

# City of Barre, Vermont

"Granite Center of the World"

# **REQUEST FOR PROPOSALS**

**CITY OF BARRE, VERMONT** 

### HAZARD MITIGATION GRANT PROGRAM – FEDERAL BUYOUTS

# LEAD AND ASBESTOS SURVEYS

Contact: Janet Shatney, Director of Planning

6 N. Main Street, Suite 2 Barre, Vermont 05641

802-476-0245; jshatney@barrecity.org

Response Deadline: 2:00 p.m. Friday, April 7, 2017 VIA EMAIL, paper copies acceptable

# <u>I.</u> <u>INTRODUCTION</u>

The City of Barre, Vermont, requests proposals from qualified consultants to perform asbestos and lead surveys for a total of five (5) properties which have been substantially damaged over time. To date, all five properties have been approved for purchase by the City under the FEMA Hazard Mitigation Grant Program. Questions should be submitted to Mr. Jeff Bergeron, Director, Buildings and Community Services via e-mail at <a href="mailto:jbergeon@barrecity.org">jbergeon@barrecity.org</a> or by calling the 802-476-0256 Monday through Friday, 7:30-4:30 p.m.

# II. MANDATORY PRE-PROPOSAL BRIEFING AND SITE INSPECTION

A Mandatory Pre-Proposal Briefing and Site Inspection will be held at 1:30 p.m. on Monday, March 27, 2017. The briefing will be held in the City Council Chambers in City Hall, 6 North Main Street, Barre City (metered parking available to the rear of City Hall). A follow-up site inspection of both Phase 1 and Phase 2 properties will be held immediately following the briefing. Proposals received from vendors who did not attend and register at the pre-proposal briefing will not be considered.

# **III.** SURVEY PROPERTIES

The surveys will be conducted on the following properties in the City of Barre:

### **Phase 1 Properties:**

- ➤ 14 Reid Street approval received by FEMA
- ➤ 17 Harrington Avenue approval received by FEMA
- ➤ 19 Harrington Avenue approval received by FEMA

# Phase 2 Properties

- ➤ 85 Brook Street approval received by FEMA
- ➤ 87 Brook Street approval received by FEMA

Currently, the Phase 1 properties listed above are owned by the City, and acquisitions of the two Brook Street properties (Phase 2) are in process. Survey of the Phase 2 properties will likely be authorized at a later date. (While unlikely, if we can authorize Phase 2 at the same time, we will) Given this, the proposed budget should anticipate conducting the survey Phases independently. Enclosed are the appraisals and Lister's cards for Phase 1 Properties, and Lister cards for the Phase 2 properties.

#### IV. **SCOPE OF WORK**

The Scope of Work consists of conducting pre-demolition ACM and Lead surveys and reports for each of the five (5) designated properties. A more detailed Scope delineation follows:

### **ACM Survey**

Please provide estimates for the following items using the bid form provided. The selected firm, under the direction of appropriately licensed individuals, will perform the following tasks in accordance with all applicable local, state and federal regulations:

- A. A Pre-Demolition Asbestos Inspection and Building Materials Survey: Conduct a predemolition asbestos inspection and building materials survey that satisfies the requirements of the United States Environmental Protection Agency's National Emission Standard for Hazardous Air Pollutants (40 CFR Part 61), the Vermont Regulations for Asbestos Control (VRAC)(V.S.A. Title 18, Chapter 26). The inspection survey should be conducted in a manner sufficient to identify all suspected asbestos containing materials.
- B. Asbestos Sampling and Analysis Plan: Prepare and implement an asbestos sampling and analysis plan for the subject property based on an evaluation of suspect asbestos containing materials that will be impacted by the demolition and/or renovation plan.
- C. Asbestos Inspection Report: Prepare and submit an Asbestos Inspection Report that includes, but is not limited to, the following information:
  - 1. Introduction/Project Description.
  - 2. The name(s), title(s), and license numbers of the Vermont Licensed Asbestos Inspector who completed the inspection.
  - 3. Sampling Criteria: Include the number of unique suspect asbestos- containing materials (ACMs) that were identified (hereby referred to as "homogeneous areas"), and a description of sampling frequency, methods, and location selection criteria.

- 4. Analytical Methods: Identify the analytical methods that were used and include the name of the laboratory and proof of Vermont certification.
- 5. Inspection Results: Provide inspection results in a clear table format sorted by homogeneous area. The table should include, at minimum, the following information for each homogenous area:
  - a. Verbal description of the material and associated ACM category.
  - b. Bulk sample locations.
  - c. Percentage and type(s) of asbestos detected.
  - d. Friability determination.
  - e. Estimated quantity.
  - f. Location(s) where the material is present.
  - g. Each sample identification should also clearly correlate to a floor plan that identifies each homogeneous area and bulk sample location in a visual way.
  - h. Pictures of sampling locations in cases where further clarification may be necessary.
  - i. A detailed listing of suspect ACMs that were determined not to contain asbestos, as well as any materials containing less than 1% asbestos using accepted analytical techniques. Laboratory analytical report(s) and chain of custody.
- 6. Limitations: Include a description of building areas, systems, surfaces or structural components that were not sampled due to inaccessibility and/or safety concerns.
- 7. Non-binding estimates, for Owner informational purposes only, of schedule and costs for abating asbestos contamination on each property.
- D. Lead Inspection: Conduct a lead inspection that evaluates paint coated building system components slated for disposal using the Toxic Constituent Leachate Procedure (TCLP)/EPA SW 846: 1311 Method for Lead in Bulk Material.
- E. <u>Lead Inspection Report</u>: Prepare and submit a Lead Inspection Report that includes, but is not limited to, the following information:
  - 1. Introduction/Project Description.
  - 2. A description of sampling frequency, methods, and location selection criteria. Details outlining the collection of samples from waste stream components (for leachable lead via TCLP) must be included in this description.
  - 3. Inspection Results: Provide TCLP results.

- 4. Laboratory analytical report(s) and chain of custody.
- 5. Limitations: Include a description of building areas, systems, surfaces or structural components that were not sampled due to inaccessibility and/or safety concerns.
- 6. Non-binding estimates, for Owner informational purposes only, of schedule and costs for abating lead contamination on each property.

#### VI. **SPECIFICATIONS**

The final product will need to be available as a PDF file. A separate final report is required for each property which will become part of the public domain.

#### VII. PROJECT TIMELINE

Due to unforeseen delays to complete the buy-out (property transfer) process and to reach this phase, time is of the essence in procuring the Environmental Survey and Demolition steps going forward. Following is the City's desired\* overall project timeline:

Proposals Received	Friday, April 7, 2017
City Council Award Decisions	Tuesday, April 11, 2017
Issue Notice of Award	Wednesday, April 12, 2017

Phase 1 Property Surveys**: on/befo
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Start field work	Monday, April 24, 2017
Complete field work	Friday, May 5, 2017
Complete Lab Work	Friday, May 19, 2017
Submit Survey Report***	Friday, May 26, 2017

<sup>\*</sup> As noted above, this is the City's' desired/target schedule. However, it is not a disqualifying schedule. The City will receive and consider bids from vendors unable to commit to the above schedule in the event no vendor is able to meet the above target schedule.

# VIII. PROJECT FUNDING AND RELATED REQUIREMENTS

These surveys are funded by the FEMA Hazard Mitigation Grant Program (HMGP). HMGP provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Consultants and this contract are subject to all contract provisions from the State of Vermont and Section 404 related to

<sup>\*\*</sup> Start Date for Phase 2 Properties to be determined

<sup>\*\*\*</sup> Including Abatement Cost Estimate

HMGP contracts and projects. These include insurance, records, and financial requirements.

#### IX. **DEBARMENT**

By submitting its signed proposal, the submitting vendor/contractor certifies that it:

- A. Is not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
- B. Has not within a three-year period preceding this proposal been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
- C. Is not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in (2) above; and
- D. Has not within a three-year period preceding this application/proposal had one of more public transactions (Federal, State or local) terminated for cause or default.

#### X. **INSURANCE**

State of Vermont and FEMA Hazard Mitigation Grant insurance provisions apply to the Consultant. Prior to beginning any work, the Consultant shall obtain Insurance Coverage. The certificate of insurance coverage shall be documented on standard forms. The Appraiser is responsible to verify the limits below:

- A. All subconsultants, agents or workers meet the minimum coverages and limits plus maintain current certificates of coverage for all subconsultants, agents and workers.
- B. All coverages shall include adequate protection for activities involving hazardous materials.
- C. All work activities related to the agreement shall meet minimum coverages and limits:

# **Commercial General Liability Coverage:**

- ➤ \$1,000,000 Per Occurrence
- > \$1,000,000 General Aggregate
- ➤ \$1,000,000 Products/Completed Operations Aggregate
- > \$50,000 Fire/Legal/Liability
- > \$1,000,000 Automotive Liability

The Contractor must list the City as Additional Insureds on their Commercial General Liability Policy.

### **Workers' Compensation & Employers Liability Insurance:**

Worker's Compensation Insurance and Employers Liability with minimal limit of \$500,000 any one occurrence, if contractor is required by Vermont state law.

No warranty is made that the coverages and limits listed above are adequate to cover and protect the interests of the Consultant for the survey operations. These are solely minimums that have been developed and must be met to protect the interests of the State and the City.

#### XI. CONTRACT, PAYMENT AND PRICE ADJUSTMENTS

This will be a fixed fee contract. The Consultant may invoice the City for surveys per property once the City has deemed the report to be final and complete. Payment will be made within 30 days of accepting the invoicing. Final payment may be contingent upon State of Vermont DEHMS and/or Department of Health acceptance of the vendor's work.

If a particular Phase 2 property does not go forward for purchase, the City will issue a Notice to Stop and the City will only be obligated for the cost of work completed up to the time of the Notice.

#### XII. PRE-PROPOSAL SITE/BUILDING ACCESS

The sites and houses have not been evaluated for safety. Some of the buildings may have experienced mold, broken glass, structural issues and decay. The landowner and the City are not responsible for the safety of the Consultants at these sites. A mandatory Pre-Proposal Briefing/Site Inspection will be held. However, the Consultant may visit the sites to develop proposal cost estimates. Please contact Mr. Jeff Bergeron, Facilities Director, at 802-476-0256 or jbergeron@barrecity.org if you wish to enter the structures.

### XIII. PROPOSAL FORMAT

Please note that this will be a fixed-fee contract. All asbestos consultants responding to this Request for Proposal are required to submit a Proposal for Services that incorporates all of the tasks outlined in this document and includes the following:

- A. A cover letter signed by an authorized representative expressing the firm's interest in working with the City of Barre on this particular project, and identification of the principal individuals assigned to this project.
- B. A Scope of Work, including a clear breakdown and explanation of tasks (e.g., Review of Project Scope, Asbestos Inspection, Lead Inspection).
- C. Experience of the company and individuals conducting asbestos and lead surveys, including subcontractors.
- D. The name(s), title(s), and license numbers of the individuals who will be performing the work.

- E. A budget and justification detailing the cost per property including laboratory testing. The budget should assume surveys are completed independently, and note any deducts for more than one survey completed at a time. Use attached bid form.
- F. Hourly rates for the work: Although the contract will be awarded on a fixed fee basis, the rate schedule will be used for any additional services during the contract period.
- G. A date specific schedule.
- H. Contact information for three references.

The proposal shall be valid for 6 months. Bid materials become the property of the City.

# XIV. PROPOSAL SUBMISSION SCHEDULE

**Proposal Release Date Monday, March 20, 2017 Pre-Proposal Briefing & Site Inspection** Monday, March 27, 2017 **Proposal Submittal** Friday, April 7, 2017

#### XV. PROPOSAL SUBMITTAL

All proposals must be received no later than 2:00 PM on Friday, April 7, 2017. E-mail submittal preferred. Proposals and/or modifications received after this time will not be accepted or reviewed. No facsimile-machine produced proposals will be accepted.

Nicolas Landry, Asst. to the City Manager Please submit a digital copy to:

nlandry@barrecity.org

Hard copy submittal is an acceptable alternative. Please submit **2 copies** to:

Nicolas Landry Assistant to the City Manager 6 N. Main Street, Suite 2 Barre, VT 05641

All proposals become the property of the City of Barre upon submission. The expense of preparing and submitting a proposal is the sole responsibility of the Consultant. The City of Barre reserves the right to modify any technical and submission requirements associated with this proposal and the scope of work. The City reserves the right to reject any or all proposals received, negotiate with any qualified source, or cancel in part or in its entirety this RFP as is determined to be in the best interest of City of Barre. This solicitation in no way obligates the City to award a contract. If any bidder is aggrieved by the award, they may appeal in writing to the City. The appeal must be post-marked within seven (7) calendar days following the date of written notice to award the contract.

# XVI. PROPOSAL SELECTION

The City will select the Consultant based on the following criteria generally in the order noted:

- > Completeness of proposal.
- > Qualifications and relevant experience.
- > Project schedule.
- > \*Cost Proposal References.

<sup>\*</sup> While fee is an important selection consideration, it is not necessarily the exclusive basis for selection. The City of Barre reserves the right to select the firm submitting the proposal deemed to be most responsive to this RFP and/or in the best interests of the City of Barre. The City also reserves the right to enter into negotiations with the selected firm for subsequent phases of technical support for this project if/as necessary.



# REQUEST FOR PROPOSAL

# **BID SUMMARY FORM**

# CITY OF BARRE, VERMONT **ASBESTOS & LEAD SURVEY**

Building	ACM Survey	Lead Inspection	Property Total
14 Reid Street	\$	\$	\$
17 Harrington Avenue	\$	\$	\$
19 Harrington Avenue	\$	\$	\$
PHASE 1 SUBTOTAL:	\$	\$	\$
85 Brook Street	\$	\$	\$
87 Brook Street	\$	\$	\$
PHASE 2 SUBTOTAL:	\$	\$	\$
GRAND TOTAL	\$	\$	\$
Company Name:			
Name (Print):			
Signature:			
Title:			
Date:			

Phone:

Email:

BARRE, VT 05641

PLANTE REAL D & BONNIE I 455 N MAIN ST APT 201

PARCEL NUMBER 1250-0014-0000

Parent Parcel Number

REID ST 14 Neighborhood 6 Res#6

Property Address

Property Class 101 One Family (< 6 acres) TAXING DISTRICT INFORMATION

Jurisdiction 11

ADMINISTRATIVE INFORMATION

Area 011

BARRE CITY, VT

RESIDENTIAL

INCLUDES #1250-VL00-014AC PER ACT 68

LOT ON REID COMBO'D W/14 REID FOR TAX PURPOSES

Tax ID 036-011-12462 Printed 03/20/2017 card No. 1 of 1 TRANSFER OF OWNERSHIP

06/28/1999 CRESSEY Bk/Pg: 176, 576 \$54900 Bk/Pg: 171, 642 08/10/1998 MAURAIS 08/20/1992 Bk/Pq: 148, 789 REID \$61000 08/26/1977 MERRILL Bk/Pg: 103, 289 \$0

VALUATION RECORD

04/01/2004 04/01/2006 04/01/2006 04/01/2007 04/01/2014 04/01/2016 Assessment Year Worksheet Reason for Change Act 68 2006 2006 2007 2014 2016 VALUATION 21920 27240 27240 27240 27240 27470 27200 2006 Market В 49790 94270 94270 129200 129200 129200 111460 Т 121510 71710 121510 138700 156440 156670 156400

Site Description

Topography: Level

Public Utilities:

Water, Sewer, Electric

Street or Road: Paved

Neighborhood: Improving Zoning: Flood Zone A

Planned Residential

1 Homesite 2 Homesite Land Type

Frontage Frontage ΑV

Rating Measured

Actual Effective

Soil ID Acreage

0.2207 0.1938

-or-

Effective -or-Square Feet Depth

Prod. Factor

-or-

Depth Factor

Table

1.00 78300.00 78300.00 1.00

Base

Rate

80400.00 80400.00

Adjusted

Rate

LAND DATA AND CALCULATIONS

Extended

Value

15580 3 -15% 8 -12%

Influence

Factor

17280 3 -10%

15550 11650

Value

Legal Acres: 0.4145

G: HSE & LOT .4145 ACRES 2006 REAPPRAISAL

2007 ADDITION TO MAIN HSE INC SEE FALL OF 07 FOR SIDING & OTHER RENOVATIONS

2008 NO CHANGE SEE FALL OF 08 FOR RENOVATIONS AND NEW ROOF

2009 NO CHANGE SEE FALL OF 09 FOR RENOVATIONS AND NEW ROOF 2010 NO CHANGE SEE FALL OF 10 FOR RENOVATIONS

AND NEW ROOF 2011 NO CHANGE SEE FALL OF 11 FOR RENOVATIONS AND NEW ROOF, SIDING GAR DOOR REMOVAL, KNEE WALLS, WINDOWS

2012 NO CHANGE SEE FALL OF 12 FOR RENOVATIONS AND NEW ROOF, SIDING GAR DOOR REMOVAL, KNEE WALLS, WINDOWS

Supplemental Cards

TRUE TAX VALUE

27200

101

Supplemental Cards TOTAL LAND VALUE

#### PHYSICAL CHARACTERISTICS

New England Cape Occupancy: Single family

Story Height: 1.0 Finished Area: 1753 Attic: None 1/4 Basement:

#### ROOFING

Material: Asphalt Shingles

Type: Gable

Framing: Std for class Pitch: Not available

### FLOORING

B, 1.0 Sub and joists 1.5

1.5 Vinyl tile Carpet 1.0, 1.5 Hardwood 1.0

#### EXTERIOR COVER Masonry

В 1.0, 1.5 Vinyl

#### INTERIOR FINISH

Drywall Plaster 1.0, 1.5

#### ACCOMMODATIONS

Finished Rooms Bedrooms Formal Dining Rooms 1

### HEATING AND AIR CONDITIONING

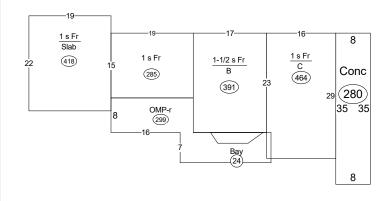
Primary Heat: Forced hot air-oil Lower Full Part /Bsmt 1 Upper Upper

#### PLUMBING

3 Fixt. Baths Kit Sink Water Heat TOTAL

#### REMODELING AND MODERNIZATION Amount Date

# IMPROVEMENT DATA





(LCM: 95.00)

SPECIAL FEAT	TURES					s	UMMAR	Y C	F IME	PROVE	MENTS	3							
Description	Value	ID	Use		Const Type Grade		Eff Year Co						Computed Value					Val	ue
		D	DWELL	0.00	Avg-	+ 1933	3 1933	GD	0.00	N	0.	00 23	40 16312	0 20	(	0	0	90	129200

Neighborhood

Neigh 6 F

WINDERS GARY R & BETTY - JEAN E

WINDERS GARY R & BETTY - JEAN E

WASHINGTON, VT 05675-0202

PO BOX 202

HARRINGTON AVE 17

TRANSFER OF OWNERSHIP

Printed 03/20/2017 card No. 1 of 1

ADMINISTRATIVE INFORMATION

PARCEL NUMBER 0750-0017-0000

Parent Parcel Number

Property Address HARRINGTON AVE 17

Neighborhood Res#6 Property Class

101 One Family (< 6 acres) TAXING DISTRICT INFORMATION

Jurisdiction 11

Area 011

BARRE CITY, VT

RESIDENTIAL

\$26000 BREER 10/03/1991 Bk/Pg: 145, 632 \$18000 04/18/1983 WRIGHT \$20000

Bk/Pg: 115, 588 05/31/1973 LACROSS Bk/Pg: 94, 649 \$10000

Tax ID 036-011-13166

VALUATION RECORD Act 68 Value Allocations

Extended

Value

SLEEPER ET AL

04/01/2002 04/01/2006 04/01/2006 Assessment Year Worksheet Non Residential Reason for Change 2002 2006 2006 VALUATION 5400 6670 6670 6670 0 L 2006 Market В 44400 68820 68820 68820 68820 Т 49800 75490 75490 75490 68820

10/03/1991

Site Description

Topography:

Public Utilities:

Water, Sewer, Electric

Street or Road:

Paved Neighborhood: Improving

1 Homesite

Land Type

-or-Actual Effective Frontage Frontage

Rating Measured

Soil ID Acreage

-or-Depth 0.0500

Table

Depth Factor Effective -or-Square Feet

Prod. Factor

-or-

Řate Rate 133350.00 133350.00

Base

LAND DATA AND CALCULATIONS

Adjusted

Influence Factor 6670

Value

6670

Bk/Pg: 145, 635

101

Legal Acres: 0.0500

Flood Zone A Planned Residential

Zoning:

G: HSE & LOT .05 ACRES 2006 REAPPRAISAL 4/1/2017 HOUSE & LOT SOLD TO BARRE CITY FOR FLOOD MITIGATION PROJECT INC, SEE FALL OF 2017 FOR

INC FLOOD MITIGATION PROJECT, EXEMPT LOCAL PROPERTY

Supplemental Cards

TRUE TAX VALUE

6670

# HARRINGTON AVE 17

#### PHYSICAL CHARACTERISTICS

Style: Cape

Occupancy: Single family

Story Height: 1.5 Finished Area: 1068 Attic: None 3/4 Basement:

ROOFING

Material: Asphalt Shingles

Type: Gable

Framing: Std for class Pitch: Not available

FLOORING

В

Sub and joists 1.0, 1.5  $\,$ 1.5 Base Allowance Vinyl tile 1.0 Hardwood 1.0

EXTERIOR COVER

1.0, 1.5 Vinyl

INTERIOR FINISH

Fiberboard 1.0, 1.5

ACCOMMODATIONS

Finished Rooms Bedrooms 3

# HEATING AND AIR CONDITIONING Primary Heat: Hot water - oil

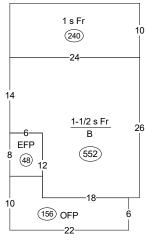
Lower Full Part /Bsmt 1 Upper Upper

#### PLUMBING

3 Fixt. Baths Kit Sink Water Heat TOTAL

# REMODELING AND MODERNIZATION Amount Date

#### IMPROVEMENT DATA



F:Basement very we'No BA 2nd FL

(LCM: 95.00)

SPECIAL FEATU	RES					s	UMMAR	Y C	F IMP	ROVE	MENTS	3						
Description V	alue	ID	Use		Const Type Grade		Eff Year Co						Computed Value					ue
		D	DWELL	0.00	Avg-	- 1897	1897	AV	0.00	N	0.	00 189	96 10149	0 33	8	0	100	68820

PARCEL NUMBER

0750-0019-0000

Property Address

Neighborhood

Property Class

Jurisdiction

Area

HARRINGTON AVE 19

Res#6

101 One Family (< 6 acres)

11

011

BARRE CITY, VT

Land Type

TAXING DISTRICT INFORMATION

Parent Parcel Number

ADMINISTRATIVE INFORMATION

DAILEY EVALYN E

HARRINGTON AVE 19

Printed 03/20/2017 Card No. 1

of 1

Tax ID 036-011-11368 TRANSFER OF OWNERSHIP

DAILEY EVALYN E 67 LATHROP CT WILLIAMSTOWN, VT 05679-9359

12/30/2011 GOODRICH EVALYN E Bk/Pg: 267, 880 \$0 02/02/2006 GOODRICH FRED W & EVALYN E Bk/Pg: 228, 975 \$0 11/17/1992 GOODRICH Bk/Pg: 149, 747 \$0 06/01/1988 BEAUDOIN Bk/Pg: 136, 405 \$49000 02/21/1976 CHEEVER Bk/Pg: 100, 119

RESIDENTIAL

VALUATION RECORD

Assessment Yea	r	04/01/2002	04/01/2006	04/01/2006	04/01/2007	04/01/2016	
Reason for Cha	nge	2002	2006	2006	2007	2016	
VALUATION	L	6730	8320	8320	8320	8320	
2006 Market	В	48850	73820	73820	78970	80380	
	T	55580	82140	82140	87290	88700	

#### Site Description

Topography: Level

Public Utilities:

Water, Sewer, Electric

Street or Road: Paved

Neighborhood: Improving

Zoning: 1 Homesite

Flood Zone A Planned Residential

Legal Acres: 0.0700

LAND DATA AND CALCULATIONS

Rating Measured Table Prod. Factor Soil ID Acreage -or--or--or-Depth Factor Actual Effective Effective -or-Base Frontage Frontage Square Feet Depth 0.0700

Řate Rate 118800.00 118800.00

Adjusted

Extended

Value

Factor

Influence

Value

8320 8320

G: HSE & LOT .07 ACRES 2006 REAPPRAISAL 2007 OFP-R ENLARGED, OFP-R REDUCED STY HEIGHT ADJUSTED FROM 1 1/2 TO 1 3/4 7/07 APPRAISAL REVIEWED , APPEAL DENIED 4/15 SMOKES, CO'S AND LIGHT GUARDS FROM INSPECTION REPORT COMPLETE C/O 9/4/14 NCV 4/1/2017 HOUSE & LOT SOLD TO BARRE CITY FOR FLOOD MITIGATION PROJECT INC, SEE FALL OF 2017 FOR INC FLOOD MITIGATION PROJECT, EXEMPT LOCAL PROPERTY

Supplemental Cards

TRUE TAX VALUE

8320

101

Supplemental Cards TOTAL LAND VALUE

#### Property Class: 101 HARRINGTON AVE 19

#### PHYSICAL CHARACTERISTICS

Style: Cape

Occupancy: Single family

Story Height: 1.75 Finished Area: 1267 Attic: None Full Basement:

#### ROOFING

Material: Asphalt Shingles

Type: Gable

Framing: Std for class Pitch: Not available

#### FLOORING

В

Sub and joists 1.0, 1.751.0 Vinyl sheet Softwood 1.75 Hardwood 1.0

### EXTERIOR COVER

1.0, 1.75 Wood Clapboards

#### INTERIOR FINISH Plaster

ACCOMMODATIONS Finished Rooms 8

Bedrooms 3 Formal Dining Rooms 1

### HEATING AND AIR CONDITIONING

Primary Heat: Forced hot air-oil Lower Full Part /Bsmt 1 Upper Upper

#### PLUMBING

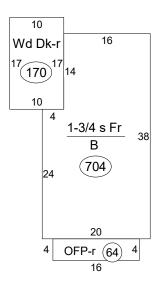
3 Fixt. Baths Kit Sink Water Heat TOTAL

### REMODELING AND MODERNIZATION

Amount Date

1.0, 1.75

# IMPROVEMENT DATA





(LCM: 110.00)

SPECIAL FEAT	URES					S	UMMAF	RY C	F IME	ROVE	MENTS								
Description	Value	ID	Use	Stry (	Const Type Grade	Year Const							Computed Value						alue
		D	DWELL	0.00	Avg	1890	1890	AV	0.00	N	0.0	0 211	12 11521	.0	0	SV	0	100	80380

GILBERT PATRICK C

**BROOK ST 085** 

Tax ID 036-011-11329

Printed 03/20/2017 Card No. 1

of 1

101

ADMINISTRATIVE INFORMATION

GILBERT PATRICK C 85 BROOK ST BARRE, VT 05641

TRANSFER OF OWNERSHIP

08/12/1994 MASSIE 04/19/1968 MEIGGS

\$63000 Bk/Pg: 82, 325

Bk/Pq: 157, 41

\$0

BROOK ST 085 Neighborhood 6 Res#6

PARCEL NUMBER

0240-0085-0000

Property Address

Parent Parcel Number

Property Class 101 One Family (< 6 acres) TAXING DISTRICT INFORMATION

Jurisdiction 11

Area 011

BARRE CITY, VT

RESIDENTIAL

VALUATION RECORD

04/01/2002 04/01/2006 04/01/2006 Assessment Year Reason for Change 2002 2006 2006 VALUATION 9360 11600 11600 L 2006 Market В 47530 67060 67060 Т 56890 78660 78660

Site Description

Topography: Level

Public Utilities:

Water, Sewer, Electric

Street or Road: Paved, Sidewalk Neighborhood:

Land Type

1 Homesite

Soil ID Acreage -or-Actual Effective

Rating Measured Table -or-Frontage Frontage

0.1400

-or-Depth Factor Effective -or-Square Feet Depth

Prod. Factor

Rate Řate 82864.29 82864.29

Base

Adjusted

Extended

Value

LAND DATA AND CALCULATIONS

Influence Factor

11600

Value

Zoning: Flood Zone A Planned Residential

Declining

Legal Acres: 0.1400

G: HSE & LOT .14 ACRES 2006 REAPPRAISAL

Supplemental Cards

TRUE TAX VALUE

11600

11600

#### PHYSICAL CHARACTERISTICS

Style: Cape

Occupancy: Single family

Story Height: 1.5 Finished Area: 648 Attic: None Full Basement:

ROOFING

Material: Asphalt Shingles

Type: Gable

Framing: Std for class Pitch: Not available

FLOORING

В

Sub and joists 1.0, 1.5Concrete 1.0 Vinyl tile 1.0 Carpet 1.5

EXTERIOR COVER

1.0, 1.5 Vinyl

INTERIOR FINISH Plaster

1.0, 1.5 ACCOMMODATIONS

Finished Rooms

Bedrooms Formal Dining Rooms 1

# HEATING AND AIR CONDITIONING Primary Heat: Forced hot air-oil

Lower Full Part /Bsmt 1 Upper Upper

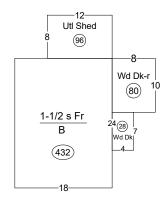
#### PLUMBING

3 Fixt. Baths 2 Fixt. Baths Kit Sink Water Heat TOTAL

### REMODELING AND MODERNIZATION

Amount Date

#### IMPROVEMENT DATA



2nd flr bath in a bdrm closet



(LCM: 95.00)

SPECIAL FEAT	URES					st	JMMAR	XY C	F IME	ROVE	MENTS	S						
Description	Value	ID	Use	Stry Hgt		Year Const							Computed Value					/alue
		D 01	DWELL UTLSHED	0.00	Avg Avg				0.00			00 12 94 8x		0 33 0 26	0	0	100 100	66500 560

LUCAS LESLIE A

**BROOK ST 087** 

Printed 03/20/2017 Card No. 1

of 1

101

ADMINISTRATIVE INFORMATION

PARCEL NUMBER 0240-0087-0000

Parent Parcel Number

Property Address

BROOK ST 087 Neighborhood

Res#6 Property Class

101 One Family (< 6 acres) TAXING DISTRICT INFORMATION

Jurisdiction 11 BARRE CITY, VT

011 Area

LUCAS LESLIE A 87 BROOK ST BARRE, VT 05641 Tax ID 036-011-12489 TRANSFER OF OWNERSHIP

04/05/1991

01/21/1986

09/29/1960

POULIOT LUCILLE 02/24/2003

POULIOT

POULIOT GALFETTI

Bk/Pg: 199, 391 \$67000 Bk/Pg: 144, 33 \$0 Bk/Pg: 129, 24

\$0 Bk/Pg: 75, 141 \$0

RESIDENTIAL

VALUATION RECORD

04/01/2002 04/01/2004 04/01/2006 04/01/2006 Assessment Year Reason for Change 2002  ${\tt C}$  of  ${\tt C}$ 2006 2006 VALUATION 6730 6730 8320 8320 L 2006 Market В 54020 54850 84160 84160 Т 60750 61580 92480 92480

LAND DATA AND CALCULATIONS

Site Description

Topography:

Public Utilities:

Water, Sewer, Electric

Street or Road: Paved

Neighborhood:

1 Homesite

Rating Measured Soil ID Acreage -or-

Frontage Frontage

Land Type

Table -or-Actual Effective

0.0700

Prod. Factor -or-Depth Factor Effective -or-Square Feet Depth

Adjusted Base Řate Rate 118800.00 118800.00 Extended Value

8320

Influence Factor

Value

Zoning: Flood Zone A

Planned Residential

Legal Acres: 0.0700

G: HSE & LOT .07 ACRES 2006 REAPPRAISAL

Supplemental Cards

TRUE TAX VALUE

8320

8320

Supplemental Cards TOTAL LAND VALUE

### Property Class: 101 BROOK ST 087

#### PHYSICAL CHARACTERISTICS

Style: Cape

Occupancy: Single family

Story Height: 1.5 Finished Area: 912 Attic: None Full Basement:

#### ROOFING

Material: Asphalt Shingles

Type: Gable

Framing: Std for class Pitch: Not available

#### FLOORING

В

Sub and joists 1.0, 1.5  $\,$ 1.0, 1.5 Carpet Hardwood 1.0

Tile 1.0

### EXTERIOR COVER

1.0, 1.5 Vinyl

#### INTERIOR FINISH Drywall

ACCOMMODATIONS

Finished Rooms 6 Bedrooms 3 Rec Type: 2

Room Area: 200

### HEATING AND AIR CONDITIONING

Primary Heat: Steam - oil

Lower Full Part /Bsmt 1 Upper Upper

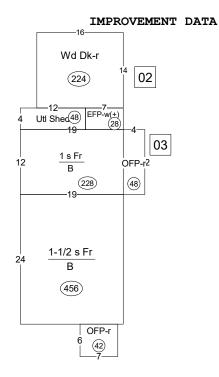
1.0, 1.5

### PLUMBING

3 Fixt. Baths 2 Fixt. Baths Kit Sink Water Heat TOTAL

### REMODELING AND MODERNIZATION

Amount Date





(LCM: 110.00)

SPECIAL FEA	ATURES					S	UMMAI	RY C	F IME	ROVE	MENTS						
Description	Value	ID	Use	Stry Hgt		Year Const					Adj S Rate		PhysObsol Depr Depr				Value
		D	DWELL	0.00	Avg		1891		0.00		0.00			0	0	100	8092
		01	UTLSHED FLATCP	1.00	Avg Avg		1891				11.10 7.11			0	0	100	27 118
		03	CARSHEDO	1.00	Avg-				12.00		12.00			Ō	0	100	179

Supplemental Cards
TOTAL IMPROVEMENT VALUE Data Collector/Date Appraiser/Date Neighborhood 84160 01/01/1900 01/01/1900 Neigh 6 F

# **APPRAISAL OF REAL PROPERTY**



# **LOCATED AT**

14 Reid St Barre, VT 05641 Deed Description; Deed Book 176; Page 575

# **FOR**

City of Barre 6 N. Main St., Suite 2 Barre, VT 05641

# **OPINION OF VALUE**

84,000

# AS OF

07/25/2015

# BY

Marco Paul Garcia
Marco Garcia Appraisal & Review Services
P.O. Box 768
Montpelier, VT 05601
(802) 229-9799
marco@appraisalsvt.com

Uniform Residential Appraisal Report

File # BCY161005

The number of this summers energical rene	rt in to prov	ide the lander/elient with an eee	urate and adequately supported an	inion of the market value	of the aubiest property
The purpose of this summary appraisal repo	iit is to prov	ide the lender/chent with an acc			, , , ,
Property Address 14 Reid St			City Barre		Zip Code 05641
Borrower Real D. & Bonnie I. Plante		Owner of Public Record	Real D. & Bonnie I. Plante	County Wash	nington
Legal Description Deed Description; De	eed Book	176; Page 575			
Assessor's Parcel # 1250-0014-0000			Tax Year 2014	R.E. Taxes \$ 4	1,406
Neighborhood Name City of Barre			Map Reference 12740	Census Tract 9	9551.00
Occupant 🔀 Owner 🗌 Tenant 🔲 Vac	ant	Special Assessments \$	•		per year per month
Property Rights Appraised X Fee Simple	Leaseho				
Assignment Type Purchase Transaction			scribe) Flood Buy-Out		
Lender/Client City of Barre			in St., Suite 2, Barre, VT 0564		· • • • • • • • • • • • • • • • • • • •
Is the subject property currently offered for sal			· · · · · · · · · · · · · · · · · · ·		Yes 🔀 No
Report data source(s) used, offering price(s), a	and date(s).	No current listing of the	subject property indicated thro	ough the Northern Ne	w England Real
Estate Network Multiple Listing Serv	ice. No lis	ting of the subject indicated	d during the past twelve month	IS.	
I did did not analyze the contract fo	r sale for the	subject purchase transaction. Expl	ain the results of the analysis of the co	ontract for sale or why the a	nalysis was not
performed.		, ,	· · · · · · · · · · · · · · · · · · ·	,	7
Contract Price \$ Date of Cor	ntract	Is the property celler th	e owner of public record?	No Data Source(s)	
					Yes No
Is there any financial assistance (loan charges			ince, etc.) to be paid by any party on b	denair of the borrower?	Yes No
If Yes, report the total dollar amount and descr	ibe the items	to be paid.			
Note: Race and the racial composition of th	e neiahborh	ood are not appraisal factors.			
Neighborhood Characteristics		•	ousing Trends	One-Unit Housing	Present Land Use %
•	D'		•		
Location 🔀 Urban 🗌 Suburban 🔲	Rural	Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 45 %
Built-Up 🔀 Over 75% 🗌 25-75% 📗	Under 25%	Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit 25 %
Growth Rapid X Stable	Slow	Marketing Time Under 3 mtl	ns 🔀 3-6 mths 🗌 Over 6 mths	50 Low 60	Multi-Family 20 %
Neighborhood Boundaries Bounded by	Merchant	Street to the east Beckley	Hill to the West, Main Street	200 High 200	Commercial 10 %
to the south, and Newton Street to the		otroot to the duot, Bookie,	Tim to the Troot, Main Stroot	125 Pred. 115	Other %
·		sists of older single and mu	ulti family havaing with amall a		1
·			Ilti-family housing with small co		_
represents affordable housing for the					
generally reasonably maintained but					
Market Conditions (including support for the ab			ve been relatively level of the		
market activity that is typical for this	market are	ea. Supply and demand ap	pears to be in balance with lim	nited new construction	n and adequate
financing available at favorable inter-	est rates.	There has been some dow	nward pricing pressure from for	oreclosure sales and	limited demand.
Dimensions See Plat		Area 18,056 sf	Shape Irregular		esidential
Specific Zoning Classification Planned Res	idential		lanned Residential		00.00
		Grandfathered Use) No Zonin			
Zoriiriy Corripilarice Legar 🔼 Legar Nor	icomonining (				
		,		Voo. No. If No. do	ooribo
Is the highest and best use of subject property		,		Yes No If No, de	scribe
Is the highest and best use of subject property		(or as proposed per plans and spe	cifications) the present use?		
Is the highest and best use of subject property  Utilities Public Other (describe)	as improved	(or as proposed per plans and spe Public Other (de:	scribe) Off-site Impr	rovements - Type	Public Private
Is the highest and best use of subject property  Utilities Public Other (describe)  Electricity	as improved	(or as proposed per plans and specific of the plans and specific of th	scribe) Off-site Impr	rovements - Type vel Right of Way	
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Is the highest and best use of subject property  Utilities Public Other (describe)  Electricity □  Gas □ LP Available  FEMA Special Flood Hazard Area ☑ Yes  Are the utilities and off-site improvements typic  Are there any adverse site conditions or extern  The area has been subject to floodin requirements. The property consists the additoinal site, the property may  General Description  Units ☑ One □ One with Accessory Unit  # of Stories 2  Type ☑ Det. □ Att. □ S-Det./End Unit  ☑ Existing □ Proposed □ Under Const.  Design (Style) Traditional	No FE cal for the ma al factors (ea ng in the pa s of two site have furth  Concrete Full Base Basement Ar Basement Fir	Public Other (de:  Water Sanitary Sewer Sements, encroachments, environments, environm	scribe)  Off-site Impr Street Grav Alley Non FEMA Map # 50023C0434E Olf No, describe nental conditions, land uses, etc.)? current zoning regulations and sal and value estimate assum See addendum for further co Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/F Roof Surface Corrugated Gutters & Downspouts None Window Type Double Hur	rovements - Type vel Right of Way e FEMA Map  Yes No d does not likely mee es that a typical buye omment. s/condition Interior onry/Fair Floors air Walls Metal/Av Trim/Finish Bath Floor ng/AvgGd Bath Wainsco	Public Private  Date 03/19/2013  If Yes, describe t current setback er would not develope  materials/condition Laminate/Avg Drywall-Plstr/Fair Wood/Avg Vinyl Tile/Avg of Fiberglass/Avg
Is the highest and best use of subject property  Utilities Public Other (describe)  Electricity ☐  Gas ☐ ☐ LP Available  FEMA Special Flood Hazard Area ☐ Yes  Are the utilities and off-site improvements typic  Are there any adverse site conditions or extern  The area has been subject to floodir requirements. The property consists the additoinal site, the property may  General Description  Units ☐ One ☐ One with Accessory Unit  # of Stories 2  Type ☐ Det. ☐ Att. ☐ S-Det./End Unit  ☐ Existing ☐ Proposed ☐ Under Const.  Design (Style) Traditional  Year Built 1933	No FE cal for the ma al factors (early in the pa sof two sith have furth  Concrete Full Base Basement Ar Basement Fir Outside Evidence of	Public Other (de: Water Sanitary Sewer Sements, encroachments, environnast. The property predates es and although this appraier developement potential.  Foundation Slab Crawl Space ement Partial Basement ea 361 sq.ft. nish % Entry/Exit Sump Pump Infestation	scribe)  Off-site Impr Street Grav Alley Non FEMA Map # 50023C0434E Olf No, describe nental conditions, land uses, etc.)? current zoning regulations and sal and value estimate assum See addendum for further co Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/F Roof Surface Corrugated Gutters & Downspouts None Window Type Double Hur Storm Sash/Insulated Thermo-Sto	rovements - Type  vel Right of Way e  FEMA Map  Yes No d does not likely mee es that a typical buye omment. s/condition Interior onry/Fair Floors air Walls Metal/Av Trim/Finish Bath Floor ng/AvgGd Bath Wainsco	Public Private  Date 03/19/2013  If Yes, describe t current setback r would not develope  materials/condition Laminate/Avg Drywall-Plstr/Fair Wood/Avg Vinyl Tile/Avg Ot Fiberglass/Avg None
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Utilities Public Other (describe)  Electricity  LP Available  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typic  Are there any adverse site conditions or extern  The area has been subject to flooding requirements. The property consists the additional site, the property may  General Description  Units  One  One with Accessory Unit  # of Stories 2  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Traditional  Year Built  1933  Effective Age (Yrs) 35  Attic  None	as improved  No FE cal for the ma al factors (ea. g in the pa s of two sith have furth  Concrete Full Base Basement Ar Basement Fir Outside Evidence of Dampne. Heating	Public Other (de:  Nater	scribe)  Off-site Improverse Grave Alley None FEMA Map # 50023C0434E  of If No, describe Improverse Grave Alley None  The Improverse Grave Alley None  FEMA Map # 50023C0434E  of If No, describe Improverse Improverse Improverse Improverse Grave Alley None  Foundations, land uses, etc.)?  Current zoning regulations and sall and value estimate assum See addendum for further concept of the Improverse Improverse Grave Gra	rovements - Type  vel Right of Way  e  FEMA Map  Yes No  d does not likely mee es that a typical buye  mment.  s/condition Interior  pnry/Fair Floors air Walls  Metal/Av Trim/Finish Bath Floor  ng/AvgGd Bath Wainsco  prms/AvG Car Storage    Driveway   Driveway Sur	Public Private  Date 03/19/2013  If Yes, describe to current setback rewould not develope  materials/condition  Laminate/Avg  Drywall-Plstr/Fair  Wood/Avg  Vinyl Tile/Avg  Tiberglass/Avg  None  # of Cars 1  fface Asphalt
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Uniform Residential Appraisal Report

File # BCY161005

	e sales in the subject		the past twelve mon	the ranging in price		to \$	·
There are comparab FEATURE	SUBJECT		LE SALE # 1		BLE SALE # 2	1	LE SALE # 3
Address 14 Reid St	002020.	6 High Holburn S		57 Brook St		34 Foster St	
Barre, VT 05641		Barre, VT 05641		Barre, VT 05641	1	Barre, VT 05641	
Proximity to Subject		0.40 miles SW		0.03 miles SW	-	0.53 miles SW	
Sale Price	\$		\$ 74,000		\$ 92,500		\$ 48,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 62.03 sq.ft.		\$ 60.06 sq.ft.		\$ 22.73 sq.ft.	
Data Source(s)		NNMLS #433454	40	NNMLS #43767	38	NNMLS #416131	18
Verification Source(s)		Ext. Inspection 8		Ext. Inspection 8		Ext. Inspection &	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		Arms Length		Arms Length		Arms Length	
Concessions		Concession	-4,334	VA;3700	-3,700	Cash Sale	
Date of Sale/Time	F :: / D ::	04/18/2014		11/19/2014		09/19/2012	
Location Leasehold/Fee Simple	Fair/ Res	Fair/ Res		Fair/ Res		Fair/ Res	
Site	Fee Simple 18,056 sf	Fee Simple 3,049 sf	+7 000	Fee Simple 2,614 sf	+7 500	Fee Simple 11,326 sf	0
View	Residential	Residential	+7,000	Residential	+7,500	Residential	0
Design (Style)	Traditional	Traditional		Traditional		Traditional	
Quality of Construction	Fair/Avg	Fair/Avg		Fair/Avg		Fair/Avg	
Actual Age	82	110 Yrs	0	116	0	126 Yrs	
Condition	Average	Average		Avg/Gd	-10,000		+10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 3 1	6 3 2.0	-1,000		-1,000		-1,000
Gross Living Area	1,455 sq.ft.						-9,900
Basement & Finished	361 Sq.Ft.	612 Sq. Ft.	0	836 Sq.Ft.	0	1,056 Sq. Ft.	0
Rooms Below Grade							
Functional Utility	Average	Average	_	Average		Average	_
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Fireplace(s), etc. Fence, Pool, etc. Other Net Adjustment (Total) Adjusted Sale Price of Comparables	Oil FWA	Oil- Steam	0	Oil FWA		Oil FWA	0
Energy Efficient Items Garage/Carport	None	None		None		None	
Porch/Patio/Deck	None Porch/Cvd Patio	None Parch/Dock	0	None 2 Porches	0	None Porch/Encld	0
Fireplace(s), etc.	None	None		None	0	None	0
Fence, Pool, etc.	Utility/Shd/Stg	None	+6,000		+6 000	2nd Kitchen	+6,000
Other	None	None	70,000	None	70,000	None	70,000
Net Adjustment (Total)		<b>X</b> +	\$ 11,566		\$ -2,500		\$ 5,100
Adjusted Sale Price		Net Adj. 15.6 %		Net Adj. 2.7 %		Net Adj. 10.6 %	,
		Gross Adj. 30.0 %	\$ 85,566	Gross Adj. 31.9 %	\$ 90,000	Gross Adj. 56.0 %	\$ 53,100
🕉 l 🔀 did 🗌 did not research	the sale or transfer his	story of the subject pr	operty and comparable	sales. If not, explain			
My research ☐ did 🔀 did	not reveal any prior sa	les or transfers of the	subject property for th	e three years prior to	the effective date of thi	s appraisal.	
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Data Source(s) Public Rec My research ☐ did 🔀 did	ords not reveal any prior sa				the effective date of thi ate of sale of the comp		
Data Source(s) Public Rec My research ☐ did 🔀 did Data Source(s) Public Rec	ords not reveal any prior sa ords	les or transfers of the	comparable sales for t	he year prior to the da	ate of sale of the comp	arable sale.	Α.
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# Uniform Residential Appraisal Report

File # BCY161005

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Comments Regarding the Intended User of this Report:	
The Intended User of this appraisal report are the City of Barre, and all p	arties directly related to the FEMA Ruy-Out Process, including the
property owners, Two Rivers Ottauquechee Regional Commission (TRO	
the property that is the subject of this appraisal for a pre-disaster (July 26	
the appraisal, reporting requirements of this appraisal report form, and D	
sourced from the Financial Institutions Reform, Recovery, and Enforcement	ent Act. No additional Intended Users are identified by the appraiser.
I have performed no services, as an appraiser or in any other capacity, re	
three-year period immediately preceding acceptance of this assignment.	
this market area. I am aware of, and have access to, the necessary and services, tax assessment records, public land records, and other such date.	
Services, tax assessment records, public land records, and other such da	ita sources for the area in which the property is located.
Comments Regarding Exposure Time:	
Exposure Time is the estimated length of time that the property interest b	eing appraised would have been offered on the market prior to the
hypothetical consummation of a sale at market value on the effective dat	e of the appraisal. The estimated reasonable market exposure time for
the Subject would be 180 days.	
Comments Regarding the Use of Digital Signature(s):	
Confinents (regarding the ose of Digital digitature(s).	
This report may contain digital signatures, the use of which is secure.	
The report may contain a great eight and eight a contain a great and eight and eight a contain a great and eight a great and eight a contain a great and eight a great a	
Comments Regarding Condition Ratings:	
For the purpose of valuing the property, the appraiser has included cond	
observation of readily observable features and will typically include assur	
value estimate assumes that there are no hidden defects or atypical cond	
a professional home inspection. An inspection by a licensed home inspec	ctor is always recommended to evaluate the condition of a property.
Occurrents Departing Agreement Magazines to Company	
Comments Regarding Appraisal Management Companies:	
There was no appraisal management company involved in this appraisal	order. The total compensation to be paid for this appraisal is to be
\$600.	order. The total compensation to be paid for this appraisants to be
The report was revised on 10/18/2016 with the value estimate adjusted fi	rom \$75,000 to \$84,000.
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calc	· · · · · · · · · · · · · · · · · · ·
Support for the opinion of site value (summary of comparable land sales or other methods fo	
	I
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$
Source of cost data	DWELLING
Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$ =\$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	·
	Garage/Carport Sq.Ft. @ \$ =\$ Total Estimate of Cost-New =\$
	Less Physical Functional External
	Depreciation =\$( )
	Depreciated Cost of Improvements ==\$
	"As-is" Value of Site Improvements ==\$
Estimated Remaining Economic Life (HUD and VA only)  Years	INDICATED VALUE BY COST APPROACH=\$
INCOME APPROACH TO VALU	F (not very ived by Fermis Mes)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	E (not required by Fannie Mae)
Summary of Income Approach (including support for market rent and GRM)  The in	= \$ Indicated Value by Income Approach
has been omitted from the report.	· · · · · · · · · · · · · · · · · · ·
	= \$ Indicated Value by Income Approach
	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and  FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)?	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and  FOR PUDs (if applicable)  No Unit type(s) Detached Attached
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the H	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and  FOR PUDs (if applicable)  No Unit type(s) Detached Attached
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Hegal Name of Project	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and FOR PUDs (if applicable)  No Unit type(s) Detached Attached OA and the subject property is an attached dwelling unit.
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Fugal Name of Project Total number of phases Total number of units	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and FOR PUDs (if applicable)  No Unit type(s) Detached Attached  OA and the subject property is an attached dwelling unit.  Total number of units sold
Is the developer/builder in control of the Homeowners' Association (HOA)?	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and  FOR PUDs (if applicable)  No Unit type(s) Detached Attached  OA and the subject property is an attached dwelling unit.  Total number of units sold  Data source(s)
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Is the developer/builder in control of the Homeowners' Association (HOA)?	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and   FOR PUDs (if applicable)   No Unit type(s) Detached Attached   OA and the subject property is an attached dwelling unit.  Total number of units sold   Data source(s)
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Is the developer/builder in control of the Homeowners' Association (HOA)?	= \$ Indicated Value by Income Approach come approach was not considered to be a reliable value indicator and  FOR PUDs (if applicable)  No Unit type(s) Detached Attached  OA and the subject property is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion.  If No, describe the status of completion.

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER 4	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Marco P. Darcia	Signature
Name Marco Paul Garcia	Name
Company Name Marco Garcia Appraisal & Review Services	Company Name
Company Address P.O. Box 768, Montpelier, VT 05601	Company Address
Telephone Number (802) 229-9799	Telephone Number
Email Address marco@appraisalsvt.com	Email Address
Date of Signature and Report 10/18/2016	Date of Signature
Effective Date of Appraisal 07/25/2015	State Certification #
State Certification # 079-0076285	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State VT	
Expiration Date of Certification or License 05/31/2018	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
14 Reid St	☐ Did inspect exterior of subject property from street
Barre, VT 05641	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 84,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name	COMPARADIFICALIFO
Company Name City of Barre	COMPARABLE SALES
Company Address 6 N. Main St., Suite 2, Barre, VT 05641	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005

FF 4 7	Uniform Residential Appraisal Report File # BCY161005							
	TURE	SUBJECT	COMPARABI	E SALE #4		LE SALE #5	COMPARABL	E SALE # 6
	Reid St		18 Vine St		46 Foster St			
Proximity to Sub	re, VT 05641		Barre, VT 05641		Barre, VT 05641 0.52 miles SW			
Sale Price		\$	1.98 miles NW	\$ 55,000		\$ 50,000		\$
Sale Price/Gross		\$ sq.ft.	\$ 48.08 sq.ft.	00,000	\$ 36.08 sq.ft.		\$ sq.ft.	
Data Source(s)		•	NNMLS #43437	76	NNMLS #43871	•		
Verification Sou			Ext. Inspection 8		Ext. Inspection 8			
VALUE ADJUST		DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financi	ing		Life Estate		Estate Sale	0.000		
Concessions  Date of Sale/Tim	na		None Known 04/07/2015		Concession 04/02/2015	-3,000		
Laadian	110	Fair/ Res	Fair/ Res		Fair/ Res			
Leasehold/Fee S	Simple	Fee Simple	Fee Simple		Fee Simple			
Leasehold/Fee S Site View Design (Style) Quality of Const Actual Age Condition Above Grade Room Count Gross Living Art Basement & Fin		18,056 sf	2,614 sf	+7,500	4,792 sf	+6,000		
View		Residential	Res/Comm	0	Residential			
Design (Style)		Traditional	Traditional		Traditional			
Quality of Const		Fair/Avg 82	Fair/Avg 100		Fair/Avg 126 Yrs			
Condition		Average	Average		Fair	+20,000		
Above Grade		Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	· · · · · · · · · · · · · · · · · · ·	Total Bdrms. Baths	
Room Count		5 3 1	6 3 1		7 3 2	-1,000		
Gross Living Are		1,455 sq.ft.	1,144 sq.ft.	+4,700		+1,000	sq.ft.	
Bacomone a rin		361 Sq.Ft.	572 Sq.Ft.	0	588 Sq. Ft.	0		
Rooms Below G Functional Utility		Avorage	Avorage		Average			
Heating/Cooling	•	Average Oil FWA	Average Oil FWA		BBHW/Space	0		
Energy Efficient		None	None		None			
Garage/Carport		None	1 Car Detached	-1,000	1C Attached	-1,000		
Porch/Patio/Dec		Porch/Cvd Patio	Porch	+500	Porch	+500		
Fireplace(s), etc		None	None		Fireplace	-200		
Fence, Pool, etc Other		Utility/Shd/Stg	None	+6,000		+6,000		
Net Adjustment		None	None X + -	\$ 17,700	None	\$ 28,300	П+ П-	\$
Adjusted Sale P	· /		Net Adj. 32.2 %	. ,	Net Adj. 56.6 %		Net Adj. 0.0 %	<u> </u>
of Comparables	3		Gross Adj. 35.8 %	\$ 72,700	Gross Adj. 77.4 %	\$ 78,300	Gross Adj. 0.0 %	
	ITEM	SU	BJECT	COMPARABLE SA	ALE # 4 CO	OMPARABLE SALE #	al prior sales on page 3 5 COMPAR	ABLE SALE # 6
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior	ale/Transfer ale/Transfer of Data Source(s) r sale or transfer h	Public Record 07/25/2015 history of the subject proto their respective	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015		
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior	ale/Transfer ale/Transfer of Data Source(s) r sale or transfer h	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Recor 07/25/2015 history of the subject p	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Record 07/25/2015	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Record 07/25/2015	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
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Date of Prior Sa Price of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Record 07/25/2015	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Record 07/25/2015	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
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Date of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Record 07/25/2015	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	
Date of Prior Sa Price of Prior Sa Price of Prior Sa Data Source(s) Effective Date of Analysis of prior twelve month	ale/Transfer ale/Transfer of Data Source(s) or sale or transfer h th period prior	Public Record 07/25/2015	rds property and comparal	Public Records 07/25/2015	Publi 07/25	OMPARABLE SALE # c Records 5/2015	5 COMPAR	

# **Subject Photo Page**

Borrower	Real D. & Bonnie I. Plante				
Property Address	14 Reid St				
City	Barre	County Washington	State ∨⊤	Zip Code 05641	
Lender/Client	City of Barre				



# **Subject Front**

14 Reid St Sales Price

Gross Living Area 1,455
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1

Location Fair/ Res
View Residential
Site 18,056 sf
Quality Fair/Avg
Age 82



# **Subject Rear**



# **Subject Street**

# **Comparable Photo Page**

Borrower	Real D. & Bonnie I. Plante			
Property Address	14 Reid St			
City	Barre	County Washington	State VT	Zip Code 05641
Lender/Client	City of Barre			•



# Comparable 1

6 High Holburn St

Prox. to Subject 0.40 miles SW Sale Price 74,000 Gross Living Area 1,193 Total Rooms 6 Total Bedrooms 3 **Total Bathrooms** 2.0 Location Fair/ Res View Residential 3,049 sf Site Quality Fair/Avg 110 Yrs

MLS Photo



# Comparable 2

57 Brook St

Age

Prox. to Subject 0.03 miles SW Sale Price 92,500 Gross Living Area 1,540 Total Rooms 7 Total Bedrooms 4 **Total Bathrooms** 2.0 Location Fair/ Res View Residential Site 2,614 sf Fair/Avg Quality Age 116

MLS Photo



# Comparable 3

126 Yrs

34 Foster St

Age

Prox. to Subject 0.53 miles SW Sale Price 48,000 Gross Living Area 2,112 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2 Location Fair/ Res View Residential Site 11,326 sf Fair/Avg Quality

# **Comparable Photo Page**

Borrower	Real D. & Bonnie I. Plante				
Property Address	14 Reid St				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre			•	



# Comparable 4

18 Vine St

Prox. to Subject 1.98 miles NW
Sale Price 55,000
Gross Living Area 1,144
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1

Location Fair/ Res
View Res/Comm
Site 2,614 sf
Quality Fair/Avg
Age 100



# Comparable 5

46 Foster St

Prox. to Subject 0.52 miles SW Sale Price 50,000 Gross Living Area 1,386 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2

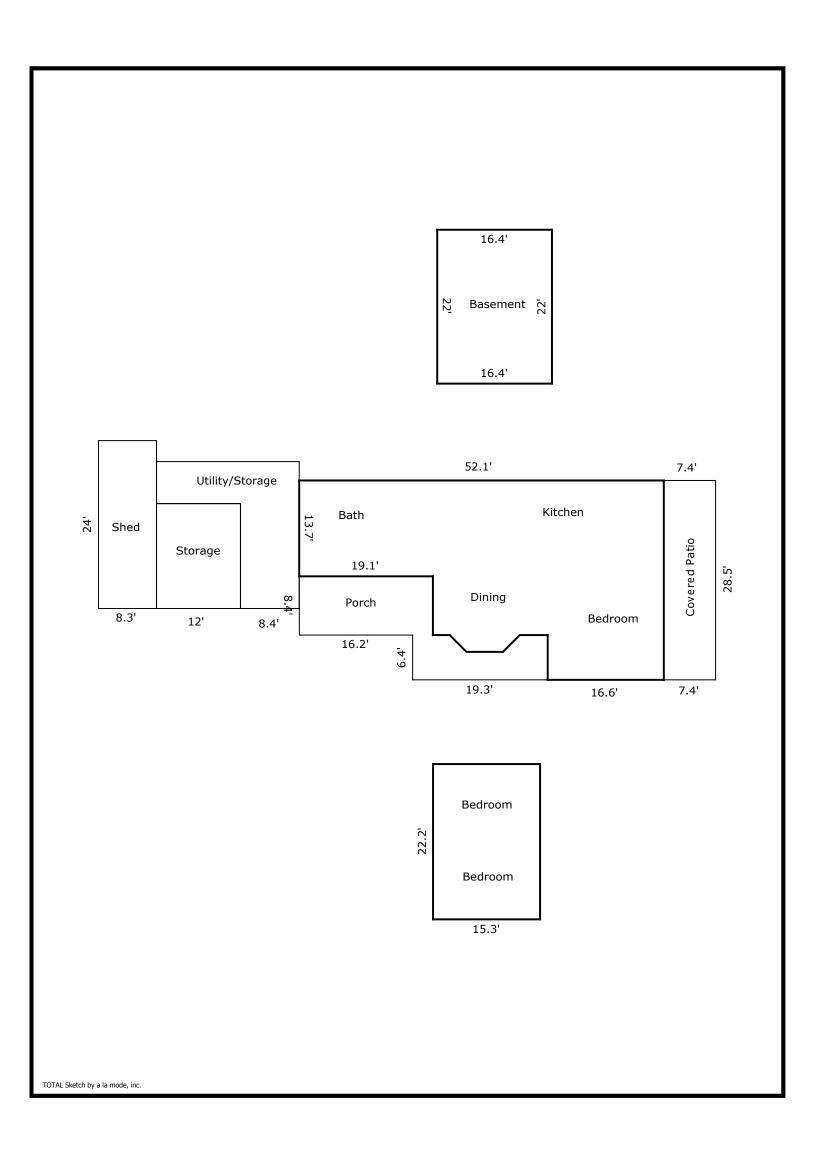
Location Fair/ Res
View Residential
Site 4,792 sf
Quality Fair/Avg
Age 126 Yrs

# Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

# **Building Sketch (Page - 1)**

Borrower	Real D. & Bonnie I. Plante				
Property Address	14 Reid St				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre				



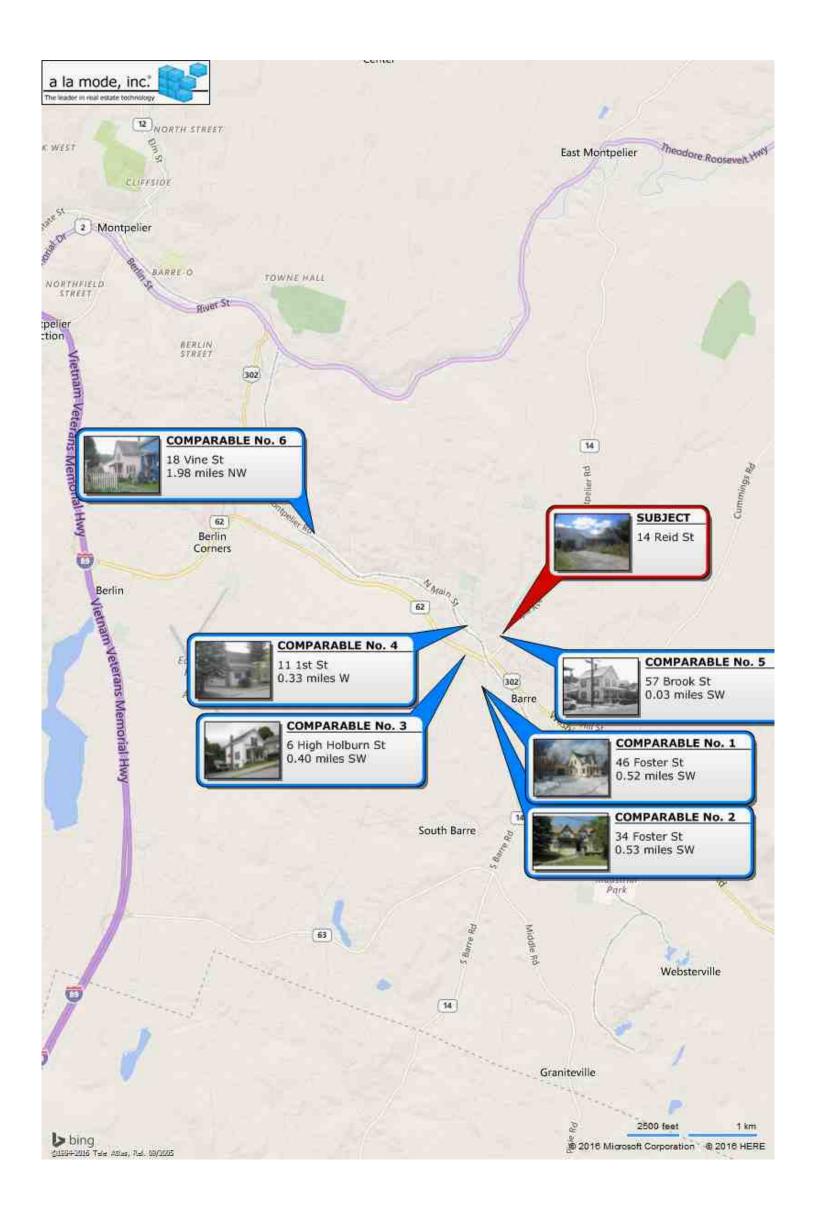
# Building Sketch (Page - 2)

Borrower	Real D. & Bonnie I. Plante				
Property Address	14 Reid St				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre				

TOTAL Sketch by a la mode, inc.	Area Calculations Summary	
iving Area	Ca	alculation Details
irst Floor	1115.8 Sq ft	$0.5 \times 2.4 \times 2.4 = 2$ $0.5 \times 2.4 \times 2.4 = 2$ $5.2 \times 2.4 = 12$ $13.7 \times 19.1 = 261$ $22.1 \times 16.4 = 362$ $16.6 \times 28.5 = 473$
econd Floor	339.7 Sq ft	22.2 × 15.3 = 339
otal Living Area (Rounded): Ion-living Area	1455 Sq ft	
pen Porch	265.7 Sq ft	$0.5 \times 8.4 \times 0 = 0$ $19.1 \times 8.4 = 160$ $19.3 \times 4 = 77$ $2.4 \times 5.3 = 12$ $0.5 \times 2.4 \times 2.4 = 2$ $2.4 \times 4 = 9$ $0.5 \times 2.4 \times 2.4 = 2$
torage	180 Sq ft	15 × 12 = 18
overed Patio	210.9 Sq ft	$28.5 \times 7.4 = 210$
hed	199.2 Sq ft	8.3 × 24 = 199
Itility Area	248.4 Sq ft	$8.4 \times 15 = 12$ $6 \times 20.4 = 122$
	360.8 Sq ft	22 × 16.4 = 360

# **Location Map**

Borrower	Real D. & Bonnie I. Plante				
Property Address	14 Reid St				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre				



# **Location Map**

Borrower	Real D. & Bonnie I. Plante				
Property Address	14 Reid St				
City	Barre	County Washington	State VT	Zip Code 05641	
Landar/Client	City of Barre				



# **Supplemental Addendum**

File No. BCY161005

Borrower	Real D. & Bonnie I. Plante				
Property Address	14 Reid St				
City	Barre	County Washington	State	VT Zip Cod	e 05641
Lender/Client	City of Barre				

The property consists of a home and two sites. The separate site may have development potential, but would likely required a raised structure as the area is subject to flooding. This appraisal and value estimate assumes that a typical buyer would not develope the property further and the fact that the site had not been developed in recent years supports the conclusion that a typical buyer would not build on the additional site.

Signature 7	Tarco P.	Darcia
Name Marco Paul Gar	cia	
Date Signed 10/18/201	16	
State Certification # 079-	0076285	State VT
Or State License #		State

# License

Visit our website www.vtprofessionals.org. "Select a Profession" from the drop-down menu on the left for profession specific information. Name Change - Submit the Change of Information form available on your profession specific website

with a copy of the name change document. [Acceptable documentation: marriage certificate, divorce decree, court order]

Address Changes - MUST be reported to the Office of Professional Regulation office within 30 days:

- Submit the Change of Information form available on our website
- You can also change your address at our website using your User ID and Password at no charge.
- Renewal notices are sent to the address the office has on file and are not forwarded to a new address

Email Address - Future correspondence from this Office will come to you by email. Please be sure to keep your information current using your User ID and Password by adding us to your "safe senders" list.

License Renewal - Each profession renews on a set two year renewal schedule. Please take note of your license expiration date. You will receive an email renewal notification from us approximately 6 weeks prior to your license expiration date, sent to your email address we have on file.

Verification of Licensure - All verification of licensure can be done through our website or by submitting a verification form to the Office and enclosing a \$20.00 fee

If you are convicted of a crime in Vermont or another State, you must report it within 30 days

Address changes or convictions not reported to the Office within 30 days can be considered unprofessional conduct and may result in disciplinary action

Replacement License - Go online to www.vtprofessionals.org , login with your User ID and Password and select Print License in the left hand menu box, and print your own copy at no charge.







Marco P Garcia PO Box 768 Montpelier, VT 05601-0768

Credential #: 079.0076285 Status: ACTIVE Effective: 06/01/2016 Expires: 05/31/2018

For the most accurate and up to date record of licensure, please visit www.vtprofessionals.org



# **APPRAISAL OF REAL PROPERTY**



### **LOCATED AT**

17 Harrington Ave Barre, VT 05641 Deed Description; Deed Book 145; Page 635

#### **FOR**

City of Barre 6 N. Main St., Suite 2 Barre, VT 05641

#### **OPINION OF VALUE**

70,000

# AS OF

07/25/2015

# BY

Marco Paul Garcia
Marco Garcia Appraisal & Review Services
P.O. Box 768
Montpelier, VT 05601
(802) 229-9799
marco@appraisalsvt.com

Eila #	BCY161005
FIIIE #	

	T1				
L	The purpose of this summary appraisal rep	fort is to provide the lender/client with an ac	curate, and adequately supported, op-	mon or the market value	of the subject property.
	Property Address 17 Harrington Ave		City Barre	State VT	Zip Code 05641
	Borrower Gary R. & Betty-Jean E. Wi	inders Owner of Public Record		iders County Wash	hington
	,		Cary IV. & Delly-Sean E. Wil	iders county vvasi	iiiigtori
	Legal Description Deed Description; D	Deed Book 145; Page 635			
	Assessor's Parcel # 0750-0017-0000		Tax Year 2014	R.E. Taxes \$ 2	•
H	Neighborhood Name Barre City		Map Reference 12740	Census Tract 9	9551.00
SUBJECT	Occupant 🗌 Owner 🔀 Tenant 🔲 Va	cant Special Assessments \$	0 PU	D HOA\$o	per year per month
ᇟ	Property Rights Appraised X Fee Simple	Leasehold Other (describe)			<u> </u>
sU	Assignment Type Durchase Transaction		leseriba) El ID O I		
٠,	Assignment Type Furchase mansaction		lescribe) Flood Buy-Out		
	Lender/Client City of Barre	Address 6 N. Ma	<u>ain St., Suite 2, Barre, VT 0564</u>	1	
	Is the subject property currently offered for sa	ale or has it been offered for sale in the twelve m	nonths prior to the effective date of this a	appraisal?	Yes X No
	Report data source(s) used, offering price(s),		subject property indicated thro	• •	w England Real
		• • • • • • • • • • • • • • • • • • • •			w England Real
		vice. No listing of the subject indicate			<del> </del>
	I did did not analyze the contract f	or sale for the subject purchase transaction. Exp	plain the results of the analysis of the co	ntract for sale or why the a	analysis was not
	performed.				
늣					
Ιĕ	Contract Price \$ Date of Co	ontract Is the property seller t	the owner of public record?	No Data Source(s)	
ľ	le there any financial assistance (lean charge				□ Vaa □ Na
CONTRACT	is there any financial assistance (loan charge)	s, sale concessions, gift or downpayment assist	tance, etc.) to be paid by any party on b	enair of the borrower?	Yes No
ၓ	If Yes, report the total dollar amount and desc	cribe the items to be paid.			
	Note: Page and the racial composition of t	the neighborhood are not appraisal factors.			
	•				I =
	Neighborhood Characteristics	S One-Unit I	Housing Trends	One-Unit Housing	Present Land Use %
	Location 🔀 Urban 🗌 Suburban 🗌	Rural Property Values Increasing	★ Stable	PRICE AGE	One-Unit 45 %
	Ruilt-Un ➤ Over 75%  25-75%	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit 25 %
8	Crouth Danid Ctable				
ŏ	Growth Rapid Stable		ths 🔀 3-6 mths 🗌 Over 6 mths	50 Low 60	Multi-Family 20 %
품	Neighborhood Boundaries Bounded by	/ Merchant Street to the east, Beckley	Hill to the West, Main Street	200 High 200	Commercial 10 %
õ	to the south, and Newton Street to t	the north.		125 Pred. 115	Other %
Ë	Neighborhood Description The neighborhood	orhood consists of older single and m	ulti-family housing with small or		neighborhood
NEIGHBORHOOD	represents offerdable besides for the				
뿔	represents aπordable nousing for the	ne market area with somewhat limited			
		it are generally typical of low cost hou	ising and have good proximity t	o employment and tr	ansportation.
	Market Conditions (including support for the a	above conclusions) Property values h	ave been relatively level of the	past three years with	somewhat limited
	market activity that is typical for this	market area. Supply and demand a	ppears to be in balance with lim	ited new construction	n and adequate
		rest rates. There has been some dow			
	Dimensions See Plat	Area 2,172	Shape Rectangula		esidential
		,		II AIOM IXI	esiderillai
	Specific Zoning Classification Planned Re		Planned Residential		
		onconforming (Grandfathered Use) 🗌 No Zoni			
	Is the highest and best use of subject property	y as improved (or as proposed per plans and sp	pecifications) the present use?	Yes No If No, de:	scribe
	Utilities Public Other (describe)	Public Other (de	escribe) Off-site Impr	ovements - Type	Public Private
	***************************************	,			
	Flactricity	Water	Stroot		
ITE	Electricity \( \sqrt{\sq}}}}}}}}}}}}} \end{\sqrt{\sq}}}}}}}}}}}} \end{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}}}}} \end{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}}} \end{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}	Water	Street		
SITE	Gas 🗌 🔀 LP Available	e Sanitary Sewer 🔀 🗌	Alley Non		
SITE	Gas	Sanitary Sewer 🔀 🗌 No FEMA Flood Zone AE	Alley Non FEMA Map # 50023C0434E		Date 03/19/2013
SITE	Gas  LP Available FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typ	Sanitary Sewer 🔀 🗌  No FEMA Flood Zone AE ical for the market area? 🔀 Yes 📗 N	Alley Non FEMA Map # 50023C0434E No If No, describe	FEMA Map	Date 03/19/2013
SITE	Gas  LP Available FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typ	Sanitary Sewer 🔀 🗌 No FEMA Flood Zone AE	Alley Non FEMA Map # 50023C0434E No If No, describe	FEMA Map	Date 03/19/2013  If Yes, describe
SITE	Gas	Sanitary Sewer No. Sewer N	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)?	FEMA Map  Yes No	If Yes, describe
SITE	Gas	Sanitary Sewer 🔀 🗌  No FEMA Flood Zone AE ical for the market area? 🔀 Yes 📗 N	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)?	FEMA Map  Yes No	If Yes, describe
SITE	Gas	Sanitary Sewer No. Sewer N	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)?	FEMA Map  Yes No	If Yes, describe
SITE	Gas LP Available FEMA Special Flood Hazard Area X Yes Are the utilities and off-site improvements typ Are there any adverse site conditions or exter The area has been subject to floodi and setback requirements.	Sanitary Sewer No Sewer No FEMA Flood Zone AE ical for the market area? Yes No No If I Sewer No	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an	FEMA Map Yes No d does not likely mee	If Yes, describe et current site size
SITE	Gas LP Available FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typ Are there any adverse site conditions or exten The area has been subject to floodi and setback requirements.  General Description	Sanitary Sewer No Sewer No FEMA Flood Zone AE ical for the market area? No Fema Fema Fema Fema Fema Fema Fema Fema	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Its current zoning regulations an	FEMA Map Yes No d does not likely mee	If Yes, describe et current site size materials/condition
SITE	Gas	Sanitary Sewer No Sewer No Sewer No FEMA Flood Zone AE sical for the market area? No Sewer No	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an Exterior Description materials Foundation Walls Stone-Maso	FEMA Map  Yes No d does not likely mee  s/condition Interior  pnry/Avg Floors	If Yes, describe et current site size
SITE	Gas LP Available FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typ Are there any adverse site conditions or exten The area has been subject to floodi and setback requirements.  General Description	Sanitary Sewer No Sewer No FEMA Flood Zone AE ical for the market area? No Fema Fema Fema Fema Fema Fema Fema Fema	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Its current zoning regulations an	FEMA Map  Yes No d does not likely mee  s/condition Interior  pnry/Avg Floors	If Yes, describe et current site size materials/condition
SITE	Gas	Sanitary Sewer No PEMA Flood Zone AE  ical for the market area? Yes No PEMA Flood Zone AE  ical for the market area? Yes No PEMA Flood Zone AE  ical for the market area? Yes No PEMA Flood Zone AE  ical for the market area? Yes No PEMA Flood Zone AE  Foundation Poundation Concrete Slab Crawl Space  Full Basement Partial Basement	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Its current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A	FEMA Map  Yes No d does not likely mee  s/condition Interior  pnry/Avg Floors  yg Walls	If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/AvFair Drywall/Avg
SITE	Gas	Sanitary Sewer No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area ical for the market area? Yes No PEMA Flood Zone AE ical for	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Its current zoning regulations an  Exterior Description materials Foundation Walls Stone-Maso Exterior Walls Vinyl Lap/A Roof Surface Comp. Shir	FEMA Map  Yes No d does not likely mee  s/condition Interior  onry/Avg Floors  vg Walls  ggle/Gd Trim/Finish	If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/AvFair  Drywall/Avg  Wood/Avg
SITE	Gas	Sanitary Sewer No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone AE Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone AE Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No P	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an  Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None	FEMA Map  Yes No d does not likely mee  s/condition Interior  onry/Avg Floors  vg Walls  gle/Gd Trim/Finish  Bath Floor	If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/AvFair  Drywall/Avg  Wood/Avg  Vinyl/Avg
SITE	Gas	Sanitary Sewer No FEMA Flood Zone AE ical for the market area? Yes No reasonal factors (easements, encroachments, environing in the past. The property pre-date    Foundation	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an  Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/A	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  vg Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco	If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/AvFair  Drywall/Avg  Wood/Avg  Vinyl/Avg of Fiberglass/Avg
SITE	Gas	Sanitary Sewer No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone AE ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone AE Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No PEMA Flood Zone AE Ical for the market area? Yes No PEMA Flood Zone Ical for the market area? Yes No P	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an  Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  vg Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco	If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/AvFair  Drywall/Avg  Wood/Avg  Vinyl/Avg  Ot Fiberglass/Avg  None
SITE	Gas	Sanitary Sewer No FEMA Flood Zone AE ical for the market area? Yes No reasonal factors (easements, encroachments, environing in the past. The property pre-date    Foundation	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/, Storm Sash/Insulated Thermo Pai	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  vg Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco	If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/AvFair  Drywall/Avg  Wood/Avg  Vinyl/Avg  Of Fiberglass/Avg  None
SITE	Gas	Sanitary Sewer No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE  Foundation Concrete Slab Crawl Space Foundation Partial Basement Basement Area S90 sq.ft. Basement Finish % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/, Storm Sash/Insulated Thermo Pat Screens Yes/Avg	FEMA Map  Yes No d does not likely mee  S/condition Interior  Propry/Avg Floors  Vg Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Driveway  Driveway	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2
SITE	Gas	Sanitary Sewer No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE  Foundation Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 590 sq.ft. Basement Finish % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Par Screens Yes/Avg Amenities Woodsto	FEMA Map  Yes No d does not likely mee  Scondition Interior  Property Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur	materials/condition  Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg Of Fiberglass/Avg None / # of Cars 2 rface Gravel
SITE	Gas	Sanitary Sewer No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE  Foundation Concrete Slab Crawl Space Foundation Partial Basement Basement Area S90 sq.ft. Basement Finish % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Oil	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Pail Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainscone/Avg Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage	materials/condition  Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg Of Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0
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	Gas	Sanitary Sewer No FEMA Flood Zone AE ical for the market area? Yes Nal factors (easements, encroachments, environing in the past. The property pre-date  Foundation Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 590 sq.ft. Basement Finish % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Oil Cooling Central Air Conditioning Individual Other None	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an  Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/, Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None X Porch F	FEMA Map  Yes No d does not likely mee  S/condition Interior  Propry/Avg Floors  Vg Walls  Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Porch Carport  Jtility Att.	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Det. Built-in
	Gas	Sanitary Sewer No FEMA Flood Zone AE ical for the market area? Yes Nal factors (easements, encroachments, environing in the past. The property pre-date  Foundation Concrete Slab Crawl Space Full Basement Partial Basement Basement Area 590 sq.ft. Basement Finish % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Oil Cooling Central Air Conditioning Individual Other None	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Its current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Patio/Deck Foreign Patio/Deck None Patio/Deck Porch Fence N	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Orch Carport  Utility Att.	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Det. Built-in
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	Gas	Resident Sanitary Sewer No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? No FEMA Flood Zone AE sical for the market are	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Its current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yerch F Pool None Other (  Wave Washer/Dryer Other (  1 Bath(s) 1,186 Cch and utility room.	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Trim/Finish  Bath Floor  Avg Bath Wainsco  ne/Avg Car Storage  Work Driveway  Ve(s) # O Driveway Sur  Jone Garage  Orch Carport  Jtility Att.  describe) All Persona  O Square Feet of Gross L	materials/condition  Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg Ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Det. Built-in al Property Living Area Above Grade
IMPROVEMENTS	Gas	Residual Sewer No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the property pre-date ical for the	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an  Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Pool None Yother L Wave Washer/Dryer Other ( 1 Bath(s) 1,180 ch and utility room.	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Orch Carport  Utility Att.  describe) All Persona  O Square Feet of Gross L	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade
	Gas	Resident Sanitary Sewer No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? Yes No FEMA Flood Zone AE sical for the market area? No FEMA Flood Zone AE sical for the market are	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an  Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Pool None Yother L Wave Washer/Dryer Other ( 1 Bath(s) 1,180 ch and utility room.	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Orch Carport  Utility Att.  describe) All Persona  O Square Feet of Gross L	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade
	Gas	Resident Sanitary Sewer	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yorch F Pool None Other L Wave Washer/Dryer Other ( 1 Bath(s) 1,186 ch and utility room.  Prode Masc This appra	FEMA Map  Yes No d does not likely mee  Scondition Interior  Property Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Porch Carport  Jtility Att.  describe) All Persona  O Square Feet of Gross L  Initial and value estimatiser has made the as	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade ate is based on the essumption that the
	Gas	Residual Sewer No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the market area? Yes No FEMA Flood Zone AE ical for the property pre-date ical for the	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yorch F Pool None Other L Wave Washer/Dryer Other ( 1 Bath(s) 1,186 ch and utility room.  Prode Masc This appra	FEMA Map  Yes No d does not likely mee  Scondition Interior  Property Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Porch Carport  Jtility Att.  describe) All Persona  O Square Feet of Gross L  Initial and value estimatiser has made the as	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade ate is based on the essumption that the
	Gas	Resident Sanitary Sewer	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shirt Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pat Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yorch F Pool None Other L Wave Washer/Dryer Other ( 1 Bath(s) 1,186 ch and utility room.  Prode Masc This appra	FEMA Map  Yes No d does not likely mee  Scondition Interior  Property Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Porch Carport  Jtility Att.  describe) All Persona  O Square Feet of Gross L  Initial and value estimatiser has made the as	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade ate is based on the essumption that the
	Gas	Residence of Infestation    Samitary Sewer   Samitary Sew	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Par Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yerch F Pool None Other L Wave Washer/Dryer Other ( 1 Bath(s) 1,180 ch and utility room.  Permodeling, etc.). This appraise the date of valuation. The pro-	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Derive Way  Drive Way  Ve(s) # 0 Drive Way  Ve(s) # 0 Drive Way  Surface  Orch Garage  Orch Garage  Orch Gross L  Diview Att.  D	materials/condition  Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg Ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Det. Built-in al Property iving Area Above Grade  ate is based on the sumption that the ly damages as of the
	Gas	Resident Sanitary Sewer	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Par Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yerch F Pool None Other L Wave Washer/Dryer Other ( 1 Bath(s) 1,180 ch and utility room.  Permodeling, etc.). This appraise the date of valuation. The pro-	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Derive Way  Drive Way  Ve(s) # 0 Drive Way  Ve(s) # 0 Drive Way  Surface  Orch Garage  Orch Garage  Orch Gross L  Diview Att.  D	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade ate is based on the esumption that the
	Gas	Residence of Infestation    Samitary Sewer   Samitary Sew	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Par Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yerch F Pool None Other L Wave Washer/Dryer Other ( 1 Bath(s) 1,180 ch and utility room.  Permodeling, etc.). This appraise the date of valuation. The pro-	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Derive Way  Drive Way  Ve(s) # 0 Drive Way  Ve(s) # 0 Drive Way  Surface  Orch Garage  Orch Garage  Orch Gross L  Utility Att.  describe) All Persona  O Square Feet of Gross L  Disal and value estimation is a ser has made the asperty was significantly	materials/condition  Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg Ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property iving Area Above Grade  ate is based on the sumption that the ly damages as of the
	Gas	Residence of Infestation    Samitary Sewer   Samitary Sew	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations and Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/ Storm Sash/Insulated Thermo Par Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yerch F Pool None Other L Wave Washer/Dryer Other ( 1 Bath(s) 1,180 ch and utility room.  Permodeling, etc.). This appraise the date of valuation. The pro-	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Derive Way  Drive Way  Ve(s) # 0 Drive Way  Ve(s) # 0 Drive Way  Surface  Orch Garage  Orch Garage  Orch Gross L  Utility Att.  describe) All Persona  O Square Feet of Gross L  Disal and value estimation is a ser has made the asperty was significantly	materials/condition  Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg Ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property iving Area Above Grade  ate is based on the sumption that the ly damages as of the
	Gas	Resident Sanitary Sewer Note   Resident Sewe	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pal Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yerch F Pool None Other L Wave Washer/Dryer Other (  1 Bath(s) 1,180 ch and utility room.  Proof the property?	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Orch Carport  Utility Att.  describe) All Persona  O Square Feet of Gross L  Issal and value estimatiser has made the as  perty was significantl	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade ate is based on the sumption that the ly damages as of the
	Gas	Residence of Infestation    Samitary Sewer   Samitary Sew	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pal Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yerch F Pool None Other L Wave Washer/Dryer Other (  1 Bath(s) 1,180 ch and utility room.  Proof the property?	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Orch Carport  Utility Att.  describe) All Persona  O Square Feet of Gross L  Issal and value estimatiser has made the as  perty was significantl	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade ate is based on the sumption that the ly damages as of the
	Gas	Resident Sanitary Sewer Note   Resident Sewe	Alley Non FEMA Map # 50023C0434E No If No, describe Imental conditions, land uses, etc.)? Is current zoning regulations an Exterior Description materials Foundation Walls Stone-Masc Exterior Walls Vinyl Lap/A Roof Surface Comp. Shin Gutters & Downspouts None Window Type Vinyl Sash/. Storm Sash/Insulated Thermo Pal Screens Yes/Avg Amenities Woodsto Fireplace(s) # 0 Fence N Patio/Deck None Yorch F Pool None Other L Wave Washer/Dryer Other (  1 Bath(s) 1,180 ch and utility room.  Production of the property?  Or structural integrity of the property?	FEMA Map  Yes No d does not likely mee  S/condition Interior  Onry/Avg Floors  Walls  Igle/Gd Trim/Finish  Bath Floor  Avg Bath Wainsco  Car Storage  Car Storage  Driveway  Ve(s) # 0 Driveway Sur  Jone Garage  Orch Carport  Utility Att.  describe) All Persona  O Square Feet of Gross L  Issal and value estimatiser has made the as  perty was significantl	materials/condition Wd-Vnl-Crpt/AvFair Drywall/Avg Wood/Avg Vinyl/Avg ot Fiberglass/Avg None / # of Cars 2 rface Gravel # of Cars 0 # of Cars 0 Built-in al Property Living Area Above Grade ate is based on the sumption that the ly damages as of the

	·		the past twelve mont				to \$	•
FEATURE	SUBJECT		BLE SALE # 1			LE SALE # 2	COMPARABL	F S A I F # 3
Address 17 Harrington Av		6 High Holburn		57 Brook S		LL UALL # Z	18 Vine St	L OALL # 0
Barre, VT 05641	C	Barre, VT 05641		Barre, VT			Barre, VT 05641	
Proximity to Subject		0.39 miles SW	<u> </u>	0.02 miles			0.42 miles W	
Sale Price	\$	0.55 miles 5VV	\$ 74,000			\$ 92,500	0.42 ITIIIES VV	\$ 55,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 62.03 sq.ft.	1		6 sq.ft.	92,300	\$ 48.08 sq.ft.	Ψ 33,000
Data Source(s)	y oqnu	NNMLS #43345		NNMLS #4		38	NNMLS #434377	'6
Verification Source(s)		Ext. Inspection 8				Tax Records	Ext. Inspection &	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing	2200111111111	Arms Length	· ( ) ¢ / tajaoumone	Arms Leng		· ( ) + riajastinone	Life Estate	· ( ) + · · · · · · · · · · · · · · · · · ·
Concessions		Concession		VA;3700	,	-3 700	None Known	
Date of Sale/Time		04/18/2014		11/19/2014	4	5,7 55	04/07/2015	
Location	Fair/ Res	Fair/ Res		Fair/ Res			Fair/ Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	e		Fee Simple	
Site	2,172	3,049 sf	0	2,614 sf		0	2,614 sf	0
View	Residential	Residential		Residentia	al		Res/Comm	0
Design (Style)	Traditional	Traditional		Traditional			Traditional	
Quality of Construction	Fair/Avg	Fair/Avg		Fair/Avg			Fair/Avg	
Actual Age	118	110 Yrs	0	116		0	100	0
Condition	Average	Average		Avg/Gd		-10,000	Average	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Baths	
Room Count	5 3 1	6 3 2.0	-1,000	7 4	2.0	-1,000	6 3 1	0
Gross Living Area	1,180 sq.ft.	1,193 sq.ft			o sq.ft.	-5,400		
Basement & Finished	590 Sq.Ft.	612 Sq. Ft.	0	836 Sq.Ft.		0	572 Sq.Ft.	0
Rooms Below Grade								
Functional Utility	Average	Average		Average			Average	
Heating/Cooling	Oil HWBB	Oil- Steam	0	Oil FWA		0	Oil FWA	0
Energy Efficient Items	None	None		None			None	
Garage/Carport	None	None		None			1 Car Detached	-1,000
Porch/Patio/Deck	Porch	Porch/Deck	0	2 Porches		0	Porch	0
Fireplace(s), etc.	None	None		None			None	
Fence, Pool, etc.	Att. Utility	None	+500	None		+500	None	+500
Other	None	None	•	None		•	None	•
Net Adjustment (Total)		□ + <b>⋈</b> -	\$ -500		_	\$ -19,600		\$ -500
Adjusted Sale Price		Net Adj. 0.7 %			21.2 %		Net Adj. 0.9 %	Φ
of Comparables  I 0 did  did not research	the color of the big	Gross Adj. 2.0 %	5 \$ 73,500 roperty and comparable		22.3 %	\$ 72,900	Gross Adj. 2.7 %	\$ 54,500
My research ☐ did 🔀 did Data Source(s) Public Rec		les or transfers of the	subject property for th	e three years p	orior to t	he effective date of this	s appraisal.	
My research ☐ did 🔀 did I Data Source(s) Public Rec		les or transfers of the	comparable sales for t	he year prior to	o the da	te of sale of the compa	arable sale.	
Report the results of the research ITEM		rior sale or transfer hi BJECT	story of the subject pro COMPARABLE S.		T T	sales (report additional OMPARABLE SALE #2		3). RABLE SALE #3
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer								
Data Source(s)	Public Reco	rds	Public Records		Public	Records	Public Rec	ords
Effective Date of Data Source(s)	07/25/2015		07/25/2015		07/25	/2015	07/25/2015	·
Analysis of prior sale or transfer	history of the subject p	property and compara	ble sales No	sales or tra	nfers o	of the subject wer	e indicated within	the past three
years. No prior sales of the	ne comparables v	vere indicated du	ring the twelve mo	onth period	prior t	o their respective	sale dates.	
Summary of Sales Comparison Ademand. The appraisal hand are typically in need adjustments account for s	as not included le of significant repa	ender owned prop ir. Sale #4 & wa	s an estate sale, b	eport as the ut were ex	ey typi posed	cally have sold su to the open mark	ubstantially below et for an adequate	market value e period. Site
immediate neighborhood,								
range.								
Indicated Value by Sales Compar	ison Approach \$ 70	0,000						
Indicated Value by: Sales Com		·	Cost Approach (if dev	reloped) \$		Income App	proach (if developed)	\$
Greater consideration has was not considered to be								
value indicator based on a This appraisal is made X "as i completed, Subject to the following required inspection bases."	a typical buyer for is", Subject to following repairs or a	this type of prop completion per plan Iterations on the bas	perty. s and specifications o sis of a hypothetical co	n the basis o	f a hypo the repa	othetical condition tha irs or alterations have	t the improvements he been completed, or	nave been subject to the
retrospective date prior to	July 26, 2015 flo	odina			-	·	•	
Based on a complete visual conditions, and appraiser's conditions, and appraiser's conditions.	certification, my (ou 07/25/2015	r) opinion of the r , which is t	market value, as def the date of inspection	ined, of the on and the	real pr effective	operty that is the s e date of this appr	subject of this repo aisal.	rt is

Comments Renaming the intended USELOLINIS REDOL		
Comments Regarding the Intended User of this Report:		
The Intended User of this appraisal report are the City of Barre, and all page 1	arties directly related to th	ne FEMA Ruy Out Process, including the
property owners, Two Rivers Ottauquechee Regional Commission (TRO		
the property that is the subject of this appraisal for a pre-disaster (July 26		
the appraisal, reporting requirements of this appraisal report form, and De		
sourced from the Financial Institutions Reform, Recovery, and Enforcement		
I have performed no services, as an appraiser or in any other capacity, re	egarding the property that	is the subject of this report within the
three-year period immediately preceding acceptance of this assignment.		
this market area. I am aware of, and have access to, the necessary and		
services, tax assessment records, public land records, and other such da		
Comments Regarding Exposure Time:		
Exposure Time is the estimated length of time that the property interest b	eing appraised would hav	ve been offered on the market prior to the
hypothetical consummation of a sale at market value on the effective dat	e of the appraisal. The es	stimated reasonable market exposure time for
the Subject would be 180 days.		
Comments Regarding the Use of Digital Signature(s):		
This report may contain digital signatures, the use of which is secure.		
Comments Regarding Condition Ratings:		
For the purpose of valuing the property, the appraiser has included condi	tion ratings. Any condition	n ratings have been based on a cursory
observation of readily observable features and will typically include assur	nptions that unobservable	e areas are normal and typical. The report and
value estimate assumes that there are no hidden defects or atypical cond	ditions. This report should	d in no way be considered to be a substitute for
a professional home inspection. An inspection by a licensed home inspe	ctor is always recommen	ded to evaluate the condition of a property.
Comments Regarding Appraisal Management Companies:		
There was no appraisal management company involved in this appraisal	order. The total compen-	sation to be paid for this appraisal is to be
\$600.		
COST APPROACH TO VALUE	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate information for the lender/client to replicate the below cost figures and calculate adequate a		
Support for the opinion of site value (summary of comparable land sales or other methods for	estimating site value)	
	T	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$
Source of cost data	DWELLING	Sq.Ft. @ \$ =\$
Quality rating from cost service Effective date of cost data		
		Sq.Ft. @ \$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport	=\$ Sq.Ft. @ \$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Total Estimate of Cost-New	Sq.Ft. @ \$ = \$ = \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Total Estimate of Cost-New Less Physical	=\$ Sq.Ft. @\$ =\$ =\$ Functional External
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Total Estimate of Cost-New Less Physical Depreciation	Sq.Ft. @ \$ = \$ = \$ = \$ = \$   Functional   External   = \$ ( )
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvement	Sq.Ft. @ \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Total Estimate of Cost-New Less Physical Depreciation	Sq.Ft. @ \$
	Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improveme "As-is" Value of Site Improvement	Sq.Ft. @ \$
Estimated Remaining Economic Life (HUD and VA only)  Years	Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improveme "As-is" Value of Site Improveme INDICATED VALUE BY COST A	=\$ Sq.Ft. @\$ =\$ =\$ Functional External =\$( ) ents =\$ ents =\$ PPROACH =\$
Estimated Remaining Economic Life (HUD and VA only)  Years  INCOME APPROACH TO VALU	Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improveme "As-is" Value of Site Improveme INDICATED VALUE BY COST A E (not required by Fannie Mae	Sq.Ft. @ \$
Estimated Remaining Economic Life (HUD and VA only)  Years  INCOME APPROACH TO VALU  Estimated Monthly Market Rent \$ X Gross Rent Multiplier	Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improveme "As-is" Value of Site Improveme INDICATED VALUE BY COST A E (not required by Fannie Mac = \$	Sq.Ft. @ \$
Estimated Remaining Economic Life (HUD and VA only)  Years  INCOME APPROACH TO VALU  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  The income Approach (including support for market rent and GRM)	Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improveme "As-is" Value of Site Improveme INDICATED VALUE BY COST A E (not required by Fannie Mac = \$	Sq.Ft. @ \$
Estimated Remaining Economic Life (HUD and VA only)  Years  INCOME APPROACH TO VALU  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  The inchas been omitted from the report.	Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improveme  "As-is" Value of Site Improveme  INDICATED VALUE BY COST A  E (not required by Fannie Mae  = \$  come approach was not come	Sq.Ft. @ \$
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Estimated Remaining Economic Life (HUD and VA only)  Years  INCOME APPROACH TO VALU  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  The inchas been omitted from the report.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Humber of Project  Total number of phases  Total number of units  Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Yes	Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improveme "As-is" Value of Site Improveme  INDICATED VALUE BY COST A  E (not required by Fannie Mae  = \$  come approach was not co  FOR PUDs (if applicable)  No Unit type(s) Detact  OA and the subject property is a	Sq.Ft. @ \$ = \$  Sq.Ft. @ \$ = \$  =\$  Functional External = \$( )  ents = \$  ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and the Attached in attached dwelling unit.
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Estimated Remaining Economic Life (HUD and VA only)    INCOME APPROACH TO VALU    Estimated Monthly Market Rent \$ X Gross Rent Multiplier     Summary of Income Approach (including support for market rent and GRM)   The inchas been omitted from the report.    PROJECT INFORMATION	Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improvement  "As-is" Value of Site Improvement  INDICATED VALUE BY COST A  E (not required by Fannie Mac  = \$  come approach was not come appro	Sq.Ft. @ \$ = \$ = \$
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

APPRAISER 600 .	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Marca P. Darcia	Signature
Name Marco Paul Garcia	Name
Company Name Marco Garcia Appraisal & Review Services	Company Name
Company Address P.O. Box 768, Montpelier, VT 05601	Company Address
Telephone Number (802) 229-9799	Telephone Number
Email Address marco@appraisalsvt.com	Email Address
Date of Signature and Report 09/30/2016	Date of Signature
Effective Date of Appraisal 07/25/2015	State Certification #
State Certification # 079-0076285	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State VT	
Expiration Date of Certification or License 05/31/2018	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
17 Harrington Ave	<ul> <li>Did inspect exterior of subject property from street</li> </ul>
Barre, VT 05641	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 70,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name	COMPARADIFICALIC
Company Name City of Barre	COMPARABLE SALES
Company Address 6 N. Main St., Suite 2, Barre, VT 05641	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	_ Date of Inspection

Freddie Mac Form 70 March 2005

		U	nitorm Re	sidentiai Aļ	opraisal R	eport	File # BCY16100	5
	FEATURE	SUBJECT	COMPARAB	LE SALE #4	COMPARAE	BLE SALE # 5	COMPARABL	E SALE #6
	Address 17 Harrington Av	е	46 Foster St					
	Barre, VT 05641		Barre, VT 05641					
	Proximity to Subject	Φ.	0.51 miles SW	φ		Ιφ.		Φ.
	Sale Price Sale Price/Gross Liv. Area	\$ \$ sq.ft.	¢ 20.00.00 t	\$ 50,000		\$	\$ sq.ft.	\$
	Data Source(s)	\$ sq.ft.	\$ 36.08 sq.ft. NNMLS #43871	•	\$ sq.ft		\$ sq.ft.	
	Verification Source(s)		Ext. Inspection 8					
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sales or Financing		Estate Sale					
	Concessions		Concession	-3,000				
	Date of Sale/Time		04/02/2015					
끙	Location Leasehold/Fee Simple	Fair/ Res	Fair/ Res					
Ø	Site	Fee Simple 2,172	Fee Simple 4,792 sf	0				
PPF	View	Residential	Residential	0				
ΨZ	Design (Style)	Traditional	Traditional					
SO	Quality of Construction	Fair/Avg	Fair/Avg					
AR	Actual Age	118	126 Yrs	0				
M	Condition	Average	Fair	+10,000			T	
S	Above Grade Room Count	Total Bdrms. Baths 5 3 1	Total Bdrms. Baths 7 3 2	-1,000	Total Bdrms. Baths		Total Bdrms. Baths	
ш	Gross Living Area	1,180 sq.ft.	· · · -	·		1	sq.ft.	
SA	Basement & Finished	590 Sq.Ft.	588 Sq. Ft.	-5,100		-	oq.n.	
	Rooms Below Grade	- 1 * **						
	Functional Utility	Average	Average					
	Heating/Cooling	Oil HWBB	BBHW/Space	0				
	Energy Efficient Items	None	None 1C Attached	4.000				
	Garage/Carport Porch/Patio/Deck	None Porch	1C Attached Porch	-1,000				
	Fireplace(s), etc.	None	Fireplace	0				
	Fence, Pool, etc.	Att. Utility	None	+500				
	Other	None	None					
	Net Adjustment (Total)		<b>X</b> +	\$ 2,400		\$		\$
	Adjusted Sale Price		Net Adj. 4.8 %		Net Adj. 0.0 %		Net Adj. 0.0 %	Φ 0
	of Comparables	and analysis of the r	Gross Adj. 37.2 %		Gross Adj. 0.0 %		Gross Adj. 0.0 %	
	Report the results of the research and analysis of the							
	•		JBJECT	COMPARABLE SA	ALE#4 C	OMPARABLE SALE #	5 COMPAR	ABLE SALE # 6
	ITEM  Date of Prior Sale/Transfer		JBJECT	COMPARABLE SA	ALE # 4 C	OMPARABLE SALE #	5 COMPAR	ABLE SALE # 6
	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	SI		COMPARABLE SA	ALE # 4 C	OMPARABLE SALE #	5 COMPAR	ABLE SALE # 6
	ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)	Public Reco	rds	Public Records	ALE # 4 C	OMPARABLE SALE #	5 COMPAR	ABLE SALE # 6
	ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	Public Reco 07/25/2015	rds	Public Records 07/25/2015				
E HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	Public Reco 07/25/2015 history of the subject	rds property and compara	Public Records 07/25/2015		OMPARABLE SALE #		
E HISTORY	ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	Public Reco 07/25/2015 history of the subject	rds property and compara	Public Records 07/25/2015				
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SALE HISTORY	ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I	Public Reco 07/25/2015 history of the subject	rds property and compara	Public Records 07/25/2015				
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# **Subject Photo Page**

Borrower	Gary R. & Betty-Jean E. Winders				
Property Address	17 Harrington Ave				
City	Barre	County Washington	State VT	Zip Code 05641	
Landar/Cliant	City of Barro				



# **Subject Front**

17 Harrington Ave

Sales Price

Gross Living Area 1,180
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1

Location Fair/ Res
View Residential
Site 2,172
Quality Fair/Avg
Age 118



# **Subject Rear**



# **Subject Street**

# **Comparable Photo Page**

Borrower	Gary R. & Betty-Jean E. Winders				
Property Address	17 Harrington Ave				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre				



#### **Comparable 1**

6 High Holburn St

Prox. to Subject 0.39 miles SW Sale Price 74,000 Gross Living Area 1,193 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location Fair/ Res View Residential 3,049 sf Site Quality Fair/Avg 110 Yrs Age



### Comparable 2

57 Brook St

Prox. to Subject 0.02 miles SW Sale Price 92,500 Gross Living Area 1,540 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location Fair/ Res View Residential Site 2,614 sf Fair/Avg Quality Age 116



#### Comparable 3

18 Vine St

Prox. to Subject 0.42 miles W Sale Price 55,000 Gross Living Area 1,144 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1 Location Fair/ Res Res/Comm View Site 2,614 sf Fair/Avg Quality Age 100

# **Comparable Photo Page**

Borrower	Gary R. & Betty-Jean E. Winders				
Property Address	17 Harrington Ave				
City	Barre	County Washington	State VT	Zip Code 05641	
Landar/Cliant	City of Barre			•	



# Comparable 4

46 Foster St

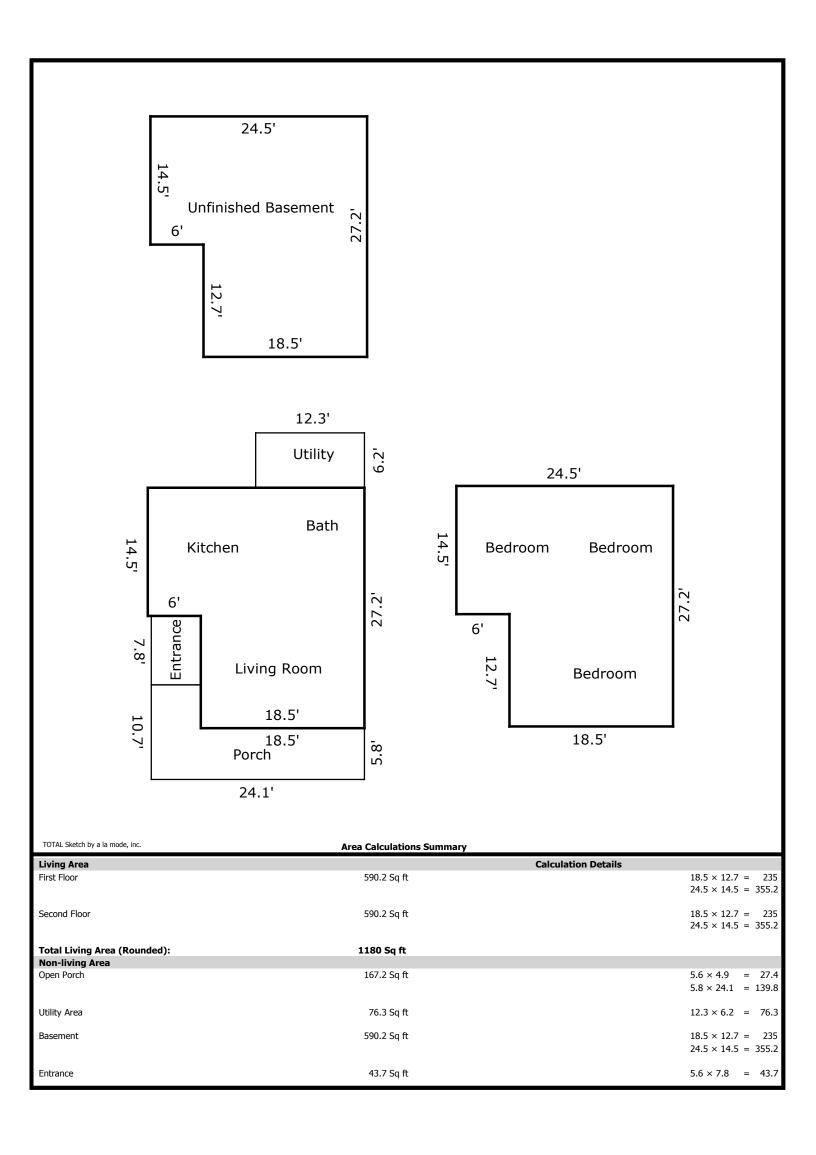
Prox. to Subject 0.51 miles SW

Sale Price 50,000
Gross Living Area 1,386
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2

Location Fair/ Res
View Residential
Site 4,792 sf
Quality Fair/Avg
Age 126 Yrs

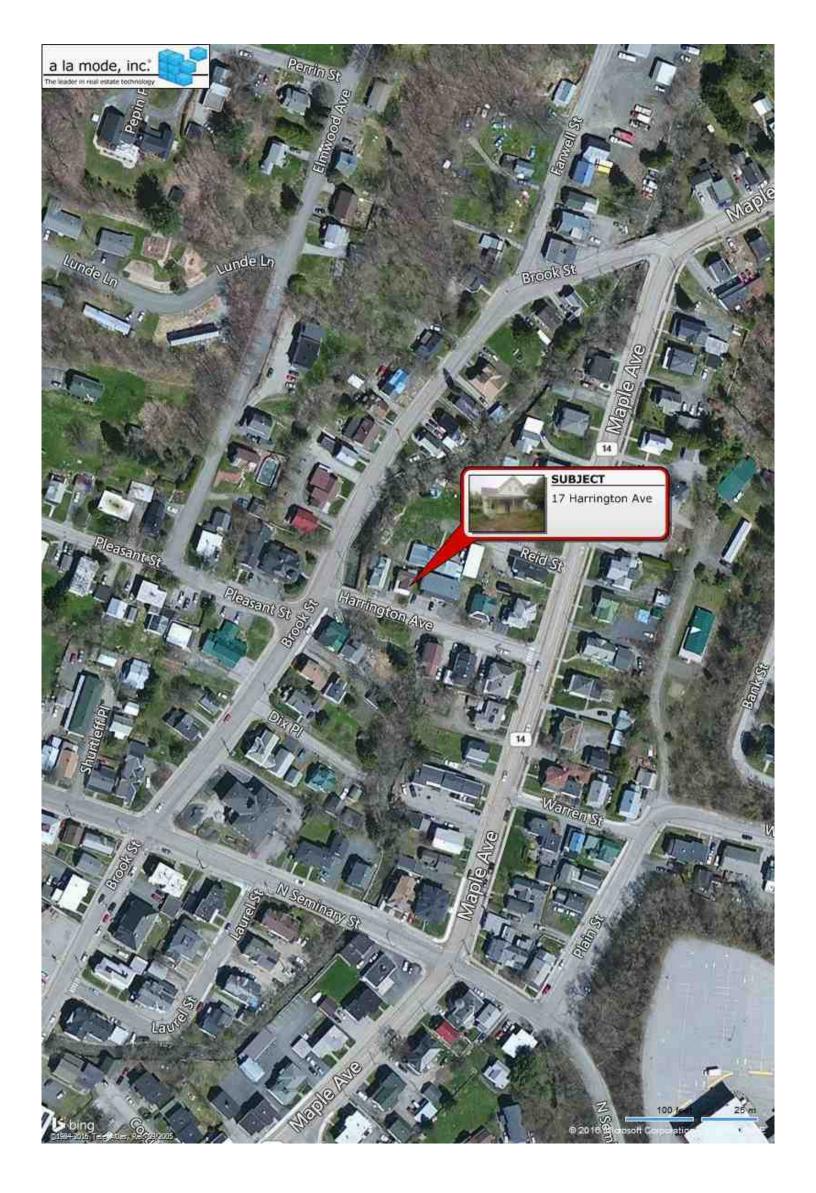
# **Building Sketch**

Borrower	Gary R. & Betty-Jean E. Winders				
Property Address	17 Harrington Ave				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre				



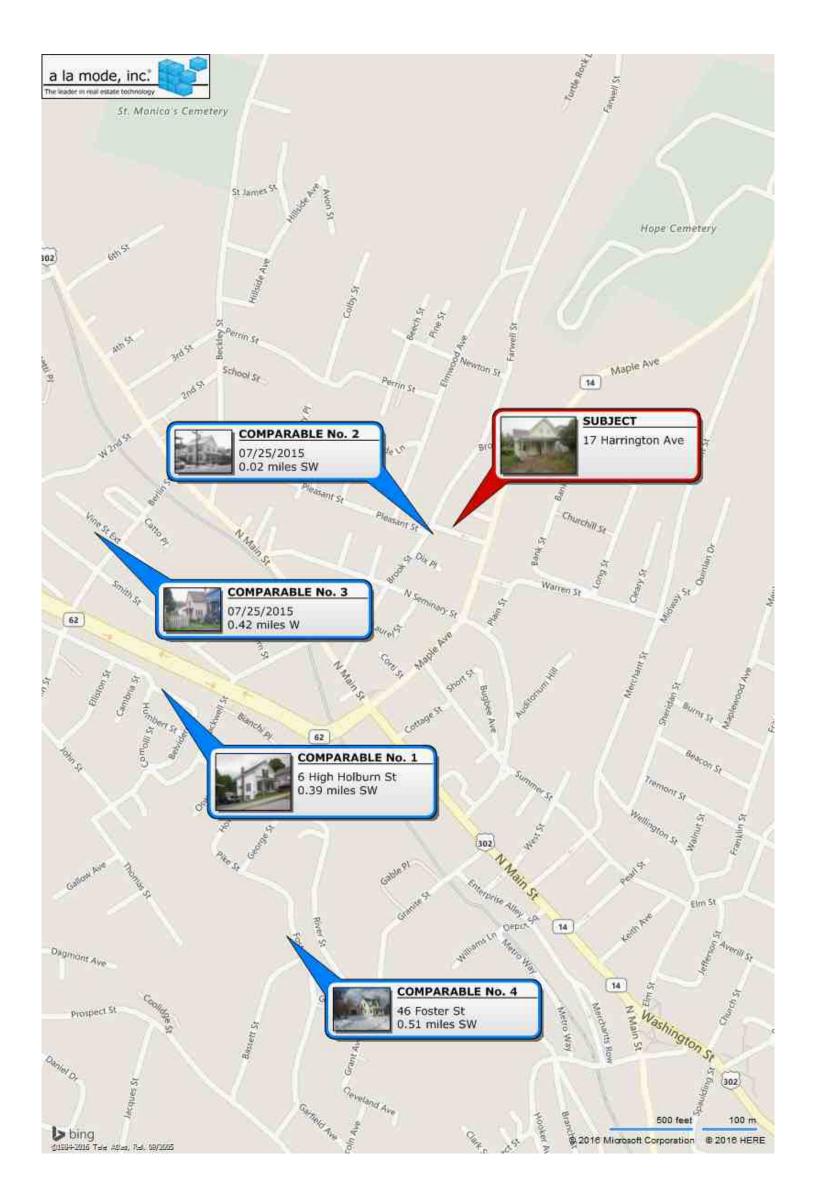
# **Location Map**

Borrower	Gary R. & Betty-Jean E. Winders				
Property Address	17 Harrington Ave				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre				



# **Location Map**

Borrower	Gary R. & Betty-Jean E. Winders			
Property Address	17 Harrington Ave			
City	Barre	County Washington	State VT	Zip Code 05641
Lender/Client	City of Barre			



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with a copy of the name change document. [Acceptable documentation: marriage certificate, divorce decree, court order]

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- You can also change your address at our website using your User ID and Password at no charge.
- Renewal notices are sent to the address the office has on file and are not forwarded to a new address

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Marco P Garcia PO Box 768 Montpelier, VT 05601-0768

Credential #: 079.0076285 Status: ACTIVE Effective: 06/01/2016 Expires: 05/31/2018

For the most accurate and up to date record of licensure, please visit www.vtprofessionals.org



# **APPRAISAL OF REAL PROPERTY**



### **LOCATED AT**

19 Harrington Ave Barre, VT 05641 Deed Description; Deed Book 267, Page 880

#### **FOR**

City of Barre 6 N. Main St., Suite 2 Barre, VT 05641

#### **OPINION OF VALUE**

66,000

#### **AS OF**

07/25/2015

# BY

Marco Paul Garcia
Marco Garcia Appraisal & Review Services
P.O. Box 768
Montpelier, VT 05601
(802) 229-9799
marco@appraisalsvt.com

The purpose of this summary approinal rene	art in to arou	ide the lander/elient with an eco	urate and adequately aupported an	inion of the market value	of the aubient property
The purpose of this summary appraisal repo	טונ וא נט טוטי	nue the lender/chent with an acc			
Property Address 19 Harrington Ave			City Barre	State VT	Zip Code 05641
Borrower Evalyn E. Dailey		Owner of Public Record	Evalyn E. Dailey	County Wash	hington
Legal Description Deed Description; D	eed Book 2	267, Page 880			
Assessor's Parcel # 0750-0019-0000			Tax Year 2016	R.E. Taxes \$ 2	2,494
Neighborhood Name City of Barre			Map Reference 12740	Census Tract s	9551.00
Occupant 🗌 Owner 🔀 Tenant 🗌 Vac	ant	Special Assessments \$	O PU		per year per month
Property Rights Appraised X Fee Simple	Leaseh				
Assignment Type Purchase Transaction		_ , ,	scribe) Flood Buy-Out		
_ · _ · _				14	
1			in St., Suite 2, Barre, VT 0564		V <b>V</b> N-
Is the subject property currently offered for sa				·	Yes 🔀 No
Report data source(s) used, offering price(s),			subject property indicated thro		w England Real
Estate Network Multiple Listing Serv	rice. No lis	ting of the subject indicated	I during the past twelve month	is.	
I did did not analyze the contract for	or sale for the	subject purchase transaction. Expla	ain the results of the analysis of the co	intract for sale or why the a	analysis was not
performed.			•	•	·
Contract Price \$ Date of Co	ntract	Is the property seller th	e owner of public record? Yes	No Data Source(s)	
Is there any financial assistance (loan charges					Yes No
If Yes, report the total dollar amount and descr			nice, etc.) to be paid by any party on b	ocitali di tile bollowei :	163 NO
il res, report the total dollar amount and descr	ide the items	to be paid.			
Note: Race and the racial composition of the	ne neighborh	nood are not appraisal factors.			
Neighborhood Characteristics		One-Unit H	ousing Trends	One-Unit Housing	Present Land Use %
Location 🔀 Urban 🗌 Suburban	Rural	Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 45 %
Built-Up	Under 25%	Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit 25 %
Growth Rapid Stable	Slow	<u> </u>	ns 🔀 3-6 mths 🗌 Over 6 mths	50 Low 60	Multi-Family 20 %
Neighborhood Boundaries Bounded by	Merchant	Street to the east, Beckley	Hill to the West, Main Street	200 High 200	Commercial 10 %
to the south, and Newton Street to the	ne north.			125 Pred. 115	Other %
Neighborhood Description The neighborhood	rhood con	sists of older single and mu	lti-family housing with small co	ommercial uses. The	e neighborhood
represents affordable housing for th		<del>-</del>			_
generally reasonably maintained but					
Market Conditions (including support for the a			ve been relatively level of the		
market activity that is typical for this					
financing available at favorable inter	est rates.	There has been some dow	nward pricing pressure from for	oreclosure sales and	limited demand.
Dimensions See Plat		Area 3,049 sf	Shape Mostly Rec	tangular View R	esidential
Specific Zoning Classification Planned Res	sidential	Zoning Description P	lanned Residential		
		(Grandfathered Use) No Zonin			
Is the highest and best use of subject property				Yes No If No, de	a a vilh a
is the highest and best aso of subject property	as improved				
		(or as proposed per plane and spe	omodiono) the precent dee.	Yes No If No, de	scribe
Hailiaine Dublic Oaber (decerbe)			, ,		
Utilities Public Other (describe)		Public Other (de	scribe) Off-site Impr	rovements - Type	Public Private
Electricity 🔀 🗌		Public Other (de:	scribe) Off-site Impr	rovements – Type	
Electricity 💢 🔲 Gas 🔲 🗶 LP Available	,	Public Other (de: Water Sanitary Sewer	scribe) Off-site Impr Street Alley Non	rovements - Type	Public Private
Electricity	□ No FE	Public Other (de: Water Sanitary Sewer Sanitary AE	scribe) Off-site Impr Street Alley Non FEMA Map # 50023C0434E	rovements - Type	
Electricity 💢 🔲 Gas 🔲 🗶 LP Available	□ No FE	Public Other (de: Water Sanitary Sewer Sanitary AE	scribe) Off-site Impr Street Alley Non FEMA Map # 50023C0434E	rovements – Type e FEMA Map	Public Private
Electricity	No FE	Public Other (der Water	scribe) Off-site Impr Street Alley Non FEMA Map # 50023C0434E o If No, describe	rovements – Type e FEMA Map	Public Private
Electricity  Gas  LP Available FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typi Are there any adverse site conditions or extern	No FE cal for the ma	Public Other (de: Water	scribe)  Off-site Impr Street Alley Non FEMA Map # 50023C0434E o If No, describe nental conditions, land uses, etc.)?	rovements - Type  e FEMA Map  Yes No	Public Private  Date 03/19/2013  If Yes, describe
Electricity  Gas  LP Available FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern The area has been subject to flooding	No FE cal for the ma	Public Other (de: Water	scribe)  Off-site Impr Street Alley Non FEMA Map # 50023C0434E o If No, describe nental conditions, land uses, etc.)?	rovements - Type  e FEMA Map  Yes No	Public Private  Date 03/19/2013  If Yes, describe
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Electricity  Gas  LP Available FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern The area has been subject to floodin and setback requirements.  General Description	No FE cal for the manal factors (ea ng in the pa	Public Other (de: Water	Scribe)  Off-site Impr Street Alley Non FEMA Map # 50023C0434E Off No, describe nental conditions, land uses, etc.)? Current zoning regulations and Exterior Description materials	rovements - Type  e FEMA Map  Yes No  nd does not likely mee  s/condition Interior	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition
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Electricity  Gas  LP Available FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern The area has been subject to floodin and setback requirements.  General Description  Units One One with Accessory Unit # of Stories  2	No FE cal for the ma lal factors (ea ng in the pa	Public Other (deed Water Sanitary Sewer Semants, encroachments, environments. The property pre-dates  Foundation Semants Crawl Space Sement Partial Basement	Scribe)  Off-site Improvements Street Alley Non FEMA Map # 50023C0434E Off No, describe Inental conditions, land uses, etc.)? Current zoning regulations and Exterior Description Exterior Walls Stone-Msnr Exterior Walls Clapboard/	rovements - Type  e FEMA Map  Yes No  nd does not likely mee  s/condition Interior  ry/Avg Floors  Avg Walls	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition
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Electricity  Gas	No FE cal for the manal factors (eating in the passive Full Base Basement Ar Basement Fill	Public Other (dee Water Sanitary Sewer Sanitary Sewer Semantary Sewer Sements, encroachments, environments, encroachments, environments. The property pre-dates Sement Selab Crawl Space Ement Partial Basement Partial Basement Tea 710 sq.ft.	Scribe)  Off-site Improverse Street  Alley Non FEMA Map # 50023C0434E  of If No, describe mental conditions, land uses, etc.)? current zoning regulations and  Exterior Description Foundation Walls Exterior Walls Exterior Walls Clapboard// Roof Surface Comp. Shin Gutters & Downspouts None	rovements - Type  e  FEMA Map  Yes No  nd does not likely mee  s/condition Interior  ry/Avg Floors  Avg Walls  ngle/Avg Trim/Finish  Bath Floor	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/Fair  Plaster/Fair  Wood/Avg  Tile/Avg
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Electricity  Gas  LP Available FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern The area has been subject to floodin and setback requirements.  General Description  Units  One  One with Accessory Unit  # of Stories  2  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Traditional  Year Built  1890	No FE cal for the manal factors (eating in the part of	Public Other (de: Water Sanitary Sewer Sanitary Sewer Semantary Sewer Semantary Sewer Semants, encroachments, environnast. The property pre-dates Semant Crawl Space Sement Partial Basement Sea 710 sq.ft. nish % Entry/Exit Sump Pump Infestation	Scribe)  Street Alley Non FEMA Map # 50023C0434E Or If No, describe Inental conditions, land uses, etc.)? Current zoning regulations and Exterior Description Foundation Walls Exterior Walls Exterior Walls Exterior Walls Clapboard/A Roof Surface Gutters & Downspouts Comp. Shin Comp. Sh	rovements - Type  e  FEMA Map  Yes No  nd does not likely mee  s/condition Interior  ry/Avg Floors  Avg Walls  ngle/Avg Trim/Finish  Bath Floor  ng/Fair Bath Wainscr  bo/Avg Car Storage	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/Fair  Plaster/Fair  Wood/Avg  Tile/Avg  Ot Plastic/Avg  None
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Electricity  Gas	No FE cal for the manal factors (earng in the paragraph of the paragraph o	Public Other (der Water Sanitary Sewer Sements, encroachments, environnast. The property pre-dates Sanitary Space Sement Partial Basement Sea 710 sq.ft.  Partial Basement Sanitary Sump Pump Infestation Sea Settlement	Scribe)  Off-site Improstreet Alley Non FEMA Map # 50023C0434E Off No, describe Inental conditions, land uses, etc.)? If No, describe Inental conditions, land uses, etc.)? If current zoning regulations and uses are current zoning regulations.  In product the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoni	rovements - Type  e FEMA Map  Yes No nd does not likely mee  s/condition Interior  ry/Avg Floors Avg Walls ngle/Avg Trim/Finish Bath Floor ng/Fair Bath Wainsco bo/Avg Car Storage bo/Avg Driveway Driveway Sur Partial Garage Porches Carport None Att. (describe) All Persona 3 Square Feet of Gross L  aisal and value estimatiser has made the ast operty has less than typome above average in	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/Fair  Plaster/Fair  Wood/Avg  Tile/Avg  Ot Plastic/Avg  None  # of Cars 1  rface Gravel  # of Cars 0  # of Cars 0  Built-in  al Property  iving Area Above Grade  ate is based on the esumption that the ypical updates
Electricity	No FE cal for the manal factors (earng in the paragraph of the paragraph o	Public Other (der Water Sanitary Sewer Sements, encroachments, environnast. The property pre-dates Sanitary Space Sement Partial Basement Sea 710 sq.ft.  Partial Basement Sanitary Sump Pump Infestation Sea Settlement	Scribe)  Off-site Improstreet Alley Non FEMA Map # 50023C0434E Off No, describe Inental conditions, land uses, etc.)? If No, describe Inental conditions, land uses, etc.)? If current zoning regulations and uses are current zoning regulations.  In product the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoni	rovements - Type  e FEMA Map  Yes No nd does not likely mee  s/condition Interior  ry/Avg Floors Avg Walls ngle/Avg Trim/Finish Bath Floor ng/Fair Bath Wainsco bo/Avg Car Storage bo/Avg Driveway Driveway Sur Partial Garage Porches Carport None Att. (describe) All Persona 3 Square Feet of Gross L  aisal and value estimatiser has made the ast operty has less than typome above average in	Public Private  Description of Date 03/19/2013  If Yes, describe et current site size    materials/condition     Wd-Vnl-Crpt/Fair     Plaster/Fair     Wood/Avg     Tile/Avg     Ot Plastic/Avg     None     # of Cars   1     fface   Gravel     # of Cars   0     # of Cars   0     # of Cars   0     Det.   Built-in     B
Electricity  Gas	No FE cal for the manal factors (earng in the paragraph of the paragraph o	Public Other (der Water Sanitary Sewer Sements, encroachments, environnast. The property pre-dates Sanitary Space Sement Partial Basement Sea 710 sq.ft.  Partial Basement Sanitary Sump Pump Infestation Sea Settlement	Scribe)  Off-site Improstreet Alley Non FEMA Map # 50023C0434E Off No, describe Inental conditions, land uses, etc.)? If No, describe Inental conditions, land uses, etc.)? If current zoning regulations and uses are current zoning regulations.  In product the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoning regulations and uses are current zoning regulations. In the current zoning regulations and uses are current zoni	rovements - Type  e FEMA Map  Yes No nd does not likely mee  s/condition Interior  ry/Avg Floors Avg Walls ngle/Avg Trim/Finish Bath Floor ng/Fair Bath Wainsco bo/Avg Car Storage bo/Avg Driveway Driveway Sur Partial Garage Porches Carport None Att. (describe) All Persona 3 Square Feet of Gross L  aisal and value estimatiser has made the ast operty has less than typome above average in	Public Private  Description of Date 03/19/2013  If Yes, describe et current site size    materials/condition     Wd-Vnl-Crpt/Fair     Plaster/Fair     Wood/Avg     Tile/Avg     Ot Plastic/Avg     None     # of Cars   1     fface   Gravel     # of Cars   0     # of Cars   0     # of Cars   0     Det.   Built-in     B
Electricity  Gas	Concrete	Public Other (de: Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Semants, encoachments, environnest. The property pre-dates Sements, encroachments, environnest. The property pre-dates Sement Partial Basement Selab Crawl Space Sement Partial Basement Sea 710 sq.ft. Selab Settlement Selab Settlement Sea Settlement FWA HWBB Radiant Fuel Oil Central Air Conditioning Sea A Bedrooms Features include two porch spairs, deterioration, renovations, remaich is prior to the inspectional settle souther water ctual inspection. Sea A affect the livability, soundness, contact of the spection of the specific of	Scribe)  Street Alley Non FEMA Map # 50023C0434E Or If No, describe Inental conditions, land uses, etc.)? Courrent zoning regulations and section of the property has sector structural integrity of the property?	FEMA Map  Yes No nd does not likely mee  s/condition Interior  ry/Avg Floors Avg Walls ngle/Avg Trim/Finish Bath Floor ng/Fair Bath Wainscr bo/Avg Car Storage bo/Avg Driveway Driveway Sur Partial Garage Perches Carport None Att. (describe) All Persona 3 Square Feet of Gross L  aisal and value estimal iser has made the as operty has less than to ome above average i	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/Fair  Plaster/Fair  Wood/Avg  Tile/Avg  Ot Plastic/Avg  Tile/Avg  Ot Plastic/Avg  Tile/Avg  Ot Cars  # of Cars  # of Cars  # of Cars  Built-in  al Property  iving Area Above Grade  ate is based on the sumption that the ypical updates  nterior trim. The
Electricity  Gas	Concrete	Public Other (de: Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Semants, encoachments, environnest. The property pre-dates Sements, encroachments, environnest. The property pre-dates Sement Partial Basement Selab Crawl Space Sement Partial Basement Sea 710 sq.ft. Selab Settlement Selab Settlement Sea Settlement FWA HWBB Radiant Fuel Oil Central Air Conditioning Sea A Bedrooms Features include two porch spairs, deterioration, renovations, remaich is prior to the inspectional settle souther water ctual inspection. Sea A affect the livability, soundness, contact of the spection of the specific of	Scribe)  Street Alley Non FEMA Map # 50023C0434E Or If No, describe Inental conditions, land uses, etc.)? Courrent zoning regulations and section of the property has sector structural integrity of the property?	FEMA Map  Yes No nd does not likely mee  s/condition Interior  ry/Avg Floors Avg Walls ngle/Avg Trim/Finish Bath Floor ng/Fair Bath Wainscr bo/Avg Car Storage bo/Avg Driveway Driveway Sur Partial Garage Perches Carport None Att. (describe) All Persona 3 Square Feet of Gross L  aisal and value estimal iser has made the as operty has less than to ome above average i	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/Fair  Plaster/Fair  Wood/Avg  Tile/Avg  Ot Plastic/Avg  Tile/Avg  Ot Plastic/Avg  Tile/Avg  Ot Cars  # of Cars  # of Cars  # of Cars  Built-in  al Property  iving Area Above Grade  ate is based on the sumption that the ypical updates  nterior trim. The
Electricity	Concrete	Public Other (de: Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Semants, encoachments, environnest. The property pre-dates Sements, encroachments, environnest. The property pre-dates Sement Partial Basement Selab Crawl Space Sement Partial Basement Sea 710 sq.ft. Selab Settlement Selab Settlement Sea Settlement FWA HWBB Radiant Fuel Oil Central Air Conditioning Sea A Bedrooms Features include two porch spairs, deterioration, renovations, remaich is prior to the inspectional settle souther water ctual inspection. Sea A affect the livability, soundness, contact of the spection of the specific of	Scribe)  Street Alley Non FEMA Map # 50023C0434E Or If No, describe Inental conditions, land uses, etc.)? Courrent zoning regulations and section of the property has sector structural integrity of the property?	FEMA Map  Yes No nd does not likely mee  s/condition Interior  ry/Avg Floors Avg Walls ngle/Avg Trim/Finish Bath Floor ng/Fair Bath Wainscr bo/Avg Car Storage bo/Avg Driveway Driveway Sur Partial Garage Perches Carport None Att. (describe) All Persona 3 Square Feet of Gross L  aisal and value estimal iser has made the as operty has less than to ome above average i	Public Private  Date 03/19/2013  If Yes, describe et current site size  materials/condition  Wd-Vnl-Crpt/Fair  Plaster/Fair  Wood/Avg  Tile/Avg  Ot Plastic/Avg  Tile/Avg  Ot Plastic/Avg  Tile/Avg  Ot Cars  # of Cars  # of Cars  # of Cars  Built-in  al Property  iving Area Above Grade  ate is based on the sumption that the ypical updates  nterior trim. The

	<u> </u>		the past twelve mon				បេ ឆ្	•
FEATURE	SUBJECT	COMPARABI				LE SALE # 2	COMPARABI	F SVI E # 3
Address 19 Harrington Av		6 High Holburn S		57 Brook		LL UNLL # L	18 Vine St	LL OALL # 0
Barre, VT 05641	<del>C</del>	Barre, VT 05641		Barre, VT			Barre, VT 05641	
Proximity to Subject		0.39 miles SW		0.04 miles				
	\$	0.39 miles Svv	\$ 74.000		3 3 7 7	\$ 92.500	0.43 miles W	\$ 55.000
	\$ sq.ft.	t 22 02 ca t	\$ 74,000		oc caft	\$ 92,500		\$ 55,000
Data Source(s)	ψ 5 <b>ų</b> .π.		10		)6 sq.ft.			76
Verification Source(s)		NNMLS #433454 Ext. Inspection 8		NNMLS #		Tax Records	NNMLS #434377 Ext. Inspection &	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP			DESCRIPTION	+(-) \$ Adjustment
	DESCRIPTION		+ (-) \$ Aujustillelit			+(-) \$ Adjustment		+(-) \$ Aujustinent
Sales or Financing		Arms Length		Arms Len	gtn	0.700	Life Estate	
Concessions  Data of Colo/Time		Concession		VA;3700		-3,700	None Known	
Date of Sale/Time	Fair/ Dan	04/18/2014		11/19/201	4		04/07/2015	
Location	Fair/ Res	Fair/ Res		Fair/ Res	1.		Fair/ Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	ie	•	Fee Simple	
Site	3,049 sf	3,049 sf		2,614 sf	. 1	0	2,614 sf	0
View	Residential	Residential		Residentia			Res/Comm	
Design (Style)	Traditional	Traditional		Traditiona	11		Traditional	
Quality of Construction	Fair/Avg	Fair/Avg		Fair/Avg			Fair/Avg	
Actual Age	125	110 Yrs	10.000	116		00.000	100	40.000
Condition	Fair	Average	-10,000	Avg/Gd		-20,000	Average	-10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	4.000	Total Bdrms		4.000	Total Bdrms. Baths	
Room Count	6 4 1	6 3 2.0	-1,000		2.0	-1,000		
Gross Living Area	1,583 sq.ft.	1,193 sq.ft.	+5,900		.0 sq.ft.	_	1,144 sq.ft.	+6,600
Basement & Finished	710 Sq.Ft.	612 Sq. Ft.	0	836 Sq.Ft		0	572 Sq.Ft.	0
Rooms Below Grade	•							
Functional Utility	Average	Average	-	Average			Average	
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Fireplace(s), etc. Fence, Pool, etc. Other Net Adjustment (Total) Adjusted Sale Price of Comparables	Oil FWA	Oil- Steam	0	Oil FWA			Oil FWA	
Energy Efficient Items	None	None		None			None	
Garage/Carport	None	None	_	None		_	1 Car Detached	-1,000
Porch/Patio/Deck	2 Porches	Porch/Deck	0	2 Porches	3	0	Porch	0
Fireplace(s), etc.	None	None		None			None	
Fence, Pool, etc.	None	None		None			None	
Other	None	None	Φ	None		Φ	None	
Net Adjustment (Total)		+ 🗶 -	\$ -5,100		<b>X</b> -	\$ -24,700		\$ -4,400
Adjusted Sale Price		Net Adj. 6.9 %		Net Adj.	26.7 %		Net Adj. 8.0 %	
		Gross Adj. 22.8 %	1\$ 68,900 operty and comparable	Gross Adj.	26.7 %	\$ 67,800	Gross Adj. 32.0 %	\$ 50,600
Data Source(s) Public Rec	ords not reveal any prior sa ords	les or transfers of the	subject property for th comparable sales for t story of the subject pro	he year prior	to the da	te of sale of the comp	arable sale.	3).
ITEM	SL	JBJECT	COMPARABLE S	ALE #1	C	OMPARABLE SALE #	2 COMPA	RABLE SALE #3
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer								
Data Source(s)	Public Reco		Public Records			Records	Public Rec	
Effective Date of Data Source(s)	07/25/2015		07/25/2015		•	/2015	07/25/2015	
Analysis of prior sale or transfer h							e indicated within	the past three
years. No prior sales of the	ne comparables v	vere indicated du	ring the twelve mo	onth period	l prior t	o their respective	sale dates.	
Summary of Sales Comparison A demand. The appraisal had and are typically in need cadjustments account for simmediate neighborhood, range.	as not included le of significant repa ite size, site utility	ender owned prop ir. Sale #4 & was y, and overall site	s an estate sale, b appeal. All adjus	eport as thout were ex etments ha	ney typi oposed ove bee	cally have sold so to the open mark n based on local	ubstantially below et for an adequat market data. Sal	market value e period. Site e #2 is from the
1. P (. 1371 - 1 - 2 - 2								
Indicated Value by Sales Compari		6,000						
Indicated Value by: Sales Composition has was not considered to be value indicator based on a This appraisal is made \( \sqrt{\sq}\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}\sqrt{\sq}\sqrt{\sqrt{\sqrt{\sqrt{\sq}\sqrt{\sqrt{\sq}\sqrt{\sqrt{\sqrt{\sqrt{\sq}\sq}\	been given to the a reliable value in a typical buyer for s", Subject to following repairs or a	e sales comparison dicator based on this type of proposition per plans alterations on the basi	the age of the ho erty. and specifications o is of a hypothetical c	ed on receipme. The land the basis of the only that	Income of a hype the repa	s data from the m Approach was nothetical condition that irs or alterations have	ot considered to but at the improvements he been completed, or	Cost Approach be a reliable nave been subject to the
retrospective date prior to  Based on a complete visual conditions, and appraiser's c  \$ 66,000 , as of	July 26, 2015 flo inspection of the in ertification, my (ou 07/25/2015	nterior and exterior ir) opinion of the m	areas of the subjection arket value, as defined the date of inspection	ct property, ined, of the on and the	defined real pr	scope of work, sta operty that is the s e date of this appr	tement of assumpti subject of this repo aisal.	ons and limiting rt is

Comments Describe the Intended Ligar of this Departs	· · ·	
Comments Regarding the Intended User of this Report:		
The Intended User of this appraisal report are the City of Barre, and all page 1	arties directly related to th	e FEMA Ruy Out Process, including the
property owners, Two Rivers Ottauquechee Regional Commission (TRO		
the property that is the subject of this appraisal for a pre-disaster (July 26		
the appraisal, reporting requirements of this appraisal report form, and De		
sourced from the Financial Institutions Reform, Recovery, and Enforcement		
I have performed no services, as an appraiser or in any other capacity, re	garding the property that	is the subject of this report within the
three-year period immediately preceding acceptance of this assignment.		
this market area. I am aware of, and have access to, the necessary and		
services, tax assessment records, public land records, and other such da		
Comments Regarding Exposure Time:		
Exposure Time is the estimated length of time that the property interest b	eing appraised would hav	ve been offered on the market prior to the
hypothetical consummation of a sale at market value on the effective dat	e of the appraisal. The es	stimated reasonable market exposure time for
the Subject would be 180 days.		
Comments Regarding the Use of Digital Signature(s):		
This report may contain digital signatures, the use of which is secure.		
Comments Regarding Condition Ratings:		
For the purpose of valuing the property, the appraiser has included condi	tion ratings. Any conditio	n ratings have been based on a cursory
observation of readily observable features and will typically include assur	nptions that unobservable	e areas are normal and typical. The report and
value estimate assumes that there are no hidden defects or atypical cond	litions. This report should	d in no way be considered to be a substitute for
a professional home inspection. An inspection by a licensed home inspe		
Comments Regarding Appraisal Management Companies:		
There was no appraisal management company involved in this appraisal	order. The total compens	sation to be paid for this appraisal is to be
\$600.		
COST APPROACH TO VALUE	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ulations.	
Support for the opinion of site value (summary of comparable land sales or other methods for	estimating site value)	
ESTIMATED 🗌 REPRODUCTION OR 📗 REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$
Source of cost data	DWELLING	Sq.Ft. @ \$ =\$
Quality rating from cost service Effective date of cost data		Sq.Ft. @ \$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$
	Garage/Carport	Sq.Ft. @ \$ =\$
	Total Estimate of Cost-New	=\$
	Loop Dhysical	Franchic and Franchica Control
	Less Physical	Functional External
	Depreciation	=\$(
	Depreciation Depreciated Cost of Improvement	=\$( ) ents=\$
	Depreciation	=\$( ) ents=\$
	Depreciation Depreciated Cost of Improveme "As-is" Value of Site Improveme	=\$( ) ents =\$ ents =\$
	Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST A	=\$( ) ents =\$ ents =\$  PPROACH =\$
Estimated Remaining Economic Life (HUD and VA only)  Years  INCOME APPROACH TO VALU	Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST A	=\$( ) ents =\$ ents =\$  PPROACH =\$
INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ X Gross Rent Multiplier	Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST A	=\$( ) ents =\$ ents =\$  PPROACH =\$
INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ X Gross Rent Multiplier	Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST AI E (not required by Fannie Mace) = \$	=\$( ) ents =\$ ents =\$  PPROACH =\$ ents =\$
INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ X Gross Rent Multiplier	Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST AI E (not required by Fannie Mace) = \$	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach
INCOME APPROACH TO VALUE INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION	Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST AI E (not required by Fannie Mace) = \$	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach
Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	Depreciation  Depreciated Cost of Improvement "As-is" Value of Site Improvement  INDICATED VALUE BY COST AI  E (not required by Fannie Mac  = \$ come approach was not come appro	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and  end Attached
INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION	Depreciation  Depreciated Cost of Improvement "As-is" Value of Site Improvement  INDICATED VALUE BY COST AI  E (not required by Fannie Mac  = \$ come approach was not come appro	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and  enter and Attached
INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Homeowners' Association (HOA)?	Depreciation  Depreciated Cost of Improvements   "As-is" Value of Site Improvements   INDICATED VALUE BY COST AI  E (not required by Fannie Mae	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and  end Attached
INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Hungal Name of Project  Total number of phases Total number of units	Depreciation  Depreciated Cost of Improvement "As-is" Value of Site Improvement  INDICATED VALUE BY COST AI  E (not required by Fannie Mac  = \$ come approach was not come appro	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and  end Attached
INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes  Provide the following information for PUDs ONLY if the developer/builder is in control of the H  Legal Name of Project  Total number of units  Total number of units for sale	Depreciation  Depreciated Cost of Improvement "As-is" Value of Site Improv	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and end Attached n attached dwelling unit.
INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes  Provide the following information for PUDs ONLY if the developer/builder is in control of the Homeowners' Association (HOA)? Total number of Project  Total number of phases  Total number of units  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes	Depreciation  Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST AIR (not required by Fannie Mae = \$ come approach was not come approach	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and end Attached n attached dwelling unit.
INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The inchas been omitted from the report.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Hunder of Project  Total number of phases Total number of units  Total number of units rented Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes  Does the project contain any multi-dwelling units? Yes No Data Source	Depreciation Depreciated Cost of Improvement   "As-is" Value of Site Improvement   INDICATED VALUE BY COST AI  E (not required by Fannie Mace	=\$( ) ents = \$ ents = \$ ents = \$  PPROACH = \$  Indicated Value by Income Approach considered to be a reliable value indicator and  end Attached n attached dwelling unit.
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

APPRAISER 6 6 6 .	SUPERVISORY APPRAISER (ONLY IF REQUIRED)		
Signature Marco P. Darcia	Signature		
Name Marco Paul Garcia	Name		
Company Name Marco Garcia Appraisal & Review Services	Company Name		
Company Address P.O. Box 768, Montpelier, VT 05601	Company Address		
Telephone Number (802) 229-9799	Telephone Number		
Email Address marco@appraisalsvt.com	Email Address		
Date of Signature and Report 09/30/2016	Date of Signature		
Effective Date of Appraisal 07/25/2015	State Certification #		
State Certification # 079-0076285	or State License #		
or State License #	State		
or Other (describe) State #	Expiration Date of Certification or License		
State VT			
Expiration Date of Certification or License 05/31/2018	SUBJECT PROPERTY		
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property		
19 Harrington Ave	<ul> <li>Did inspect exterior of subject property from street</li> </ul>		
Barre, VT 05641	Date of Inspection		
APPRAISED VALUE OF SUBJECT PROPERTY \$ 66,000	Did inspect interior and exterior of subject property		
LENDER/CLIENT	Date of Inspection		
Nama			
Company Name City of Barre	COMPARABLE SALES		
• •	— Did not incorporate activities of a composable color for an all the last		
Company Address 6 N. Main St., Suite 2, Barre, VT 05641	Did not inspect exterior of comparable sales from street		
Email Address	Did inspect exterior of comparable sales from street		
EIIIaii Auuless	Date of Inspection		

Freddie Mac Form 70 March 2005

		U	niform Re	sidential Ap	opraisa	ΙRε	eport	File #	BCY16100	5
	FEATURE	SUBJECT	COMPARAB	LE SALE #4	COMF	PARABL	LE SALE # 5		COMPARABL	E SALE #6
	Address 19 Harrington Av	е	46 Foster St							
	Barre, VT 05641		Barre, VT 0564	1						
	Proximity to Subject	Φ.	0.52 miles SW	Φ ======			Φ.			•
		\$ sq.ft.	¢ 00.00.00 #	\$ 50,000		oo #	\$	φ.		\$
	Data Source(s)	\$ sq.ft.	\$ 36.08 sq.ft NNMLS #43871	•	\$	sq.ft.		\$	sq.ft.	
	Verification Source(s)		Ext. Inspection							
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DES	SCRIPTION	+(-) \$ Adjustment
	Sales or Financing	BEGOTH HOW	Estate Sale	i ( ) \$ rtajaotinone	BEOO!!!! !	1011	1 ( ) \$ riajasamone	520	701111 11011	1 ( ) \$ riajasanone
	Concessions		Concession	-3,000						
	Date of Sale/Time		04/02/2015							
픗	Location	Fair/ Res	Fair/ Res							
SAC	Leasehold/Fee Simple	Fee Simple	Fee Simple							
PR	Site View	3,049 sf	4,792 sf	0						
A	Design (Style)	Residential Traditional	Residential Traditional							
õ	Quality of Construction	Fair/Avg	Fair/Avg							
RIS	Actual Age	125	126 Yrs	0						
<b>APA</b>	Condition	Fair	Fair							
Ő	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total	Bdrms. Baths	
SALES COMPARISON APPROACH	Room Count	6 4 1	7 3 2							
A	Gross Living Area	1,583 sq.ft.	1,386 sq.ft			sq.ft.			sq.ft.	
S	Basement & Finished	710 Sq.Ft.	588 Sq. Ft.	0						
	Rooms Below Grade	Avorage	Avorage							
	Functional Utility Heating/Cooling	Average Oil FWA	Average BBHW/Space	0						
	Energy Efficient Items	None	None	0						
	Garage/Carport	None	1C Attached	-1,000						
	Porch/Patio/Deck	2 Porches	Porch	0						
	Fireplace(s), etc.	None	Fireplace	0						
		None	None							
	Other	None	None	<b>.</b>		_	Φ.		. $\square$	Φ.
	Net Adjustment (Total) Adjusted Sale Price		☐ + 🔀 - Net Adj. 2.0 %	\$ -1,000		 ).0 %	\$	Net Ad	<u>+                                      </u>	\$
	of Comparables		Gross Adj. 14.0 %		Gross Adj. (			Gross		\$ 0
	Report the results of the research	and analysis of the p								
	ITEM		BJECT	COMPARABLE SA			OMPARABLE SALE # :			ABLE SALE # 6
	Date of Prior Sale/Transfer									
RY	Price of Prior Sale/Transfer		_							
E HISTORY	Data Source(s)  Effective Date of Data Source(s)	Public Reco	rds	Public Records 07/25/2015			c Records 5/2015		Public Rec 07/25/2015	
SIE	Analysis of prior sale or transfer h		property and compara				above comparab	les we		
ΥE	twelve month period prior			140	prior saics (	JI (IIC	above comparable	ics wc	ic indicated	a during the
SAL										
	A l i - /O l -									
	Analysis/Comments									
TS										
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MIM										
S										
<b>ANALYSIS / COMMENTS</b>										
LYS										
<b>AN</b>										
٧										

# **Subject Photo Page**

Borrower	Evalyn E. Dailey		
Property Address	19 Harrington Ave		
City	Barre	County Washington State VT Zip Code	05641
Lender/Client	City of Barre		



# **Subject Front**

19 Harrington Ave

Sales Price

Gross Living Area 1,583
Total Rooms 6
Total Bedrooms 4
Total Bathrooms 1

Location Fair/ Res
View Residential
Site 3,049 sf
Quality Fair/Avg
Age 125



# **Subject Rear**



# **Subject Street**

# **Comparable Photo Page**

Borrower	Evalyn E. Dailey			
Property Address	19 Harrington Ave			
City	Barre	County Washington	State VT	Zip Code 05641
Lender/Client	City of Barre			•



#### **Comparable 1**

6 High Holburn St

Prox. to Subject 0.39 miles SW Sale Price 74,000 Gross Living Area 1,193 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location Fair/ Res View Residential 3,049 sf Site Quality Fair/Avg 110 Yrs Age



### Comparable 2

57 Brook St

Prox. to Subject 0.04 miles SW Sale Price 92,500 Gross Living Area 1,540 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location Fair/ Res View Residential Site 2,614 sf Fair/Avg Quality Age 116



#### Comparable 3

18 Vine St

Prox. to Subject 0.43 miles W 55,000 Sale Price Gross Living Area 1,144 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1 Location Fair/ Res Res/Comm View Site 2,614 sf Fair/Avg Quality Age 100

# **Comparable Photo Page**

Borrower	Evalyn E. Dailey			
Property Address	19 Harrington Ave			
City	Barre	County Washington	State VT	Zip Code 05641
Lander/Client	City of Barre			•



# Comparable 4

46 Foster St

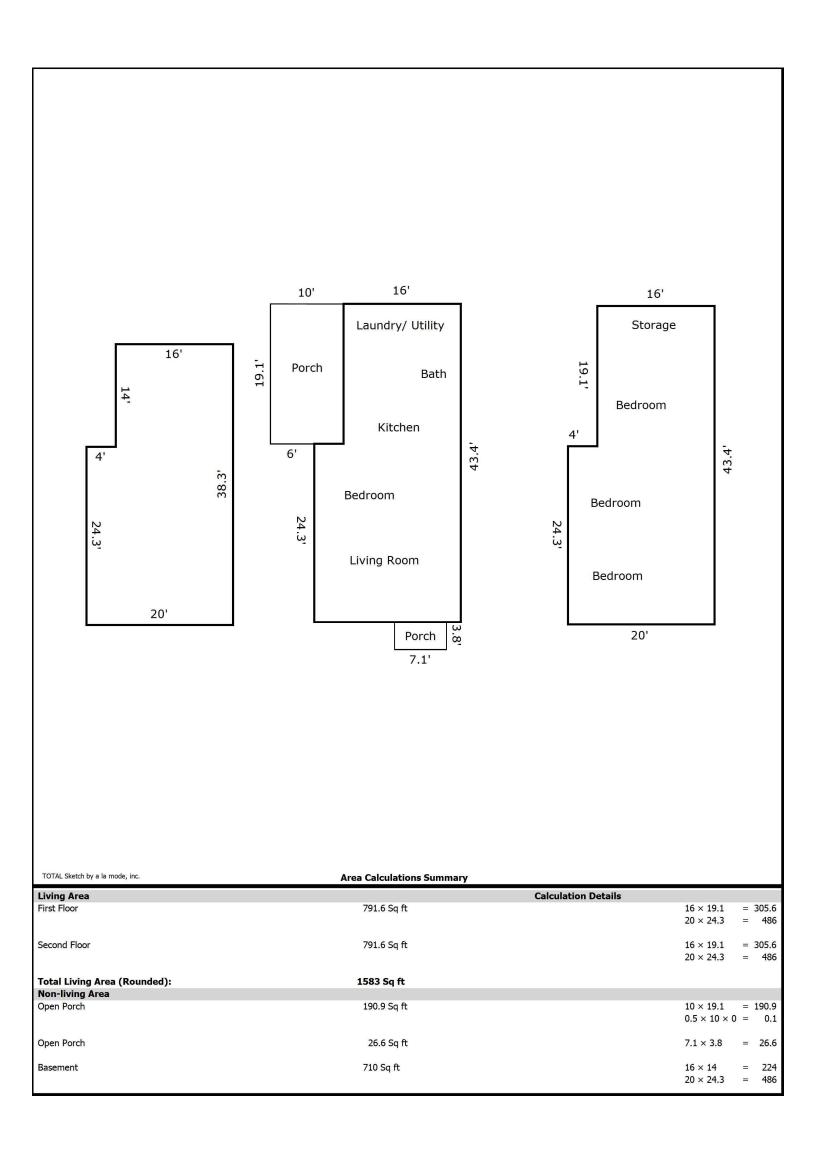
Prox. to Subject 0.52 miles SW

Sale Price 50,000
Gross Living Area 1,386
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2

Location Fair/ Res
View Residential
Site 4,792 sf
Quality Fair/Avg
Age 126 Yrs

# **Building Sketch**

Borrower	Evalyn E. Dailey						
Property Address	19 Harrington Ave						
City	Barre	County Washington	State \	<b>/</b> T	Zip Code	05641	
Lender/Client	City of Barre						



# **Location Map**

Borrower	Evalyn E. Dailey				
Property Address	19 Harrington Ave				
City	Barre	County Washington	State V	T Zip Code	05641
Lender/Client	City of Barre				



#### **Location Map**

Borrower	Evalyn E. Dailey				
Property Address	19 Harrington Ave				
City	Barre	County Washington	State VT	Zip Code 05641	
Lender/Client	City of Barre				



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with a copy of the name change document. [Acceptable documentation: marriage certificate, divorce decree, court order]

Address Changes - MUST be reported to the Office of Professional Regulation office within 30 days:

- Submit the Change of Information form available on our website
- You can also change your address at our website using your User ID and Password at no charge.
- Renewal notices are sent to the address the office has on file and are not forwarded to a new address

Email Address - Future correspondence from this Office will come to you by email. Please be sure to keep your information current using your User ID and Password by adding us to your "safe senders" list.

License Renewal - Each profession renews on a set two year renewal schedule. Please take note of your license expiration date. You will receive an email renewal notification from us approximately 6 weeks prior to your license expiration date, sent to your email address we have on file.

Verification of Licensure - All verification of licensure can be done through our website or by submitting a verification form to the Office and enclosing a \$20.00 fee

If you are convicted of a crime in Vermont or another State, you must report it within 30 days

Address changes or convictions not reported to the Office within 30 days can be considered unprofessional conduct and may result in disciplinary action

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Marco P Garcia PO Box 768 Montpelier, VT 05601-0768

Credential #: 079.0076285 Status: ACTIVE Effective: 06/01/2016 Expires: 05/31/2018

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