

Uniform Residential Appraisal Report

File # 1220315

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

SUBJECT

Property Address 1123 Linden Ave City Lewiston State ID Zip Code 83501
Borrower Harry Mills Owner of Public Record Underwood County Nez Perce
Legal Description Tax #5043 of Lot 2, Block 5 Lewiston Orchards Tract 1
Assessor's Parcel # RPL00050020300 Tax Year 2021 R.E. Taxes \$ 2,032
Neighborhood Name Lewiston Orchards Map Reference Per Loc. Map Census Tract 9609.00
Occupant [] Owner [] Tenant [x] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] per month
Property Rights Appraised [x] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [x] Purchase Transaction [] Refinance Transaction [] Other (describe)
Lender/Client Rocket Mortgage LLC Address 1050 Woodward Avenue, Detroit, MI 48226
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [x] Yes [] No
Report data source(s) used, offering price(s), and date(s). DOM 4;IMLS#98833942 was listed on 03/07/2022 for \$339,000 and is currently listed for \$339,000 pending the current accepted offer.

CONTRACT

I [x] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;PSA was provided by the AMC and contained a total of 12 pages as submitted. Pending sale price is \$359,000. No unusual items were included in the PSA as submitted.
Contract Price \$ 359,000 Date of Contract 03/16/2022 Is the property seller the owner of public record? [x] Yes [] No Data Source(s) Assessor
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [x] No
If Yes, report the total dollar amount and describe the items to be paid. \$0;;

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [x] Urban [] Suburban [] Rural Property Values [x] Increasing [] Stable [] Declining PRICE AGE One-Unit 80 %
Built-Up [x] Over 75% [] 25-75% [] Under 25% Demand/Supply [x] Shortage [] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit 1 %
Growth [] Rapid [x] Stable [] Slow Marketing Time [x] Under 3 mths [] 3-6 mths [] Over 6 mths 150 Low 0 Multi-Family 1 %
Neighborhood Boundaries North-Main St, East-29th St., South-Richardson Ave., and West-4th St. 700 High 130 Commercial 10 %
310 Pred. 45 Other 8 %
Neighborhood Description Neighborhood reflects a wide variety of mostly single family homes with regard to age, size, design, and quality. No large developments constructed by a single builder with similar floorplans are noted. Schools are within Lewiston. Employment/services are within the Lewis/Clark valley in Clarkston, WA and Lewiston, ID.
Market Conditions (including support for the above conclusions) Local market with low supply noted. All types of financing are available with interest rates currently very low in the 2.5-4% range. Seller concessions are typically not required except in a small percentage of sales. Appraiser notes Covid19 impact is currently minimal with few cases/deaths in this area and no market evidence was found to support an economic impact at this time.

SITE

Dimensions See attached plat Area 42819 sf Shape Slightly Irregular View N;Res;
Specific Zoning Classification R2A Zoning Description Low Density Residential (livestock)
Zoning Compliance [x] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [x] Yes [] No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [x] [] Water [x] [] Street Asphalt [x] []
Gas [x] [] Sanitary Sewer [x] [] Alley None [] []
FEMA Special Flood Hazard Area [] Yes [x] No FEMA Flood Zone C FEMA Map # 1601040006B FEMA Map Date 01/20/1982
Are the utilities and off-site improvements typical for the market area? [x] Yes [] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [x] No If Yes, describe

IMPROVEMENTS

General Description Foundation Exterior Description materials/condition Interior materials/condition
Units [x] One [] One with Accessory Unit [] Concrete Slab [x] Crawl Space Foundation Walls Conc,Blk/Avg Floors Crpt,vinyl/Avg
of Stories 1 [] Full Basement [x] Partial Basement Exterior Walls Metal/Avg Walls Drywall/Avg
Type [x] Det. [] Att. [] S-Det./End Unit Basement Area 540 sq.ft. Roof Surface Comp/Avg Trim/Finish Wood/Avg
[x] Existing [] Proposed [] Under Const. Basement Finish 0 % Gutters & Downspouts Metal/Avg Bath Floor Vinyl/Avg
Design (Style) Traditional [] Outside Entry/Exit [] Sump Pump Window Type Vinyl,Alum/Avg Bath Wainscot Vinyl/Avg
Year Built 1950 Evidence of [] Infestation Storm Sash/Insulated Dble.Pane/Avg Car Storage [] None
Effective Age (Yrs) 40 [] Dampness [] Settlement Screens Metal/Avg [x] Driveway # of Cars 1
Attic [] None Heating [x] FWA [] HWBB [] Radiant Amenities [] Woodstove(s) # 0 Driveway Surface Asphalt
[] Drop Stair [] Stairs [] Other Fuel Gas [x] Fireplace(s) # 1 [x] Fence PrtRear [x] Garage # of Cars 1
[] Floor [x] Scuttle Cooling [x] Central Air Conditioning [x] Patio/Deck Patio [x] Porch Front [] Carport # of Cars 0
[] Finished [] Heated [] Individual [] Other [] Pool None [x] Other Cv.Strge. [] Att. [x] Det. [] Built-in
Appliances [] Refrigerator [x] Range/Oven [] Dishwasher [] Disposal [] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 4 Rooms 2 Bedrooms 2.0 Bath(s) 1,212 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). Double pane windows noted. 36' x 30' Covered storage building. 16' x 20' shop/office at rear of garage. Covered, rear patio. NO PERSONAL PROPERTY IS INCLUDED IN THIS REPORT.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-remodeled-eleven to fifteen years ago;Bathrooms-not updated;Kitchen appears to have been remodeled in the past 15 years. Appraisal notes low ceiling height (82") throughout the main floor. At 2" below 7 feet, the interior ceiling height reflects incurable functional loss. The estimated, depreciated cost difference is \$10,000. Facia board was pulled loose on left side-see photo. A small area (possibly former closet) off living room remained unfinished at time of inspection. These items do not appear to be structural and are considered cosmetic only. See page 3 for additional comments.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [x] No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [x] Yes [] No If No, describe

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There are **1** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **365,000** to \$ **365,000**.
 There are **7** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **329,000** to \$ **389,000**.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	1123 Linden Ave Lewiston, ID 83501	721 Preston Ave Lewiston, ID 83501		623 Warner Ave Lewiston, ID 83501		427 Linden Dr Lewiston, ID 83501	
Proximity to Subject		1.08 miles NW		1.27 miles W		1.74 miles W	
Sale Price	\$ 359,000	\$ 385,000		\$ 340,000		\$ 380,000	
Sale Price/Gross Liv. Area	\$ 296.20 sq.ft.	\$ 364.58 sq.ft.		\$ 320.15 sq.ft.		\$ 305.96 sq.ft.	
Data Source(s)		IMLS#98806515;DOM 37		IMLS#98829823;DOM 11		IMLS#98823444;DOM 49	
Verification Source(s)		Assessor-L-Agent		Assessor/L-Agent		Assessor/L-Agent	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;2500		ArmLth FHA;0		ArmLth Conv;5000	
Date of Sale/Time		s08/21;c07/21	+19,250	s03/22;c01/22		s01/22;c12/21	
Location	N;Res;	N;Res;		A;School;	+2,000	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	42819 sf	41295 sf	0	11322 sf	+30,000	11962 sf	+30,000
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Traditional	DT1;Ranch	0	DT1;Traditional		DT1;Ranch	0
Quality of Construction	Q4	Q4	-10,000	Q4		Q4	
Actual Age	72	64	0	60	0	74	0
Condition	C4	C4	-10,000	C4	-5,000	C4	-5,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	4 2 2.0	5 3 1.0	0	4 2 1.0	+5,000	5 3 2.0	-5,000
Gross Living Area	1,212 sq.ft.	1,056 sq.ft.	+12,480	1,062 sq.ft.	+12,000	1,242 sq.ft.	0
Basement & Finished Rooms Below Grade	540sf0sfin	1056sf792sfin	-24,960	950sf475sfin	-15,975	1242sf621sfin	-22,545
Functional Utility	Average-	Average	-10,000	Average	-10,000	Average	-10,000
Heating/Cooling	FWA/C-Air	FWA/C-Air		FWA/C-Air		FWA/C-Air	
Energy Efficient Items	Dble Windows	Dble Windows		Dble Windows		Dble Windows	
Garage/Carport	1gd1dw	1ga2dw	0	1cp1dw	+2,500	2ga2dw	-5,000
Porch/Patio/Deck	Prch/Cv.Patio	Porch/Patio	0	Porch/Deck	0	CovPorch/Patio	0
Other	320sfShop/FP	LgShed/Jettub	+4,000	2-F/P, Sheds	+1,000	2-F/P, Shed	+2,000
Other	1080SFStrgShd	Cov. Storage	0	None	+5,000	None	+5,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -24,230	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 21,525	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -10,545
Adjusted Sale Price of Comparables		Net Adj. 6.3 % Gross Adj. 24.9 %	\$ 360,770	Net Adj. 6.3 % Gross Adj. 27.5 %	\$ 361,525	Net Adj. 2.8 % Gross Adj. 22.2 %	\$ 369,455

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

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

Data Source(s) **Assessor/IMLS**
 My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **Assessor/IMLS**
 Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1		COMPARABLE SALE #2		COMPARABLE SALE #3	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	Inspection/Assess./L-Agent	Assessor/L-Agent		Assessor/L-Agent		Assessor/L-Agent	
Effective Date of Data Source(s)	03/19/2022	03/19/2022		03/19/2022		03/19/2022	

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has NOT sold/transferred in the past 36 months prior to the effective date of this report per assessor/mls records. Comparable sales have sold only as noted within the 12 months prior to the current sale.

Summary of Sales Comparison Approach Site/time adjustments or the lack of are based on matched pairs within this report. Comp 1 reflects refinished hardwood floors on the main level and recently installed laminate in the basement as well as recent paint with superior overall quality and condition noted. Comps 2 and 3 reflect recently replaced flooring is large portions of the residence and superior overall condition. Comp 1 is the most similar site and comp 2 is the most recent sale. Comps 1 and 2 are given the most weight in the final estimate of market value. See additional comments on the following page as well as comp 4.

Indicated Value by Sales Comparison Approach \$ **361,000**

Indicated Value by: **Sales Comparison Approach** \$ **361,000** **Cost Approach (if developed)** \$ **Income Approach (if developed)** \$

The market data approach is given the most weight in the final estimate of market value as being most reflective of current buyers and sellers in the subject area. The cost approach is not considered credible due to the wide range of builder costs in this market. The income approach is not developed due to the absence of sufficient, credible rental data for single family homes similar to the subject in this neighborhood.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **361,000**, as of **03/18/2022**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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ADDITIONAL COMMENTS

Subject neighborhood reflects a variety of single family homes constructed over an extended period of some 135 years. No large developments by a single builder are noted. The result is a relatively small number of possible homes from which to draw comparable data for any one range of home size, design, age, and condition. All comparable data included competes directly with the subject. Time and distance to sales is very typical for this area. In addition, fewer similar aged/size/design homes are noted in the subject neighborhood. Based on comparables of similar size/age/design, these homes are well accepted in this market. Traveling across arterial streets/geographic boundaries for comp data is typical within this neighborhood. Based on closed sales within this report, homes similar to the subject are well accepted in this market.

All adjustments are based on matched pairs, historical market data, or market extraction.

The appraiser has researched all sales in the past 12 months for homes similar in age, size, and condition as compared to the subject. The sales included in this report are considered to be the most similar of all sales located. The appraiser notes recent sales for homes in closer proximity to the subject, however, not manufactured homes. The recent sales for the most similar homes were considered to best reflect the current market and were given priority over more proximate home sales reflecting fewer similarities to the subject. Comp data, as presented, is considered to be the most similar and proximate data available and the best indicator of market value for the subject. The appraiser has selected the most comparable sales from the data available. ALL possible comparable sales are NOT included in this report, only the sales most similar to the subject.

The appraiser has included all of Lewiston in the data search. Time is excess of six months and distance beyond 1 mile could not be avoided. This is typical for homes within Lewiston.

The nearby airport shown on the location map is a regional airport currently offering only 4-5 commercial flights per day. This airport does not adversely affect the subject or any of the comparable sales.

Functional loss

The subject reflects a low ceiling height. As IMLS or assessor data does not include ceiling height, the appraiser has no way to search for comparable sales based on ceiling height. Ceiling height was not stated in the current listing which is typical for local realtors. The functional loss is based on the appraiser's estimated cost difference between the subject walls/ceiling height and the typical 8' ceiling height in most homes. This amount was then depreciated and rounded to arrive at the market deduction in the market grid as compared to homes with typical ceiling height. While there is no way to locate market data from which to extract an adjustment, a depreciated cost is the most logical method available. Based on the 4 days on market for the subject to receive an above list price, accepted offer, market acceptance for the subject appears comparable to competing homes in this market.

Per PSA, personal property included in sales price, but NOT included in this appraisal are the refrigerator, Range, M/Wave, Washer/Dryer, and riding mower.

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Subject site value is based on market extraction
of site values from the sales included in this report and the small number of recent site sales within Lewiston.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	85,000
Source of cost data Marshall/Swift cost service	DWELLING	Sq.Ft. @ \$	=\$
Quality rating from cost service Q4 Effective date of cost data 03/18/2022		Sq.Ft. @ \$	=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		Sq.Ft. @ \$	=\$
The cost approach was not included due to the subject's age and wide variety of builder costs which results in a lack of credibility for the cost approach. A lack of credibility violates USPAP. The cost is approach would be meaningless.	Garage/Carport	Sq.Ft. @ \$	=\$
	Total Estimate of Cost-New		=\$
	Less Physical	Functional	External
	Depreciation		= \$()
	Depreciated Cost of Improvements		=\$
	"As-is" Value of Site Improvements		=\$
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH		=\$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ **X** Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) Verifiable rental data for homes similar in size and condition to the subject is not sufficient to produce a reliable income approach to value. Therefore, the income approach is not included.

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

PUD INFORMATION

INCOME

COST APPROACH

ADDITIONAL COMMENTS

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

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

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

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

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

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

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

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

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

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

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

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any 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

Signature 
Name David C Burgess
Company Name Burgess Appraisal, LLC
Company Address 2559 Linda Vista St
Clarkston, WA 99403-1432
Telephone Number (509) 751-9389
Email Address Burgessappraisal@gmail.com
Date of Signature and Report 03/22/2022
Effective Date of Appraisal 03/18/2022
State Certification # CRA-753
or State License # _____
or Other (describe) _____ State # _____
State ID
Expiration Date of Certification or License 05/11/2022

ADDRESS OF PROPERTY APPRAISED

1123 Linden Ave
Lewiston, ID 83501
APPRAISED VALUE OF SUBJECT PROPERTY \$ 361,000

LENDER/CLIENT

Name Solidifi
Company Name Rocket Mortgage LLC
Company Address 1050 Woodward Avenue, Detroit, MI 48226
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Borrower/Client	Harry Mills	File No.	1220315
Property Address	1123 Linden Ave		
City	Lewiston	County	Nez Perce
		State ID	Zip Code 83501
Lender	Rocket Mortgage LLC		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Brittany Swanson, registered trainee appraiser #1001857, in the state of Washington provided assistance as follows; Subject property inspection, comparable research, report development, market research including matched pairs analysis and market extraction of site values from improved, residential sales as well as completing the appraisal form/addendums used in this appraisal. Assessor data, plat maps, agent interviews and confirmation of listing and sale data was also completed. All of this appraisal assistance was completed under the direct supervision of David C Burgess, Certified residential appraiser in both Washington and Idaho.

Reasonable Exposure Time

(USPAP defines Exposure Time 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.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 1-45 days

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

- All utilities, including heat, water, electric, appliances were operational at time of inspection.
- Highest and Best Use Analysis
- The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion the current use of the subject property is the highest and best use.
- This appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice. The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C. 3331 et. se.) and any implementing regulations.
- "The Intended User of this appraisal report is the lender/client only. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal form, and the definition of market value. No additional intended users are identified by the appraiser.
- The appraiser has not completed a prior appraisal on the subject property for the 36 months prior to acceptance of this appraisal.

APPRAISER:

Signature: 
Name: David C Burgess
Certified Residential Appraisal
State Certification #: CRA-753
or State License #: _____
State: ID Expiration Date of Certification or License: 05/11/2022
Date of Signature and Report: 03/22/2022
Effective Date of Appraisal: 03/18/2022
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): 03/18/2022

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
Name: _____
State Certification #: _____
or State License #: _____
State: _____ Expiration Date of Certification or License: _____
Date of Signature: _____
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): _____

Subject Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Subject Front

1123 Linden Ave
Sales Price 359,000
Gross Living Area 1,212
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 42819 sf
Quality Q4
Age 72



Subject Rear



Subject Street

Subject Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Old Shed-No Value

1123 Linden Ave	
Sales Price	359,000
Gross Living Area	1,212
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	42819 sf
Quality	Q4
Age	72



Portable Shed-No Value



Portable Shed Interior

Subject Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Covered Storage

1123 Linden Ave	
Sales Price	359,000
Gross Living Area	1,212
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	42819 sf
Quality	Q4
Age	72



Garage/Sm. Shop-Office



Garage Interior

Subject Interior Photo Page

Borrower/Client	Harry Mills						
Property Address	1123 Linden Ave						
City	Lewiston	County	Nez Perce	State	ID	Zip Code	83501
Lender	Rocket Mortgage LLC						



L/Room

1123 Linden Ave
Sales Price 359,000
Gross Living Area 1,212
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 42819 sf
Quality Q4
Age 72



M/Bed



M/Bath

Subject Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Smoke/CO Detector

1123 Linden Ave
Sales Price 359,000
Gross Living Area 1,212
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 42819 sf
Quality Q4
Age 72



Electrical Panel



Furnace-Basement

Subject Interior Photo Page

Borrower/Client	Harry Mills						
Property Address	1123 Linden Ave						
City	Lewiston	County	Nez Perce	State	ID	Zip Code	83501
Lender	Rocket Mortgage LLC						



Bath

1123 Linden Ave
Sales Price 359,000
Gross Living Area 1,212
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 42819 sf
Quality Q4
Age 72



Bedroom



Kitchen

Subject Interior Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Kitchen-2nd Photo

1123 Linden Ave
Sales Price 359,000
Gross Living Area 1,212
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 42819 sf
Quality Q4
Age 72



Laundry



Storage

Subject Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Basement

1123 Linden Ave	
Sales Price	359,000
Gross Living Area	1,212
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	42819 sf
Quality	Q4
Age	72



Water Heater



Crawl Space

Subject Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Crawl Space

1123 Linden Ave
Sales Price 359,000
Gross Living Area 1,212
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 42819 sf
Quality Q4
Age 72



Shop/Office-Interior



Unfin. Area off L/Room

Subject Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID Zip Code 83501
Lender	Rocket Mortgage LLC				



Subject Left Side

1123 Linden Ave
Sales Price 359,000
Gross Living Area 1,212
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 42819 sf
Quality Q4
Age 72



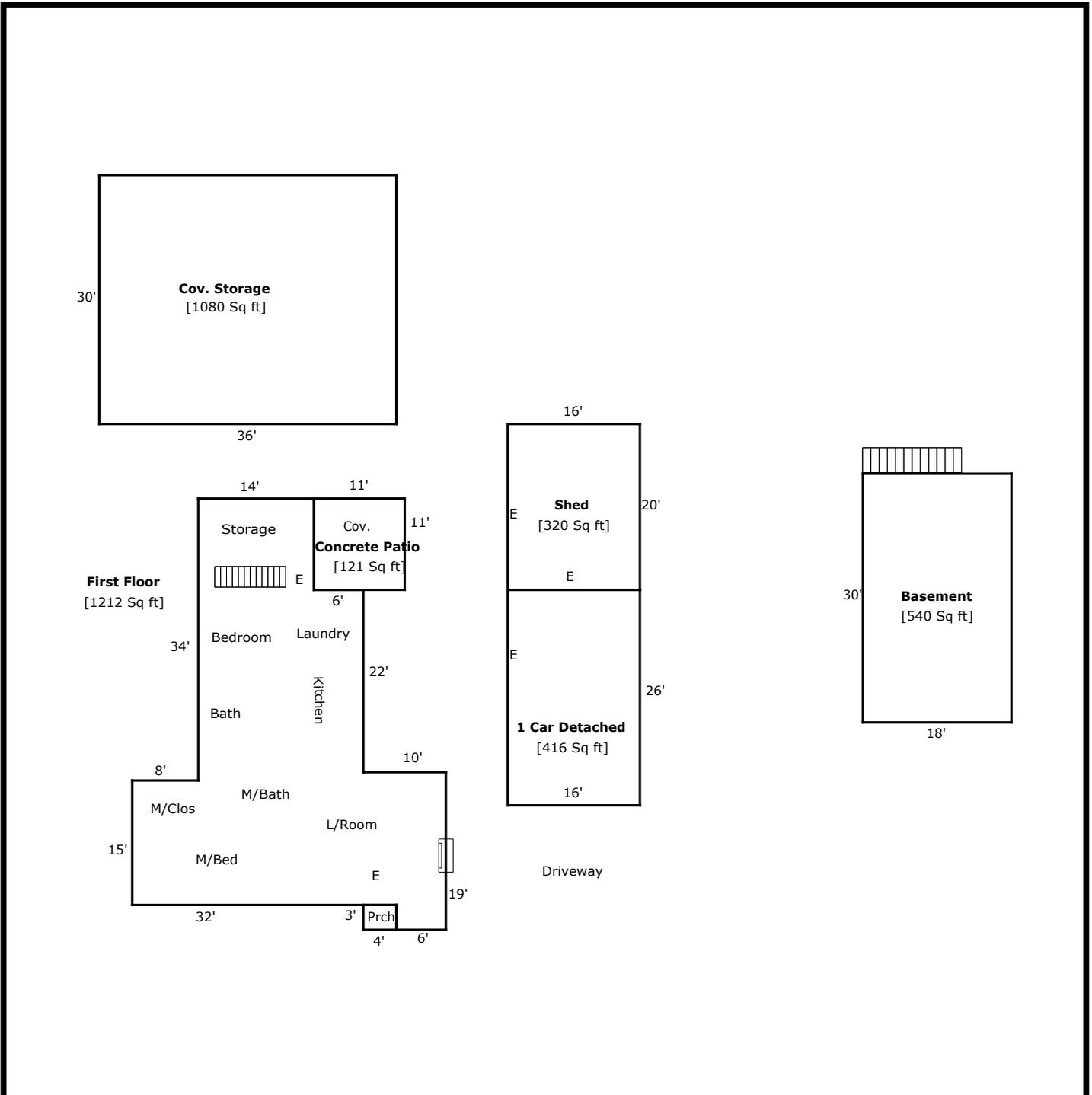
Facia Damage



Subject Rear/Right Side

Building Sketch

Borrower/Client	Harry Mills		
Property Address	1123 Linden Ave		
City	Lewiston	County Nez Perce	State ID Zip Code 83501
Lender	Rocket Mortgage LLC		



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1212 Sq ft	$14 \times 11 = 154$ $20 \times 22 = 440$ $15 \times 8 = 120$ $16 \times 24 = 384$ $19 \times 6 = 114$
Total Living Area (Rounded):	1212 Sq ft	
Non-living Area		
Cov. Storage	1080 Sq ft	$36 \times 30 = 1080$
Shed	320 Sq ft	$16 \times 20 = 320$
1 Car Detached	416 Sq ft	$26 \times 16 = 416$
Basement	540 Sq ft	$30 \times 18 = 540$
Open Porch	12 Sq ft	$3 \times 4 = 12$
Concrete Patio	121 Sq ft	$11 \times 11 = 121$

Comparable Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID
Lender	Rocket Mortgage LLC			Zip Code	83501



Comparable 1

721 Preston Ave
 Prox. to Subject 1.08 miles NW
 Sale Price 385,000
 Gross Living Area 1,056
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 41295 sf
 Quality Q4
 Age 64



Comparable 2

623 Warner Ave
 Prox. to Subject 1.27 miles W
 Sale Price 340,000
 Gross Living Area 1,062
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location A;School;
 View N;Res;
 Site 11322 sf
 Quality Q4
 Age 60



Comparable 3

427 Linden Dr
 Prox. to Subject 1.74 miles W
 Sale Price 380,000
 Gross Living Area 1,242
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 11962 sf
 Quality Q4
 Age 74

Comparable Photo Page

Borrower/Client	Harry Mills				
Property Address	1123 Linden Ave				
City	Lewiston	County	Nez Perce	State	ID
Lender	Rocket Mortgage LLC			Zip Code	83501



Comparable4

721 Warner Ave
 Prox. to Subject 1.02 miles W
 Sale Price 365,000
 Gross Living Area 1,233
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 9100 sf
 Quality Q3
 Age 67

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

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

Plat Map

Borrower/Client	Harry Mills		
Property Address	1123 Linden Ave		
City	Lewiston	County Nez Perce	State ID Zip Code 83501
Lender	Rocket Mortgage LLC		



Location Map

Borrower/Client	Harry Mills						
Property Address	1123 Linden Ave						
City	Lewiston	County	Nez Perce	State	ID	Zip Code	83501
Lender	Rocket Mortgage LLC						



Location Map

Borrower/Client	Harry Mills			
Property Address	1123 Linden Ave			
City	Lewiston	County	Nez Perce	State ID
Lender	Rocket Mortgage LLC			Zip Code 83501



Market Conditions Addendum to the Appraisal Report

File No. 1220315

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

Property Address **1123 Linden Ave** City **Lewiston** State ID _____ ZIP Code **83501**

Borrower **Harry Mills**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	2	2	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.33	0.67	1.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	Unavailable	Unavailable	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	Unavailable	Unavailable	1.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	387,000	331,750	380,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	22	9	11	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	397,450	349,950	347,450	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	Unavailable	Unavailable	3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	97	99	103	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Seller paid closing costs on not typical for vacant land in this market, This is a small population market with limited sales and listing data. Fewer vacant sites similar to the subject are noted in this area due to the smaller number of vacant, residential sites resulting in few sales in the defined neighborhood in any in any 12 month period. 99% list to sale percentage is based on all recent sales within the noted value range and not solely on comparable properties due to the limited data available. 1004mc form is not credible given the low number of sale/listings for homes in this area.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
Very small number of foreclosures noted in the subject value range which do not appear to impact market value.

Cite data sources for above information. **MLS, daily exposure to the market, and foreclosure notices published in the local newspapers.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The very limited sales and listing data available in this market for COMPARABLE properties is not sufficient to use as the only basis for market trend analysis. Therefore, the appraiser has included all market data within in the noted value range in an effort to include as much data as possible for trend analysis. The absence of numerous, recent sales and current listings for COMPARABLE properties is due more to the variety of homes and the small population in this area than on any adverse market reaction to homes similar to the subject. Current market appears steady.

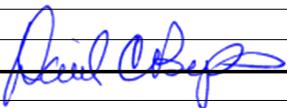
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name: _____

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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

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

Signature 
 Appraiser Name **David C Burgess**
 Company Name **Burgess Appraisal, LLC**
 Company Address **2559 Linda Vista St, Clarkston, WA 99403-1432**
 State License/Certification # **CRA-753** State ID _____
 Email Address **Burgessappraisal@gmail.com**

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

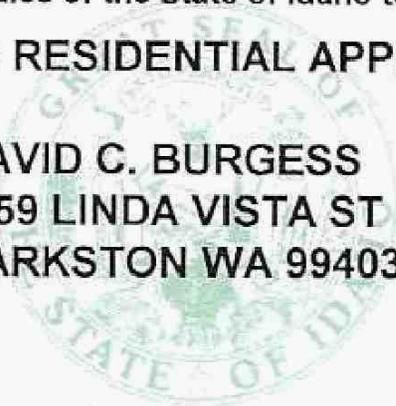
License

**Division of Occupational and Professional Licenses
Department of Self Governing Agencies**

The person named has met the requirements for licensure and is entitled
under the laws and rules of the State of Idaho to operate as a(n)

CERTIFIED RESIDENTIAL APPRAISER

**DAVID C. BURGESS
2559 LINDA VISTA ST
CLARKSTON WA 99403**



Russell S. Barron
Russell S. Barron
Division Admin

CRA-753
Number

05/11/2022
Expires