

## Borrower

Property Address 104 Basswood Dr

City Middletown

County

Middlesex

State

CT

Zip Code

06457

Lender/Client Primary Residential Mortgage , Inc

Address 1480 North 2200 West, Salt Lake City , UT 84116



AMC Links, LLC 3051 Maple Loop Drive, Suite 325 Lehi, UT 84043

**File # 1556217347-6096****Subject Property:**104 Basswood Drive  
Middletown, CT 06457**Lender: Primary Residential Mortgage****Comprehensive Appraiser Independence Certification Addendum to Appraisal**

This certification is issued by AMC Links LLC and is effective on the completion date of the appraisal. This appraisal was completed in compliance with all appraiser independence regulations in effect as of the date of the completion of the appraisal, and include, but are not limited to the regulations contained in TILA, Dodd Frank, FHA, FNMA, FHLMC and all active state regulations. Specifically--

- This appraisal was ordered through a secure order processing system and was requested by the Lender/Client so named on the physical appraisal report.
- The appraiser selected for the appraisal assignment was exclusively selected, retained and compensated by the third party appraisal management company and selected based on geographic and product specific competence, performance and quality standards.
- The appraiser was not provided with an estimated or predetermined property value. If applicable, a purchase contract was provided as requested by the Lender/Client for a purchase transaction.
- The appraiser engagement contract in connection with this appraisal prohibits communication between the Lender/Client and the appraiser relating to any communication that may influence and/or coerce value, either directly or indirectly. In addition the attempt to obtain value or loan information from the borrower or property owner is prohibited.
- The appraiser certifies that he/she has followed all applicable regulations in the Equal Credit Opportunity Act (ECOA)
- The identity of the appraiser was not disclosed to the Lender/Client, except at the time of delivery of the completed appraisal report. The Lender/Client information disclosed to the appraiser consists only of the company name and address for inclusion in the appraisal report.
- All other provisions contained in the above named regulations have been followed by AMC Links LLC in connection with the attached appraisal report. However this certificate does not certify the delivery of the appraisal to the borrower without the properly signed and dated Appraisal Delivery Certification, executed by the borrower and contained below as part of this certification.

**ECOA, FHA, TILA, Dodd Frank, FNMA, FHLMC & Individual State Compliance Certification**

If this appraisal is for a HUD Insured FHA mortgage this certification is issued by AMC Links LLC and is effective on the completion date of the appraisal. This appraisal was completed in compliance with Appraiser Independence Safeguard Standards per HUD Mortgagee Letter 2009-28, issued September 18, 2009 and all other applicable requirements contained therein. Compliance to all other applicable laws and regulations is also certified for all services performed by AMC Links LLC in the management of this appraisal assignment.

**Appraisal Delivery Certification**

Pursuant to the above regulations referenced, the borrower for any property upon which a loan is being sought and that loan is considered a federally related mortgage transaction, the borrower has a right to receive a copy of completed appraisal at no additional charge no less than three business days before the closing of the loan.

By signing below, the borrower(s) confirm that they have received a copy of the appraisal according to the three-day requirement I certify that I am the borrower(s) for the subject property. I certify that I have received a copy of my appraisal according to the three day requirement per the regulations referenced above.

I received my copy according to the following delivery method:

Email     US Mail     Overnight Delivery     Personal Delivery     Other: \_\_\_\_\_

Date

Borrower Signature

Printed Name

Lender Considerations for a Borrower/Consumer Inquiry on Specific Appraisal Issues...visit [www.amclinks.com/info/questions...](http://www.amclinks.com/info/questions...) "Disclosures & Agreements"

AMC Links' Scope-of-Work & responsibility to the lender is to facilitate Appraiser Independence. AMC Links is not responsible for subcontracted Independent Real Estate Appraisers actions. State regulatory agencies are tasked with governance of all licensed and certified appraisers in their particular state. AMC Links will not accept information directly from a borrower/consumer. All borrowers must submit their requests for information through the loan officer/lender engaged for their home loan. This helps ensure compliance to applicable federal and state appraiser independence laws. AMC Links recommends the use of state regulatory agencies for additional information.

**Appraisal Fee Split Disclosure**

Please refer to the body of the appraisal report for confirmation or amendment of total charge and appraiser compensation for this report. The Appraisal Fee Split Disclosure as contained on this Certification may not reflect any changes to the fee split made for delivery services or any compensation adjustments for performance results.

Appraiser or Appraisal Firm's Compensation for Appraisal Report: 300.00

AMC Links's Compensation for Appraisal Management Services: 175.00

Total Appraisal/Valuation Service Fee: 475.00

AMC Links, LLC 3051 Maple Loop Drive, Suite 325 Lehi, UT 84043 [www.amclinks.com](http://www.amclinks.com)

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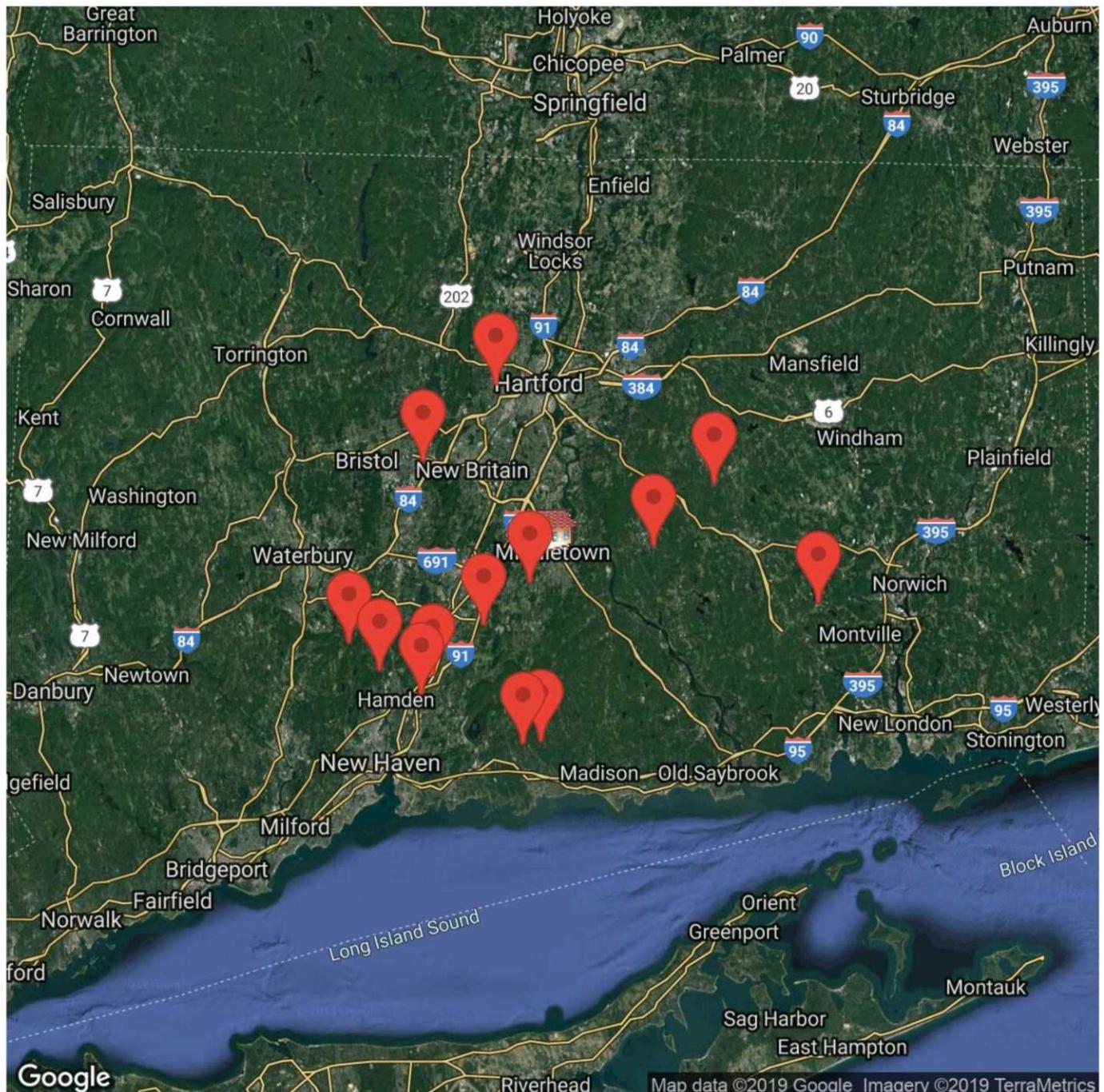
CT

Zip Code

06457

Lender/Client Primary Residential Mortgage , Inc

Address 1480 North 2200 West, Salt Lake City , UT 84116

**File # 1556217347-6096****Subject Property:**104 Basswood Drive  
Middletown, CT 06457**Lender: Primary Residential Mortgage****AMC Links Geographic Competence and Proximity Confirmation****AVG Distance of Appraisers in area: 26.78 Mi.****Number of Appraisers in Range: 12****Selected Appraiser: 16.29 Mi.**

# **APPRAISAL REPORT**

## **OF**



104 Basswood Dr  
Middletown, CT 06457

## **PREPARED FOR**

AMC Links , LLC  
Primary Residential Mortgage , Inc  
1480 North 2200 West  
Salt Lake City , UT 84116

## **AS OF**

04/29/2019

## **PREPARED BY**

Spartan Property  
23 Lovig Ln  
Hamden, CT 06518

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23 Lovig Ln  
Hamden, CT 06518

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04/29/2019

Primary Residential Mortgage , Inc  
1480 North 2200 West  
Salt Lake City , UT 84116

RE:

104 Basswood Dr  
Middletown, CT 06457  
File No. 1556217347-6096  
Case No. 300486777

Dear CLIENT:

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

104 Basswood Dr, Middletown, CT 06457

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 04/29/2019 is:

\$ 240,000

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Signature: 

Louis J Mihalakos  
RCR.0001900

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# Uniform Residential Appraisal Report

The purpose of this 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 104 Basswood Dr				City	Middletown	State	CT	Zip Code	06457
	Borrower Michael R Falkowski , Amanda R Campelli Owner of Public Record				Caryn and Christopher Ganun			County	Middlesex	
	Legal Description VOLUME 1730 PAGE 724									
	Assessor's Parcel # 11-0261				Tax Year	2018	R.E. Taxes \$ 4,976			
	Neighborhood Name Middletown				Map Reference	SMSA 25540	Census Tract	5412.00		
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$			0	<input type="checkbox"/> PUD	HOA \$ 0	<input type="checkbox"/> per year <input type="checkbox"/> per month		
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)									
	Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)									
	Lender/Client Primary Residential Mortgage , Inc Address 1480 North 2200 West, Salt Lake City , UT 84116									
	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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No									
	Report data source(s) used, offerings price(s), and date(s). DOM 26;Subject property was offered for sale.;Original Price \$234,900;Original Date 03/29/2019;CTMLS#170174157									
	I <input type="checkbox"/> did <input type="checkbox"/> 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;Per review of purchase and sale agreement it appears to be an arm's length transaction with the buyer seeking a conventional mortgage.									
	Contract Price \$ 240,000 Date of Contract 04/03/2019 Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Tax Assessor									
	Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No									
	If Yes, report the total dollar amount and describe the items to be paid. \$0;;									

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	90	%					
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5	%					
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	178	Low 10	Multi-Family	0	%					
Neighborhood Boundaries The subject is bounded North Berlin Rd , West by East St , East by Newfield St and South by Washington St.		310	High 150	Commercial	5	%					
		240	Pred. 60	Other		%					

Neighborhood Description The subject is located in a residential neighborhood comprised of a compatible mix of single family homes ranging from ranches to colonials.

The properties in the area are receiving average to good maintenance. Major local traffic arteries, I-91 and offer access to employment, schools, shopping, and recreation.

Market Conditions (including support for the above conclusions) See attached MC1004.

Dimensions	Subject to survey	Area	23958 sf	Shape	RECTANGULAR	View	N;Res;
Specific Zoning Classification		R-15	Zoning Description	RESIDENTIAL ZONING			
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)							
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type		Public	Private
Electricity <input checked="" type="checkbox"/>	<input type="checkbox"/>	Water <input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Gas <input type="checkbox"/>	<input checked="" type="checkbox"/>	Oil <input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>	
FEMA Special Flood Hazard Area <input type="checkbox"/>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone <input type="checkbox"/>	<input checked="" type="checkbox"/>	FEMA Map #	09007C0104G	FEMA Map Date	08/28/2018	
Are the utilities and/or off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.								
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.								
AT THE TIME OF THE INSPECTION, THERE WERE NO APPARENT EASEMENTS, ENCROACHMENTS, SPECIAL ASSESSMENTS, ETC. THAT WOULD HAVE A NEGATIVE EFFECT. THE SUBJECT IS A LEGAL PARCEL AND CAN BE REBUILT IF DESTROYED BY CASUALTY. THE SUBJECT DOES NOT APPEAR TO BE IN A FLOOD ZONE.								

General Description			Foundation		Exterior Description		materials/condition		Interior	materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input type="checkbox"/> Foundation Walls	Concrete/Avg	<input type="checkbox"/> Floors	Carpet/Tile/Wd/Avg						
# of Stories 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/Avg	<input type="checkbox"/> Walls	Drywall/Avg						
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1134 sq. ft.	Roof Surface Asphalt/Avg	<input type="checkbox"/> Trim/Finish Wood/Avg								
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 33 %	Gutters & Downspouts Aluminum/Avg	<input type="checkbox"/> Bath Floor Tile/Avg								
Design (Style) RaisedRanch	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Vinyl/Avg	<input type="checkbox"/> Bath Wainscot Tile/Avg								
Year Built 1965	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated Yes/Yes/Avg	<input type="checkbox"/> Car Storage <input type="checkbox"/> None								
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens Yes/Avg	<input checked="" type="checkbox"/> Driveway # of Cars 2								
Attic <input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> Woodstove(s) #	Driveway Surface Asphalt								
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel <input type="checkbox"/> Oil	<input type="checkbox"/> Fireplace(s) # 0 <input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage # of Cars 1								
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning <input type="checkbox"/>	<input checked="" type="checkbox"/> Patio/Deck deck <input type="checkbox"/> Porch None	<input type="checkbox"/> Carport # of Cars 0								
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other <input type="checkbox"/> None	<input type="checkbox"/> Pool None <input type="checkbox"/> Other None	<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in								
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											

Finished area above grade contains: 6 Rooms 3 Bedrooms 1.0 Bath(s) 1,206 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) NONE NOTED.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;The subject is in average condition with no repairs noted at the time of inspection.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Per inspection, there were no adverse conditions that affect the livability, soundness or structural integrity of the property.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe The subject is typical of the neighborhood in terms of functionally utility, style, condition, use and construction.

## Uniform Residential Appraisal Report

There are	8	comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 204,000 to \$ 319,900 .					
There are	18	comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 178,000 to \$ 310,000 .					
FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	104 Basswood Dr Middletown, CT 06457	76 Aspen Dr Middletown, CT 06457		130 Azalea Dr Middletown, CT 06457		41 Highview Ter Middletown, CT 06457	
Proximity to Subject		0.59 miles NE		0.62 miles N		0.29 miles S	
Sale Price	\$ 240,000	\$ 257,800		\$ 239,900		\$ 230,900	
Sale Price/Gross Liv. Area	\$ +199 sq. ft.	\$ 169.16 sq. ft.		\$ 218.09 sq. ft.		\$ 158.59 sq. ft.	
Data Source(s)		MLS#170097218;DOM 9		MLS#170085679;DOM 52		MLS#170129911;DOM 81	
Verification Source(s)		MLS/Tax Assessor		MLS/Tax Assessor		MLS/Tax Assessor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		None;0		None;0		None;0	
Date of Sale/Time		s10/18;c08/18	0	s08/18;c07/18	0	s02/19;c12/18	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		FEE SIMPLE		FEE SIMPLE	
Site	23958 sf	20038 sf	0	27878 sf	0	26136 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;RaisedRanch	DT1;RaisedRanch		DT1;Ranch	0	DT1;Ranch	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	52	52		51	0	56	0
Condition	C3	C3		C3		C3	
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths	+4,000
Room Count	6	3	1.0	6	3	1.1	-2,000
Gross Living Area	1,206 sq. ft.	1,524 sq. ft.		-6,360	1,100 sq. ft.		+2,120
Basement & Finished	1134sf375sfwo	1452sf924sfwo		0	960sf640sfwu		0
Rooms Below Grade	1rr0br1.0ba0o	1rr0br1.0ba0o		1rr0br0.0ba0o		+4,000	+8,000
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	HWBB/None	HWBB/None		HWBB/None		HWBB/None	
Energy Efficient Items	STANDARD	STANDARD		STANDARD		STANDARD	
Garage/Carport	1gbi2dw	2gbi2dw	-4,000	1ga2dw	0	1ga2dw	0
Porch/Patio/Deck	Deck	Deck , Porch	-2,000	Deck		Deck	
Fireplaces	None	1 Fireplace	-2,000	1 Fireplace	-2,000	1 Fireplace	-2,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -16,360	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 2,120	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 1,000
Adjusted Sale Price of Comparables		Net Adj: -6% Gross Adj : 6%	\$ 241,440	Net Adj: 1% Gross Adj: 8%	\$ 242,020	Net Adj: 0% Gross Adj: 6%	\$ 231,900

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

My research  did  X 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) MLS/TOWN RECORDS/COMMERCIAL RECORDS

My research  did  X 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) MLS/TOWN RECORDS/COMMERCIAL RECORDS

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer		06/04/2018		
Price of Prior Sale/Transfer		\$299,900		
Data Source(s)	TOWN RECORDS	TOWN RECORDS	TOWN RECORDS	TOWN RECORDS
Effective Date of Data Source(s)	04/29/2019	04/29/2019	04/29/2019	04/29/2019

Analysis of prior sale or transfer history of the subject property and comparable sales Per review of Public records , the subject was not transferred in the past 3 years. Comp- #1 was transferred on 06/04/2018 for \$299,900.

Summary of Sales Comparison Approach See attached addendum

Indicated Value by Sales Comparison Approach \$ 240,000

Indicated Value by: Sales Comparison Approach \$ 240,000 Cost Approach (if developed) \$ 199,338 Income Approach (if developed) \$

THE INCOME APPROACH WAS CONSIDERED BUT NOT DEVELOPED DUE TO LACK OF RELIABLE RENTAL DATA. ALL SALES IN THE MARKET APPROACH ARE CLOSED. THE COST APPROACH TO VALUE WAS DEVELOPED AND SUPPORTS THE SALES COMPARISON ANALYSIS. GIVEN THE AVAILABILITY OF ADEQUATE COMPARABLE SALES, THE SALES COMPARISON APPROACH IS GIVEN THE MOST WEIGHT AS BEST REFLECTING THE DEFINITION OF MARKET VALUE.

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

\$ 240,000 , as of 04/29/2019 , which is the date of inspection and the effective date of this appraisal.

**Uniform Residential Appraisal Report**

I was engaged appropriately by AMC Links , LLC and I completed the appraisal report in compliance with all applicable Appraiser Independence Regulation.

See Appraiser Independence Certification for information regarding fee split disclosure

**DEFINITION OF "VALUE" USED IN THIS REPORT:** "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."

As per 2014 USPAP guidelines: the appraiser's concluded market value opinion in this report is based upon an exposure time of 90-180 days.

**EXPOSURE TIME:** 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. Estimated Exposure Time is 90-180 Days.

**CERTIFICATION OF PRIOR SERVICES:**

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

**COST APPROACH TO VALUE (not required by Fannie Mae.)**

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED	REPRODUCTION OR	X	REPLACEMENT COST NEW	OPINION OF SITE VALUE				= \$	40,000
Source of cost data	LOCAL BUILDERS AND REALTORS			Dwelling	1,206	Sq. Ft. @ \$	120	= \$	144,720
Quality rating from cost service	AVG	Effective date of cost data	05/01/2017	Bsmt.	1,134	Sq. Ft. @ \$	20	= \$	22,680
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	WD				10,000				
SQUARE FOOT COST WERE DERIVED THROUGH A CORRELATION OF	Garage/Carport			0	Sq. Ft. @ \$	20	= \$		0
DATA FROM LOCAL BUILDERS AND DEVELOPERS. LAND SALES WERE	Total Estimate of Cost-new				= \$	177,400			
ANALYZED OVER THE PAST 12 MONTHS IN ESTIMATING LAND VALUE.	Less	Physical	13	Functional	0	External	0		
	Depreciation	23,062		0		0	= \$ (	23,062 )	
	Depreciated Cost of Improvements				= \$	154,338			
	"As-is" Value of Site Improvements				= \$	5,000			
Estimated Remaining Economic Life (HUD and VA only)	65	Years	Indicated Value By Cost Approach				= \$	199,338	

**INCOME APPROACH TO VALUE (not required by Fannie Mae.)**

Estimated Monthly Market Rent \$ X Gross Multiplier 0.00 = \$ N/A Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowner's 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 Homeowner's Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. N/A

Spartan Property  
EXTRA COMPARABLES 4-5-6

File No. 1556217347-6096

LOAN NO. 300486777

**Borrower**

**Property Address** 104 Basswood Dr

City	Middletown	County	Middlesex	State	CT	Zip Code	06457
Lender/Client	Primary Residential Mortgage , Inc		Address	1480 North 2200 West, Salt Lake City , UT 84116			

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	104 Basswood Dr Middletown, CT 06457	25 Nejako Dr Middletown, CT 06457			36 Westmont Dr Middletown, CT 06457			110 Knox Blvd Middletown, CT 06457		
Proximity to Subject		0.22 miles SE			0.55 miles E			0.99 miles W		
Sale Price	\$ 240,000	\$ 215,000			\$ 279,900			\$ 249,900		
Sale Price/Gross Liv. Area	\$ 199.00 sq. ft.	\$ 158.79 sq. ft.			\$ 205.51 sq. ft.			\$ 220.76 sq. ft.		
Data Source(s)		MLS#170109120;DOM 208			MLS#170184010;DOM 3			MLS#170178646;DOM 16		
Verification Source(s)		MLS/Tax Assessor			MLS/Tax Assessor			MLS/Tax Assessor		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		Listing		Listing		Listing		
Concessions		None;0		None;0		None;0		None;0		
Date of Sale/Time		s02/19;c02/19		0	c04/19		0	Active		
Location	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Site	23958 sf	20473 sf	0	20038 sf		0	40511 sf		-1,900	
View	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Design (Style)	DT1;RaisedRanch	DT1;Ranch	0	DT1;Ranch		0	DT1;RaisedRanch			
Quality of Construction	Q4	Q4		Q4		Q4		Q4		
Actual Age	54	55	0	59		0	34		0	
Condition	C3	C4	+21,500	C3		C3		C3		
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths
Room Count	6	3	1.0	6	3	1.0		6	3	1.1
Gross Living Area	1,206	sq. ft.	1,354	sq. ft.	-2,960	1,362	sq. ft.	-3,120	1,132	sq. ft.
Basement & Finished	1134sf375sfwo		960sf400sfwu		0	1362sf681sfwu		0	1056sf720sfwu	
Rooms Below Grade	1rr0br1.0ba0o		1rr0br0.0ba0o		+4,000	1rr0br0.0ba0o		+4,000	1rr0br0.0ba0o	+4,000
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE		AVERAGE		
Heating/Cooling	HWBB/None	HWBB/None		FWA/Central		-4,000	HWBB/Central		-4,000	
Energy Efficient Items	STANDARD	STANDARD		STANDARD		STANDARD		STANDARD		
Garage/Carport	1gbi2dw	1ga2dw	0	1gbi2dw		1gbi2dw		2gbi2dw		-4,000
Porch/Patio/Deck	Deck	Deck		Deck		Deck		Deck		
Fireplaces	None	None		1 Fireplace		-2,000	1 Fireplace		-2,000	
Net Adjustment (Total)		X + □ -	\$ 22,540	□ + X -	\$ -7,120	□ + X -	\$ -11,900			
Adjusted Sale Price of Comparables		Net Adj: 10%		Net Adj: -3%		Net Adj: -5%		Gross Adj: 8%	\$ 238,000	
		Gross Adj : 13%	\$ 237,540	Gross Adj: 5%	\$ 272,780					

SALES COMPARISON ANALYSIS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	TOWN RECORDS	TOWN RECORDS	TOWN RECORDS	TOWN RECORDS
Effective Date of Data Source(s)	04/29/2019	04/29/2019	04/29/2019	04/29/2019

Analysis of prior sale or transfer history of the subject property and comparable sales

Summary of Sales Comparison Approach

**Uniform Residential Appraisal Report**

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.

**Uniform Residential Appraisal Report****APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

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

**Uniform Residential Appraisal Report**

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

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

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

**APPRAISER**


Signature \_\_\_\_\_

Name Louis J MihalakosCompany Name Spartan PropertyCompany Address 23 Lovig LnHamden, CT 06518Telephone Number 203.215.6033Email Address spartanproperty@yahoo.comDate of Signature and Report 04/29/2019Effective Date of Appraisal 04/29/2019State Certification # RCR.0001900

or State License # \_\_\_\_\_

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State CTExpiration Date of Certification or License 04/30/2019**ADDRESS OF PROPERTY APPRAISED**

104 Basswood Dr

Middletown, CT 06457

**APPRAISED VALUE OF SUBJECT PROPERTY \$ 240,000****LENDER/CLIENT**Name AMC Links , LLCCompany Name Primary Residential Mortgage , IncCompany Address 1480 North 2200 WestSalt Lake City , UT 84116

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 \_\_\_\_\_

**Market Conditions Addendum to the Appraisal Report**

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	104 Basswood Dr	City	Middletown	State	CT	ZIP Code	06457
------------------	-----------------	------	------------	-------	----	----------	-------

Borrower

**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 that data in the analysis. If data sources provide all 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)	10	4	4	<input type="checkbox"/>	Increasing	X	Stable
Absorption Rate (Total Sales/Months)	1.67	1.33	1.33	<input type="checkbox"/>	Increasing	X	Stable
Total # of Comparable Active Listings	N/A	N/A	8	<input type="checkbox"/>	Declining	X	Stable
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.00	6.02	<input type="checkbox"/>	Declining	X	Stable
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Median Comparable Sales Price	217,750	221,950	217,500	<input type="checkbox"/>	Increasing	X	Stable
Median Comparable Sales Days on Market	14	71	99	<input type="checkbox"/>	Declining	X	Stable
Median Comparable List Price	N/A	N/A	249,900	<input type="checkbox"/>	Increasing	X	Stable
Median Comparable Listings Days on Market	N/A	N/A	38	<input type="checkbox"/>	Declining	X	Stable
Median Sale Price as % of List Price	101.00	99.00	100.00	<input type="checkbox"/>	Increasing	X	Stable
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	Declining	X

Explain in detail 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.)

There is no appearance of seller concessions in the subject's neighborhood market.

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).

Foreclosures and REO sales are not a factor in the subject's area.

Cite data sources for above information.

MLS/Tax Assessor

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 requested active listing information is not readily available within the normal course of business, due to the lack of a reliable search function within the local MLS program. The average sale price over the past 6 months was \$219,725 with an average of 85 days on the market. The average sales price over the prior 6 months was \$217,750 with an average of 14 days on the market. List to sale ratio is 0%. In order to get a reliable and accurate analysis of the subject's competitive market trends, the above information is based on not only the immediate subject neighborhood as defined in the neighborhood section of the URAR but also similar competing areas and neighborhoods throughout the entire neighborhood.

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
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable
Total # of Active Comparable Listings				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable

Are foreclosures 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



Signature

Appraiser Name

Louis J Mihalakos

Supervisor Name

Company Name

Spartan Property

Company Name

Company Address

23 Lovig Ln, Hamden, CT 06518

Company Address

State License/Certification #

RCR.0001900

State

CT

State License/Certification #

State

Email Address

spartanproperty@yahoo.com

Email Address

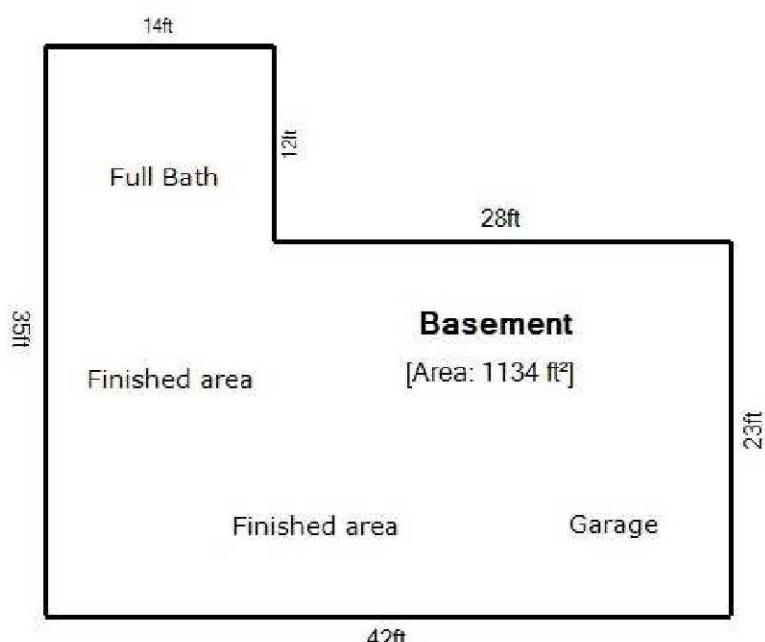
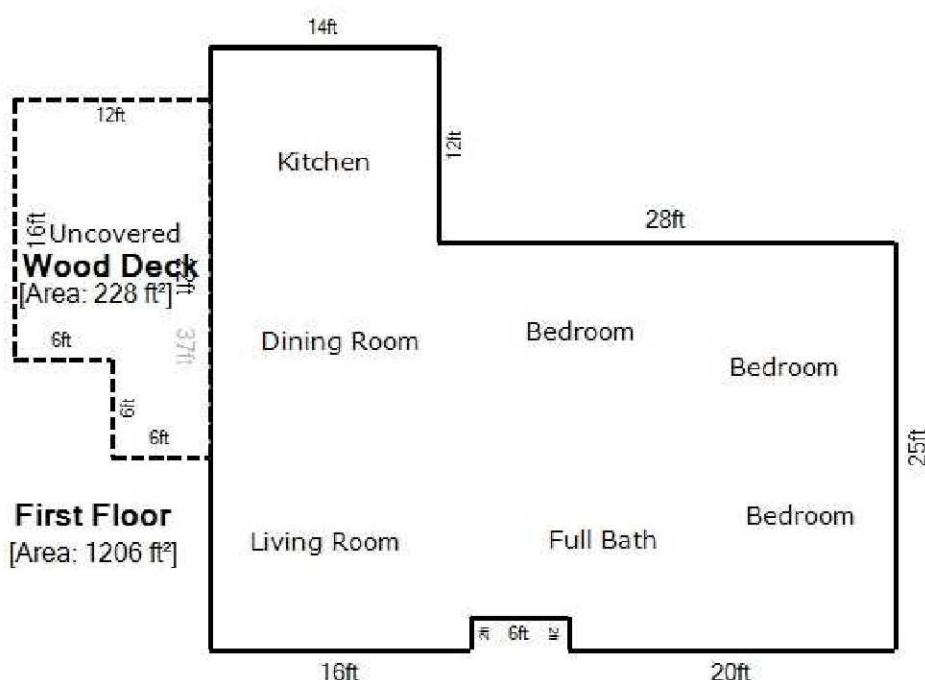
Spartan Property  
**SKETCH ADDENDUM**

File No. 1556217347-6096  
 LOAN NO. 300486777

Borrower

Property Address	104 Basswood Dr	City	Middletown	County	Middlesex	State	CT	Zip Code	06457
Lender/Client	Primary Residential Mortgage , Inc	Address					1480 North 2200 West, Salt Lake City , UT 84116		

**Sketch**



<b>Living Area</b>		<b>Area Calculation</b>			
First Floor	1206 ft <sup>2</sup>	First Floor	37ft x	14ft x	x 1.00 = 1206 ft <sup>2</sup>
<b>Nonliving Area</b>			2ft x	20ft x	1.00 = 40 ft <sup>2</sup>
Wood Deck	228.00 ft <sup>2</sup>		28ft x	23ft x	1.00 = 644.00 ft <sup>2</sup>
<b>Basement</b>	1134 ft <sup>2</sup>		2ft x	2ft x	1.00 = 4 ft <sup>2</sup>
<b>Total Living Area (rounded):</b>	<b>1206 ft<sup>2</sup></b>				

Spartan Property  
**SUBJECT PHOTO ADDENDUM**

File No. 1556217347-6096  
LOAN NO. 300486777

Borrower

Property Address	104 Basswood Dr	City	Middletown	County	Middlesex	State	CT	Zip Code	06457
Lender/Client	Primary Residential Mortgage , Inc				Address	1480 North 2200 West, Salt Lake City , UT	84116		



**FRONT OF SUBJECT PROPERTY**

104 Basswood Dr  
Middletown, CT 06457



**REAR OF SUBJECT PROPERTY**



**STREET SCENE**

Spartan Property  
**SUBJECT PHOTO ADDENDUM**

File No. 1556217347-6096  
LOAN NO. 300486777

Borrower

Property Address 104 Basswood Dr

City Middletown

County

Middlesex

State

CT

Zip Code

06457

Lender/Client Primary Residential Mortgage , Inc

Address 1480 North 2200 West, Salt Lake City , UT 84116



SUBJECT SIDE



SUBJECT SIDE

Spartan Property  
**COMPARABLES 1-2-3**

File No. 1556217347-6096  
LOAN NO. 300486777

Borrower

Property Address	104 Basswood Dr	City	Middletown	County	Middlesex	State	CT	Zip Code	06457
Lender/Client	Primary Residential Mortgage , Inc	Address 1480 North 2200 West, Salt Lake City , UT 84116							



**COMPARABLE SALE # 1**

76 Aspen Dr  
Middletown, CT 06457



**COMPARABLE SALE # 2**

130 Azalea Dr  
Middletown, CT 06457



**COMPARABLE SALE # 3**

41 Highview Ter  
Middletown, CT 06457

Spartan Property  
**COMPARABLES 4-5-6**

File No. 1556217347-6096  
LOAN NO. 300486777

Borrower

Property Address	104 Basswood Dr	City	Middletown	County	Middlesex	State	CT	Zip Code	06457
Lender/Client	Primary Residential Mortgage , Inc	Address 1480 North 2200 West, Salt Lake City , UT 84116							



**COMPARABLE SALE # 4**

25 Nejako Dr  
Middletown, CT 06457



**COMPARABLE SALE # 5**

36 Westmont Dr  
Middletown, CT 06457



**COMPARABLE SALE # 6**

110 Knox Blvd  
Middletown, CT 06457

## Borrower

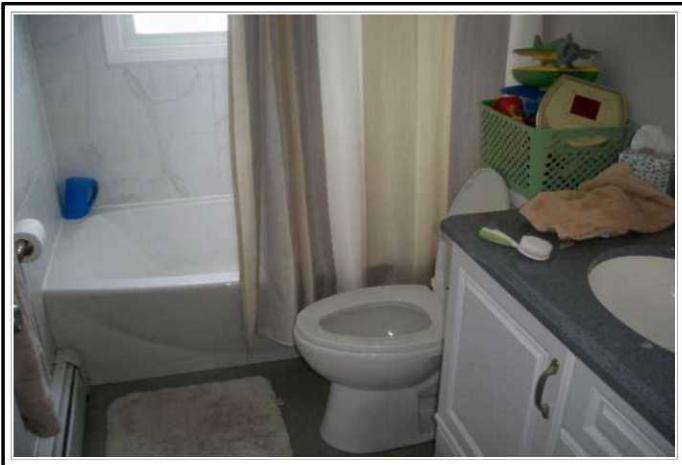
Property Address	104 Basswood Dr							
City	Middletown	County	Middlesex	State	CT	Zip Code	06457	
Lender/Client	Primary Residential Mortgage , Inc						Address	1480 North 2200 West, Salt Lake City , UT 84116



Address verification



Kitchen



Full Bath



Kitchen



Living room



Dining room

## Borrower

Property Address 104 Basswood Dr

City Middletown

County

Middlesex

State

CT

Zip Code

06457

Lender/Client Primary Residential Mortgage , Inc

Address 1480 North 2200 West, Salt Lake City , UT 84116



Bedroom



Bedroom



Bedroom



Finished lower level



Full bath lower level



Finished lower level

## Borrower

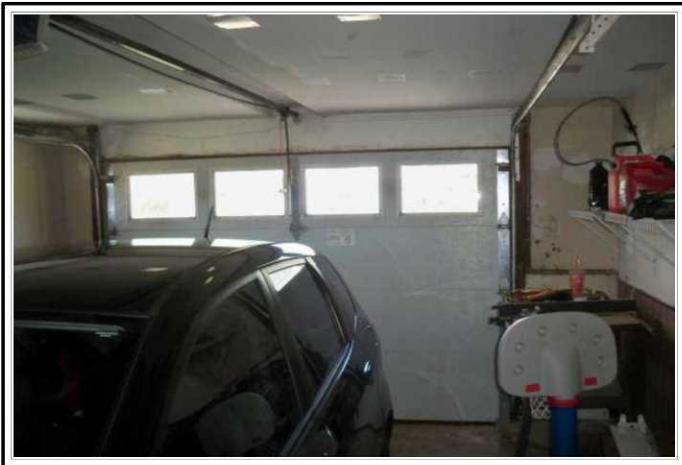
Property Address	104 Basswood Dr							
City	Middletown	County	Middlesex	State	CT	Zip Code	06457	
Lender/Client	Primary Residential Mortgage , Inc						Address	1480 North 2200 West, Salt Lake City , UT 84116



Mechanicals



Elec Panel



Garage interior



Opposite street view



Exterior front



Exterior front

# Appraiser License Certificate

File No. 1556217347-6096  
LOAN NO. 300486777

**STATE OF CONNECTICUT ♦ DEPARTMENT OF CONSUMER PROTECTION**

Be it known that

**LOUIS J MIHALAKOS**

has been certified by the Department of Consumer Protection as a licensed

**CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER**

**License # RCR.0001900**

Effective: 05/01/2018

Expiration: 04/30/2019



Michelle Seagull, Commissioner

## Borrower

Property Address 104 Basswood Dr

City Middletown

County

Middlesex

State

CT

Zip Code

06457

Lender/Client Primary Residential Mortgage , Inc

Address 1480 North 2200 West, Salt Lake City , UT 84116



**DECLARATIONS**  
for  
**REAL ESTATE PROFESSIONAL**  
**ERRORS & OMISSIONS INSURANCE POLICY**

**THIS IS A CLAIMS MADE INSURANCE POLICY.**

**THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD. ALL CLAIMS MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN SIXTY (60) DAYS AFTER THE END OF THE POLICY PERIOD.**

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: **RAB3875225-19**

Renewal of: **RAB3875225-18**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**  
**75 Second Ave Suite 410**  
**Needham, MA 02494-2876**

Item 1. Named Insured: **Louis Mihalakos dba Spartan Property**

Item 2. Address: **23 Lovig Lane**

City, State, Zip Code: **Hamden, CT 06518**

Attn:

Item 3. Policy Period: From **01/01/2019** To **01/01/2020**  
*(Month, Day, Year) (Month, Day, Year)*

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability: (inclusive of claim expenses):

- A. \$ 1,000,000 Limit of Liability - Each Claim
- B. \$ 1,000,000 Limit of Liability - Policy Aggregate
- C. \$ 500,000 Limit of Liability - Fair Housing Claims
- D. \$ 500,000 Limit of Liability - Fungi Claims

Item 5. Deductible: (inclusive of Claim Expense): \$ 2,500 Each Claim

Item 6. Premium: \$ **913.00**

Item 7. Retroactive Date (if applicable): **01/01/2010**

Item 8. Forms, Notices and Endorsements attached:

**D43100 (03/15) D43300 CT (07/14)  
D43408 (05/13) D43444 (03/17) D43447 (06/17)  
D43448 (06/17) D43425 (05/13) D43432 (05/13) IL7324 (08/12)**

*Betty A. magnuson*

Authorized Representative

D43101 (03/15)

Page 1 of 1

**subject Property Identification:**

The appraiser has viewed all readily accessible areas of the dwelling (and any other building structures located on the property. This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal.

**Sources of Information:**

The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

**Intended Users:**

The Intended User of this appraisal report is the Lender/Client . The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

*For the purpose of this report, the source for the definition of market value is from the regulations published by the federal regulatory agencies pursuant to Title XI of the Federal Institutions Reform, Recovery and Enforcement Act (FIRREA) of 1989.*

**Comments on Sales Comparison**

My comparable search and results focused on sales, listings, and pending sales with transaction dates within the past 12 months, located within 1 mile of the subject and being a 1 story dwelling over 1200 square feet and built in 1965 . The initial search resulted in 18 closed sale properties and 8 active/pending listings. The most recent closed sales, as well as the most similar to the subject were utilized.

***Due to the limited closed sales similar in GLA and condition, comparables sold beyond the 6 month FNMA guidelines were utilized. The comparables are similar to the subject in terms of style, neighborhood appeal and marketability.***

The com parables are similar to the subject in terms of age, neighborhood appeal and marketability. GLA adjustments were made towards any property with more than a 100 square foot differential. GLA was adjusted at a rate of \$20 per sq ft. No time adjustments were made to reflect the mostly stable market in the subject's neighborhood over the past year according to MLS statistics.

Bathrooms were adjusted at \$4,000 for full and \$2,000 for 1/2 , Garage bays at \$4,000 fireplaces at \$2,000 , bedrooms at \$4,000. Finished lower level at \$4,000, central air at \$4,000.

Comparables 5 and 6 are the active listings that were found and added to the report to support the opinion of value and show current market conditions.

***All Comparables were given equal weight when determining the final value, as all were considered the best indicators of value at the time of the inspection.***

***The opinion of value is supported by the active listings, which are considered to be the recent indicator of current market conditions and pricing for comparable properties/inventory to the subject.***

At the time of the inspection, all utilities were on and properly functioning including the mechanicals and appliances.

The subject's oil tank is located in the basement. There were no leaks noted at the time of inspection. Oil tanks are common and accepted in the area with no effect to it's marketability.

***Smoke/CO detectors were noted to be present and properly functioning at the time of inspection.***

***All photos in this report are original photos taken by the appraiser on the effective date of this appraisal.***

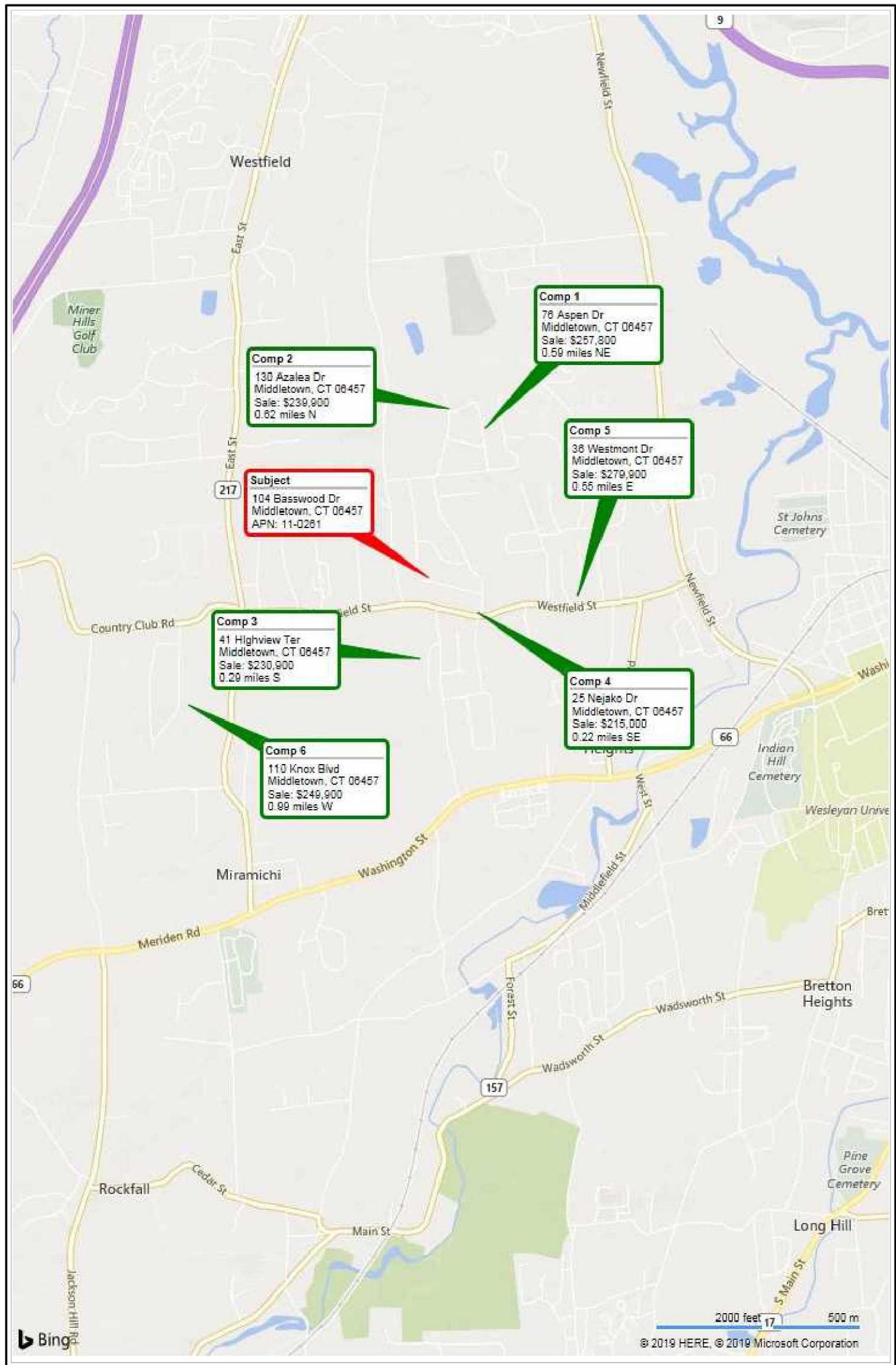
***The subject's actual age differs from it's effective age based on updates to the kitchen ,bathrooms and mechanicals over the past 10-15 years.***

Spartan Property  
**LOCATION MAP ADDENDUM**

File No. 1556217347-6096  
 LOAN NO. 300486777

Borrower

Property Address	104 Basswood Dr	City	Middletown	County	Middlesex	State	CT	Zip Code	06457
Lender/Client	Primary Residential Mortgage , Inc				Address	1480 North 2200 West, Salt Lake City , UT 84116			

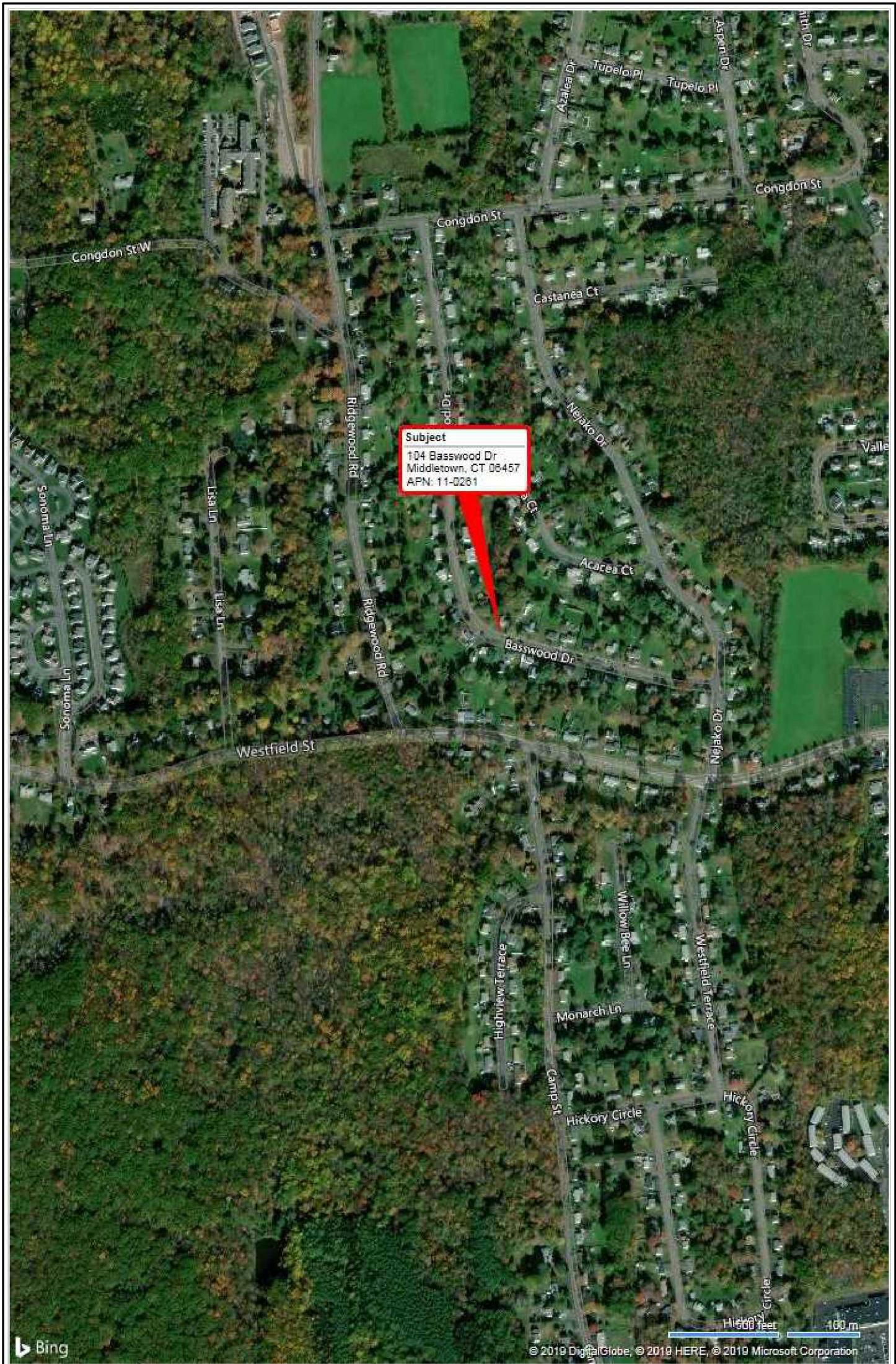


Spartan Property  
**AERIAL MAP ADDENDUM**

File No. 1556217347-6096  
LOAN NO. 300486777

Borrower

Property Address	104 Basswood Dr	City	Middletown	County	Middlesex	State	CT	Zip Code	06457
Lender/Client	Primary Residential Mortgage , Inc	Address 1480 North 2200 West, Salt Lake City , UT 84116							



**APPRAISAL COMPLIANCE ADDENDUM**

Borrower/Client _____	Address 104 Basswood Dr	Unit No. _____
City Middletown	County Middlesex	State CT Zip Code 06457
Lender/Client Primary Residential Mortgage , Inc		

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

**APPRAISAL AND REPORT IDENTIFICATION**

This Appraisal Report is one of the following types:

- Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workflow.

**ADDITIONAL CERTIFICATIONS**

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 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 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).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

**PRIOR SERVICES**

- I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

**PROPERTY INSPECTION**

- I  **HAVE** made a personal inspection of the property that is the subject of this report.
- I  have **NOT** made a personal inspection of the property that is the subject of this report.

**APPRAISAL ASSISTANCE**

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: \_\_\_\_\_

**MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY**

- A reasonable marketing time for the subject property is 90-180 day(s) utilizing market conditions pertinent to the appraisal assignment.
- A reasonable exposure time for the subject property is 90-180 day(s).

**APPRAISER****SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature   
 Name Louis J Mihalakos  
 Date of Signature 04/29/2019  
 State Certification # RCR.0001900  
 or State License # \_\_\_\_\_  
 State CT  
 Expiration Date of Certification or License 04/30/2019  
 Effective Date of Appraisal 04/29/2019

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_  
 Supervisory Appraiser Inspection of Subject Property:  
 Did Not  Exterior Only from street  Interior and Exterior

## Requirements - Condition and Quality Ratings Usage

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

### Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

**Note:** *The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. 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 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.*

## Quality Ratings and Definitions

**Q1**

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

**Q2**

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

**Q3**

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

**Q4**

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

**Q5**

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

**Q6**

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

## Requirements - Definitions of Not Updated, Updated and Remodeled

### Not Updated

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

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

### Updated

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

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components 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.

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

File No. 1556217347-6096  
 LOAN NO. 300486777

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