Uniform Residentiak Appraisal Report

File#

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ľ	The purpose of this summary appraisal repo	rt is to provide the lender/client with an acc	urate, and adequately suppor				
	Property Address 156 Cayuga Str	eet	City Groton		State NY	Zip Code 13	073
	Borrower Steven J. and Debo	rah A Marse Owner of Public Re			County	Tompkins_	
			EFO/OF1			ZOMPICZIID	
	Legal Description Village of G	roton Deed Referen			D.F. Towar	£ 2 004 00	_
S	Assessor's Parcel # 22-10.1		Tax Year 2014			\$ 3,994.00	
B	Neighborhood Name N/	A	Map Reference 2 2		Census Tra	00	
J	Occupant 🖸 Owner 🔲 Tenant 🔲 Vac	cant Special Assessmer	its \$	☐ PUD HOA	\$] per year 🔲 pe	r month
E	Property Rights Appraised x Fee Simple						
Ç	Assignment Type X Purchase Transaction		(accriba)		1-1-20-1-1		
М					171-	12072	
н	Lender/Client First National B					13073	
Ш	is the subject property currently offered for	sale or has it been offered for sale in the tw	elve months prior to the effec	ctive date of this app	aisal? x	Yes No	
в	Report data source(s) used, offering price(s	s), and date(s).					
ш	Private Sale						
-	i did x did not analyze the contract for	seels for the publicat purchase transposing	Evaluin the secults of the sec	lucis of the contract t	ior colo os v	uhu tho analyeis w	ac not
屡		sale for the subject purchase nansaction.	Explain the results of the ana	iysis of the continued	Of Sale of A	illy ule allalysis ii	เลอ กเบเ
CO	performed.						
N							
Ť	Contract Price \$185000. Date of Contra	act 12/14 Is the property seller the or	wner of public record? Ye	es No Data Sou	ce(s)		
R	Is there any financial assistance (loan charge	ges, sale concessions, gift or downpayment	assistance, etc.) to be paid to	by any party on beha	If of the boo	rrower? Yes	X No
A C	If Yes, report the total dollar amount and de	scribe the items to be paid.					-
T						2.700	
M	Copy of purchase contra	ct attached.					
П	Note: Race and the racial composition o	f the neighborhood are not appraisal fac	tors.				
п	Neighborhood Characteristics	One-Unit H	ousing Trends	One-Unit I	lousing	Present Land (Jse %
	Location Urban Suburban F		Stable		AGE	One-Unit 4	0 %
Й							
E		Jnder 25% Demand/Supply ☐ Shortage	In Balance ☐ Over Su		(yrs)		
G	Growth Rapid Stable X S	Slow Marketing Time 🔲 Under 3 mti	ns 🔲 3–6 mths 🔯 Over 6 m	mths 75 Lov	_/ 50	Multi-Family	%
H		ap attached.		275 Higi	n 150	Commercial 4	0 %
B	Meigripornicou bouridaries	ap accaches.		165 Pred		Other	%
0	20 10 14 20 20 20 20			TOO FIEE	J. 100	Onter	/0
R	Neighborhood Description See add	endum Number one.					
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	Market Conditions (including support for the	above conclusions) See addefidur	Mumber cwo.				
						7.7	
			3.33				
	Dimensions 2.02 Acres	Area 2.02 Acre	Shape Irr	egular	View Re	esidential	
ш							
ш	Specific Zoning Classification Medium	Intensity Zoning Description in	redium intensity	,			_
ш	Zoning Compliance Legal Legal	Nonconforming (Grandfathered Use) 🔲 N	o Zoning [_] Illegal (describ	oe)	0.00		
п	is the highest and best use of the subject p	roperty as improved (or as proposed per pla	ins and specifications) the pro-	esent use? 🗴 Yes	☐ No I	f No, describe	
п				72			
							1158
ш	Italian Dublic Other (describe)	Public Of	ther (describe)	Off-site Improve	nents—Tvo	e Public F	Private
5	Utilities Public Other (describe)		ther (describe)	Off-site Improve			Private
5	Electricity 🗵 🗌	Water 🛛 🕱		Street Pav		X	
5 T E	Electricity 🔀 🔲	Water ☒ Sanitary Sewer ☒		Street Pave	ed	X 🗆	
5 1 T E	Electricity	Water ⊠ Sanitary Sewer ⊠ ■ No FEMA Flood Zone C	FEMA Map # 360849	Street Pave	ed	X	
5 T E	Electricity Gas Mare the utilities and off-site improvements by	Water ⊠ Sanitary Sewer ☑ No FEMA Flood Zone C	FEMA Map # 360849	Street Pave Alley N/A FEM/	ed A Map Date	∑ □ 11/05/86	
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5 T E	Electricity Gas TEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements ty Are there any adverse site conditions or extending the statement of the s	Water ⊠ Sanitary Sewer ⊠ IN No FEMA Flood Zone C Vipical for the market area? ☑ Yes ☐ Note the market area?	FEMA Map # 360849	Street Pave Alley N/A FEM/	ed A Map Date	∑ □ 11/05/86	
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5 T E	Electricity Gas TEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements ty Are there any adverse site conditions or ext See addendum Numbers th General Description	Water Sanitary Sewer No FEMA Flood Zone C Vipical for the market area? Yes Notemal factors (easements, encroachments, aree and four. Foundation	FEMA Map # 360849 of If No, describe environmental conditions, land	Street Pave N/A FEM/	ed A Map Date /es 🗶 No	I 1 1 / 05 / 86 If Yes, describe materials/co	
5 I T E	Electricity Gas TEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements ty Are there any adverse site conditions or ext See addendum Numbers th General Description	Water Sanitary Sewer No FEMA Flood Zone C Vipical for the market area? Yes Notemal factors (easements, encroachments, aree and four. Foundation	FEMA Map # 360849 of If No, describe environmental conditions, lan	Street Pave N/A FEM/ nd uses, etc.)?	ed A Map Date Yes 🗵 No	I 1 1 / 05 / 86 If Yes, describe materials/co	
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	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements ty Are there any adverse site conditions or ext See addendum Numbers th General Description Units X One One with Accessory Unit # of Stories One	Water ⊠ Sanitary Sewer ☑ No FEMA Flood Zone C pical for the market area? ☑ Yes ☐ No ternal factors (easements, encroachments, tree and four. Foundation Crawl Space ☐ Full Basement ☐ Partial Basement	FEMA Map # 360849 of If No, describe environmental conditions, land Exterior Description of Foundation Walls Concording	Street Pave N/A FEM/ nd uses, etc.)?	A Map Date Yes X No Interior FloorsCor Walls	II 1/05/86 If Yes, describe materials/concrete Sheetrock	
	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements ty Are there any adverse site conditions or ext See addendum Numbers th General Description Units X One One with Accessory Unit # of Stories One Type X Det. Att. S-Det/End Unit	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer No FEMA Flood Zone C Application the market area? Yes Noternal factors (easements, encroachments, aree and four. Foundation Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 3,090 sq. ft.	FEMA Map # 360849 of If No, describe environmental conditions, land Exterior Description of Foundation Walls Concentration Walls Viny Roof Surface Shingle	Street Pave N/A FEM/ and uses, etc.)? \(\begin{aligned} \text{N/A} \\ \text{Pawer} \\ \text{N/A} \\ \text{Pamericals/condition} \\ \text{rete} \\ \text{1} \\ \text{e} \end{aligned}	A Map Date Yes X No Interior FloorsCor Walls S Trim/Finish	Il/05/86 11/05/86 If Yes, describe materials/concrete Sheetrock Wood	ndition
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COMMERCIAL
Uniform Residential Appraisal Report
File#

There are compara	able orop	erties current	ly offered for sale in	the subject neighbor	hood ranging i	in price	from \$	to \$		
				hin the past twelve m					3 \$	7.
							The state of the s			CONCAS
FEATURE		JBJECT		BLE SALE # 1			LE SALE # 2			E SALE #3
Address 156 Cayug	ga Sti	eet	1774 Danby	Road	130 Cay	yuga	Street	308 Per	uvil	le Road
Groton			Danby		Groton			Freevil	le	
Proximity to Subject	081183	WAR PROPERTY.	23 miles		1 mile			Seven m		3
Sale Price	5		23 111100	\$ 145,000.		C 6 (7 13)	\$60,000.	Name of the last		\$ 220,000.
	_	D	C D	Committee of the Commit		A		C		¥ 220,000.
Sale Price/Gross Liv. Area	_	sq. ft.		HER ESCAPE	\$	sq. ft.			sq. ft.	The state of the state of
Data Source(s)	-	essment	MLS/PR		MLS/PR			MLS/PR		
Verification Source(s)	Insp	ection								
VALUE ADJUSTMENTS	DES	CRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP*	TION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment
Sale or Financing	Bank	atty (decrease)	Cash		Cash			Bank		\ <u> </u>
Concessions	MATERIAL PROPERTY.									
Date of Sale/Time	-		19/10/16	+	01/10/1	1 %		10/00/1	2	
	-	Looses	12/18/14			14		10/02/1	3	
Location		COMM	COMM		COMM			COMM		
Leasehold/Fee Simple	Fee		Fee		Fee			Fee		
Site	2.02	Acres	.46 Acre	+ 5,000.	1.65 Ac	cre		2.00 Ac	res	
View	RES		COMM		COMM			COMM		
Design (Style)	Reta	11	Warehouse		Manufac	turi	пр	Retail		
			Good	-	Average		***5	Good		
Quality of Construction	Good				1970/19					
Actual Age	1970	,	1975			777	150.000	1998		F.O. 0.00
Condition	C-3		C-3		C-5		+50,000.	C-2		-50,000.
Above Grade	Total I	Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.			Total Bdrms.	Baths	
Room Count	6	0 1	7 0 2	- 3,000.	7 0	2	- 3,000.	7 1	2	- 3,000.
Gross Living Area	3,09		4,603 sq. ft		3,400	sq. ft.	- 4,000.	5,000	sq. ft.	-20,000.
S Basement & Finished	Slat		Slab	,	Slab	-4. ***		Slab	-	-,
Rooms Below Grade	D.Lat									
	A 3		Adon		Avorage			Adamen		
Functional Utility	_	uate	Adequate		Average			Adequat	_	
Heating/Cooling	Gas,		Gas, FA		Gas, FA	1		Oil, Ra	dian	I C
Energy Efficient Items	Full	y	Fully		Some			Fully		
M Garage/Carport	N/A		N/A		N/A			Carport		- 1,500.
Porch/Patio/Deck	Shed	I	N/A		N/A			Shed		
			Parking		Parking			Parking		
R	Park	ing	Farking	-	Larking	·		Tarking	\rightarrow	
s									-	
0					- C		0	П. 63	 	e 7/ 500
Net Adjustment (Total)			+ X -	\$ 14,000.	X + [\$ 43,000.	□ + IX		\$ 74,500.
A Adjusted Sale Price	TO THE		Net Adj. %		Net Adj.	%		Net Adj.	%	
P of Comparables			Gross Adj. %	\$ 131.000.	Gross Adj.		\$103,000.	Gross Adj.	%	\$145,500.
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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.

Addendum

- The neighborhood provides a good environment for the house being appraised.
 There are no factors that will negatively affect the marketability of the
 house. All of the items in the neighborhood rating grid are rated good or
 average. The public schools, parks, view and noise level are all typical
 of this type of neighborhood.
- 2. This is a good active market. No special financing, loan discounts, interest buydowns or concessions were found for the subject or comparable sales in this market.
- 3. There were no apparent adverse conditions or encroachments noted.
- 4. Public water and sewer are typical in this area.
- 5. Well and septic system are typical in this rural area.
- 6. Insulation assumed/concealed.
- 7. Mechanical systems were operating at the time of the inspection.
- 8. There were no functional or physical inadequacies noted.
- 9. Physical depreciation is attributed to normal wear and tear.
- 10. Subject property is well maintained.
- 11. The comparable sales were verified and no personal property was included in their sales price.

All comparable sales are closed sales.

In order to locate these comparable sales, we checked the appraisals we previously made in the area, the SREA Market Data Center, MLS Service, and our own files.

The comparable sales were verified by the sources shown in the report and the appraiser was able to ascertain that there were no significant sales concessions, special financing, or other special considerations.

The dates of sales reported are the closing dates. Many comparable closed sales were considered in making this appraisal. The three closed sales displayed are considered to be the most comparable and the best indicators of value for the subject property.

- 12. The most weight was given to the value estimate derived by the sales comparison approach, which is well supported by the cost approach.
- 13. Electrical service 400 amps.
- 14. It is typical that the seller pay for the survey and 0 to $1\frac{1}{2}$ points.
- 15. Sales utilized were the most recent closed sales of similar market appeal within the same market area.
- 16. All comparables were considered in determining the estimated market value of the subject property.
- 17. Comparable Number exceeds the time guidelines, however, its use was necessary due to the limited turnover of similar-size properties. As values were stable, no time adjustment was made.