APPRAISAL REPORT

OF



4133 YANKEE ROAD
ST. CLAIR, MI 48079

PREPARED FOR

THE HUNTINGTON NATIONAL BANK
2170 E. BIG BEAVER ROAD
SUITE A TROY, MI 48083

AS OF

12/13/2021

PREPARED BY

ALFRED P. SWAIN
239 LINCOLN STREET
LAPEER, MI 48446

File No. 21-144
Case No. 00010602142

Uniform Residential Appraisal Report

The purpose of this appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 4133 YANKEE ROAD City ST. CLAIR State MI Zip Code 48079
Borrower GREAUX, JAMES & SWOFFER, ANGELA M. Owner of Public Record GREAUX, JAMES & SWOFFER, ANGELA M. County ST. CLAIR
Legal Description LOT 19 MENO AND VORIES SUBDIVISION T5NR17E
Assessor's Parcel # 305000020000 Tax Year 2020 R.E. Taxes $ 2,835
Neighborhood Name MENO & VORIES SUB Map Reference 19804 Census Tract 6401.00
Occupant [X] Owner [ ] Tenant [ ] Vacant Special Assessments $ 189 [ ] PUD HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offerings price(s), and date(s). DOM Unk;Subject property was listed for sale by owner.;Original Price $209,000;Original Date 03/05/2021;MI MLS

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ Date of Contract Is the property seller the owner of public record? [ ] Yes [ ] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE		AGE	One-Unit	57 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$ (000)		(yrs)	2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	90	Low	38	Multi-Family	%
Neighborhood Boundaries	NORTH OF BROWN STREET, SOUTH OF DAVIS ROAD, WEST OF RIVER ROAD,							368	High	75	Commercial	5 %
EAST OF S RANGE ROAD.								187	Pred.	61	Other Vacant	37 %

Neighborhood Description SEE ADDENDUM

Market Conditions (including support for the above conclusions) SEE ADDENDUM

SITE

Dimensions 100X267 Area 26700 sf Shape Irregular View N;Res;
Specific Zoning Classification RS-1 Zoning Description SINGLE FAMILY RESIDENTIAL
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley NONE	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone X FEMA Map # 26147C0451D FEMA Map Date 05/03/2010
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [X] Yes [ ] No If Yes, describe.
LOCATED ON A BUSY ROAD.

IMPROVEMENTS

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units [X] One	[ ] One with Accessory Unit	[ ] Concrete Slab	[ ] Crawl Space	Foundation Walls	Concrete Block/Average	Floors	Laminate /Average
# of Stories 1		[X] Full Basement	[ ] Partial Basement	Exterior Walls	Brick/Average	Walls	Drywall/Average
Type [X] Det.	[ ] Att. [ ] S-Det./End Unit	Basement Area 1570	sq. ft.	Roof Surface	Asphalt Shingles/Average	Trim/Finish	Wood/Paint/Average
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish 95	%	Gutters & Downspouts	Aluminum/Average	Bath Floor	Tile/Average
Design (Style) RANCH		[ ] Outside Entry/Exit	[X] Sump Pump	Window Type	Vinyl/Average	Bath Wainscot	Tile/Average
Year Built 1964		Evidence of [ ] Infestation		Storm Sash/Insulated	Vinyl/Average	Car Storage	[ ] None
Effective Age (Yrs) 25		[ ] Dampness	[ ] Settlement	Screens	Aluminum/Average	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [ ] FWA	[X] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Concrete
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Gas	[ ] Fireplace(s) # 0	[X] Fence Chain Link	[X] Garage	# of Cars 2
[ ] Floor	[X] Scuttle	Cooling [ ]	Central Air Conditioning	[X] Patio/Deck Conc	[X] Porch Covered	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[X] Pool ABOVE	[X] Other Shed	[X] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 6 Rooms 4 Bedrooms 1.1 Bath(s) 1,570 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) See comments - Additional Features

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-less than one year ago;The subject is well maintained with updated kitchen, updated bath, new concrete in drive, new floors, new appliances, new light fixtures and new finished basement with three additional bedrooms and a full bath.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

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There are 8 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 159,900 to $ 308,000 .

There are 63 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 90,000 to $ 368,000 .

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	4133 YANKEE ROAD ST. CLAIR, MI 48079	4055 NEUMAN ROAD ST. CLAIR, MI 48079		530 N CARNEY DRIVE ST. CLAIR, MI 48079		1228 S 15TH STREET ST. CLAIR, MI 48079	
Proximity to Subject		1.01 miles N		1.60 miles SW		2.36 miles S	
Sale Price	$	$ 259,000		$ 266,000		$ 212,000	
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 149.71 sq. ft.		$ 147.78 sq. ft.		$ 174.63 sq. ft.	
Data Source(s)		RCMI#2210032428;DOM 20		RCMI#58050050920;DOM 1		RCMI#58050060376;DOM 26	
Verification Source(s)		ASSESSORS RECORDS		ASSESSORS RECORDS		ASSESSORS RECORDS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		VA;0		Conv;0		Conv;0	
Date of Sale/Time		s07/21;c05/21	+9,608	s08/21;c08/21	+5,639	s12/21;c11/21	+1,123
Location	A;BsyRd;	A;BsyRd;		A;BsyRd;		A;BsyRd;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	26700 sf	26136 sf	0	20900 sf	0	18760 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;RANCH	DT1;RANCH		DT1;RANCH		DT1.5;BUNGALOW	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	57	71	0	40	0	76	0
Condition	C3	C3		C3		C4	+10,600
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 4 / 1.1	8 / 4 / 1.0	0	6 / 3 / 2.1	0	5 / 3 / 1.1	0
Gross Living Area	1,570 sq. ft.	1,730 sq. ft.	-8,000	1,800 sq. ft.	-11,500	1,214 sq. ft.	+17,800
Basement & Finished	1570sf1491sfin	790sf500sfin	0	1568sf1300sfin	0	837sf0sfin	0
Rooms Below Grade	1rr3br1.0ba0o	1rr0br0.1ba0o	0	1rr0br1.0ba0o	0		0
Functional Utility	4 BEDROOM	4 BEDROOM		3 BEDROOM	0	3 BEDROOM	0
Heating/Cooling	HWBB/NONE	FWA/NONE	0	FWA/CAC	0	FWA/CAC	0
Energy Efficient Items	NONE	NONE		NONE		NONE	
Garage/Carport	2ga2dw	2gd2dw	0	2ga2dw		2gd2dw	0
Porch/Patio/Deck	PORCH/PATIO	PORCH/DECK	0	PORCH/DECK	0	PORCH/DECK	0
Fireplaces	NONE	1 FIREPLACE	0	1 FIREPLACE	0	1 FIREPLACE	0
Pool/Other Item	ABV POOL/SHED	NONE	0	SHED	0	NONE	0
Updates	KITCHEN/BATH	KITCHEN/BATH		KITCHEN/BATH		NONE	0
Net Adjustment (Total)		[X] + [ ] -	$ 1,608	[ ] + [X] -	$ -5,861	[X] + [ ] -	$ 29,523
Adjusted Sale Price of Comparables		Net Adj: 1% Gross Adj : 7%	$ 260,608	Net Adj: -2% Gross Adj: 6%	$ 260,139	Net Adj: 14% Gross Adj: 14%	$ 241,523

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain THE APPRAISER RESEARCHES THE SALE OR TRANSFER HISTORY OF THE SUBJECT PROPERTY AND COMPARABLE SALES ON EVERY APPRAISAL.

My research [X] did [ ] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS/PRD/ASSESSOR

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS/PRD/ASSESSOR

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	03/05/2021			
Price of Prior Sale/Transfer	$209000	$0	$0	$0
Data Source(s)	MI MLS#0	MI MLS	MI MLS	MI MLS
Effective Date of Data Source(s)	12/18/2021	12/18/2021	12/18/2021	12/18/2021

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT SOLD ON 03/05/2021 @$209,000 DOM:UNKNOWN FOR SALE BY OWNER. NO OTHER SALES OR TRANSFERS IN THE PRIOR 36 MONTHS PER PUBLIC RECORD SEARCH WAS FOUND. THE SUBJECT HAS NOT BEEN LISTED IN THE PAST 12 MONTHS. COMPARABLE #1 HAS NOT SOLD IN THE PREVIOUS 12 MONTHS AND IS NOT CURRENTLY LISTED. COMPARABLE #2 HAS NOT SOLD IN THE PREVIOUS 12 MONTHS AND IS NOT CURRENTLY LISTED. COMPARABLE #3 HAS NOT SOLD IN THE PREVIOUS 12 MONTHS AND IS NOT CURRENTLY LISTED.

Summary of Sales Comparison Approach SEE ADDITIONAL COMMENTS

APPRAISER FEE $375 AMC#1202000063

Indicated Value by Sales Comparison Approach $ 258,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 258,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

THE COST APPROACH AS WELL AS THE INCOME APPROACH WERE BOTH CONSIDERED BUT THE SALES COMPARISON APPROACH WAS FOUND TO BE THE MOST RELIABLE AND ACCURATE APPROACH TO VALUE. NO PERSONAL PROPERTY WAS INCLUDED IN THE ESTIMATED MARKET VALUE.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 258,000 **, as of** 12/13/2021 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) SITE VALUE ESTIMATE IS FROM THE LOCAL ASSESSOR DUE TO THE LACK OF VACANT LAND SALES IN THE MARKET.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE		=$ 49,200
Source of cost data	Dwelling 1,570	Sq. Ft. @ $	=$
Quality rating from cost service Effective date of cost data	Bsmt. 1,570	Sq. Ft. @ $	=$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Other Components		
.	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) 55 Years	Indicated Value By Cost Approach		=$

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent $ X Gross Multiplier =$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source.

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowner's Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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.

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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

Signature Alfred P. Swain
Name ALFRED P. SWAIN
Company Name ALFRED P. SWAIN
Company Address 239 LINCOLN STREET
LAPEER, MI 48446
Telephone Number 248-425-6520
Email Address alfredswain@yahoo.com
Date of Signature and Report 12/21/2021
Effective Date of Appraisal 12/13/2021
State Certification #
or State License # 1203068667
or Other (describe) State #
State MI
Expiration Date of Certification or License 07/31/2022

ADDRESS OF PROPERTY APPRAISED
4133 YANKEE ROAD
ST. CLAIR, MI 48079

APPRAISED VALUE OF SUBJECT PROPERTY $ 258,000

LENDER/CLIENT
Name FIRST AMERICAN MORTGAGE SOLUTIONS
Company Name THE HUNTINGTON NATIONAL BANK
Company Address 2170 E. BIG BEAVER ROAD
SUITE A TROY, MI 48083
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

ALFRED P. SWAIN
EXTRA LISTING COMPS 1-2-3

File No. 21-144
Case No. 00010602142

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

LISTINGS COMPARISON ANALYSIS

FEATURE	SUBJECT	LISTING # 1		LISTING # 2		LISTING # 3	
Address	4133 YANKEE ROAD ST. CLAIR, MI 48079	1727 GEORGIA AVENUE MARYSVILLE, MI 48040					
Proximity to Subject		3.80 miles N					
List Price	$	$ 250,000		$		$	
List Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 165.34 sq. ft.		$ sq. ft.		$ sq. ft.	
Data Source(s)		RCMI#2210099940;DOM 14					
Verification Source(s)		ASSESSOR RECORDS					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		Listing					
Concessions		NONE;0					
Date of Sale/Time		Active	0				
Location	A;BsyRd;	A;BsyRd;					
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE					
Site	26700 sf	10800 sf	0				
View	N;Res;	N;Res;					
Design (Style)	DT1;RANCH	DT1;RANCH					
Quality of Construction	Q4	Q4					
Actual Age	57	62	0				
Condition	C3	C4	+5,000				
Above Grade Room Count	Total 6 / Bdrms. 4 / Baths 1.1	Total 7 / Bdrms. 3 / Baths 2.0	0	Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area	1,570 sq. ft.	1,512 sq. ft.	0	sq. ft.		sq. ft.	
Basement & Finished	1570sf1491sfin	1288sf1095sfin	0				
Rooms Below Grade	1rr3br1.0ba0o	1rr0br1.0ba1o	0				
Functional Utility	4 BEDROOM	3 BEDROOM	0				
Heating/Cooling	HWBB/NONE	HWBB/CAC	0				
Energy Efficient Items	NONE	NONE					
Garage/Carport	2ga2dw	2ga2dw					
Porch/Patio/Deck	PORCH/PATIO	PORCH/PATIO					
Fireplaces	NONE	1 FIREPLACE	0				
Pool/Other Item	ABV POOL/SHED	INGRD POOL	0				
UPDATES	KITCHEN/BATH	KITCHEN	0				
Net Adjustment (Total)		[X] + [ ] -	$ 5,000	[ ] + [ ] -	$	[ ] + [ ] -	$
Adjusted List Price of Comparables		Net Adj: 2% Gross Adj : 2%	$ 255,000	Net Adj: 0% Gross Adj: 0%	$	Net Adj: 0% Gross Adj: 0%	$

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE LISTINGS # 1	COMPARABLE LISTINGS # 2	COMPARABLE LISTINGS # 3
Date of Prior Sale/Transfer	03/05/2021			
Price of Prior Sale/Transfer	$209000	$0		
Data Source(s)	MI MLS#0	MI MLS		
Effective Date of Data Source(s)	12/18/2021	12/18/2021		

Summary of Listing Comparison Approach COMPARABLE LISTING #1 HAS NOT SOLD IN THE PREVIOUS 12 MONTHS AND IS CURRENTLY ACTIVE.

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower	GREAUX, JAMES & SWOFFER, ANGELA M.						
Property Address	4133 YANKEE ROAD						
City	ST. CLAIR	County	ST. CLAIR	State	MI	Zip Code	48079
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



FRONT OF SUBJECT PROPERTY
4133 YANKEE ROAD
ST. CLAIR, MI 48079



REAR OF SUBJECT PROPERTY



STREET SCENE

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

File No. 21-144
Case No. 00010602142

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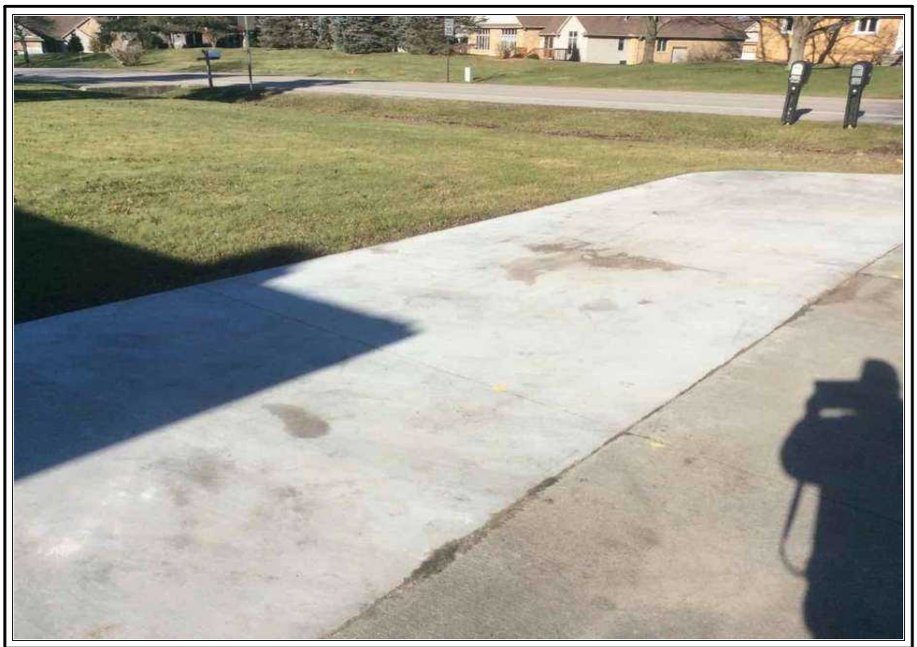
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



Shed



New driveway concrete



Inside Garage

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

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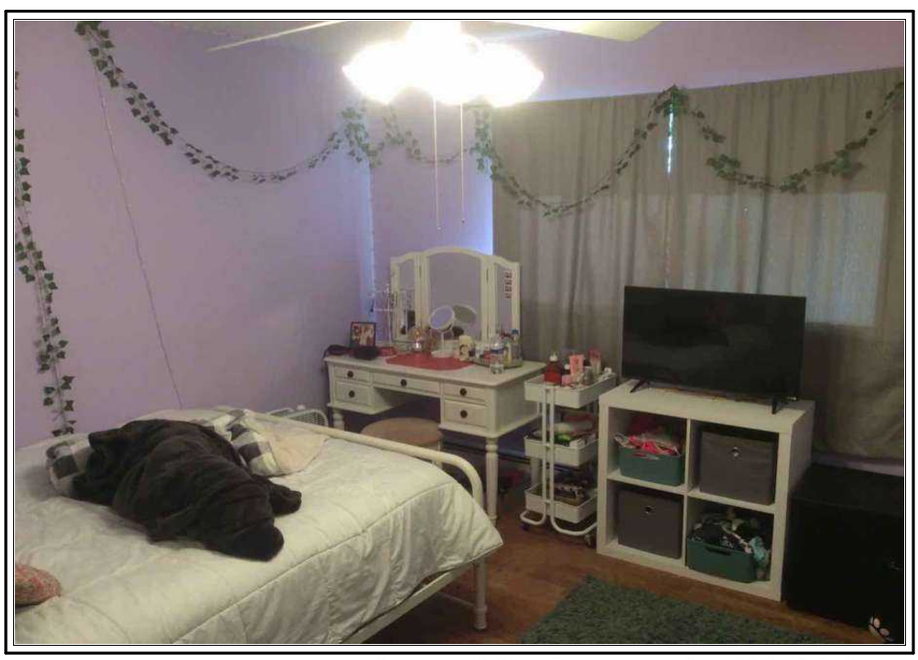
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



Living Room



Bedroom #1



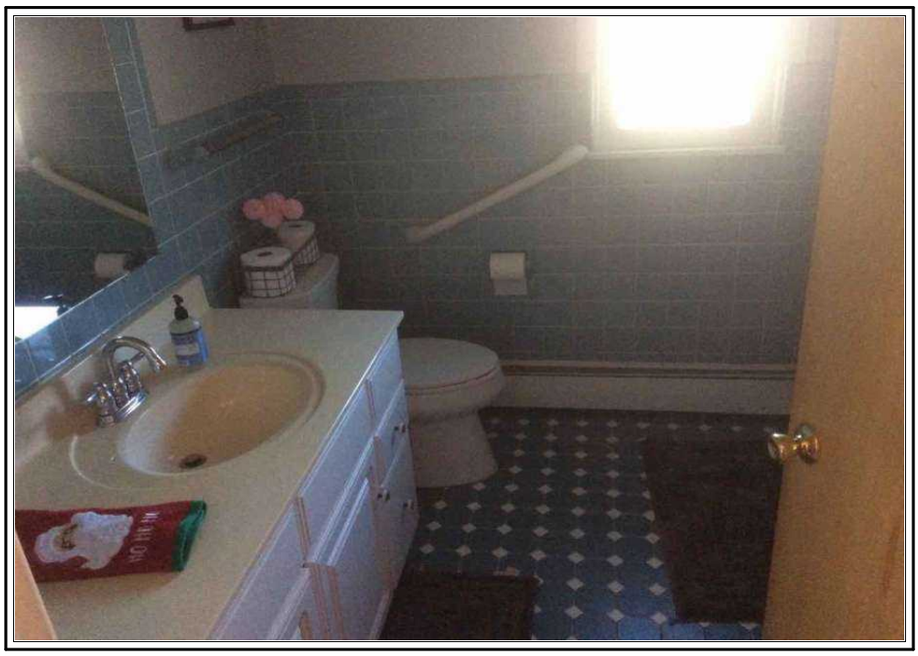
Bedroom #2

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower	GREAUX, JAMES & SWOFFER, ANGELA M.						
Property Address	4133 YANKEE ROAD						
City	ST. CLAIR	County	ST. CLAIR	State	MI	Zip Code	48079
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



Bathroom #2



Bedroom #3



Bedroom #4

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

File No. 21-144
Case No. 00010602142

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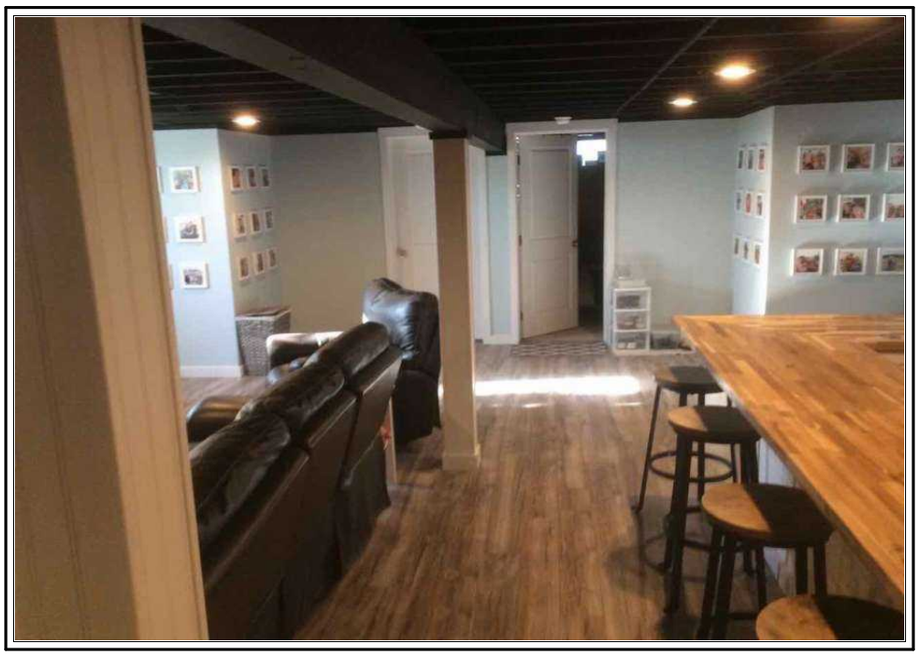
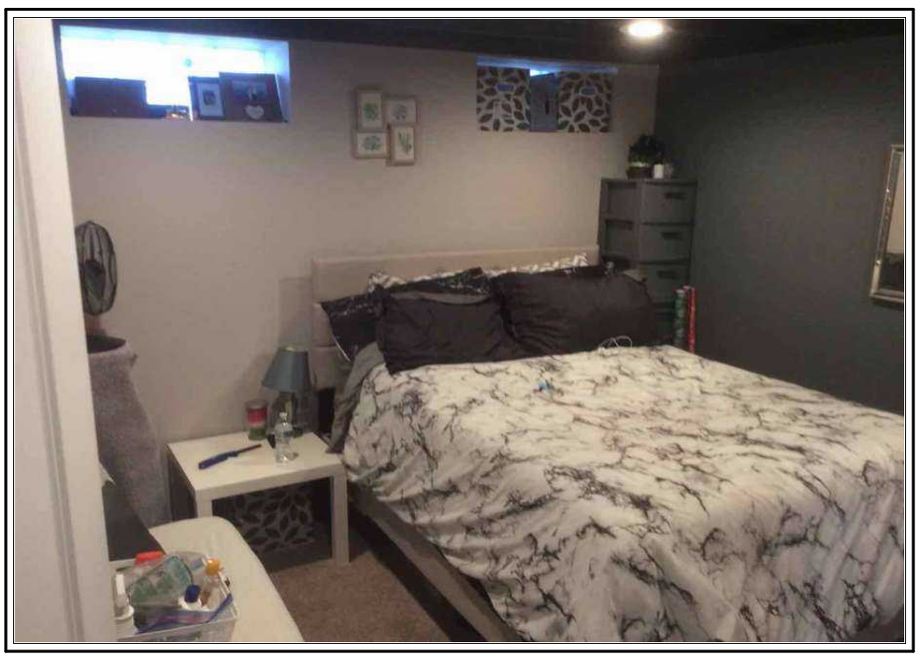
Property Address	4133 YANKEE ROAD						
City	ST. CLAIR	County	ST. CLAIR	State	MI	Zip Code	48079
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



Basement



Basement Bedroom



Basement Bedroom

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

File No. 21-144
Case No. 00010602142

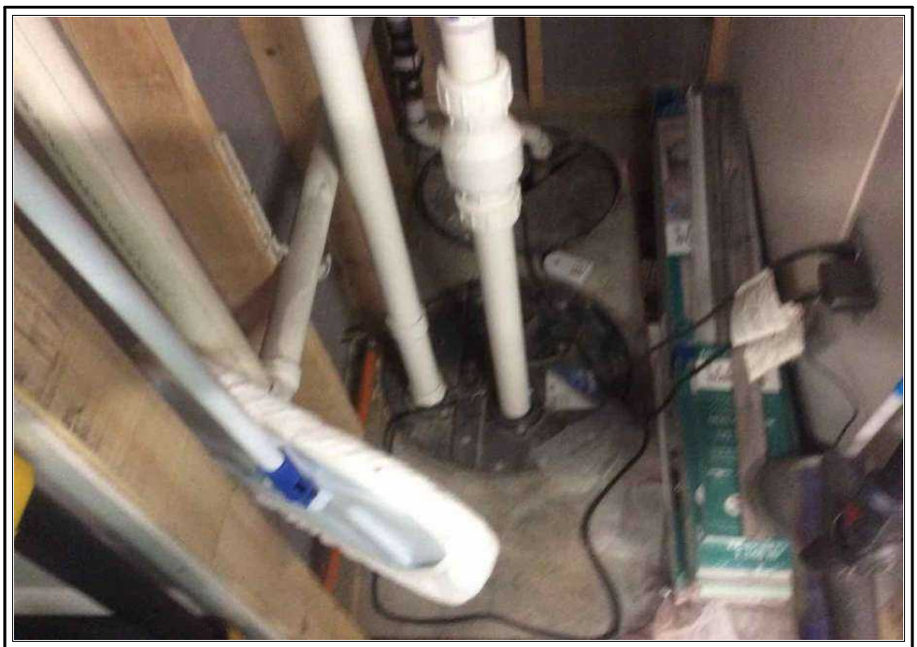
Borrower	GREAUX, JAMES & SWOFFER, ANGELA M.						
Property Address	4133 YANKEE ROAD						
City	ST. CLAIR	County	ST. CLAIR	State	MI	Zip Code	48079
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



Basement Bedroom



Furnace



Sump Pump

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

File No. 21-144
Case No. 00010602142

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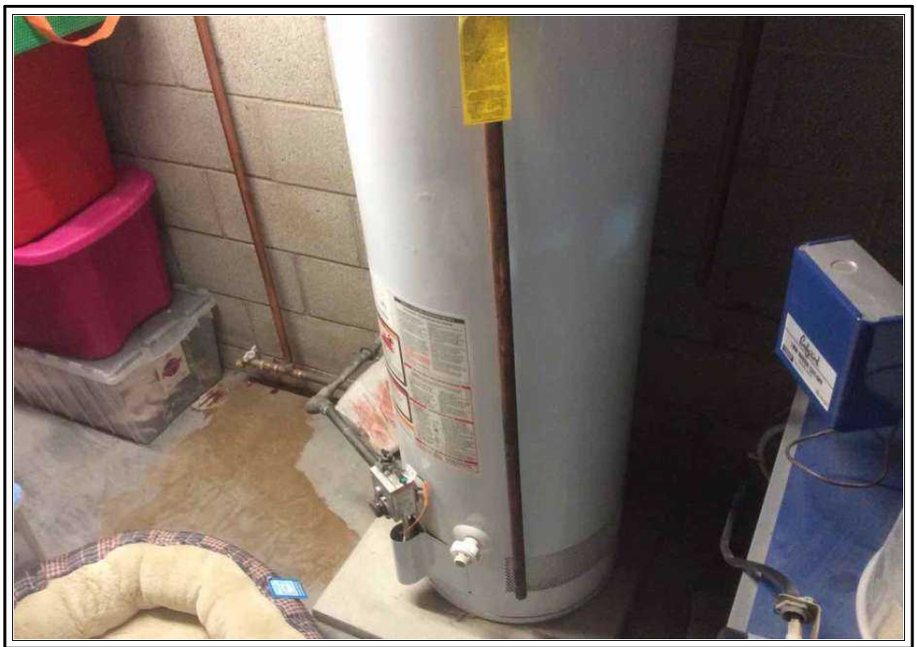
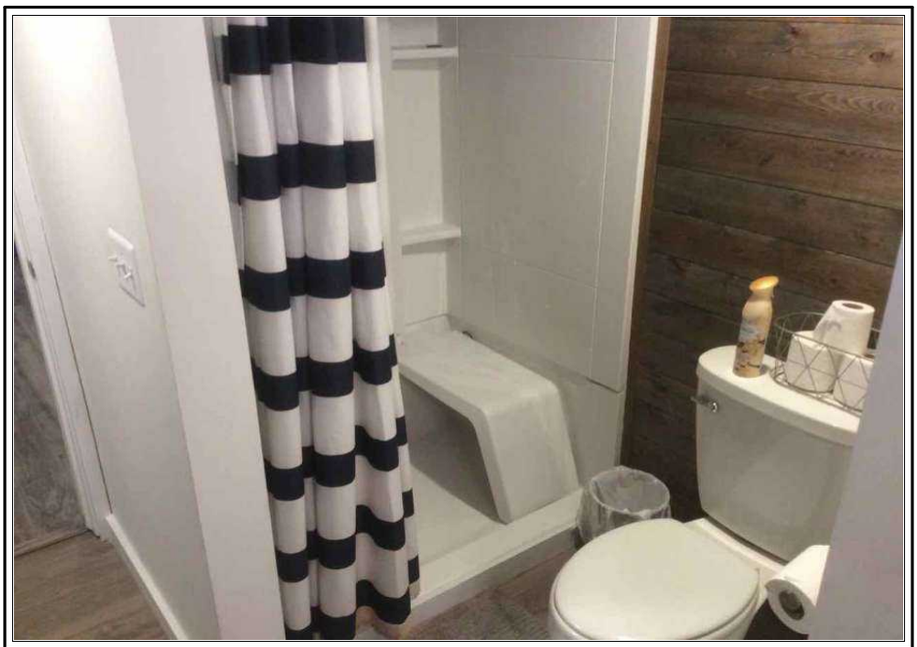
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



Electrical



Hot Water heater



Basement Bath

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

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Case No. 00010602142

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Property Address	4133 YANKEE ROAD						
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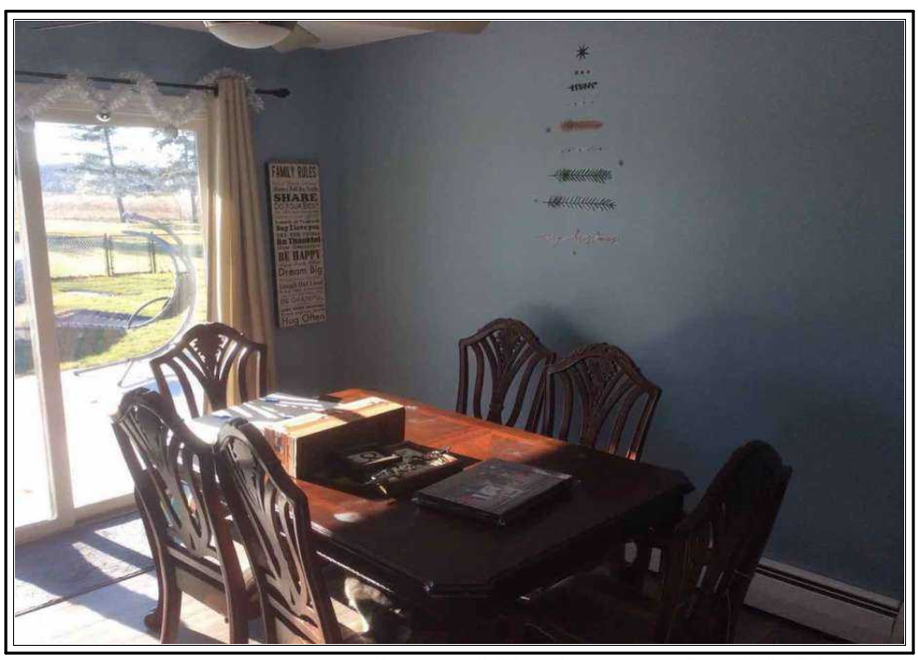
1/2 Bath



Kitchen



Dining Room

ALFRED P. SWAIN

SUBJECT PHOTO ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower	GREAUX, JAMES & SWOFFER, ANGELA M.						
Property Address	4133 YANKEE ROAD						
City	ST. CLAIR	County	ST. CLAIR	State	MI	Zip Code	48079
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				



Above Pool



Subject Address

ALFRED P. SWAIN
COMPARABLES 1-2-3

File No. 21-144
Case No. 00010602142

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083



COMPARABLE SALE # 1
4055 NEUMAN ROAD
ST. CLAIR, MI 48079



COMPARABLE SALE # 2
530 N CARNEY DRIVE
ST. CLAIR, MI 48079



COMPARABLE SALE # 3
1228 S 15TH STREET
ST. CLAIR, MI 48079

File No. 21-144
Case No. 00010602142

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COMPARABLE LISTING # 1
1727 GEORGIA AVENUE
MARYSVILLE, MI 48040

COMPARABLE LISTING # 2

COMPARABLE LISTING # 3

ALFRED P. SWAIN

SKETCH ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
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Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083



Sketch by Apex Sketch

AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
GLA1	First Floor	1.0	1570.4	182.0	1570.4
BSMT	Finished BSMT	1.0	1570.4	182.0	1570.4
GAR	Garage	1.0	486.4	88.6	486.4
OTH	Storage	1.0	80.0	36.0	80.0
	Net LIVABLE	cnt	1	(rounded)	1,570

AREA CALCULATIONS BREAKDOWN

Name	Base	x	Height	x	Width	=	Area
First Floor			62.2	x	22.6	=	1405.7
			22.8	x	4.0	=	91.2
			33.4	x	2.2	=	73.5
3 total items					(rounded)		1,570

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Market Conditions Addendum to the Appraisal Report

File No. 21-144
Case No. 00010602142

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 4133 YANKEE ROAD City ST. CLAIR State MI ZIP Code 48079

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	27	19	17	[ ] Increasing [ ] Stable [X] Declining
Absorption Rate (Total Sales/Months)	4.5	6.33	5.67	[X] Increasing [ ] Stable [ ] Declining
Total # of Comparable Active Listings	11	14	8	[X] Declining [ ] Stable [ ] Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	2.44	2.21	1.41	[X] Declining [ ] Stable [ ] Increasing

Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Median Comparable Sales Price	200,000	220,000	187,500	[ ] Increasing [ ] Stable [X] Declining
Median Comparable Sales Days on Market	8	7	8	[ ] Declining [X] Stable [ ] Increasing
Median Comparable List Price	218,900	202,450	227,950	[X] Increasing [ ] Stable [ ] Declining
Median Comparable Listings Days on Market	32	40	15	[X] Declining [ ] Stable [ ] Increasing
Median Sale Price as % of List Price	100%	103%	100%	[ ] Increasing [X] Stable [ ] Declining
Seller-(developer, builder, etc,) paid financial assistance prevalent?	[ ] Yes	[X] No		[ ] Declining [X] Stable [ ] Increasing

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

SELLER CONCESSION TRENDS ARE STABLE IN SUBJECT'S MARKET. AVERAGE SELLER CONCESSION AMOUNTS ARE APPROXIMATELY 2% TO 5%.

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

THE SUBJECT MARKET HAS A 1% REO RATE.

Cite data sources for above information.

Data Sources: MLS ID = 1033, State = Michigan, MLS Board = RCMI - RealComp, Residential, Matrix

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

There were a total of 63 Comparable Settled Sales in the past 12 months. The Median Sales Price for the prior 7-12 months was $200,000 and for the current to prior 3 months is $187,500. The Months Supply for the prior 7-12 months was 2.44 and 1.41 for the current to prior 3 month period. The Median Days on Market for the prior 7-12 months was 8 and 8 for the current to prior 3 month period. The statistics above were generated from an exported MLS market search. Details regarding the calculations and process can be found online at http://www.bradfordsoftware.com/1004mc/calc.shtml

CONDO/CO-OP PROJECTS

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

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)				[ ] Increasing [ ] Stable [ ] Declining
Absorption Rate (Total Sales/Months)				[ ] Increasing [ ] Stable [ ] Declining
Total # of Active Comparable Listings				[ ] Declining [ ] Stable [ ] Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				[ ] Declining [ ] Stable [ ] Increasing

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

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

APPRAISER

Signature	Alfred P. Swain	Signature	
Appraiser Name	ALFRED P. SWAIN	Supervisor Name	
Company Name	ALFRED P. SWAIN	Company Name	
Company Address	239 LINCOLN STREET, LAPEER, MI 48446	Company Address	
State License/Certification #	1203068667 State MI	State License/Certification #	State
Email Address	alfredswain@yahoo.com	Email Address	

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

Owner
Greaux, James;
Swoffer, Angela Marie

Using the AVM in Pricing Discussions →

No Property Notes Added

Add a Note

Property Facts

	Public Facts	Your Changes
Property Type	Single Family	
Property Subtype	Single Family Residential	
Bedrooms	4	
Total Baths	2	
Full Baths	1	
Partial Baths	1	
Living Area (sq ft)	1,496	
Lot Size	0.61 acres	acres
Lot Dimensions	26702 SF	
Garage	Yes	
Year Built	1964	
Style	Ranch\Rambler	
Heating	Forced Air Unit	
Basement	Basement	
Number of Buildings	1	

⊕ Add another row

Save

Reset

Notes

Schools

DISTRICT
East China School District

St. Clair Middle School **Level:** Middle	**Type:** Public **Grade Served:** 5-8
St. Clair High School **Level:** High	**Type:** Public **Grade Served:** 9-12

SOURCE: LISTING SOURCE: BASED ON LOCATION

HISTORICAL RECORDS FOR THIS PROPERTY

MLS NAME
Realcomp II Ltd.

LISTING ID
216040609

DATE
7/21/2016

Closed / For Lease

Compare Historical Records

HOW THIS ZIP COMPARES

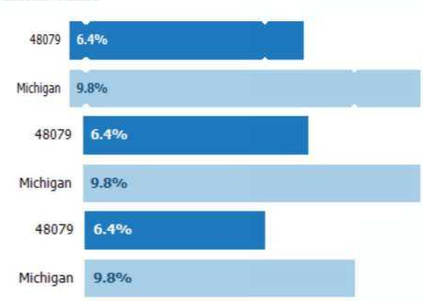
Saint Clair, MI 48079

More About this Neighborhood

Median Estimated Home Value — About this data



12 mo. Change in Median Estimated Home Value — About this data



Median Listing Sales Price — About this data

ALFRED P. SWAIN

LOCATION MAP ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower	GREAUX, JAMES & SWOFFER, ANGELA M.						
Property Address	4133 YANKEE ROAD						
City	ST. CLAIR	County	ST. CLAIR	State	MI	Zip Code	48079
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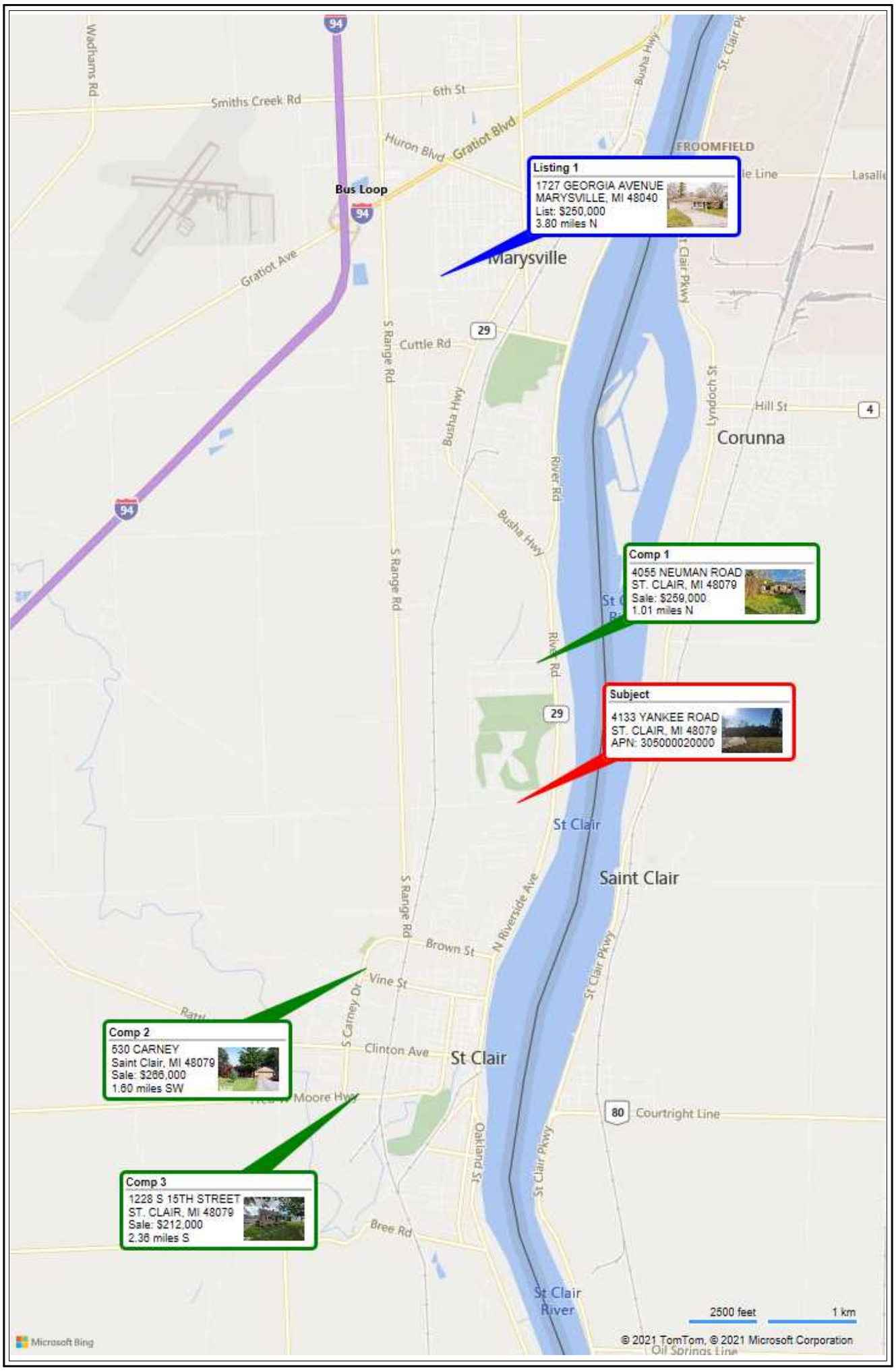

ALFRED P. SWAIN

AERIAL MAP ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower	GREAUX, JAMES & SWOFFER, ANGELA M.						
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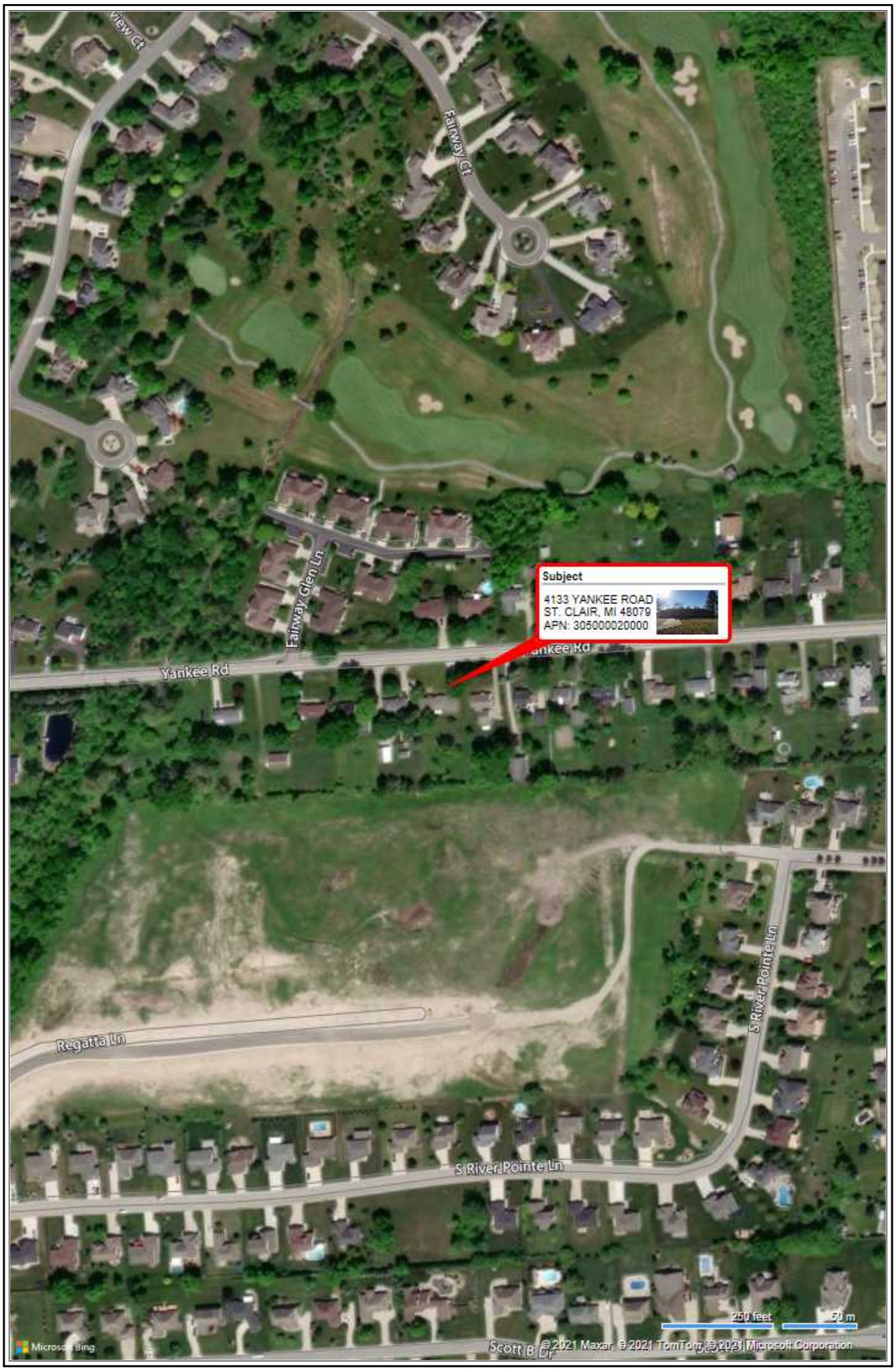
Lender/Client	THE HUNTINGTON NATIONAL BANK		Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083			



Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
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Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

12/21/21, 7:26 AM Realcomp Online

Criteria | Map | Results

Previous Next · **7** of **13** Checked **0** All · None · Page Grid Single Line display Display PRD - Full Deta at 1 per page

St. Clair County Public Records - Full Detail Report

Location & Ownership

Property Address:	**4133 Yankee Road**	Property ID:	**74305000020000**
City/State/Zip:	**St. Clair, Michigan, 48079-4287**		
Owner Name:	**James Greaux/Angela M Swoffer**	Lat/Long:	**42.847378 / -82.481048**
Taxpayer Address:	**4133 Yankee Road**	Census Tract:	**6401**
City/State/Zip:	**St. Clair, Michigan, 48079**	Block Group:	**1**
City/Village/Town:	**St. Clair Twp**	School District:	**East China**
Subdivision:	**MENO & VORIES SUB**	Property Category:	**Residential**
MLS Area:	**10171 - St. Clair Twp**	Land Use:	**401 - RESIDENTIAL**
Legal Description:	**LOT 19 MENO AND VORIES SUBDIVISION T5NR17E**		

REALIST Links: Full Report | Comparables | Market Trends | Neighborhood Profile

REMINE Links: Start Docs+ Transaction | Remine Pro Property View

Data Co-op Links: Data Co-op Tax Detail | Data Co-op RealAVM | Data Co-op Consolidated Report

RPR Links: RPR Detail Report | RPR Complete Property Report

Photos

Taxes

Year	Season	Total Ad Val	Admin Fee	Asmnt	CVT	Ttl Seasonal
2021	S	$1,151.95	$0.00	$0.00	$0.00	$1,151.95
2020	W	$349.05	$0.00	$189.28	$0.00	$538.33
2020	S	$2,296.79	$0.00	$0.00	$0.00	$2,296.79
2019	W	$342.54	$0.00	$191.74	$0.00	$534.28
2019	S	$2,160.94	$0.00	$0.00	$0.00	$2,160.94
2018	W	$334.52	$0.00	$191.47	$0.00	$525.99
2018	S	$1,090.15	$0.00	$0.00	$0.00	$1,090.15
2017	W	$327.63	$0.00	$182.45	$0.00	$510.08
2017	S	$1,070.04	$0.00	$0.00	$0.00	$1,070.04

Assessments

Year	Taxable Val	State Eq Val	Hmstd %	Ttl Taxes
2021	$64,096	$69,200	100	$1,151.95
2020	$63,212	$79,700	0	$2,835.12
2019	$62,034	$74,100	0	$2,695.22
2018	$60,581	$71,000	100	$1,616.14
2017	$59,335	$67,600	100	$1,580.12

Transfer Information

Grantor	Grantee	Record Date	Deed Date	Sale Price	Deed Type	Liber/Page
JOHNSON DEBORAH ANNE	GREAUX JAMES	03/05/2021	02/05/2021	$209,000	WAR/DEED	05329/0800
PAVLOV PHILLIP J	PAVLOV JOSEPH J	02/18/2021	03/18/2020		DEED	05320/0062
PAVLOV JOSEPH J	PAVLOV JOSEPH J	02/06/2014	01/17/2014		QCD	04480/0131
JOHNSON DEBORAH ANNE	PAVLOV JOSEPH J	02/06/2014	01/17/2014		DEED	04480/0126
PAVLOV JOSEPH J	PAVLOV JOSEPH J	11/16/2012	03/01/2007		QCD	04324/0494

Other Recordings

Obligee	Obligor	Record Date	Doc Date	Amount	Doc Type	Liber/Page
THE HUNTINGTON NATIONA	GREAUX JAMES	02/09/2021	02/05/2021	$167,200	MTG	05316/0195

Characteristics

#1 Porch/Dimensions:	/	Storm Sewer:	
#2 Porch/Dimensions:	/	Land Dimension:	**100.00X267.00**
Topography:		Land Sqft:	**26572**
Irregular:		Acres:	**0.61**

Search for MLS Listings

Click Arrow for Property History

Report Incorrect Data

County is 'STC - St. Clair County'
PADD Street Number is 4133
Found 13 results in 0.02 seconds.

https://matrix.realcomponline.com/Matrix/Results.aspx?c=AAEAAAD*****AQAAAAAAAAARAQAAAEMAAAAGAgAAAAQ1ODMyBgMAAAABMwYEAA… 1/1

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

12/21/21, 7:18 AM Realcomp Online

Criteria | Map | Results

Previous Next · 1 of 4 Checked 0 All · None · Page Grid Single Line display Display Full at 1 per page

4055 NEUMAN Road, St. Clair Twp 48079-3561

MLS#: **2210032428** Area: **10171 - St. Clair Twp** Short Sale: **No** LP: **$247,500**
P Type: **Residential** DOM: **N/20/20** Trans Type: **Sale** OLP: **$274,900**
Status: **Sold** **ERTS/FS** SP: **$259,000**



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Remine Pro | Transaction | View Docs | RPR® | Co-op | Report Bad Data

Location Information
County: **St. Clair**
Township: **St. Clair Twp**
Mailing City: **St. Clair**
Side of Str:
School Dist: **East China**
Location: **n of neuman / e of king**
Directions: **4055 Neuman**

Square Footage
Sqft Source: **Assessor**
Est Fin Abv Gr: **1,730**
Est Fin Lower: **500**
Est Tot Lower: **790**
Est Tot Fin: **2,230**
Price/SqFt: **$143.06**

Waterfront Information
Wtrfrnt Name:
Water Facilities:
Water Features:
Water Frt Feet:

Stats

Parking
Garage: **Yes**
Grg Sz: **2 Car**
Grg Dim:
Grg Feat: **Detached**

Layout
Beds: **4**
Baths: **1.1**
Rooms: **9**
Arch Sty: **Ranch**
Arch Lvl: **1 Story**
Site Desc:

Lot Information
Acreage: **0.26**
Lot Dim: **66.00X173.00**
Rd Front Ft: **65**

Contact Information
Name: **KEVAN SABERAN**
Phone: **5867474893**

General Information
Year Built: **1950**
Year Remod: **2021**

Listing Information

Listing Date: **05/05/2021** List Type/Level Of Service: **Exclusive Right to Sell/Full Service**
Activation Date: **05/07/2021** Srvcs Offered: **Arrange Appointments, Accept/Present Offers, Advise on Offers, Assist with Counteroffers, Negotiate for Seller**
Pending Date: **05/25/2021** Off Mkt Date: **05/25/2021** BMK Date: Contingency Date:
Land DWP: Land Int Rate: **%** Land Payment: Land Cntrt Term:
Protect Period: **90** Restrictions: Exclusions: Possession: **At Close**
Terms Offered: **Cash, Conventional, FHA, VA** MLS Source: **REALCOMP** Originating MLS#: **2210032428**

Features

Pets Allowed:
Foundation: **Basement**
Foundation Feat: **Drainage System, Sump Pump**
Basement: **Finished**
Exterior: **Brick, Vinyl**
Porch Type: **Deck**
Roof Material: **Asphalt**
Heat & Fuel: **Natural Gas, Forced Air**
Wtr Htr Fuel:
Water Source: **Municipal Water**

Entry Location: **Ground Level w/Steps**
Fndtn Material: **Block**
Cnstrct Feat:
Cooling: **Ceiling Fan(s)**
Road: **Paved**
Sewer: **Sewer-Sanitary**

Room Information

Room	Level	Dimen	Flooring	Room	Level	Dimen	Flooring
Bath - Full	First/Entry	11 x 7	Ceramic	Bath - Lav	Basement	6 x 7	Ceramic
Bedroom	First/Entry	13 x 11	Carpet	Bedroom	First/Entry	11 x 11	Carpet
Bedroom	First/Entry	15 x 12	Carpet	Bedroom - Mstr	First/Entry	15 x 11	Carpet
Dining Room	First/Entry	10 x 11	Carpet	Family Room	First/Entry	17 x 19	Carpet
Kitchen	First/Entry	12 x 8	Ceramic	Laundry Area/Room	First/Entry	9 x 5	Laminate
Living Room	First/Entry	18 x 11	Carpet				

Legal/Tax/Financial

Property ID: **74301000008000** Ownership: **Private - Owned** Home Warranty: **No**
Tax Summer: **$1,363** Tax Winter: **$619** Homestead: **Yes** Oth/Sp Asmnt: **208.98**
SEV: **$93,700** Taxable Value: **$74,341** Existing Lease: **No**
Legal Desc: **LOT 6 BLUE RIVER GARDENS SUBDIVISION**
Subdivision: **BLUE RIVER GARDENS SUB**

Agent/Office Information

Sub Ag Comp: **Yes: 3**
Buy Ag Comp: **Yes: 3**
Trn Crd Comp: **No**
Compensation Arrangements:
List Office: **Exclusive Broker Services, LLC** List Office Ph: **(586) 532-1200**
List Agent: **KEVAN SABERAN** List Agent Ph: **(586) 566-5100**
Access: **Appointment/LockBox** LB Description: LB Location: **Side Door**

Remarks

Public Remarks: **This fully updated Ranch with finished basement, first floor laundry, 4 bed, 1 1/2 bath is ready for the new owners! This home is move in ready, new paint, tile, kitchen inc granite tops, carpet, plumbing and electrical fixtures, pretty much a brand new home- ALSO TO BE INCLUDED IN SALE- The lot right next door which is identical size as the one the home sits on, Making the total land over a half an acre! Please make sure to do your best this one will go fast! Property ID 301000007000- is the extra lot inc in sale.**

REALTOR® Remarks: **This fully updated Ranch with finished basement, first floor laundry, 4 bed, 1 1/2 bath is ready for the new owners! This home is move in ready, new paint, tile, kitchen inc granite tops, carpet, plumbing and electrical fixtures, pretty much a brand new home- ALSO TO BE INCLUDED IN SALE- This lot right next door which is identical size as the one the home sits on, Making the total land over a half an acre! Please make sure to do your best this one will go fast! Property ID 301000007000- is the extra lot inc in sale.**

Sold Information

Sold Date: **07/01/21** Sold Price: **$259,000** Short Sale: **No** SP/LP: **104.65%**
3rd Party Appr: **No** Finance Code: **VA Sale** SP/SqFt Abv: **$149.71** SP/OLP: **94.22%**
Selling Office: **RE/MAX First** Selling Office Ph: **(586) 781-2900**
Selling Agent: **Jen Hicks** Selling Agent Ph: **(586) 792-8000**
Co-Selling Agent: Co-Selling Agt Ph:
Sell Concession: **No** Concession Type: Concession Amt:

https://matrix.realcomponline.com/Matrix/Results.aspx?c=AAEAAAD*****AQAAAAAAAAARAQAAAEMAAAAGAgAAAAQ1ODMyBgMAAAABMgYEAA… 1/2

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

12/21/21, 7:35 AM Realcomp Online

Criteria | Map | Results

Previous Next · 1 of 1 Checked 0 All · None · Page Grid Single Line display Display Full at 1 per page

530 CARNEY, St. Clair 48079

MLS#: **58050050920** Area: **10172 - St. Clair** Short Sale: **No** LP: **$279,000**
P Type: **Residential** DOM: **/1/** Trans Type: **Sale** OLP: **$279,000**
Status: **Sold** **ERTS/MEO** SP: **$266,000**



1 / 4 50050920

Remine Pro | Transaction | View Docs | RPR | Co-op | Report Bad Data

Location Information
County: **St. Clair**
City: **St. Clair**
Mailing City: **Saint Clair**
Side of Str:
School Dist: **East China**
Location: **Brown / VINE**
Directions:

Parking
Garage: **Yes**
Grg Sz: **2 Car**
Grg Dim:
Grg Feat: **Attached**

Lot Information
Acreage: **0.48**
Lot Dim: **100 x 209**
Rd Front Ft: **100**

Square Footage
Sqft Source: **Assessor**
Est Fin Abv Gr: **1,800**
Est Fin Lower: **1,300**
Est Tot Lower: **1,568**
Est Tot Fin: **3,100**
Price/SqFt: **$155**

Layout
Beds: **3**
Baths: **3.1**
Rooms: **3**
Arch Sty: **Ranch**
Arch Lvl: **1 Story**
Site Desc:

Contact Information
Name:
Phone: **(810) 841-9185**

Waterfront Information
Wtrfrnt Name:
Water Facilities:
Water Features:
Water Frt Feet:

General Information
Year Built: **1981**
Year Remod:

Stats

Listing Information

Listing Date: **08/05/2021** List Type/Level Of Service: **Exclusive Right to Sell/MLS Entry Only**
Activation Date: Srvcs Offered: **Other**
Pending Date: **08/06/2021** Off Mkt Date: **08/06/2021** BMK Date: Contingency Date:
Land DWP: Land Int Rate: **%** Land Payment: Land Cntrt Term:
Protect Period: Restrictions: Exclusions: **No** Possession: 0
Terms Offered: **Cash, Conventional** MLS Source: **MiRealSource** Originating MLS# **50050920**

Features

Foundation: **Basement, Crawl** Fndtn Material:
Basement: **Finished**
Exterior: **Vinyl, Wood** Cnstrct Feat:
Firepl Fuel: Fireplace Loc: **Family Room**
Porch Type: **Deck, Porch**
Out Buildings: **Shed**
Appliances: **Dishwasher, Disposal, Dryer, Range/Stove, Refrigerator, Washer**
Heat & Fuel: **Natural Gas, Forced Air** Cooling: **Ceiling Fan(s), Central Air**
Water Source: **Municipal Water** Sewer: **Sewer-Sanitary**

Room Information

Room	Level	Dimen	Flooring	Room	Level	Dimen	Flooring
Bedroom	**First/Entry**	**12 x 12**		**Bedroom**	**First/Entry**	**11 x 12**	
Bedroom - Mstr	**First/Entry**	**14 x 18**					

Legal/Tax/Financial

Property ID: **74071550009000** Ownership: **Private - Owned** Home Warranty:
Tax Summer: **$314** Tax Winter: **$5,809** Homestead: **No** Oth/Sp Asmnt: **no**
SEV: Taxable Value: Existing Lease:
Subdivision: **BRANDYWINE**

Agent/Office Information

Sub Ag Comp: **Yes: 3.0%** 3
Buy Ag Comp: **Yes: 3.0%**
Trn Crd Comp: **Yes: 3.0% 3**
Compensation Arrangements:
List Office: **St. Clair Realty, Inc.** List Office Ph: **8103297100**
List Agent: **JUDITH SHAUNE** List Agent Ph: **(810) 841-9185**
Access: LB Description: LB Location:

Remarks

Public Remarks: **Updated Great home in great location close to parks and city amenities. # or possibly 4 bedrooms, two family rooms, great formal dining room or additional den on main level, updated kitchen and baths, finished lower level all on a great lot backing up to woods yet in the city of St. Clair. Huge deck, shed, and so much more. Must see to appreciate!**

REALTOR® Remarks: **Call Judy at 810-841-9185**

Sold Information

Sold Date: **08/31/21** Sold Price: **$266,000** Short Sale: **No** SP/LP: **95.34%**
3rd Party Appr: Finance Code: **CONV Sale** SP/SqFt Abv: **$147.78** SP/OLP: **95.34%**
Selling Office: **St Clair Realty, Inc** Selling Office Ph: **8103297100**
Selling Agent: **Judith Shaune** Selling Agent Ph: **(810) 326-1349**
Co-Selling Agent: Co-Selling Agt Ph:
Sell Concession: **No** Concession Type: Concession Amt:

MLS Number is 58050050920
Found 1 result in 0.05 seconds.

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Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

12/21/21, 7:19 AM Realcomp Online

Criteria | Map | Results

Previous Next · 3 of 4 Checked 0 All · None · Page Grid Single Line display Display Full at 1 per page

1228 S 15TH, St. Clair 48079

MLS#: **58050060376** Area: **10172 - St. Clair** Short Sale: **No** LP: **$209,900**
P Type: **Residential** DOM: **//** Trans Type: **Sale** OLP: **$209,900**
Status: **Sold** **ERTS/FS** SP: **$212,000**



1 / 1 50060376

Remine Pro | Transaction | View Docs | Co-op | Report Bad Data

Recent CH: **12/06/2021 : Sold : PEND->SOLD**

Location Information
County: **St. Clair**
City: **St. Clair**
Mailing City: **Saint Clair**
Side of Str:
School Dist: **East China**
Location: **Hugo / FRED MOORE**
Directions:

Parking
Garage: **Yes**
Grg Sz: **2.5 Car**
Grg Dim:
Grg Feat: **Detached, Door Opener, Electricity**

Lot Information
Acreage: **0.43**
Lot Dim: **70x268**
Rd Front Ft: **70**

Square Footage
Sqft Source: **Assessor**
Est Fin Abv Gr: **1,214**
Est Fin Lower:
Est Tot Lower: **837**
Est Tot Fin: **1,214**
Price/SqFt: **$172.9**

Layout
Beds: **3**
Baths: **1.1**
Rooms: **5**
Arch Sty: **Bungalow**
Arch Lvl: **1 1/2 Story**
Site Desc:

Contact Information
Name:
Phone: **(810) 887-7731**

Waterfront Information
Wtrfrnt Name:
Water Facilities: **Stream**
Water Features:
Water Frt Feet:

General Information
Year Built: **1945**
Year Remod:

Stats

Listing Information

Listing Date: **11/07/2021** List Type/Level Of Service: **Exclusive Right to Sell/Full Service**
Pending Date: **11/09/2021** Off Mkt Date: **11/09/2021** BMK Date: Contingency Date:
Land DWP: Land Int Rate: **%** Land Payment: Land Cntrt Term:
Protect Period: Restrictions: Exclusions: **No** Possession: 0
Terms Offered: **Cash, Conventional, FHA, VA** MLS Source: **MiRealSource** Originating MLS# **50060376**

Features

Foundation: **Basement**
Exterior Feat: **Fenced**
Exterior: **Aluminum**
Firepl Fuel: **Natural**
Porch Type: **Deck, Patio**
Appliances: **Dishwasher, Disposal, Dryer, Range/Stove, Refrigerator, Washer**
Heat & Fuel: **Natural Gas, Forced Air**
Wtr Htr Fuel: **Natural Gas**
Water Source: **Municipal Water**

Fndtn Material: **Block**
Cnstrct Feat:
Fireplace Loc: **Basement**
Cooling: **Ceiling Fan(s), Central Air**
Road: **Paved**
Sewer: **Sewer-Sanitary**

Room Information

Room	Level	Dimen	Flooring	Room	Level	Dimen	Flooring
Bedroom	**Second**	**29 x 12**		**Bedroom**	**First/Entry**	**11 x 11**	
Bedroom - Mstr	**First/Entry**	**11 x 13**		**Kitchen**	**First/Entry**	**12 x 12**	
Living Room	**First/Entry**	**16 x 12**					

Legal/Tax/Financial

Property ID: **74071450012000** Ownership: **Private - Owned** Home Warranty:
Tax Summer: **$174** Tax Winter: **$2,332** Homestead: **Yes** Oth/Sp Asmnt: **no**
SEV: Taxable Value: Existing Lease:
Subdivision: **BORTONS SUB**

Agent/Office Information

Sub Ag Comp: **No**
Buy Ag Comp: **Yes: 3.0%**
Trn Crd Comp: **No**
Compensation Arrangements:
List Office: **Bauer-Reno & Assoc Real Estate** List Office Ph: **8109661200**
List Agent: **MARCUS CRONCE** List Agent Ph: **(810) 887-7731**
Access: LB Description: LB Location:

Remarks

Public Remarks: **Beautiful 3 Bedroom 1.5 Bath Home in St Clair.**

REALTOR® Remarks: **Use Showing Time for all showings, a licensed agent must present at all showings. Please note: audio and/or video may be in use. Lock Box**

Sold Information

Sold Date: **12/03/21** Sold Price: **$212,000** Short Sale: **No** SP/LP: **101.00%**
3rd Party Appr: Finance Code: **CONV Sale** SP/SqFt Abv: **$174.63** SP/OLP: **101.00%**
Selling Office: **Bauer-Reno & Assoc Real Estate** Selling Office Ph: **8109661200**
Selling Agent: **Marcus Cronce** Selling Agent Ph: **(810) 887-7731**
Co-Selling Agent: Co-Selling Agt Ph:
Sell Concession: **No** Concession Type: Concession Amt:

MLS Number is one of 2210032428, 58050032237, 58050060376, 2210099940
Found 4 results in 0.02 seconds.

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Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

12/21/21, 7:19 AM Realcomp Online

Criteria | Map | Results

Previous Next · 4 of 4 Checked 0 All · None · Page Grid Single Line display Display Full at 1 per page

1727 GEORGIA Avenue, Marysville 48040-1651

MLS#: **2210099940** Area: **10153 - Marysville** Short Sale: **No** LP: **$250,000**
P Type: **Residential** DOM: **N/14/14** Trans Type: **Sale** OLP: **$250,000**
Status: **Active** **ERTS/FS**



1 / 45 1727Georgia-2 (1).jpg

Remine Pro | Transaction | View Docs | Co-op | Report Bad Data | Stats

Recent CH: **12/07/2021 : New : ->ACTV**

Location Information
County: **St. Clair**
City: **Marysville**
Mailing City: **Marysville**
Side of Str:
School Dist: **Marysville**
Location: **S of 18th / E of Georgia**
Directions: **18th to georgia to address**

Parking
Garage: **Yes**
Grg Sz: **2 Car**
Grg Dim:
Grg Feat: **Attached, Door Opener**

Lot Information
Acreage: **0.25**
Lot Dim: **90.00X120.00**
Rd Front Ft: **90**

Square Footage
Sqft Source: **Assessor**
Est Fin Abv Gr: **1,512**
Est Fin Lower: **1,100**
Est Tot Lower: **1,288**
Est Tot Fin: **2,612**
Price/SqFt: **$165.34**

Layout
Beds: **3**
Baths: **2.0**
Rooms: **9**
Arch Sty: **Ranch**
Arch Lvl: **1 Story**
Site Desc:

Contact Information
Name: **ED QUAIN**
Phone: **810-343-6013**

Waterfront Information
Wtrfrnt Name:
Water Facilities:
Water Features:
Water Frt Feet:

General Information
Year Built: **1959**
Year Remod:

Listing Information

Listing Date: **12/07/2021** List Type/Level Of Service: **Exclusive Right to Sell/Full Service**
Activation Date: Srvcs Offered: **Arrange Appointments, Accept/Present Offers, Advise on Offers, Assist with Counteroffers, Negotiate for Seller**
Land DWP: Land Int Rate: **%** Land Payment: Land Cntrt Term:
Protect Period: **120** Restrictions: Exclusions: Possession: **At Close**
Terms Offered: **Cash, Conventional, FHA, VA** MLS Source: **REALCOMP** Originating MLS#: **2210099940**

Features

Pets Allowed:
Foundation: **Basement**
Basement: **Partially Finished**
Exterior Feat: **Pool - Inground**
Exterior: **Brick, Vinyl**
Fireplc Fuel: **Gas**
Porch Type: **Patio**
Appliances: **Electric Cooktop, Dishwasher, Dryer, Double Oven, Free-Standing Refrigerator, Washer**
Heat & Fuel: **Natural Gas, Baseboard, Hot Water**
Wtr Htr Fuel:
Water Source: **Municipal Water**

Entry Location: **Ground Level w/Steps**
Fndtn Material: **Block**
Cnstrct Feat:
Fireplace Loc: **Living Room**
Cooling: **Central Air**
Road: **Paved**
Sewer: **Sewer-Sanitary**

Room Information

Room	Level	Dimen	Flooring	Room	Level	Dimen	Flooring
Bath - Full	**First/Entry**		**Ceramic**	**Bath - Full**	**First/Entry**		**Ceramic**
Bedroom	**First/Entry**	**10 x 14**	**Wood**	**Bedroom**	**First/Entry**	**10 x 14**	**Wood**
Bedroom - Mstr	**First/Entry**	**14 x 11**	**Wood**	**Dining Room**	**First/Entry**	**12 x 10**	**Wood**
Family Room	**First/Entry**	**16 x 14**	**Wood**	**Kitchen**	**First/Entry**	**13 x 12**	**Wood**
Living Room	**First/Entry**	**20 x 13**	**Carpet**	**Recreation Room**	**Basement**	**13 x 40**	**Vinyl**
Other	**Basement**	**10 x 14**	**Vinyl**				

Legal/Tax/Financial

Property ID: **74037660166000** Ownership: **Private - Owned** Home Warranty: **No**
Tax Summer: **$1,758** Tax Winter: **$583** Homestead: **Yes** Oth/Sp Asmnt: **0**
SEV: **$79,400** Taxable Value: **$53,202** Existing Lease: **No**
Legal Desc: **LOTS 3 & 4 BLK 31 SUBD C VILLAGE OF MARYSVILLE**
Subdivision: **SUB C VILLAGE OF MARYSVILLE**

Agent/Office Information

Sub Ag Comp: **Yes: 2.5**
Buy Ag Comp: **Yes: 2.5**
Trn Crd Comp: **Yes: 2.5**
Compensation Arrangements:
List Office: **O'Connor Realty, Inc** List Office Ph: **(810) 364-8700**
List Agent: **ED QUAIN** List Agent Ph: **(810) 364-8700**
Access: **Appointment/LockBox** LB Description: **SentriLock** LB Location: **Front Door**
SentriKey and SentriConnect ELB Access Instructions

Remarks

Public Remarks: **VERY well maintained home, located on a nice quiet street and has an awesome yard. Inside are 3 nice sized bedrooms all with hard wood floors, Large living room has cove ceilings, large front window and gas fireplace. Full kitchen with double oven, range top and granite counter tops, and spacious eating area. Off the back is a BEAUTIFUL sitting room with vaulted ceilings, large windows, and french doors leading to composite porch that steps down heated in ground pool surrounded by concrete patio. GREAT yard to entertain ! Full basement has newer egress window, large family room area, full bath, extra room and large laundry area with tons of storage space. Has central air, updates include Newer windows, and roof. Very nice home original owner. Immediate occupancy**

REALTOR® Remarks: **EVERY well maintained home, located on a nice quiet street and has an awesome yard. Inside are 3 nice sized bedrooms all with hard wood floors, Large living room has cove ceilings, large front window and gas fireplace. Full kitchen with double oven, range top and granite counter tops, and spacious eating area. Off the back is a BEAUTIFUL sitting room with vaulted ceilings, large windows, and french doors leading to in ground pool surrounded by concrete patio. GREAT yard to entertain ! Full basement has newer egress window, large family room area, full bath, extra room and large laundry area with tons of storage space. Has central air, updates include Newer windows, and roof. Very nice home original owner. Immediate occupancy**

COMMENT ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower	GREAUX, JAMES & SWOFFER, ANGELA M.						
Property Address	4133 YANKEE ROAD						
City	ST. CLAIR	County	ST. CLAIR	State	MI	Zip Code	48079
Lender/Client	THE HUNTINGTON NATIONAL BANK	Address	2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083				

CLARIFICATION OF INTENDED USE AND INTENDED USER:

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A FINANCIAL TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

APPRAISERS ARE REQUIRED TO BE LICENSED AND ARE REGULATED BY THE MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS, P.O. BOX 30018, LANSING, MI 48909.

SUBJECT PROPERTY

THE SUBJECT PROPERTY IS A SINGLE FAMILY RANCH STYLE HOME. THERE IS A SPECIAL ASSESSMENT CHARGED TO THE PROPERTY BY THE LOCAL COMMUNITY IN THE AMOUNT OF $189.

MARKET CONDITIONS

IF THE SUBJECT PROPERTY IS PRICED COMPETITIVELY AND MARKETED PROPERLY, ITS MARKETING TIME, AS OF THE DATE OF THE APPRAISAL, SHOULD BE APPROXIMATELY 0-90 DAYS. AVERAGE SALES TO ASKING PRICES WERE FOUND TO BE 100-103%. LOAN DISCOUNTS AND INTEREST BUY DOWNS, IF DESIRED, ARE THE RESPONSIBILITY OF THE BUYER.

NEIGHBORHOOD DESCRIPTION

THIS NEIGHBORHOOD POSSESSES ADEQUATE RESIDENTIAL SUPPORT LINKAGES (TRANSPORTATION, EXPRESSWAYS) WITH EMPLOYMENT CENTERS AND TYPICAL AMENITIES (SHOPPING FACILITIES, SCHOOLS) ARE LOCATED WITHIN 2 MILES OF THE SUBJECT PROPERTY. NOISE LEVELS ARE RELATIVELY QUIET AND TYPICAL FOR THIS MARKET AREA. THE APPRAISER DID NOT OBSERVE ANY NEGATIVE FACTORS IN THIS NEIGHBORHOOD THAT WOULD ADVERSELY AFFECT MARKET APPEAL OR REASONABLE MARKETABILITY OF THE PROPERTY.

CONDITIONS OF IMPROVEMENTS

PROPERTY VALUES MAY RISE OR FALL AND PROPERTIES MAY DEVELOP STRUCTURAL PROBLEMS AFTER THE INSPECTION. ALL HOUSES OR OTHER PROPERTIES MAY HAVE LATENT PROBLEMS THAT WERE NOT DETECTABLE AT THE TIME OF INSPECTION. BECAUSE THE APPRAISER IS NOT A PROFESSIONAL ENGINEER, BUILDER, SURVEYOR OR TERMITE INSPECTOR, SHOULD THE LENDER, BORROWER, OR REQUESTER OF THIS REPORT HAVE ANY DOUBTS AS TO THESE OR OTHER COMPONENTS OF THE PROPERTY, A PROFESSIONAL IN THESE AREAS OF EXPERTISE SHOULD BE CONSULTED.

SALES COMPARISON

IF THE SUBJECT PROPERTY IS PRICED COMPETITIVELY, AND MARKETED PROPERLY, MARKETING TIME AS OF THE DATE OF THE APPRAISAL, SHOULD BE APPROXIMATELY 0-90 DAYS.

IN MY RESEARCH FOR COMPARABLES, I USED THE FOLLOWING PARAMETERS: MAP AREAS 10153,10172 & 10171 HOMES CLOSED IN THE PAST 12 MONTHS, WITHIN 3 MILE RADIUS OF THE SUBJECT, BUILT BETWEEN 1944-1984, 1177-1962 SQFT.. THE TOWNSHIP IS APPROXIMATELY 63% DEVELOPED WITH VARIOUS STYLES OF RANCH, CAPE COD, COLONIAL OR MULTI LEVEL STYLE HOMES IN A WIDE AGE RANGE OF NEW TO 150 YEARS. MOST HOMES ARE LOCATED IN PLATTED SUBS.

THE COMPARABLES ARE ALL LOCATED WITHIN 3 MILES OF THE SUBJECT. COMPARABLE #1 IS 5 MONTHS OLD. COMPARABLE #2 IS 4 MONTHS OLD. COMPARABLE #3 IS SEVERAL WEEKS OLD. IN SELECTING THE COMPARABLE SALES, I TRIED TO SELECT COMPARABLES WITH AS MANY SIMILAR CHARACTERISTICS AS POSSIBLE. COMPARABLE #1 IS BEING USED FOR IT'S SIMILAR SITE INFLUENCE. COMPARABLE #2 IS BEING USED FOR ITS SIMILAR STYLE. COMPARABLE #3 IS BEING USED FOR IT'S RECENT SALE. THE COMPARABLES BRACKET THE SUBJECT IN MOST ELEMENTS OF COMPARISON COLLECTIVELY, THESE COMPARABLE PROPERTIES WEIGHTED ACCURATELY REFLECT THE VALUE OF THE SUBJECT. THESE COMPARABLES ARE CONSIDERED TO BE VALID MEASURES OF VALUE.

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
Property Address 4133 YANKEE ROAD
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK Address 2170 E. BIG BEAVER ROAD, SUITE A TROY, MI 48083

TIME ADJUSTMENTS WERE MADE @.53% PER MONTH FROM CONTRACT DATE BASED ON DATA FROM THE MC ADDENDUM.

RECONCILIATION

MOST WEIGHT IS GIVEN TO COMP #1 BASED ON SIMILAR STYLE, LOT SIZE, CONDITION AND SITE INFLUENCE. SECOND MOST WEIGHT IS GIVEN TO COMP #2 BASED ON SIMILAR STYLE AND BASEMENT FINISH. ADJUSTMENTS WERE MADE BASED ON PAIRED SALES ANALYSIS. ADJUSTMENTS THAT ARE MARKED WITH A ZERO THE APPRAISER WAS UNABLE TO FIND ANY VALUE IN THE MARKET. THE APPRAISER WAS UNABLE TO FIND ANY VALUE FOR LOT SIZE, AGE, FOUNDATION, BATHROOM & BEDROOM COUNT, SITE INFLUENCE AND OUTBUILDINGS IN THE MARKET. THE UTILITIES WERE ON AND WORKING DURING INSPECTION. ALL COMP PHOTOS ARE MLS PHOTOS DUE TO DANGEROUS ROAD CONDITIONS. UPDATE ADJUSTMENTS ARE BASED ON A 5% ADJUSTMENT FOR KITCHEN & BATH UPDATES, 3% FOR A KITCHEN AND 2% FOR A BATH. THIS IS BASED ON THE MARKET REACTION TO THE UPDATES. UPDATE ADJUSTMENTS ARE IN THE CONDITION SECTION ON THE GRID. THE APPRAISER WAS UNABLE TO BRACKET SUBJECT LOT SIZE DUE TO LIMITED COMPS IN THE MARKET. THE APPRAISER WENT BACK SEVERAL YEARS AND RESEARCHED PROPERTY CHARACTERISTICS IN THE MARKET. NO VALUE COULD BE EXTRACTED FOR THIS VARIANCE WITH THE SUBJECT. THE SUBJECT HAS A SPECIAL ASSESSMENT THAT OCCURS ONCE A YEAR IN THE WINTER TAXES. THE APPRAISER WAS UNABLE TO FIND OUT THE REASON FOR THE ASSESSMENT. THE SUBJECT PROPERTY IS LOCATED ON A BUSY ROAD AND THIS MAY EFFECT THE MARKETABILITY OF THE SUBJECT HOWEVER ALL COMPS HAVE SIMILAR INFLUENCE. THE INCREASE IN VALUE FROM THE PRIOR SALE IS DUE TO THE SUJECT'S INCREASING MARKET AND UPDATES MADE TO THE PROPERTY.

USPAP

I HAVE PERFORMED NO PRIOR SERVICES FOR THE SUBJECT PROPERTY.

THE REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY AT THE OPINION OF VALUE INDICATED IS ESTIMATED TO BE 0-90 DAYS AND WAS DERIVED USING MLS DATA.

HIGHEST AND BEST USE

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

FUTURE MARKET CONDITIONS

EFFECT OF NOVEL CORONAVIRUS (COVID-19)
ON MARCH 13, 2020, THE UNITED STATES GOVERMENT DECLARED A "NATIONAL EMERGENCY CONCERNING THE NOVEL CORONAVIRUS (COVID-19) OUTBREAK", WHICH WAS IN EFFECT ON THE EFFECTIVE DATE OF THIS APPRAISAL REPORT. IN ADDITION ON MARCH 23, 2020 THE STATE OF MICHIGAN DECLARED A " STAY HOME STAY SAFE" STATE OF EMERGENCY, WHICH WAS IN EFFECT ON THE EFFECTIVE DATE OF THIS APPRAISAL REPORT. THIS APPRAISAL REPORT WAS PREFORMED PURSANT TO THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) AND WAS BASED ON INFORMATION AND COMPARABLE SALES AVAILABLE ON THAT DATE. AT THIS TIME, THE EFFECT OF COVID-19 ON THE FUTURE VALUE OF THE SUBJECT PROPERTY OR THE VALUE OF THE REAL ESTATE MARKET IN THE AREA OF THE SUBJECT PROPERTY IS UNKNOWN AND NOT POSSIBLE TO PREDICT.

APPRAISAL COMPLIANCE ADDENDUM

File No. 21-144
Case No. 00010602142

Borrower/Client GREAUX, JAMES & SWOFFER, ANGELA M.
Address 4133 YANKEE ROAD Unit No.
City ST. CLAIR County ST. CLAIR State MI Zip Code 48079
Lender/Client THE HUNTINGTON NATIONAL BANK

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

[X] Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

[ ] Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- [X] I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I [X] **HAVE** made a personal inspection of the property that is the subject of this report.
- I [ ] have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

[X] A reasonable marketing time for the subject property is 0-90 day(s) utilizing market conditions pertinent to the appraisal assignment.
[X] A reasonable exposure time for the subject property is 0-90 day(s).

APPRAISER

Signature Alfred P. Swain
Name ALFRED P. SWAIN
Date of Signature 12/21/2021
State Certification #
or State License # 1203068667
State MI
Expiration Date of Certification or License 07/31/2022

Effective Date of Appraisal 12/13/2021

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

Supervisory Appraiser Inspection of Subject Property:
[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's 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 are 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.*

UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions

File No. 21-144
Case No. 00010602142

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 exceptionally high quality.

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

Q3
Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4
Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Requirements - 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 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)
Property Description Abbreviations Used in This Report

File No. 21-144
Case No. 00010602142

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

Borrower GREAUX, JAMES & SWOFFER, ANGELA M.
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HUDSON INSURANCE COMPANY
100 William Street, 5th Floor
New York, NY 10038

PLEASE NOTE: THIS POLICY IS EXEMPT FROM THE FILING REQIREMENTS OF SECTION 2236 OF THE INSURANCE CODE OF 1956, 1956 PA 218, MCL 500.2236

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1001941 **Renewal of:**

1. **Named Insured:** Alfred P. Swain
2. **Address:** 239 Lincoln Street
   Lapeer, MI 48466
3. **Policy Period:** **From:** April 21, 2021 **To:** April 21, 2022
   12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above
4. **Limit of Liability**

		Each **Claim**		Policy Aggregate
Damages Limit of Liability	**A.**	$1,000,000	**B.**	$1,000,000
Claims Expense Limit of Liability	**C.**	$1,000,000	**D.**	$1,000,000

5. **Deductible** (Inclusive of **Claims Expenses**):
   5A. $500 Each **Claim** **5B. $**1,000 Aggregate
6. **Policy Premium:** **$618.00** **State Taxes/Surcharges: $0.00**
7. **Retroactive Date:** April 21, 2014
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
   Hudson Insurance Group
   100 William Street, 5th Floor
   New York, NY 10038

   Fax: 646-216-3786
   Email: hudsonclaims300@hudsoninsgroup.com
   On weekends or holidays: **866-546-3981 (Toll Free)**
9. **A. Program Administrator:** Riverton Insurance Agency Corp.
   B. Agent/Broker: OREP- Organization of Real Estate Professionals Insurance Services

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary