APPRAISAL OF REAL PROPERTY



LOCATED AT

932 Edgerly St Larchwood, IA 51241 SYKES ADD W 82' OF LOTS 1-4, INCL, BLK 35

FOR

DIY Home Sales 502 Grand Ave Spencer, IA 51301

OPINION OF VALUE

339,500

AS OF

12/02/2024

BY

Cynthia Reverts
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Luverne, MN 56156
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IA License #CR03513

Uniform Residential Appraisal Report

12022024 File # 12022024

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| | of this summary | паррилови торо | rt is to pro | ovide the le | ender/client w | vith an a | accurate, | and adequat | tely | supported, | , opini | on of t | he marki | et value | of the | subject p | roperty. |
| Property Address | s 932 Edg | erly St | | | | | City | Larchwoo | od | | | | State | IA | Zip Code | 51241 | |
| Borrower B | enjamin Spec | | | Ow | wner of Public F | Record | Ber | njamin Spe | echt | & Jeni | na Ba | ngsund | County | Lyon | | | |
| Legal Description | | ADD W 82' (|)F I OTS 1 | 1-4 INICI | BI K 35 | | 201 | ., opc | | J. 00111 | Du | | | _,0.1 | | | |
| Assessor's Parc | OTIVEO | | | 1-4, INCL, | DLN 33 | | Toy Vo | or 0004 | | | | | R.E. Tax | 00.0 | | | |
| | 0010 | 00018600000 |) | | | | Tax Ye | 202 1 | | | | | | | 3,592 | | |
| Neighborhood N | ame Sykes | s Add | | | | | Мар К | leference | Not | Mappe | ed | | Census | Tract g | 503.00 | | |
| Occupant D | Owner T | enant Vaca | ınt | Sp | oecial Assessme | ents \$ | 0 | | | | PUD | HOA S | 0 | | per year | per | month |
| Property Rights | Appraised | Fee Simple | Leasehold | d 🗍 0 | Other (describe) |) | | | | | | | | | _ | | |
| Assignment Typ | | ase Transaction | Refina | ance Transaction | 1 🔽 | Other (des | scribe) | Accortai | n 1/1 | arkat \ | /alua | | | | | | |
| Lender/Client | | | | | | 3 | | Ascertai | | | | | | | | | |
| | DIY Home | | | | Address | | | ve, Spence | er, I | 4 5130 |)1 | | | | | | |
| | operty currently offered | | en offered for sale | e in the twelve n | months prior to | the effective | date of thi | is appraisal? | | | | | | | Yes 🔀 | No | |
| Report data sour | rce(s) used, offering pr | rice(s), and date(s). | | Public | Records | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| I did | did not analyze th | e contract for sale fo | r the subject purc | chase transaction | n Explain the re | esults of the | analysis of | f the contract for | sale o | r why the | analysis | was not | | | | | |
| performed. | and not unaryzo un | 0 00110 000 101 0010 10 | r alo odojoot paro | | Espiair tro | 000110 01 1110 | ununjoio o | . 010 001101001 101 | 0410 0 | y a | ununjoio | | | | | | |
| perioritieu. | | | | | | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | | | | | |
| Contract Price \$ | | Date of Contra | ıct | - 1 | Is the property : | seller the ow | ner of pub | lic record? | | | Yes | No | Data Sourc | ce(s) | | | |
| Is there any final | ncial assistance (loan | charges, sale conces | sions, gift or dow | npayment assis | stance, etc.) to I | be paid by a | ny party or | n behalf of the bo | orrowe | r? | | | | | Г | Yes | No |
| 0 | total dollar amount an | | | , , | ,, | , | ,,,,, | | | | | | | | L | | ш . |
| ii 165, lepoit tile | total utilial allitutit all | iu uescribe trie iterris | to be paid. | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| Note: Race and | the racial composition | on of the neighborh | ood are not appr | raisal factors. | | | | | | | | | | | | | |
| | Neighborhood (| Characteristics | | | | One-Unit | Housing | Trends | | | | One- | Unit Hous | eina . | Pres | ent Land Us | e % |
| | | | | | | | | | _ | | | | - Office Flour | | | ciit Lailu Oo | |
| Location | | Suburban | Rural | Property Value | es li | ncreasing | $oldsymbol{\boxtimes}$ | Stable | Ш | Declining | | PRICE | | AGE | One-Unit | | 80 % |
| Built-Up | Over 75% | 25-75% | Under 25% | Demand/Supp | oly S | Shortage | X | In Balance | | Over Supp | oly | \$ (000) | | (yrs) | 2-4 Unit | | 5 % |
| Growth | | Stable | Slow | Marketing Tim | <u> </u> | Under 3 mths | | 3-6 mths | | Over 6 mt | - | 265 | Low | . , | Multi-Famil | v | 5 % |
| <u> </u> | | | | - | | | | | | | | | | 30 | | - | |
| Neighborhood B | oundaries | The neighbo | rhood is bo | ordered or | n the Nort | th, Soutl | h, East | & West b | y the | e city | | 377 | High | 99 | Commercia | II . | 10 % |
| limits of La | archwood, IA | | | | | | | | | | | 292 | Pred. | 56 | Other | | % |
| Neighborhood D | | Subject is lo | cated in a | residential | larea Si | ubject n | roperty | is located | l on | a blac | kton r | | omm | | elatively | stable | |
| <u> </u> | | | | | | | | 13 locator | 1 011 | a blac | Ktop i | oaa. O | Ommu | ility 13 i | Ciatively | Stable | |
| - with unem | ployment und | er 3%. Subje | ect is locate | ea in the c | city limits (| or Larch | iwooa. | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| Market Condition | ns (including support f | or the above conclus | ions) | N | Market cor | nditions | are co | nsidered s | stab | le with | no si | gnificar | nt incre | ases or | decline | s in ma | rket |
| value Ma | arket time is ty | nically 0-12 n | nonths | | | | | | | | | | | | | | |
| value. Ivic | artot tirrio io ty | ploully 0 12 I | ionano. | | | | | | | | | | | | | | |
| Disconsissor | | | | | A | | | Ol | | | | | | | | | |
| Dimensions | 100 x 82 | | | | Area 820 | 0 sf | | Sha | pe | Rectar | ngle | | | View N; | Res; | | |
| Specific Zoning | Classification | R1 | | | Zoning Descrip | ption | Reside | ntial | | | | | | | | | |
| Zoning Complian | nce 🔀 Legal | Legal Nonco | onforming (Grand | fathered Use) | | No Zoning | | Illegal (describe |) | | | | | | | | |
| | nd best use of subject | | | | nacifications) th | | | | , | | | Voc 🗆 | No I | If No, descr | iho | | |
| is the highest an | iu best use of subject | property as improved | (or as proposed | pei pians anu s | pecilications) ti | ile present u | 561 | | | | \boxtimes | 162 | _ INU I | II IVO, UESCI | IDE | | |
| | | | | | | | | | | | | | | | | | |
| Utilities | Public Other (d | | | | | | | | | | | | | | | | |
| O.I.I.I.OO | Fublic Other (u | lescribe) | | | Public | Other (des | cribe) | | | Off-site I | mprovem | nents - Type | | | Public | Priv | ate |
| Electricity | | lescribe) | | Water | | Other (des | cribe) | | | Off-site I | | | | | | Priv | ate |
| Electricity | X 🗆 | lescribe) | | | × | Other (des | cribe) | | | Street | black | top | | | Public | Priv | ate |
| Electricity Gas | X D | | | Sanitary Sewer | X | Other (des | | lan # | | Street Alley | black | top | | MA Man De | X | |] |
| Electricity Gas FEMA Special Flo | OOD Hazard Area | Yes | No FE | | X X X | | FEMA M | . 10 | 119 | Street | black | top | | MA Map Da | X | Privi |] |
| Electricity Gas FEMA Special Flo | X D | Yes | No FE | Sanitary Sewer | X | | FEMA M | lap # 19 | 119 | Street Alley | black | top | | MA Map Da | X | |] |
| Electricity Gas FEMA Special Fle Are the utilities a | OOD Hazard Area | Yes | No FE | Sanitary Sewer MA Flood Zone | X X X Yes | s | FEMA M | . 10 | 119 | Street Alley | black | top | FE | | X | |] |
| Electricity Gas FEMA Special FI Are the utilities a Are there any ad | ood Hazard Area and off-site improveme liverse site conditions o | Yes ents typical for the ma | No FE arket area? | Sanitary Sewer MA Flood Zone chments, enviror | X X Yes | s N | FEMA M No If No es, etc.)? | o, describe | | Street Alley C0208 | black | top | FE | | ite 09 | |] |
| Electricity Gas FEMA Special FI Are the utilities a Are there any ad | ood Hazard Area | Yes ents typical for the ma | No FE arket area? | Sanitary Sewer MA Flood Zone chments, enviror | X X Yes | s N | FEMA M No If No es, etc.)? | o, describe | | Street Alley C0208 | black | top | FE | | ite 09 | |] |
| Electricity Gas FEMA Special FI Are the utilities a Are there any ad | ood Hazard Area and off-site improveme liverse site conditions o | Yes ents typical for the ma | No FE arket area? | Sanitary Sewer MA Flood Zone chments, enviror | X X Yes | s N | FEMA M No If No es, etc.)? | o, describe | | Street Alley C0208 | black | top | FE | | ite 09 | |] |
| Electricity Gas FEMA Special Fl. Are the utilities a Are there any ad | ood Hazard Area and off-site improveme liverse site conditions o | Yes ents typical for the ma | No FE arket area? | Sanitary Sewer MA Flood Zone chments, enviror | X X Yes | s N | FEMA M No If No es, etc.)? | o, describe | | Street Alley C0208 | black | top | FE | | ite 09 | |] |
| Electricity Gas FEMA Special Fl. Are the utilities a Are there any ad | ood Hazard Area and off-site improveme liverse site conditions o | Yes Ints typical for the ma or external factors (ea | No FE arket area? | Sanitary Sewer MA Flood Zone chments, enviror | X X Yes nmental condition | s N | FEMA M No If No es, etc.)? sible to | o, describe | | Street Alley C0208 | black None | top | FE Yes | No No | ite 09 | | 11 |
| Electricity Gas FEMA Special Fit Are the utilities a Are there any ad The subje | ood Hazard Area and off-site improveme liverse site conditions o ct has no adve | Tyes Ints typical for the ma or external factors (ea | No FE arket area? sements, encroac ditions or e. | Sanitary Sewer EMA Flood Zone chments, enviror external fact Foundat | X X Yes nmental condition | s | FEMA M No If No es, etc.)? sible to | o the appra | aiser | Street Alley C0208 | black None BD | ctop | Yes (| No No ior | If Yes, descri | ibe | 11 |
| Electricity Gas FEMA Special Fil Are the utilities a Are there any ad The subjection Units on | ood Hazard Area and off-site improveme liverse site conditions o ct has no adve General Descriptione One with Aci | Tyes Ints typical for the ma or external factors (ea | No FE Arket area? Sements, encroact ditions or e. | Sanitary Sewer MA Flood Zone Chments, enviror External factor Foundat | X X Yes nmental condition tion Crawl Space | s | FEMA Molo If No es, etc.)? sible to Exterior | o, describe The appra Description Description Description | aiser | Street Alley C0208 | black None D materi | ials/conditi | Yes | No No ior | If Yes, descri | ibe materials/vt/vinyl/w | condition |
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| Electricity Gas FEMA Special File Are the utilities a Are there any ad The subje Units On # of Stories Type De | ood Hazard Area and off-site improveme liverse site conditions o ct has no adve General Description One with Acc | Yes mits typical for the ma or external factors (ea erse site cond on | No FE arket area? sements, encroac ditions or e. Concrete S Full Basem | Sanitary Sewer MA Flood Zone chments, enviror xternal fac Foundat | X X X Yes nmental condition ctors that tion Crawl Space Partial Baser 1,0 | s No | FEMA M No If No es, etc.)? sible to Exterior Foundation Exterior V Roof Sur | D the appra | aiser | CO208 Concre Cemen Asphal | materiote bloat | ials/conditi | Yes [Yes Interior Floors Walls | No No ior | Carpe sheetr base t | materials/it/vinyl/wock/avgrim/avg | condition |
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12022024 File# 12022024

| There are O comparable | propert | ties curr | ently of | ffered f | for sale | in t | he subject neighborhoo | d rang | ing in | price | from \$ | 0 | | to | \$ (| 1 | | . 1 |
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| There are 5 comparable | sales | | subject | neighbo | | | he past twelve months | | | sale pri | | • | Λ | | to \$ | | 77.000 | |
| FEATURE | Julios | SUBJECT | · | noignoo | | | LE SALE # 1 | J rungii | - | | BLE SALE # 2 | 200,00 | 1 | _ | | _ | E SALE # 3 | |
| | | SUBJECT | | | | | LE SALE # I | | | | DLE SALE # 2 | | | | | | E SALE # 3 | |
| Address 932 Edgerly St | | | | 1425 | Geise | r St | | | Fell St | | | | 1230 | Den | nent | St | | |
| Larchwood, IA 51 | 1241 | | | Larch | nwood, | IA 5 | 1241 | Larch | nwood | , IA 5 | 1241 | | Larch | nwoc | od, IA | 512 | 241 | |
| Proximity to Subject | | | | 0.29 | MILES | NE | | 0.51 | MILES | S W | | | 0.21 | MILE | ES N | E | | |
| Sale Price | \$ | | | | | | \$ 265,000 | | | | \$ | 275.000 | | | | 9 | \$ | 275,000 |
| Sale Price/Gross Liv. Area | \$ | | sq.ft. | s - | 113.73 | sq.ft. | | _ | 156.78 | s sq.ft. | | | | 242 | 50 si | q.ft. | | |
| Data Source(s) | | | | - | | | DOM Unit | | | | | 11 17 | | | | | 2014115 | le. |
| Verification Source(s) | | | | | | | DOM Unk | | | | 3391;DOI | | | | | | OOM Un | |
| | | FOODIDE | 201 | | | | ogic Public Reco | | | | | | | | | Loc | | |
| VALUE ADJUSTMENTS | U | ESCRIPTIO | JN | DE | ESCRIPTIO | N | +(-) \$ Adjustment | U | ESCRIPTIO | JN | +(-)\$ | Adjustment | DI | ESCRIP | TION | | +(-) \$ A | djustment |
| Sales or Financing | | | | ArmL | .th | | | ArmL | _th | | | | ArmL | .th | | | | |
| Concessions | | | | Unk;(|) | | | Conv | /:O | | | | Conv | :0 | | | | |
| Date of Sale/Time | | | | s05/2 | 24;Unk | | | s09/2 | 23:Unk | | | | s04/2 | 3·U | nk | | | |
| Location | N;Re | | | N:Re | | | | N;Re | | • | | | N;Re | | | | | |
| Leasehold/Fee Simple | | Simple | | | Simple | | | | Simple | | | | Fee S | | | | | |
| Site | | | ; | | | | 5.000 | | | ; | | 40.000 | | | ле | - | | 0.050 |
| View | 8200 | | | 1320 | | | -5,000 | | | | | -18,200 | | | | - | | -3,050 |
| | N;Re | | | N;Re | | | | N;Re | | | | | N;Re | | | _ | | |
| Design (Style) | DT1. | .5;frmh | ise | DT2.0 | 0;2 Sto | ry | 0 | DT2. | 00;Cra | aftsma | a | 0 | DT1; | split | rancl | h | | 0 |
| Quality of Construction | Q4 | | | Q4 | | | | Q4 | | | | | Q4 | | | | | |
| Actual Age | 41 | | | 50 | | | +900 | 99 | | | | +5,800 | 48 | | | T | | +700 |
| Condition | СЗ | | | СЗ | | | | СЗ | | | | | СЗ | | | \exists | | |
| Above Grade | Total | Bdrms. | Baths | Total | Bdrms. | Baths | | Total | Bdrms. | Baths | 1 | -1,000 | | Bdrms | s. Bat | hs | | |
| Room Count | | _ | | 7 | - | 2.1 | 0.500 | _ | 4 | 2.1 | | -2.500 | | | _ | -+ | | |
| | 6 | 3 | 2.0 | / | 3 | | -2,500 | / | | | 1 | , | | 3 | 1. | | | +5,000 |
| Gross Living Area | 1 | 2,330 | | - | 2,330 | | | ļ., | 1,754 | | | +23,040 | | 1,13 | | q.ft. | | +47,840 |
| Basement & Finished | 1040 | sf520s | sfin | 2330 | sf390s | fin | -25,800 | 1028 | sf0sfin | 1 | | +240 | 1092 | sf56 | 7sfin | | | -1,040 |
| Rooms Below Grade | 1rr2b | or0.0ba | a1o | 1rr0b | r0.0ba | 0o_ | +1,300 | | | | | +5,200 | 1rr1b | r1.0 | <u>ba1o</u> | | | -470 |
| Functional Utility | Aver | age | | Confo | orming | | 0 | Aver | age | | | | Avera | age | | T | | |
| Heating/Cooling | | A,A/C | | | . C/Air | | | | C/Air | | | n | FA/C | | | T | | 0 |
| Energy Efficient Items | | olace | | None | | | +1,500 | | | | | +1,500 | _ | | | \dashv | | +1,500 |
| Garage/Carport | | | | | | | +1,500 | | | | | ±1,500 | | | | - | | |
| 4 | 2ga2 | | -0:1 | 2ga2 | | <u> </u> | | 2ga2 | | | | - | 4ga4 | | | \dashv | | -16,000 |
| FUIGHFAHU/DECK | | OP,DE | -CK | | Prch, | ₽rch, | -3,000 | | |) | | | Deck | | | \dashv | | 0 |
| Fence | Fenc | ce | | Shed | | | 0 | None |) | | | +1,500 | None | ; | | 4 | | +1,500 |
| 1 | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| Porch/Patio/Deck Fence Net Adjustment (Total) | | | | $ \overline{\square}$ | + > | ₫ - | \$ -32,600 | X | + [| - | \$ | 15,580 | X | + | Π. | | \$ | 35,980 |
| | | | | Not Adi | | | ,,500 | | | | | . 5,550 | | | | | | 22,000 |
| Adjusted Sale Price | | | | Net Adj. | 1 | 23% | | Net Adj. | | 57% | | | Net Adj. | | 13 1 | % | | ı |
| | | | | | | 2.3 % | \$ 232,400 | | di. | 5.7 % | \$ | 200 590 | | di. | 13.1 | | \$ | 310 080 |
| | sale or tra | ansfer histo | ory of the | Gross Ad | dj. 1 | 5.1 % | \$ 232,400 rable sales. If not, explain | | dj. | 5.7 [%] 21.4 [%] | \$ | 290,580 | | dj. | 13.1 28.0 | | \$ | 310,980 |
| I did did not research the s | | | | Gross Ad subject p | dj. <u>1</u> roperty and | 5.1 % d compa | rable sales. If not, explain | Gross A | | 21.4 % | | 290,580 | | dj. | | | \$ | 310,980 |
| did not research the s | ot reveal | any prior s | sales or tra | Gross Ad subject p | dj. <u>1</u> roperty and | 5.1 % d compa | | Gross A | | 21.4 % | | 290,580 | | dj. | | | \$ | 310,980 |
| I did did not research the s My research did did did not not did not research did did not not did not | ot reveal | any prior s | sales or tra | Gross Ad subject p | dj. 1 roperty and | 5.1 % d compa | rable sales. If not, explain ty for the three years prior to | Gross A | ctive date o | 21.4 % of this ap | praisal. | 290,580 | | dj. | | | \$ | 310,980 |
| My research My research My research My research My research Mighty did id | ot reveal | any prior s | sales or tra | Gross Ad subject p | dj. 1 roperty and | 5.1 % d compa | rable sales. If not, explain | Gross A | ctive date o | 21.4 % of this ap | praisal. | 290,580 | | dj. | | | \$ | 310,980 |
| My research My re | ot reveal Public ot reveal cords | any prior s Recor | sales or tra rds sales or tra | Gross Ad subject p ansfers of | dj. 1 rroperty and f the subject | 5.1 % d compa | rable sales. If not, explain ty for the three years prior to | Gross A | ctive date of | 21.4 % of this ap | praisal. le sale. | 290,580 | | dj. | | | \$ | 310,980 |
| My research Data Source(s) My research Mighty | ot reveal Public ot reveal cords | any prior s Recor | sales or trans | Gross Ad subject p | dj. 1 rroperty and f the subject | 5.1 % d compa | rable sales. If not, explain ty for the three years prior to ales for the year prior to the perty and comparable sales | Gross A the effect date of sa | ctive date of | 21.4 % of this ap | opraisal. ele sale. s on page 3). | | | dj. | | | \$ | 310,980 |
| My research My re | ot reveal Public ot reveal cords | any prior s Recor | sales or trans | Gross Ad subject p ansfers of | dj. 1 rroperty and f the subject | 5.1 % d compa | rable sales. If not, explain ty for the three years prior to | Gross A the effect date of sa | ctive date of | 21.4 % of this ap | opraisal. ele sale. s on page 3). | 290,580 BLE SALE #2 | | dj. | 28.0 |) % 5 | \$ RABLE SALE | |
| My research My re | ot reveal Public ot reveal cords | any prior s Recor | rds sales or tra sales or tra le or trans | Gross Ad subject p | dj. 1 rroperty and f the subject | 5.1 % d compa | rable sales. If not, explain ty for the three years prior to ales for the year prior to the operty and comparable sales COMPARABLE SA | Gross A the effect date of sa | ctive date c | 21.4 % of this ap | opraisal. le sale. s on page 3). COMPARAE | | | | 28.0 |) % S | | |
| My research My research My research My research Mighty research Might | ot reveal Public ot reveal cords | any prior so Record any prior sa he prior sal | rds sales or tra s | Gross Ad subject p | dj. 1 rroperty and f the subject | 5.1 % d compa | rable sales. If not, explain ty for the three years prior to ales for the year prior to the operty and comparable sales COMPARABLE SA 11/22/2010 | Gross A the effect date of sa | ctive date of the co | 21.4 % of this ap comparab | opraisal. lle sale. s on page 3). COMPARAE | | | 12/2 | 28.0 co 23/20 |) % § | | |
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12022024 File# 12022024

| The appraiser certifies and agrees that this appraisal report was prepared | | | | | |
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| The appraiser certifies and agrees that this appraisal report was prepared | n accordance with the req | uirements of | Title XI of the Fir | ancial | |
| Institutions, Reform, Recovery and Enforcement ACT (FIRREA) of 1989, a | | | | | enting |
| regulations in effect at the time the appraiser signs the appraisal certification | · · · · · · · · · · · · · · · · · · · | | | | |
| | | | | | |
| Clarification of Intended Use and Intended User | | | | | |
| The intended user of this appraisal is DIY Home Sales. The intended use | is to determine an estimate | ed market va | lue of the subject | propert | V. |
| subject to the stated scope of work, purpose of the appraisal, reporting rec | | | | | |
| additional users are identified by the appraiser. | anomore or and appraisa | , | | | 40 |
| additional doors are recruited by the appraison. | | | | | |
| Highest and Best Use: | | | | | |
| The highest and best use of the subject property will be the proposed use, | which is a single family ho | me | | | |
| The highest and boot doe of the edulot property will be the propessed doe, | Willow to a onigio family no | | | | |
| Purpose of this assignment: | | | | | |
| The purpose of this assignment is to develop an opinion of the estimated r | narket value of the subject | property to | ecertain market | مبادر | |
| The purpose of this assignment is to develop an opinion of the estimated i | narket value of the subject | property to a | ascertain market | value. | |
| Soons of Works | | | | | |
| Scope of Work: | December 2, 2024, Dheter | wanha af tha | interior 0 autorio | r of the l | h a ma a |
| An interior & exterior inspection of the subject property was performed on | | | | | |
| were taken at this time. Courthouse records concerning the subject prope | | parcei ID, ta | axes, iegai descri | ption, iot | size, |
| current owner, previous transfers, and other pertinent information concerni | ng the subject property. | | | | |
| A | | | | | 4 Th - |
| A search for comparables was done for properties using office files and co | | • | | ne stree | t. The |
| photographs for the comparables were taken by the appraiser, but not nec | essarily at the same time a | is the inspec | tion. | | |
| | | | | | |
| The income approach to value was not performed for this appraisal due to | a lack of information availa | able regardir | g rental rates for | nomes o | ot this |
| type in the area. | | | | | |
| | | | | | |
| The engagement letter from the client is in the appraiser's file. | | | | | |
| | | | | | |
| Extraordinary Assumptions: | | | | | |
| Unless otherwise stated in the report, this appraisal is not an evaluation of | the condition, and furthern | nore, this app | oraiser has no kn | owledge | of any |
| hidden or unapparent conditions of the property that would make the property | erty more or less valuable. | The apprais | er makes no gua | rantees | or |
| warranties, express or implied, regarding the condition of the property. Th | e appraisal is not a home i | nspection. A | home inspection | is | |
| recommended if the client has any questions or concerns. | | | | | |
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| | | | | | |
| | | | | | |
| COST APPROACH TO VALUE | (not required by Fannie Mae) | | | | |
| Provide adequate information for the lender/client to replicate the below cost figures and calculations. | , , , | | | | |
| Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) | Ba | sod on our o | estimated land va | | |
| | | | | luo and | |
| aumorated by the estimated market value by the appearing office. A value | | | stimated land va | lue and | |
| supported by the estimated market value by the assessor's office. A value | | | ssumated land va | lue and | |
| supported by the estimated market value by the assessor's office. A value | | | sumated land va | lue and | |
| | of \$1.00 per square foot w | | sumated land va | | 40.000 |
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| ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift, local building centers Quality rating from cost service good Effective date of cost data 12/02/2024 | OPINION OF SITE VALUE DWELLING 2,33 | /as used. | | _ =\$ _ =\$ _ =\$ | -, |
| ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift, local building centers Quality rating from cost service good Effective date of cost data 12/02/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) | OPINION OF SITE VALUE DWELLING 2,33 1,04 | o Sq.Ft. @\$ | 102.37 84.16 | =\$ =\$ =\$ =\$ | 238,522 87,526 |
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

SCOPE OF WORK:

The scope of work for this appraisal is defined by the complexity of this appraisal assignment of 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.

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APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in
- 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

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| Uniform Residential Appraisal Report | 12022024 File# 12022024 |
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| borrower; the mortgagee or its successors and assigns; mortgage insurers; government spontage secondary market participants; data collection or reporting services; professional appraisal agency, or instrumentality of the United States; and any state, the District of Columbia, or of obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be | ender at the request of the onsored enterprises; other organizations; any department, ther jurisdictions; without having to be obtained before this appraisal blic through advertising, public |
| 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/laws and regulations. Further, I am also subject to the provisions of the Uniform Standards that pertain to disclosure or distribution by me. | client may be subject to certain of Professional Appraisal Practice |
| 23. The borrower, another lender at the request of the borrower, the mortgagee or its success insurers, government sponsored enterprises, and other secondary market participants may rely or of any mortgage finance transaction that involves any one or more of these parties. | |
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| 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may res | cult 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 Cynthia A. Reverts | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
|--------------------------------------------------------|----------------------------------------------------------|
| Signature y That feveral | Signature |
| Name Cynthia Reverts | Name |
| Company Name Reverts Appraisal Service | Company Name |
| Company Address 1013 150th Avenue | Company Address |
| Luverne, MN 56156 | |
| Telephone Number (507) 920-5283 | Telephone Number |
| Email Address carevert@hotmail.com | Email Address |
| Date of Signature and Report 12/03/2024 | Date of Signature |
| Effective Date of Appraisal 12/02/2024 | State Certification # |
| State Certification # CR3513 | or State License # |
| or State License # | State |
| or Other (describe) | Expiration Date of Certification or License |
| State IA | |
| Expiration Date of Certification or License 06/30/2025 | SUBJECT PROPERTY |
| ADDRESS OF PROPERTY APPRAISED | Did not inspect subject property |
| 932 Edgerly St | Did inspect exterior of subject property from street |
| Larchwood, IA 51241 | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 339,500 | Did inspect interior and exterior of subject property |
| LENDER/CLIENT | Date of Inspection |
| Name No AMC | COMPARABLE SALES |
| Company Name DIY Home Sales | COMPANABLE SALES |
| Company Address 502 Grand Ave, Spencer, IA 51301 | 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 UAD Version 9/2011 Page 6 of 6 Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

12022024 File # 12022024

| | | SUBJECT | Γ | | CO | MPARABI | E SALE # 4 | | CO | MPARABLI | E SALE # 5 | | CO | MPARABL | E SALE # 6 |
|----------------------------------------------------------------------------------------------------------------------------|-------------|----------|----------------|----------|--------------|----------|--------------------|---------|--------------|------------|---------------------|---------|----------|---------|--------------------|
| Address 932 Edgerly St | | | | 1011 | Blain | e St | | 830 | Hyland | d Dr | | | | | |
| Larchwood, IA 51 | 241 | | | Larch | nwood | I, IA 5 | 1241 | Larc | hwood | l, IA 51 | 241 | | | | |
| Proximity to Subject | | | | 0.19 | MILE: | SE | | 0.40 | MILE | SE | | | | | |
| Sale Price | \$ | | | | | | \$ 269,000 | | | | \$ 377,000 | | | | \$ |
| Sale Price/Gross Liv. Area | \$ | | sq.ft. | \$ | 163.8 | 2 sq.ft. | , | \$ | 212.2 | 7 sq.ft. | , | \$ | | sq.ft. | |
| Data Source(s) | | | | | | | :DOM 56 | | | | DOM Unk | | | | |
| Verification Source(s) | | | | | | | gic Public Record | | | | | | | | |
| VALUE ADJUSTMENTS | DE | SCRIPTI | ON | | ESCRIPTI | | +(-) \$ Adjustment | | DESCRIPTI | | +(-) \$ Adjustment | | ESCRIPTI | ON | +(-) \$ Adjustment |
| Sales or Financing | | | | ArmL | th | | | Arml | l th | | | | | | |
| Concessions | | | | Conv | | | | Con | | | | | | | |
| Date of Sale/Time | | | | _ | 24;Un | · | | | v,u 24;Un | . | | | | | |
| Location | N;Res | | | N;Re | | <u> </u> | | N;Re | | ` | | | | | |
| Leasehold/Fee Simple | Fee S | | | | s, Simple | | | | Simple | _ | | | | | |
| | | | 3 | | | = | -6.939 | | | 3 | 2 102 | | | | |
| View | 8200 | | | 1513 | | | -0,939 | | | | -3,103 | | | | |
| Design (Style) | N;Res | | | N;Re | | | | N;Re | | | | | | | |
| Quality of Construction | DT1.5 | ;trmr | ıse | | 00;Ra | ıncn | 0 | | .00;Ra | ıncn | 0 | | | | |
| Quality of Constituction | Q4 | | | Q4 | | | | Q4 | | | | | | | |
| Actual Age | 41 | | | 65 | | | +2,400 | | | | -1,100 | | | | |
| Condition | C3 | | | C3 | | | | C3 | | | | | | | |
| Above Grade | Total | Bdrms. | Baths | Total | Bdrms. | Baths | | Total | Bdrms. | Baths | | Total | Bdrms. | Baths | |
| Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count | 6 | 3 | 2.0 | 6 | 3 | 2.0 | | 6 | 3 | 2.0 | | | | | |
| GIUSS LIVING AIRA | | 2,330 | | | 1,64 | | +27,520 | | 1,77 | | +22,160 | | | sq.ft. | |
| Basement & Finished | 1040s | | | 988s | f494s | fin | +1,040 | 1 | | | -14,720 | | | | |
| Rooms Below Grade | 1rr2br | r0.0b | a1o | 1rr1b | r0.0b | a0o | +260 | 1rr2l | br1.0b | a0o | -6,800 | | | | |
| Functional Utility | Avera | ige | | Aver | age | | | Conf | formin | g | 0 | | | | |
| Heating/Cooling | FWA, | A/C | | FWA | C/Air | | 0 | FWA | A C/Air | | 0 | | | | |
| Energy Efficient Items | Firepl | ace | | None |) | | +1,500 | None | е | | +1,500 | | | | |
| Garage/Carport | 2ga2c | | | 1gd1 | dw | | +10,000 | 2ga2 | 2dw | | | | | | |
| Porch/Patio/Deck | STOC | | ECK | | h/Pati | 0 | -1,000 | | | | 0 | | | | |
| Fence | Fence | | | | l/Fend | | -1.500 | | | | +1.500 | | | | |
| | | | | | | | , | | | | , | | | | |
| | | | | | | | | | | | | | | | |
| Net Adjustment (Total) | | | | X | + | ٦. | \$ 33,281 | Г | 1+ | X - | \$ -563 | Г |] + [| ٦. | \$ |
| Adjusted Sale Price | | | | Net Adj. | | 12.4 % | 00,201 | Net Adi | | 0.1 % | -000 | Net Adj | | - % | |
| of Comparables | | | | Gross A | | 19.4 % | \$ 302,281 | Gross A | Adi. | 13.5 % | \$ 376,437 | | | % | \$ |
| Report the results of the research and anal | vsis of the | prior sa | ale or trans | | | | | | | | | | -, | | <u> </u> |
| ITEM | | - | | JBJECT | , | | COMPARABLE SAL | | 4 | | | 5 | | COMPAR | RABLE SALE # 6 |
| Date of Prior Sale/Transfer | | 2/15/ | 2024 | | | | 11/12/2021 | | T | 09/07/ | | , | | | 0 |
| Price of Prior Sale/Transfer | | 310,0 | | | | | 11/12/2021 | | | \$240,0 | | | | | |
| Data Source(s) | | | ogic Pu | ıblic F |) Acord | le | CoreLogic Public | Reco | rde | | ogic Public Reco | rde | | | |
| Effective Date of Data Source(s) | | 2/03/ | | DIIC I | COOIC | | 12/03/2024 | 11000 | 143 | 12/03/ | | us | | | |
| Analysis of prior sale or transfer history of | | | | nnarable | sales | | | ologi | c nuhli | | rds indicate the su | ıbioc | t'c mos | et roco | nt transfor |
| Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of Occurred on 3/15/2024 (wa | | | | | | dod o | | ciogi | c publi | C ICCOI | us indicate the st | ibjec | 13 11103 | 31 1000 | iii tialisiei |
| occurred on 3/13/2024 (wa | шашу | ueet | <u>u - uoc</u> | #121 | 16001 | ueu o | 114/3/2024) | | | | | | | | |
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| A I I - /O | | | | | | | | | | | | | | | |
| Analysis/Comments See Att | ached | l Add | endum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tached | l Add | endum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tached | l Add | endum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tached | d Add | endum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tached | d Add | lendum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tacheo | d Add | lendum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tachec | d Add | lendum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tachec | d Add | lendum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tachec | d Add | lendun | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tachec | d Add | lendum | 1 | | | | | | | | | | | |
| | tachec | d Add | lendum | 1 | | | | | | | | | | | |
| | tachec | d Add | lendum | 1 | | | | | | | | | | | |
| | tachec | d Add | lendum | 1 | | | | | | | | | | | |
| | tachec | d Add | lendum | | | | | | | | | | | | |
| | tachec | d Add | lendum | 1 | | | | | | | | | | | |
| | tachec | J Add | lendum | | | | | | | | | | | | |
| | tachec | J Add | endum | 1 | | | | | | | | | | | |
| Analysis/Comments See Att | tachec | J Add | lendum | 1 | | | | | | | | | | | |
| | tachec | J Add | lendum | 1 | | | | | | | | | | | |
| | tachec | J Add | lendum | 1 | | | | | | | | | | | |
| | tachec | J Add | lendum | 1 | | | | | | | | | | | |
| | tachec | J Add | iendum | 1 | | | | | | | | | | | |
| | tachec | J Add | iendum | | | | | | | | | | | | |
| | tachec | J Add | iendum | | | | | | | | | | | | |
| | tachec | J Add | iendum | 1 | | | | | | | | | | | |
| | tachec | J Add | lendum | | | | | | | | | | | | |
| | tachec | J Add | lendum | | | | | | | | | | | | |

Supplemental Addendum

| Borrower | Benjamin Specht | · | • | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIY Home Sales | | | | | | | |

File No. 12022024

Legal Description:

SYKES ADD W 82' OF LOTS 1-4, INCL, BLK 35

Neighborhood Market Conditions:

Neighborhood market conditions appear to be stable. Inventory and demand tend to be in balance and typical for the market when comparing to the last year. Market times tend to be around 0-12 months for most properties assuming reasonable asking prices.

- -Competitive financing is available at rates under 7%. Concessions from sellers in the form of points or other means are noted inane sales that this has occurred in.
- -12 month change in house prices. There does not appear to be a significant increase or decrease in housing prices that has occurred in the last year. This is based on information from realtors and experience working in the area. There has recently been an upswing in housing prices in the area for this type of property.
- -Analysis of supply and demand. Supply tends to be in balance with demand as per local realtors and experience in the area.

Additional Features:

The subject home is a 1.5 story home that was built in 1983. There is an attached oversized double garage, fenced yard, patio, and deck on the site as well.

The main floor of the home consists of a dining room with wood floor; 3 bedrooms with carpet; a bathroom with tile floor; a kitchen with wood floor, stove, refrigerator, dishwasher and microwave; and a laundry room with wood floor.

The second floor loft area consists of a family room area with carpet & wood floor and a gas fireplace and bar; and a bathroom with tile floor.

The basement consists of a family room with carpet; 2 bedrooms with carpet & a utility room.

There is public electricity, water, and sewer, which is typical for the area.

Comments on Site Size and Value:

The subject home is located on a 8,200 square foot lot. As there have been no bare land sales for this type of property in the area recently, the appraiser used the extraction method of valuation to determine an overall value of the subject property. An adjustment of \$1.00 per square foot was used.

Sales concessions were considered. Adjustments were made where necessary.

Location adjustments were considered. Adjustments were made where necessary.

View adjustments were considered. Adjustments were made where necessary.

Design/style adjustments were considered. Adjustments were made as necessary.

Quality of construction adjustments were considered and were adjusted accordingly.

Age adjustments were considered. Adjustments were made at \$100 per year.

Condition adjustments were considered. Adjustments were made as necessary.

Above grade living area adjustments were based on market reaction at \$40.00 per square foot. Adjustments of \$1,000 per bedroom, \$2,500 per half bath, and \$5,000 per bathroom were used.

Adjustments for overall basement size were considered. An adjustment of \$20.00 per square foot was used. An additional \$10.00 per square foot was used for finished areas.

Garage adjustments were considered and were adjusted based on number of stalls and whether attached or detached.

Adjustments for heating/cooling, porches, patios, decks, fences, & energy efficient items were considered. Adjustments were made accordingly.

Supplemental Addendum

File No. 12022024

| | | Cappionicital Hadonaum | | 12022024 | |
|------------------|-----------------|------------------------|----------|----------------|--|
| Borrower | Benjamin Specht | | | | |
| Property Address | 932 Edgerly St | | | | |
| City | Larchwood | County Lyon | State IA | Zip Code 51241 | |
| Lender/Client | DIY Home Sales | | | | |

Final Reconciliation:

Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for an does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted.

I have not performed services, as an appraiser regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

This Appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal, COVID-19 was beginning to have widespread health and economic impacts. The effects of COVID-1 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analysis and value opinion in this appraisal are based on the data available to the appraiser at the time of the assignment and apply only as of the effective date indicated. No analysis or opinions contained in this appraisal should be construed at predictions of future market conditions or value.

The estimated market value is based a weighted value of the adjusted comparable sales. The adjusted sales values ranged from \$232,400 to \$376,437. All adjusted sales values were considered in the final opinion of market value with the most weight being placed on comparable sale 5 as it had the smallest net percentage of adjustments.

The appraiser was unable to bracket the lot size of the subject with the comparable sales as there were no other sales available that would enable bracketing of the subject.

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us any time if you have any questions about the confidentiality of the information that you provide to us.

12022024 File No. 12022024

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

 $Little \ or \ no \ updating \ or \ modernization. \ This \ description \ includes, \ but \ is \ not \ limited \ to, \ new \ homes.$

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

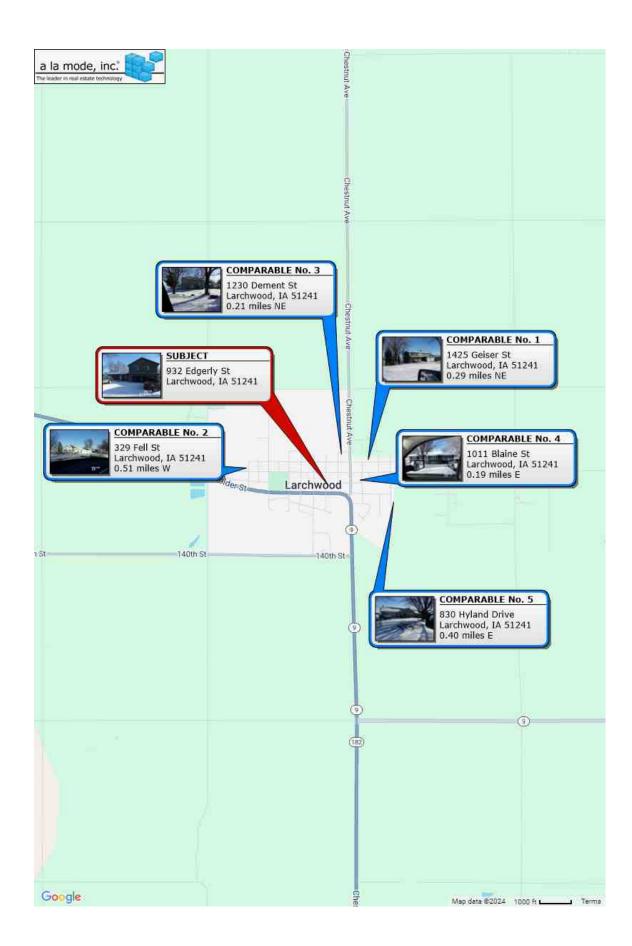
| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|---------------------------|-------------------------------------------|
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| AdjPwr | Adjacent to Power Lines | Location |
| A | Adverse | Location & View |
| ArmLth | Arms Length Sale | Sale or Financing Concessions |
| ba | Bathroom(s) | Basement & Finished Rooms Below Grade |
| br | Bedroom | Basement & Finished Rooms Below Grade |
| В | Beneficial | Location & View |
| Cash | Cash | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| CtyStr | City Street View | View |
| Comm | Commercial Influence | Location |
| С | Contracted Date | Date of Sale/Time |
| Conv | Conventional | Sale or Financing Concessions |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| DOM | Days On Market | Data Sources |
| е | Expiration Date | Date of Sale/Time |
| Estate | Estate Sale | Sale or Financing Concessions |
| FHA | Federal Housing Authority | Sale or Financing Concessions |
| GlfCse | Golf Course | Location |
| Glfvw | Golf Course View | View |
| Ind | Industrial | Location & View |
| in | Interior Only Stairs | Basement & Finished Rooms Below Grade |
| Lndfl | Landfill | Location |
| LtdSght | Limited Sight | View |
| Listing | Listing | Sale or Financing Concessions |
| Mtn | Mountain View | View |
| N | Neutral | Location & View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
| BsyRd | Busy Road | Location |
| 0 | Other | Basement & Finished Rooms Below Grade |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PwrLn | Power Lines | View |
| PubTrn | Public Transportation | Location |
| rr | Recreational (Rec) Room | Basement & Finished Rooms Below Grade |
| Relo | Relocation Sale | Sale or Financing Concessions |
| RE0 | REO Sale | Sale or Financing Concessions |
| Res | Residential | Location & View |
| RH | USDA - Rural Housing | Sale or Financing Concessions |
| S | Settlement Date | Date of Sale/Time |
| Short | Short Sale | Sale or Financing Concessions |
| sf | Square Feet | Area, Site, Basement |
| sqm | Square Meters | Area, Site |
| Unk | Unknown | Date of Sale/Time |
| VA | Veterans Administration | Sale or Financing Concessions |
| W | Withdrawn Date | Date of Sale/Time |
| W0 | Walk Out Basement | Basement & Finished Rooms Below Grade |
| wu | Walk Up Basement | Basement & Finished Rooms Below Grade |
| WtrFr | Water Frontage | Location |
| Wtr | Water View | View |
| Woods | Woods View | View |
| | • | |

Other Appraiser-Defined Abbreviations

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|-----------|-------------------------------------------|
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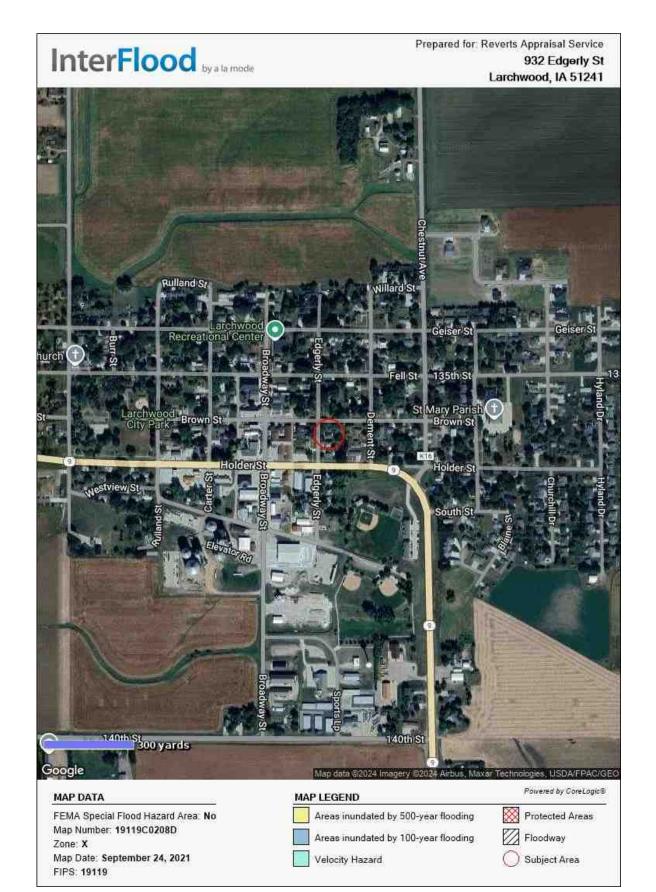
Location Map

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-----|------|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | Sta | e IA | Zip Code | 51241 | |
| Landar/Cliant | DIV Homo Colos | | | | | | | |



Flood Map

| Borrower | Benjamin Specht | | |
|------------------|-----------------|-------------------------------|-------|
| Property Address | 932 Edgerly St | | |
| City | Larchwood | County Lyon State IA Zip Code | 51241 |
| Lender/Client | DIY Home Sales | | |



Subject Photo Page

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIY Home Sales | | | | | | | |



Subject Front

932 Edgerly St Sales Price

 Gross Living Area
 2,330

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 8200 sf

 Quality
 Q4

 Age
 41



Subject Rear



Subject Street

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | IA | Zip Code | 51241 | |
| Lender/Client | DIY Home Sales | | | | | | | |





Dining Room Bedroom





Bedroom Bedroom





Bathroom Kitchen

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIY Home Sales | | | | | | | |





Laundry

Garage Interior





Loft Above Garage

Additional Loft Photo







Basement Family Room

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIY Home Sales | | | | | | | |





Basement Bedroom

Basement Bedroom





Utility Electrical Panel





Additional Street View

South Side View

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIY Home Sales | | | | | | | |



North Side View

Comparable Photo Page

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIV Home Sales | | | | | | | |



Comparable 1

1425 Geiser St

Prox. to Subject 0.29 MILES NE Sale Price 265,000 Gross Living Area 2,330 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View 13200 sf Site Quality Q4 Age 50



Comparable 2

329 Fell St

Prox. to Subject 0.51 MILES W Sale Price 275,000 Gross Living Area 1,754 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; 26400 sf Quality Q4 Age 99



Comparable 3

1230 Dement St

Prox. to Subject 0.21 MILES NE Sale Price 275,000 Gross Living Area 1,134 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 11250 sf Quality Q4 Age 48

Comparable Photo Page

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIY Home Sales | | | | | | | |



Comparable 4

1011 Blaine St

Prox. to Subject 0.19 MILES E Sale Price 269,000 Gross Living Area 1,642 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View 15139 sf Site Quality Q4 Age 65



Comparable 5

830 Hyland Dr

Prox. to Subject 0.40 MILES E Sale Price 377,000 Gross Living Area 1,776 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 11303 sf Quality Q4 Age 30

Comparable 6

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

| Darrassar | Daniania Carakt | | File No. 40000004 |
|---------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Borrower Property Address | Benjamin Specht 932 Edgerly St | | File No. 12022024 |
| City | Larchwood | ^{County} Lyon | State IA Zip Code 51241 |
| Lender/Client | DIY Home Sales | | |
| APPRA | ISAL AND REPORT ID | ENTIFICATION | |
| This Dans | uk in non of the following house. | | 7 |
| This Repor | rt is <u>one</u> of the following types: | | |
| Apprai | isal Report (A written report pr | epared under Standards Rule 2-2(a) | , pursuant to the Scope of Work, as disclosed elsewhere in this report.) |
| Restric | cted (A written report pr | epared under Standards Rule 2-2(b) | , pursuant to the Scope of Work, as disclosed elsewhere in this report, |
| ☐ Apprai | sal Report restricted to the state | ed intended use only by the specified | client and any other named intended user(s).) |
| | | | |
| Comm | ents on Standards R | ule 2-3 | |
| I certify that, | to the best of my knowledge and belief: | | |
| - The statem | ents of fact contained in this report are t | | |
| | ed analyses, opinions, and conclusions ar inions, and conclusions. | e limited only by the reported assumptions a | nd limiting conditions and are my personal, impartial, and unbiased professional |
| 1 | | spective interest in the property that is the su | bject of this report and no personal interest with respect to the parties involved. |
| | | | ty, regarding the property that is the subject of this report within the three-year |
| 1 ' | diately preceding acceptance of this assig ias with respect to the property that is the | nment. e subject of this report or the parties involve | d with this assignment. |
| 1 | | ent upon developing or reporting predetermi | = I |
| 1 | | = : | orting of a predetermined value or direction in value that favors the cause of the subsequent event directly related to the intended use of this appraisal. |
| 1 | | | onformity with the Uniform Standards of Professional Appraisal Practice that |
| | t at the time this report was prepared. | | |
| | | inspection of the property that is the subject ant real property appraisal assistance to the | of this report. person(s) signing this certification (if there are exceptions, the name of each |
| | · · · · · · · · · · · · · · · · · · · | assistance is stated elsewhere in this report). | |
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| | | d Report Identificatio | |
| Note any | USPAP related issues requiri | ng disclosure and any State ma | ndated requirements: |
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| APPRAISER | Ŀ | SU | PERVISORY or CO-APPRAISER (if applicable): |
| - | | | |
| | y the Rever | 5 | |
| Signature: | yrer f | Sig | nature: |
| Name: Cyr | nthia Reverts | Nai | ne: |
| State Certification | n#: CD2512 | | te Certification #: |
| or State License | 0110010 | | state License #: |
| State: IA | Expiration Date of Certification or License: | 06/30/2025 Sta | te: Expiration Date of Certification or License: |
| Date of Signature | 12/00/2021 | Dat | e of Signature: |
| Effective Date of Inspection of Su | | xterior Exterior-Only Ins | pection of Subject None Interior and Exterior Exterior-Only |
| Date of Inspection | | | e of Inspection (if applicable): |

Building Sketch

| Borrower | Benjamin Specht | | | | | | | |
|------------------|-----------------|--------|------|-------|----|----------|-------|--|
| Property Address | 932 Edgerly St | | | | | | | |
| City | Larchwood | County | Lyon | State | ΙA | Zip Code | 51241 | |
| Lender/Client | DIV Home Sales | | | | | | | |

