	SV14T22
File No.	12774892R1

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Property Addre	ss 2617	S Saint	t Anthony St	İ .		City	Jackson			Sta	ite MI Z	ip Code 49	9203-3712			
Borrower Bria						Public Record Ka	tie Artz			Co	unty Jacks	son				
Legal Description	on LOT 2	22 AMB	BS WESTGA	ATE SUBDIVIS	SION											
Assessor's Pare	cel # 040	-13-08	-479-022-00)		Tax	Year 2021			R.E	E. Taxes \$ 2	2,097				
Neighborhood I	Name Ar	nbs We	stgate Sub			Мар	Reference 260)75C030	04D	Cei	nsus Tract C	053.02				
Occupant X	Owner	Tenar	nt Vacant	S	pecial As	ssessments \$ 0			P	UD HOA\$ 0		per yea	r per mor			
Property Rights	Appraised	X Fe	ee Simple	Leasehold	Other (d	lescribe)										
Assignment Typ	oe X Pi			Refinance Transac	tion	Other (describe)										
Lender/Client V						1525 West W	.T. Harris B	lvd. Cha	arlotte	. NC 28262						
				s it been offered for s							'es No					
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property.	* 200 00	20	D 1 (0 1	+ 0E/40/2022				" 10	· [V		D. I. C.	/ \				
Contract Price S				act 05/18/2022		the property seller					Data Source					
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				items to be paid.					l assi	stance provid	ded. Selle	er to pay	/ a buyer's			
agent com	mission	in the a	amount of 3°	% of the purch	nase p	rice to RE/M	AX Mid-Mic	higan.								
				hborhood are not a	appraisa											
	eighborho	$\overline{}$				One-Unit Housi	<u> </u>			One-Unit Hou	sing	Present	Land Use %			
Location X L		Subur	=	Property Va			X Stable	Declinir	-	PRICE		ne-Unit	70			
Built-Up X C		25-75		25% Demand/Su			X In Balance	Over Su	upply	\$(000)	(yrs) 2	-4 Unit	10			
Growth F	Rapid	X Stable	e Slow	Marketing T	ime X	Under 3 mths	3-6 mths (Over 6	mths	115 Low	0 N	Multi-Family	10			
Neighborhood I	Boundaries	The s	subject neigh	nborhood bour		s are Spring A	Arbor Rd to	the Nor	th,	210 High	160 0	ommercial	10			
				nson Rd to the						173 Pred.	70 C					
			Attached Add				_	-					_			
Market Condition	ns (includir	na support	t for the above co	nclusions) See	Attach	ed Addendur	n									
		3 - 11														
Dimensions 90	1x132			Δτος ΄	11880	ef	Shano	Quadril	atera	I	View N;R	966.				
Specific Zoning		ion RS2)			otion Single Fa			attra	•	VICW IN,I					
									Zoning Compliance X Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)							
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determined, based upon analysis of the subject and its location, that it's current use is at the highest and best use.												be. The	appraiser			
		l upon a	analysis of the			cation, that it	s current us	se is at t		ghest and be	est use.		•			
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SV14T22 File No. 12774892R1

Uniform Residential Appraisal Report

•						neighborhood rang					189,90			
						twelve months rang				115,000	to \$ 21			
FEATURE		SUBJECT					COMPARABLE SALE NO. 2				COMPARABLE SALE NO. 3			
2617 S Saint Antho	•								3387 Harben St					
Address Jackson, MI	49203	3-3712	Jackson, MI 49203-4923			Jackson, MI 49203-4921				Jackson, MI 49203-4903				
Proximity to Subject			0.28 miles SW 0.10 miles SW				0.12 mi	les SE						
Sale Price	\$	200,000			\$	206,000			\$	197,500			\$	185,000
Sale Price/Gross Liv. Area	\$	189.39 sq. ft.	\$ 153.2	27 sa. ft.		·	\$ 178.	89 sa. ft.		,	\$ 160.	59 sq. ft.		,
Data Source(s)	•					48;DOM 50	RLCMP#550210462		1629	92·DOM 64	1		262	461;DOM 11
Verification Source(s)			Jackson					Cnty A			Jackson			
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION	1330			RIPTION	330			RIPTION	1330	
	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment			_	+(-) \$ Adjustment	1			+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth				ArmLth			
Concessions			Conv;0				VA;0				Conv;0			
Date of Sale/Time			s06/21;	c04/21			s06/21;	c04/21			s03/22;	c02/22		
Location	N;Res	3;	N;Res;				N;Res;				N;Res;			
Leasehold/Fee Simple	Fee S	Simple	Fee Sim	nple			Fee Sir	nple			Fee Sin	nple		
Site	11880) sf	14810 s	sf		0	27007 9	sf		-1,389	15682 9	sf		0
View	N;Res	3:	N;Res;				N;Res;			,	N;Res;			
Design (Style)		Ranch	DT1;Ra	nch			DT1;Ra	ınch			DT1;Ra	nch		
Quality of Construction	Q4	tarion	Q4	11011			Q4				Q4	11011		
	65		57			0				0	46			0
Actual Age	C4		C4							3,950				
Condition						4,120		1		3,950				
Above Grade	Total Bd		Total Bdrms.	Baths	$\overline{}$	=	Total Bdrms				Total Bdrms	. Baths		
Room Count	5 3	3 1.0	5 3	1.1		-2,000	6 3	1.1	_	-2,000		1.1		-2,000
Gross Living Area 22		1,056 sq. ft.		1,344 so		-6,300		1,104 so	. ft.	0		1,152 so	q. ft.	0
Basement & Finished	10569	sf950sfin	1344sf7	15sfwc	o	-3,500	1056sf	580sfin		0	1104sf0)sfin		0
Rooms Below Grade	1rr0b	r0.1ba0o	1rr0br0.	<u>0b</u> a1o	_	-1,000	1rr0br0	.0ba0o		1,000			_	3,000
Functional Utility	Funct		Function				Functio			•	Functio	nal		·
Heating/Cooling	FWA		FWA No			1,500	FWA N			1,500				
Energy Efficient Items	Insula		Insulation			.,000	Insulati			.,000	Insulati			
Garage/Carport	2ga2		2ga2dw				2ga2dw				2ga2dw			
		,3Season	Porch,P			0	Porch,E			0	Porch,E			0
Porch/Patio/Deck									_					
Add. Amenities	None		1 F/P,SI	nea		-2,000	1 F/P,S	nea,Fna	је	-3,000	1 F/P,S	nea		-2,000
					-									
Net Adjustment (Total)			+	X -	\$	9,180	X +	<u></u> -	\$	61	+	X -	\$	1,000
Adjusted Sale Price			Net Adj.	-4.5%			Net Adj.	0.0%			Net Adj.	-0.5%		
			Gross Adj.	9.9%	18	100 000	Cross Adi	6.5%	\$	197,561	Gross Adj.	3.8%	\$	184,000
of Comparables				0.0%	Ψ	196,820	GIUSS AUJ.	0.5 /0	Ψ	101,001				
\	search the	e sale or transfer hi							Ψ	107,001	·			
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Uniform Residential Appraisal Report

Clarification of Intended Use and Intended User: The Intended User of this appraisal report is the Lender/Client. No additional Intended Users are identified by the appraiser. This report contains sufficient information to enable the client to understand the report. Any other party receiving a copy of this report for any reason is not an intended user; nor, does it result in an appraiser-client relationship. Use of this report by any other party(s) is not intended by the appraiser. 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. Appraisers are required to be licensed and are regulated by the Michigan Department of Licensing and Regulatory Affairs, PO Box 30018, Lansing, MI 48909 Note the GES's Definition of Days on the Market (DOM) is as follows; The total number of continuous days from the date that a property is listed for sale through the date that it is taken off the market or contracted for sale. This appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. In the normal course of business, the appraiser attempted to obtain an adequate amount of information regarding the subject and comparable properties. Some of the required UAD standardized response, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property is always viewable and comparable property data was generally obtained from thirdparty sources such as Assessor and Broker/MLS. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser. "No employee, director, officer, or agent of the lender, or any third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user(lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any authorized contacts either personally by phone or electronically. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The site value estimate is limited to a review of vacant land sales, abstraction method and overview of current recorded land values from local assessing records. These different methods may or may not be utilized to determine opinion of site value, however were considered. OPINION OF SITE VALUE = \$ 18,000 ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Not Applicable Dwelling Sa. Ft. @ \$ Quality rating from cost service N/A Effective date of cost data N/A Sq. Ft. @ \$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Attached Addendum Garage/Carport 576 n Sq. Ft. @ \$ Total Estimate of Cost-New 0 Functional External Less 70 Physical 0 Depreciation = \$ (0 40 Years | INDICATED VALUE BY COST APPROACH. Estimated Remaining Economic Life (HUD and VA only) INCOME APPROACH TO VALUE (not required by Fannie Mae) X Gross Rent Multiplier Estimated Monthly Market Rent \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Yes No Unit type(s) Detached Attached Is the developer/builder in control of the Homeowners' Association (HOA)? 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 units sold Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an 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(s) 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.

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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 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.

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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.
- 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).

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- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

1 64.
Signature Tale
Name Sumner D. Toles
Company Name ValueTec Appraisal Services, Inc.
Company Address Po Box 118
Williamston, MI 48895
Telephone Number 517-655-5100
Email Address Stoles@valuetecappraisals.com
Date of Signature and Report 05/25/2022
Effective Date of Appraisal 05/23/2022
State Certification #
or State License # 1203077253
or Other (describe) State #

ADDRESS OF PROPERTY APPRAISED

2617 S Saint Anthony St

State Licensed Appraiser

Jackson, MI 49203-3712

APPRAISED VALUE OF SUBJECT PROPERTY \$ 188,000

UAD Version 9/2011

Expiration Date of Certification or License 07/31/2023

LENDER/CLIENT

State MI

APPRAISER

Name ServiceLink

Company Name Wells Fargo Bank, N.A.

Company Address 1525 West W.T. Harris Blvd

Charlotte, NC 28262

Email Address

Freddie Mac Form 70 March 2005

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

SV14T22 File No. 12774892R1

Uniform Residential Appraisal Report

FEATURE		SUBJECT					SALE NO. 4				ALE NO. 5		COMPARABLE	SALE NO. 6
2617 S Saint Antho					Cobb Ro			2823 Le						
Address Jackson, M	I 49203	3-3712			n, MI 4		3-3753	Jacksor			3-4915			
Proximity to Subject				0.10 m	iles NE			0.32 mi	es SE					
Sale Price	\$	200,0				\$	175,000			\$	189,900		\$	
Sale Price/Gross Liv. Area	\$	189.39 so			.80 sq. ft			\$ 157.				\$	sq. ft.	
Data Source(s)							32;DOM 37				11;DOM 46			
Verification Source(s)					nCnty A		essor	Jacksor		$\overline{}$	essor			
VALUE ADJUSTMENTS	DE	SCRIPTION			CRIPTION		+(-) \$ Adjustment		RIPTION		+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing				ArmLth				Listing						
Concessions				Conv;0				;						
Date of Sale/Time					;c09/21			Active						
Location	N;Res			N;Res;				N;Res;						
Leasehold/Fee Simple		Simple		Fee Sir				Fee Sin						
Site	11880			13068			0	13504 s	f		0			
View	N;Res			N;Res;				N;Res;						
Design (Style)		Ranch		DT1;Ra	anch			DT1;Ra	<u>nch</u>					
Quality of Construction	Q4			Q4				Q4						
Actual Age	65			86				63			0			
Condition	C4		(C4	_		3,500	C4				<u> </u>		
Above Grade	Total Bd			Total Bdrm:	_			Total Bdrms.	Baths			Total E	Bdrms. Baths	
Room Count	5 3	3 1.0		5 3				5 3	1.0					
Gross Living Area 22		1,056 so			1,270 s	q. ft.	-4,700		,208 s		-3,300		sq. ft	
Basement & Finished	1	sf950sfin		1270sf	0sfin			1208sf4			-1,800			
Rooms Below Grade	1rr0b	r0.1ba0o					3,000	1rr0br0.)				
Functional Utility	Funct			Functio				Function						
Heating/Cooling	FWA		Ī	FWA N	lone		1,500	FWA N			1,500			
Energy Efficient Items	Insula			Insulati				Insulation						
Garage/Carport	2ga2d			2gd2dv				2gd2dw			0			
Porch/Patio/Deck	Porch	n,3Seasor	n [Porch,I	Patio		0	Porch,D	eck		0			
Add. Amenities	None		F	Fence			-1,000	1 F/P,F	ence		-2,000			
Net Adjustment (Total)				+	X -	\$	300	+	X -	\$	5,600		+	
Adjusted Sale Price			1	Vet Adj.	-0.2%			Net Adj.	-2.9%		, = = =	Net A		
of Comparables				Gross Adj.		- 1	174,700	,	4.5%		184,300		,	
ITEM			SUB				COMPARABLE SA				ARABLE SALE NO	_		BLE SALE NO. 6
Date of Prior Sale/Transfer	-													
Price of Prior Sale/Transfer														
Data Sourco(s)		Jackson	Cnty	Asses	sor	Jac	cksonCnty Ass	essor	Jack	kson	Cnty Assesso	r		
Effective Date of Data Sour	rce(s)	05/24/20					/24/2022		05/2					
Summary of Sales Compar	rison Appr													
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Uniform Appraisal Dataset Definitions

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Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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 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.

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

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

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Uniform Appraisal Dataset Definitions

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

ADDENDUM

Borrower: Brian & Krista Rashap	F	ile No.: 12774892R1
Property Address: 2617 S Saint Anthony St	C	Case No.: SV14T22
City: Jackson	State: MI	Zip: 49203-3712
Lender: Wells Fargo Bank N A		

COVID-19

On March 11th 2020, WHO (World Health Organization) declared coronavirus (Covid-19) a global outbreak pandemic. The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as the effective date indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen events, subsequent to the effective date of the appraisal.

ANSI Z765-2021 Approved March 29, 2021

ANSI Z765-2021 is only intended for use with single family, attached or detached houses. It is not intended for multi-family or condominium units.

The ANSI Z765-2021 (American National Standards Institute®) Square Footage-Method has been utilized for measuring, calculating, and reporting the gross living area (GLA) and non-GLA areas of subject property for appraisals of single family dwellings requiring interior and exterior inspections. As noted elsewhere in this report, 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.

The portions of the ANSI standards that will most often impact market participants, include, but are not limited to:

- * Standard method for measuring the dwellings to the inch or to a tenth of a foot. Appraiser typically measures properties to a tenth of a foot using both an appraisers tape measure or laser measuring device;
- * Standards regarding dimensions of a room (including minimum height) in order to be considered GLA;
- * Standards regarding above vs below grade living area

In the subjects market, GLA for properties listed in the local MLS systems, assessor records and/or other online sources, usually are not ANSI-compliant. The appraiser may not know what method an MLS listing or assessor used to calculate the GLA, though most often in the subjects market MLS listings use information from the assessor records (assessors are not typically ANSI-compliant within the marketplace).

Differences in dimensions between a builders floorplan, assessor records and/or an MLS listing and appraiser measured dimensions occur as construction is not an exact science and includes variances from the floorplan, such as siding/insulation thickness. This difference in measured GLA vs floorplan GLA is often negligible and adjustments are not made for small differences in GLA, as noted in the sales comparison analysis.

When considering finished living area, the ANSI standard, and applying the standard when developing an appraisal report, the finished living area may be broken down to three different areas:

- * Below grade finished area, including basements. If any part of a floor is below grade, than the entire floor must be considered below grade.

 * Above grade finished area, reported as GLA, includes all areas above grade that meet the requirements set forth in the
- * Above grade finished area, reported as GLA, includes all areas above grade that meet the requirements set forth in the standard for dimensions and livability.
- * Other finished areas, reported as an additional line item, that are not included in the below and above grade areas that are finished.

As noted above, the market, through MLS listings, assessor records or other online sources, usually does not adhere to the ANSI standards and may include below grade and/or other finished areas as above grade GLA. The ANSI standard is a defined method for measuring living area and does not necessarily follow market trends and expectations. Through research and knowledge of the local market, appraiser will determine if the GLA provided through alternate sources should be adjusted. Any GLA adjustments made to the comparable properties utilized in this report are based on the review of records available during the completion of this assignment.

Readers of this report should note that there are three different areas in an appraisal report where finished living area is reported, as noted above, and each area is valued independently. However, this does not necessarily mean that they will have a different value. For example, a tri-level home with two of the three total levels above grade will likely have a similar adjustment per square foot between the above and below grade finished areas. In the example of a tri-level home, often the GLA reported through an MLS listing, tax records and/or other online sources would consider all finished living area despite a portion being partially below grade. Therefore, most market participants would also consider all of the area as livable area, however the ANSI standard and this appraisal report, would not. When multiple types of finished areas are observed for the subject, commentary will be added providing an explanation regarding the value of each finished area and how the comparable properties GLA compare to the subject and the impact the ANSI standard has had versus typical market expectations.

The above is informational only and does not cover all parts of the ANSI standard and any examples are general examples and do not necessarily apply to the subject property. Specific commentary regarding if the ANSI standard has impacted the reporting of the subjects living area can be found in the analysis contained in the appraisal addendum. If the reader would like to learn more about the ANSI standard, they are advised to look into the standard through Home Innovation Research Labs.

DECLARATIONS:

- (1) ROUNDING: The property was measured to the nearest inch or tenth of a foot; the final square footage is reported to the nearest whole square foot
- nearest whole square foot.

 (2) REPORTING OF ABOVE & BELOW GRADE AREAS: Above-grade areas and below grade areas will be clearly identified and will receive separate distinction.
- (3) AREAS NOT CONSIDERED FINISHED SQUARE FOOTAGE: Finished areas that meet criteria will be included in square footage. Unfinished above and below grade areas will be clearly identified and will receive separate distinction. Refer to definitions below.
- (4) EXTERIOR DIMENSIONS: Unless otherwise stated exterior dimensions were used. If there was no interior inspection this is stated as such when reporting the result of the calculation.
- (5) USE OF PLANS: Calculation of square footage for a proposed house made using plans will be stated as such when reporting the result of the calculation.
- (6) USE OF OTHER METHODS: If direct measurement of the structure is not possible (ex: difficult terrain, obstacles, etc.) then measurements obtained through some other means can be susceptible to inaccuracy. Calculation of square footage developed under such circumstances will be identified as such when reporting the result of the calculations.

EXCEPTION PROCESS:

If the appraiser is unable to adhere to the ANSI Standard, the appraiser will provide the code "GXX001-" in the Additional Features field on the appraisal form and will explain why compliance was not possible.

ADDENDUM

Borrower: Brian & Krista Rashap	F	ile No.: 12774892R1
Property Address: 2617 S Saint Anthony St	C	Case No.: SV14T22
City: Jackson	State: MI	Zip: 49203-3712
Lender: Wells Fargo Bank N A		

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property: MLS#'s, DOM, listing prices, price changes, and other listing information was not made available to the appraiser. Contract price \$200,000, contract date 05/18/2022.

Neighborhood Description

The subject is located in Summit Township within Jackson County. Schools are provided by the Jackson Public School System. The subject's neighborhood contains one-unit, 2-4 unit, multi-family, and commercial properties. The subject has adequate access to places of employment, schools, shopping centers, and places of recreation. Commercial properties are mainly located along major arteries and have no negative affect on the subject.

Neighborhood Market Conditions

Market conditions for the subject were found to be reasonable. Research of M.L.S. sales records indicated that property values were stable and keeping pace with current inflation rates. Estimates of market times were also based on M.L.S. records. Financing was found to be readily available at attractive rates. Statistical data shows that an increase in sales over the past 24 months has brought the subjects demand/supply into a balanced state. REO sales and short sales appear to be declining and scattered to the point where they are not having a negative impact on property values within the market. Average list to price ratio is 3%. Note the marketing time reported in the housing trends section of the report is considered to be an average marketing time for all homes within the subject market. It is typical for homes to be on the market for more or less time than the marketing time reported. Comparable sales which have been on the market longer than the average marketing time are not considered to be less marketable and there are various reasons why a home may be on the market longer than the average marketing time. Often times it is difficult for the appraiser to determine the reason why a home may be on the market longer than the average marketing time.

Condition of the Property

Continued from Condition of the Property: laundry area, mechanical area and a half bathroom.

Comments on Sales Comparison

The appraiser's comparable search parameters are single family homes sold within the past 12 months within 0.5 miles of the subject, built between 1930-1980 and containing 800-1,400 sq ft of gross living area. The appraiser has not found it necessary to exceed 12 months in order to provided comparables within the sales comparison grid. No comparables within the sales comparison grid have received an adjustment for time as the market has been stable since the sold date of the comparables and the effective date of the appraisal.

Comparable 3 was given most weight due to its similar site size, similar quality and condition, similar age, similar bedroom count, similar GLA, similar below grade sq ft, similar heating/cooling type, similar garage stalls and similar porch, patios and decks. Comparable 2 brackets the high end of the spectrum with superior site size, superior bathroom count and superior additional amenities. Comparable 4 brackets the low end of the spectrum with inferior interior updates, inferior rooms below grade and inferior heating/cooling type.

The Indicated Value by Sales Comparison Approach, \$188,000, is calculated using the following weights:

22.1% - 3431 Loren Dr; Sale Price \$206,000; Adjusted Value \$196,820; Gross Adj: 9.9% 26.0% - 3387 Loren Dr; Sale Price \$197,500; Adjusted Value \$197,561; Gross Adj: 6.5%

29.0% - 3387 Harben St; Sale Price \$185,000; Adjusted Value \$184,000; Gross Adj: 3.8% 22.8% - 2504 Cobb Rd; Sale Price \$175,000; Adjusted Value \$174,700; Gross Adj: 9.3%

Comparables 1, 2 and 4 appear to have slightly inferior updates to the interior components of the subject however is considered C4 condition. The appraiser has made a slight upward adjustment for the difference in interior updates.

Note \$0 adjustments within the sales grid represent differences from the subject that do not warrant adjustment due to the individual being similar yet different with similar market appeal or due to having a lack of measurable market reaction to the individual item.

Site adjustments have been derived from vacant land sales within the subject's market. The subject's market reflects land sales between \$10,000-\$22,000 within the subject's market for similar site sizes to the subject property. The indicated site area within the cost approach is \$18,000 which is supported with comparable vacant land sales within the immediate market.

Gross living area has been adjusted at \$22.00/sq ft if there is a 100 sq ft difference from the subject. Porch, patios and decks have been adjusted at \$1,000 each. Fences and sheds have been adjusted at \$1,000 each, garage stalls have been adjusted at \$2,000 per stall, and bedrooms and bathrooms above grade have been adjusted at \$4,000 each.

Note photos within this appraisal report are either original or utilized from prior data due to either people located within the photo and or not a clear image and or view of the comparable. Regardless of the image each comparable has been at least had a drive by in which the appraiser had to consider the most appropriate image for the circumstances at that given time.

Where adjustments were necessary, they were extracted using the following approved appraisal methodology unless otherwise noted:

- 1. Matched Pair Analysis
- 2. Matched Pair Analysis from the appraisers data files (across the board adjustments)
- 3. Experience in the field within the subjects market
- 4. Statistical evidence provided through data sources (MLS, Public Records, Marshall-Swift Cost Estimator, Internet sites relative to the subject and/or its market)

Seller concession adjustments appear to reflect a dollar for dollar market reaction. Therefore, seller concession adjustments were made at a dollar for dollar adjustment based off market reaction and not based off a cash based adjustment. The market reflects that comparables would sell for approx the exact dollar amount of the seller concessions more.

ADDENDUM

Borrower: Brian & Krista Rashap	File No.:	12774892R1
Property Address: 2617 S Saint Anthony St	Case No	.: SV14T22
City: Jackson	State: MI	Zip: 49203-3712
Lender: Wells Fargo Bank N A		

The appraiser has done an extensive search for comparables to bracket the subject's additional amenities type however no other comparables were available with similar quality of construction and marketability within a 0.5 mile radius with similar features. Although the subject's additional amenities, the appraiser has relied on the market reaction to determine adjustments

Although the subject's appraised value exceeds meet its neighborhood predominant value the subject is not over or under improved and is considered to have average marketability.

Final Reconciliation

The sales comparison approach was given most weight in determining market value, as it most clearly represents market reactions and trends. Note the income approach was considered, however, was not utilized due to the subject being owner occupied and non-income producing. Also, note the cost approach was considered and not utilized within the report as it did not appear to be the best method in extracting the opinion of market value for the subject property.

This appraisal report, in part or whole, is not intended to be utilized by any party for insurance purposes.

Within the sales comparison grid the appraiser has utilized comparables within the subject's immediate market with similar features and marketability to the subject. After all adjustments have been applied the appraiser's opinion of market value does not meet the current contract price. It appears that the subject is listed above market value.

Cost Approach Comments

The Cost Approach was not considered necessary to develop credible assignment results due to the subject's age, difficulty of accurately calculating accrued depreciation as well as the disparity between market value vs. actual cost. It was therefore not developed. Due to a lack of recent similar land sales information about the site value of comparable sales was collected and analyzed in an effort to establish a ratio between the site value and total market value. This ratio was then applied to the subject property (allocation).

Extra Comments

05/25/2022

1.) At the time of the inspection the subject was undergoing a home inspection as well as a termite/pest inspection. Due to the undergoing inspections occurring during the appraiser inspections a ladder was leaned on the subject's garage to inspect the roof. The subject was not ongoing any known repairs and the ladder for the inspection does not appear to have any negative impact on the marketability of the dwelling.

SV14T22 File No. 12774892R1

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 2617 S Saint Anthony St City Jackson State MI Zip Code 49203-3712 Borrower Brian & Krista Rashap 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 Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) Increasing Declining 8 0 5 Absorption Rate (Total Sales/Months) 0.00 Increasing $\left[\mathbf{X}\right]$ Stable Declining 1.33 1.67 Declining X Stable Increasing N/A Total # of Comparable Active Listings N/A Months of Housing Supply (Total Listings/Ab.Rate) N/A N/A 1.20 Declining X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 173,950 0 158,000 Increasing X Stable Increasing Median Comparable Sales Days on Market 0 Declining X Stable 36 32 Median Comparable List Price N/A N/A 189,900 Increasing X Stable Declining Median Comparable Listings Days on Market Declining X Stable Increasing N/A N/A 27 Median Sale Price as % of List Price Increasing Declining 100.00% 0.00% 100.00% X Stable Declining Yes Seller-(developer, builder, etc.)paid financial assistance prevalent? X No X Stable 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.). The data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. X No Are foreclosure sales (REO sales) a factor in the market? Yes If yes, explain (including the trends in listings and sales of foreclosed properties). The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. Cite data sources for above information. Realcomp MLS database 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. Market conditions for the subject were found to be reasonable. Research of M.L.S. sales records indicated that property values were stable and keeping pace with current inflation rates. Estimates of market times were also based on M.L.S. records. Financing was found to be readily available at attractive rates, and sales financing concessions were not found to be prevalent under current market conditions. Statistical data shows that an increase in sales over the past 24 months has brought the subjects demand/supply into a balanced state. REO sales and short sales appear to be declining and scattered to the point where they are not having a negative impact on property values within the market. Note the shaded areas in the above grid are statistics that are unavailable to the appraiser through the Board of Realtors. Due to the fact that the appraiser cannot retrieve those particular statistics the shaded areas are indicated as N/A. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months Prior 4-6 Months Current - 3 Months Subject Project Data Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? 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. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Sunner Tale Signature Signature Name Sumner D. Name Company Name ValueTec Appraisal Services, Inc. Company Name Company Address Po Box 118 Company Address _ Williamston, MI 48895 State License/Certification # State License/Certification # 1203077253 State MI State Email Address Stoles@valuetecappraisals.com Email Address

SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Brian & Krista Rashap
 File No.: 12774892R1

 Property Address: 2617 S Saint Anthony St
 Case No.: SV14T22

 City: Jackson
 State: MI
 Zip: 49203-3712

Lender: Wells Fargo Bank, N.A.



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 23, 2022 Appraised Value: \$ 188,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
Case No.: SV14T22
City: Jackson
Lender: Wells Fargo Bank, N.A.



Additional Street View



Right Side View



Left Side View

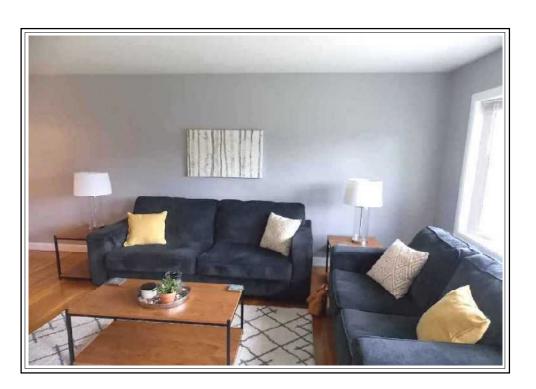
Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
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File No.: 12774892R1
Case No.: SV14T22

Zip: 49203-3712



Two Car Garage Interior



Living Room 1st Floor



Dining Area 1st Floor

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
Case No.: SV14T22
City: Jackson
State: MI
Zip: 49203-3712
Lender: Wells Fargo Bank, N.A.



3 Seasons Room



3 Seasons Room Additional View



Kitchen 1st Floor Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.
File No.: 12774892R1
Case No.: SV14T22
Cip: 49203-3712



Dining Area 1st Floor



Living Room Additional View 1st Floor



Bedroom #1 1st Floor Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.

File No.: 12774892R1
Case No.: SV14T22

City: 49203-3712

Zip: 49203-3712



Full Bath #1 1st Floor



Full Bath #1 Additional View 1st Floor



Bedroom #2 1st Floor

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
Case No.: SV14T22
City: Jackson
Lender: Wells Fargo Bank, N.A.



Bedroom #3 1st Floor



Rec Room Basement



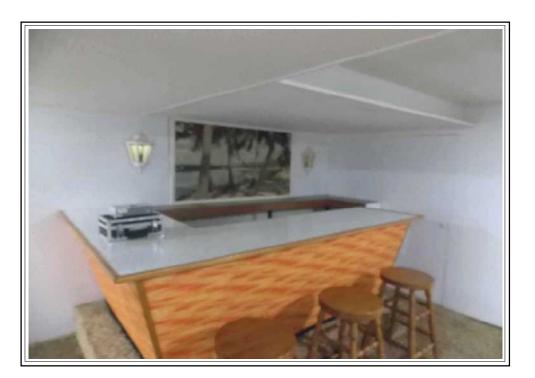
Rec Room Additional View Basement

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.

File No.: 12774892R1
Case No.: SV14T22

Case No.: SV14T22

City: 49203-3712



Dry Bar Basement



Laundry Area Basement



Mechanicals Basement Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.

File No.: 12774892R1
Case No.: SV14T22

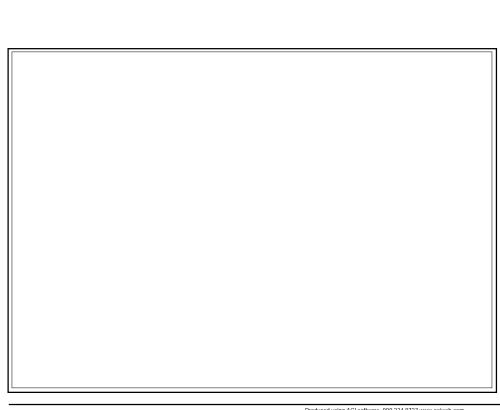
Zip: 49203-3712



Electrical Panel Basement



Half Bath Basement



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.

File No.: 12774892R1
Case No.: SV14T22
Zip: 49203-3712



COMPARABLE SALE #1

3431 Loren Dr Jackson, MI 49203-4923 Sale Date: s06/21;c04/21 Sale Price: \$ 206,000



COMPARABLE SALE #2

3387 Loren Dr Jackson, MI 49203-4921 Sale Date: s06/21;c04/21 Sale Price: \$ 197,500



COMPARABLE SALE #3

3387 Harben St Jackson, MI 49203-4903 Sale Date: s03/22;c02/22 Sale Price: \$ 185,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.

File No.: 12774892R1
Case No.: SV14T22

City: Jackson
State: MI
Zip: 49203-3712



COMPARABLE SALE #4

2504 Cobb Rd Jackson, MI 49203-3753 Sale Date: s10/21;c09/21 Sale Price: \$ 175,000



COMPARABLE SALE #5

2823 Lee Willa Dr Jackson, MI 49203-4915 Sale Date: Active Sale Price: \$ 189,900

COMPARABLE SALE #6

Sale Date: Sale Price: \$

FLOORPLAN SKETCH

 Borrower: Brian & Krista Rashap
 File No.: 12774892R1

 Property Address: 2617 S Saint Anthony St
 Case No.: SV14T22

 City: Jackson
 State: MI
 Zip: 49203-3712

Lender: Wells Fargo Bank, N.A.





Sketch by Apex Sketch

	AREA CA	LCULATI		AREA CALCULATIONS BREAKDOWN							
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base	x Height	×	Width	= Area
GLA1	First Floor	1.0	1056.0	136,0	1056.0	First Floor		44.0	×	24.0	= 1056.0
BSMT	Finished BSMT	1.0	1056.0	136.0	1056.0						
GAR	Garage	1.0	576.0	96.0	576.0						
P/P	Porch	1.0	64.0	40.0							
	3 Seasons Room	1.0	200.0	60.0	264.0						
	Net LIVABLE			(rounded)	1,056	1 total items				(rounded)	1,056

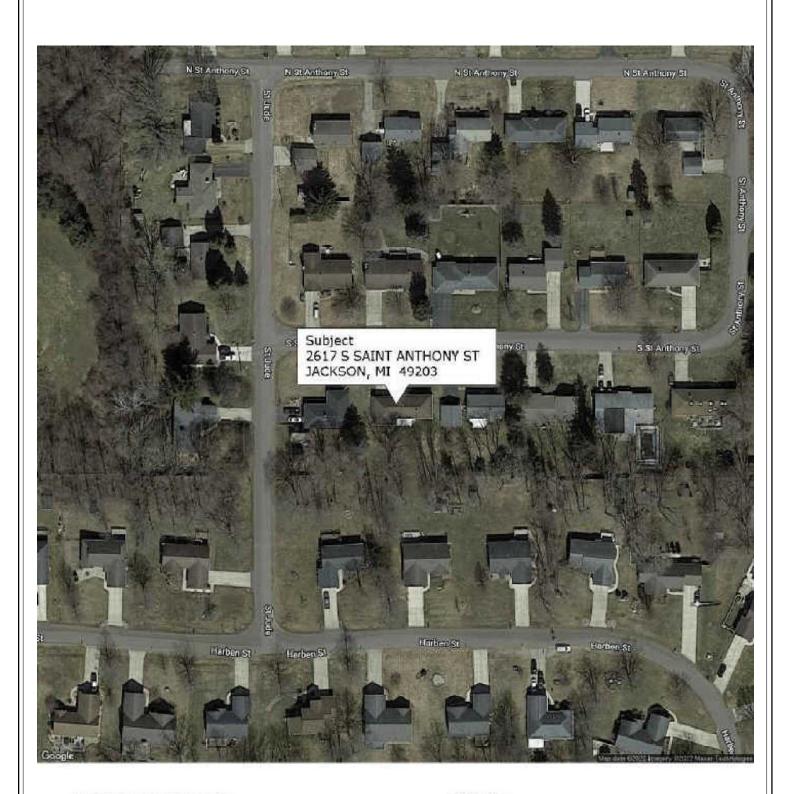
LOCATION MAP

Borrower: Brian & Krista Rashap File No.: 12774892R1 Property Address: 2617 S Saint Anthony St Case No.: SV14T22 City: Jackson State: MI Zip: 49203-3712 Lender: Wells Fargo Bank, N.A. Wallace Dr N St Anthony St Comparable Sale 4 2504 Cobb Rd Jackson, MI 49203-3753 Subject 0.10 miles NE 2617 S Saint Anthony St Jackson, MI 49203-3712 4 2 S St Anthony St Harben St Comparable Sale 2 Comparable Sale 3 3387 Loren Dr 3387 Harben St Jackson, MI 49203-4921 Jackson, MI 49203-4903 0.10 miles SW 0.12 miles SE Comparable Sale 1 3431 Loren Dr Comparable Sale 5 2823 Lee Willa Dr Jackson, MI 49203-4923 0.28 miles SW Jackson, MI 49203-4915 0.32 miles SE @oogle Map data @2022

FLOOD MAP

Borrower: Brian & Krista Rashap File No.: 12774892R1 Property Address: 2617 S Saint Anthony St Case No.: SV14T22 City: Jackson Zip: 49203-3712 State: MI

Lender: Wells Fargo Bank, N.A.



FLOOD INFORMATION

Community: TOWNSHIP OF SUMMIT

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 26075C0304D

Panel: 26075C0304

Zone: X

Map Date: 05-03-2010

FIPS: 26075

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas

Road View:

= Water = Forest

Sky Flood™

No representations or warranties to any party concerning the content, accessor or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location.

No intuiting is accepted to any third party for any use or minute of this flood map or its data.

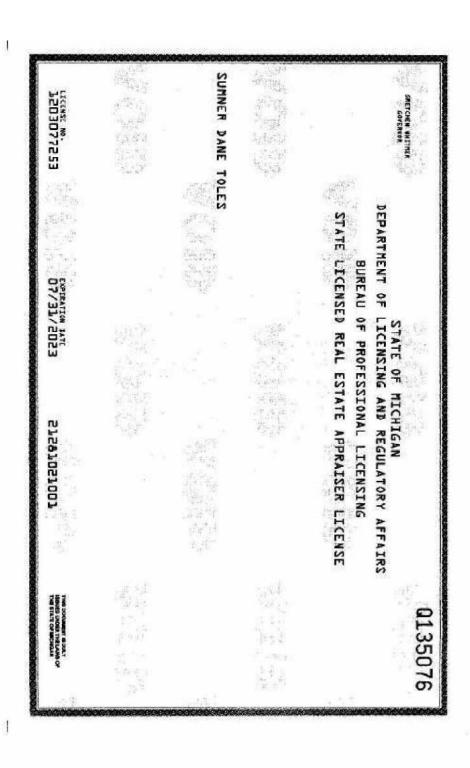
Appraiser's License

 Borrower: Brian & Krista Rashap
 File No.: 12774892R1

 Property Address: 2617 S Saint Anthony St
 Case No.: SV14T22

 City: Jackson
 State: MI
 Zip: 49203-3712

Lender: Wells Fargo Bank, N.A.



Borrower: Brian & Krista Rashap	File No.: 12774892R1					
Property Address: 2617 S Saint Anthony St	Case I	No.: SV14T22				
City: Jackson	State: MI	Zip: 49203-3712				
Lender: Wells Fargo Bank, N.A.						

LIA Administrators & Insurance Services



APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Aspen American Insurance Company

(Referred to below as the "Company") 590 Madison Avenue, 7th Floor New York, NY 10022 877-245,3510

Date Issued	Policy Number	Previous Policy Number
5/11/2022	AAI001154-08	AA1001184-07

THIS IS A CLAIMS MADE AND REPORTED POLICY, COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE.

CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

1.	Customer ID: 154933 Named Insured: VALUETEC APPRAISAL SERVICES, INC. Jeffery Thomas Beach 615 W. Grand River Ave. Williamston, MI 48895	
2	Policy Period: From: 05/29/2022 To: 05/29/2023 12:01 A.M. Standard Time at the address stated in 1 above.	
3.	Deductible: \$2500 Fach Claim	
4.	Retroactive Date: 05/29/1997	7
5.	Inception Date: 05/29/2015	1
6.	Limits of Liability: A. \$1,000,000 Fach Claim B. \$2,000,000 Aggregate	
	Subpoena Response: \$5,000 Supplemental Payment Coverage Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage	
	Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage Loss of Earnings: \$500 per day Supplemental Payment Coverage	
7.	Covered Professional Services (as defined in the Policy and/or by En	lorsement):
	Real Estate Appraisal and Valuation:	Yes X No
	Residential Property:	Yes X No
	Commercial Property:	Yes No X
	Bodily Injury and Property Damage Caused	
	During Appraisal Inspection (\$100,000 Sub-Limit);	Yes X No If "yes", added by endorsement)
	Right of Way Agent and Relocation:	Yes No X
	Machinery and Equipment Valuation:	Yes No X
	Personal Property Appraisal:	Yes No X If "yes", added by endorsement)
	Real Estate Sales/Brokerage:	Yes No. X (If "yes", added by endorsement)

Aspen American Insurance Company

TAA001 (04/19)

Page 1 of 2

E & O Insurance Page 2

ackson : Wells Fargo	Bank N A		State: MI	Zip: 49203-3712
. Wells Falgo	Dalik, IV.A.			
				- 1
			34-0682, P.O. Box 1319, 1600 Anacapa St,	
	Barbara, California 93101	\$4,945.00		
y, Ann	ual Premium:	84,345.00		
10. For	ns attached at issue:	LIA002 (04/19) LIA MI (0 (05/19) LIA131 (05/19) LI	5/19) LIA MI NOT (05/19) LIA012 (0 A164 (05/19)	05/19) LLA020 (05/19) LLA119
		(65) 19) 1321131 (65) 19) 13	ALTON (May 17)	
This Declarati	ons Page, together with the	completed and signed Policy Appli	cation including all attachments and exhibit	s thereto, and
the Policy shal	constitute the contract bet	rween the Named Insured and the	Cempany	
			Ruie	
	05/11/2022	By		7
	Date		Authorized Representative	
	nsurance Company		Page 2 of 2	Cust ID: 134933
Aspen American I			TO STATE OF THE PARTY OF THE PA	NEW WATER THE CANAL PROPERTY OF THE CANAL PR
Aspen American I LIA(0)1 (04/19)				

E & O Insurance Page 3

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.

File No.: 12774892R1
Case No.: SV14T22
City: 49203-3712
City: 49203-3712

Appraisal, Valuation and Property Services Professional Liability Insurance Policy

Named Insured: VALUETEC APPRAISAL SERVICES, INC.

Jeffery Thomas Beach

Policy Number: AAI001154-08 Effective Date: 05/29/2022 Customer ID: 134033

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED PROFESSIONALS ENDORSEMENT

In consideration of the premium charged, it is agreed that Section IV. DEFINITIONS (I) "Insured" is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name Effective Date Jeffery Thomas Beach 05/29/2022 Robert Jeffery Gow 05/29/2022 Brian Matt Ducheue 05/29/2022 Brett Christic 05/29/2022 Sarah Marie Walker 05/29/2022 Sunnier Dane Toles 05/29/2022 Robert Edward Brown 05/29/2022 Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Henry Krause 05/29/2022 Raychel Elizabeth Burke 03/29/2022		Coverage
Robert Jefferv Gow 05/29/2022 Brian Matt Duchene 05/29/2022 Brett Christie 05/29/2022 Sarah Manie Walker 05/29/2022 Summer Dame Toles 05/29/2022 Robert Edward Brown 05/29/2022 Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Möttbew James Waddell 05/29/2022 Darren Hemy Krause 05/29/2022	Name	Effective Date
Brian Matt Ducheue 03/29/2022 Brett Christic 03/29/2022 Sarah Manie Walker 05/29/2022 Summer Dame Toles 05/29/2022 Robert Edward Brown 05/29/2022 Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Måttbew James Waddell 05/29/2022 Darren Hemy Krause 03/29/2022	Jeffery Thomas Beach	05/29/2022
Brett Christie 03/29/2022 Sarah Manie Walker 05/29/2022 Summer Dame Toles 05/29/2022 Robert Edward Brown 05/29/2022 Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Hemy Krause 03/29/2022	Robert Jeffery Gow	05/29/2022
Sarah Marie Walker 05/29/2022 Sunnier Dane Toles 05/29/2022 Robert Edward Brown 05/29/2022 Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschnider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Hemy Krause 03/29/2022	Brian Matt Ducheue	05/29/2022
Summer Dane Toles 05/29/2022 Robert Edward Brown 05/29/2022 Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Hemy Krause 03/29/2022	Brett Christic	05/29/2022
Robert Edward Brown 03/29/2022 Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Henry Krause 03/29/2022	Sarah Marie Walker	05/29/2022
Eric M. Rood 05/29/2022 Connor C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Henry Krause 03/29/2022	Summer Danc Toles	05/29/2022
Connot C. Lane 05/29/2022 Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Henry Krause 03/29/2022	Robert Edward Brown	05/29/2022
Kyle Michael Koschmider 05/29/2022 Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Henry Krause 05/29/2022	Eric M. Rood	05/29/2022
Adam Robert Zbiciak 05/29/2022 Matthew James Waddell 05/29/2022 Darren Hemy Krause 05/29/2022	Connor C. Lanc	05/29/2022
Matthew James Waddell 05/29/2022 Darren Henry Krause 05/29/2022	Kyle Michael Koschmider	05/29/2022
Darren Hemy Krause 05/29/2022	Adam Robert Zbiciak	05/29/2022
	Matthew James Waddell	05/29/2022
Raychel Elizabeth Burke 03/29/2022	Darren Hemy Krause	05/29/2022
	Raychel Elizabeth Burke	05/29/2022

All other terms, conditions, and exclusions of this Policy remain unchanged.

Aspen American Insurance Company LIA012 (05/19) Page 1 of 1

Borrower: Brian & Krista Rashap	File N	0.: 12774892R1
Property Address: 2617 S Saint Anthony St	Case	No.: SV14T22
City: Jackson	State: MI	Zip: 49203-3712
Lender: Wells Fargo Bank, N.A.		

Jackson County Public Records - Full Detail Report

Location & Ownership

Property Address: City/State/Zip:	2617 S Saint Anthony Street Jackson, Michigan, 49203-3712	Property ID:	040130847902200
Owner Name: Taxpayer Address: City/State/Zip:	Katie Artz 2617 S Saint Anthony Street Jackson, Michigan, 49203-3712	Lat/Long: Census Tract: Block Group:	42.218459 / -84.444923 0053.02 1
City/Village/Town: Subdivision: MLS Area: Legal Description:	Summit Twp AMBS WESTGATE SUB 12131 - Summit Twp LOT 22 AMBS WESTGATE SUBDIVISION	School District: Property Category: Land Use:	Jackson Residential 401 - RESIDENTIAL, IMPROVED

Taxes

Year	Season	Total Ad Val	Admin Fee	Asmnt	CVT	Ttl Seasonal	
2021	W	5737.16	\$7.37	\$0.00	50,00	\$744.53	
2021	S	\$1,339.06	\$13.39	\$0.00	\$0.00	\$1,352.45	
2020	W	\$729.72	\$7.29	\$0.00	\$0.00	\$737.01	
2020	S	51,322.60	\$13.22	\$0.00	\$0.00	\$1,335.82	
2019	W	\$732.57	\$7.32	\$0.00	\$0.00	\$739.89	
2019	S	\$1,299.63	\$12.99	\$0.00	50.00	\$1,312.62	
2018	W	\$610.53	56.10	\$0.00	\$0.00	\$616.63	
2018	S	\$1,117.81	\$11.17	\$0.00	\$0.00	\$1,128.98	
2017	W	\$418.83	\$4.18	\$0.00	\$0.00	\$423.01	
2017	S	s956.49	59.56	\$0.00	\$0,00	\$966,05	

Year	Taxable Val	State Eg Val	Hmstd %	Ttl Taxes
<u>Year</u> 2021	\$57,552	\$61,500	100	\$2,096.98
2020	\$56,758	\$60,100	100	\$2,072,83
2019	\$55,700	\$55,700	100	\$2,052,51
2018	\$47,888	\$55,700	100	\$1,745.61
2017	\$45 904	\$54 BOO	100	\$1 389 06

Transfer Information

Grantor	Grantee	Record Date	Deed Date	Sale Price	Deed Type	Liber/Page
HOCKENBERRY DANIEL W	ARTZ KATIE	10/31/2018	10/26/2018	\$134,900	WAR/DEED	02130/0538
HOCKENBERRY ROMA J	HOCKENBERRY ROMA J	06/25/2014	05/27/2014		QCD	02036/0508
HOCKENBERRY ROMA J	HOCKENBERRY ROMA J	06/16/2014	05/27/2014		QCD	02035/1001

Other Recordings

Obligee	Obligor	Record Date	Doc Date	Amount	Doc Type	Liber/Page
LAKE MICHIGAN CU	ARTZ KATIE	10/31/2018	10/26/2018	\$134,900	MTG	02130/0539
LAKE MICHIGAN CU	ARTZ KATIE	10/31/2018	10/26/2018	\$134,900	MTG	00539

Characteristics

#1 Porch/Dimensions:	1
#2 Porch/Dimensions:	1
Topography:	
Irregular:	

Storm Sewer:
Land Dimension:
Land Sqft:
Acres:

90.00X132.00 11892 0.27

Search for MLS Listings

Additional Comparable List

Borrower: Brian & Krista Rashap
Property Address: 2617 S Saint Anthony St
City: Jackson
Lender: Wells Fargo Bank, N.A.

File No.: 12774892R1
Case No.: SV14T22
State: MI
Zip: 49203-3712

MLS	Stat ↓	Ty	Area	Address	City	County	Price 🗸	DOM	Beds	Bths	AbvGrS
2210090121	SOLD	RS	12131	2847 LEE WILLA Drive	Summit Twp	Jackson	\$115,000	N/34/34	5	1.0	1,008
55021096360	SOLD	RS	12131	2409 DAWN	Summit Twp	Jackson	\$127,000	N/35/35	3	1.0	968
55021096244	SOLD	RS	12131	1512 LARRYS DR	Summit Twp	Jackson	\$145,000	N/63/63	3	1.0	1,052
55021095912	SOLD	RS	12131	2413 DAWN	Summit Twp	Jackson	\$145,000	N/33/33	2	2.0	1,352
55022011182	SOLD	RS	12131	2418 Twilight Street	Summit Twp	Jackson	\$158,000	N/32/32	2	1.1	880
630000263094	SOLD	RS	12131	2418 Twilight Street	Summit Twp	Jackson	\$158,000	N/5/5	2	1.1	880
2210047770	SOLD	RS	12131	2411 TWILIGHT Street	Summit Twp	Jackson	\$172,900	N/7/7	3	2.0	1,300
55021102432	SOLD	RS	12131	2504 Cobb Road	Summit Twp	Jackson	\$175,000	N/37/37	3	1.0	1,270
630000262461	SOLD	RS	12131	3387 Harben Street	Summit Twp	Jackson	\$185,000	N/11/11	3	1,1	1,152
55021096998	SOLD	RS	12131	2823 KIBBY RD	Summit Twp	Jackson	\$185,000	N/23/23	2	1.0	1,089
55021046292	SOLD	RS	12131	3387 LOREN DR	Summit Twp	Jackson	\$197,500	N/64/64	3	1.1	1,104
55021095748	SOLD	RS	12131	3431 LOREN DR	Summit Twp	Jackson	\$206,000	N/50/50	3	1.1	1,344
55022009713	SOLD	RS	12131	1527 Jericho Road	Summit Twp	Jackson	\$210,000	N/53/53	3	1.1	1,248

ASSIGNMENT DESCRIPTION

Do not separate from the rest of the report!

Any segregation of this multi-page report may jeopardize the user.

Introduction

- 1. 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.
- 2. Primary Appraiser Generated Information (PAGI) is the information which the appraiser provides to the intended user that the user will isolate and consider. The appraiser has diagnosed the intended user's problem and will discuss the scope of work for the following PAGI later in this document: Main Value Opinion; Site Value.
- 3. No personal property, trade fixtures, or intangible items that are not real property are included in the opinion of value.

Scope of Work

- 4. The subject property was identified to the appraiser by the client providing the property address and the current owner's name. A tax card and plat were pulled for that address via a third party provider. The property boundaries were pointed out to the appraiser by one of the following (current owner, purchaser, or sales agent).
- 5. This appraisal is intended to be in compliance with general industry standards for the secondary market.
- 6. The following approaches to value have been considered in the scope of work decision for the main "Value Opinion":
- 7. The Cost Approach was not performed.
- 8. The Direct Comparison Approach was performed.
- 9. The Income Approach was not performed. The Income Approach is not applicable, because the subject property would not typically be purchased as a rental investment. Most similar properties in the area are owner occupied.
- 10. Additional information concerning the scope of work is conveyed throughout the report.
- 11. Please be aware that the term "Inspection" may be used on some standard appraisal forms which the appraiser cannot modify. The term inspection found anywhere in this report is to mean a "Personal Visual Inventory" of the subject's or comparable property's components. This is opposed to a "Home Inspection", which investigates the appropriateness and soundness of various components of the improvements.
- 12. A Level "A" market analysis was performed which is general and descriptive in nature. Historic data and selected comparables are analyzed to gauge the economic climate of the subject's market.

Extent of Research of the Subject Property

- 13. The Census Tract information for the subject property was obtained from a third party provider based on the property address via my appraisal software. The flood zone information for the subject property was obtained from a third party provider based on the property address via my appraisal software. The subject property's County Tax Assessor's information, via a third party source, was researched for past sales and physical characteristic information. The subject property's zoning was obtained from either a zoning map and the accompanying zoning descriptions, or upon a phone interview. This information was provided by the zoning authority.
- 14. The subject property data that was obtained from second-hand sources was validated by the appraiser personally accessing the subject property. In addition the owner was interviewed concerning past sales, utilities, and physical property characteristics.
- 15. I, the appraiser, did personally make a visual inventory of the subject property while walking over the land, through the interior, and around the exterior of the subject property.
- 16. The subject property was measured in an attempt to assist the appraiser in developing an opinion concerning the specific Primary Appraiser Generated Information listed above. Unless estimating the square footage was listed as a PAGI, the appraiser has only attempted to measure the property within an accuracy necessary to assist in the analysis of various market data. The user is advised not to rely on the size estimates used in these analyses for any reason.
- 17. Unless a professional home inspection, structural engineer study, or similar report was provided to the appraiser; the subject property information was obtained by a method of data gathering known as a "Personal Visual Inventory". This consists of the appraiser compiling notes of what components are there and how many of them there are. This personal visual inventory may be made on-site or from the curb, but not from photos or a video presentation. The extent of the subject property accessed was stated above; and did not include accessing any part of the property that could not be walked through in an upright manner, or that required the use of special equipment such as a ladder. None of the property components were dissected or inspected by the appraiser.
- 18. The appraiser has not performed a "Home Inspection" which is a process utilized to rate the appropriateness and usability of the various components of the structure. This process involves inspecting and testing. Should you have concerns about these issues please seek a qualified professional to investigate these issues for you. The information obtained from a home inspection may affect the value of the subject property, so the appraisal should be made after the home inspection rather than visa versa.
- 19. Neither police records nor past issues of newspapers have been researched concerning the subject property's past use for anything that might affect the safety or health of present and future occupants. This includes but is not limited to the byproducts of methamphetamine production, infectious disease, or environmental hazards.
- 20. If available in the normal course of business the appraiser has evaluated any previous sales within the past 3 years prior to the effective date of the appraisal, and current contract, listing, or option of the subject property for its applicability in forming an opinion of current market value and/or marketability.

Hypothetical Conditions / Extraordinary Assumptions

- 21. There maybe hypothetical conditions utilized in the forming the opinions and conclusions of the primary appraiser generated information.
- 22. There maybe extraordinary assumptions utilized in the forming the opinions and conclusions of the primary appraiser generated information.

Extent of the Analysis & Associated Research

- 23. The following analysis and associated research have been performed in conjunction with the main opinion of value:
- 24. The cost approach was performed by adding the cost new of the improvements less accrued depreciation to the site value. The opinion of the cost new of improvements was formed either by referencing a nationally recognized cost manual, the appraiser's first hand knowledge of the market, or a combination of both. The opinion of the site value was formed by a comparison of the subject to other similar properties that have a marketing history.

- 25. An opinion of the site value was formed by the Direct Comparison Approach. A qualitative analysis considering the land size, date of sale and location were considered. The comparable properties were obtained from the local MLS and/or Tax office. The tax data was supplied by a third party provider. The physical property characteristics, sales price, and date were not verified by any other source. However, the second hand data records were analyzed for errors and inconsistencies. The records with errors and inconsistencies were not used. Records that showed a large discrepancy from the other data was not used.
- 26. A recognized cost manual was used to obtain the cost rate per unit. This manual did adjust this estimate based on location by region, and by a time factor.
- 27. The age life method was used to estimate the physical depreciation. In this method the effective age of the improvements is divided by the anticipated total life of the property to derive an estimate of the percentage that the improvements have physically deteriorated.
- 28. The Direct Sales Comparison was performed by an analysis in which the subject is compared to similar properties that have a recent marketing history.
- 29. An opinion of the value was formed by the Direct Comparison Approach. A qualitative analysis considering at least the size of the improvements, land size, date of sale and location were considered.
- 30. The comparable properties were obtained from the local MLS and/or Tax office. The tax data was supplied by a third party provider. The physical property characteristics, sales price, and date were not verified by any other source. However, the second hand data records were analyzed for errors and inconsistencies. The records with errors and discrepancies were not used. Records that showed a large discrepancy from the other data was not used.
- 31. The following analysis and associated research have been performed in conjunction with the opinion of the site value:
- 32. An opinion of the site value was formed by the Direct Comparison Approach. A qualitative analysis considering the land size, date of sale and location were considered. The comparable properties were obtained from the local MLS and/or Tax office. The tax data was supplied by a third party provider. The physical property characteristics, sales price, and date were not verified by any other source. However, the second hand data records were analyzed for errors and inconsistencies. The records with errors and inconsistencies were not used. Records that showed a large discrepancy from the other data was not used.

Additional Information

- 33. Exposure Time is defined as "The estimated length of time 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." (The Dictionary of Real Estate Appraisal, Fourth Edition, page 105)
- 34. There are no significant changing environmental, economic, government, or social trends in this market. No major events have occurred or are expected to occur subsequent to the data analyzed in the "exposure time" analysis that indicate changes in the market conditions. For this reason the anticipated marketing time is the same as my opinion of the subject's exposure time. Reasonable marketing time is defined as an opinion of the amount of time it might take to sell the property interest being appraised at the concluded market value immediately after the effective date of the appraisal. It is a function of price, time, use, and anticipated market conditions. (This is fashioned from USPAP 2004, page 141.) The user should rely on this opinion with caution, as the appraiser cannot foresee spastic changes in the economy.
- 35. The current and projected use is as a single-family dwelling.

Appraiser's Certification

I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF THAT:

- 36. I, the appraiser, did personally make a visual inventory of the subject property while walking over the land, through the interior, and around the exterior of the subject property.
- 37. No fees were paid or received in the procurement of this assignment.

ANSI Z765-2021 is only intended for use with single family, attached or detached houses. It is not intended for multi-family or condominium units.

The ANSI Z765-2021 (American National Standards Institute®) Square Footage-Method has been utilized for measuring, calculating, and reporting the gross living area (GLA) and non-GLA areas of subject property for appraisals of single family dwellings requiring interior and exterior inspections. As noted elsewhere in this report, 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.

The portions of the ANSI standards that will most often impact market participants, include, but are not limited to:

- * Standard method for measuring the dwellings to the inch or to a tenth of a foot. Appraiser typically measures properties to a tenth of a foot using both an appraisers tape measure or laser measuring device;
- * Standards regarding dimensions of a room (including minimum height) in order to be considered GLA;
- * Standards regarding above vs below grade living area

In the subjects market, GLA for properties listed in the local MLS systems, assessor records and/or other online sources, usually are not ANSI-compliant. The appraiser may not know what method an MLS listing or assessor used to calculate the GLA, though most often in the subjects market MLS listings use information from the assessor records (assessors are not typically ANSI-compliant within the marketplace).

Differences in dimensions between a builders floorplan, assessor records and/or an MLS listing and appraiser measured dimensions occur as construction is not an exact science and includes variances from the floorplan, such as siding/insulation thickness. This difference in measured GLA vs floorplan GLA is often negligible and adjustments are not made for small differences in GLA, as noted in the sales comparison analysis.

When considering finished living area, the ANSI standard, and applying the standard when developing an appraisal report, the finished living area may be broken down to three different areas:

- * Below grade finished area, including basements. If any part of a floor is below grade, than the entire floor must be considered below grade.
- * Above grade finished area, reported as GLA, includes all areas above grade that meet the requirements set forth in the standard for dimensions and livability.
- * Other finished areas, reported as an additional line item, that are not included in the below and above grade areas that are finished

As noted above, the market, through MLS listings, assessor records or other online sources, usually does not adhere to the ANSI standards and may include below grade and/or other finished areas as above grade GLA. The ANSI standard is a defined method for measuring living area and does not necessarily follow market trends and expectations. Through research and knowledge of the local market, appraiser will determine if the GLA provided through alternate sources should be adjusted. Any GLA adjustments made to the comparable properties utilized in this report are based on the review of records available during the completion of this assignment.

Readers of this report should note that there are three different areas in an appraisal report where finished living area is reported, as noted above, and each area is valued independently. However, this does not necessarily mean that they will have a different value. For example, a tri-level home with two of the three total levels above grade will likely have a similar adjustment per square foot between the above and below grade finished areas. In the example of a tri-level home, often the GLA reported through an MLS listing, tax records and/or other online sources would consider all finished living area despite a portion being partially below grade. Therefore, most market participants would also consider all of the area as livable area, however the ANSI standard and this appraisal report, would not. When multiple types of finished areas are observed for the subject, commentary will be added providing an explanation regarding the value of each finished area and how the comparable properties GLA compare to the subject and the impact the ANSI standard has had versus typical market expectations.

The above is informational only and does not cover all parts of the ANSI standard and any examples are general examples and do not necessarily apply to the subject property. Specific commentary regarding if the ANSI standard has impacted the reporting of the subjects living area can be found in the analysis contained in the appraisal addendum. If the reader would like to learn more about the ANSI standard, they are advised to look into the standard through Home Innovation Research Labs.

DECLARATIONS:

- (1) ROUNDING: The property was measured to the nearest inch or tenth of a foot; the final square footage is reported to the nearest whole square foot.
- (2) REPORTING OF ABOVE & BELOW GRADE AREAS: Above-grade areas and below grade areas will be clearly identified and will receive separate distinction.
- (3) AREAS NOT CONSIDERED FINISHED SQUARE FOOTAGE: Finished areas that meet criteria will be included in square footage. Unfinished above and below grade areas will be clearly identified and will receive separate distinction. Refer to
- (4) EXTERIOR DIMENSIONS: Unless otherwise stated exterior dimensions were used. If there was no interior inspection this is stated as such when reporting the result of the calculation.
- (5) USE OF PLANS: Calculation of square footage for a proposed house made using plans will be stated as such when reporting the result of the calculation.
- (6) USE OF OTHER METHODS: If direct measurement of the structure is not possible (ex: difficult terrain, obstacles, etc.) then measurements obtained through some other means can be susceptible to inaccuracy. Calculation of square footage developed under such circumstances will be identified as such when reporting the result of the calculations.

EXCEPTION PROCESS:

If the appraiser is unable to adhere to the ANSI Standard, the appraiser will provide the code "GXX001-" in the Additional Features field on the appraisal form and will explain why compliance was not possible.

ValueTec Appraisal Services, Inc.

Appraiser Independence Certification

SV14T22

File No.: 12774892R1

Borrower:	Brian & Krista Rashap			
Property Address:	2617 S Saint Anthony St			
City:	Jackson	County: Jackson	State: MI	Zip Code: 49203-3712
Lender/Client:	Wells Fargo Bank, N.A.			

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

- 1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments: The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

AFFRAISER.	SUPERVISORT APPRAISER (UTILY ITTEQUITED).		
Signature: Summer Toll	Signature:		
Name: Sumner D. Toles	Name:		
Date Signed: 05/25/2022	Date Signed:		
State Certification #:	State Certification #:		
or State License #: 1203077253	or State License #:		
or Other (describe): State #:	State:		
State: MI	Expiration Date of Certification or License:		
Expiration Date of Certification or License: 07/31/2023	· ————————————————————————————————————		

ADDDAICED.

ValueTec Appraisal Services, Inc.

USPAP ADDENDUM

SV14T22 File No. 12774892R1

		USPAPA	DDENDUM	
Borrowe	r: Brian & Krista Rashap			
	Address: 2617 S Saint Antho	ny St		
City:	Jackson	County: Jackson	State: MI	Zip Code: 49203-3712
Lender:	Wells Fargo Bank, N.A.			
APPRA	ISAL AND REPORT IDEN	ITIFICATION		
		he following USPAP reporting	a ontion:	
			•	
	ppraisal Report	A written report prepared under Sta	, ,	
∐ R	estricted Appraisal Report	A written report prepared under Sta	andards Rule 2-2(b).	
Dagge	moble Cymeeyine Timee			
	onable Exposure Time	for the subject property at the market	value stated in this report is: 0-3 r	nonths
wy opin	ion or a reasonable exposure time	Tor the subject property at the market	value stateu iii triis report is. <u>5 0 1</u>	nonine
				ould have been offered on the market
•	• •		• •	isal." (The Dictionary of Real Estate
				f the following; statistical information
about d	ays on market, information g	athered through sales verification	n, or interviews of market part	icipants.
				1
Additi	onal Certifications			
X I ha	ave performed NO services, as ar	appraiser or in any other capacity, re	garding the property that is the sub	ject of this report within the three-year
per	iod immediately preceding accept	ance of this assignment.		
	AVE performed convices as an a	paraiser or in another conseity regard	ling the property that is the subject	of this report within the three year
		ppraiser or in another capacity, regard ance of this assignment. Those service		
PCI	iod inimediately preceding accept	ande of this designment. Those service	ics are accombed in the comments i	ociow.
I have r	not preformed other services,	as an appraiser or in any other	capacity, regarding the proper	ty that is the subject of this report
within th	ne three-year period prior to t	he acceptance of this assignme	nt. Appraiser has no present o	f prospective interest in subject
		•	•	Compensation is not contingent on an
				ort. Analysis, opinions and conclusions
were de	eveloped, and report has bee	n prepared, in conformity with U	niioini Standards of Profession	iai Practice.
Additio	onal Comments			
	ation of Intended Use and Inte	anded Hear		
Olarino	ation of interlace ose and inte	inded Oser.		
The Inte	ended User of this appraisal i	eport is the Lender/Client. The I	ntended Use is to evaluate the	e property that is the subject of this
				appraisal, reporting requirements of
this app	oraisal report form, and Definition	ition of Market Value. No additio	nal Intended Users are identifi	ed by the appraiser.
	AISER:		SUPERVISORY APPRAISER (only if required):
	ure:	Mar.		
Signat	ure: XIIMmer	- ICHE	Signature:	
Name:	Sumner D. Toles		Name:	
Date S	igned: 05/25/2022		Date Signed:	
State (Certification #:			
		State #:		
or Oth State:	er (uescribe):	State #:		or License:
		e: <u>07/31/2023</u>	Supervisory Appraiser inspectio	
	ve Date of Appraisal: <u>05/23/2022</u>			lly from street Interior and Exterior

AERIAL MAP

Borrower: Brian & Krista Rashap File No.: 12774892R1

Property Address: 2617 S Saint Anthony St
Case No.: SV14T22
City: Jackson
State: MI
Zip: 49203-3712

Lender: Wells Fargo Bank, N.A.

