

CHRISTOPHER J. WYSE, DORIS M. WYSE
19 CRANE HILL ROAD
SUFFIELD, CT 06078

Loan Number: 1830125040

Date Received: 1/28/2021

Date Printed: 1/28/2021

Date Mailed By: 1/29/2021

THIS PACKET OF DISCLOSURES INCLUDES THE FOLLOWING DOCUMENTS:

Right to Receive a Copy of Appraisals Disclosure,
Appraisal

-- Enclosed are property valuation documents we have obtained during the processing of your loan application.

Additional property valuation documents may be obtained and provided to you. Any corrections or updates to the enclosed property valuation documents will be provided to you.

- Providing the enclosed property valuation documents to you does not constitute an approval of the property value or condition of the property.

- We reserve the right to audit all property valuation documents to ensure they support the appraised value used to qualify your loan application.

- The enclosed property valuation(s) may not represent the property value used to qualify your loan application.

- The appraised value used to qualify your loan application will be reflected in your final loan document package.



RIGHT TO RECEIVE A COPY OF APPRAISALS

Provident Funding Associates, L.P.

Loan Application Number: 1830125040

Date: 1/28/2021

Property Address: 19 CRANE HILL ROAD, SUFFIELD, CT 06078

Pursuant to the Equal Credit Opportunity Act (ECOA), we are required to promptly deliver to you, at least 3 business days prior to closing of your loan, copies of the appraisal and any other property valuations that we obtain during the processing of your loan application, even if your loan does not close. You may waive the right to receive copies of the valuations in advance of closing, as long as we receive notification of such waiver at least 3 business days prior to closing, but we must still deliver copies of all valuations at or prior to closing.

Agreeing to waive this right may help to avoid delays in closing your loan. If we do not receive notification of your waiver, the closing of your loan must be at least 3 business days after all property valuations have been delivered to you.

The appraisal fee will not be refunded to you if your mortgage application is not approved.

To notify us of your waiver of the right to receive copies of the property valuations in advance of closing, please mark the checkbox below and sign, date and return this form.

☐ I/We agree to waive our right to receive copies of the property valuations in advance of closing and understand we will still receive copies of all property valuations at or prior to closing.

☐ I/We **Do NOT** agree to waive our right to receive copies of the property valuations in advance of closing and understand we will still receive copies of all property valuations at or prior to closing.

Date

Date

Date

Date

Borrower/Client	Christopher J Wyse			File No.	3518394
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT Zip Code 06078
Lender	Provident Funding Associates, L.P.				

TABLE OF CONTENTS



Letter of Transmittal	1
Summary of Salient Features	2
URAR	3
Additional Comparables 4-6	9
Supplemental Addendum	10
UAD Definitions Addendum	14
Market Conditions Addendum to the Appraisal Report	17
Subject Photos	18
Subject Photos	19
Subject Photos	20
Subject Photos	21
Subject Photos	22
Subject Photos	23
Subject Photos	24
Comparable Photos 1-3	25
Comparable Photos 4-6	26
Building Sketch (Page - 1)	27
Location Map	28
Plat Map	29
Deed - Schedule "A"	30

Provident Funding Associates, L.P.
700 Airport Blvd
Burlingame, CA 94010

Re: Property: 19 Crane Hill Rd
Suffield, CT 06078
Borrower: Christopher J Wyse
File No.:

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

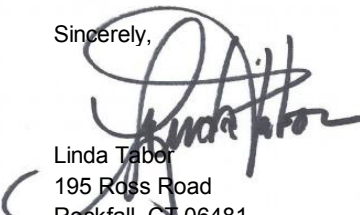
The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Linda Tabor
195 Ross Road
Rockfall, CT 06481

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	19 Crane Hill Rd
	Legal Description	V.416 P.689 Suffield land records
	City	Suffield
	County	Hartford
	State	CT
	Zip Code	06078
	Census Tract	4771.01
	Map Reference	25540
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower/Client	Christopher J Wyse
	Lender	Provident Funding Associates, L.P.
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,496
	Price per Square Foot	\$
	Location	N;Res;
	Age	49
	Condition	C3
	Total Rooms	9
	Bedrooms	5
	Baths	3.0
APPRAISER	Appraiser	Linda Tabor
	Date of Appraised Value	01/22/2021
VALUE	Final Estimate of Value	\$ 436,000

Uniform Residential Appraisal Report

846872
File # 3518394

SALES COMPARISON APPROACH	There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 499,900 to \$ 519,900 .														
	There are 10 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 345,000 to \$ 550,000 .														
	FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
	Address 19 Crane Hill Rd Suffield, CT 06078			110 Somerwynd Ln Suffield, CT 06078			132 Quail Run Rd Suffield, CT 06078			1071 Sheldon St West Suffield, CT 06093					
	Proximity to Subject			2.36 miles NE			1.99 miles E			1.40 miles SW					
	Sale Price			\$			\$ 432,000			\$ 507,500			\$ 395,000		
	Sale Price/Gross Liv. Area			\$ sq.ft.			\$ 174.76 sq.ft.			\$ 195.42 sq.ft.			\$ 210.33 sq.ft.		
	Data Source(s)			MLS/Ext Insp/Public ;DOM 56			MLS/Ext Insp/Public ;DOM 4			MLS/Ext Insp/Public ;DOM 28					
	Verification Source(s)			MLS #170314661 PID#3661			MLS #170361442 PID#			MLS #170339325 PID#1835					
	VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment		
	Sales or Financing Concessions			ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0					
	Date of Sale/Time			s09/20;c09/20			s01/21;c12/20			s11/20;c10/20					
	Location			N;Res;			N;Res;			N;Res;					
	Leasehold/Fee Simple			Fee Simple			Fee Simple			Fee Simple					
	Site			3.45 ac			1.65 ac +20,000			27,443 sf +20,000			4.01 ac 0		
	View			N;Res;			N;Res;			N;Res;					
	Design (Style)			DT2;Colonial			DT2;Colonial			DT2;Colonial			DT1;Ranch 0		
	Quality of Construction			Q4			Q4			Q4 -26,000			Q4		
	Actual Age			49			37 0			35 0			64 0		
	Condition			C3			C3 -20,000			C2 -80,000			C3		
Above Grade Room Count			Total Bdrms. Baths 9 5 3.0			Total Bdrms. Baths 8 3 2.1 +3,500			Total Bdrms. Baths 9 3 3.1 -3,500			Total Bdrms. Baths 7 3 2.0 +7,000			
Gross Living Area			2,496 sq.ft.			2,472 sq.ft. 0			2,597 sq.ft. -4,500			1,878 sq.ft. +28,000			
Basement & Finished Rooms Below Grade			1422sf0sfwu			1656sf408sfwo Orr0br0.1ba1o -9,500			0 972sf0sfwu 0			2060sf1542sfwo Orr0br1.0ba4o -30,000			
Functional Utility			Good (5 bdrm)			Avg (3 bdrm) +10,000			Good (4bdrm) 0			Avg (3 bdrm) +10,000			
Heating/Cooling			FWAIR/CAIR			HW/CAIR 0			HW/CAIR 0			Hydro/None +7,500			
Energy Efficient Items			Standard			Standard			Standard			Standard			
Garage/Carport			2ga4dw			2ga4dw			2ga4dw			2ga4dw			
Porch/Patio/Deck			ScP,WD,CP			WD,EP 0			Patio +5,000			ScP,Patios +4,000			
Fireplace			2 Fireplaces			2 Fireplaces			1 Fireplace +2,500			2 Fireplaces			
Fence/Pool			IGP			IGP			AGP (nv) +20,000			None +20,000			
Other			None			None			None			None			
Net Adjustment (Total)						⊗ + □ - \$ 4,000			□ + ⊗ - \$ -66,500			⊗ + □ - \$ 46,500			
Adjusted Sale Price of Comparables						Net Adj. 0.9 % Gross Adj. 14.6 % \$ 436,000			Net Adj. 13.1 % Gross Adj. 31.8 % \$ 441,000			Net Adj. 11.8 % Gross Adj. 27.0 % \$ 441,500			
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain															
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.															
Data Source(s) Public record/MLS															
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.															
Data Source(s) Public record/MLS															
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).															
ITEM			SUBJECT			COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3			
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s)			Public Record/MLS			Public Record/MLS			Public Record/MLS			Public Record/MLS			
Effective Date of Data Source(s)			01/22/2021			01/22/2021			01/22/2021			01/22/2021			
Analysis of prior sale or transfer history of the subject property and comparable sales Unless listed above, and based on MLS data and public record, there has been no prior sale, option or listing of the subject property within the past three years. Other than listed above, as per public record, there has been no sale of the comparables, within a year of their respective transfer dates listed above.															
Summary of Sales Comparison Approach The subject neighborhood compatibility is average and typical. Adjustments have been made as follows; Baths have been adjusted at \$7,000, half baths adjusted at \$3,500, GLA adjusted at \$45 per square foot for any differences in excess of 50 square feet and rounded to the nearest \$500, FBLA adjusted at \$15 per square foot for any differences in excess of 50 square feet and rounded to the nearest \$500, EP's and ScP's adjusted at \$25, CP's adjusted at \$20, WD's and Patios adjusted at \$15 per square foot for any differences in excess of 50 square feet and rounded to the nearest \$500, Garage bays adjusted at \$10,000 per bay, FP's adjusted at \$2,500 per flue, AC adjusted at \$7,500, all other adjustments are as noted in the addendum. Most weight was placed on Comparable sale #1, because it is most similar with the least adjustments. All other sales and listing are supportive.															
Indicated Value by Sales Comparison Approach \$ 436,000															
Indicated Value by: Sales Comparison Approach \$ 436,000 Cost Approach (if developed) \$ 446,524 Income Approach (if developed) \$															
Single family homes are purchased based on comparable property sales rather than reproduction costs or income generating potential. The Income approach has not been applied due to the lack of available single family rental data. The Cost Approach supports the Sales Comparison Approach most reliable in estimating current market value as it directly reflects the actions of typical buyers sellers.															
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: This appraisal report has been made "as is" and there are no repairs required as a condition of this appraisal.															
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 436,000 , as of 01/22/2021 , which is the date of inspection and the effective date of this appraisal.															

Uniform Residential Appraisal Report

846872
File # 3518394

ADDITIONAL COMMENTS											
	COST APPROACH	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 subject value was derived through a compilation and correlation of data obtained from the subject community and or market area. This data includes various information obtained from comparable closed sales, current listings, historical data and mass valuation dataset w/land extractions. Vacant land comparables used in determining value include 6 sales ranging in price from \$58,000 to \$210,000 and 6 current listings ranging from \$60,750 to \$299,500.						
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW					OPINION OF SITE VALUE = \$ 120,000						
Source of cost data Marshall & Swift					DWELLING 2,496 Sq.Ft. @ \$ 125.00 = \$ 312,000						
Quality rating from cost service N/A Effective date of cost data 1/22/2021					Basement 1,422 Sq.Ft. @ \$ 20.00 = \$ 28,440						
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					FPs,WD,ScP,IGP = \$ 80,000						
The estimated effective age of the subject is 20 years; the economic life is based on a 75 year period; and the estimated remaining economic life is 55 years.					Garage/Carport 552 Sq.Ft. @ \$ 45.00 = \$ 24,840						
					Total Estimate of Cost-New = \$ 445,280						
					Less Physical Functional External						
					Depreciation 118,756 20,000 = \$(138,756)						
Local Builder and Developer data has also been a cost source					Depreciated Cost of Improvements = \$ 306,524						
					"As-is" Value of Site Improvements = \$ 20,000						
Estimated Remaining Economic Life (HUD and VA only) 55 Years					INDICATED VALUE BY COST APPROACH = \$ 446,524						
INCOME		INCOME APPROACH TO VALUE (not required by Fannie Mae)									
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$					Indicated Value by Income Approach					
	Summary of Income Approach (including support for market rent and GRM)										
PUD INFORMATION	PROJECT INFORMATION FOR PUDs (if applicable)										
	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached										
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.										
	Legal Name of Project										
	Total number of phases			Total number of units			Total number of units sold				
	Total number of units rented			Total number of units for sale			Data source(s)				
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.										
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source										
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.										
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.											
Describe common elements and recreational facilities.											

Uniform Residential Appraisal Report

846872
File # 3518394

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

846872
File # 3518394

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

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

Uniform Residential Appraisal Report

846872
File # 3518394

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER

Linda Tabor

Signature [Signature]
Name Linda Tabor
Company Name LT Appraisals
Company Address 195 Ross Road
Rockfall, CT 06481
Telephone Number (860) 918-1383
Email Address ltabor57@comcast.net
Date of Signature and Report 01/26/2021
Effective Date of Appraisal 01/22/2021
State Certification # RCR.0000805
or State License # _____
or Other (describe) _____ State # _____
State CT
Expiration Date of Certification or License 04/30/2021

ADDRESS OF PROPERTY APPRAISED

19 Crane Hill Rd
Suffield, CT 06078

APPRAISED VALUE OF SUBJECT PROPERTY \$ 436,000

LENDER/CLIENT

Name LenderVend AMC
Company Name Provident Funding Associates, L.P.
Company Address 700 Airport Blvd, Suite 430, Burlingame, CA
94010
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Uniform Residential Appraisal Report

846872
File # 3518394

SALES COMPARISON APPROACH	FEATURE		SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6							
	Address 19 Crane Hill Rd Suffield, CT 06078					122 Wendover Rd Suffield, CT 06078			75 Cold Spring Ln Suffield, CT 06078									
	Proximity to Subject					1.51 miles NE			2.67 miles NE									
	Sale Price		\$					\$ 385,000				\$ 519,900				\$		
	Sale Price/Gross Liv. Area		\$		sq.ft.		\$ 142.65 sq.ft.				\$ 184.36 sq.ft.				\$		sq.ft.	
	Data Source(s)					MLS/Ext Insp/Public ;DOM 92			MLS/Ext Insp/Public ;DOM 95									
	Verification Source(s)					MLS #170323838 PID#2520			MLS #170347312 PID#3539									
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment			
	Sales or Financing Concessions					Estate Conv;0					Listing Unknown;0							
	Date of Sale/Time					s12/20;c11/20					c12/20							
	Location		N;Res;			N;Res;					N;Res;							
	Leasehold/Fee Simple		Fee Simple			Fee Simple					Fee Simple							
	Site		3.45 ac			35,719 sf			+20,000		1.26 ac		+20,000					
	View		N;Res;			N;Res;					N;Res;							
	Design (Style)		DT2;Colonial			DT2;Colonial					DT2;Colonial							
	Quality of Construction		Q4			Q4					Q3		-42,500					
	Actual Age		49			52			0		24		-10,500					
	Condition		C3			C3			+20,000		C3		-20,000					
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths
	Room Count		9	5	3.0	9	4	2.1	+3,500		10	4	2.1	+3,500				
	Gross Living Area		2,496 sq.ft.			2,699 sq.ft.			-9,000		2,820 sq.ft.			-14,500		sq.ft.		
	Basement & Finished Rooms Below Grade		1422sf0sfwu			1480sf352sfwu 0rr0br0.0ba1o			0 -5,500		1346sf496sfwu 0rr0br0.0ba2o			0 -7,500				
	Functional Utility		Good (5 bdrm)			Good (4bdrm)			0		Good (4bdrm)			0				
	Heating/Cooling		FWAIR/CAIR			FWAIR/CAIR					FWAIR/CAIR							
	Energy Efficient Items		Standard			Standard					Standard							
	Garage/Carport		2ga4dw			2ga4dw					3ga4dw			-10,000				
Porch/Patio/Deck		ScP,WD,CP			EP,WD			+8,000		Patio			+1,500					
Fireplace		2 Fireplaces			2 Fireplaces					1 Fireplace			+2,500					
Fence/Pool		IGP			None			+20,000		None			+20,000					
Other		None			None					None								
Net Adjustment (Total)					<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 57,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -57,500		<input type="checkbox"/> + <input type="checkbox"/> - \$			
Adjusted Sale Price of Comparables					Net Adj. 14.8 % Gross Adj. 22.3 %			\$ 442,000		Net Adj. 11.1 % Gross Adj. 29.3 %			\$ 462,400		Net Adj. % Gross Adj. % \$			
SALE HISTORY	Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).																	
	ITEM		SUBJECT				COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
	Date of Prior Sale/Transfer																	
	Price of Prior Sale/Transfer																	
	Data Source(s)		Public Record/MLS				Public Record/MLS			Public Record/MLS								
	Effective Date of Data Source(s)		01/22/2021				01/22/2021			01/22/2021								
	Analysis of prior sale or transfer history of the subject property and comparable sales																	
ANALYSIS / COMMENTS	Analysis/Comments																	

Supplemental Addendum

File No. 3518394

Borrower/Client	Christopher J Wyse					
Property Address	19 Crane Hill Rd					
City	Suffield	County	Hartford	State	CT	Zip Code 06078
Lender	Provident Funding Associates, L.P.					

APPRAISAL DEVELOPMENT AND REPORTING PROCESS:

At the request of the client, 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.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, 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, finished basement calculations, comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources including the local Multiple Listing Service and Public Record. Consequently, this information should be considered an "ESTIMATE" unless otherwise noted by the appraiser.

This Appraisal Report is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice. As such, it represents only a summary discussions of the data, reasoning and analyses were used in the appraisal process to develop the appraisers opinion of value. Supporting documentation that is not provided in this report has been retained in the appraisers file. The scope of the appraisal is specific to the needs of the client and for the intended use stated in this report. The appraiser is not responsible for the unauthorized use of this report by any person or entity other than the client indicated herein.

To develop the opinion of value, the appraiser performed a complete appraisal process, as defined by the Uniform Standards of Professional Appraisal Practice. This means that no departures from Standard 1 were invoked. The data has been provided in a concise format and is sufficient enough so the client and users of this report will understand it and not be misled. Additional support for the data and conclusions presented herein have been retained in the appraisers file.

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 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.

PURPOSE AND FUNCTION:

The purpose of this appraisal is to estimate the market value of the subject property in a fee simple absolute as of the effective date of this appraisal. The context of this report is in conformance with the requirements of the Federal National Mortgage Association (FNMA), the Federal Home Loan Mortgage Corporation (FHLMC) and the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA). The report will function as a guide for the identified lender or assignee in the underwriting of the risk associated with a residential mortgage or internal client use.

GENERAL COMMENTS:

On March 13, 2020, the United States Government declared a “National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak”, which was in effect on the Effective Date of this Appraisal Report. [In addition, on March 23, 2020 the Connecticut State Government declared a Statewide Shutdown, which had been rolled back on the Effective Date of this Appraisal Report.] This appraisal report was performed pursuant to the Uniform Standards of Professional Appraisal Practice (“USPAP”) and was based on information and comparable sales available on that date. At this time, the effect of COVID-19 on the future value of the Subject Property or the value of the real estate market in the area of the Subject Property is unknown and not possible to predict.

As of the effective date, the short and long-term impact on the market from the COVID-19 virus is unknown; however, it is reasonable to assume that the previous months restrictions in market activity due to the virus, had extended marketing times beyond current levels. With the limited market activity from March through May, it appears that properties placed under contract after June 2020, have shown a surge in activity and price. With the prior limited supply of inventory and the influx of New York buyers into the market, the increase could be a temporary effect. No time adjustments have been applied because of the uncertainty, however the most recent sales were given the most weight. At this time, the prior delay in market activity has been lifted, an abrupt surge was noted after June, but it is uncertain if there has been a significant long-term shift in demand or supply which would result in a change in market prices. These assumptions, which if proven false, could impact the opinions and conclusions expressed herein.

Appraisal Fee Distribution for Connecticut: Form 1004/70 - \$740.00 (AMC \$200.00 Appraiser \$540.00)

The appraiser certifies this appraisal is not based on a requested minimum valuation, specific valuation or approval of a loan.

Personal property has not been included in the final estimate of value in this appraisal.

To the best of my knowledge based on available data reviewed, unless otherwise noted, the comparables used in this report were arms length transactions.

IT IS TO BE NOTED: This report has been developed in adherence to the lenders Appraiser Independence Requirements. This appraiser has not performed any type of service related to the subject within the past three years.

EXPOSURE TIME: Definition (per USPAP 2012-2013 Edition "The Appraisal Foundation")

The estimated time that a 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.

Exposure time: 1 to 120 days.

Supplemental Addendum

File No. 3518394

Borrower/Client	Christopher J Wyse					
Property Address	19 Crane Hill Rd					
City	Suffield	County	Hartford	State	CT	Zip Code 06078
Lender	Provident Funding Associates, L.P.					

COMMENTS ON NEIGHBORHOOD:

Land use percentage:

The percentage of land use described as "other" in the neighborhood section of the report includes vacant land.

Predominate Value:

The neighborhood is comprised of various age, style, size and quality homes with varying site sizes. Due to the subject being a larger home on a larger site size, as compared to the dwellings within the described neighborhood, its market value exceeds the predominate value reported. In this appraisers opinion, this condition has no negative effect on the subject's overall marketability.

Commercial/Industrial Influence:

Commercial influence within the subject property neighborhood boundaries include business along major commuter routes and scattered throughout the neighborhood. It is this appraisers opinion, that this influence has no negative effect on the subject property's overall marketability.

COMMENTS ON SITE DATA:

Highest & Best use:

The subject is located in an R-90 Zone, which includes the legal permissibility of single family dwellings, accessory dwelling units, home offices, home day cares, as well as miscellaneous uses approved by special exception. The subject's immediate vicinity consists of predominately single family homes, and the motivations of a probable purchaser is to accrue property ownership. Based upon the physical possibility, legal permissibility, financial feasibility and maximum productivity, the highest and best use of the subject property is that of the subject's present use as a single family residential dwelling.

Legal Non Conforming:

The improvements on the subject property do not conform to current zoning regulations, but do not appear to have adverse effects on value and/or marketability. The subject is located in an R-90 District, which has a square footage requirement of 90,000', and a minimum lot frontage requirement of 200'. Based upon the subject town's Zoning Regulations reviewed, it does not meet the guideline, but is allowed by a grandfather clause. In the event of a loss by fire or other natural causes, the current improvements could be rebuilt 100% without obtaining a zoning variance.

Private Septic System:

The subject property does not have access to public sewer lines. As a result, a private septic system was installed. In this market private septic systems are typical and do not have a negative affect on property value and or marketability. On the day of inspection there was no visible evidence of seepage.

Private Well:

The subject property does not have access to public water lines so a private well was installed. In this market private wells are typical and do not have a negative affect on property values and or marketability. On the day of inspection there was no visible evidence leading to possible contamination. This system is assumed to provide an adequate water supply to the subject and is also assumed to meet all local and state regulatory standards.

COMMENTS ON COST APPROACH:

Physical depreciation has been calculated using the effective age/economic life method.

The subject value was derived through a compilation and correlation of data obtained from the subject community and or market area. This data includes various information obtained from comparable closed sales, current listings, historical data and conclusions from a mass valuation dataset employing land extractions, and the allocation method.

Functional Obsolescence:

An appropriate deduction from the Cost Approach was made to reflect the subject's functional inadequacy noted in the inground pool. Due to its seasonal use in New England the cost of construction cannot be recaptured.

CONDITION OF IMPROVEMENTS:

Conn. Gen. Stat. § 29-292 - Fire Safety Code. Carbon monoxide and smoke detection and warning equipment. Certificate of occupancy.

Requires the installation of carbon monoxide detectors in new residential buildings and all public and nonpublic schools; protects individuals and families from carbon monoxide poisoning in their homes; includes new residential buildings meant to be occupied by one or two families.

Upon inspection a CO detector was not located by the appraiser.

No Repairs:

The subject property is in " average to good " overall condition and is not in need of any immediate repairs as of the date of inspection. The dwelling has been updated, maintained and repaired in a typical manner throughout its physical life.

Supplemental Addendum

File No. 3518394

Borrower/Client	Christopher J Wyse					
Property Address	19 Crane Hill Rd					
City	Suffield	County	Hartford	State	CT	Zip Code 06078
Lender	Provident Funding Associates, L.P.					

Fuel Storage Tank:

The fuel storage tank for the subject property is located in the basement of the dwelling. No signs of rust or leakage were noted upon inspection.

Utilities:

The mechanical systems appeared to be in average to good condition and in good working order for the purpose of this report.

SALES COMPARISON APPROACH:

Sales over 1 mile:

In this appraisers judgement, the lack of comparables in the subject neighborhood, makes it necessary to use all comparables that are situated over 1 mile away from the subject. These comparables were the best indicators of the subject's market value available at the time of this appraisal and were therefore used.

Differing Styles:

In this appraiser's judgement, the lack of comparable Colonial style sales, located on similar site sizes in the subject's neighborhood makes it necessary to use 1 comparable of a different style. These comparable was the best indicator of the subject's market value as of the effective date of this report and was therefore used.

No Site Adjustments:

Despite a difference in the overall lot sizes between the subject and Comp #3, there is no market data available which indicates a difference in value, therefore no adjustment was deemed necessary .

Site Adjustment:

Appropriate site adjustments were made to Comp #s 1,2,4 and 5, to reflect the comparables lower privacy and utility of the sites as compared to the subject.

Quality of Construction:

Although graded the same as the subject, an appropriate adjustment has been made to Comp ##2 to reflect its superior interior construction quality as compared to the subject in the amount of \$10 per square foot. An appropriate adjustment has been made to Comp #5, to reflect its superior overall construction quality as compared to the subject in the amount of \$15 per square foot.

Age Adjustments:

Aa appropriate adjustment was made to Comp #5 to reflect the market's reaction for the greater desirability of newer homes versus older homes.

Condition Adjustments:

Based on MLS data reviewed and verified through interior photos and/or comments, although graded the same as the subject, Comp #s 1,4 and 5 had various levels of updating, and were in both superior and inferior overall condition as compared to the subject and adjusted accordingly. Comp #2 was completely rehabbed and in significantly superior overall condition as compared to the subject and was adjusted accordingly.

Functional Adjustments:

A separate line adjustment was made to comparable #s 1 and 3 to reflect the subject's functional superiority in its more useful four-five bedroom floor plan.

Porch/Deck Adjustments :

Each improvement was given a dollar per square foot amount in which calculations are based.

EP's and ScP's adjusted at \$25, CP's adjusted for \$20, WD's and Patios adjusted at \$15 per square foot for any differences in excess of 50 square feet and rounded to the nearest \$500.

Each Comparable was adjusted based upon a combination of their individual improvement size and type, calculated at the appropriate amounts, and then compared against the subject's total of combined exterior items.

Excess Gross Adjustments:

Due to the adjustments made to the comparables to reflect the subject's quality, condition and GLA, the gross adjustments of Comp #s 2,3 and 5 exceed the secondary market guidelines of 25%. These Comps were the best available as of the effective date of the report to accurately indicate the current market value of the subject property and were therefore used.

Line Adjustments:

A line adjustment in excess of 10% was necessary in Comp #2 to reflect significant differences in the condition as compared to the subject. This Comp was used to bracket sale price, and was the best available and therefore used.

COMMENTS ON ENVIRONMENTAL CONDITIONS:

The appraiser is not a home inspector. The appraiser provides an opinion of value. The appraiser does not guarantee that the

Supplemental Addendum

File No. 3518394

Borrower/Client	Christopher J Wyse					
Property Address	19 Crane Hill Rd					
City	Suffield	County	Hartford	State	CT	Zip Code 06078
Lender	Provident Funding Associates, L.P.					

property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold may be present in areas the appraiser cannot see. A professional home inspection or environmental inspection is recommended. If mold is observed it has been indicated in this report. However, the appraiser is not qualified to determine the cause of mold, the type of mold or whether the mold might pose any risk to the property or its inhabitants.

The appraiser is not an environmental expert therefore, the market value estimated in this appraisal is based on the assumption that the subject property is not negatively affected by the existance of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of, and inquiries about, the subject property did not develop any information that indicated any apparent significant hazardous substance or detrimental environmental conditions. An inspection made by an expert qualified in such matters is recommended.

Dwellings built prior to 1978 may contain lead based paint. The appraiser is not qualified, nor is it her responsibility, to determine if lead-based paint is present in or on the subject property. The estimate of market value is based on an appraisal which does not take into consideration the cost of abatement or containment should it later be discovered the lead-based paint is present. Although not required by law, the borrower is encouraged to have the property tested by a qualified firm or individual to determine if lead-based paint is present.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

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

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

C2
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3
The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4
The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5
The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6
The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

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

Explanation of Bathroom Count

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

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

Market Conditions Addendum to the Appraisal Report

846872
File No. 3518394

MARKET RESEARCH & ANALYSIS

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	19 Crane Hill Rd	City	Suffield	State	CT	ZIP Code	06078
------------------	------------------	------	----------	-------	----	----------	-------

Borrower Christopher J Wyse

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

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	4	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	1.33	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	2	2	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.0	1.5	1.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Median Comparable Sale Price	405,000	450,500	378,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	49	34	66	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	445,000	443,000	500,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	126	140	200	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.79	100.68	97.65	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions not represented in the recorded sale price, typically consist of closing costs. Based on the sales used in this report, it appears that seller concessions are not common in this market.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

In the subject town there have been REO sales, however no foreclosures were noted in the analysis of comparable sales in this report because arms length transactions are predominant.

Cite data sources for above information. ** The above data has been calculated as an average rather than a median and is based on multiple listing information. Sale and List prices have been rounded to the nearest \$500.

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.

Based on the comparables used in this report and the overall market in Suffield, it appears that the most recent sales are most representative of the subject's current market value.

IT IS TO BE NOTED: the amount of listings reported above, may not always be consistent with the number of listings in the market grid. The number reported above is a cumulative number, where as the number in the market grid, reflects only the amount of listings currently available.

CONDO/CO-OP PROJECTS

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

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

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

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

APPRAISER

Signature		Signature	
Appraiser Name	Linda Tabor	Supervisory Appraiser Name	
Company Name	LT Appraisals	Company Name	
Company Address	195 Ross Road, Rockfall, CT 06481	Company Address	
State License/Certification #	RCR.0000805	State	CT
State License/Certification #		State	
Email Address	ltabor57@comcast.net	Email Address	

Subject Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT Zip Code 06078
Lender	Provident Funding Associates, L.P.				



Subject Front

19 Crane Hill Rd
Sales Price
Gross Living Area 2,496
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 3.45 ac
Quality Q4
Age 49



Subject Rear



Subject IGPool

Subject Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT Zip Code 06078
Lender	Provident Funding Associates, L.P.				



Subject Street

19 Crane Hill Rd
Sales Price
Gross Living Area 2,496
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 3.45 ac
Quality Q4
Age 49



Subject Furnace



Subject Oil/Water

Subject Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT
				Zip Code	06078
Lender	Provident Funding Associates, L.P.				



Subject Foyer

19 Crane Hill Rd

2,496
9
5
3.0
N;Res;
N;Res;
3.45 ac
Q4
49



Subject Living Room



Subject Dining Room

Subject Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT Zip Code 06078
Lender	Provident Funding Associates, L.P.				



Subject Kitchen

19 Crane Hill Rd	
Sales Price	
Gross Living Area	2,496
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	3.45 ac
Quality	Q4
Age	49



Subject Bath



Subject Family Room

Subject Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT Zip Code 06078
Lender	Provident Funding Associates, L.P.				



Subject Bedroom

19 Crane Hill Rd
Sales Price
Gross Living Area 2,496
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 3.45 ac
Quality Q4
Age 49



Subject Bath



Subject Master Bedroom

Subject Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT Zip Code 06078
Lender	Provident Funding Associates, L.P.				



Subject Master Bath

19 Crane Hill Rd
Sales Price
Gross Living Area 2,496
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 3.45 ac
Quality Q4
Age 49



Subject Bedroom



Subject Bedroom

Subject Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT Zip Code 06078
Lender	Provident Funding Associates, L.P.				



Subject Bedroom

19 Crane Hill Rd
Sales Price
Gross Living Area 2,496
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 3.45 ac
Quality Q4
Age 49



Subject Screen POrch

Comparable Photo Page

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT
				Zip Code	06078
Lender	Provident Funding Associates, L.P.				



Comparable 1

110 Somerwynd Ln	
Prox. to Subject	2.36 miles NE
Sale Price	432,000
Gross Living Area	2,472
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	1.65 ac
Quality	Q4
Age	37



Comparable 2

132 Quail Run Rd	
Prox. to Subject	1.99 miles E
Sale Price	507,500
Gross Living Area	2,597
Total Rooms	9
Total Bedrooms	3
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	27,443 sf
Quality	Q4
Age	35



Comparable 3

1071 Sheldon St	
Prox. to Subject	1.40 miles SW
Sale Price	395,000
Gross Living Area	1,878
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	4.01 ac
Quality	Q4
Age	64

Comparable Photo Page

Borrower/Client	Christopher J Wyse					
Property Address	19 Crane Hill Rd					
City	Suffield	County	Hartford	State	CT	Zip Code 06078
Lender	Provident Funding Associates, L.P.					



Comparable 4

122 Wendover Rd	
Prox. to Subject	1.51 miles NE
Sales Price	385,000
Gross Living Area	2,699
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	35,719 sf
Quality	Q4
Age	52

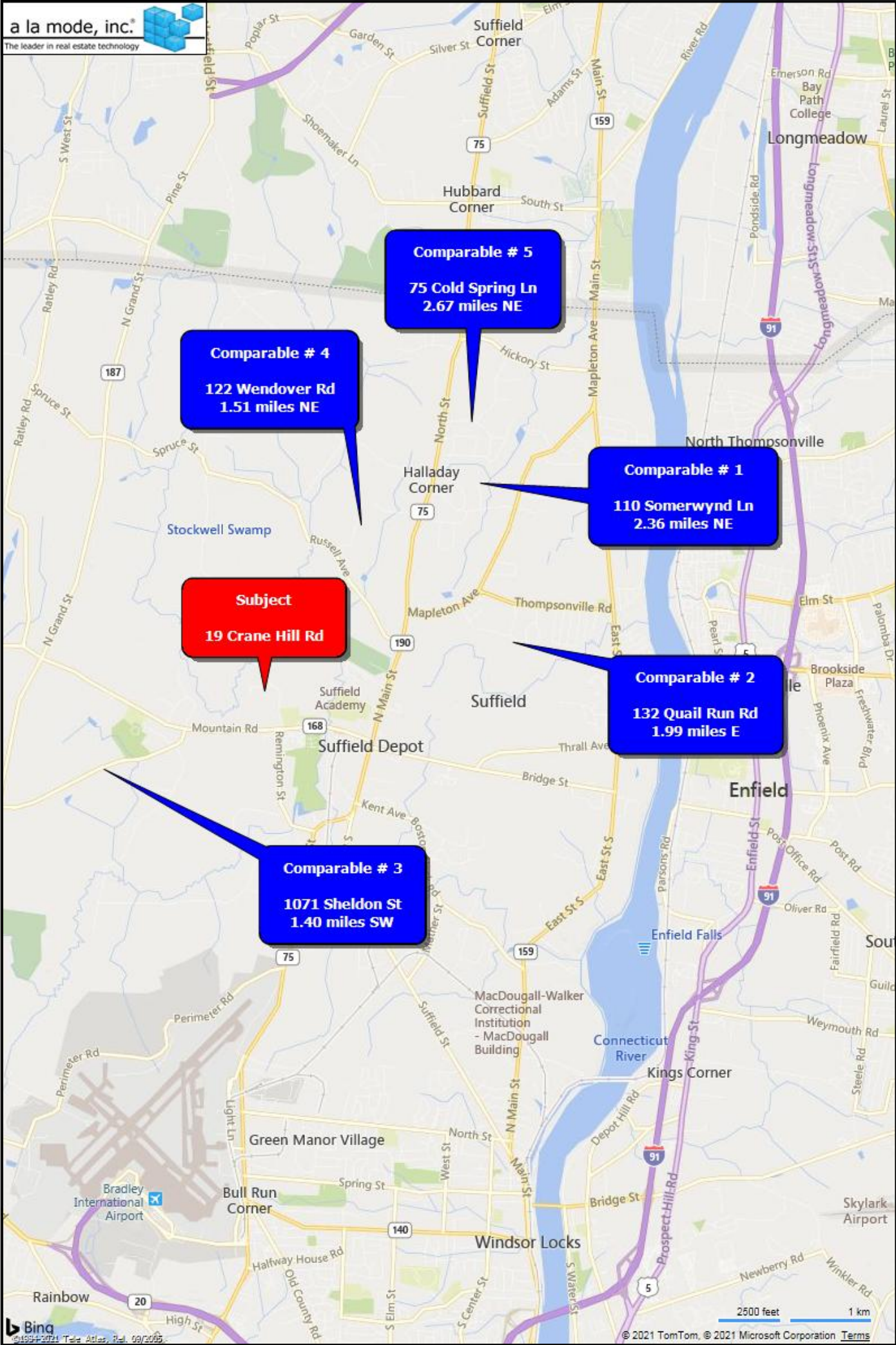


Comparable 5

75 Cold Spring Ln	
Prox. to Subject	2.67 miles NE
Sales Price	519,900
Gross Living Area	2,820
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	1.26 ac
Quality	Q3
Age	24

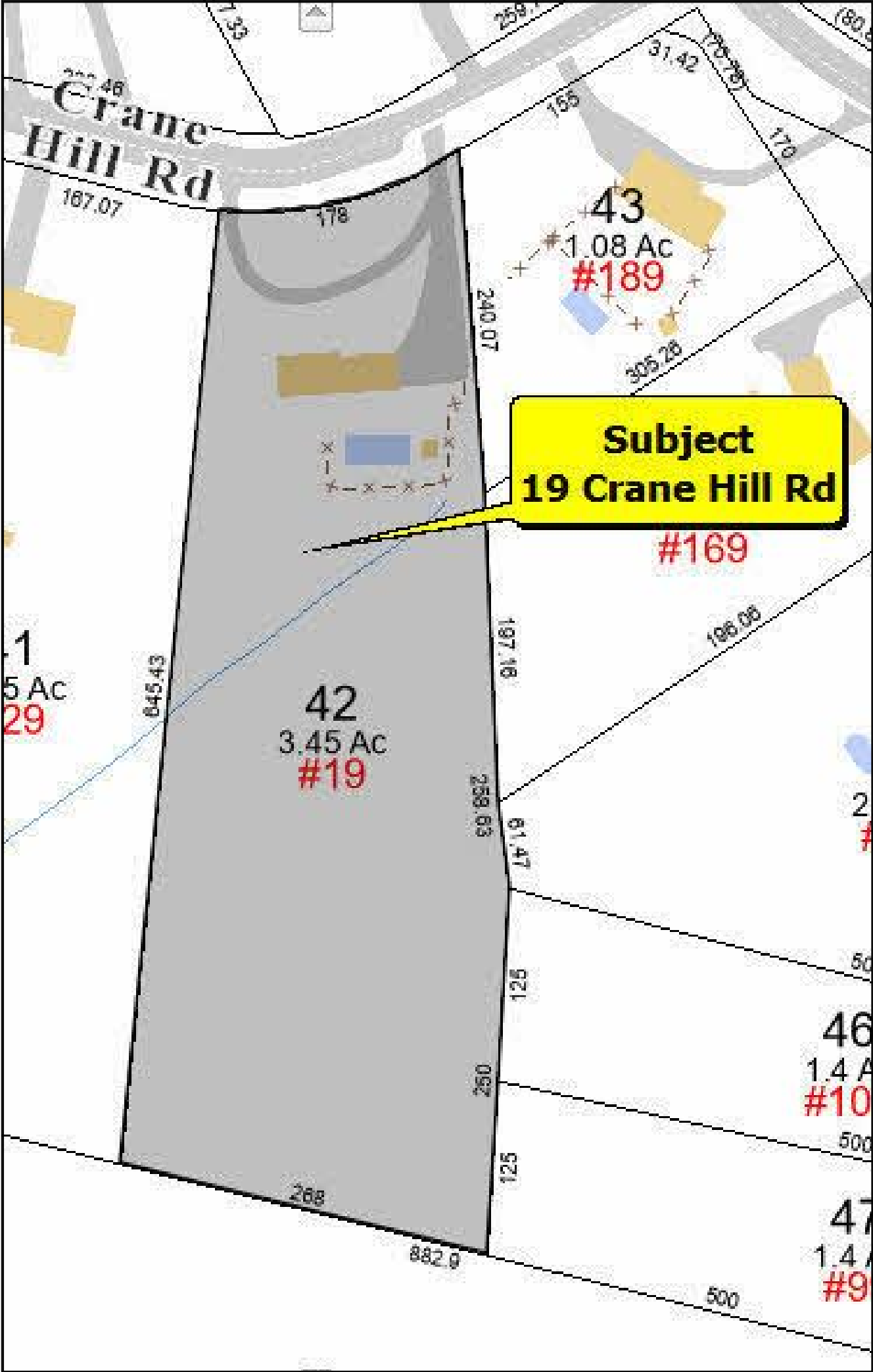
Location Map

Borrower/Client	Christopher J Wyse			
Property Address	19 Crane Hill Rd			
City	Suffield	County	Hartford	State CT Zip Code 06078
Lender	Provident Funding Associates, L.P.			



Plat Map

Borrower/Client	Christopher J Wyse				
Property Address	19 Crane Hill Rd				
City	Suffield	County	Hartford	State	CT
				Zip Code	06078
Lender	Provident Funding Associates, L.P.				



Deed - Schedule "A"

Borrower/Client	Christopher J Wyse			
Property Address	19 Crane Hill Rd			
City	Suffield	County	Hartford	State CT Zip Code 06078
Lender	Provident Funding Associates, L.P.			

Book: 416 Page: 689 Page: 3 of 3

VOL. 0416 PAGE 0691

Schedule "A"

19 Crane Hill Road, Suffield, CT 06078

All that certain piece or parcel of land, with the buildings and improvements thereon, situated in the Town of Suffield, County of Hartford, and State of Connecticut, known as No. 19 Crane Hill Road, and designated as Lot No. 10 on a map entitled "Plan of Streets and Lots Meadow View Formerly Land of Estate of John O. Crane Property of Lorac Company Suffield, Conn. Megson & Hyyppa Civil Engineers Glastonbury, Conn. Scale 1" = 100' Date 11-17-66 Map No. 160-64-1 B", which map is on file in the Suffield Town Clerk's Office to which reference may be had, said premises being more particularly bounded and described as follows:

- NORTHERLY

by proposed road shown on said map as Meadow View Lane, now known as Crane Hill Road, one hundred seventy-five (175) feet, more or less;
- EASTERLY

by Lot Nos. 7, 8, 9 and land now or formerly of one Allen, in part by each, a total of seven hundred forty-eight and seventy one-hundredths (748.70) feet;
- SOUTHERLY

by land now or formerly of one Lownds, two hundred sixty-eight (268) feet; and
- WESTERLY

by Lot No. 11 on said map, six hundred forty-five and forty-three one-hundredths (645.43) feet.

Received for Record SEP 13 2007
At 10:55 Am and Recorded by me
Elaine C. O'Brien
Town Clerk

Current License

Borrower/Client	Christopher J Wyse			
Property Address	19 Crane Hill Rd			
City	Suffield	County	Hartford	State CT Zip Code 06078
Lender	Provident Funding Associates, L.P.			



E & O Insurance

Borrower/Client	Christopher J Wyse			
Property Address	19 Crane Hill Rd			
City	Suffield	County	Hartford	State CT Zip Code 06078
Lender	Provident Funding Associates, L.P.			

LLOYD'S

REAL ESTATE APPRAISER ERRORS AND OMISSIONS INSURANCE

THIS INSURANCE IS EFFECTED WITH CERTAIN
UNDERWRITERS AT LLOYD'S OF LONDON (NOT INCORPORATED)

THIS POLICY PROVIDES CLAIMS MADE AND REPORTED COVERAGE, CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND MUST BE REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD, IF EXERCISED, THE LIMIT OF LIABILITY SHALL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE COSTS PAYMENTS. IF THE LIMIT OF LIABILITY IS EXHAUSTED, THE UNDERWRITERS SHALL HAVE NO FURTHER LIABILITY UNDER THE POLICY, INCLUDING LIABILITY FOR DEFENSE COSTS.

DECLARATIONS

Policy Number: 19REALPC-0836

- Item 1.

NAMED INSURED: Linda Tabor dba LT Appraisals
- Item 2.

MAILING ADDRESS: 195 Ross Road, Rockfall, CT 06481
- Item 3.

PERIOD OF INSURANCE: FROM: 09/23/2020 TO: 09/23/2021
12:01AM STANDARD TIME AT THE ADDRESS SHOWN IN ITEM 2 ABOVE.
- Item 4.

LIMIT OF LIABILITY:	\$ 1,000,000	Each "Claim" (Including Defense Costs)
	\$ 1,000,000	Annual Aggregate (Including defense Costs)
- Item 5.

DEDUCTIBLE:	\$ 500.00	Each "Claim" (Including Defense Costs)
-------------	-----------	--
- Item 6.

PREMIUM:	\$ 439.00	Gross Premium
	\$ 17.56	Surplus Lines Tax
	\$	Stamp Tax
	\$ 50.00	Policy Fee
	\$	
	\$ 506.56	Total Premium
- Item 7.

RETROACTIVE DATE: 09/23/2020
- Item 8.

NOTICE OF CLAIM TO: London Fischer LLP
Attn: Ryan Turner
59 Maiden Lane, New York, NY 10038
Tel: 212-331-9472/ Fax: 212-872-1030
Email: Targetpro@LondonFischer.com
- Item 9.

Forms, Endorsements and Application to be made part of this Policy:
See attached forms list
- Item 10.

Service of Suit: Upon Underwriters pursuant to Condition XXI may be made upon.
Mendes & Mount, 750 Seventh Avenue, New York, NY 10019-6829

09/04/2020

Date:

Authorized Representative