

Office of the Assessor 155 South Seward Street Juneau, Alaska 99801

Petition for Review / Correction of Assessed Value Real Property							
Assessment Year							
Parcel ID Number	2D04020B0021						
Name of Applicant	Kristin A. Cadigan McAdoo						
Email Address							

2023 Filing Deadline: Monday April 3rd, 2023

Please attach all supporting documentation

ASSESSOR'S FILES ARE PUBLIC INFORMATION - DOCUMENTS FILED WITH AN APPEAL BECOME PUBLIC INFORMATION

Parcel ID Numb	er 2D04020B002	2D04020B0021											
Owner Name	Kristin A. Cadi	gan McAdoo and	Jason R. Mc	:Adoo									
Primary Phone	# 907-209-8059			Email Addre	SS	kristin	.a.cadigan@gmail.com						
Physical Addres	s 1714 Douglas	Hwy		ress	PO Box 240332								
	Douglas, AK 9	9824				Dougl	as, AK 99824						
Why are you appealing your value? Check box and provide a detailed explanation below for your appeal to be valid.													
<u>""</u>	ty value is excessive	•		THE FO			RE <u>NOT</u> GROUNDS FOR APPEAL						
	y value is unequal		I	•			are too high						
	y was valued impr		tly	•	Your	value (changed too much in one year.						
	y has been underv			•	You c	an't af	fford the taxes						
		s) was not applied sons and provide evidence supporting the item(s) checked above:											
•	•	•											
	he property in May this is a 4 plex bui						d our appraisal came in below the						
assessed. Also	uns is a 4 piex bui	uirig and ours v	vas assesse	2 a \$30,000 m	ore un	an me	other 5.						
Have you attach	ned additional infor	mation or docur	mentation?			Yes	V No						
Values on Asses		mation of docu	nemation:			103	· NO						
Site	\$113100	Building	\$5387	700	Tota	l	\$669,800						
Owner's Estima	te of Value:						,						
Site	\$	Building	\$		Tota	l	\$						
Purchase Price	of Property:		•										
Price	\$627,200		Purchase	Date	Мау	9, 2	2022						
Has the propert	y been listed for sa	l e? [] Yes	[<u></u>] No (if yes complet	te next	t line)							
Listing Price	\$		Days on M	Market									
Was the proper	ty appraised by a li	ensed appraise	r within the	last year? [2] Yes	<u> [</u>	No (if yes provide copy of appraisal)						
							rden of proof and I must provide operty described above.						
Signature	Signature Signature April 3, 2023												
''4	(.	/)											

Contact Us: CBJ Assessors Office									
Phone/Fax	Email	Website	Address						
Phone # (907) 586-5215 ext 4906	Assessor.Office@juneau.gov	http://www.juneau.org/finance	155 South Seward St. Rm. 114						
Fax # (907) 586-4520			Juneau AK 99801						

			Appraiser	to fill out		
Appraiser				Date of Review		
Comments:						
Post Review As	ssessmer	t				
Site	\$	Build	ling \$		Total \$	
Exemptions		\$	•			
Total Taxable V	/alue	\$				
		APPELLANT F	RESPONSE T	O ACTION BY ASSE	SSOR	
I hereby 🔲 🖊	_	—				
If rejected, app	ellant wi	I be scheduled before th	e Board of E	qualization and will b	e advised of t	he date & time to appear.
Appellant's Sig	nature _			Da	te:	
Appellant Acce	-			No (if no skip to Board	d of Equalizat	ion)
Govern Update			=	No		
Spreadsheet U	•	I Value Caut		No .		
Corrected Noti	ce of Ass	essed Value Sent	Yes N	No		
BOARD OF I	FOUAL	ZATION				
Scheduled BOE		Yes No				
10-Day Letter S	Sent	Yes No				
		n certifies its decision, k	ased on the	Findings of Fact and	Conclusion of	f Law contained within the
recorded heari	ng and re	cord on appeal, and cor	cludes that t	he appellant [()] M	et [O] Did n	ot meet the burden of
proof that the a	assessme	nt was unequal, excessi	/e, improper	or under/overvalue	d.	
Notes:						
Site \$		Building	\$		Total \$	
Exemptions		\$			T	
Total Taxable	Value	\$				

PARCEL #: _____ DATE FILED: _____

Contact Us: CBJ Assessors Office										
Phone/Fax	Email	Website	Address							
Phone # (907) 586-5215 ext 4906	Assessor.Office@juneau.gov	http://www.juneau.org/finance	155 South Seward St. Rm. 114							
Fax # (907) 586-4520			Juneau AK 99801							

APPRAISAL REPORT OF



1714 Douglas Highway Juneau, AK 99824

PREPARED FOR

Triserve, LLC Movement Mortgage 1434 Crossways Blvd., Suite 250 Chesapeake, VA 23320

AS OF

04/25/2022

PREPARED BY

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

Table of Contents

Page Title	Page #
URAR Page 1	1
URAR Page 2	2
URAR Page 3	3
Extra Comps 4-5-6	4
Comments	5
Comments	6
Comments	7
Sketch	8
Plat Map	9
Flood Map	10
Location Map	11
Photo Subject	12
Photo Subject Extra	13
Photo Subject Extra	14
Photo Subject Extra	15
Photo Subject Extra	16
Photo Subject Extra	17
Photo Comparables 1-2-3	18
Photo Comparables 4-5-6	19
URAR Page 4	20
URAR Page 5	21
URAR Page 6	22
UAD Definition of Terms	23
UAD Definition of Terms p2	24
UAD Definition of Terms p3	25
Appraisal Compliance	26
Comments	27
Exhibit	28
Exhibit	29

Appraisal Report

Uniform Residential Appraisal Report

File No. 20-22-092

	The purpose of this appraisal report is to provid	de the lende	r/client with an a	ccurate, and	adequate	ly supporte	d, opinion of the	market valu	ue of the su	ubject pro	operty.	
	Property Address 1714 Douglas Highway				City		Juneau	St	tate AK	Zip Coo	de 998	24
	Borrower Kristin Cadigan McAdoo & Jason M		Owner of Public F	Record		Gregor	y Cashen		County	City &	Borough of	Juneau
	Legal Description Lot A, The Wyndham, Plat	t 97-15, JRI	D									
_	Assessor's Parcel# 2D04020B0021					Tax	Year :	2021	R.E. T	axes \$ 6	5,173	
SUBJECT	Neighborhood Name Douglas, AK				Map Refe	rence	Plat 97-	15	Census	s Tract	0006.0	00
뿘	Occupant Owner Tenant X Vac	cant Specia	al Assessments S	\$	0		PUD HOA\$		0	pe	r year pe	er month
5	Property Rights Appraised X Fee Simple	Lease	hold Other	(describe)								
S	Assignment Type X Purchase Transaction	Refir	nance Transaction	on Othe	r (describ	e)						
	Lender/Client Movement Mortgage		Address	1434 Crossv	ways Blvo	d., Suite 25	0, Chesapeake,	VA 23320)			
	Is the subject property currently offered for sal	le or has it b	een offered for s	sale in the twe	lve montl	hs prior to tl	he effective date	of this app	raisal?	X Yes	No	
	Report data source(s) used, offerings price(s),	, and date(s)). DOM 10;Sul	bject property	y was offe	ered for sal	le.;Original Price	\$624,900	;Original [Date		
	04/13/2022;SEMLS#22350											
	I X did did not analyze the contract t	for sale for t	the subject purch	nase transacti	on. Expla	ain the resul	ts of the analysis	of the con	tract for sa	ale or why	the analysis	was not
H	performed. Arms length sale; This appears	to be a reas	sonable arms lei	ngth transact	ion.							
A												
꼰	Contract Price \$ 627,200 Date of Co	ontract 04/	18/2022 Is the	property selle	er the owr	ner of public	record? X	es No	Data So	ource(s)	State Record	der
CONTRACT	Is there any financial assistance (loan charges	s, sale conc	essions, gift or d	lown payment	assistan	ce, etc.) to	be paid by any p	arty on beh	alf of the b	orrower?) Yes [X No
ၓ	If Yes, report the total dollar amount and descri	ribe the item	ns to be paid. \$0	0;;The Buyer	has agre	ed to pay a	all closing cost e	xcept for p	roperty ta	xes, liens	s, and	
	any commissions to the realtor.											
	Note: Race and the racial composition of the	he neighbor	rhood are not a					_				
	Neighborhood Characteristics			One-Unit I					nit Housin	_	sent Land Use	
			Property Values			Stable	Declining	PRICE			ne-Unit	70 %
ō			Demand/Supply			InBalance	OverSupply	\$ (000)			4 Unit	10 %
포			Marketing Time			3-6 mths	Over 6 mths				ulti-Family	5 %
8	Neighborhood Boundaries Douglas is bounded			ı & North Doug	las, east	by several m	nountain				mmercial	5 %
4	ranges, west by the Gastineau Channel, and to the									-	her Vacant	10 %
<u>ত</u>	Neighborhood Description The subject's immedia											
NEIGHBORHOOD	average to good in quality of construction. It's neighborh						, recreational faciliti	es and nearby	y Sandy Bear	ch recreation	onal area. There	are bike
	trails which span across Douglas, West Juneau and con											
	Market Conditions (including support for the at											
	selling quickly, under 90 days when priced appropriately discussion and discussion of the COVID-					ANTC and o	trier types or toan.	See comm	ient addend	uum ior ac	Julional	
	Dimensions 42x100	· 19 VIIUS AIIU	Area	420		Shape	Rectan	nular	View	B·R.	es;Good Oce	aan
		amily - D18					5,000 Sqft min. lo					Jan
				ig B cociipaio.	· Water					od Hollico,	10/40/0	
	izonina Compilance i a rregari i regarno	onconformin	ng (Grandfathere	d Use) 1	No Zonino							
			ng (Grandfathere ed (or as propose		No Zoning	g 💹 Illega	al (describe)		_	No. descr	ibe.	
	Is the highest and best use of subject property					g 💹 Illega	al (describe)		_	No, descr	ibe.	
				ed per plans a	nd specifi	g 💹 Illega	al (describe)	X Yes	No If N	No, descr		ivate
	Is the highest and best use of subject property		d (or as propose	ed per plans a	nd specifi	g 💹 Illega	al (describe) e present use?	X Yes	No If N	No, descr		ivate
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X Gas X Private Available	v as improve Water Sanitar	Public X y Sewer X	Other (de	nd specifi	g 💹 Illega	al (describe) e present use? Off-site Imp	X Yes	No If N	No, descr	Public Pr	ivate
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	water Sanitar X No FE	Public X y Sewer EMA Flood Zone	od per plans a Cother (de	nd specifi scribe)	g Illegatications) the	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569	X Yes nrovement	No If N		Public Pr	ivate
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X Private Available FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements by	Water Sanitar No FE	Public Public X y Sewer MA Flood Zone e market area?	c Other (de	nd specifi scribe) F No If N	g Illegations) the state of the	al (describe) e present use? Off-site Imp Street Paved Alley : 02110C1569	X Yes orovement	No If N	ap Date	Public Pr X	ivate
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X Private Available FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements ty Are there any adverse site conditions or extern	Water Sanitar X No FE ypical for the	Public X y Sewer X EMA Flood Zone market area? pasements, encre	C Other (de X Yes oachments, e	nd specifi scribe) F No If N	g Illegations) the EMA Map # lo, describe ental conditions	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, e	X Yes rrovement	No If	ap Date	Public Pr X 09/18/2020 s, describe.	
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the hal factors (e	Public X y Sewer X EMA Flood Zone e market area? easements, encore er sites in this market	Control of the contro	nd specifi scribe) F No If N nvironme	EMA Map # lo, describe ental condition	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, e	X Yes Provement E tc.)?	No If	ap Date	Public Pr X 09/18/2020 s, describe. at there are no a	dverse
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X Private Available FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements ty Are there any adverse site conditions or extern	Water Sanitar X No FE ypical for the hal factors (e	Public X y Sewer X EMA Flood Zone e market area? easements, encore er sites in this market	Control of the contro	nd specifi scribe) F No If N nvironme	EMA Map # lo, describe ental condition	ons, land uses, et users provided for mere provi	X Yes Provement E tc.)?	No If	ap Date	Public Pr X 09/18/2020 s, describe. at there are no a	dverse
	Utilities Public Other (describe) Electricity X Private Available FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements ty Are there any adverse site conditions or extern The subject site is a conforming interior upland lot and is easements, encroachments or other factors that would in easement on the Douglas Highway and 2nd Streets side	Water Sanitar X No FE ypical for the nal factors (es s typical of othe negatively affect	Public Public X y Sewer EMA Flood Zone e market area? easements, encre er sites in this market the property value ty. See attached pla	Control of the plans a control of the plant a control of the plans a control of the plant a	nd specifi scribe) Fi No If N nvironme luilt survey i lat was obta	EMA Map # lo, describe ental condition or Title Report	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, et were provided for re hows approximately	X Yes virovement	No If No.	ap Date No If Yes ssumes the to be built.	Public Pr X 09/18/2020 s, describe. at there are no a lt also shows a	dverse
	Utilities Public Other (describe) Electricity X Private Available FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements by Are there any adverse site conditions or extern the subject site is a conforming interior upland lot and is easement on the Douglas Highway and 2nd Streets side General Description	Water Sanitar X No FE ypical for the nal factors (e s typical of othe negatively affect of the propert	Public Public X y Sewer EMA Flood Zone e market area? easements, encre er sites in this market the property value ty, See attached pla Foundation	X X Yes oachments, eet area. No AS-E. A copy of the pat and Comments	nd specifi scribe) F No If N nvironme latit survey that was obtas Exterior	EMA Map # lo, describe ental condition or Title Report ained which s	on materials	X Yes srovement	No If No.	ap Date No If Yes ssumes that to be built.	Public Pr X 09/18/2020 s, describe. at there are no a It also shows a	dverse 10' utility
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (et as typical of othe negatively affect of the propert X Concr	Public Public Public Y Sewer X Y Sewer X EMA Flood Zone emarket area? easements, encre er sites in this market to the property value ty, See attached plate Foundation ete Slab C	control of the plans a control of the plans a control of the plans a control of the plans and Comment of the plans and Co	scribe) F No If N nvironme iuit survey lat was obta s Exterior Founda	EMA Map # EMA Map # Illega for or Title Report alined which s	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, et were provided for rehows approximately materials Concrete Perim	X Yes srovement	No If No.	ap Date No If Yes ssumes the to be built.	Public Pr X 09/18/2020 s, describe. at there are no a It also shows a materials/cc Vnl, Tile/C3-C	dverse 10' utility ondition
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e of the propert X Concr Full B.	Public Public X Y Y Sewer X Y	Control of the plans a control of the plans a control of the plans and comment of the plans and	scribe) F No If N nvironme iuit survey lat was obtis. Exterior Founda Exterior	EMA Map # lo, describe intal condition or Title Report ained which so r Description Walls or	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, et were provided for rehows approximately materials Concrete Perima	x Yes rovement E tc.)? were the stru s/condition C3	No If No.	ap Date No If Yes ssumes that to be built. Cpt,	Public Pr X 09/18/2020 s, describe. at there are no a It also shows a materials/cc Vnl, Tile/C3-C etrock/C3-C2	dverse 10' utility ondition
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of the ne of the propert X Concr Full B. Basement,	Public Public X y Sewer EMA Flood Zone market area? casements, encree to the property value ty. See attached pla Foundation ete Slab Casement Pa Area 588	Control of the part of the par	Roof Su	EMA Map # lo, describe intral condition or Title Report ained which s	off-site Imp Street Paved Alley 2 02110C1569 3 00000, land uses, et were provided for re hows approximately on materials Concrete Perima Vinyl/C3 Asphalt Sngl/C2	x Yes rovement E tc.)? were the stru s/condition C3	No If	ap Date No If Yes ssumes that to be built. Cpt, Shearish Wood	Public Pr X 09/18/2020 s, describe. at there are no a lt also shows a materials/cc Vnl, Tile/C3-C2 etrock/C3-C2	dverse 10' utility ondition
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of the propert X Concr Full B. Basement I/ Basement I/	Public Public X y Sewer Emarket area? easements, encreer sites in this market at the property value ty. See attached public the Public Casement Foundation ete Slab Casement Pa Area 588 Finish 10	Control of the plans a control of the plans a control of the plans a control of the plans and Comment of the plans and the plan	Roof Suddens	EMA Map # lo, describe tion Walls (* Walls variace 4, & Downspot	on materials Concrete Perimu Concrete Perimu Concrete Perimu Concrete Perimu Concrete Sephalt Sngl/C2 outs Metal/C2	x Yes rovement E tc.)? were the stru s/condition C3	No If No.	ap Date No If Yes ssumes the to be built. Cpt, Shee hish Woodor Tile/	Public Pr X 09/18/2020 s, describe. at there are no a lt also shows a materials/cc Vnl, Tile/C3-C2 cd/C3-C2 C3-C2	dverse 10' utility ondition 22
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of othe peagatively affect of the propert X Concr Full B. Basement / Basement / Outsid	Public Variable V	Crawl Space rtial Basement sq. ft. 200 % Sump Pump	F No If No Novironme Rould survey of Exterior Founda Exterior Roof Su Gutters Window	EMA Map # lo, describe intal condition or Title Report alined which so Title Walls of Type of Type	on materials Concrete Perim. Vinyl/C3 Asphalt Sngl/C2 Vinyl Thermal/C	x Yes rovement E tc.)? were the stru s/condition C3	No If	ap Date No If Yes ssumes the to be built. Cpt, Shee nish Wocor Tile/ainscot	Public Pr X 09/18/2020 S, describe. at there are no a lt also shows a materials/ccv/nl, Tile/C3-C2etrock/C3-C2 C3-C2 Fiberglass/C	dverse 10' utility ondition 22
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of othe negatively affec of the propert X Concr Full B. Basement I Basement I Outsid Evidence o	Public X y Sewer X x y Sewer X x x x y Sewer X x	Control of the plans and per plans and comments, end and comments and	F No If N Novironme suit survey is lat was obtes. Exterior Founda Exterior Roof Su Gutters Window Storm S	EMA Map # lo, describe intal condition or Title Report ained which so a Walls of Walls of Walls of Type y Type of Type	on materials Concrete Perim, Vinyl/C3 Asphalt Sngl/C2 Vinyl Thermal/C ed present use? Off-site Imp Street Paved Alley 02110C1569 1 were provided for re hows approximately On materials Concrete Perim, Vinyl/C3 Asphalt Sngl/C2 Vinyl Thermal/C ed None	x Yes rovement E tc.)? were the stru s/condition C3	No If No s-Type FEMA Ma Yes X N s appraisal as actures were In Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor	ap Date No If Yes ssumes the to be built. Cpt., Sheen sish Wood Tile/einscot trage	Public Pr X	dverse 10' utility ondition 22
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of othe negatively affect of the propert X Concr Full B. Basement Basement Outsid Evidence o	Public X y Sewer X EMA Flood Zone e market area? easements, encreer sites in this market at the property value v, See attached pla Foundation ete Slab	Control of the plans a	F No If N nvironme suit survey lat was obtes. Exterior Founda Exterior Roof Su Gutters Window Storm S Screens	EMA Map ## lo, describe ental condition or Title Report alone which s r Description Walls was alone with the walls was alone which s was alone which s was alone which s was alone which s walls was alone was	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 . ons, land uses, et were provided for rehows approximately on materials Concrete Perim, Vinyl/C3 Asphalt Sngl/C2 outs Metal/C2 Vinyl Thermal/Ced None Partial/C3	x Yes rovement E tc.)? eview and this were the structory of the struct	No If No s-Type FEMA Ma Yes X N s appraisal as actures were In Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor	ap Date No If Yes ssumes the to be built. Cpt, Sheen sish Woodor Tile/ainscot rage inveway	Public Pr X	dverse 10' utility ondition 22
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for thehal factors (estypical of othenegatively affect of the propertion of the properties of the propertion of the properties	Public X Y Sewer X	Control of the plans a	F No If N nvironme sult survey lat was obted. Exterior Roof St. Gutters Window Storm S Screens Ameniti	EMA Map # lo, describe intal condition or Title Report ained which s r Description tion Walls wall according to Walls wall according to Walls wall according to Walls wall according to Wall ac	al (describe) e present use? Off-site Imp Street Paved Alley 00110C1569 001	x Yes rovement E tc.)? sview and this were the structor (C3) 3	FEMA Ma Yes X N s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flc Bath Wa Car Stor	ap Date No If Yes ssumes the to be built. Cpt., Sheen sish Wocoor Tile/ainscot rage iveway ay Surface	Public Pr X	dverse 10' utility ondition 22
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for then al factors (e s typical of othen eagatively affec of the propert X Concr Full B Basement Basement Cutsid Evidence o Damp Heating Other	Public X Y Sewer X	Control of the plans a	F No If N nvironme sult survey lat was obted. Exterior Roof St. Gutters Window Storm S Screens Ameniti	EMA Map # lo, describe intal condition or Title Report ained which s Pescriptic tion Walls or Walls or Walls or Type & Downspor Type vash/Insulat s es place(s) # 1	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, et were provided for rehows approximately on materials Concrete Perim Vinyl/C3 Asphalt Sngl/C2 vinyl Thermal/C ed None Partial/C3 Woodsto	x Yes rovement E ttc.)? series and this were the structor C3 3 ve(s) # 0 one	FEMA Ma Yes X N a appraisal as actures were Floors Walls Trim/Fin Bath Flo Bath Wa Car Stoo X Drivewa X Gai	ap Date No If Yes ssumes the to be built. Cpt., Sheen sish Wocoor Tile/ainscot rage riveway by Surface rage #	Public Pr X	dverse 10' utility ondition 22
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for thehal factors (estypical of othenegatively affect of the propertion of the properties of the propertion of the properties	Public X Y Sewer X	Conditioning	Roof St. Gutters Windows Storm S Screens Ameniti X Firej X Patic	EMA Map # lo, describe intal condition or Title Report ained which s r Description Walls with the work of the work	on materials Concrete Perim Vinyl/C3 Asphalt Sngl/C2 Vinyl Thermal/C ed None Partial/C3 Vinyl C3 Vinyl C4 Vinyl	x Yes rovement E ttc.)? veign and this were the structs/condition C3 veign 49	PEMA Ma Yes X N s appraisal as actures were Floors Walls Trim/Fin Bath Flo Bath Wa Car Stool X Drivewa X Gai Car	ap Date No If Yes ssumes the to be built. Cpt, Shee coor Tile/ainscot rage riveway ay Surface rage #rport #	Public Pr X	dverse 10' utility ondition :22 2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (es s typical of othe negatively affect of the propert X Concr Full B Basement Basement Outsid Evidence of Damp Heating Other Cooling Individ	Public Public X Y Sewer X EMA Flood Zone Emarket area? easements, encreer sites in this market tot the property value tot, See attached play Foundation rete Slab	Conditioning None	Roof St. Gutters Windows Stormes Ameniti X Firel X Patiti Poo	EMA Map # lo, describe intal condition or Title Report almost Walls was almost a because in the condition will be with the condition will be will be a because in the condition will be will be a because in the condition will be wil	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 00110C1569 001	x Yes crovement tc.)? tc.)? tc.)? tc.)? were the structory cc. 3 ve(s) # 0 one P 49 -, Elev	FEMA Ma Yes X N s appraisal as cutures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Drivewa X Gar Att.	ap Date No If Yes ssumes the to be built. Cpt, Sheenish Wocoor Tile/ainscot rage iveway surface rage #rport #	Public Pr X	dverse 10' utility ondition 22
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (es s typical of othe negatively affect of the propert X Concr Full B Basement Basement Outsid Evidence of Damp Heating Other Cooling Individ	Public Public X Y Sewer X	Conditioning None Other (de X X X Yes ocachments, e et area. No AS-E at and Comment Sq. ft. O Conditioning None osal X Micro Micro None No	Roof St. Gutters Window Frounda Exterior Founda Exterior Roof St. Gutters Window Stormes Ameniti X Firet Pocowave X Patic	EMA Map # lo, describe intal condition or Title Report alaned which ser Description Walls (* Walls * W	on materials Concrete Perimy Vinyl/C3 Asphalt Sngl/C2 Vinyl Thermal/C ed None Partial/C3 Vinyl C3 Vinyl Thermal/C ed None Partial/C3 Vinyl C3 Vinyl Thermal/C ed None Partial/C3 Vinyl Thermal/C Vinyl Th	x Yes crovement tc.)?	FEMA Ma Yes X N s appraisal as cutures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor Drivewa X Gar Att. Hood Fan	ap Date No If Yes ssumes the to be built. Cpt, Sheenish Wocoor Tile/airscot rage iveway surface rage #rport #	Public Pr X	dverse 10' utility ondition :22 2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e) s typical of othe negatively affect of the propert X Concr Full B Basement I Outsid Evidence of Damp Heating Other Cooling Individen X Dishw 6 Roor	Public Variable V	Conditioning None State of plans a series of plans a series of the plans a series of th	Roof St. Gutters Windows Stormes Stormes Ameniti X Firel X Patic Pocowave X 2.1 Br	EMA Map # lo, describe intal condition or Title Reportation Walls was a condition with the condition of the condition was a condition with the condition was	on materials Concrete Perimy Vinyl/C3 Asphalt Sngl/C2 Vinyl Thermal/C ed None Partial/C3 Fence N X Porch C X Other J Oryer X Other J	x Yes crovement tc.)?	FEMA Ma Yes X N s appraisal as cutures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Gar Drivewa X Gar Att. Hood Fan Gross Livi	ap Date No If Yes ssumes the to be built. Cpt, Sheenish Wocoor Tile/ainscot rage iveway surface rage #rport # []	Public Pr X 09/18/2020 S, describe. at there are no a lt also shows a materials/cc Vnl, Tile/C3-C2 etrock/C3-C2 C3-C2 Fiberglass/C None # of Cars 4 6 Asphalt 6 of Cars 2 6 of Cars 0 Det. X B Above Grade	dverse 10' utility ondition 22 2 3-C2
SITE	Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (es typical for the negatively affect of the propert X Concr Full B. Basement/ Basement/ Outsid Evidence of Utsid Utsid Utsid Other Cooling Indivicen X Dishw 6 Roorems, etc.)	Public Variable V	Conditioning None bad per plans a Country (de Country	Roof St. Gutters Windows Stormes Ameniti X Firet X Patit Poo Owave X 2.1 Batterion	EMA Map # lo, describe intal condition or Title Reportation Walls with 3 Dedon's condition with the condition of the condition of the condition will be condition with the condition will be conditionally be conditioned by the condition will be conditionally be conditioned by the condition will be conditionally be	or materials Concrete Perimul/C2 Winyl Thermal/C2 Winyl Thermal/C3 Woodsto Partial/C3 Woodsto Fence N. X Porch C X Other J Oryer X Other J	x Yes crovement ttc.)? ttc.)? seview and this were the structor (C3) ve(s) # 0 one P 49 T, Elev describe) ire Feet of dd 2 half bathr.	FEMA Ma Yes X N s appraisal as cutures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Dri Drivewa X Gar Att. Hood Fan Gross Livi	ap Date No If Yes ssumes the to be built. Cpt, Shee hish Wocoor Tile/ainscot rage #rport #rport I	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of the negatively affect of the Department of the Control of th	Public Variable V	conditioning None State of the plans a service of the plans a servi	Roof St. Gutters Windows Stormes Stormes Windows Stormes Stor	EMA Map # lo, describe introduced in the loss of the l	al (describe) e present use? Off-site Imp Street Paved Alley 0 2110C1569 0 03110C1569 0 03110C15	x Yes crovement t.c.)? aview and this were the structor (C3) ve(s) # 0 one P 49 T, Elev describe) are Feet of ad 2 half baths e with maste	FEMA Ma Yes X N s appraisal as cutures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Drivewa X Drivewa X Car Att. Hood Fan Gross Livi s. Features ir	ap Date No If Yes ssumes that to be built. Cpt, Shee nish Wocoor Tile/ainscot rage #rport # [] [] [] [] [] [] [] [] [] [Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of other e of the propert X Concr Full B. Basement, Basement Outsic Evidence o Damp Heating Other Cooling Indivinent X Dishw 6 Roor ems, etc.)	Public X Y Sewer X	Conditioning None State of the plans a state of the	rotation in the specific scribe) Find specific scribe) Find specific scribe) For the specific scribe in the spe	EMA Map # lo, describe introduced in the logical interest in the logical inter	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, et were provided for rehows approximately on materials Concrete Perim. Vinyl/C3 Asphalt Sngl/C2 Juts Metal/C2 Vinyl Thermal/C ed None Partial/C3 Woodsto Fence N X Porch C X Other J Oryer X Other J	x Yes crovement t.c.)? aview and this were the structor (C3) 3 ve(s) # 0 one P 49 T, Elev describe) are Feet of ad 2 half baths we with maste updated-co	S-Type FEMA Ma Yes X N s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Drivewa X Gar X Gar X Gar X Hood Fan Gross Livin s. Features in	ap Date No If Yes ssumes that to be built. Cpt, Sheet shish Woodor Tile/painscot trage riveway ay Surface rage #rport # [] [] [] [] [] [] [] [] [] [Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of the propert X Concr Full B. Basement Outsic Evidence o Damp Heating Individent Nother Cooling Individent Roor The Cooling	Public Variable V	Conditioning None Stand Comments A Copy of the pat and Comments Sq. ft. O Conditioning None Stand Comments Sq. ft. O Conditioning None Stand Comments Sq. ft. O Sump Pump n ement Sq. ft. O Sump Pump	Find specification of the spec	EMA Map # lo, describe mindl condition Walls of Baseline Session Washer/It washer/It although the session washer	al (describe) e present use? Off-site Imp Street Paved Alley E 02110C1569 E were provided for re hows approximately On materials Concrete Perim. Vinyl/C3 Asphalt Sngl/C2 puts Metal/C2 Vinyl Thermal/C ed None Partial/C3 Woodsto Fence N X Porch C X Other J Oryer X Other J Oryer X Other J Oryer X Other J Oryer X Other J C2,198 Sque coms, 2 full baths ar master bedroom suit C.). C3;Kitchen C3 to C2 conditi	x Yes crovement E Atc.)? Average and this were the structor (C3) 3 Ve(s) # 0 One P 49 The Elev describe of the structor (C3) The Elev describe of the structor (FEMA Max Yes X IN s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Drivewa X Gar	ap Date No If Yes ssumes the to be built. Cpt, Sheenish Wocoor Tile/gainscot rage fiveway ay Surface rage #rport # [I] ing Area / inglude 3 ste b, balcony's years	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of the propert X Concr Full B. Basement Basement Outsid Evidence o Damp Heating Other Cooling Indivision N Dishw 6 Roor ms, etc.) nd, pass throug ing needed po; At the tim between Q:	Public X Y Sewer X	conditioning None Stand No AS-E A copy of the pat and Comments Sq. ft. Conditioning None Stand No AS-E A copy of the pat and Comment Sq. ft. Conditioning None Stand No AS-E A copy of the pat and Comment Sq. ft. Conditioning None Stand None St	Find specification of s	EMA Map # lo, describe mind or Title Report ained which s r Description Walls or Wa	off-site Imp Street Paved Alley O2110C1569 were provided for or hows approximately materials Concrete Perimu Vinyl/C3 Asphalt Sngl/C2 vinyl Thermal/C ed None Partial/C3 Woodsto Fence N X Porch C X Other J Oryer X Other J	x Yes crovement E Atc.)? Average and this were the structor (C3) 3 Ve(s) # 0 One P 49 T, Elev describe) The Feet of the control of the control of the colude new	FEMA Max Yes X IN s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Drivewa X Gar	ap Date No If Yes ssumes that to be built. Cpt, Sheenish Wocoor Tile/ainscot rage fiveway ay Surface rage #rport # [I] ing Area / include 3 ste b, balcony's years 2016 and 1016 and	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e s typical of othe nal factors (e s typical of	Public X Y Sewer X	conditioning None Stand No AS-E A copy of the pat and Comments Sq. ft. Conditioning None Stand No AS-E A copy of the pat and Comment Sq. ft. Conditioning None Stand No AS-E A copy of the pat and Comment Sq. ft. Conditioning None Stand None St	Find specification of s	EMA Map # lo, describe mind or Title Report ained which s r Description Walls or Wa	off-site Imp Street Paved Alley O2110C1569 were provided for or hows approximately materials Concrete Perimu Vinyl/C3 Asphalt Sngl/C2 vinyl Thermal/C ed None Partial/C3 Woodsto Fence N X Porch C X Other J Oryer X Other J	x Yes crovement E Atc.)? Average and this were the structor (C3) 3 Ve(s) # 0 One P 49 T, Elev describe) The Feet of the control of the control of the colude new	FEMA Max Yes X IN s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor X Drivewa X Gar	ap Date No If Yes ssumes that to be built. Cpt, Sheenish Wocoor Tile/ainscot rage fiveway ay Surface rage #rport # [I] ing Area / include 3 ste b, balcony's years 2016 and 1016 and	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (e stypical of other negatively affect of the propert X Concr Full B. Basement/ Basement/ Outsid Evidence o Damp Heating Other Cooling Indivice In X Dishw 6 Roor Pms, etc.) d. pass througe ing needed in the time between Q: intained hornts.	Public X y Sewer X x y Sewer X x x y Sewer X x	continuing room, vaultication, renovation the town remarks and comments.	Foundar Exterior Roof St. Gutters Window Storm S Screens Ameniti X Firej X Patiti Toom Roof St. Gutters Window Storm S Screens Ameniti X Firej X Patiti Poo Owave X 2.1 Barri townhouse was Per previit at the times and the times and the times and the times and the second state of the sec	EMA Map # lo, describe intal condition or Title Report aimed which s report into Walls or Type asply logocated by the logocat	al (describe) e present use? Off-site Imp Street Paved Alley 00110C1569 ons, land uses, et were provided for methods approximately on materials Concrete Perime Vinyl/C3 Asphalt Sngl/C2 outs Metal/C2 Vinyl Thermal/C ed None Partial/C3 Woodsto Fence N X Porch C X Other J Cryer X Othe	x Yes rovement tc.)?	FEMA Ma Yes X N s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stoo X Drivewa X Gai Att. Hood Fan Gross Livii s. Features ir r bath, jet tub one to five age of the roofing in	ap Date No If Yes ssumes the to be built. Cpt., Sheen ish Woodor Tile/ainscot rage riveway ay Surface rage # rport # [[] [] [] [] [] [] [] [] []	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Utilities Public Other (describe) Electricity X	Water No FE Vipical for the al factors (es so fithe propert X Concr Full B. Basement R Basement R Outsid Evidence Outsid Evidence Individent A Dishve Roor Roor Roor A pass throug intig needed to po At the time between Q: intained horn ts. e conditions	Public Variable V	continuing rooms, vability, sound	Foundar Exterior Roof St. Gutters Window Storm S Screens Ameniti X Firej X Patiti townhouse ad ceiling it townhouse was Per prevident at the times, or	EMA Map # lo, describe intal condition or Title Report aimed which is report to Walls or Title Report aimed which is report to Walls or Title Report aimed which is report to Walls or	al (describe) be present use? Off-site Imp Street Paved Alley 00110C1569 001, land uses, et were provided for rehows approximately 001 materials Concrete Perim, Vinyl/C3 Asphalt Sngl/C2 vinyl Thermal/C ed None Partial/C3 Woodsto Fence Ne X Porch C X Other J Oryer Stull baths ar master bedroom suits C3 to C2 conditional partials and uses a support of the pro- call the process of the pro- call the process of the pro- call the process of the pro- call	x Yes rovement tc.)?	FEMA Ma Yes X N s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stoo X Drivewa X Gai Att. Hood Fan Gross Livii s. Features ir r bath, jet tub one to five age of the roofing in	ap Date No If Yes ssumes the to be built. Cpt., Sheen ish Woodor Tile/ainscot rage riveway ay Surface rage # rport # [[] [] [] [] [] [] [] [] []	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water No FE Vipical for the al factors (es so fithe propert X Concr Full B. Basement R Basement R Outsid Evidence Outsid Evidence Individent A Dishve Roor Roor Roor A pass throug intig needed to po At the time between Q: intained horn ts. e conditions	Public Variable V	continuing rooms, vability, sound	Foundar Exterior Roof St. Gutters Window Storm S Screens Ameniti X Firej X Patiti townhouse ad ceiling it townhouse was Per prevident at the times, or	EMA Map # lo, describe intal condition or Title Report aimed which is report to Walls or Title Report aimed which is report to Walls or Title Report aimed which is report to Walls or	al (describe) be present use? Off-site Imp Street Paved Alley 00110C1569 001, land uses, et were provided for rehows approximately 001 materials Concrete Perim, Vinyl/C3 Asphalt Sngl/C2 vinyl Thermal/C ed None Partial/C3 Woodsto Fence Ne X Porch C X Other J Oryer Stull baths ar master bedroom suits C3 to C2 conditional partials and uses a support of the pro- call the process of the pro- call the process of the pro- call the process of the pro- call	x Yes rovement tc.)?	FEMA Ma Yes X N s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stoo X Drivewa X Gai Att. Hood Fan Gross Livii s. Features ir r bath, jet tub one to five age of the roofing in	ap Date No If Yes ssumes the to be built. Cpt., Sheen ish Woodor Tile/ainscot rage riveway ay Surface rage # rport # [[] [] [] [] [] [] [] [] []	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (es s typical of othe negatively affect of the propert X Concr Full B. Basement/ Basement/ Dutsid Evidence o Indivicen X Dishw 6 Roor ems, etc.) d. pass throug ing needed door. At the tim between Q: intralined hor nts. e conditions age tank whi	Public X y Sewer X EMA Flood Zone emarket area? easements, encrees the property value to X See attached play Foundation rete Slab C asement Pa Area 588 Finish 10 de Entry/Exit for Infestation Fuel Central Air (cochments, ee et area. No AS-E. A copy of the pat and Comment sq. ft. No Sacertial Basement sq. ft. No Conditioning None osal X Micriedrooms a 3 story end uning room, vault attion, renovation the town erials used.	Roof St. Gutters Window Storms Storms Storms Ameniti X Firey X Patic Poor Owave X 2.1 Ba it townhoused ceiling in ions, reminouse wa Per prevident at the tindness, or incended contended contende	EMA Map # lo, describe intal condition or Title Report alaned which see see place(s) # 1 lo/Deck 149 bl None to Washer/I	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, et were provided for rehows approximately on materials Concrete Perim, Vinyl/C3 Asphalt Sngl/C2 vinyl Thermal/C ed None Partial/C3 Vonet Woodsto Fence N. X Porch C X Other JT Oryer X Ot	x Yes tc.)? tc.)? tc.)? tc.)? tc.)? tc.)? tc.)? teview and this were the struck were the struc	No If No s-Type FEMA Ma Yes X N s appraisal as cutures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor Drivewa X Gar Att. Hood Fan Gross Livi s. Features in r bath, iet tut- one to five age of the roofing in s complete Yes X	ap Date No If Yes ssumes that to be built. Cpt, Shee hish Woodor Tile/ainscot rage #rport # [Indicate of the balcony's years are 2016 and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and the balcony years are also years are and the balcony years are and the balcony years are and the balcony years are also years	Public Pr X	dverse 10' utility ondition 22 2 3-C2
SITE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X	Water Sanitar X No FE ypical for the nal factors (es s typical of othe negatively affect of the propert X Concr Full B. Basement/ Basement/ Dutsid Evidence o Indivicen X Dishw 6 Roor ems, etc.) d. pass throug ing needed door. At the tim between Q: intralined hor nts. e conditions age tank whi	Public X y Sewer X EMA Flood Zone emarket area? easements, encrees the property value to X See attached play Foundation rete Slab C asement Pa Area 588 Finish 10 de Entry/Exit for Infestation Fuel Central Air (cochments, ee et area. No AS-E. A copy of the pat and Comment sq. ft. No Sacertial Basement sq. ft. No Conditioning None osal X Micriedrooms a 3 story end uning room, vault attion, renovation the town erials used.	Roof St. Gutters Window Storms Storms Storms Ameniti X Firey X Patic Poor Owave X 2.1 Ba it townhoused ceiling in ions, reminouse wa Per prevident at the tindness, or incended contended contende	EMA Map # lo, describe intal condition or Title Report alaned which see see place(s) # 1 lo/Deck 149 bl None to Washer/I	al (describe) e present use? Off-site Imp Street Paved Alley 02110C1569 ons, land uses, et were provided for rehows approximately on materials Concrete Perim, Vinyl/C3 Asphalt Sngl/C2 vinyl Thermal/C ed None Partial/C3 Vonet Woodsto Fence N. X Porch C X Other JT Oryer X Ot	x Yes tc.)? tc.)? tc.)? tc.)? tc.)? tc.)? tc.)? teview and this were the struck were the struc	FEMA Ma Yes X N s appraisal as actures were Interior Floors Walls Trim/Fin Bath Flo Bath Wa Car Stoo X Drivewa X Gai Att. Hood Fan Gross Livii s. Features ir r bath, jet tub one to five age of the roofing in	ap Date No If Yes ssumes that to be built. Cpt, Shee hish Woodor Tile/ainscot rage #rport # [Indicate of the balcony's years are 2016 and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and AS-IS No If Yes summer to the balcony's years are and the balcony years are also years are and the balcony years are and the balcony years are and the balcony years are also years	Public Pr X	dverse 10' utility ondition 22 2 3-C2

Uniform Residential Appraisal Report

Thoroaro 0 cor	anarable proportios curr	onthy offered for cale in				000 to \$ 1.200	2 000		
	nparable properties curr nparable sales in the su					000 to \$ 1,300 100,000 to \$	920,000 920,000		
FEATURE	SUBJECT	COMPARABLE			BLE SALE # 2	COMPARABLE S			
	ouglas Highway	3156 Pione			Blackwolf Way	4437 Mendenhall Blvd Juneau, AK 99801-8926			
	au, AK 99824	Juneau, A			AK 99801-7662				
Proximity to Subject	_	1.18 mi		11.13	3 miles NW	10.11 mile			
Sale Price	\$ 627,200	\$			\$ 740,000	\$	439,000		
Sale Price/Gross Liv. Area	\$ 285.35 sq. ft.	\$ 579.19	sq. ft.	\$ 304.28	sq. ft.	\$ 158.03 s	q. ft.		
Data Source(s)		SEMLS#216	40;DOM 86	SEMLS#	\$21918;DOM 18	SEMLS#2209	91;DOM 0		
Verification Source(s)		Inspection,EMA	,PublicRecord	Pub	olicRecord	Inspection,EMA,F	PublicRecord		
VALUEADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	N +(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustme		
Sale or Financing		ArmLth		ArmLth		ArmLth			
Concessions		Conv;0		Conv;0		FHA;0			
Date of Sale/Time		s11/21;c10/21	+8,000	s10/21;c09/2	21 +11,100	s02/22;c12/22	+7,4		
Location	N;Res;Douglas	N;Res;Douglas		N;Res;	-20,000	N;Res;	+40,0		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	4200 sf	7501 sf	C		-10,000				
View	B;Res;Good Ocean	B;Res;Dist Ocean, Mtns	+5,000		+10,000		+10,0		
Design (Style)	SD3,3 Story Townhouse End unit	DT2;Custom	-60,000				,		
Quality of Construction	Q3	Q3	33,000	Q3	50,000	Q4	+20,0		
Actual Age	26	34			(
Condition	C3	C3	+5,000			C4	+10,0		
Above Grade	Total Bdrms. Baths	Total Bdrms, Baths			Baths	Total Bdrms, Baths	, 10,0		
Room Count	6 3 2.1	4 0 0.1	+12,000		3.0 -2,000		-2,0		
Gross Living Area	2,198 sq. ft				sq. ft11,700		-2,0		
Basement & Finished			-31,100						
	588sf588sfin	1512sf1512sfin	1		+29,400		+29,4		
Rooms Below Grade	0rr0br0.1ba1o	0rr3br2.0ba1o	-8,000		+4,000		+4,0		
Functional Utility	Average	Average		Average		Average(CTC)	+1,0		
Heating/Cooling	FIrRadiant/None	FWA&Monitor/None			•		+5,0		
Energy Efficient Items	5 Star Equiv.	None	+5,000	· · · · · ·) 0	- Ctarradra	+5,0		
Garage/Carport	2gbi4dw	2ga2dw	c		c	2gbi2dw			
Porch/Patio/Deck	CP 49, Decks 149	CP 440, Dk 439	-3,500		c	Decks	+1,0		
Other Items	FP, JT, Elevator, Bl's	FPw/Rock, JT, Stg	+36,000	Sheds,LrgPvd/Grvl	1Prk +32,000	Fence,Storage	+42,0		
Other Item	Heated CCDr, Lndscp	CCDr, Lndscp	+5,000	Shds,GdLS/Rck\	Wrk -6,000	CCParking	+6,0		
Effective Age	8	16	+8,000		+4,000	18	+10,0		
Net Adjustment (Total)		X + -	\$ 39,100	+ X -	\$ -25,200	X + -	\$ 159,800		
Adjusted Sale Price		Net Adj: 6%		Net Adj: -3%		Net Adj: 36%			
					The second secon				
of Comparables I X did did not re	esearch the sale or trans				ot, explain	Gross Adj: 51%	\$ 598,800		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala	did not reveal any prio	fer history of the subject or sales or transfers of to	ct property and com	parable sales. If no for the three years	ot, explain s prior to the effective da	te of this appraisal.	\$ 598,800		
of Comparables I	did not reveal any prionska State Recorder's 0	fer history of the subject or sales or transfers of to Office or sales or transfers of to	ct property and com	parable sales. If no for the three years	ot, explain	te of this appraisal.	\$ 598,800		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala	did not reveal any priceska State Recorder's (did not reveal any priceska State Recorder's (diska State Recorder's (did not reveal any priceska State Recorder)	or sales or transfers of to Office or sales or transfers of to Office	ct property and com the subject property the comparable sale	parable sales. If no for the three years as for the year prior	ot, explain s prior to the effective da r to the date of sale of th	te of this appraisal. e comparable sale.			
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results	did not reveal any pricesta State Recorder's (did not reveal any pricesta State Recorder's (desearch and analysis of	fer history of the subject or sales or transfers of to Office or sales or transfers of to Office the prior sale or transf	ot property and com the subject property the comparable sale er history of the sub	parable sales. If no for the three years as for the year prior eject property and o	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor	te of this appraisal. e comparable sale. t additional prior sales o	n page 3).		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the re	did not reveal any prices aska State Recorder's (and in the reveal any prices aska State Recorder's (besearch and analysis of SU	or sales or transfers of to Office or sales or transfers of to Office or sales or transfers of to Office the prior sale or transf	t property and com the subject property the comparable sale er history of the sub	parable sales. If no for the three years as for the year prior eject property and of SALE#1	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE#	te of this appraisal. e comparable sale. t additional prior sales of	n page 3). BLE SALE # 3		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of Prior Sale/Transfer	did not reveal any prices aska State Recorder's (and in the state of t	or sales or transfers of to office or sales or transfers of to office or the prior sale or transfers of to or transfers of to or transfers	ot property and com the subject property the comparable sale er history of the sub	parable sales. If no for the three years as for the year prior eject property and of SALE#1	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2	n page 3). BLE SALE#3 7/2019		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the re ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe	did not reveal any prices aska State Recorder's (and in the state and in the state and in the state and in the state and in analysis of the state and in the state	or sales or transfers of to or sale or transfers or sale	t property and com the subject property the comparable sale er history of the sub	parable sales. If no for the three years as for the year prior eject property and of SALE#1	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE#	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36	n page 3). BLE SALE#3 7/2019 0,000		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Data Source(s)	did not reveal any prices aska State Recorder's (aska State Recorder) (aska State Recorder, McCorder) (aska State Recorder, McCorder) (aska State Recorder, McCorder) (aska State Recorder) (aska	or sales or transfers of to or sale or transfers of the prior sale or transfers of sales or transfers of sales or transfers or sale or transfers or sales or transfers or sale	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App	parable sales. If not for the three years as for the year prior eject property and constant the sales of the year prior sales for the year prior prior property and constant the sales of the year prior pri	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the rITEM Date of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou	did not reveal any prices aska State Recorder's (aska State Recorder) (aska State Re	fer history of the subjective for sales or transfers of to or sales or transfers of the prior sale or transfers bJECT 30/2021 00,000 cs. Appraiser Files 26/2022	the subject property the comparable sale er history of the sub COMPARABLE 9 10/04/202 Recorder, MLS, App 04/26/202	parable sales. If no for the three years as for the year prior spect property and constant in the sales of the year prior spect property and constant in the year prior spect property and constant in the year prior specific property a	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2	n page 3). BLE SALE # 3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	did not reveal any prior siska State Recorder's (and in ot reveal any prior siska State Recorder's (besearch and analysis of see arch and analysis of see arch analysis of see arch and analysis of see arch and analysis of see arch an	or sales or transfers of to or sales or transfers of the prior sale or transfers of the prior sales or transfers or	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev	parable sales. If no for the three years as for the year prior spect property and constant in the prope	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/	n page 3). BLE SALE # 3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the re ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tral listed above. Alaska is a	did not reveal any prices aska State Recorder's (and in the veal any prices aska State Recorder's (besearch and analysis of the subsection	or sales or transfers of to office or sales or transfers of to office or sale or transfers of to office or sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of transfers	the subject property the comparable sale er history of the sub COMPARABLE \$ 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are	parable sales. If not for the three years as for the year prior spect property and consider the year prior sales file. The sales history is a sales history not always available.	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were mad	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/ mparables when known e to find this data	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the re ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	did not reveal any prices aska State Recorder's (and in the veal any prices aska State Recorder's (besearch and analysis of the subsection	or sales or transfers of to office or sales or transfers of to office or sale or transfers of to office or sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of transfers	the subject property the comparable sale er history of the sub COMPARABLE \$ 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are	parable sales. If not for the three years as for the year prior spect property and consider the year prior sales file. The sales history is a sales history not always available.	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were mad	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/ mparables when known e to find this data	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the re ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tral listed above. Alaska is a	did not reveal any prices aska State Recorder's (and in the veal any prices aska State Recorder's (besearch and analysis of the subsection	or sales or transfers of to office or sales or transfers of to office or sale or transfers of to office or sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of transfers	the subject property the comparable sale er history of the sub COMPARABLE \$ 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are	parable sales. If not for the three years as for the year prior spect property and consider the year prior sales file. The sales history is a sales history not always available.	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were mad	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/ mparables when known e to find this data	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the re ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	did not reveal any prices aska State Recorder's (and in the veal any prices aska State Recorder's (besearch and analysis of the subsection	or sales or transfers of to office or sales or transfers of to office or sale or transfers of to office or sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of transfers	the subject property the comparable sale er history of the sub COMPARABLE \$ 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are	parable sales. If not for the three years as for the year prior spect property and consider the year prior sales file. The sales history is a sales history not always available.	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were mad	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/ mparables when known e to find this data	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the rITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or tralisted above. Alaska is a with the State Recorder's their assigns.	did not reveal any prices aska State Recorder's (and the state Recorder) (and the state Recorder, Millurce(s) (and the state Recorder) (and the	fer history of the subjective for sales or transfers of the price of sales or transfers of the prior sale or transfers of the prior sales of the prior s	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prev lata and prices are butheast MLS. Inter	parable sales. If not for the three years as for the year prior establishment of the year prior sales for the year prior sales file. The year prior sales file for the year prior sales file. The year prior sales history not always available anded users of this	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser to 04/26/2022 for the subject and con ole. Attempts were mad report are Movement M	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/2 mparables when known e to find this data Mortgage, LLC and	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the rITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Summary of Sales Comparables	did not reveal any prices aska State Recorder's (and the state Recorder) (and the state Recorder, Millurce(s) (and the state Recorder) (and the	fer history of the subjective for sales or transfers of the price of sales or transfers of the prior sale or transfers of the prior sales of the prior s	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prev lata and prices are butheast MLS. Inter	parable sales. If not for the three years as for the year prior establishment of the year prior sales for the year prior sales file. The year prior sales file for the year prior sales file. The year prior sales history not always available anded users of this	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were mad	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/2 mparables when known e to find this data Mortgage, LLC and	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the rITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Summary of Sales Compaconnected.	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder, M. ansfer history of the substance and full disclosure states office, Juneau Assession Approach Marketing and not reveal and prices and prices aska substance and not reveal and prices and not reveal any prices and not reveal an	or sales or transfers of to office or sales or transfers of the prior sale or transfers of the prior sales or sales or sales or sor's Office and the Sort sales of the sales Search and the sales Search and the sales of the sales Search and the sales Searc	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prev lata and prices are putheast MLS. Inter	parable sales. If not for the three years as for the year prior spect property and consults and the sales history and always availabinded users of this que Property with	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad r report are Movement M only 3 similar townhous	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/2 mparables when known e to find this data Mortgage, LLC and sees in Juneau- all	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of D	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not and analysis of the substance of the s	fer history of the subjective for sales or transfers of the or sales or transfers of the price of the prior sale or transfers of the prior sales or transfers of the prior sales or transfers or transfers or transfers or transfers of the prior sales or transfers or transfers of the prior sales or transfers	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter	parable sales. If not for the three years as for the year prior spect property and consults and the sales history and always availabed users of this que Property with sket driven value for the sales history and the sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and comple. Attempts were made report are Movement Meaning only 3 similar townhouser the subject. Of the complete subject.	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 in parables when known is to find this data diortgage, LLC and sees in Juneau- all comparables used	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Dat	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not and analysis of Recorder, Murce(s) 04/2 ansfer history of the submot a full disclosure states office, Juneau Assession Approach Markett Comparable sales deall of the key grid points	fer history of the subject of sales or transfers of to office or sales or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or the sales of sor's office and the Sor's office	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the marends, these include	parable sales. If not for the three years as for the year prior spect property and consults and the sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales. If no for the three years are sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales history and the sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad is report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living a	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 in parables when known is to find this data diortgage, LLC and sees in Juneau- all comparables used	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of D	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not and analysis of Recorder, Murce(s) 04/2 ansfer history of the submot a full disclosure states office, Juneau Assession Approach Markett Comparable sales deall of the key grid points	fer history of the subject of sales or transfers of to office or sales or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or the sales of sor's office and the Sor's office	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the marends, these include	parable sales. If not for the three years as for the year prior spect property and consults and the sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales. If no for the three years are sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales history and the sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad is report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living a	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 in parables when known is to find this data diortgage, LLC and sees in Juneau- all comparables used	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser File: 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Dat	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not and analysis of Recorder, Murce(s) 04/2 ansfer history of the submot a full disclosure states office, Juneau Assession Approach Markett Comparable sales deall of the key grid points	fer history of the subject of sales or transfers of to office or sales or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or the sales of sor's office and the Sor's office	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the marends, these include	parable sales. If not for the three years as for the year prior spect property and consults and the sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales. If no for the three years are sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales history and the sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad is report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living a	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 in parables when known is to find this data diortgage, LLC and sees in Juneau- all comparables used	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Dat	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (and not and analysis of Recorder, Murce(s) 04/2 ansfer history of the submot a full disclosure states office, Juneau Assession Approach Markett Comparable sales deall of the key grid points	fer history of the subject of sales or transfers of to office or sales or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office fithe prior sale or transfers of to office of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or the sales of sor's office and the Sor's office	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the marends, these include	parable sales. If not for the three years as for the year prior spect property and consults and the sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales. If no for the three years are sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales history and the sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad is report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living a	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 in parables when known is to find this data diortgage, LLC and sees in Juneau- all comparables used	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the rITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source(s) Effective Date of Comparable of the results of prior sale or transfer assigns. Summary of Sales Comparable of Comparab	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (besearch and analysis of search and analysis of search analysis of sear	fer history of the subjective for sales or transfers of the process of transfers of the prior sales or transfers of the prior sale or the solution of the sales of the previous sales of the sales Search and the sales of the prior sales of the sales Search and the sales of the prior sales of the sales Search and the sales Search and the sales of the sales Search and the sa	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the marends, these include	parable sales. If not for the three years as for the year prior spect property and consults and the sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales. If no for the three years are sales history and always availabed users of this que Property with the taket driven value for location, quality, or sales history and the sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad is report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living a	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 in parables when known is to find this data diortgage, LLC and sees in Juneau- all comparables used	n page 3). BLE SALE#3 7/2019 0,000 6, Appraiser Files 6/2022		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of the results of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Summary of Sales Compacton of Sales Compacted. The best and most receive we were able to bracket a size, etc. The sales compactive Undicated Value by Sales	did not reveal any prices aska State Recorder's (and the state Recorder's (and the state Recorder's (and the state Recorder's (and the state Recorder, and analysis of the state Recorder, and the state Recorder, and the state a	fer history of the subjection of the subjection of the subjection of the subjection of the prior sales or transfers of the prior sale or transfers of the prior sale or transfers of the prior sale or transfers of the subject of the prior sale or transfers of the subject of the prior sale or transfers of the subject of th	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 the sales Prevented and prices are putheast MLS. Interest and prices are putheast MLS. Interest and to derive the managements, these includes in method for sing	parable sales. If not parable sales. If not parable sales. If not parable sales. If not parable sales is for the year prior sales for the year prior parable sales is sales history not always available and users of this que Property with the sales is sales is sales history not always available and users of this que Property with sales is sales in sales in sales is sales in sales in sales is sales in sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad report are Movement M only 3 similar townhouse or the subject. Of the co- condition, gross living an this market.	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 mparables when known to to find this data Mortgage, LLC and ses in Juneau- all comparables used area (GLA), site	n page 3). BLE SALE # 3 7/2019 0,000 3. Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of the results of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tralisted above. Alaska is a with the State Recorder's their assigns. Summary of Sales Compaconnected. The best and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive to the sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive the sale	did not reveal any prices aska State Recorder's (and the state Recorder's (and the state Recorder's (and the state Recorder's (and the state Recorder, and the state Recorder, and the state Recorder, and the state Recorder, and the state and	fer history of the subjective for sales or transfers of the process of transfers of the prior sales or transfers of the prior sale or transfers of the sales of the s	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 tarable sales Prev lata and prices are butheast MLS. Intel Analysis - Very Uni and to derive the man ends, these include ion method for sing	parable sales. If not parable sales. If not for the three years as for the year prior and continuous sales history not always available and users of this que Property with the test driven value for location, quality, colle family homes in developed) \$	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con pole. Attempts were mad report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living an in this market.	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 99/2 \$36 Files Recorder, MLS 04/2 mparables when known to to find this data Mortgage, LLC and ses in Juneau- all comparables used area (GLA), site	n page 3). BLE SALE # 3 7/2019 0,000 3. Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of price of Prior Sale/Transfe Price of Prior S	did not reveal any prices aska State Recorder's (and the state of the	fer history of the subjective for sales or transfers of the profice or sales or transfers of the prior sale or transfers of the sales of the sales of the previous sales of the sale	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prevelata and prices are putheast MLS. Interest and prices are putheast MLS. Interest and to derive the man ends, these include ion method for sing Cost Approach (if r single family hom	parable sales. If not parable sales. If not parable sales. If not parable sales. If not parable sales is for the year prior sales for the year prior sales files. Refer to the parable sales history not always available and users of this sales history not always available and users of this sales files for the parable sales history not always available and users of this sales files fi	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS. Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living an n this market. 739,876 Income A lates the reactions of bill	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$38 Files Recorder, MLS O4/2 mparables when known to to find this data Mortgage, LLC and ses in Juneau- all comparables used urea (GLA), site	n page 3). BLE SALE # 3 7/2019 0,000 3. Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of the results of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tralisted above. Alaska is a with the State Recorder's their assigns. Summary of Sales Compaconnected. The best and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive to the sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive we were able to bracket a size, etc. The sales compacing the sales and most receive the sale	did not reveal any prices aska State Recorder's (and the state of the	fer history of the subjective for sales or transfers of the profice or sales or transfers of the prior sale or transfers of the sales of the sales of the previous sales of the sale	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prevelata and prices are putheast MLS. Interest and prices are putheast MLS. Interest and to derive the man ends, these include ion method for sing Cost Approach (if r single family hom	parable sales. If not parable sales. If not parable sales. If not parable sales. If not parable sales is for the year prior sales for the year prior sales files. Refer to the parable sales history not always available and users of this sales history not always available and users of this sales files for the parable sales history not always available and users of this sales files fi	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS. Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living an n this market. 739,876 Income A lates the reactions of bill	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$38 Files Recorder, MLS O4/2 mparables when known to to find this data Mortgage, LLC and ses in Juneau- all comparables used urea (GLA), site	n page 3). BLE SALE # 3 7/2019 0,000 3. Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Data Source	did not reveal any prices aska State Recorder's (and the sales comparison approach is the sales comparison approach is the sales comparison approach is the sales comparison and the sales comparison and the sales comparison approach is the sales comparison and the sales comparison and the sales comparison approach is the sales co	fer history of the subjective for sales or transfers of the office or sales or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of the office of transfers of transfe	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prev that and prices are butheast MLS. Inter ends, these include ion method for sing Cost Approach (if r single family hom omes are normally in market derived.	parable sales. If not for the three years as for the year prior ses for the year prior sales for the year prior sales for the year prior sales file. The sales history not always availabinded users of this sales for the year prior always availabinded users of this sales file. The sales file family homes in the sales for sales file sales for sale	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad report are Movement M only 3 similar townhouse or the subject. Of the cocondition, gross living an n this market. 739,876 Income A lates the reactions of be elter and not as a rental	te of this appraisal. e comparable sale. t additional prior sales or the comparable sale. t additional prior sales or the comparable sale. t additional prior sales or the comparable sale. GOMPARA 09/2 \$36 Files Recorder, MLS 04/2/2 mparables when known the to find this data and ortgage, LLC and the comparable sale sale. Sees in Juneau- all the comparables used the comparable sale sale. Sees in Juneau- all comparables used the comparable sale sale. Sees in Juneau- all comparables used the comparable sale sale. Sees in Juneau- all comparables used the comparable sale. Sees in Juneau- all comparables used the comparable sale sale.	n page 3). BLE \$3.E#3 7/20419 0,000 6,Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of the results of the results of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Summary of Sales Comparables above. Alaska is a with the State Recorder's their assigns. Summary of Sales Comparables and most receive we were able to bracket a size, etc. The sales comparable indicated Value by Sales Indicated Value by Sales Indicated Value by Sales The sales comparison against the income approach was sourced.	did not reveal any prices aska State Recorder's (and the sales comparison approach is the sales comparison approach is the sales comparison approach is the sales comparison and the sales comparison and the sales comparison approach is the sales comparison and the sales comparison and the sales comparison approach is the sales co	fer history of the subjective for sales or transfers of the office or sales or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of the prior sale or transfers of the office of the office of transfers of transfe	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prev that and prices are butheast MLS. Inter ends, these include ion method for sing Cost Approach (if r single family hom omes are normally in market derived.	parable sales. If not for the three years as for the year prior ses for the year prior sales for the year prior sales for the year prior sales file. The sales history not always availabinded users of this sales for the year prior always availabinded users of this sales file. The sales file family homes in the sales for sales file sales for sale	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad report are Movement M only 3 similar townhouse or the subject. Of the cocondition, gross living an n this market. 739,876 Income A lates the reactions of be elter and not as a rental	te of this appraisal. e comparable sale. t additional prior sales or the comparable sale. t additional prior sales or the comparable sale. t additional prior sales or the comparable sale. GOMPARA 09/2 \$36 Files Recorder, MLS 04/2/2 mparables when known the to find this data and ortgage, LLC and the comparable sale sale. Sees in Juneau- all the comparables used the comparable sale sale. Sees in Juneau- all comparables used the comparable sale sale. Sees in Juneau- all comparables used the comparable sale sale. Sees in Juneau- all comparables used the comparable sale. Sees in Juneau- all comparables used the comparable sale sale.	n page 3). BLE \$3.E#3 7/20419 0,000 6,Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Data Source	did not reveal any prices aska State Recorder's (and the sales comparison approach is the sales comparison at X and the sales comparison at X and the sales comparison and the sales comparison at X and the sales comparison and the sales comparison at X and the sales comparison and the sales comparison at X and the sales comparison and the sales comparison at X and the sales comparison at X and the sales comparison and the sales comparison at X and the sales comparison at X and the sales comparison and the sales comparison at X and the sales	fer history of the subjection for sales or transfers of to office or sales or transfers of the prior sale or transfers of the prior sales of sor's office and the	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 parable sales Prev tata and prices are putheast MLS. Inter Analysis - Very Uni ad to derive the mare ends, these include ion method for sing Cost Approach (iff r single family hom omes are normally market derived. ans and specification	parable sales. If not parable sales. If not parable sales. If not for the three years are for the year prior spect property and consider the parable sales history not always available anded users of this que Property with the sales history not always available and sales history and	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad report are Movement M only 3 similar townhouse or the subject. Of the cocondition, gross living an this market. 739,876 Income A lates the reactions of bielter and not as a rental a hypothetical condition	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 mparables when known the to find this data Mortgage, LLC and ses in Juneau- all comparables used area (GLA), site Approach (if developed uyers and sellers. Linvestment. The	n page 3). BLE \$3.E#3 7/20419 0,000 6,Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of the results of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective D	did not reveal any prices aska State Recorder's (and did not reveal any prices aska State Recorder's (and did not reveal any prices aska State Recorder's (and did not reveal any prices aska State Recorder's (and did not reveal and analysis of the substitute of the	fer history of the subject for sales or transfers of to office or sale or transfers of to office or sale or transfers of to office or sale or transfers of the prior sale of transfers of the prior sale or t	the subject property the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are putheast MLS. Inter Analysis - Very Uni ed to derive the mar ends, these include ion method for sing Cost Approach (iff or single family hom omes are normally on market derived. ens and specification is of a hypothetical of	parable sales. If not parable sales. If not parable sales. If not for the three years are for the year prior and of sales for the year prior piect property and of sales for the year prior and year property with the year property with year property with the year prior and year property with the year prior year property with the year prior year property and year property with the year prior year property with year prop	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were mad report are Movement M only 3 similar townhouse or the subject. Of the cocondition, gross living an this market. 739,876 Income A lates the reactions of by elter and not as a rental a hypothetical condition epairs or alterations hav	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/ mparables when known e to find this data Mortgage, LLC and ses in Juneau- all comparables used area (GLA), site approach (if developed uyers and sellers. Linvestment. The that the improvements he been completed, or	n page 3). BLE SALE # 3 7/2019 0,000 6, Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of the results of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective D	did not reveal any prices aska State Recorder's (and not reveal any prices aska State Recorder's (anska State Recorder's (anska State Recorder's (anska State Recorder, Medicare) (anska State Recorder) (ans	fer history of the subjective for sales or transfers of to office or sales or transfers of to office or sales or transfers of to office or sale or transfers of the prior sale or transfers of the property and compute so previous sales of sor's Office and the Sor's Office and the Sor's office and the Sor of the high and low of the prior of	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the man ends, these include ion method for sing Cost Approach (iff r single family hom omes are normally n market derived. ans and specification is of a hypothetical of the condition or de	parable sales. If not parable sales. If not parable sales. If not parable sales. If not parable sales his parable sales	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were mader report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living and this market. 739,876 Income A lates the reactions of belter and not as a rental and a hypothetical condition epairs or alteration or repa	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2/ mparables when known e to find this data Mortgage, LLC and ses in Juneau- all comparables used area (GLA), site approach (if developed uyers and sellers. Linvestment. The that the improvements he been completed, or	n page 3). BLE SALE # 3 7/2019 0,000 6, Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the results of the results of Prior Sale/Transfe Price of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Data Source(s) Effecti	did not reveal any prices aska State Recorder's (and not a full disclosure states office, Juneau Assessive arison Approach and proposed in the sales comparison Approach is the sales comparison Approach is the sales comparison and the sales comparison and a full disclosure states arison approach is the sales comparison Approach is the sales comparison Approach is the sales comparison and and it is sales compa	fer history of the subjective for sales or transfers of to office or sale or transfers of the prior sale or transfers of the sales of the prior sal	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the man ends, these include ion method for sing the sales include ion method for sing the	parable sales. If not parable sales. If not parable sales. If not parable sales. If not parable sales history and control sales history not always available anded users of this que Property with the detail of the parable sales history not always available anded users of this que Property with the detail of the parable sales history not always available and purchased for sales as it best simul purchased for she are on the basis of a condition that the refliciency does not refliciency does	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and con ole. Attempts were mad r report are Movement N only 3 similar townhous or the subject. Of the cocondition, gross living an this market. 739,876 Income A lates the reactions of be elter and not as a rental a hypothetical condition epairs or alteration or repa sal valuation.	te of this appraisal. e comparable sale. t additional prior sales of 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2 imparables when known to to find this data Mortgage, LLC and sees in Juneau- all comparables used area (GLA), site see in Juneau- all comparables used area (GLA), site tupproach (if developed uyers and sellers. Linvestment. The that the improvements if the been completed, or ir. This appraisal is contributed in the comparable is contributed in the completed of ir. This appraisal is contributed in the comparable is contributed in the completed of ir. This appraisal is contributed in the comparable is contributed in the comparable in the contributed in th	n page 3). BLE SALE#3 7/2019 0,000 5, Appraiser Files 6/2022 is		
of Comparables I X did did not re My research X did Data source(s) MLS, Ala My research did X Data source(s) MLS, Ala Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Source(s) Effective Data Source(s) Effect	did not reveal any prices aska State Recorder's (and not a full disclosure states office, Juneau Assessa arison Approach and proposed in the sales comparison Approach is the most relias comparison approach is the sales comparison approach is the sales comparison approach is the most relias compariso	fer history of the subjective for sales or transfers of to office or sale or transfers of to office or sale or transfers of the prior sale or transfers or office and the Society of the sales of the high and low or of the sales of the prior sale or the prior sale of the prior and the prior and exterior and exte	the subject property the comparable sale er history of the sub COMPARABLE S 10/04/202 Recorder, MLS, App 04/26/202 arable sales Prev lata and prices are butheast MLS. Inter Analysis - Very Uni ad to derive the mar ands, these include ion method for sing Cost Approach (iff r single family hom omes are normally market derived. ans and specificatio s of a hypothetical of the condition or de operty were consider reas of the subjec	parable sales. If not parable sales. If not parable sales. If not parable sales. If not parable sales is for the year prior parable sales for the year prior parable sales for the year prior parable sales in the sales is parable sales in the sales of a condition that the reficiency does not repred in this apprais to property, defined in this apprais the property in the parable sales in th	ot, explain s prior to the effective da r to the date of sale of th comparable sales (repor COMPARABLE SALE # 09/04/2015 ecorder, MLS, Appraiser I 04/26/2022 for the subject and conole. Attempts were made report are Movement N only 3 similar townhouse or the subject. Of the cocondition, gross living an this market. 739,876	te of this appraisal. e comparable sale. t additional prior sales or 2 COMPARA 09/2 \$36 Files Recorder, MLS 04/2: mparables when known e to find this data wortgage, LLC and ses in Juneau- all comparables used area (GLA), site proper sales of the selection of the sele	n page 3). BLE SALE # 3 7/2019 0,000 5, Appraiser File: 6/2022 is) \$ nave been subject to the completed		

Uniform Residential Appraisal Report

	Abbreviations: 5 Star = 5 Star Energy Rating, CTC = Cost to Cure, Dk = Deck, CP	= Covered Porch, EP = Enclosed Porch, WS = Wood Stove, FP =	
	Fireplace, GFP = Gas Fireplace, RFP = Rock Fireplace, BFP = Brick Fireplace, PS		
	= Intercom, CV or CenV = Central Vacuum, Lndscp = Landscaping, CDr. = Concre Kitchen, JT = Jet Tub, Sna = Sauna, HT = Hot Tub,	ete Driveway, ADr = Asphalt Driveway, Fn = Fence, X-Kit = Extra	
	Nicher, 31 – Jet Tub, 31a – Sauria, FT – Hot Tub,		
	CBD = Central Business District.		
	CTC = Cost To Cure		
	Electric Baseboard heating is wall mounted baseboard units which are thermostation	cally controlled in the room.	
	Monitor or Toyo wall stoves are typical heating source for the area. They are mount	•	
	are very energy efficient and controlled by a thermostat. In some cases they are use	ed in conjunction with electric baseboard heat.	
	Hydrotub of Jet Tub (bathroom jacuzzi tub) = bath tub with jets.		
	Heatilator = metal fireplace box.		
'n			
ENTS	GEOGRAPHICAL COMPETENCY		
	The Subject property is located approximately 10.18 miles from our office. This ass	signment requires geographical competency as part of the scope	
COMM	of work. I have spent sufficient time in the Subject's market and understand the nua		
ၓ	relating to the specific property type and the location involved. Such understanding such as demographics, cost, sales and rentals. The necessary understanding of the		
₹	and a comparable sale or a rental and a comparable rental	ie local market conditions provides the bridge between a sale	
DDITION			
Ē	Many of the comparable sales utilized exceeded at least one if not two or all three o	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 li	imited number of sales within the area. Land to building ratio's	
⋖	are usually exceeding industrial standards also as a typical undeveloped 7000sf lot		
	depending on location. The best and most recent comparable sales data available to	·	
	the comparables used I attempted to bracket all of the key grid points on the high a accurate valuation method for single family homes in this market. The net and gros		
	warranted in this assignment due to the lack of similar comparables.	o adjustments for most of the companions and onessents say	
	Marshall & Swift Cost Approach for EXTRA'S (Below): Balcony, Deck, Covered Po	orch, Fireplace, Elevator, Jet Tub, Built In Shelves.	
		(not required by Fannie Mae.)	
	COST APPROACH TO VALUE	(not required by Fannie Mae.)	
	COST APPROACH TO VALUE 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	(not required by Fannie Mae.) Iculations. Iculations Both vacant land sales and improved property Inalyzed by removing the building value (depreciated) to obtain	
	COST APPROACH TO VALUE 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	(not required by Fannie Mae.) Iculations. Iculations Both vacant land sales and improved property Inalyzed by removing the building value (depreciated) to obtain	
ACH	COST APPROACH TO VALUE 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	[contrequired by Fannie Mae.] Iculations. Iculations and for estimating site value) Both vacant land sales and improved property analyzed by removing the building value (depreciated) to obtain ubject's site valuation.	0
ROACH	COST APPROACH TO VALUE 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	c (not required by Fannie Mae.) Iculations. Iculations. Iculations and improved property Iculations and improved property Iculations and improved property Iculations and improved property Iculation and Ic	
PROACH	COST APPROACH TO VALUE 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	[contrequired by Fannie Mae.] Iculations. The standard sales and improved property analyzed by removing the building value (depreciated) to obtain ubject's site valuation.	0
Α	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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Count required by Fannie Mae.) Iculations.	0
Α	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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Continuing Con	0
COST APPROACH	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations.	Contrequired by Fannie Mae.) Iculations. I	0
Α	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general	Contrequired by Fannie Mae.) Collations	0
Α	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area.	Continuity Con	0 6 0 0 0 6
Α	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPLACEMENT COST NEW Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not	Contrequired by Fannie Mae.) Collations	0 6 0 0 0 0 6
Α	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method.	Continuity Con	0 6 0 0 0 0 6
COST AP	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years	Continuity Con	0 6 0 6 0 0 1 6
E COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years	Continuity Con	0 6 0 6 0 0 1 6
E COST AP	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier	Continuity Con	0 6 0 6 0 0 1 6
E COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR REPRODUCTIONOR Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years	Continuity Con	0 6 0 6 0 0 1 6
E COST AP	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM)	Continuity Con	0 6 0 6 0 0 1 6
E COST AP	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUI Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes	Continuity Con	0 6 0 6 0 0 1 6
E COST AP	COST APPROACH TO VALUE 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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUI Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of	Continuity Con	0 6 0 6 0 0 1 6
INCOME COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPLACEMENT COST NEW Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of Legal Name of Project	Comparison of the following state of the HOA and the subject property	0 6 0 6 0 0 1 6
INCOME COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPLACEMENT COST NEW Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of Legal Name of Project	Continuity Con	0 6 0 6 0 0 1 6
INCOME COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPLACEMENT COST NEW Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of Legal Name of Project	Continuity Con	0 6 0 6 0 0 1 6
INCOME COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPLACEMENT COST NEW Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of Legal Name of Project Total number of units Total Total number of units rented Total number of units for sale Data Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Datasource.	Continuity Con	0 6 0 6 0 0 1 6
FORMATION INCOME COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPLACEMENT COST NEW Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of Legal Name of Project Total number of units Total Total number of units rented Total number of units for sale Data Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source.	Continuity Con	0 6 0 6 0 0 1 6
FORMATION INCOME COST AP	COST APPROACH TO VALUE 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 REPRODUCTIONOR REPLACEMENT COST NEW Source of cost data Marshall & Swift's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of Legal Name of Project Total number of units Total Total number of units rented Total number of units for sale Data Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Datasource.	Continuity Con	0 6 0 6 0 0 1 6
INCOME COST AP	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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of total number of units Total number of units Total number of units rented Total number of units for sale Data Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Datasource. Are the units, common elements, and recreation facilities complete? Yes No Datasource.	Continuity Con	0 6 0 6 0 0 1 6
FORMATION INCOME COST AP	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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of Legal Name of Project Total number of units Total number of units for sale Data Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Datasource. Are the units, common elements, and recreation facilities complete? Yes No Datasource.	Continuity Con	0 6 0 6 0 0 1 6
FORMATION INCOME COST AP	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's Residential Estimator Quality rating from cost service Good Effective date of cost data 06/01/2021 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Sketch Addendum for area calculations. Land value is derived by extraction and from typical sales in the general area. Depreciation is based on a market derived rate which may or may not correspond to an age life method. Estimated Remaining Economic Life (HUD and VA only) 53 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of total number of units Total number of units Total number of units rented Total number of units for sale Data Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Datasource. Are the units, common elements, and recreation facilities complete? Yes No Datasource.	Continuity Con	0 6 0 6 0 0 1 6

Southeast Appraisal Services, LLC **EXTRA COMPARABLES 4-5-6**

File No. 20-22-092

Address 1434 Crossways Blvd., Suite 250, Chesapeake, VA 23320

 Borrower
 Kristin Cadigan McAdoo & Jason McAdoo

 Property Address
 1714 Douglas Highway

 City
 Juneau
 County
 City & Borough of Juneau
 State
 AK
 Zip Code
 99824

Movement Mortgage

Lender/Client

SALES COMPARISON ANALYSIS

									_						
FEATURE	SUE	BJECT		COMF	ARABLE	SAL	E# 4	COMP	ARABLE S	SALE :	# 5	COM	PARABLE S	SALE	# 6
Address 1714 Do	ouglas Higl	hway		290	9 Simps	on Av	enue		1215 5th	Street		2551 Vista Drive			it 302D
	u, AK 998			1	uneau, Al			D	Douglas, AK 99824			Juneau, AK			301
Proximity to Subject					0.86 mil	es W	i	0.30 miles SE				0.48 miles			v
Sale Price	\$ 6	27,200			\$		457,000		\$	ϵ	66,000	\$			450,000
Sale Price/Gross Liv. Area	\$ 285	.35	sq. ft.	\$ 427	.90	sq. ft.		\$ 439.	89 s	q. ft.		\$ 3:	27.27	sq. ft.	
Data Source(s)				SEM	/LS#223	04;D	OM 4	SEMLS#			er;DOM 9	S	EMLS#223	86;D	OM 3
Verification Source(s)				Offic	eFiles,Ρι	ıblicF	Record		State Red	corder		Of	fficeFiles,Pu	ublicF	Record
VALUEADJUSTMENTS	DESC	RIPTIC	N	DESCRI	PTION	+(-)	\$ Adjustment	DESCRIF	PTION	+(-) 5	Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sale or Financing				Listi	ng		•	Arml	_th			Li	sting		
Concessions				Pendi	ng;0			Conv	/;O			Ac	tive;0		
Date of Sale/Time				c04/	22			s11/21;d	:09/21		+10,000	A	ctive		
Location	N;Res	;Dougl	as	N;Res;Wes	t Juneau		0	N;Res;D	ouglas			N;Res;W	/est Juneau		0
Leasehold/Fee Simple		Simple		Fee Si				Fee Si				Fee	Simple		
Site	42	200 sf		3212	sf		0	10000) sf		-5,000	13	28 sf		0
View	B;Res;G	Good O	cean	B;Res;Distant	Ocean, Mtn	s	+5,000	B;Res;Dist O	ean, Mtns		+5,000	В	;Wtr;		0
Design (Style)	SD3;3 Story T	ownhouse	End unit	SD2;Tow	nHouse		0	DT1;Raise			-60,000	AT3.0	0;Condo		+40,000
Quality of Construction		Q3		Q4	1		+10,000	Q3	3				Q3		
Actual Age		26		27			0	62			0		25		0
Condition		C3		C3	3			C3	}		+5,000		C2		-5,000
Above Grade	Total Bdi	rms E	Baths	Total Bdrm	s Baths			Total Bdrm	Baths			Total Bd	rms Baths		
Room Count	6	3	2.1	4 2	1.1		+10,000	5 2	1.0		+10,000	5	3 2.0		+4,000
Gross Living Area	2,19	8	sq. ft.	1,068	sq. ff		+56,500	1,514	sq. ft.		+34,200	1,37	5 sq. f	t.	+41,200
Basement & Finished	588s	f588sfi	n	0s	f		+29,400	1230sf6	40sfin		-5,100		0sf		+29,400
Rooms Below Grade	0rr0bi	r0.1ba1	0				+4,000	0rr1br1.0ba1o			-6,000				+4,000
Functional Utility	Ave	erage		Avera	age			Avera	age			Average			
Heating/Cooling	FlrRad	liant/No	ne	EBB/N	one		+9,000	HWBB/	None		+5,000	ВВ	/None		+9,000
Energy Efficient Items	5 Sta	ar Equiv	<i>/</i> .	5 Star Rat	ing/HRV		-2,500	Nor	ie		+5,000	5 Sta	r Rating		О
Garage/Carport	2gl	bi4dw		1ga2	dw		+7,500	3d\	v		+15,000	1g	d2dw		+7,500
Porch/Patio/Deck	CP 49,	Decks 1	49	CC Walk 5	2, Dk 139		0	Infer	ior		+1,500	Poi	rch 63		+1,500
Other Items	FP, JT, E	Elevato	r, B l 's	Loft S	Stg		+43,000	2ndKit	chen		+34,000	Sto	orage		+43,000
Other Item	Heated C	CDr, Lr	dscp	AsphDr,L	ndscp		+5,000	PS,LS	,Fnc		+7,000	N	lone		+11,000
Effective Age		8		8				16			+8,000		8		
Net Adjustment (Total)				X +] -	\$	176,900	X +] -	\$	63,600	X +	_	\$	185,600
Adjusted Sale Price				Net Adj: 39	9%			Net Adj: 10)%			Net Adj:	41%		
of Comparables				Gross Adj	: 40%	\$	633,900	Gross Adj:	32%	\$	729,600	Gross A	dj: 43%	\$	635,600
Report the results of the r	esearch an	nd analy	sis of	the prior sale	or transfe	r hist	ory of the sub	ect property a	and compa	arable	sales				
ITEM			SUI	BJECT		COM	PARABLE SA	LE# 4	COMP	ARABLE SALE# 5		5 (5 COMPARABL		ALE# 6
Date of Prior Sale/Transfe	er		03/3	30/2021			05/23/201	8		10/25/2001			05/28/2014		14
Price of Prior Sale/Transf	er		\$60	00,000			\$275,000			\$20	02,000				
Data Source(s)		Record	er, ML	S, Appraiser F	iles	Reco	rder, MLS, App	raiser Files	Record	er, ML	S, Appraiser F	iles	s Recorder's Office, Assessor		
Effective Data of Data On				20/0000			0.1/0.0/0.00			04/2					

Data Source(s)

Recorder, MLS, Appraiser Files
Recorder, MLS,

Southeast Appraisal Services, LLC **COMMENT ADDENDUM**

File No 20-22-092

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address 1714 Douglas Highway

State City Juneau County City & Borough of Juneau Zip Code 99824 Lender/Client Movement Mortgage Address 1434 Crossways Blvd., Suite 250, Chesapeake, VA 23320

TAXES

The land was assessed at: \$125,600 \$459,000 Improvements: Total Assessment: \$584,600 Taxes Estimated for 2022: \$ 6.173.38

SCOPE OF WORK

The scope of work for this appraisal is to determine a opinion of the fair market value for 1714 Douglas Highway, Douglas, Alaska. Appraisal type requested was a Uniform Residential Appraisal Report (Form 1004). 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 a conforming interior upland lot and is typical of other sites in this market area. No AS-Built survey or Title Report were provided for review and this appraisal assumes that there are no adverse easements, encroachments or other factors that would negatively affect the property value. The site is a moderate slope downhill from Douglas Highway with a common driveway accessing all of the adjoining town homes on both Douglas Highway and 2nd Street. The site at the bottom of the lot has a large heated concrete driveway for all the attached units which is heated by each unit if they wish. There is a good ocean, neighborhood and mountain range view from the site.

The site is zoned multi-family D-18, which allows for multi-family units on not less than 5,000 square foot lots (2,500 square foot lots for attached homes) with 18 units per acre. The improvements on the property appear to conform with current zoning regulations. 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. Typical amenities of the lot include: City water, sewer, street maintenance, AEL&P electricity, competitive telephone and cable service providers, Waste Management (WM) garbage disposal.

The subject structure is a custom built end unit three story (4 Unit) single family attached townhouse. It has three bedrooms, two full bathrooms and two half bathrooms. The structure was reported to have been built in 1996 per public records. The exterior of the structure has 55 year asphalt shingle roof covering, vinyl siding, vinyl frame thermopane windows, metal insulated exterior entry doors, and a concrete slab on grade with concrete perimeter foundation. See attached building sketch for room layout and flow. The structures main entry way on Douglas Highway is located on the third floor, this is due to the grade and terrain of the property. The third floor of the structure has the entryway, upgraded kitchen, dining room with trayed ceiling, half bath, elevator, stairway and large living room with vaulted ceiling with balcony on the view side. The middle floor holds three bedrooms, two bathrooms, balcony, utility closet, elevator and stairway. The bottom floor holds a large family or game room which has high ceilings, half bath, and built in book shelves, an elevator and stairway. It also has the garage builtin with extra storage area. The structure is heated by an oil fired floor radiant heating system which also heats the driveway. Additional features include 2+ car garage, large concrete driveway with heat coils in the driveway, 3 story 3 person elevator with 500 pound limit, master bedroom with master bath, master bath has separate shower and jetted bath tub, two extra sinks, fire place on upper floor, covered entry porch, front balconies.

At the time of the inspection the townhouse was between C3 to C2 condition for the age of the improvements. Quality of Construction was between Q3 based on materials used. Per previous appraisal, upgrades include new roofing in 2016 and recent painting on the interior. Very well maintained home. No concerns were noted at the time of the inspection. The Appraisal is completed AS-IS with no required repairs

The appraisal inspection is not an evaluation for structural code compliance. The appraiser is not an engineer, contractor, etc. 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.

Southeast Appraisal Services, LLC COMMENT ADDENDUM

File No. 20-22-092

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address	1714 Douglas Highway						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client M	lovement Mortgage		Address 1434 Cross	ways Blvd S	uite 250. Chesanea	ake VA 23320	

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, lenders, appraisers, real estate brokers, title companies, 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.

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 unimproved site was adjusted at \$100,000. All comparable's were adjusted to the subject's 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. Half adjustments applied for very filtered ocean views at \$5,000.

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 UAD appraisal software half adjustments no longer appear in the market grid but are still made at \$10,000 per adjustment.

AGE: No adjustment for actual age was made. See Effective age adjustments below.

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 UAD appraisal software half adjustments no longer appear in the market grid but are still made at \$5,000 per adjustment.

BEDROOM: No adjustment was made for differences in bedroom count.

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 \$40/SF for finished basements, \$25/SF for minimal finished basements and \$15/SF for unfinished basements. **NOTE: The Subject's basement is adjusted the same as GLA (\$50.00/sf) as it is of a similar level of finish and has 10' ceilings.

ROOMS BELOW GRADE: Adjustments within this column were made for bedroom and bathroom adjustments similar to above.

FUNCTIONAL UTILITY: No adjustments required.

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 systems were 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. HRV Ventilation systems were adjusted at \$2,500. All comparables had similar energy efficient items.

GARAGE/CARPORT: Garage adjustments are based upon market extraction which are \$7,500 for a single car garage, \$11,000 for one(+) car garage and \$15,000 for a two car garage, \$18,500 for two and a half and \$22,500 for three car garages. Carport adjustments are \$4,000 for a single car and \$6,000 for a two car carport.

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 and heatolators were made at \$1,000, pellet stoves, Toyo, Lazer or Monitor (gravity fed, forced air systems) and fireplaces at \$2,000 and for extensive rock or brick fireplaces at \$3,000-\$5,000 for large fireplace. Fencing was adjusted at \$1,000, built in shelves and small sheds at \$1,000, medium sized detached shops at \$5,000, large paved driveway (2 car plus area) at \$5,000 and a hydrotub (jetted bath tub) at \$2,000. Adjustments for minimal landscaping was adjusted at \$1,000, extensive landscaping at \$5,000 and asphalt driveway were adjusted at \$5,000. Heated concrete driveways were adjusted at \$10,000, 3 person elevators were adjusted at \$40,000, Dumb waiter elevators at \$10,000, elevator shafts built-in at \$5,000. All comparables were adjusted to the Subject.

EFFECTIVE AGE: Adjustments are based upon market abstraction for the difference of cost new, then depreciating and averaging the results. An effort was made to select comparable's of similar actual and effective ages to the subject. Adjustments were made at \$1,000 per increase/decrease in age as compared to the subject.

Southeast Appraisal Services, LLC COMMENT ADDENDUM

File No. 20-22-092

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address 1714 Douglas Highway

City Juneau County City & Borough of Juneau State AK Zip Code 99824

Lender/Client Movement Mortgage Address 1434 Crossways Blvd., Suite 250, Chesapeake, VA 23320

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 = \$740,000 2) Sales Comparison = \$650,000 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 4 closed sales, 1 pending sale, and 1 active listing to determine the market value for the subject property. The comparables used indicated a range of value from \$598,800 to \$729,600. All closed comparables were considered in the final analysis, due to the lack of similar comparables within the Subject's immediate neighborhood. Comparable 3 is the most similar attached home sale found in regards to size, but is otherwise inferior to the Subject in most aspects including being located in a semi-busy turn. Comparables 1 and 2 are the most similar sales utilized but are single family homes whereas the Subject is an attached home. Each sale was weighted accordingly. Comparable 6 is a relatively new listing and the listing realtor reported it is expected to escalate well above asking.
- The income approach was considered but given less overall weighting as insufficient rental data was located for single family attached 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 value for 1714 Douglas Highway, as of April 25th, 2022 assuming reasonable marketing time to be:

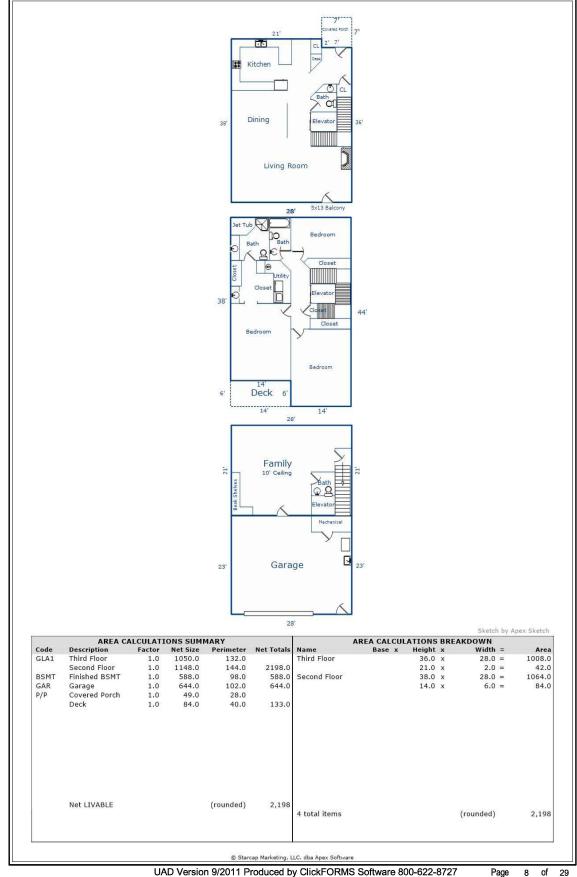
ADDTIONAL CLIENT REQUESTED COMMENTS:05/02/2022

- The room count in the comments includes those within the finished basement area.
- The home currently appears to be vacant.
- The Subject is located in the Douglas townsite on Douglas Island, but falls within the City and Borough of Juneau.
- The above grade room count for comp 1 includes a large entry, 1/2 bathroom, formal dining, kitchen, and living room. The remaining bedrooms and bathrooms are on the first floor.
- bedrooms and bathrooms are on the first floor.

 The first floor of comp 1 appears to fall just below grade and therefore is included in the basement.

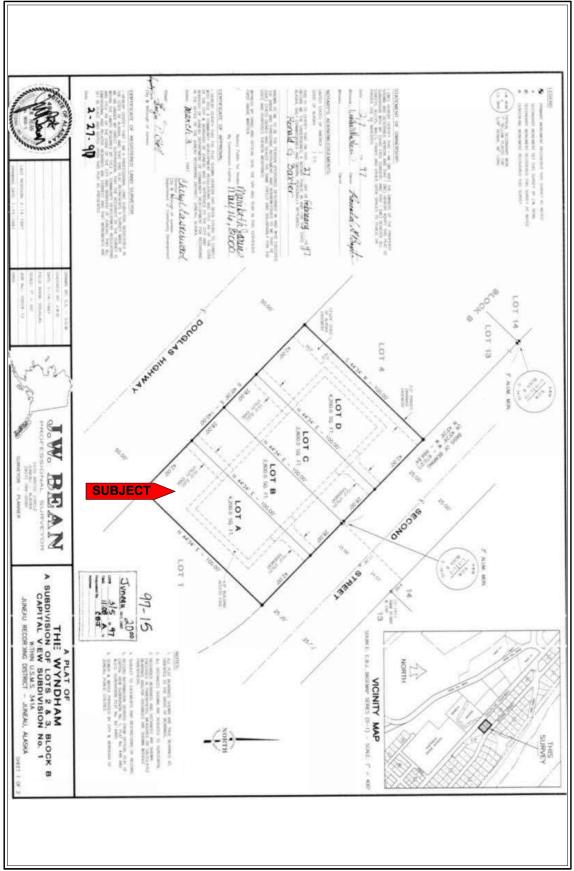
Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Addres	ss 1714 Douglas Highwa	У					
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client	Movement Mortgage		Address	1434 Crossways	Blvd., Suite 250, 0	Chesapeake, VA 23	3320



Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address	1714 Douglas Highway					
City Juneau	County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client Mov	rement Mortgage	Address	1434 Crossways	Blvd., Suite 250, 0	Chesapeake, VA 23	3320



FLOOD MAP ADDENDUM

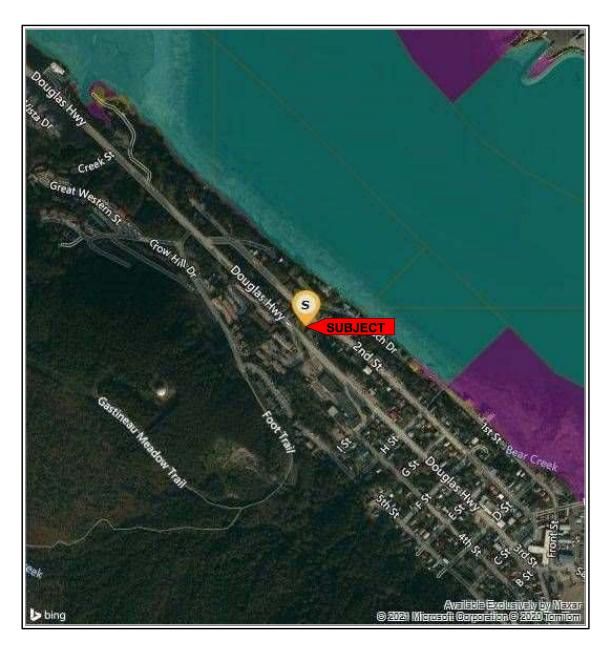
File No. 20-22-092

 Borrower
 Kristin Cadigan McAdoo & Jason McAdoo

 Property Address
 1714 Douglas Highway

 City Juneau
 County
 City & Borough of Juneau
 State
 AK
 Zip Code
 99824

 Lender/Client
 Movement Mortgage
 Address
 1434 Crossways Blvd., Suite 250, Chesapeake, VA 23320



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

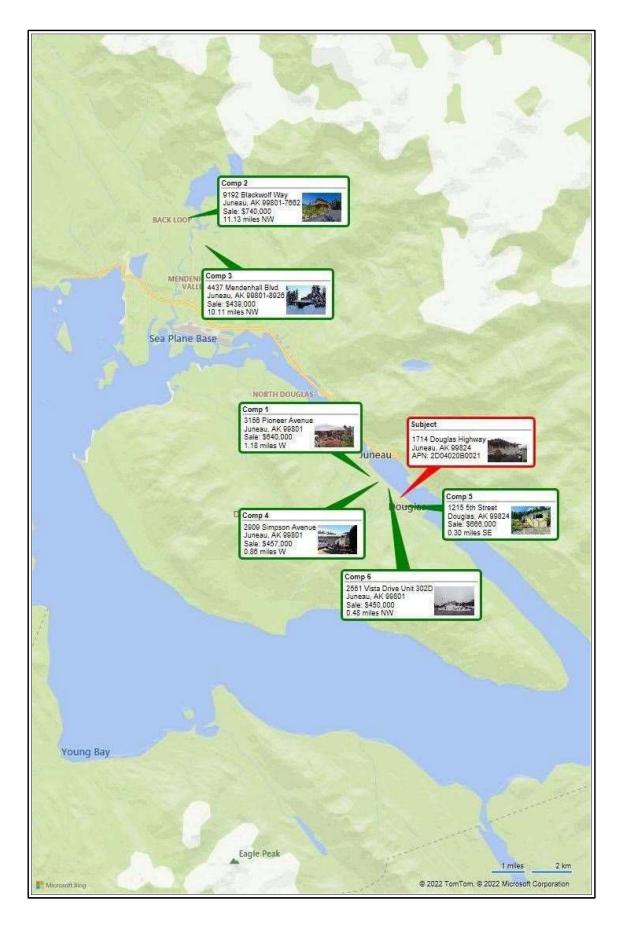
Flood Z	Zone Det	erminat	ion				
In Special Flood Hazard Area (Flood Zone):					Out		
Within 25	0 ft. of mu	Itiple flood	zones?		Not withi	n 250 feet	
Communi	ity:			02	20009		
Communi	ity Name:		JUN	EAU, CI	TY AND BORG	DUGH OF	
Map Num	nber:			021	10C1569E		
Zone:	Х	Panel: _	02110C	1569E	Panel Date:	09/18/2020	
FIPS Coo	de:	02110	Cen	sus Traci	t:	0006.00	

This Report is for the sole benefit of the Customer that ordered and paid for the Report 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.

N MAP ADDENDUM File No. 20-22-092

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address	1714 Douglas Highwa	ay					
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client N	Novement Mortgage		Address 143	34 Crossways Blvd	Suite 250, Cl	nesaneake VA 23320	



Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address	1714 Douglas Highway	,					
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client	Movement Mortgage		Address	1434 Crossways	s Blvd., Suite 250,	Chesapeake, VA	23320



FRONT OF SUBJECT PROPERTY

1714 Douglas Highway Juneau, AK 99824



REAR OF SUBJECT PROPERTY



STREET SCENE

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address 1714 Douglas Highway

 City
 Juneau
 County
 City & Borough of Juneau
 State
 AK
 Zip Code
 99824

 Lender/Client
 Movement Mortgage
 Address
 1434 Crossways Blvd., Suite 250, Chesapeake, VA 23320



Kitchen



Dining



Living Room

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address	1714 Douglas Highway
Ott.	^

City	Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
l on	der/Client	Movement Mortgage		Δddraee	1434 Croseway	e Blvd Suite 250	Chesaneake VA	วรรวก



Bedroom



View



View

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address	1714 Douglas Highwa	у					
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client	Movement Mortgage		Address	1434 Crossways	Blvd., Suite 250	, Chesapeake, VA	23320



1/2 Bath



Elevator



Bedroom

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address 1714 Douglas Highway

 City
 Juneau
 County
 City & Borough of Juneau
 State
 AK
 Zip Code
 99824

 Lender/Client
 Movement Mortgage
 Address
 1434 Crossways Blvd., Suite 250, Chesapeake, VA 23320



Bathroom



Bathroom



Bedroom

Borrower Kristin Cadigan McAdoo & Jason McAdoo
Property Address 1714 Douglas Highway

City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client	Movement Mortgage		Address	1434 Crossway	s Blvd., Suite 250), Chesapeake, VA	23320



Family Room



Garage



Bathroom

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Addres	ss 1714 Douglas Highway	,					
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99
Lender/Client	Movement Mortgage		Address	1434 Crossways Blv	d., Suite 250,	Chesapeake, VA 23320)



COMPARABLE SALE #

99824

3156 Pioneer Avenue Juneau, AK 99801



COMPARABLE SALE # 9192 Blackwolf Way Juneau, AK 99801-7662



COMPARABLE SALE # 4437 Mendenhall Blvd



Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address	1714 Douglas Highway						
City Juneau		County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client M	lovement Mortgage		Address	1434 Crossways E	3lvd., Suite 250,	Chesapeake, VA 23	320



COMPARABLE SALE # 2909 Simpson Avenue Juneau, AK 99801



COMPARABLE SALE # 5 1215 5th Street Douglas, AK 99824



COMPARABLE SALE # 2551 Vista Drive Unit 302D Juneau, AK 99801

Uniform Residential Appraisal Report

File No. 20-22-092

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

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

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

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing 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.

 Freddie Mac Form 70
 March 2005

 Fannie Mae Form 1004
 March 2005

Southeast Appraisal Services, ELO

Uniform Residential Appraisal Report

File No. 20-22-092

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.

 Freddie Mac Form 70
 March 2005
 Fannie Mae Form 1004
 March 2005

Southeast Appraisal Services, LLC

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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Made Constitution	Signature
Name Jared Cook	SignatureName
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 jcook@alaskaappraisal.com	Email Address
Date of Signature and Report 05/02/2022	Date of Signature
Effective Date of Appraisal 04/25/2022	State Certification#
State Certification# 165282	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State AK	
Expiration Date of Certification or License 06/30/2023	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
1714 Douglas Highway	Did not inspect subject property
Juneau, AK 99824	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$650,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name <u>Triserve, LLC</u>	001/01/01/01/01/01
Company Name Movement Mortgage	COMPARABLE SALES
Company Address 1434 Crossways Blvd., Suite 250	Did not inspect exterior of comparable sales from street
Chesapeake, VA 23320	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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

File No. 20-22-092

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).

C

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. 20-22-092

Quality Ratings and Definitions

Ω1

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.

Q

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.

 O_4

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.

05

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.

06

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. 20-22-092

ac AdjPrk AdjPwr Ac AdjPwr Ac ArmLth Ar AT At B Be ba Be ba Be Br Br Br Br Br Br Br Br Br Br Br Co Conv Co CotySky Ci CtySky Ci CtySky <t< th=""><th>verse es acent to Park acent to Power Lines ached Structure ac</th><th></th></t<>	verse es acent to Park acent to Power Lines ached Structure ac	
AdjPrk Ad AdjPwr Ad AdjPwr Ad AdjPwr Ad AdjPwr Ad ArmLth Ar AT At B Be ba Be ba Ba br Be br Be br Be Bry Be Bry Ce Co Co Comm Co Co Co CotySky Ci CotySky Ci CotySky Ci CotySky Ci CotySky	acent to Park acent to Power Lines as Length Sale ached Structure aeficial hroom(s) droom by Road attracted Date sh mmercial Influence aventional prort urt Ordered Sale of View Skyline View of Street View overed	Location Location Sales or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Gra Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
AdjPwr Ac ArmLth Ar AT At B Be ba Be br Be BsyRd Bu c Cc Cash Cz Comm Cc Crow	acent to Power Lines as Length Sale ached Structure aeficial hroom(s) droom by Road antracted Date sh mmercial Influence aventional prort urt Ordered Sale y View Skyline View y street View	Location Sales or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Gra Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
ArmLth Ar AT At B Be ba Be br Be BsyRd Bu c Co Cash Ce Comm Co Comm Co Conv Co Cp Ce CrtOrd Co CtySky Ci CtyStr Ci cv Co DOM Da DT De dw Dr e Ex Estate Es FHA Fe g Ga ga At gbi Bu gd Ga GlfCse Ga GlfCyw Ga GlfCyw Ga Glfw Ga HR Hi In Li LudSqht Li MR Mi	ns Length Sale ached Structure neficial hroom(s) froom sy Road ntracted Date sh mmercial Influence nventional port urt Ordered Sale y View Skyline View y Street View	Sales or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Gra Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
ArmLth Ar AT At B Be ba Be br Be BsyRd Bu c Co Cash Ce Comm Co Comm Co Conv Co Cp Ce CrtOrd Co CtySky Ci CtyStr Ci cv Co DOM Da DT De dw Dr e Ex Estate Es FHA Fe g Ga ga At gbi Bu gd Ga GlfCse Ga GlfCyw Ga GlfCyw Ga Glfw Ga HR Hi In Li LudSqht Li MR Mi	ns Length Sale ached Structure neficial hroom(s) froom sy Road ntracted Date sh mmercial Influence nventional port urt Ordered Sale y View Skyline View y Street View	Sales or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Gra Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
AT At B Be ba Be br Be BsyRd Bu c Co Cash Ca Comm Ca Conv Cc cp Ca Cronv Cc CrySky Ci CtyStr Ci cv Cc DOM Da DT De dw Dr e Ex Estate Ex FHA Fe g Gi ga Gi ga Gi ga At gbi Bu gd Gi GifCse Ge Gifww Gi GR Gi HR Hi in Int Ind Int Ind Int Ind Int	ached Structure neficial hroom(s) droom sy Road hracted Date sh mmercial Influence hventional port urt Ordered Sale y View Skyline View y street View	Design (Style) Location & View Basement & Finished Rooms Below Gra Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
B Be ba Be br Be BsyRd Bu c Cc Cash Ca Comm Co Conv Cc Conv Cc CtySky Ci CtySky Ci CtyStr Ci Cv Cc DOM De DT De dw Dr e Ex Estate Es FHA Fe g Ga ga Ga ga Ga ga Ga Gr Ga GlfCse Ga Glfww Ga Ga Ga HR Hi In Int Ind Int Ind Int Ind Int Ind Int Ind Int <	neficial hroom(s) droom sy Road hrracted Date sh mmercial Influence hventional port urt Ordered Sale y View Skyline View y Street View	Location & View Basement & Finished Rooms Below Gra Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
ba Ba br Be BryRd Bt c Cc Cash Ca Comm Cc Conv Cc Cop Ca CrtOrd Cc CtySky Ci CtyStr Ci cv Cc DOM Da DT De dw Dr e Ex Estate Es FHAA Fe g Ga ga At gbi Bu gd De GlfCse Ge Glfvw Ge GR Ge GR Ge GR Ge GR Ge Glfvw Ge GR Ge Glfvw Ge GR Ge Glfvw Ge GR Ge <	hroom(s) droom by Road entracted Date sh entracted Influence enventional eport ent Ordered Sale y View Skyline View y Street View	Basement & Finished Rooms Below Gra Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
br Be BsyRd Bu c Cc Cash Ca Comm Cc Conv Cc cp Ca CrtOrd Cc CtySky Ci CtyStr Ci cv Cc DOM Da DT De dw Dr e Ex Estate Ex FHAA Fe g Ga ga At gbi Bu gd De GlfCse Ge GlfVw Ge GR Ge GlfVw Ge GR Ge GlfVw Ge GR Ge GlfVw Ge GR Ge HR Hi In Lit MR Min MR Min <td>droom by Road Intracted Date Sh Intracted Influence Inventional Intracted Sale In</td> <td>Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport</td>	droom by Road Intracted Date Sh Intracted Influence Inventional Intracted Sale In	Basement & Finished Rooms Below Gra Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
BsyRd Buc C Cx Cash Cx Comm Cx Conv Cx cp Cx CrtOrd Cx CtySky Cx cv Cx DOM Dx DT Dx dw Dr e Ex Estate Ex FHAA Fx g Gx ga Ax gbi Bx gd Dx Green Gx GlfCse Gx Glfww Gx GR Gx Green	sy Road Intracted Date Intracted Date Influence Inventional Influence In	Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
C Cx Cash Cx Comm Cx Conv Cx Cp Cx CrtOrd Cx CtySky Ci CtyStr Ci cv Cx DOM Dx DT Dx dw Dr dx Bx dx Bx <td< td=""><td>ntracted Date sh mmercial Influence nventional port urt Ordered Sale y View Skyline View y street View vered</td><td>Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport</td></td<>	ntracted Date sh mmercial Influence nventional port urt Ordered Sale y View Skyline View y street View vered	Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
C Cx Cash Cx Comm Cx Conv Cx Cp Cx CrtOrd Cx CtySky Ci CtyStr Ci cv Cx DOM Dx DT Dx dw Dr dx Bx dx Bx <td< td=""><td>ntracted Date sh mmercial Influence nventional port urt Ordered Sale y View Skyline View y street View vered</td><td>Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport</td></td<>	ntracted Date sh mmercial Influence nventional port urt Ordered Sale y View Skyline View y street View vered	Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
Cash Ca Comm Co Conv Co cp Ca CrtOrd Co CtySky Ci cv Co DOM Da DoM Da dw Dr ga Ga ga Ga ga At gbi Bu gg Ga Gr Gr GlfCse Gr GlfCse Gr Glfww Gr Gr Gr HR Hr Ind Int Ind Int Ind Int	sh mmercial Influence nventional port urt Ordered Sale y View Skyline View y Street View vered	Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport
Comm Comm Conv Co Conv Co Cp Ca CrtOrd Co CtyStr Ci cv Co DOM Da DT De dw Dr dw Dr dw Dr dw Dr dw Dr dw Dr e Ex Estate Ex FHA Fe g ga ga At ga Ga GlfCse Gr GlfCse Gr GlfCse Gr GlfCw Gr GlfCw Gr GlfCse Gr GlfCw Gr GlfCw Gr GlfCw Gr GlfCse Gr GlfCw Gr GlfCw Gr GlfCw	mmercial Influence nventional port urt Ordered Sale y View Skyline View y Street View vered	Location Sale or Financing Concessions Garage/Carport
Conv Cop cpp Cap Cap Cap Cap Cap Cap Cap CrtOrd Cap CtySky Ci cv Cap DOM Da DT Da dw Dr dw Dr dw Dr dw Dr dw Dr e Ex Estate Es Estate Es Eg Ga ga Ga ga Ga ga Ga Ga Ga GlfCse Ga GlfCse Ga GlfCse Ga GlfCse Ga GlfCse Ga GlfVw Ga Ga Ga HR Hin In In In In In In<	nventional port urt Ordered Sale v View Skyline View v Street View	Sale or Financing Concessions Garage/Carport
cp Ca CrtOrd Ca CrtySky Ci CtyStr Ci cv Cc DOM Da DT De dw Dr e Ex Estate Es FHA Fe g Ga ga At gbi Bt gd Ga Gifcse Ga Glfvw Ga GR Ga HR Hi in Ini Ind Ini Ini Ini Ini Ini Ini Ini Ini Ini Ini Ini	port urt Ordered Sale / View Skyline View / Street View /ered	Garage/Carport
CrtOrd Cc CtySky Ci CtyStr Ci cv Cc DOM Da DT De dw Dr e Ex Estate Ex FHA Fe g Ga ga At gbi Bu gd De GlfCse Ga GlfVw Gr GR Gr HR Hi In Ini Ind Ini Ind Ini Ind Ini Ini In	urt Ordered Sale / View Skyline View / Street View /ered	
CtySky Ci CtyStr Ci cv Cc DOM De DT De dw Dr e Ex Estate Ex FHA Fe g Gi ga At gbi Bu gd De GlfCse Ge Glfvw Ge GR Gi HR Hi In Int Int Int<	/ View Skyline View / Street View /ered	Sale or Financing Concessions
CtySky Ci CtyStr Ci cv Cc DOM De DT De dw Dr e Ex Estate Es FHA Fe g Gi ga At gbi Bu gd De GlfCse Ge Glfvw Ge GR Gi HR Hi In Int Int Int<	/ View Skyline View / Street View /ered	
CtyStr Ci cv Cc DOM De DT De dw Dr e Ex Estate Es FHA Fe g Gi ga At gbi Bu gd De GifCse Ge Gifvw Ge GR Gi HR Hi In Int Listing Li Lindl Li MR Mi Mtn Me NonArm Ne NonArm Ne O O O O O O O O O O O O O O O O O O O O O O O <td>/ Street View vered</td> <td>View</td>	/ Street View vered	View
CV CC DOM Da DT De dw Dr e Ex Estate Ex Estate Ex Fe G g Ga ga At gbi Bu gd De GlfCse Ga Glfww Ga GR Ga HR Hi in Int Ind Int Ind Int Ind Int Int Int	vered	
DOM Da DT De dw Dr e Ex Estate Es FHA Fe g Ga ga At gbi Bu gd De GlfCse Ga GlfVw Ga GR Gi HR Hi in Int Ind Int Listing List LidSght Li MR Mi Mtn Me NonArm Ne NonArm Ne O Of O Of O Of OP Op Prk Pe Pstrl Pe PwLn Pe Relo Re RE Re RH US rr Re RT Re <td></td> <td>View</td>		View
DT De dw Dr e Ex Estate Es FHA Fe g Gi ga At gbi Bu gd De GlfCse Ge GlfVw Ge GR Gi HR Hi in Int Ind Int Listing Lis LtdSting Lis LtdSght Li MR Mi Mn Mn No No No No No No No No O O O O O O O O O O O O O O O O O O O O O <td>s On Market</td> <td>Garage/Carport</td>	s On Market	Garage/Carport
dw Dr e Ex Estate Es FHA Fe g Ga ga At gbi Bu gd De GlfCse Ga Glfvw Ga GR Ga HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Li MR Mi Mn No NonArm No o Ot O Ot O Ot OP Ot Prk Pe Pstrl Pe PwLn Pe Relo Re REO Re REO Re REO Re RE Re Short Se Short Sr	OII WAINEL	Data Sources
dw Dr e Ex Estate Es FHA Fe g Ga ga At gbi Bu gd De GlfCse Ga Glfvw Ga GR Ga HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Li MR Mi Mn No NonArm No o Ot O Ot O Ot OP Ot Prk Pe Pstrl Pe PwLn Pe Relo Re REO Re REO Re REO Re RE Re Short Se Short Sr	ached Structure	Design (Style)
e Ex Estate Es FHA Fe g Ga ga At gbi Bu gd De GlfCse Ga Glfvw Ga GR Ga HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Li MR Mi Mtn Me NonArm No O Ot O Ot <td< td=""><td></td><td></td></td<>		
Estate Es FHA Fe g Ga ga At gbi Bu gd De GlfCse Ga Glfvw Ga GR Ga HR Hi in Inf Ind Inf Listing Lis Lndfl La LtdSght Li MR Mi Mtn Me NonArm No O Of O Of O Of Op Of Pstrl Pe	veway	Garage/Carport
FHA Fe g Ga ga At gbi Bt gd De GlfCse Gr Glfvw Gr GR Gr HR Hi Inn Ini Listing Lis Lndfl La LtdSght Li MR Mi MR Mi MR Mi No No O Oi O Oi O Oi O Oi Op Oj Prk Pa Pstrl Pa PubTrn Pu PwrLn Pc Relo Re RE Re RH Us rr Re SD Se Short Sf Sqm Sc Unk Ur	piration Date	Date of Sale/Time
g Ga ga At gbi Bu gd De GlfCse Ga Glfvw Ga GR Ga HR Hi in Ini Lind Ini Listing Lis Lndfl La LtdSght Lin MR Mi MR Mi MR Mi No Ne NonArm No O Or Pst	ate Sale	Sale or Financing Concessions
g Ga ga At gbi Bu gd De GlfCse Ga Glfvw Ga GR Ga HR Hi in Ini Lind Ini Listing Lis Lndfl La LtdSght Lin MR Mi MR Mi MR Mi No Ne NonArm No O Or Pst	leral Housing Administration	Sale or Financing Concessions
ga At gbi Bu gd De GlfCse Ge Glfvw Ge GR Ge HR Hi in Ini Ind Ini Listing Lis Lndfl La LtdSght Li MR Mi MR Mi Mtn Ne NonArm No O O O O OP OP Prk Pe Pstrl Pe PubTrn Pu PwrLn Pc ReO Rt ReS Re RH US rr Re RT Rc SD Se Short Sf Sqm Sc Unk Ur	rage	Garage/Carport
gbi Bu gd De gd De GlfCse Ge Glfvw Ge GR Ge HR Hi In Ini Ind Ini Ini		
gd De GlfCse Ge Glfvw Ge GR Ge HR Hi in Inf Ind Inf Listing Lis Lndfl La LtdSght Li MR Mi Mtn Me NonArm Nc O Ot O Ot Op Op Prk Pe Pstrl Pe PubTrn Pt PwrLn Pc Relo Re REO Re RE Re RH US rr Re ST Se SD Se Short Sf Sqm Sc Unk Ur	ached Garage	Garage/Carport
GlfCse Gr Glfvw Gr GR Gr HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Lin MR Mi Mtn Mr NonArm Nc 0 Ot 0 Re 0 Re 0	It-In Garages	Garage/Carport
GlfCse Gr Glfvw Gr GR Gr HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Lin MR Mi Mtn Mr NonArm Nc 0 Ot 0 Re 0 Re 0	ached Garage	Garage/Carport
Glfvw Gr GR Ga HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Li MR Mi Mtn Me NonArm Nc o Ot O Ot OP Op Prk Pa Pstrl Pa PubTrn Pt PwLn Pc Relo Re REO Rt RH US rr Re RT Rc SD Se Short Sf Sqm Sc Unk Ur	f Course	Location
GR Gr HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Lit MR Mi Mtn Mr N Ne O Of O Of OP OF Prk Pa Pstrl Pa PwLn Pa Relo Re REO Re RH US rr Re RT Re S Se SD Se Short Sr Sof Sq Sof Sq	f Course View	View
HR Hi in Int Ind Int Listing Lis Lndfl La LtdSght Lit MR Mi Mtn Mr No No NonArm No O Of O Of OP Op Prk Pa Pstrl Pa Pstrl Pa PwLn Pa Relo Re REO Rt RH US rr Re RT Re S Se SD Se Short Sr Sqm Sc Unk Ur		
in Int Ind Ind Listing Lis Lndfl La LtdSght Lin MR Mi Mtn Mon NonArm No O Of Op Op Prk Pe Pstrl Pe PubTrn Pt PwrLn Pc Relo Re REO Ri RH US rr Re ST Se SD Se Short Sf Sqm Sc Unk Ur	rden	Design (Style)
Ind Ind Listing Lis Lndfl La LtdSght Lin MR Mi Mtn Me NonArm No O Of O Of O Of OP Of Prix Pa Pstrl Pa PubTrn Pt PwrLn Pt Relo Rt REO Rt RE Rt RT Rt RT Rt RT Rt S St SD St Short St St St St St St St St St	h Rise	Design (Style)
Ind Ind Listing Lis Lndfl La LtdSght Lin MR Mi Mtn Me NonArm No O Of Op Of Prk Pa Pstrl Pa PubTrn Pu PwrLn Pc Relo Re Re Re Re Re RH US rr Re RT Re Short St Spm Sp Spm Sp Spm Sp Unk Ur <td>erior Only Stairs</td> <td>Basement & Finished Rooms Below Gra</td>	erior Only Stairs	Basement & Finished Rooms Below Gra
Listing Listing Lndfl La LtdSght Lin MR Mi Mtn Me NonArm No O OI O OI Op OI Prix Pa Pstrl Pa PubTrn Pu PwrLn Pc Relo Re REO Ri Res Re RH US rr Re RT Re SC SD Sc SD Sc SD Sc Sp Short St Sc Sp Som Co </td <td>ustrial</td> <td>Location & View</td>	ustrial	Location & View
Lndfl La LtdSght Lin MR Mi Mtn Me NonArm No O Ot O Ot Op Ot Prk Pa Pstrl Pa PubTrn PubTrn PwrLn Pc Relo Re REO Rt Res Re RH US rr Re ST Se SD Se Short Sf Sqm Sc Unk Ur		
LtdSght Lin MR Min Mtn Me NonArm Ne NonArm Ne O Or Or Or Per Per Per Per Per Per Relo Re Re Re RH US rr Re RT Re SE SE SD SE S		Sales or Financing Concessions
MR Mi Mtn Mc N Ne NonArm Nc o Of O Of O Of Op Of Pr Pr Pstrl Pr PubTrn Pr PwrLn Pr Relo Re REO Rf Res Re RH US rr Re RT Rc S Se SD Se Short Sf sqm Sc Unk Ur	ndfill	Location
MR Mi Mtn Mc N Ne NonArm Nc o Of O Of O Of Op Of Pr Pr Pstrl Pr PubTrn Pr PwrLn Pr Relo Re REO Rf Res Re RH US rr Re RT Rc S Se SD Se Short Sf sqm Sc Unk Ur	nited Sight	View
Mtn Mtn N Ne NonArm No o Of O Of Op Of Op Of Op Of Op Of Op Of Pr Pr Pstr Pr PubTrn Pr PwrLn Pr Relo Re REO Ri Res Re RH US Nr Re RT Re ST Se SD Se Short Sf Sq Sq Sqm Sc Unk Ur	l Rise	Design (Style)
N Né NonArm No 0 OI Prik Pa Pstrl Pa PubTrn Pu PwrLn Pc Relo Ré REO Ri Res Ré RH US Rr Rc RT Rc RT Rc S Sé SD Sé Short Sf sqm Sc Unk Ur	untain View	View
NonArm No 0 OI Prk Pa Pstrl Pa PubTrn Pa Relo Re REO Rt RH US Rr Re RH US Rr Re ST Se SD Se Short Sh sf Sc sqm Sc Unk Ur		
0 OI O OI Op OI Op OI Op OI Op OI Prk Pa Pstrl Pa PubTrn Pt Relo Re REO Rt Res Re RH US rr Re RT Rc ST Se SD Se Short Sh sf Sc sqm Sc Unk Ur	utral	Location & View
O Ot op Op op Op Prk Pe Pstrl Pe Pstrl Pe PubTrn Pt PwrLn Pc Relo Re REO Rt RH US rr Re RT Re ST Se SD Se Short Sh sf Sc sqm Sc Unk Ur	n-Arms Length Sale	Sale or Financing Concessions
op Op Prk Pa Pstrl Pa Pstrl Pa PubTrn Pt PwrLn Pc Relo Re REO Rt Res Re RH US rr Re RT Re S Se SD Se Short Sr sf Sc sqm Sc Unk Ur	ner	Basement & Finished Rooms Below Gra
op Op Prk Pa Pstrl Pa Pstrl Pa PubTrn Pt PwrLn Pc Relo Re REO Rt Res Re RH US rr Re RT Re S Se SD Se Short Sr sf Sc sqm Sc Unk Ur	ier	Design (Style)
Prk Pa Pstrl Pa Pstrl Pa PubTrn Pt PwrLn Pc Relo Re REO Rt Res Re RH US rr Re RT Re S Se SD Se Short St sf Sc sqm Sc Unk Ur		Garage/Carport
Pstrl Pa PubTrn Pu PwrLn Pc Relo Re REO Rt Res Re RH US rr Re RT Rc S Se SD Se Short St sf Sc sqm Sc Unk Ur		
PubTrm PubRrn PwrLn Pc Relo Re REO Rf Res Re RH US rr Re RT Rc Ss Se SD Se Short Sf sf Sc sqm Sc Unk Ur	k View	View
PwrLn Pc Relo Re REO Rf Res Re RH US rr Re RT Rc S Se SD Se Short Sf sf Sc sqm Sc Unk Ur	storal View	View
PwrLn Pc Relo Re REO Rf Res Re RH US rr Re RT Rc S Se SD Se Short Sf sf Sc sqm Sc Unk Ur	olic Transportation	Location
Relo Re REO RI Res Re RH US rr Re RT RC s Se SD Se Short St sf Sc sqm Sc Unk Ur	ver Lines	View
REO RE Res Re RH US rr Re RT RC s Se SD Se Short Sh sf Sc sqm Sc Unk Ur		
Res Res RH US rr Re RT Ro s Se SD Se Short Sh sf Sc sqm Sc Unk Ur	ocation Sale	Sale or Financing Concessions
RH US rr Re RT Ro s Se SD Se Short St sf Sc sqm Sc Unk Ur	O Sale	Sale or Financing Concessions
rr Ref RT RC s Se SD Se Short St sf Sc sqm Sc Unk Ur	sidential	Location & View
rr Ref RT Rc s Se SD Se Short St sf Sc sqm Sc Unk Ur	DA - Rural Housing	Sale or Financing Concessions
RT RC s Se SD Se Short St sf Sc sqm Sc Unk Ur	creational (Rec) Room	Basement & Finished Rooms Below Gra
S Se SD Se Short Sh sf Sc sqm Sc Unk Ur	1 /	
SD Se Short Sh sf Sc sqm Sc Unk Ur	w or Townhouse	Design (Style)
Short Sh sf Sc sqm Sc Unk Ur	tlement Date	Date of Sale/Time
Short Sh sf Sc sqm Sc Unk Ur	ni-detached Structure	Design (Style)
sf Sc sqm Sc Unk Ur	ort Sale	Sale or Financing Concessions
sqm Sc Unk Ur		
Unk Ur	uare Feet	Area, Site, Basement
	uare Meters	Area, Site
	known	Date of Sale/Time
	erans Administration	Sale or Financing Concessions
	hdrawn Date	Date of Sale/Time
	lk Out Basement	Basement & Finished Rooms Below Gra
Woods W	ods View	View
	ter View	View
	ter Frontage	Location
wu W	De Libe December (Basement & Finished Rooms Below Gra
	lk Up Basement	
	lk Up Basement	
	lk Up Basement	
	IK Up Basement	

Borrower/Client Adam M Dordea						
Borrower/Client Adam M Dordes	AF	PRAISAL	COMPLIANCE		File No. 20- USA File No. 113	21-332 87929
Dononon Onone Augm N Duluce	a & Ashley D Aemmer				OOATHERO. TT	77020
Address 1714 Douglas Highway					Unit No	D
City Juneau		County	City & Borough of Juneau	State AK	Zip Cod	e <u>99824</u>
Lender/Client Movement Mortga	ge					
APPRAISAL AND REPORT	IDENTIFICATION					
This Appraisal Report is one of th						
	e following types. This report was prepared in acc	ordance with the re	equirements of the Δnnraisal Re	enort ontion of USF	PAP Standards F	Pule 2-2(a)
	This report was prepared in acc					
	intended user of this report is lir					
	· · · · · · · · · · · · · · · · · · ·					
	at the opinions and conclusions	set forth in the repo	rt may not be understood proper	ny without the addi	tional information	in the appraiser's work
DDITIONAL CERTIFICATION	IONS					
certify that, to the best of my kno	wledge and belief:					
•	ined in this report are true and c	correct.				
	ons, and conclusions are limited		ed assumptions and are my per	sonal impartial a	nd unhiased prof	essional analyses
opinions, and conclusions.	one, and conclusions are inflice	only by the report	ca assumptions and are my per	sonai, impartiai, a	na anbiasca proi	coolonal analyscs,
•	have no present or prespective	interest in the pro-				
Unitess utilerwise mulcateu, i						
			perty that is the subject of this re			
· Unless otherwise indicated, I	have performed no services, as	an appraiser or in a				
Unless otherwise indicated, I period immediately preceding	have performed no services, as acceptance of this assignment	an appraiser or in a	any other capacity, regarding the	e property that is th		
Unless otherwise indicated, I period immediately preceding I have no bias with respect to	have performed no services, as acceptance of this assignment to the property that is the subject	an appraiser or in a : : of this report or the	any other capacity, regarding the parties involved with this assign	e property that is th		
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign 	have performed no services, as acceptance of this assignment to the property that is the subject ament was not contingent upon	an appraiser or in a tof this report or the developing or repo	any other capacity, regarding the e parties involved with this assi tring predetermined results.	e property that is th	e subject of this	report within the three-y
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign 	have performed no services, as acceptance of this assignment to the property that is the subject	an appraiser or in a tof this report or the developing or repo	any other capacity, regarding the e parties involved with this assi tring predetermined results.	e property that is th	e subject of this	report within the three-y
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign My compensation for complete 	have performed no services, as acceptance of this assignment to the property that is the subject ament was not contingent upon	an appraiser or in a developing or report ingent upon the developing the developing or reporting the developing or reportingent upon the developing and appraisance of the developing appraisance of the developing and appraisance of the developing appraisance of t	any other capacity, regarding the e parties involved with this assignting predetermined results. relopment or reporting of a pred	e property that is the gnment. etermined value o	e subject of this r direction in valu	report within the three-y
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assig My compensation for comple of the client, the amount of the 	have performed no services, as g acceptance of this assignment of the property that is the subject nment was not contingent upon ting this assignment is not conti	an appraiser or in a developing or report ingent upon the developing the developing or reporting the developing or reportingent upon the developing and appraisance of the developing appraisance of the developing and appraisance of the developing appraisance of t	any other capacity, regarding the e parties involved with this assignting predetermined results. relopment or reporting of a pred	e property that is the gnment. etermined value o	e subject of this r direction in valu	report within the three-y
Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign My compensation for comple of the client, the amount of the this appraisal.	have performed no services, as g acceptance of this assignment to the property that is the subject nment was not contingent upon ting this assignment is not conti ne value opinion, the attainment	an appraiser or in a : : of this report or the developing or repoingent upon the dev of a stipulated resu	any other capacity, regarding the e parties involved with this assig- rting predetermined results. relopment or reporting of a pred ult, or the occurrence of a subse	e property that is the gnment. etermined value o equent event direc	ne subject of this r direction in valu tly related to the	report within the three- ne that favors the cause intended use of
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and of the client, and one of the client, the amount of the this appraisal. 	have performed no services, as g acceptance of this assignment to the property that is the subject nment was not contingent upon ting this assignment is not conti ne value opinion, the attainment conclusions were developed and	an appraiser or in a : : of this report or the developing or repoingent upon the dev of a stipulated resu	any other capacity, regarding the e parties involved with this assig- rting predetermined results. relopment or reporting of a pred ult, or the occurrence of a subse	e property that is the gnment. etermined value o equent event direc	ne subject of this r direction in valu tly related to the	report within the three- ne that favors the cause intended use of
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this 	have performed no services, as g acceptance of this assignment to the property that is the subject nment was not contingent upon ting this assignment is not conti ne value opinion, the attainment conclusions were developed and report was prepared.	an appraiser or in a control of this report or the developing or repoingent upon the dev of a stipulated result this report has been	any other capacity, regarding the e parties involved with this assig- rting predetermined results. relopment or reporting of a pred alt, or the occurrence of a subse- en prepared, in conformity with	e property that is the gnment. etermined value o equent event direc	ne subject of this r direction in valu tly related to the	report within the three- ne that favors the cause intended use of
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I 	have performed no services, as g acceptance of this assignment to the property that is the subject nment was not contingent upon ting this assignment is not conti ne value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection	an appraiser or in a control of this report or the developing or report ingent upon the devor a stipulated result this report has been on of the property to	e parties involved with this assignting predetermined results. Velopment or reporting of a predult, or the occurrence of a subselen prepared, in conformity with that is the subject of this report.	e property that is the gnment. etermined value of equent event directions the Uniform Stand	r direction in valutly related to the	report within the three- ne that favors the cause intended use of onal Appraisal Practice
 Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assign My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, I 	have performed no services, as acceptance of this assignment of the property that is the subject nament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. In have made a personal inspection one provided significant real preservices.	an appraiser or in a	e parties involved with this assignting predetermined results. relopment or reporting of a predult, or the occurrence of a subsern prepared, in conformity with that is the subject of this report. Issistance to the person(s) significance to the person(s) significance to the person(s) significance to the person(s)	e property that is the gnment. etermined value of equent event directions the Uniform Stand	r direction in valutly related to the	report within the three- ne that favors the cause intended use of onal Appraisal Practice
 Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assign My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, individual providing significant. 	have performed no services, as acceptance of this assignment to the property that is the subject inment was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection one provided significant real property appraisal assista	an appraiser or in a control of this report or the developing or report of the developing or report of a stipulated result this report has been on of the property the property appraisal ance is stated elsew	any other capacity, regarding the e parties involved with this assisting predetermined results. relopment or reporting of a pred alt, or the occurrence of a subset en prepared, in conformity with that is the subject of this report. assistance to the person(s) signification in this report).	property that is the grament. etermined value of equent event direction of the Uniform Standing this certification.	r direction in valutly related to the	report within the three- ne that favors the cause intended use of onal Appraisal Practice
 Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assigned My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, I individual providing significant This report has been prepare 	have performed no services, as acceptance of this assignment of the property that is the subject nament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. In have made a personal inspection one provided significant real preservices.	an appraiser or in a control of this report or the developing or report of the developing or report of a stipulated result this report has been on of the property the property appraisal ance is stated elsew	any other capacity, regarding the e parties involved with this assisting predetermined results. relopment or reporting of a pred alt, or the occurrence of a subset en prepared, in conformity with that is the subject of this report. assistance to the person(s) signification in this report).	property that is the grament. etermined value of equent event direction of the Uniform Standing this certification.	r direction in valutly related to the	report within the three- ne that favors the cause intended use of onal Appraisal Practice
Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assig My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, individual providing significant This report has been prepare PRIOR SERVICES	have performed no services, as acceptance of this assignment of the property that is the subject ament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection one provided significant real put real property appraisal assistated in accordance with Title XI of	an appraiser or in a control of this report or the developing or report of the developing or report of a stipulated result this report has been on of the property to property appraisal ance is stated elsew FIRREA as amend	any other capacity, regarding the eparties involved with this assisting predetermined results. relopment or reporting of a predult, or the occurrence of a subseten prepared, in conformity with that is the subject of this report, issistance to the person(s) signification of the person of the pers	property that is the grament. etermined value of expuent event directions this certification lations.	r direction in valutly related to the lards of Profession (if there are except)	report within the three-your that favors the cause intended use of onal Appraisal Practice exptions, the name of e
Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assig My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I unless otherwise indicated, I individual providing significant This report has been prepare PRIOR SERVICES X I have NOT performed.	have performed no services, as acceptance of this assignment to the property that is the subject ament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection one provided significant real part real property appraisal assistated in accordance with Title XI of a services, as an appraiser or in	an appraiser or in a control of this report or the developing or report of the developing or report of a stipulated result this report has been on of the property to property appraisal ance is stated elsew FIRREA as amend	any other capacity, regarding the eparties involved with this assisting predetermined results. relopment or reporting of a predult, or the occurrence of a subseten prepared, in conformity with that is the subject of this report, issistance to the person(s) signification of the person of the pers	property that is the grament. etermined value of expuent event directions the Uniform Standing this certification lations.	r direction in valutly related to the lards of Profession (if there are except)	report within the three-your that favors the cause intended use of onal Appraisal Practice exptions, the name of e
Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assig. My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, individual providing significan. This report has been prepare PRIOR SERVICES	have performed no services, as acceptance of this assignment to the property that is the subject ament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection one provided significant real part real property appraisal assistated in accordance with Title XI of a services, as an appraiser or in	an appraiser or in a control of this report or the developing or report of the developing or report of a stipulated result this report has been on of the property to property appraisal ance is stated elsew FIRREA as amend	any other capacity, regarding the eparties involved with this assisting predetermined results. relopment or reporting of a predult, or the occurrence of a subseten prepared, in conformity with that is the subject of this report, issistance to the person(s) signification of the person of the pers	property that is the grament. etermined value of expuent event directions the Uniform Standing this certification lations.	r direction in valutly related to the lards of Profession (if there are except)	report within the three-your that favors the cause intended use of onal Appraisal Practice exptions, the name of e
Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assigned by compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I unless otherwise indicated, I unless otherwise indicated, I individual providing significant. This report has been prepare PRIOR SERVICES X I have NOT performed immediately preceding acceptions.	have performed no services, as acceptance of this assignment to the property that is the subject ament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection one provided significant real part real property appraisal assistated in accordance with Title XI of a services, as an appraiser or in	an appraiser or in a control of this report or the developing or report of the developing or report of a stipulated result this report has been on of the property appraisal annote is stated elsew FIRREA as amendanother capacity, results and the capacity and t	e parties involved with this assistance or reporting of a pred alt, or the occurrence of a subset on prepared, in conformity with that is the subject of this report, is sistance to the person(s) signification of the property of the regarding the property that is the subject of this report.	e property that is the grament. etermined value of equent event direct the Uniform Standing this certification lations.	r direction in valuatly related to the lards of Profession (if there are except)	report within the three- ue that favors the caus- intended use of onal Appraisal Practice ceptions, the name of e
Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assig My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, rindividual providing significan This report has been prepare PRIOR SERVICES X I have NOT performed immediately preceding acception.	have performed no services, as acceptance of this assignment to the property that is the subject ament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection on one provided significant real part real property appraisal assistated in accordance with Title XI of a services, as an appraiser or instance of this assignment.	an appraiser or in a control of this report or the developing or report in a stipulated result this report has been on of the property appraisal a since is stated elsew FIRREA as amendanother capacity, regardi	any other capacity, regarding the eparties involved with this assisting predetermined results. relopment or reporting of a preduit, or the occurrence of a subset on prepared, in conformity with that is the subject of this report. It is is the subject of this report, where in this report), and any implementing regular egarding the property that is the subject of the property that is the s	e property that is the grament. etermined value of equent event direct the Uniform Standing this certification lations.	r direction in valuatly related to the lards of Profession (if there are except)	report within the three- ue that favors the caus- intended use of onal Appraisal Practice ceptions, the name of e
Unless otherwise indicated, I period immediately preceding I have no bias with respect to My engagement in this assig My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, rindividual providing significan This report has been prepare PRIOR SERVICES X I have NOT performed immediately preceding acception.	have performed no services, as acceptance of this assignment to the property that is the subject arment was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection on the property appraisal assistated in accordance with Title XI of a services, as an appraiser or in trance of this assignment.	an appraiser or in a control of this report or the developing or report in a stipulated result this report has been on of the property appraisal a since is stated elsew FIRREA as amendanother capacity, regardi	any other capacity, regarding the eparties involved with this assisting predetermined results. relopment or reporting of a preduit, or the occurrence of a subset on prepared, in conformity with that is the subject of this report. It is is the subject of this report, where in this report), and any implementing regular egarding the property that is the subject of the property that is the s	e property that is the grament. etermined value of equent event direct the Uniform Standing this certification lations.	r direction in valuatly related to the lards of Profession (if there are except)	report within the three- ue that favors the caus- intended use of onal Appraisal Practice ceptions, the name of e
Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assig My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, I unless otherwise indicated, I individual providing significan. This report has been prepare PRIOR SERVICES X I have NOT performed immediately preceding acceptance of this PROPERTY INSPECTION	have performed no services, as acceptance of this assignment to the property that is the subject ament was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection on the property appraisal assistated in accordance with Title XI of a services, as an appraiser or in otance of this assignment.	an appraiser or in a control of this report or the developing or report of a stipulated result this report has been on of the property the property appraisal a since is stated elsew FIRREA as amendanother capacity, regardice described in the or capacity of the property of the property appraisal and the capacity, regardice described in the or capacity of the property of the proper	any other capacity, regarding the eparties involved with this assisting predetermined results. Relopment or reporting of a preduit, or the occurrence of a subset on prepared, in conformity with that is the subject of this report. It is is the subject of the person(s) significant where in this report). It is in the report of the person of the property that is the gradient of the property that is the subject of the property that is the pro	e property that is the grament. etermined value of equent event direct the Uniform Standing this certification lations.	r direction in valuatly related to the lards of Profession (if there are except)	report within the three- ue that favors the caus- intended use of onal Appraisal Practice ceptions, the name of e
Unless otherwise indicated, I period immediately preceding. I have no bias with respect to My engagement in this assig My compensation for comple of the client, the amount of the this appraisal. My analyses, opinions, and owere in effect at the time this Unless otherwise indicated, I Unless otherwise indicated, I Unless otherwise indicated, I individual providing significan. This report has been prepare INOR SERVICES X I have NOT performed immediately preceding acceptance of this PROPERTY INSPECTION I X HAVE made a pers	have performed no services, as acceptance of this assignment to the property that is the subject arment was not contingent upon ting this assignment is not contine value opinion, the attainment conclusions were developed and report was prepared. have made a personal inspection on the property appraisal assistated in accordance with Title XI of a services, as an appraiser or in trance of this assignment.	an appraiser or in a control of this report or the developing or report of the developing or report of a stipulated result this report has been on of the property appraisal a since is stated elsew FIRREA as amendanother capacity, regardice described in the control of the property appraisal and the capacity, regardice described in the control of the property of the capacity of the control of th	any other capacity, regarding the eparties involved with this assisting predetermined results. Relopment or reporting of a preduit, or the occurrence of a subsetent prepared, in conformity with that is the subject of this report. It is is the subject of the person(s) significant where in this report). It is in the property that is the grading the property that is the subject of the property that is the subject of this report.	e property that is the grament. etermined value of equent event direct the Uniform Standing this certification lations.	r direction in valuatly related to the lards of Profession (if there are except)	report within the three- ue that favors the caus intended use of onal Appraisal Practice ceptions, the name of e

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: A reasonable exposure time is approximately 90 days or less, in the subject's market area, for the property to sell at appraised value. Exposure time is defined by USPAP as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

	MARKETING	TIME AND EX	POSURE TIME F	FOR THE SUBJEC	CT PROPERTY
--	-----------	-------------	---------------	----------------	-------------

- X A reasonable marketing time for the subject property is <90
 X A reasonable exposure time for the subject property is <90 _ day(s) utilizing market conditions pertinent to the appraisal assignment.
 - day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature MAC C	Signature
Name Jarga Cook	Name
Date of Signature 05/02/2022	Date of Signature
State Certification # 165282	State Certification #
or State License #	or State License #
State AK	State
Expiration Date of Certification or License 06/30/2023	Expiration Date of Certification or License
	Supervisory Appraiser Inspection of Subject Property:
Effective Date of Appraisal 04/25/2022	Did Not Exterior Only from street Interior and Exterior

Southeast Appraisal Services, LLC **COMMENT ADDENDUM**

File No 20-22-092

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address 1714 Douglas Highway City Juneau County City & Borough of Juneau State Zip Code 99824 Lender/Client Movement Mortgage Address 1434 Crossways Blvd., Suite 250, Chesapeake, VA 23320

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

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.

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 paid by the seller were excessive, otherwise the actual amount is typically not provided when appraisal information is shared. If 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 2022 is values are increasing and inventory is low. There are currently very 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, 2021- December 31, 2021: 597 closed sales; 46 current pending sales, 34 current listings. The data includes various properly types with a wide range of prices, views, waterfront vs uplands, etc. Approximately 597 closed sales in 2021, 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

January 01, 2021- January 01, 2022- Single Family Residences: 288 closed sales, 20 current pending sales, 11 active listings. Townhouses: 73 closed sales, 4 current pending sales, 1 active listing Condominium: 128 closed sales, 16 current pending sales, 1 current active listings. Multifamily (Duplex to 5-plexes): 28 closed sales, 2 current pending sale, 1 active listing. Other property types (Mobile home on lot, Mobile Home, Cabin) 44 closed, 3 pending sale, 4 listings Vacant Land: 36 Closed Sales, 1 Pending Sales, 16 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, on-line 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

Borrower Kristin Cadigan McAdoo & Jason McAdoo

Property Address 1714 Douglas Highway

City Juneau	County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client Movement Mortgage		Address 1434 Crossways B	lvd., Suite 250	0, Ches	apeake, VA 2332	20

License #: 165282 Effective: 4/15/2021 Expires: 06/30/2023

State of Alaska

Department of Commerce, Community, and Economic Development Division of Corporations, Business, and Professional Licensing

Board of Certified Real Estate Appraisers

Licensee: Jared Clyde Cook

License Type: Certified Residential Real Estate Appraiser

Status: Active

Commissioner: Julie Anderson

Relationships Designations

No relationships found. No designations found.

Wallet Card

State of Alaska

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

Jared Clyde Cook

As

Certified Residential Real Estate Appraiser

License Effective Expires 165282 4/15/2021 06/30/2023

Jared Clyde Cook PO BOX 32122 JUNEAU, AK 99803

F10perty Address 1714 Douglas Highway						
City Juneau	County	City & Borough of Juneau	State	AK	Zip Code	99824
Lender/Client Movement Mortgage		Address 1434 Crossways Blvd.	Suite 250	0, Chesa	apeake, VA 233	20





LIA Administrators & Insurance Services

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS Aspen Specialty Insurance Company (Referred to below as the "Company") 590 Madison Avenue, 7th Floor New York, NY 10022 877-245-3510 Date Issued Policy Number Previous Policy Number 11/1/2021 ASI003084-07 ASI003084-06 THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY. 140900 ALASKA SURPLUS LINES NOTICE Customer ID: Named Insured: THIS IS EVIDENCE OF INSURANCE PROCURED SOUTHEAST APPRAISAL SERVICES, LLC AND DEVELOPED UNDER THE ALASKA 8287C Garnet St. SURPLUS LINES LAW, AS 21.34. IT IS NOT Juneau, AK 99801 COVERED BY THE ALASKA INSURANCE GUARANTY ASSOCIATION ACT, AS 21.80. Policy Period: From: 12/20/2021 12/20/2022 To: Robert C. Wiley License No.0005345 12:01 A.M. Standard Time at the address stated in 1 above. P.O. Box 1319 Santa Barbara, CA 93102 Deductible: Each Claim Tel: (800) 334-0652 4. Retroactive Date: 12/20/1998 5. Inception Date: 12/20/2015 Limits of Liability: \$1,000,000 6. Each Claim A. B. \$1,000,000 Aggregate \$5,000 Supplemental Payment Coverage Subpoena Response: Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage Loss of Earnings: \$500 per day Supplemental Payment Coverage Covered Professional Services (as defined in the Policy and/or by Endorsement): Real Estate Appraisal and Valuation: Residential Property: Commercial Property: Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit): Yes (If "yes", added by endorsement) Right of Way Agent and Relocation: Yes No Machinery and Equipment Valuation: Yes No X (If "yes", added by endorsement) Personal Property Appraisal: Yes No X (If "yes", added by endorsement) Real Estate Sales/Brokerage: No Aspen Specialty Insurance Company Page 1 of 2

LIA001S (04/19)