. Overall this active listing required moderate to high net/gross adjustments and was given less overall consideration in the final analysis as no offers have been received and is being sold AS-IS being boarded up.

Comparable 6: selected because it was a Mendenhall Valley pending sale, approximately 8.58 miles away. This pending sale was included due to lender guidelines to include two non-closed sales within the market grid. This pending sale was similar in all aspects except for: Location: Inferior but does have off street parking, Site: 7952sf, View: Res:Mtsn, Bedrooms: 3, Bathrooms: 1.1, GLA: 1080sf, Basement: None, Functional: Avg, Garage/Carport: 1 Car Garage, Deck/Porch: Inferior, Other Items: None, Other Items-Yard: AspDr, and Effective Age: 10yrs. Overall this pending sale required low net adjustments and moderate gross adjustments and was given less overall consideration in the final analysis as the actual sales price is currently unknown.

- The income approach was considered but given less overall weighting as insufficient rental data was located for single family homes within the area because they are normally purchased for shelter and not for investment purposes.

In conclusion: The analysis above has considered all effects on market, including the three approaches to value with the most weighting applied to the sales comparison approach, as it best reflects the sales activity within the area that can be compared to the subject property.

It is my opinion that the AS-IS for 825 Calhoun Avenue, Juneau, Alaska 99801 on September 30, 2021 assuming reasonable marketing time to be:

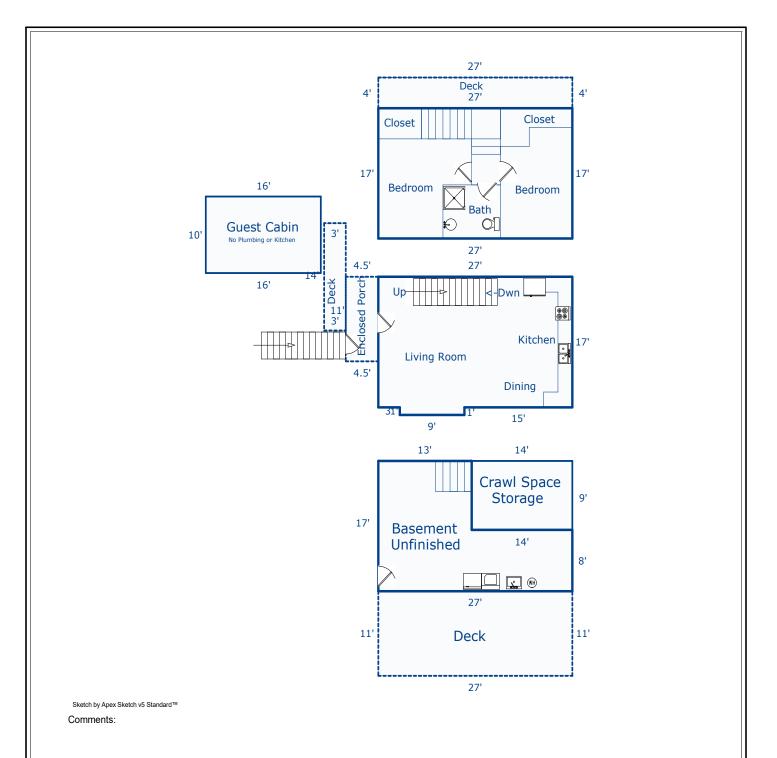
\$370,000 ********** THREE HUNDRED SEVENTY THOUSAND DOLLARS *********

Southeast Appraisal Services, LLC SKETCH ADDENDUM

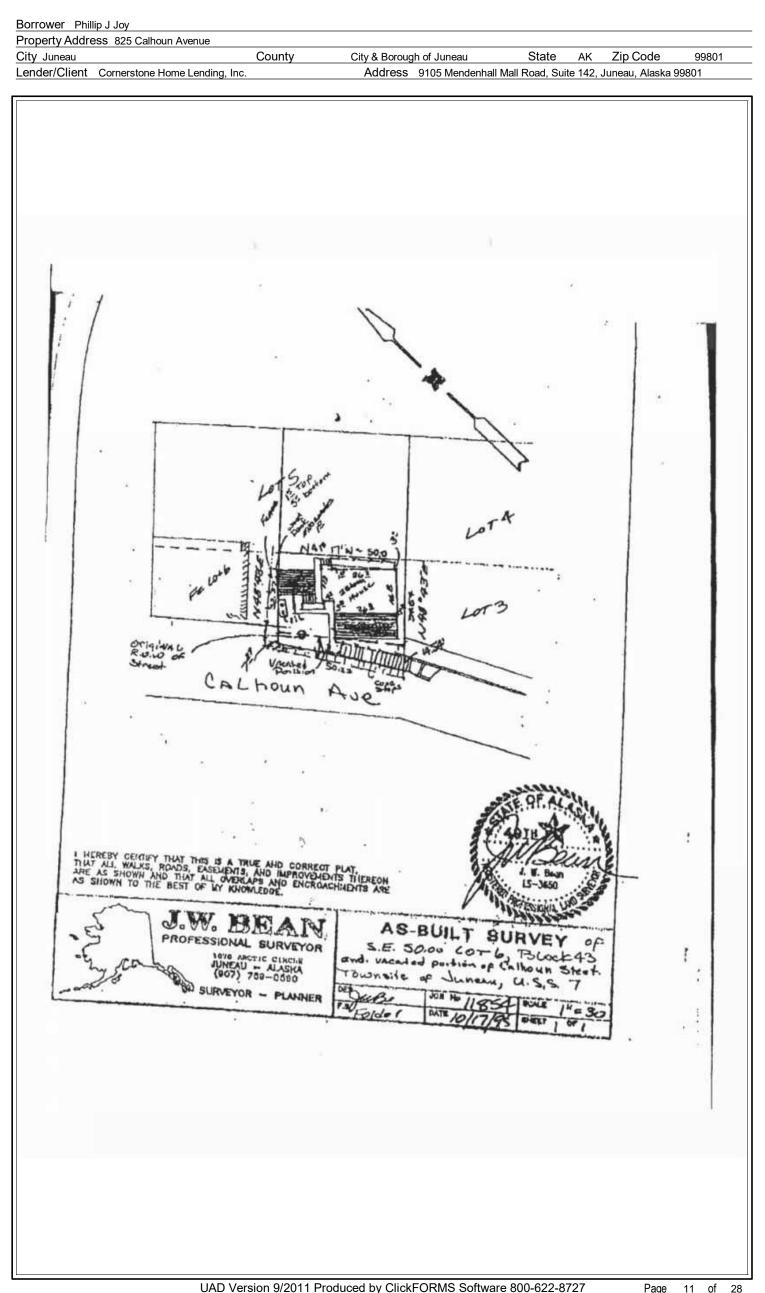
 File No.
 20-21-299

 Tracking#
 MERC-40967184

Borrower Phillip	J Joy						
Property Address	825 Calhoun Avenue						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client Co	ornerstone Home Lending,	Inc.	Address	9105 Mendenhall	Mall Road, Suite 1	42, Juneau, Alask	a 99801



	AREA CALCULATIO	INS SUMMARY		LIVING	AREA BREAKD	OVVN
Code	Description	Net Size	Net Totals	Break	down	Subtotals
GLA1	First Floor	468.00		First Floor		
	Second Floor	459.00	927.00	9.0 x	1.0	9.00
BSMT	Basement	333.00	333.00	17.0 x	27.0	459.00
P/P	Deck	297.00		Second Floor		
	Enclosed Porch	49.50		17.0 x	27.0	459.00
	Deck	42.00				
	Deck	108.00	496.50			
OTH	Crawl Space Storage	126.00				
	Cabin	160.00	286.00			
				0.14	(I N	007
Ne	et LIVABLE Area	(rounded)	927	3 Items	(rounded)	927



Borrower Phillip J Joy						
Property Address 825 Calhoun Avenue						
City Juneau	County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client Cornerstone Home Lending, Inc		Address 9105 Mendenhall Ma	ll Road, Sui	ite 142,	Juneau, Alaska	99801

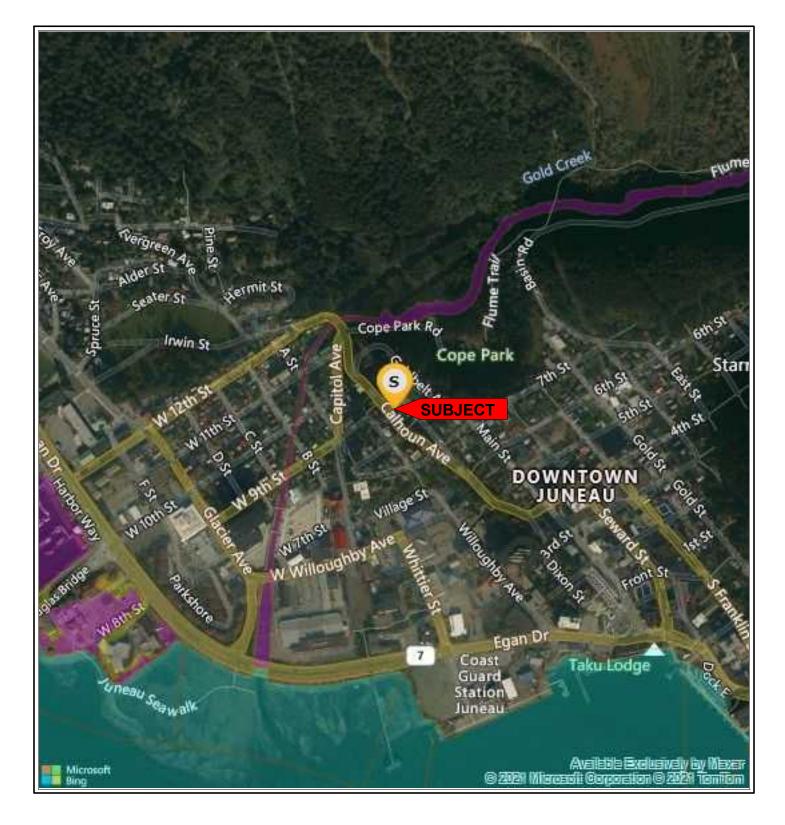


Southeast Appraisal Services, LLC FLOOD MAP ADDENDUM

 File No.
 20-21-299

 Tracking#
 MERC-40967184

Property Address 825 Calhoun Avenue City Juneau County City & Borough of Juneau State AK Zip Code 99801 Lender/Client Cornerstone Home Lending, Inc. Address 9105 Mendenhall Mall Road, Suite 142, Juneau, Alaska 99801	Borrower Ph	nillip J Joy						
	Property Addres	88 825 Calhoun Avenue						
Lender/Client Cornerstone Home Lending, Inc. Address 9105 Mendenhall Mall Road, Suite 142, Juneau, Alaska 99801	City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
	Lender/Client	Cornerstone Home Lending,	Inc.	Address	9105 Mendenhall	l Mall Road, Suite 1	42, Juneau, Alask	a 99801



Flood Map Legends

Flood Zones

Areas inundated by 100-year flooding Areas inundated by 500-year flooding Areas of undetermined but possible flood hazards Floodway areas with velocity hazard Floodway areas COBRA zone

Flood Zone Determination

In Special Flood Haz	zard Area	(Flood Zone): _			Out	
Within 250 ft. of mul	tiple flood	zones?		Not withi	n 250 feet	
Community:			02	0009		
Community Name: JUNEAU, CITY AND BOROUGH OF						
Map Number:			0211	0C1566E		
Zone: X	Panel:	02110C 1566	<u>E</u>	Panel Date:	09/18/2020	
FIPS Code: 02110 Censu					0005.00	
This Report is for the sole benefit of the Customer that ordered and paid for the Report						
and is based on the	e property	information pr	ovide	d by that Cus	tomer. That Customer's	

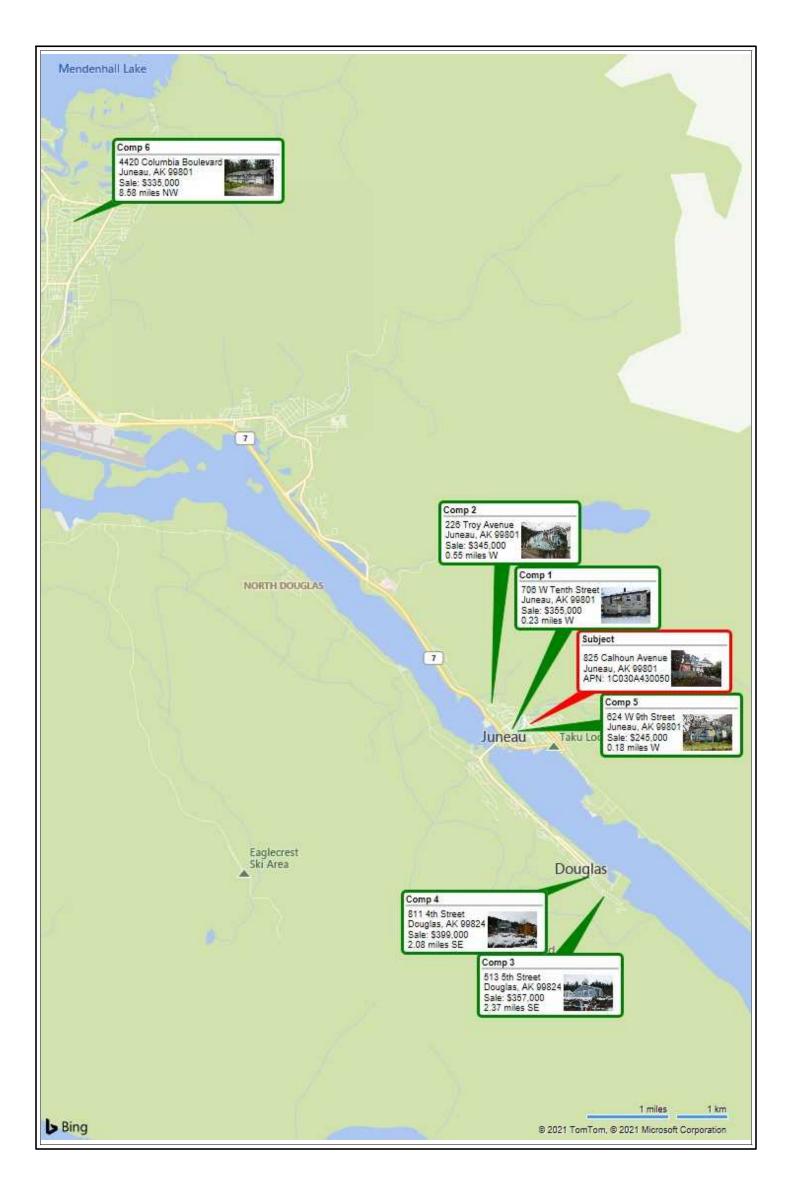
and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Southeast Appraisal Services, LLC LOCATION MAP ADDENDUM

 File No.
 20-21-299

 Tracking#
 MERC-40967184

Borrower Phillip J Joy						
Property Address 8	25 Calhoun Avenue					
City Juneau	County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client Corners	one Home Lending, Inc.	Address 910	5 Mendenhall Ma	all Road, Suite 142	, Juneau, Alaska 9	9801



Southeast Appraisal Services, LLC SUBJECT PHOTO ADDENDUM

 File No.
 20-21-299

 Tracking#
 MERC-40967184

Property Address 8							
Fluperty Address c	325 Calhoun Avenue						
City Juneau	Cou	nty C	ity & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client Corr	nerstone Home Lending, Inc	D.	Address	9105 Mendenhall	Mall Road,	Suite 142, Juneau,	Alaska 99801



FRONT OF SUBJECT PROPERTY 825 Calhoun Avenue Juneau, AK 99801



REAR OF SUBJECT PROPERTY

STREET SCENE



Southeast Appraisal Services, LLC Photo Subject Additional

File No. 20-21-299 Tracking# MERC-40967184

nue					
County	City & Borough of Juneau	State	AK	Zip Code	99801
ending, Inc.	Address	9105 Mendenhall	Mall Road, Suite	142, Juneau, Alask	a 99801
	County	County City & Borough of Juneau	County City & Borough of Juneau State	County City & Borough of Juneau State AK	County City & Borough of Juneau State AK Zip Code







Front of Main House

Inside Guest Cabin

Guest Cabin

Back of Guest Cabin





Under Guest Cabin



Side of House



Kitchen



Kitchen & Dining



Utility

Bathroom



Furnace

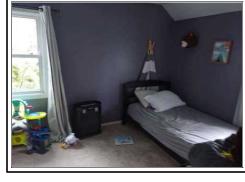


Living Room





Bathroom



Bedroom

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Southeast Appraisal Services, LLC SUBJECT PHOTO ADDENDUM

 File No.
 20-21-299

 Tracking#
 MERC-40967184

Borrower Phil	lip J Joy						
Property Address	825 Calhoun Avenue						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client	Cornerstone Home Lending	g, Inc.	Address	9105 Mendenha	II Mall Road, Suite	e 142, Juneau, Alas	ska 99801



Bedroom (Same as last photo)

Bedroom



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Southeast Appraisal Services, LLC COMPARABLES 1-2-3

 File No.
 20-21-299

 Tracking#
 MERC-40967184

Borrower Phi	lip J Joy						
Property Address	825 Calhoun Avenue						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client	Cornerstone Home Lending,	Inc.	Address	9105 Mendenhal	I Mall Road, Suite	142, Juneau, Alask	a 99801



COMPARABLE SALE # 706 W Tenth Street

1

2

Juneau, AK 99801



COMPARABLE SALE # 226 Troy Avenue Juneau, AK 99801



COMPARABLE SALE # 3 513 5th Street Douglas, AK 99824

Southeast Appraisal Services, LLC COMPARABLES 4-5-6

 File No.
 20-21-299

 Tracking#
 MERC-40967184

Borrower P	hillip J Joy						
Property Addre	ss 825 Calhoun Avenue						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client	Cornerstone Home Lending	, Inc.	Address	9105 Mendenha	II Mall Road, Suite	142, Juneau, Alask	a 99801



COMPARABLE SALE # 4 811 4th Street

Douglas, AK 99824



COMPARABLE SALE # 624 W 9th Street Juneau, AK 99801

5

6



COMPARABLE SALE # 4420 Columbia Boulevard Juneau, AK 99801

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 concessions 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 this 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.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

21. The lender/client may disclose or distribute this appraisal 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.

APPRAISER Sharm Karther	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Shawn Kantola	Name
Company Name Southeast Appraisal Services, LLC	Company Name
Company Address P.O. Box 32361	Company Address
Juneau, AK 99803	
Telephone Number 9077890871	Telephone Number
Email Address skantola@alaskaappraisal.com	Email Address
Date of Signature and Report 10/15/2021	Date of Signature
Effective Date of Appraisal 09/30/2021	State Certification #
State Certification # 702	or State License #
or State License #	State
or Other (describe) State #	ExpirationDateofCertificationorLicense
State AK	
Expiration Date of Certification or License 06/30/2023	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
825 Calhoun Avenue	Did not inspect subject property
Juneau, AK 99801	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$370,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Mercury Network	
Company Name Cornerstone Home Lending, Inc.	COMPARABLE SALES
Company Address 9105 Mendenhall Mall Road, Suite 142	Did not inspect exterior of comparable sales from street
Juneau, Alaska 99801	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005 UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 22 of 28 **APPRAISAL COMPLIANCE**

File No. 20-21-299 Tracking# MERC-40967184

Borrower/Client Phillip J Joy						
Address 825 Calhoun Avenue					Unit No.	
City Juneau	County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client Corperstone Home Lending Inc						

Lectify that, to the best of my knowledge and belief: The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional opinions, and conclusions. Unless otherwise indicated. I have progresent or prospective interest in the property that is the subject of this report and no personal interest with respect Unless otherwise indicated. I have progresent or prospective interest in the property that is the subject of this report and no personal interest with respect Unless otherwise indicated. I have property that is the subject of this report or the parties involved with this assignment. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. We graggement in this assignment was not contingent upon developing or reporting predetermined results. We graggement in the assignment was not contingent upon developing or reporting predetermined results. We apagement in the assignment was not contingent upon developing or reporting predetermined results. We apagement in the assignment was not contingent upon developing or reporting predetermined results. We analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional App were in effect at the time this report was prepared. Unless otherwise indicated, have made a personal inspection of the property that is the subject of this report was prepared. We compare that been prepared in accordance with Tile XI of FIRREA as amended, and any implementing regulations. PRIOR SERVICES PROPERTY INSPECTION We have NOT performed services, as an appriaser or in another capacity, regarding the property that is the subject of this report within the three-year perior preceding acceptance of this assignment. We perform acceptance of the assignment. We appendend services, as an appriaser or in a	
Approx This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2.3, Restricted Appraisal Report approx of the Restricted Appraisal Report and the rationale for how the at the ophicons and conclusions set furth in the requirements of the Restricted Appraisal Report and the rationale for how the at the ophicons and conclusions set furth in the report may not be understood properly without the additional information in the at the ophicons and conclusions are furth in the report may not be understood properly without the additional information in the at the ophicons and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional ophicons, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional ophicons, and conclusions are limited only by the report adssumptions and are my personal, impartial, and unbiased professional ophicons, and conclusions are limited only by the report adssumptions and are my personal, impartial, and unbiased professional ophicons, and conclusions are limited only by the report adssumptions and are my personal, impartial, and unbiased professional ophicons, and conclusions or to prospective interest in the property that is the subject of this report with period immediately predeting upone provide interest in the ophicons of a gradient the sassignment. Unless otherwise indicated. Ihave no present at the subject of the period of an gradetermined results. My comparisonal conclusions were developed and the report on the parties involved with this assignment. Unless otherwise indicated. Ihave made approximation of a subject of this report. My analyses, ophicons, and conclusions were developed and this report that is the subject	
Restricted Appraisal Report during a properties of a model control with the requirements of the Restricted Appraisal Report and the rationation / USPAP Standards for how has the opinions and conclusions set forth in the report may not be understood properly without the additional information in the age of the opinions and conclusions set forth in the report may not be understood properly without the additional information in the age of the set of my knowledge and belief. ADDITIONAL CERTIFICATIONS The statements of fact contained in this report are true and correct. The statements of fact contained in this report are true and correct. The statements of fact contained in this report are true and correct. Unless otherwise indicated, three no present or prospective interest in the property that is the subject of this report and presense indicated. Interve no present or prospective interest in the property that is the subject of this report and presense indicated presense indicated. Three reported and presense indicated presense indite	
Intended user of this export is limited to the identified client. This is a Restricted Appraisel Report and the rationale for how the at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the a description of the opinions and conclusions set forth in the report may not be understood properly without the additional information in the a description of the opinions and conclusions set forth in the report assumptions and are my personal, impartial, and unbiased professional opinions, and conclusions. I Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report of the assignment. I have no base with respect to the property that is the subject of this report or the parties involved with this assignment to the oponetry that is the subject of this report or the development reports. We gragement in this assignment was not contingent upon developing or reporting predetermined results. We gragement in this assignment was not contingent upon televelopment or reporting a predetermined results. We analyzes, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appr 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. I have made a personal inspection of the property that is the report. Unless otherwise indicated. I have made a personal inspection of the property that is the subject of the report. Unless otherwise indicated. I have made a personal inspection of the property that is the subject of the report. Unless otherwise indicated. There made a personal inspection of the property that is the subject of the report. Unless otherwise indicated. There made a personal inspection of the property that is the subject of the report. Were of the	ı).
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APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
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Expiration Date of Certification of License 06/30/2023 Expiration Date of Certification of License Supervisory Appraiser Inspection of Subject Property:	
	terior
Effective Date of Appraisal <u>09/30/2021</u> Did Not Exterior Only from street Interior and Ex	Len01
JSPAP Compliance Pag	e 23 of 28

File No. 20-21-299

			nditions Add			-			MERC		
	The purpose of this addendum is neighborhood. This is a required a				•	ends and	l conditions	prev	alent in th	e subje	ect
	Property Address	825 Calhoun A		City	Juneau	State	AK		ZIP Code		99801
	Borrower Phillip J Joy Instructions: The appraiser must housing trends and overall market it is available and reliable and must explanation. It is recognized that r in the analysis. If data sources pro average. Sales and listings must the subject property. The appraiser m	t conditions as repo st provide analysis not all data sources ovide all the require be properties that co	rted in the Neighborho as indicated below. If will be able to provide d information as an av pompete with the subje	ood section of the ap any required data is data for the shaded verage instead of the ct property, determin	praisal report form. The unavailable or is cons l areas below; if it is av e median, the appraise and by applying the crit	e apprais sidered u /ailable, r should teria that	ser must fill nreliable, th however, th report the a would be u	l in all ne ap ne ap availa	the inforr praiser mu praiser mu ble figure a	nation Ist pro Ist incl and ide	to the extent vide an ude that data entify it as an
	Inventory Analysis			Prior 4-6 Months	Current - 3 Months	, 10166103		verall	Trend		
	Total # of Comparable Sales (Set Absorption Rate (Total Sales/Mon Total # of Comparable Active List	nths)	10 1.67 1	8 2.67 1	8 2.67 3	X	Increasing Increasing Declining	X	Stable Stable Stable		Declining Declining Increasing
	Months of Housing Supply (Total		0.60	0.37	1.12		Declining	X	Stable		Increasing
	Median Sales & List Price, DO	0M, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Trend		
	Median Comparable Sales Price	an Markat	350,250	352,250	347,500		Increasing		Stable Stable		Declining
	Median Comparable Sales Days of Median Comparable List Price	on Market	3 347,500	5 345,000	4 335,500		Declining Increasing	X X	Stable		Increasing Declining
-	Median Comparable Listings Days	s on Market	3	6	4		Declining	X	Stable		Increasing
AN	Median Sale Price as % of List Pr	rice	101.87	101.44	100.17		Increasing	X	Stable		Declining
	Seller-(developer, builder, etc,) pa			Yes X	No		Declining	<u> x</u>	Stable		Increasing
-	Explain in detail seller concession	is trends for the pas	t 12 months (e.g. sell	er contributions incre	eased from 3% to 5%,	increasi	ng use of b	uydov	wns, closii	ng cos	ts
	condo fees, options, etc.) Sellers have been paying a portio	n of closing costs f	$r_{\rm rom}$ 0-2% of the pure	chase price and has	been stable through t	the last t	welve mon	ths			
r -	Insufficient information was availa										
ΥΥ Υ											
	See Next Page for Additional Cor										
-	Are foreclosure sales (REO sales) a factor in the mar	ket? Yes X	No If yes, expl	ain (including the trend	ls in listir	ngs and sal	es of	foreclosed	d prop	erties).
-											
-											
	Cite data sources for above inform										
	The sources of information utilize										
	sales database, the assessor, Sta Summarize the above information		1	2						format	ion, such as
	an analysis of pending sales, and			-			-	•			
	The above analysis is inconclusiv								-		
/	Appraisal Services, LLC., other lo	ocal appraiser's dat	a sheets and the ass	essors office the fol	lowing conclusions w	ere deve	loped. Sale	es pri	ces		
- E	declined between August of 2006							act wa	as felt		
-	until February of 2020 when the r	market started to st	abilize. Housing dem	and/supply is consi	dered stable to slightly	/ increas	ing.				
	If the subject is a unit in a condon	ninium or cooperativ				N/A					
	Subject Project Data	(the d)	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			verall	Trend		Dealiaina
	Total # of Comparable Sales (Set Absorption Rate (Total Sales/Mon						Increasing Increasing		Stable Stable		Declining Declining
	Total # of Active Comparable List						Declining		Stable		Increasing
	Months of Unit Supply (Total Listi						Declining		Stable		Increasing
	Are foreclosures sales (REO sales	s) a factor in the pro	oject? 🗌 Yes [No If yes, inc	licate the number of R	EO listin	gs and expl	lain th	ie trends i	n listin	gs and sales
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_ د	Summarize the above trends and	address the impact	on the subject unit a	nd project.							
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ISEK -	Signature Appraiser Name	Jun Shawn Ka	Han	Supervisor							
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APPRAISER	Signature Appraiser Name Company Name s	Shawn Ka Southeast Appraisa	ntola Services, LLC neau, AK 99803 State A	Supervisor Company M Company	Vame Address Ise/Certification #					Sta	te

Freddie Mac Form 71 March 2009

Southeast Appraisal Services, LLC COMMENT ADDENDUM

File No. 20-21-299 Tracking# MERC-40967184

Borrower Phillip J Joy

Property Address	825 Calhoun Avenue						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99801
Lender/Client Cornerstone Home Lending, Inc. Address 9105 Mendenhall Mall Road, Suite 142, Juneau, Alaska 99801							

Comment Addendum Supplementing/Replacing the 1004MC: Note: Information provided by SEAMLS does not typically include for sale by owner transactions.

The sales price as % of List Price provided on form 1004MC for each time period is estimated due to search limitations of the SEAMLS software program. SEAMLS calculates an average sales price to list price ratio. According to Fannie Mae Announcements, it is acceptable to report the results for this field as an average. This is general information and includes properties that may or may not be directly comparable to the Subject. This data does not include for sale by owner sales, unless a local realtor had one end of the deal and entered the information into SEAMLS. The Sales Price as % of List Price Ratio is currently about 95-99% for most property types in the Juneau area.

Sales Concessions:

Over the past 12 Months, seller paid loan charges vary greatly up to 2% of the sale price, anytime over 2% is considered a sales concession. There has not been an apparent increase in seller contributions in the current market. If applicable, sales concessions and/or seller paid loan charges for the subject property are disclosed on Page 1 of the appraisal report. Every effort has been made by the appraiser to determine sales or financing concessions for each comparable sale provided on the grid. Alaska is a non-disclosure State and lenders do not typically disclose the amount of closing cost or fees paid by the seller and this information in not available on the SEAMLS system. Local appraisers will usually note whether closing cost or fees paid by the seller are determined to have affective the sales price of the comparable sale, an adjustment is made.

Market Trends:

The overall market trend year to date 2021 is values are increasing. There are currently few REO sales in the Juneau area. The appraiser's review of market data reportedly through SEAMLS and the Assessor's Office over the past 3 years shows market increases in value in our real estate market. Minimal paired sales are available but are being kept once a new sale becomes available. When analyzing a market grid typically the appraiser weights to the more recent closed sale transaction, but not always.

The 2019 Juneau and Southeast Economic Indicators state: "Juneau's home sale market was robust in 2018, with total transactions reaching a new high for the decade, passing the previous high set in 2016. While single family sales returned to 2016 volume (325), condominium sales accounted for the increase with 134 units changing hands compared to 110 in 2019 and 108 in 2018. The median transaction price of single-family homes increased by 1.2% from 2017 to 2018, and prices increased again in 2019-2021 for all categories of housing." SEAMLS currently reports the following data for the City & Borough of Juneau.

From January 1, 2020- December 31, 2020: 476 closed sales; 45 current pending sales, 82 current listings. The data includes various property types with a wide range of prices, views, waterfront vs uplands, etc. Approximately 476 closed sales in 2020, 430 closed sales in 2019, 448 in 2018, 382 in 2017, 610 in 2016, 448 in 2015, 246 in 2014, 218 in 2013, 193 in 2012, 188 in 2011, 205 in 2010

September 1, 2020- September 1, 2021-Single Family Residences: 240 closed sales, 58 current pending sales, 22 active listings.

Townhouses: 63 closed sales, 16 current pending sales, 1 active listing Condominium: 129 closed sales, 17 current pending sales, 8 current active listings.

Multifamily (Duplex to 5-plexes): 24 closed sales, 5 current pending sales, 8 current active listings. Other property types (Mobile home on lot, Mobile Home, Cabin) 44 closed, 2 pending sale, 3 listings Vacant Land: 28 Closed Sales, 7 Pending Sales, 21 active listings

The data search includes closed sales, pending sales and current listings of comparable properties in the Juneau Area. Properties included in the search for data vary in age, design, quality of construction, condition, effective age, location, etc. I have made an examination of publicly available information about the subject property and comparable sales by researching the City & Borough of Juneau Assessor records, online information provided by SEAMS, the Alaska Department of Natural Resources Recording Office and information shared by local appraisers, my own appraisal files, other real estate professionals. and our in house database system. The listings and sales data for our small community (14,000 +/- parcels) is limited for properties like the Subject. The appraiser's analysis of sales and listings data supports a stable market trend. Due to the Juneau area being a small community with a population of about 32,000 people and 14,000 private land parcels. Juneau has a limited market often resulting in comparables sales in excess of 1 mile distant and sales that have closed in excess of 90 day along with adjustments exceeding at least one if not two or all three of the industry standards for line, net and gross adjustments (10/15/25%). This was unavoidable due to the uniqueness of the subject, and the limited number of sales within the area

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 20-21-299 Tracking# MERC-40967184

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's 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 are 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.

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 20-21-299 Tracking# MERC-40967184

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 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 residences 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.

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.

Requirements - 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 meet existing market expectations. Updates donot include significant alterations to the existing structure.

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

 File No.
 20-21-299

 Tracking#
 MERC-40967184

٨	on Full Name	May Appear in These Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
	Contracted Date	Date of Sale/Time
c Cash	Cash	Sale or Financing Concessions
-		
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
	Covered	Garage/Carport
DOM		Data Sources
	Days On Market	
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	Garage/Carport
	•	
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grad
Ind	Industrial	Location & View
Listing	Listing	Sales or Financing Concessions
Lndfl		Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
		Garage/Carport
ор	Open	
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade