APPRAISAL OF



Single Family Residence

LOCATED AT:

3031 Mendenhall St Valdez, AK 99686

FOR:

Alaska USA Mortgage Company, LLC. 4000 Credit Union Dr Anchorage, AK, 99503

BORROWER:

Cynthia S Clements

AS OF:

August 13, 2019

BY:

Randolph Seaman

xx File No. 19108

| | | | | | | | , | iately supported, | opinion of the i | | arare er erre earbje | |
|--|--|--|--|--|--|--|--|--|--|--|--|---|
| Borrower (| ddress 3031 | Mendenhall | l St | | | City | Valdez | | Sta | ate AK | Zip Code 9968 | 36 |
| | Cynthia S (| Clements | | Owi | ner of Public Re | cord Ch | ad R & Cyr | nthia S Cleme | ents Co | unty Val | dez Cordova | ı |
| Legal Desc | cription Lot 8 | A. Block 11. | Corbin | Creek Subdivis | | | | | | | | |
| | | 23-011-008- | | 2.1. 2.2.241710 | | | Year 2019 | | D [| = Tavec ¢ | 9,108 | |
| - | ood Name Co | | -0 | | | | | no. | | | t 0003.00 | |
| 9—— | | | ٦ | | | | Reference No | | | iisus irac | | \neg \dashv |
| Occupant | X Owner | Tenant | Vacant | | cial Assessmen | nts \$ U | | P | PUD HOA \$ 0 | | per year | per month |
| Property R | Rights Appraised | X Fee Sim | | | ther (describe) | | | | | | | |
| Assignmer | nt Type 🔲 P | urchase Transac | ction X | Refinance Transaction | n 🔲 Other (i | describe) | | | | | | |
| Lender/Clie | ent Alaska U | JSA Mortga | ae Com | pany, LLC. Add | ress 4000 C | redit U | nion Dr. An | chorage. AK | 99503 | | | |
| • | | | _ | it been offered for sa | | | | | | res XI | Mo | |
| | | | | e(s). No listing of | | | | | | | | rior coloc |
| | | | | e(s). INO listing (| or onering i | or sale | were lourid | a since the pr | ioi sale date | . See / | Analysis of p | rior sales |
| | | for commer | | | | | | | | | | |
| Idid | did not an | alyze the contrac | ct for sale fo | or the subject purchas | e transaction. E | xplain the | results of the ar | nalysis of the contra | act for sale or why | the analy | sis was not perfori | ned. |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Contract P | Prico ¢ | Da | ite of Contra | net | le the prope | orty collor | the owner of pu | blic record? | Yes No | Data Sou | rco(s) | |
| | - | | | | | | | | | | | |
|) | - | | - | oncessions, gift or dov | wnpayment assi | stance, e | tc.) to be paid by | any party on beha | If of the borrower? | ′ L | JYes ∟No | |
| If Yes, repo | ort the total dolla | ar amount and de | escribe the | items to be paid. | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Noto: Boo | o and the resis | Leamnacition | of the pair | hborhood are not ap | nraical factors | | | | | | | |
| Note, Rac | | • | | isornood are not ap | | | na Tranda | 1 | Ope Heit II- | sina | Present La | nd Use o/ |
| | | od Characterist | $\overline{}$ | | | - | ng Trends | | One-Unit Hou | | | |
| Location | Urban | Suburban | Rural | Property Valu | $\overline{}$ | | X Stable | Declining | PRICE | AGE | One-Unit | 75% % |
| Built-Up | Over 75% | X 25-75% | Under | 25% Demand/Supp | oly Shortag | ge [| X In Balance | Over Supply | \$(000) | (yrs) | 2-4 Unit | % |
| Growth | Rapid | X Stable | Slow | | e X Under 3 | | 3-6 mths | Over 6 mths | 165 Low | 1 | Multi-Family | % |
| <u> </u> | | | | mountains and | | | | _ | 460 High | 45 | Commercial | —————————————————————————————————————— |
| | | | | | | is UI Vi | acant land, | SOULI DY | | | + | |
| | | | | dez Glacier Str | eam. | | | | 295 Pred. | 35 | Other | 25% % |
| Neighborh | ood Description | See Attac | hed Add | lendum. | | | | | | | | |
| 9 | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Market Co. | nditions (includi | ng support for the | ahove co | nclusions) See A | ttached Add | dendur | n | | | | | |
| Warket Co | nations (includi | ng support for the | ic above coi | 11clusions) <u>00071</u> | ttaonea / ta | acriaar | 11. | | | | | |
| - | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Dimension | ıs Irregular <i>i</i> | ' See attach | ned plat | Area 1. | 44 ac | | Shape | Roughly Pie | Shaped | View N | l;Woods;Mtn | |
| Specific Zo | oning Classificat | ion RA | | Zoning [| Description Sin | igle Fa | mily Reside | ential | | | | |
| Zoning Co | | | egal Monco | onforming (Grandfathe | | No Zoni | | ıl (describe) | | | | |
| | | | | <u> </u> | | | - | | Yes No | IC NII | Coo Att | o o b o d |
| | | e or the subject p | property as i | improved (or as propo | sea per pians a | ına specit | ications) the pre | sent use? (A | Yes No | it No, des | scribe. See Att | acried |
| Addend | um. | | | | | | | | | | | |
| Utilities | Public | Other (describ | be) | | Pu | _ | ther (describe) |) | Off-site Improve | ements- | | |
| Electricity | X | | | Water | | | X Well | | Street Hard F | ack G | ravel X | |
| Gas | | X Oil | | Sanitary S | Sewer | 7 | X Septic | | Alley None | | | |
| • | ecial Flood Haza | | Yes XN | | | | FEMA Map# | 020094 003 | | 1Δ Man D | ate 12/01/198 | 3 |
| | | | | | | I IC NI | | 020004 000 | JOO TEN | nn wap D | ate 12/01/100 | - |
| | | | | | X]YesN | | o, describe. | | | | | |
| Are there a | | | | re lancomente enere | achments, envir | ronmental | 44.4 | uses, etc.)? | Yes [X]No | If Yes, | describe. As-b | |
| | any adverse site | conditions or ex | | · | | | | | | | | + |
| attache | any adverse site d shows ty | conditions or ex pical utility e | easemei | nts which are n | | | marketabil | ity. No adver | | | ncroachment | s were |
| attache | any adverse site d shows ty | conditions or ex pical utility e | easemei | nts which are n | | | marketabil | ity. No adver | | | ncroachment | s were |
| attache noted. | any adverse site d shows ty Subject uti | conditions or ex pical utility e lizes a priva | easemei ate on si | nts which are note to the well and sep | tic system v | which a | marketabil are assume | ity. No adver d adequate. | Well and se | | ncroachment | s were |
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| attache noted. the area Units # of Stories | any adverse site of shows ty Subject uti a, and there GENERAL D X One 0 s 2 | conditions or expical utility of lizes a private are no publication. One with Accessor | easemer ate on si blic wate ory Unit | nts which are note well and septer/sewer utilities FOU X Concrete Slab Full Basement | tic system v s available. NDATION | which a | marketabil are assume addendum EXTERIOR DE | ity. No adver d adequate. for additional SCRIPTION ma alls Prd. co | Well and se comments. aterials/condition | INTERIC Floors Walls | ncroachment stems are ty OR mate Crpt,hd Drywal | s were pical in rials/condition lwd,tile/gd I / gd |
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XX File No. 19108

| | • | | sighborhood within the r | past twelve months rang | | | 365,000 | to \$ 500,000 | <u> </u> | |
|--|--|--|--|--|--|--|--|--|--|---|
| FEATURE | | SUBJECT | | E SALE NO. 1 | | MPARABLE S | | | | ALE NO. 3 |
| 3031 Mendenhall | | 3003201 | 1620 Kotsina C | | | tsina Cou | | 810 Salmonk | | |
| Address Valdez, Al | | | Valdez, AK 996 | = | 1 | AK 99686 | | Valdez, AK 9 | | , |
| Proximity to Subject | 1 | | 6.14 miles NW | | 6.16 mile | | | 6.48 miles N | | |
| Sale Price | \$ | | 0.1111111001111 | \$ 365,000 | 0.1011111 | | 375,000 | 0. 10 111100 11 | s | 500,000 |
| Sale Price/Gross Liv. Area | \$ | 0.00 sq.ft. | \$ 175.23 sq. ft. | * 000,000 | \$ 187.1 | | 070,000 | \$ 221.24 sq. | | 000,000 |
| Data Source(s) | Ψ | 0.00 sq.1t. | FSBO #0;DOM | 7 | | 0;DOM Ui | nk | Broker #0;D0 | | |
| Verification Source(s) | | | Purchase agree | | | e Agreem | | Purchase ag | | ent |
| VALUE ADJUSTMENTS | DE | SCRIPTION | DESCRIPTION | +(-) \$ Adjustment | | RIPTION | +(-) \$ Adjustment | DESCRIPTIO | | +(-) \$ Adjustment |
| Sale or Financing | | SOMI HON | ArmLth | T(-) \$ Adjustment | ArmLth | MI HON | +(-) \$ Adjustment | ArmLth | 114 | +(-) \$ Adjustment |
| Concessions | | | VA;0 | | Conv;0 | | | Conv;0 | | |
| Date of Sale/Time | | | s05/19;c02/19 | | s05/19;c | -∩3/10 | | s07/19;c03/1 | a | |
| Location | N;Re: | s. | N;Res; | | N;Res; | ,00,10 | | N;Res; | | |
| Leasehold/Fee Simple | | Simple | Fee simple | | Fee sim | nle | | Fee simple | | |
| Site | 1.44 | | 9440 sf | 20,000 | 9212 sf | pic | 20,000 | 40429 sf | | 0 |
| View | | ods;Mtn | N;Res; | | N;Res; | | | B;Mtn;Wtr | | -10,000 |
| Design (Style) | | Craftsman | DT2;Contemp | 0 | <u> </u> | ntemp | | DT2;Modern | | 0 |
| Quality of Construction | Q3 | oranoman. | Q4 | 20,000 | | itomp | 20,000 | | | |
| Actual Age | 11 | | 8 | 0 | 8 | | 0 | 32 | | 0 |
| Condition | C3 | | C3 | | C3 | | | C3 | | |
| Above Grade | | rms. Baths | Total Bdrms. Baths | | Total Bdrms. | Baths | | | nths | |
| Room Count | 6 | 3 2.1 | | .1 0 | | 2.1 | | 7 3 | 2.1 | 0 |
| | 0 | 2,498 sq. ft. | 2,083 sq | | | ,004 sq. ft. | 29,600 | 2,260 | | 14,300 |
| Basement & Finished | 0sf | د, ۳۰۰ ٥q. ۱۱. | 0sf | 27,800 | 0sf | , oot sy. ii. | 29,000 | 2,200 1148sf1148s | | -45,900 |
| Rooms Below Grade | 031 | | 551 | | 031 | | | 1rr1br2.0ba1 | | -43,900 -16,000 |
| Functional Utility | Avera | 306 | Average | | Average | | | Average | - | - 10,000 |
| Heating/Cooling | | age ant Oil | HWBB Oil | 0 | | | 0 | HWBB Oil | + | 0 |
| Energy Efficient Items | None | | None | | None | У П | | None | + | 0 |
| Garage/Carport | 4gbi3 | | 2gbi2dw | 30,000 | 2gbi2dw | , | 30 000 | 2gd2gbi3dw | | 0 |
| Garage/Carport Porch/Patio/Deck | LgDe | | 2 LgDks,shed | | 2 LgDks | | | C/dk,C/pto,g | rnhe | 0 |
| Amenities | | ı,tile,Bi's, | Vitclg,jettub,etc | | | | 0 | | | 0 |
| Amemiles | | ades,etc | etc. | 0 | | ng,jettub | _ | tile,etc. | ,etc | 0 |
| Effective age | Eff 6 | ades,etc | Eff 5 | -3,000 | | | -3,000 | | | 27,000 |
| | Ello | | X + D- | \$ 91,900 | | | 96,600 | | \$ | 30,600 |
| Net Adjustment (Total) Adjusted Sale Price | | | Net Adj. 25.2% | 3 91,900 | | 25.8% | 90,000 | Net Adj6.1% | | 30,000 |
| of Comparables | | | Gross Adj. 26.8% | ¢ 456 000 | Gross Adj. | | 471 600 | Gross Adj. 22.69 | l l | 469,400 |
| | rocoarch th | o calo or transfor h | <u> </u> | perty and comparable s | | | 47 1,000 | G1055 Auj. 22.07 | C/0 3 | 409,400 |
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| Data source(s) Owne | er, files, X did not i S, AK M | reveal any prior sal Recorders O reveal any prior sal LS, Recorder | ffice. les or transfers of the cors office. rior sale or transfer hist | ubject property for the the purparable sales for the cory of the subject prope | ree years prior year prior to t | or to the effect the date of sal arable sales (i | e of the comparable | sale. | | |
| Data source(s) Owne My research did Data source(s) AMD Report the results of the | er, files, X did not of S, AK M research ar | reveal any prior sal Recorders O reveal any prior sal LS, Recorder Id analysis of the p | ffice. les or transfers of the cors office. | ubject property for the the | ree years prior year prior to t | or to the effect the date of sal arable sales (i | e of the comparable | sale. | PARABL | E SALE NO. 3 |
| Data source(s) Owne My research did Data source(s) AMD Report the results of the ITEM Date of Prior Sale/Transf | er, files, X did not S, AK M research ar | reveal any prior sal Recorders O reveal any prior sal LS, Recorder and analysis of the p SU 04/29/2019 | ffice. les or transfers of the cors office. rior sale or transfer hist | ubject property for the the purparable sales for the cory of the subject prope | ree years prior year prior to t | or to the effect the date of sal arable sales (i | e of the comparable | sale. | PARABL | E SALE NO. 3 |
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|--|-----------|---------------|--------------|-----------|-----|--------------------|----------|-----------|-------------|--------------------|-------|--------------------|------------|-------|--------------------|
| FEATURE | Ç | SUBJECT | | | | SALE NO. 4 | | | /IPARABLE S | SALE NO. 5 | | | MPARABLE | SALE | NO. 6 |
| 3031 Mendenhall S | t | | 1155 Mi | neral C |)re | ek Dr | 556 | Cliffs | side Ct | | 385 | . Wo | od Way | | |
| Address Valdez, AK 9 | 99686 | | Valdez, | AK 99 | 686 | ; | Val | dez, A | 4K 99686 | | | | AK 9968 | 36 | |
| Proximity to Subject | | | 5.40 mil | es NW | / | | 5.4 | 3 mile | s NW | | 0.2 | 9 mil | es SE | | |
| Sale Price | \$ | | | | \$ | 420,000 | | | \$ | 400,000 | | | \$ | ; | 389,000 |
| Sale Price/Gross Liv. Area | \$ | 0.00 sq.ft. | \$ 183.6 | 5 sq. ft. | | | \$ 1 | 147.2 | 8 sq. ft. | | \$ | 141.2 | 20 sq. ft. | | |
| Data Source(s) | | | Broker# | 0;DON | ИU | nk | Bro | ker# | 0;DOM 70 |) | ΑK | MLS | #18-453 | 3;D0 | OM 3 |
| Verification Source(s) | | | Purchas | e agre | em | ent | Pur | chase | agreem | ent | Pur | chas | e agreer | nent | |
| VALUE ADJUSTMENTS | DE | SCRIPTION | DESCF | RIPTION | | +(-) \$ Adjustment | | DESCR | IPTION | +(-) \$ Adjustment | | DESC | RIPTION | 4 | -(-) \$ Adjustment |
| Sale or Financing | | | ArmLth | | | | Rel | 0 | | | Arr | nLth | | | |
| Concessions | | | Conv;0 | | | | VA; | 0 | | | VA | ;0 | | | |
| Date of Sale/Time | | | s05/19;c | :03/19 | | | s12 | /18;c | 11/18 | | s06 | 3/18;c | 03/18 | | |
| Location | N;Res | s; | N;Res; | | | | N;R | es; | | | N;F | Res; | | | |
| Leasehold/Fee Simple | | Simple | Fee sim | | | | | simp | ole | | | e Sim | ple | | |
| Site | 1.44 a | ac | 15159 s | f | | 20,000 | 936 | 0 sf | | 20,000 | 1.1 | 5 ac | | | 0 |
| View | N;Wo | ods;Mtn | B;Mtn;C | tySky | | -10,000 | B;C | tySky | /;Mtn | -10,000 | N;F | Res;V | Voods | | 0 |
| Design (Style) | DT2;0 | Craftsman | DT1.5;C | halet | | 0 | DT2 | 2;Neo | Eclectic | 0 | DT: | 2;Cra | aftsman | | |
| Quality of Construction | Q3 | | Q4 | | | 20,000 | Q3 | | | | Q3 | | | | |
| Actual Age | 11 | | 39 | | | 0 | 23 | | | 0 | 16 | | | | 0 |
| Condition | С3 | | C3 | | | | C3 | | | | C3 | | | | 10,000 |
| Above Grade | Total Bdr | rms. Baths | Total Bdrms. | Baths | | | Total | Bdrms. | Baths | | Total | Bdrms. | Baths | | |
| Room Count | 6 | 3 2.1 | 7 3 | | 2.0 | 4,000 | 7 | 3 | 2.1 | 0 | 6 | 3 | 2.1 | | |
| Gross Living Area 60 | | 2,498 sq. ft. | | ,287 s | | 12,700 | | | 716 sq. ft. | -13,100 | | | 2,755 sq.f | t. | -15,400 |
| Basement & Finished | 0sf | | 1102sf1 | 102sfv | vo | -44,100 | | | | -30,600 | 0sf | | | | |
| Rooms Below Grade | | | 1rr1br1.0 | Oba2o | | -8,000 | 1rr0 |)br1.0 | ba0o | -8,000 | | | | | |
| Functional Utility | Avera | ige | Average | | | | Αvg | / Dri | veway | 10,000 | Αve | erage |) | | |
| Heating/Cooling | Radia | ınt Oil | HWBB (| Dil | | 0 | HW | BB C | Dil | 0 | Ra | diant | Oil | | |
| Energy Efficient Items | None | | None | | | | Nor | | | | No | | | | |
| Garage/Carport | 4gbi3 | | 2gd1cp2 | dw. | | 25,000 | | | | 30,000 | | | | | 30,000 |
| Porch/Patio/Deck | LgDe | | 2decks, | | | | | ch,2d | | | | | k,GH,sh | С | 0 |
| Amenities | Vltclg | ,tile,Bi's, | 1wdstv,\ | ∕ltclg, | | 0 | 1FF | ,vltcl | g,jettub | 0 | 1F | ² ,jett | ub,tile | | 0 |
| | | ades,etc | etc. | | | | | | changer | | | vd,et | C. | | 0 |
| Effective age | Eff 6 | | Eff 18 | | | 36,000 | _ | | | 36,000 | | | | | 18,000 |
| Net Adjustment (Total) | | | X + | <u></u> | \$ | 55,600 | | | \$ | 34,300 | X | | <u> </u> | | 42,600 |
| Adjusted Sale Price | | | Net Adj. 1 | | | | | | 6% % | | Net / | | 11.0% | | |
| of Comparables | | | Gross Adj. 4 | 2.8% | \$ | 475,600 | Gross | 6 Adj. 39 | | 434,300 | | | | | 431,600 |
| ITEM | | | BJECT | | | COMPARABLE SAI | LE NC | . 4 | COMP | PARABLE SALE NO | 5 | | COMPARA | BLE S | ALE NO. 6 |
| Date of Prior Sale/Transfer | | 04/29/2019 | | | | | | | | | | | | | |
| Price of Prior Sale/Transfer | | \$450,000 | | | | | | | | | | | | | |
| Data Source(s) | | Files, Recor | ders offic | | | MLS, recorder | s off | ice | Owner, | Recorders offi | ce | Ow | ner, Rec | corde | ers office |
| Effective Date of Data Source | | 08/13/2019 | | | | /13/2019 | | | 08/13/20 | | | | 13/2019 | | |
| Effective Date of Data Source Summary of Sales Compari | ison Appr | oach Comps | 4-6 were | used | for | additional data | a in | analy | sis. Com | ıp 4 is a recen | t sal | e, als | so has so | ome | |

Summary of Sales Comparison Approach Comps 4-6 were used for additional data in analysis. Comp 4 is a recent sale, also has some basement area and a nice view, used for its recent price indicator. Comp 5 is a Relocation sale of an older home with basement, has a nice view with more dated features and a cumbersome driveway. Comp 6 is an older sale in the subjects subdivision, this is considered a low indicator as the home was sold as the result of a divorce and had no finished kitchen counters, used for its similar site, and close proximity. Although not heavily weighted, comps 4-6 are supportive within reasonable limits.

Comments on sales comparison:

Transactions in the Valdez area typically take place in spurts, thus there can be periods during the year which have minimal sales. In addition there has been little activity in the subject neighborhood, this, combined with the small number of total properties, wide range of style and quality of homes makes it necessary to exceed guidelines for date of sale and normally desired gross and/or net adjustments. This is typical for the Valdez area, and is not felt to affect the validity of the sales comparison approach. This situation was unavoidable, although each sale is felt to be reflective of the subject in some way and form a relatively close indication of value. The somewhat low turnover of homes in the Valdez area also constitutes the necessity to use older sales. Thus sales up to 2+ years old are often considered recent and acceptable to use.

The appraiser searched the entire Valdez market area back over 2 years to try and find sales that bracket the subjects size and age to satisfy lender guidelines, and no other comparable sales were found that were considered more reflective. There limited comparable listings found in the entire Valdez market area, for additional information on available homes for sale in the area please go to www.soundrealty.net this is the web site for the only active Broker in the Valdez area.

Age adjustments are based on \$3,000/year of effective age. Condition adjustment is used to compensate for differences in wear and tear on floor covering, paint, deferred maintenance and such things. Based on market evidence and/or cost to cure, supported by cost and depreciation of short lived components of the home.

Square footage differentials are calculated at \$60/sqft for above grade levels, \$40/sqft for basement area and \$15/sqft for unfinished areas.

Based on the opinion of market value, a reasonable exposure time for the subject, analyzed independently from the stated marketing time, is estimated at 30-90 days.

With the lack of abundancy and reporting consistency within the sale data, not all adjustments in the sales comparison approach can be directly extracted or supported with a high degree of accuracy and typically are derived from an extracted value range. Finally adjustments are refined using sensitivity analysis within the grid and tested for reasonableness with the selected comparable sales. The subject and comparable sales have variances in regard to amenities; ie, fireplace, woodstove, interior features, etc., which certainly incur cost & add market appeal; however, considering the lack of data to make a reasonably supported adjustment; in this case, are more prudently considered in the final analysis.

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| UAD Comments: | |
|--|---|
| 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 u | se standardized responses that include specific formats, definitions, |
| abbreviations, and acronyms. See "Uniform Appraisal Dataset Def | |
| abbreviations, and acremythe. God officern repriated Batacot Ber | minute pages for explanations. |
| · · · · · · · · · · · · · · · · · · · | ed by the UAD, especially those in which the appraiser has not had |
| the opportunity to verify personally or measure, could mistakenly ir | |
| correct or typical in the normal course of business. Examples inclu | de condition and quality ratings as well as comparable sales and |
| listing data. Comparable property data was generally obtained fron | n third-party sources; municipal tax records, with verification from |
| homeowners, listing & selling agents, lenders & appraisers, AMDS | |
| information should be considered an "estimate" unless otherwise no | |
| | |
| The address reported in the appraisal form is according to then US | Postal Service records as required by LIAD format. The title |
| · · · · · · · · · · · · · · · · · · · | |
| company reports the city of county address and the title report may | of may not match USPS records. |
| | |
| | |
| The subject and all the comparable sales have valid street address | · · · · · · · · · · · · · · · · · · · |
| | ail to individual properties in the Valdez area, but rather to PO boxes |
| only. As such street addresses may not show as valid USPS addre | esses for the UAD appraisal format. |
| | |
| | |
| Note: All the comparable sale pictures were taken by the appraise | most were not taken on the effective date of this appraisal, yet all |
| were taken since the sale took place. With Valdez being being a s | |
| many times before new sales take place. Since the appraiser has | |
| | · • · |
| retake comparable sale pictures every time since the appraiser is u | nsure at the time which sales will be used for each appraisal, as |
| such file copies of pictures are often used. | |
| | |
| Prior Services - The appraiser of the report, as indicated in the sign the 36 months prior to accepting this assignment. Subject was app | nature section, has provided prior services for the subject property in praised in 04/2019 and 08/2018, both for the prior sale transactions. |
| | |
| Subject being above predominant price is not considered an over-in and greater value, which is evident by the comparable sales. | mprovement as there are many other homes in the area of similar |
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| COST ADDDOACH TOVALL | IE (not required by Eannie Mae) |
| | E (not required by Fannie Mae) |
| Provide adequate information for the lender/client to replicate the below cost figures and calcula | tions. |
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xx File No. 19108

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

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

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

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

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

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

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

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

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

Freddie Mac Form 70 March 2009

JAD Version 9/2011

Produced using ACI software, 800.234.8727 www.aciweb.com Page 4 of 6

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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 seg., or similar state laws.
- 26. Prior Services The appraiser of the report, as indicated in the signature section, has provided prior services for the subject property in the 36 months prior to accepting this assignment. Subject was appraised in 04/2019 and 08/2018, both for the prior sale transactions

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.

CLIDED/JEODY ADDDAIGED (ONLY IE DECLIDED)

| SUPERVISORT APPRAISER (UNLT IF REQUIRED) |
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| 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 |
| |
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ADDDAIGED

Uniform Appraisal Dataset Definitions

File No. 19108

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.

xx File No. 19108

Uniform Appraisal Dataset Definitions

| | ons Used in Data Sta | | | | |
|-----------|--------------------------------|---------------------------------------|---------|------------------------------|---------------------------------------|
| Abbrev. | Full Name | Appropriate Fields | Abbrev. | Full Name | Appropriate Fields |
| ac | Acres | Area, Site | in | Interior Only Stairs | Basement & Finished Rooms Below Grade |
| AdjPrk | Adjacent to Park | Location | Lndfl | Landfill | Location |
| AdjPwr | Adjacent to Power Lines | Location | LtdSght | Limited Sight | View |
| A | 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 | ор | Open | Garage/Carport |
| 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 |
| С | Contracted Date | Date of Sale/Time | П | 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 |
| e | 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 | Water Frontage | Location |
| Glfvw | Golf Course View | View | Wtr | Water View | View Date of Sale/Time |
| HR | High Rise Structure Industrial | Design(Style) | Woods | Withdrawn Date Woods View | |
| Ind | lliuusulai | Location & View | Woods | Woods view | View |
| Other App | raiser-Defined Abbre | viations | | | |
| Abbrev. | Full Name | Appropriate Fields | Abbrev. | Full Name | Appropriate Fields |
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ADDENDUM

| Borrower: Cynthia S Clements | File No.: | 19108 |
|---|-----------|------------|
| Pro ert Ayddress: 3031 Mendenhall St | Case No | .: xx |
| City: Valdez | State: AK | Zip: 99686 |
| Lender: Alaska USA Mortgage Company LLC | | |

Scope Of Work:

As part of the Scope of Work, the appraisal was developed by gathering information on the subject from the City of Valdez public records, Alaska Department of Natural Resources Recorder's Office website, and the local Multiple Listing Service (MLS). This includes the legal description, owner of record, zoning data, sales or transfers of the subject within the past three years and current or past listings within the past 12 months of the date of this appraisal. This Appraisal Report sets forth only a summary of the comparable sales and their comparability to the subject and the appraiser's conclusion. Supporting documentation is retained in the appraiser's work file or located in the appraiser's office.

An interior and exterior viewing of the property was made on the date noted herein only for the purpose of gathering data necessary for use in the appraisal analysis and photos were taken specific to the requirements of the assignment. The gross living area for the subject was based on appraiser's exterior measurements (rounded). The collected data was used to develop a profile of the subject and to perform a search of the market for the most similar closed comparable sales, pending and active listings. These sales, pending and active listings were viewed from the street and photos taken. The sales were confirmed and verified from public records, various data services, AKMLS, and when available an agent, owner, or lending institution. The sales data was analyzed and an opinion of value conclusion derived. The approach to value considered relevant to this assignment is the Sales Comparison Approach. The cost approach is not developed as it is less reliable due to the subjective nature in estimating accrued depreciation as the building ages & best estimation of land value based on limited land sales, especially in areas with near total build-up. The subject is a single family residence. The income approach is not developed for single family residences, as the typical buyer in the local market is not motivated by a properties income potential.

In the Sales Comparison Approach, closed sales were utilized in comparison to the subject property. This would include sales outside of the subject neighborhood if deemed necessary. Adjustments were made for any significant differences between the comparables and subject. Information on the comparable sales was based on a cross section of the Alaska Market Data System, City of Valdez public records, Multiple Listing Service (MLS), an exterior observation from the street and if possible, verification with the listing agent or other parties to the sale. Alaska Market Data System is an appraiser only membership for data sharing due to Alaska being a non-disclosure state. The gross living area for the comparables was obtained from Alaska Market Data System or Municipality of Anchorage public records when AMDS data is not available.

Intended Use And Intended Users:

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 lender/client to understand the report. Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser. The Intended Use is to evaluate the property that is the subject of this appraisal for mortgage lending decisions only, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. The appraisal report should not be considered as complete without all addendum pages and exhibits.

Inspection Or Inspect:

The scope of this assignment is based on a visual inspection of the subject property and a measurement of the property exterior. Appraiser notes that appraiser's measurements & municipal tax records have minor differences with respect to the square footage of the building structure which may be as a result of rounding, calculating open areas & the fact that tax assessors rarely have access to interior of homes. Appraiser's measurement is approximate.

This appraisal report is not a home inspection report and should not be relied upon to disclose conditions of the subject property that would not be a part of the appraisal process. Inspect and inspection terms pertaining to the appraiser are used generically and are not meant to imply that the appraiser is a home inspector or that the appraisal process involves analyzing the subject property to that level of detail. The appraiser is not a home inspector and does not possess this expertise. A more appropriate term that will be used for the purposes of this assignment is "view" or "viewing".

Complete Visual Inspection:

For the purposes of this assignment, the term "complete visual inspection" is defined as a cursory observation of the subject property by the appraiser used to describe in general terms the relevant physical characteristics such as features, size and condition of the subject property. The appraiser has noted the items considered to be relevant, including items that may or may not affect the value of the subject property. The appraiser has viewed the subject property from the interior and exterior as part of the scope of work for this assignment. This viewing is not intended to discover or note every minute detail (including unapparent physical deficiencies) regarding the subject property. Subject's foundation could not be completely viewed due to wall finish and a portion being below grade. Based on the limited viewing foundation is assumed adequate. Some areas of the garage could not be completely viewed due to personal items. The appraiser will not move any personal items in order to view an area due to liability concerns. The user of this report is encouraged to retain experts in their respective fields for inspection(s) concerning potential physical deficiencies, subsoil conditions, environmental issues and other concerns about the subject property, as the appraiser is only an expert in the valuation of real estate.

NEIGHBORHOOD DESCRIPTION

The subject immediate subdivision is located approximately 4-5 miles east of the city center of Valdez. The area is newly developing with average to good quality homes in the mid to upper price ranges. Nearest residential area is about a mile away and shows a compatible mixture of single family homes and mobile homes which is trending more towards typical wood frame homes and away from mobile homes, yet mobile homes still continue to influence marketability. Schools, shopping and employment are all located in the city center of Valdez and the Alyeska Terminal/Tank farm. Marketability is average compared to the greater Valdez area.

Neighborhood Market Conditions

Market conditions have been slow but stable over the last several years with seasonal highs in the spring and summer months, and lows in the slower winter months. Prices have not followed national trends and have been stable with steady sale activity as many residents have taken advantage of first time home buyer programs and low interest rates by upsizing. Historical sale activity suggests market time is in the 3-6 month range for modest and mid priced homes and 6+ months for upper priced homes. However, in recent months there has been a flurry of activity(at least by Valdez standards) through all price ranges which has absorbed nearly all the inventory of decent available homes from the local Broker, and many Sale by

ADDENDUM

| Borrower: Cynthia S Clements | File No.: | 19108 | |
|---|-----------|------------|--|
| Pro ert Ayddress: 3031 Mendenhall St | Case No.: | : xx | |
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| Lender: Alaska USA Mortgage Company LLC | | | |

owner transactions. Home prices have been all over the board over the last year as some of the nicer properties are receiving offers over market value (which could be contributed to buyers who are new to the area), and others had remain on the market until asking prices are reduced. This fluctuation in prices make it difficult to support or warrant time adjustments in either direction as the market appears to be trying to stabilize. While there are other factors effecting the Valdez economy, it is heavily dependent on oil sector jobs and related contract labor. Oil sector companies tend to have a higher job movement, however, there is currently minimal job movement activity taking place, and a newly rebuilt oil refinery will be coming on line shortly and adding more jobs than there are homes for sale. Inventory is low, in fact there may be a shortage of homes in the next 6 months as one the predominant property managers indicated a zero vacancy of rentals, and, there is expected to be in the range of 25 full time positions at the local refinery coming in line and reportedly close to 300 contractors expected to start various construction jobs over the next year. With the number of residents projected to increase on the coming months, priced could very well begin to rise with the expected demand for housing.

Loan concessions (sellers paying buyers closing costs) have been more prominent over the last year and are adjusted when know and verified. Buydowns have not been an issue as interest rates are still favorable.

Local Brokers in the Valdez area do not utilize and MLS system. With Valdez being a small community with no MLS data, and few sales in each price range or style of home from year to year, there is insufficient available data to produce credible stats in analyzing market trends. As such the appraiser relies on sporadic sales from year to year when occasionally there is a paired sale, but more commonly, homes that tend to resell after a short holding period

The following are homes throughout the greater Valdez market area, that resold over the last couple years:

- 1. 472 Wortmanns Lane, Valdez. (attached home), Sold 02/17/2010 @ \$170,000. Resold 02/11/2011 for \$180,000. 2. 469 Shoup Lane, Valdez. (attached home), Sold 05/04/2009 @ \$176,000. Resold 02/23/2011 for \$180,000. 3. 1553 Dewey Court, Valdez. (2 story log home), Sold 11/2005 @ \$375,000. Resold 01/2/2010 for \$390,000. 4. 414 W. Oumalik St, Valdez. (2 story log home), Sold 07/04/07 @ \$200,000. Resold 06/22/10 for \$185,000.
- 5. 652 Fiddlehead Lane, Valdez. (Hillside Ranch home), Sold 07/04/07 @ \$369,000 (relocation sale). Resold 09/10/10 @ \$460,000, and resold again 05/31/2016 @ \$460,000.
- 6. 405 W. Oumalik Street, Valdez (1.5 sty log home), Sold 8/5/09 @ \$192,000, Resold 4/22/11 for \$196,500.
- 1503 Dewey Court, Valdez (2 story home), sold 07/27/2009 @ \$245,000, Resold 05/23/2011 for \$286,500.
- 8. 482 Resurrection Lp, Valdez. 2 story (attached home), sold 04/23/2010 @ \$184,500, resold 01/2011 for \$205,000.
- 9. 724 Copper St, Valdez (Split entry home), sold 04/30/2009 @ \$210,000, resold 09/2011 @ \$229,000.
- 10. 482 Resurrection Lp, Valdez. 2 story (attached home), sold 04/23/2010 @ \$184,500, resold 11/01/2011 for \$205,000.
- 11. 3048 Fairweather St, Valdez (Traditional Home), sold 10/5/07 for \$251,000, resold 03/2012 for \$281,000.
- 12. 500 Resurrection Loop, Valdez. 2 story (attached home), sold 7/3/2012 @ \$240,335, resold 6/11/2013 for \$245,000. 13. 3047 Childs St, Valdez. Rambler style home, sold 06/10/2010 @ \$250,000, resold 06/13/2013 @ \$260,000.
- 14. 405 W Oumalik St, Valdez. Chalet style home, sold 06/24/2011 @ \$196,500, resold 06/07/2013 @ \$214,000.
- 15. 3054 Black Rapids St, Valdez. Large home, sold 07/08/2013 @380,000, resold 09/09/14 @ \$385,000.
- 16. 3059 Black Rapids St, Valdez. Large home, sold 07/09/2015 @305,000, resold 09/09/14 @ \$305,000.

 17. 555 Valhalla Lane, Valdez ZLL home, sold 11/09/2012 @ \$165,000, resold 07/27/2015 @ \$178,600.

 18. 502 Resurrection Dr, Valdez, ZLL home, sold 07/09/2012 @ \$240,335, resold 05/27/2015 @ \$ 249,000.

 19. 500 Resurrection Dr, Valdez, ZLL home, sold 09/12/2013 @ \$240,000 resold 09/28/2015 @ \$253,000.
- 20. 112 Dadina St, Valdez, sold 11/02/2015 \$239,500, resold 11/2016 @ \$240,000.
- 21. 421 W Oumalik St, Valdez, sold 08/14/15 @ \$231,500, resold 06/2017 @ \$260,000.
- 22. 113 Ptarmigan Place, Valdez, sold 01/06/2014 \$290,000, resold 05/01/2017 \$333,000.
- 23. 5450 Chalet Dr, Valdez, sold 08/09/16 @ \$194,000, resold 07/13/2018 @ \$207,500.
- 24. 869 Cottonwood Dr, Valdez, sold 10/01/14 @ \$259,000, resold 06/12/2018 @ \$289,000 25. 421 W Oumalik St, Valdez, sold 02/01/2017 @ \$260,000. resold 04/20/2018 @ \$265,000.
- 26. 1193 Mineral Creek Dr, Valdez, sold 07/11/2014 @ \$265,000, resold 12/29/2017 @ \$280,000.
- 27. 3264 Falcon Ave, Valdez, sold 04/24/2013 @ \$220,000, resold 06/29/2018 @ \$265,000.

Based on the above homes that have resold after a 1-4 year holding period, it is overwhelmingly evident that home sale prices have been stable, over the last 2 years. In fact, it could even be argued that there has been some modest increases. As such, the appraiser has concluded that the overall market conditions for the Valdez area, are stable.

Highest and Best Use

The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the current use of the subject property is the highest and best use. Because of the existing use, zoning, and current market demands no alternate use is likely, and the highest and best use, as if vacant, would be to construct single family residence.

Subject utilizes a private on site well and septic system which are assumed adequate. Well and septic systems are typical in the area, and there are no public water/sewer utilities available.

Stand pipes for a buried fuel tank was noted at the south side of the home. The appraiser is not an environmental expert, however, there were no obvious visible signs of hazardous conditions. Above ground and buried fuel tanks are typical in the Valdez area, and no adverse influences on marketability are evident. Final value assumes no hazardous conditions exist.

Condition of the Property

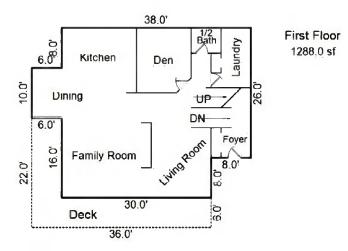
Continued from Condition of the Property: vehicles deep and extra wide, could fit up to 4 cars in tandem and is considered as such for appraisal purposes. No home inspection report was supplied and no immediate required repairs were noted.

FLOORPLAN SKETCH

Borrower: Cynthia S Clements File No.: 19108
Property Address: 3031 Mendenhall St Case No.: xx

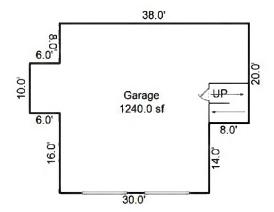
City: Valdez State: AK Zip: 99686
Lender: Alaska USA Mortgage Company, LLC.

Second Floor 1210.0 sf



15.0'

15.0



Not To Scale

Sketch by Apex Sketch

| GLA1 First Floor 1.0 1288.0 156.0 1288.0 First Floor 10 GLA2 Second Floor 1.0 1210.0 148.0 1210.0 34 GAR Garage 1.0 1240.0 156.0 1240.0 26 P/P Deck 1.0 312.0 116.0 312.0 Second Floor 34 15 15 15 15 15 15 15 15 | ht x .0 x .0 x .0 x .0 x .0 x | Width 6.0 30.0 8.0 30.0 | = | Area 60.0 1020.0 208.0 |
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SUBJECT PROPERTY PHOTO ADDENDUM

| Borrower: Cynthia S Clements | File N | o.: 19108 | |
|---|-----------|------------|--|
| Property Address: 3031 Mendenhall St | Case | No.: 🗙 | |
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| Lender: Alaska USA Mortgage Company, LLC. | · | - | |



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 13, 2019 Appraised Value: \$ 460,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Cynthia S Clements File No.: 19108

Property Address: 3031 Mendenhall St Case No.: xx

City: Valdez State: AK Zip: 99686

Lender: Alaska USA Mortgage Company, LLC.







Side view

Street scene in opposite direction

Mechanical in Garage







Kitchen

Dining

Family room







Living room

Den with built in desk & cabinets.

1/2 Bath







Upper Hall bathroom

Private Bathroom

Private Bathroom shower & commode.







Bedroom

Bedroom

Bedroom

COMPARABLE PROPERTY PHOTO ADDENDUM

| Borrower: Cynthia S Clements | File N | o.: 19108 |
|---|-----------|------------|
| Property Address: 3031 Mendenhall St | Case | No.: xx |
| City: Valdez | State: AK | Zip: 99686 |
| Lender: Alaska USA Mortgage Company, LLC. | | • |



COMPARABLE SALE #1

1620 Kotsina Ct Valdez, AK 99686 Sale Date: s05/19;c02/19 Sale Price: \$ 365,000



COMPARABLE SALE #2

1693 Kotsina Court Valdez, AK 99686 Sale Date: s05/19;c03/19 Sale Price: \$ 375,000



COMPARABLE SALE #3

810 Salmonberry Way Valdez, AK 99686 Sale Date: s07/19;c03/19 Sale Price: \$ 500,000

COMPARABLE PROPERTY PHOTO ADDENDUM

| Borrower: Cynthia S Clements | File N | o.: 19108 | |
|---|--------------|------------|--|
| Property Address: 3031 Mendenhall St | Case No.: xx | | |
| City: Valdez | State: AK | Zip: 99686 | |
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COMPARABLE SALE #4

1155 Mineral Creek Dr Valdez, AK 99686 Sale Date: s05/19;c03/19 Sale Price: \$ 420,000



COMPARABLE SALE #5

556 Cliffside Ct Valdez, AK 99686 Sale Date: s12/18;c11/18 Sale Price: \$ 400,000



COMPARABLE SALE #6

385 Wood Way Valdez, AK 99686 Sale Date: s06/18;c03/18 Sale Price: \$ 389,000

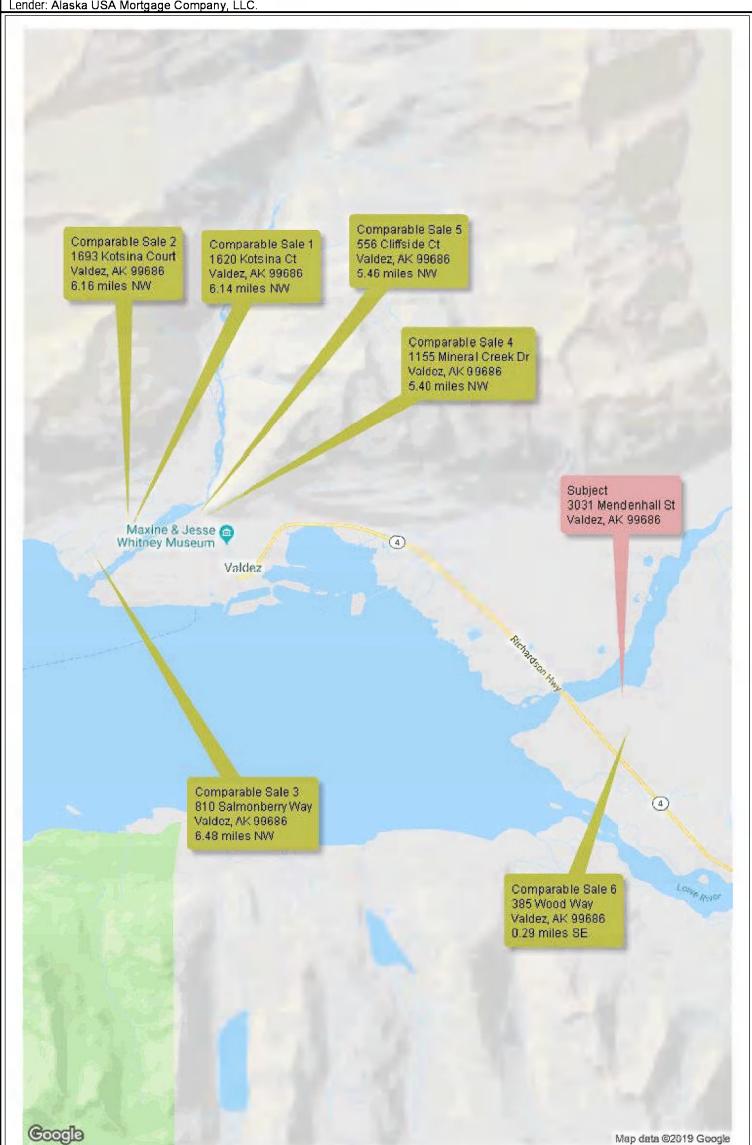
LOCATION MAP

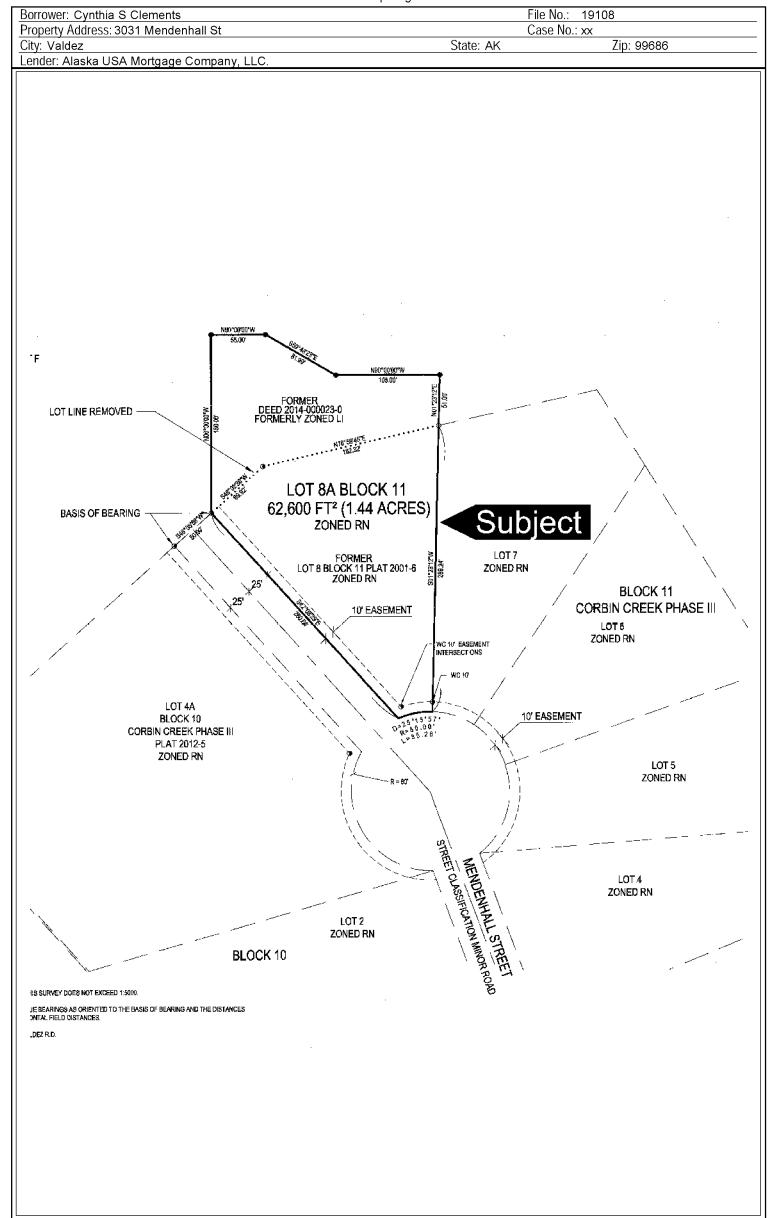
File No.: 19108 Borrower: Cynthia S Clements Property Address: 3031 Mendenhall St City: Valdez Case No.: xx State: AK Zip: 99686 Lender: Alaska USA Mortgage Company, LLC. Subject 3031 Mendenhall St Valdez, AK 99686 Comparable Sale 6 385 Wood Way Valdez, AK 99686 (1) 0.29 miles SE Valdez KOA Journey 🔷 Richardson Hwy Valdez Apostolic Church Probe pive 4 Google Map data ©2019

Borrower: Cynthia S Clements File No.: 19108
Property Address: 3031 Mendenhall St Case No.: xx

City: Valdez State: AK Zip: 99686

Lender: Alaska USA Mortgage Company, LLC.





As-Built Survey

Borrower: Cynthia S Clements File No.: 19108 Case No.: xx Property Address: 3031 Mendenhall St City: Valdez Zip: 99686 State: AK Lender: Alaska USA Mortgage Company, LLC

MEGROOPW 184 45 LOT BA 101°23'121 BLOCK 11 SEPTIC TOME TWO STORY HOUSE Ø 18.3 NOTES.

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SCHOOLSET CHATCHE LAST METERICAL INCIDENT CHATCHE SCHOOLS PHONE PARTY CONTRACTORS COLORDO DESCRIPTION вывычения. OZAD COMPLETION A TO PROPERTY OF CHARLES AND DESCRIPTION OF SECURITIES AND CONFESSION AND CONFESSION OF SECURITIES AND CONFESSION AND CONFESSION OF SECURITIES AND CONFESSION OF MENDENHALL #10 REBUR MOSLAGES fault. STREET AS-BUILT Wrangell Mountain Technical Services DHA. DODEFOLS the delication of the state of P.O.BOX 118, CHITTINA, ALASKA 99500 (907) 623-2290 WILLS FILES a roter Applica PART RECORDED TO A STATE OF THE STATE OF THE

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SECUTION 1 CHAPTER

TENT WENDERHALL STREET

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Appraiser License/Certification

| Borrower: Cynthia S Clements | File No.: 19108 | | |
|---|-----------------|------------|--|
| Property Address: 3031 Mendenhall St | Case No.: xx | | |
| City: Valdez | State: AK | Zip: 99686 | |
| Londor: Alcoko LISA Mortagas Company, LLC | | | |

License #. APRR73 Effective: 05/29/2019 Expires: 06/30/2021

STATE OF ALASKA

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

Board of Certified Real Estate Appraisers

Licensee: RANDOLPH S. SEAMAN

License Type: Certified Residential Real Estate Appraiser

Status: Active

Commissioner: Julie Anderson