Uniform Residential Appraisal Report (Desktop)

1053991481

File # 13289628.2

The purpose of this summary 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 5 Capulin Lane | City Santa Fe | State NM | Zip Code 87506

Borrower Myrriah & Pushpendra Tomar | Owner of Public Record Myrriah & Pushpendra Tomar | County Santa Fe

Legal Description TRACT 2, 1.000 AC, S31 T18N R10E

Assessor's Parcel # 48900711 | Tax Year 2020 | R.E. Taxes $ 2,922

Neighborhood Name Tesuque | Map Reference 42140 | Census Tract 9404.00

Occupant ☒ Owner ☐ Tenant ☐ Vacant | Special Assessments $ 0 | ☐ PUD | HOA $ 0 ☐ per year ☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)

Lender/Client Chevron Federal Credit Union | Address 500 12th Street, Suite 200, Oakland, CA 94607

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? ☐ Yes ☒ No

Report data source(s) used, offering price(s), and date(s). Santa Fe 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 downpayment 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	☐ Suburban	☒ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE	AGE		One-Unit	65 %
Built-Up	☐ Over 75%	☒ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	$ (000)	(yrs)		2-4 Unit	%
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☐ Under 3 mths	☒ 3-6 mths	☐ Over 6 mths	225	Low	1	Multi-Family	%
Neighborhood Boundaries	North is the community of Pojoaque, South is the city of Santa Fe, East is the							4,745	High	150	Commercial	%
Santa Fe National Forest, West is Hwy 84/285								1,263	Pred.	50	Other	35 %

Neighborhood Description All employment centers, schools, houses of worship, and shopping facilities are within typical, market expected proximity. There is no apparent and measurable evidence of adverse locational factors which might adversely affect marketing or value. "Other", in present land use, represents vacant land available for development.

Market Conditions (including support for the above conclusions) There appears to be an adequate supply of homes to meet the current demand. The growth for the area is stable with property values remaining stable. Interest rates remain at levels that buyers consider attractive. Sellers need not negotiate a sale over finance related concessions.

SITE

Dimensions 1.00 ac, per county records | Area 1.00 ac | Shape Irregular | View N;Mtn;

Specific Zoning Classification RES-C | Zoning Description Residential County Single Family 1du/ac

Zoning Compliance ☒ 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? ☒ Yes ☐ No If No, describe Legally permissible, physically possible, financially feasible and maximally productive use.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒	☐	Water	☐	☒ Well	Street Gravel/Dirt	☒	☐
Gas	☐	☐ None	Sanitary Sewer	☐	☒ Septic	Alley None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 35049C0406E | FEMA Map Date 12/04/2012

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	☒ One ☐ One with Accessory Unit	☒ Concrete Slab	☐ Crawl Space	Foundation Walls	Concrete/Avg	Floors	Wood/Lam/Good
# of Stories	1	☐ Full Basement	☐ Partial Basement	Exterior Walls	Frame/Stucco/Avg	Walls	Drywall/Good
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	Flat/Avg	Trim/Finish	Wood/Good
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish	0 %	Gutters & Downspouts	Canales/ROH/Avg	Bath Floor	Tile/Good
Design (Style)	North NM	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	Vinyl/Wood/Avg	Bath Wainscot	Tile/Good
Year Built	1988	Evidence of	☐ Infestation	Storm Sash/Insulated	Insulated/Avg	Car Storage	☐ None
Effective Age (Yrs)	10	☐ Dampness	☐ Settlement	Screens	None	☒ Driveway	# of Cars 2
Attic	☒ None	Heating	☐ FWA ☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	All Weather
☐ Drop Stair	☐ Stairs	☒ Other ELBB	Fuel Elec	☐ Fireplace(s) # 0	☐ Fence None	☒ Garage	# of Cars 1
☐ Floor	☐ Scuttle	Cooling	☒ Central Air Conditioning	☐ Patio/Deck None	☒ Porch Porch	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☐ Individual	☐ Other	☐ Pool None	☐ Other None	☒ Att.	☐ Det. ☐ Built-in

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☐ Disposal ☐ Microwave ☒ Washer/Dryer ☐ Other (describe)

Finished area **above** grade contains: 5 Rooms | 3 Bedrooms | 2.0 Bath(s) | 2,143 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). None noted

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;The subject is undergoing remodeling since it's purchase in 2020. The lack of a stucco coat, on one section of the home, is not considered to affect the subjects marketability or significantly detract from estimated market value. See attached property inspection report provided by Proxy Pics...

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

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

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 0 to $ 0 .
There are 2 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 450,000 to $ 485,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	5 Capulin Lane Santa Fe, NM 87506	23 Florencio Trl Santa Fe, NM 87506		8 El Nido Ln # A Santa Fe, NM 87506		1 Rosanna Santa Fe, NM 87506	
Proximity to Subject		5.41 miles N		1.60 miles NW		1.46 miles NW	
Sale Price	$		$ 550,000		$ 485,000		$ 450,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 378.01 sq.ft.		$ 225.69 sq.ft.		$ 337.84 sq.ft.	
Data Source(s)		SFMLS #202004129;DOM 00		SFMLS #202101036;DOM 07		SFMLS #202101102;DOM 07	
Verification Source(s)		SFMLS/County		SFMLS/County		SFMLS/County	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Cash;0	
Date of Sale/Time		s09/20;c08/20		s03/21;c02/21		s05/21;c04/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1.00 ac	1.48 ac	-25,000	12292 sf	+50,000	4540 sf	+50,000
View	N;Mtn;	N;Mtn;		N;Mtn;		N;Mtn;	
Design (Style)	DT1;North NM	DT1;North NM		DT1;North NM		DT1;North NM	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	34	54	0	90	0	67	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 2.0	4 / 2 / 2.0	0	5 / 3 / 2.0		4 / 2 / 1.0	+5,000
Gross Living Area	2,143 sq.ft.	1,455 sq.ft.	+27,520	2,149 sq.ft.	-240	1,332 sq.ft.	+32,440
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	ELBB/AC	Radiant/AC	0	HWBB/AC	0	HWBB/AC	0
Energy Efficient Items	None	None		None		None	
Garage/Carport	1ga2dw	2dw	+7,500	2dw	+7,500	1cp2dw	+5,000
Porch/Patio/Deck	Porch/Patio	Porch/Barn	-15,000	Porch/Patio		Porch/Patio	
Net Adjustment (Total)		☐ + ☒ -	$ -4,980	☒ + ☐ -	$ 57,260	☒ + ☐ -	$ 92,440
Adjusted Sale Price of Comparables		Net Adj. 0.9 % Gross Adj. 13.6 %	$ 545,020	Net Adj. 11.8 % Gross Adj. 11.9 %	$ 542,260	Net Adj. 20.5 % Gross Adj. 20.5 %	$ 542,440

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☒ 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) Santa Fe MLS
My research ☐ did ☒ 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) Santa Fe MLS

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	12/29/2020			
Price of Prior Sale/Transfer	$379,000			
Data Source(s)	SFMLS #202002068	Santa Fe MLS	Santa Fe MLS	Santa Fe MLS
Effective Date of Data Source(s)	03/17/2022	03/17/2022	03/17/2022	03/17/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The Subject has not sold within the 36 month period prior to the date of inspection per the Santa Fe MLS. The comparables have not been listed for sale or sold within the 12 month period prior to the date of inspection per the Santa Fe MLS.

Summary of Sales Comparison Approach The Comparables used are the most recent and similar to the Subject of those available. New Mexico is a nondisclosure state and often sales occur between individuals with no realtor involvement. Thus making information difficult or impossible to confirm. Due to a limited number of comparable sales in the Subjects neighborhood, it was necessary to utilize sales that are over one mile, over six months old and that differ significantly in size and age from the Subject. Site size is not a significant factor in the Subjects immediate market area where views and site utility are the predominant factors affecting site value, therefore, adjustments or lack of adjustments may appear understated but are reflective of the Subjects market. Line item and net adjustments were exceeded primarily due to the site size adjustments.

Indicated Value by Sales Comparison Approach $ 545,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 545,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

Equal weight was placed on the Comparables in the reconciliation. The Cost Approach was not developed due to the age of the subjects improvements. The Income Approach was not utilized due to the lack of available rental data in the subjects market.

This appraisal is made ☒ "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 the 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 $ 545,000 **, as of** 03/17/2022 **the effective date of this appraisal.**

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Appraisal Assignment Type: DesktopAppraisal	Subject Property Data Collection Date: 2022-03-16
Subject Property Data Collection Method: Other	Subject Property Data Collection Workforce: N/A

ADDITIONAL COMMENTS

USPAP 2012:

Exposure time to market is estimated at 3 to 6 months.

I have not performed a service(s), 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.

AMC1009

AMC Fee: $125

Appraiser Fee: $575

Comments on Market Conditions in Neighborhood:

Guidelines call for a price range that reflects high and low prevailing prices for single family residential properties. Isolated high and low extremes are excluded form the established range. The predominant price is considered to be the price most frequently found in a neighborhood. If a property has a sale price or value that exceeds the upper price range for its neighborhood, it could be considered an "over improvement" if over an extended period of time market activity reflects no activity in its price/size bracket. Conversely, if a property has a sale price or a value below the lower price range for the neighborhood, it could be considered an "under improvement". It is understood that a property is either an under improvement or an over improvement only if it falls outside the high or low prices found within the "Single Family Housing Price" section on the first page of this report. The "predominant" value found under the high and low prices indicated has no bearing on the Subject Property being either an over improvement or an under improvement. Therefore, as long as the final value estimate falls within the neighborhood range, the property is not considered to suffer form any measurable adverse affect on it market value or marketability. This is in accordance with good appraisal practice. The absolute high and low sale prices for the Subject's neighborhood may, or may not, be the same as those sale prices reported under the predominant "Single Family Housing".

Comments on Subjects site:

The Subject utilizes public electricity. Water is provided by a well. There is no public sewer available at the present time, therefore, a septic system is utilized. Well and septic systems are common in areas located outside of the defined municipal areas and is commonly accepted in the Northern New Mexico market . This does not appear to have an adverse affect on property values.

Properties in Rural areas are typically created through lot splits were families survey their holdings, then deed or sell, smaller tracts to family or friends. Property transfers, of this type, create a wide range of site sizes within a given area and extremely stable neighborhoods with few homes changing hands within a 12 month period. Those that do are typically not "arms length" transactions. As most homes, in these communities, are "owner built", there are a wide variety of improvement types, quality and condition. These types of homes and communities appear to be well accepted by the market in Northern New Mexico.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Santa Fe MLS/Extraction/County Valuation. No recent comparable land sales within typical market proximity.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE		=$	145,000
Source of cost data	DWELLING	Sq.Ft. @ $	=$	
Quality rating from cost service Effective date of cost data		Sq.Ft. @ $	=$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			=$	
	Garage/Carport	Sq.Ft. @ $	=$	
	Total Estimate of Cost-New		=$	
	Less Depreciation	Physical / Functional / External	=$( )	
	Depreciated Cost of Improvements		=$	
	"As-is" Value of Site Improvements		=$	
Estimated Remaining Economic Life (HUD and VA only) 60 Years	**INDICATED VALUE BY COST APPROACH**		**=$**	

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent 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 Homeowners' 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 Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Form 1004DESKTOP - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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) obtain and review adequate and reliable information for the subject property including, but not limited to, public and/or private data records, and information as described by the appraiser in the appraisal report (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, and (3) 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 included a floor plan in this appraisal report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees,express or implied, regarding the accuracy of this data.

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

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

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

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

2. I did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third party data sources. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

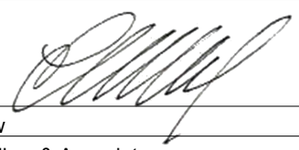
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 

Name Thomas Mallow

Company Name Mallow & Associates

Company Address PO Box 10174
Santa Fe, NM 87504-6174

Telephone Number (505) 216-5095

Email Address mallowandassoc@mindspring.com

Date of Signature and Report 03/18/2022

Effective Date of Appraisal 03/17/2022

State Certification # 01987-R

or State License #

or Other (describe) State #

State NM

Expiration Date of Certification or License 04/30/2022

ADDRESS OF PROPERTY APPRAISED

5 Capulin Lane
Santa Fe, NM 87506

APPRAISED VALUE OF SUBJECT PROPERTY $ 545,000

LENDER/CLIENT

Name Voxtur Appraisal Services, LLC

Company Name Chevron Federal Credit Union

Company Address 500 12th Street, Suite 200, Oakland, CA 94607

Email Address None

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

Comparable Photo Page

Borrower	Myrriah & Pushpendra Tomar						
Property Address	5 Capulin Lane						
City	Santa Fe	County	Santa Fe	State	NM	Zip Code	87506
Lender/Client	Chevron Federal Credit Union						



Comparable 1

23 Florencio Trl

Prox. to Subject	5.41 miles N
Sales Price	550,000
Gross Living Area	1,455
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Mtn;
Site	1.48 ac
Quality	Q3
Age	54



Comparable 2

8 El Nido Ln # A

Prox. to Subject	1.60 miles NW
Sales Price	485,000
Gross Living Area	2,149
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Mtn;
Site	12292 sf
Quality	Q3
Age	90



Comparable 3

1 Rosanna

Prox. to Subject	1.46 miles NW
Sales Price	450,000
Gross Living Area	1,332
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Mtn;
Site	4540 sf
Quality	Q3
Age	67

ProxyPics

Property
Data Report

For: Voxtur Valuations
Client: Chevron Federal Credit Union



5 Capulin Ln
Santa Fe, NM 87506, USA

Neighborhood

Neighborhood Location	Rural
Views from Property	Pastoral Woods, Mountain, Other
Located Next to Property	Residential
Similar to Neighboring Homes?	Yes
Conforms to Neighborhood?	Yes
HOA Subdivision/Fee?	No

Street/Parking/Garage

Year Round Access?	Yes
Street Type	Street
Street Material	Dirt
Street Ownership	Public
Car Storage Type	Garage, Driveway
Driveway Type	Gravel
Driveway Total Car Spaces	7
Garage Type	Attached
Garage Attached Space	1
Garage Finished Living Area	No

Exterior Features

Property Attachment	Detached

Exterior Features

Structure Status	Existing
Structure Type	Traditional
Site Amenities Detached From Structure	None
Structure Attached Amenities	None
Adverse Condition(s)	None
Foundation Wall Material	Concrete
Foundation Condition	Average
Exterior Walls Material	Stucco
Exterior Wall Condition	Average
Roof Material	Other
Roof Condition	Average
Gutter And Downspouts Material	Aluminum
Gutter And Downspouts Condition	Average
Window Material	Wood
Window Condition	Average
Storm Sash Present	No
Screens Present	No

Property Information

Occupancy of Home	Owner

Property Information

Years Owned	Unknown
Business Operations?	None
Any Safety Issues?	No
Does the property have any of the following issues?	None
Foundation Type	Slab
Foundation Condition	Average
Does subject have a Sump Pump?	No
Attic?	No
Heating Type	Hot Water Baseboard
Heating Fuel	Electric
Cooling Type	Central Air (A/C Unit)
Electric	Public
Gas	Public
Sewer	Public
Water	Public
Any of the following non functional?	All Functional

General Information

Total Stories	1
Above Grade GLA	2143
Above Grade Rooms	5
Above Grade Bedrooms	3

General Information

Above Grade Bathrooms	2
Basement Below Grade GLA	0
Basement Percent Completed	0
Below Grade Rooms	0
Below Grade Bedrooms	0
Below Grade Bathrooms	0
Required Repairs	None
Recommended Inspections	None
Condition Score	C3
Quality Score	Q3

Comments

Property Photos



Front



Right

Property Photos



Left



Rear

Property Photos



Address Verification



HVAC Unit

Property Photos



AC Unit



Water Heater

Property Photos



Electric Panel - Opened



Street Scene

Property Photos



Street Scene



Master bedroom door to outside

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Tile

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Bath Tub, Shower, Toilet, Single Sink, Double Sink

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical



Bedroom

Interior Photos of All Rooms

Level: 1

Floor Type: Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Property Photos



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Floor Issue:
Wall Type: Drywall
Wall Condition: Average
Wall Issue:



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Floor Issue:
Wall Type: Drywall
Wall Condition: Average
Wall Issue:

Property Photos



LivingRoom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average



LivingRoom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Kitchen

Interior Photos of All Rooms

Level: 1

Floor Type: Laminate

Floor Condition: Average

Wall Type: Drywall

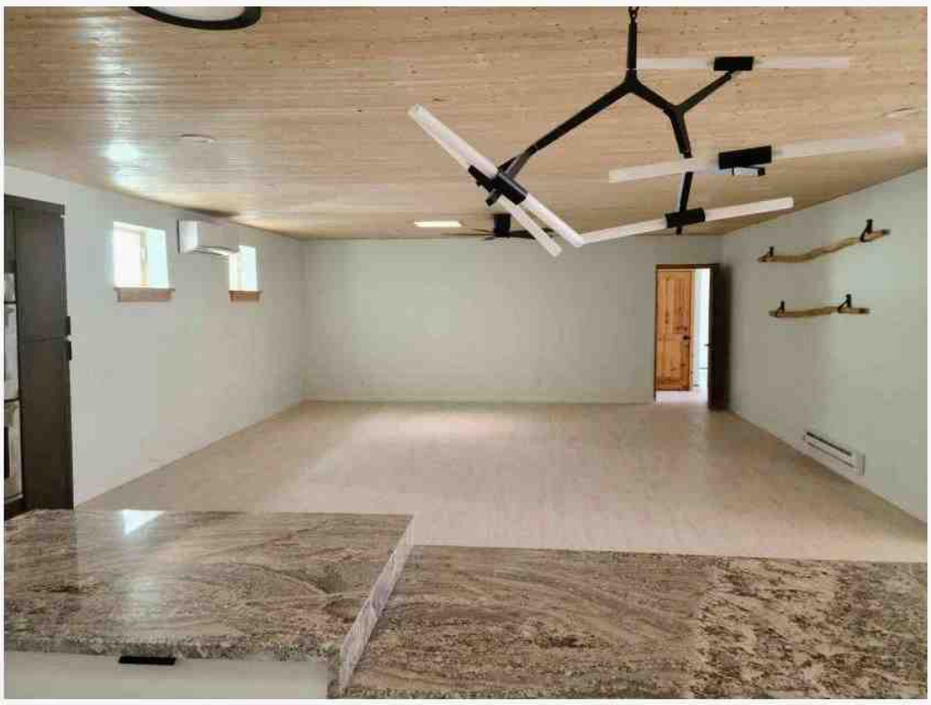
Wall Condition: Average

Appliances: Refrigerator, Range Oven, Microwave

Kitchen Countertops: Stone Or Equivalent

Kitchen Cabinets: Standard Typical

Upgrades with Last 15 Years: Unknown



View from kitchen to living room

Interior Photos of All Rooms

Level: 1

Floor Type: Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Appliances: Refrigerator, Range Oven, Disposal, Microwave, FanHood

Kitchen Countertops: Stone Or Equivalent

Kitchen Cabinets: Standard Typical

Upgrades with Last 15 Years: Unknown

Property Photos



Bathroom

Interior Photos of All Rooms

Level: 1
Floor Type: Tile
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average
Upgrades with Last 15 Years: Unknown
Plumbing Fixtures: Single Sink
Bathroom Countertops: SolidWood
Bathroom Cabinets: Standard Typical



Hallway

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Tile, Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Shower, Bath/Shower Combination, Toilet, Single Sink

Bathroom Countertops: Stone Or Equivalent

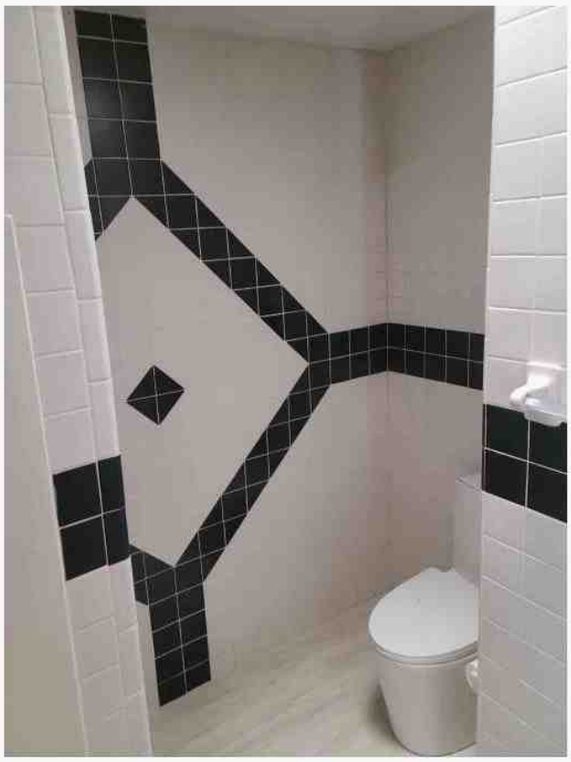
Bathroom Cabinets: Standard Typical



Hallway

Interior Photos of All Rooms

Property Photos



Bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Laminate

Floor Condition: Average

Floor Issue:

Wall Type: Drywall

Wall Condition: Average

Wall Issue:

Upgrades with Last 15 Years: Unknown

Upgrades Description:

Plumbing Fixtures: Bath Tub, Shower, Bath/Shower Combination, Single Sink

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical



Bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

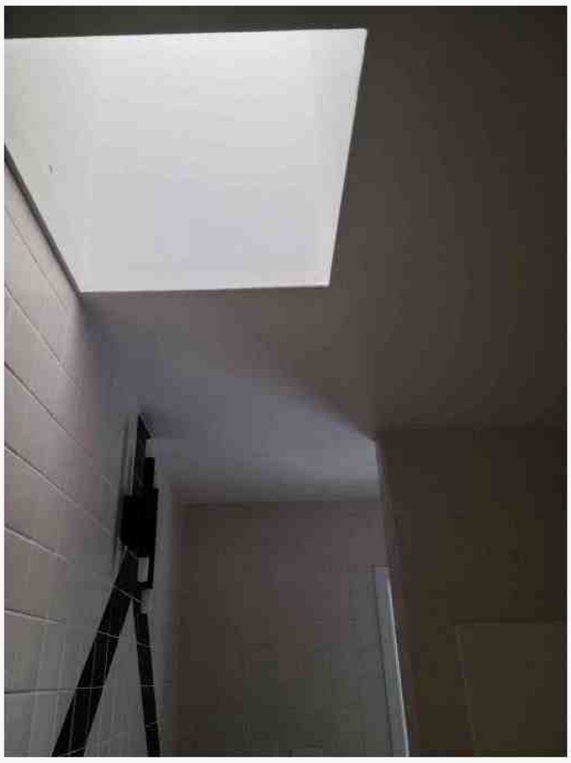
Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Shower, Bath/Shower Combination, Toilet, Single Sink

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical

Property Photos



Bathroom

Interior Photos of All Rooms

Level: B

Floor Type: Tile

Floor Condition: Average

Wall Type: Drywall

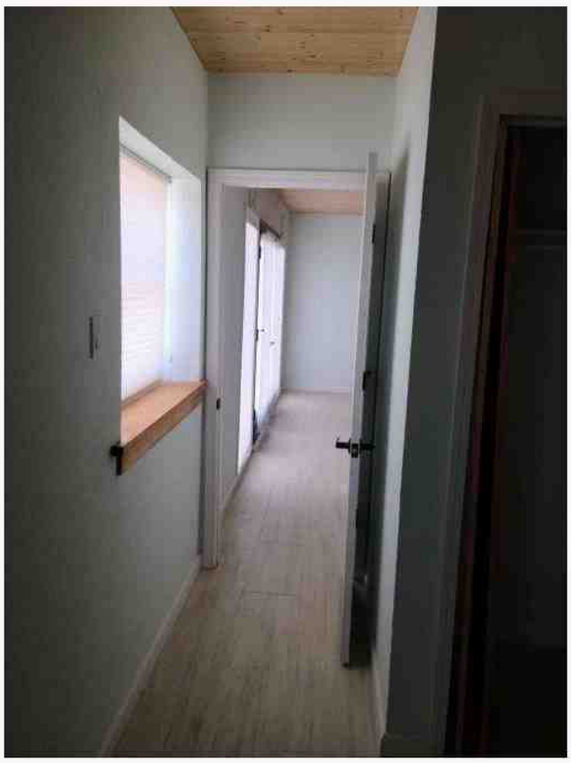
Wall Condition: Average

Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Shower, Toilet, Single Sink

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical



Hallway

Interior Photos of All Rooms

Level: 1

Floor Type: Hardwood, Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Property Photos



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Floor Issue:
Wall Type: Drywall
Wall Condition: Average
Wall Issue:



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Bedroom

Interior Photos of All Rooms

Level: 1

Floor Type: Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average



Bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Tile

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Shower, Bath/Shower Combination

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical

Property Photos



Hallway

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

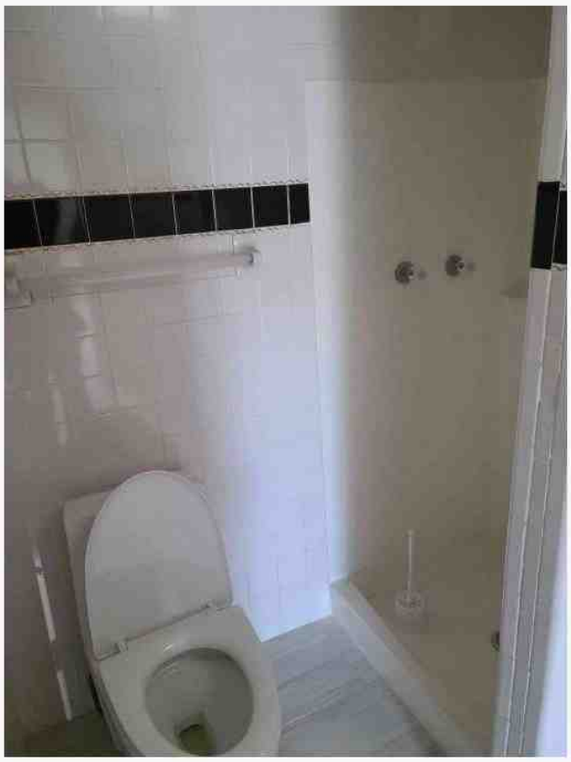


Master bath

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Tile

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Shower, Bath/Shower Combination

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical



Bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Tile, Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Shower, Bath/Shower Combination

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical

Property Photos



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average



Bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Entry to the laundry from kitchen

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average



Storage closet

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Kitchen with Island

Interior Photos of All Rooms

Level: 1

Floor Type: Carpet

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average



Kitchen

Interior Photos of All Rooms

Level: 1

Floor Type: Tile

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Appliances: Refrigerator, Range Oven, Dishwasher, Disposal, Microwave, FanHood

Kitchen Countertops: Stone Or Equivalent

Kitchen Cabinets: Standard Typical

Upgrades with Last 15 Years: Unknown

Property Photos



Guest bathroom

Interior Photos of All Rooms

Level: 1

Floor Type: Vinyl

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Upgrades with Last 15 Years: Unknown

Plumbing Fixtures: Bath/Shower Combination, Toilet, Single Sink

Bathroom Countertops: Stone Or Equivalent

Bathroom Cabinets: Standard Typical



Living room

Interior Photos of All Rooms

Level: 1

Floor Type: Laminate

Floor Condition: Average

Wall Type: Drywall

Wall Condition: Average

Property Photos



Master bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average



Closet in third bedroom

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average

Property Photos



Living room

Interior Photos of All Rooms

Level: 1
Floor Type: Laminate
Floor Condition: Average
Wall Type: Drywall
Wall Condition: Average



Second picture of guest bedroom door that leads outside

Interior Photos of All Rooms

Property Photos



Closet in second bedroom

Interior Photos of All Rooms



Doors that lead from living area to

Interior Photos of All Rooms

Property Photos



Storage closet

Interior Photos of All Rooms



Window and kitchen, above corner nook that leads from kitchen to laundry

Interior Photos of All Rooms

Property Photos



Laundry

Interior Photos of All Rooms



Laundry hallway leading to garage

Interior Photos of All Rooms

Property Photos



Laundry hallway closet

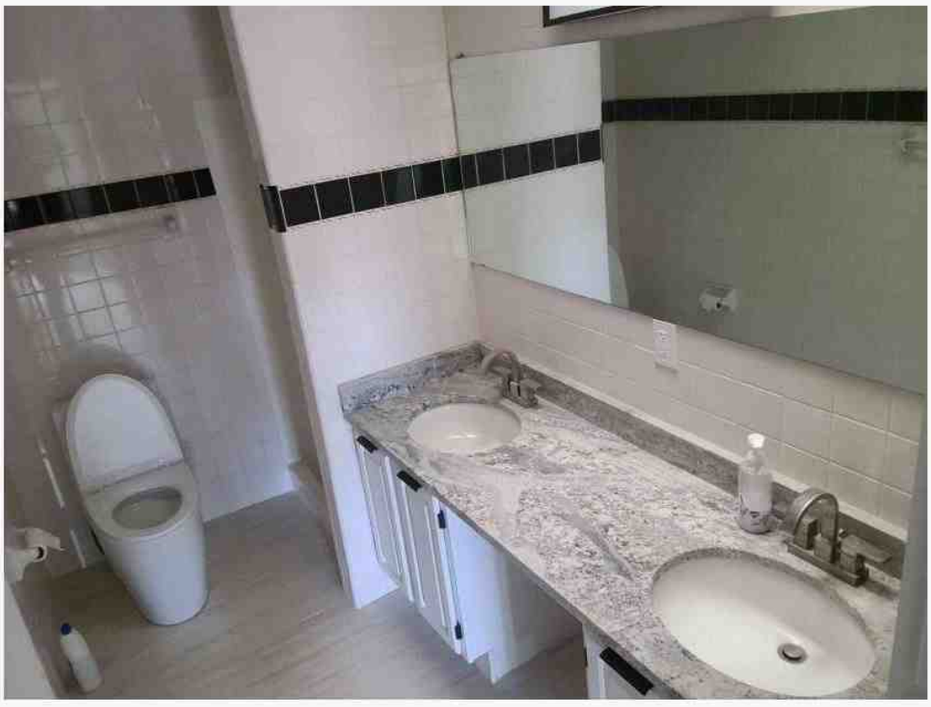
Interior Photos of All Rooms



Garage

Interior Photos of All Rooms

Property Photos



Master bathroom

Interior Photos of All Rooms



Guest bedroom leading outside

Interior Photos of All Rooms

Property Photos



Guest bedroom closet

Interior Photos of All Rooms



Doors from living area to foyer

Interior Photos of All Rooms

Property Photos



Storage closet

Interior Photos of All Rooms



Kitchen window

Interior Photos of All Rooms

Property Photos



Laundry

Interior Photos of All Rooms



Kitchen window

Interior Photos of All Rooms

Property Photos



Kitchen window

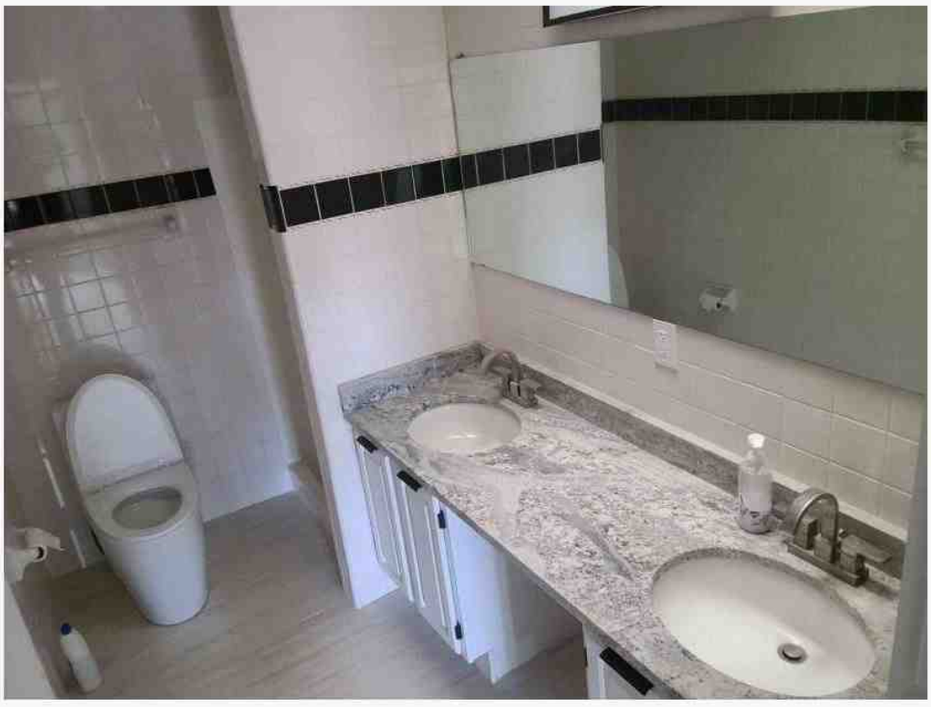
Interior Photos of All Rooms



Garage

Interior Photos of All Rooms

Property Photos



Garage

Interior Photos of All Rooms



Photo 69

Interior Photos of All Rooms

Property Photos



Photo 70

Interior Photos of All Rooms



Photo 71

Interior Photos of All Rooms

Property Photos



Photo 72

Interior Photos of All Rooms



Photo 73

Interior Photos of All Rooms

Property Photos



Photo 74

Interior Photos of All Rooms



Photo 75

Interior Photos of All Rooms

Property Photos



Photo 76

Interior Photos of All Rooms



Photo 77

Interior Photos of All Rooms

Property Photos

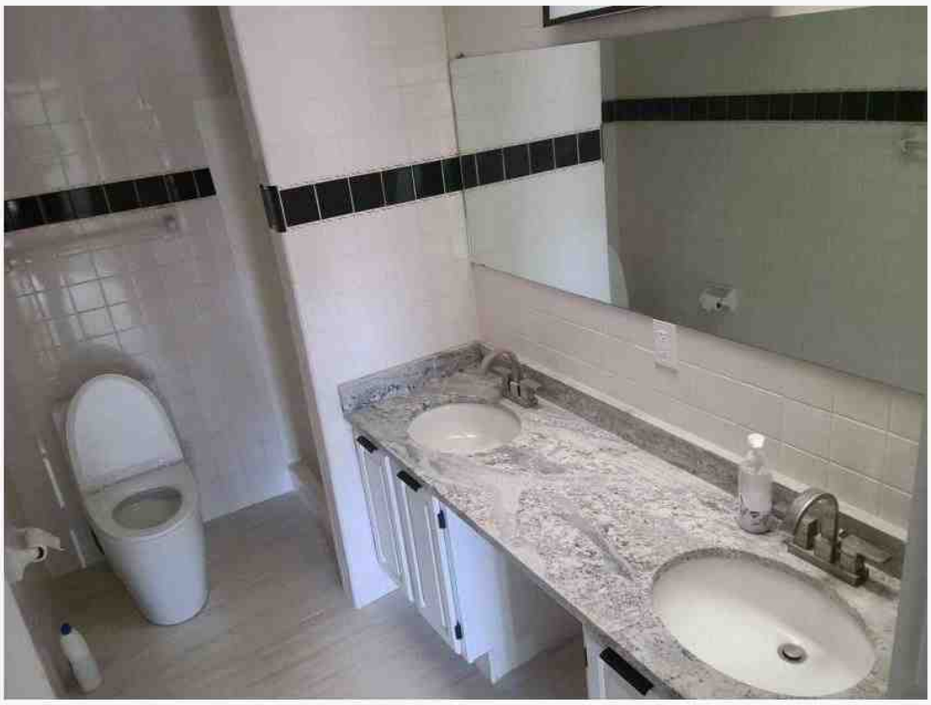


Photo 78

Interior Photos of All Rooms



Photo 79

Interior Photos of All Rooms

Property Photos



Photo 80

Interior Photos of All Rooms



Photo 81

Interior Photos of All Rooms

Property Photos



Photo 82

Interior Photos of All Rooms



Photo 83

Interior Photos of All Rooms

Property Photos



Photo 84

Interior Photos of All Rooms



Photo 85

Interior Photos of All Rooms

Property Photos



Photo 86

Interior Photos of All Rooms



Photo 87

Interior Photos of All Rooms

Property Photos

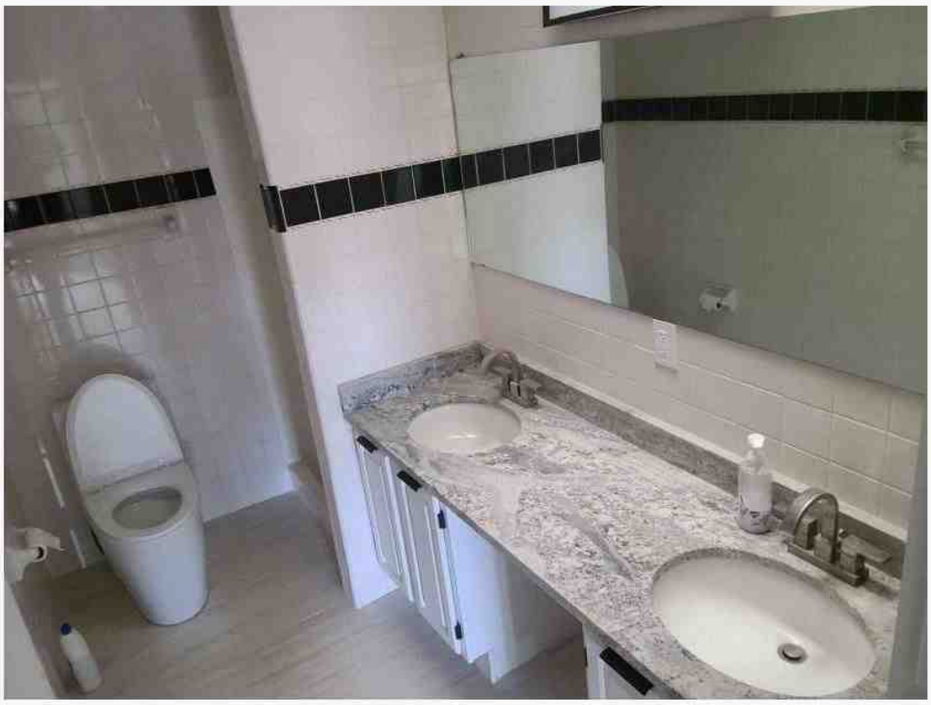


Photo 88

Interior Photos of All Rooms



Door in second bedroom

Interior Photos of All Rooms

Property Photos



Closet in second bedroom

Interior Photos of All Rooms



Closet and second bedroom

Interior Photos of All Rooms

Property Photos



Storage closet

Interior Photos of All Rooms



Kitchen window

Interior Photos of All Rooms

Property Photos



Laundry

Interior Photos of All Rooms



Laundry hallway

Interior Photos of All Rooms

Property Photos



Laundry hallway closet

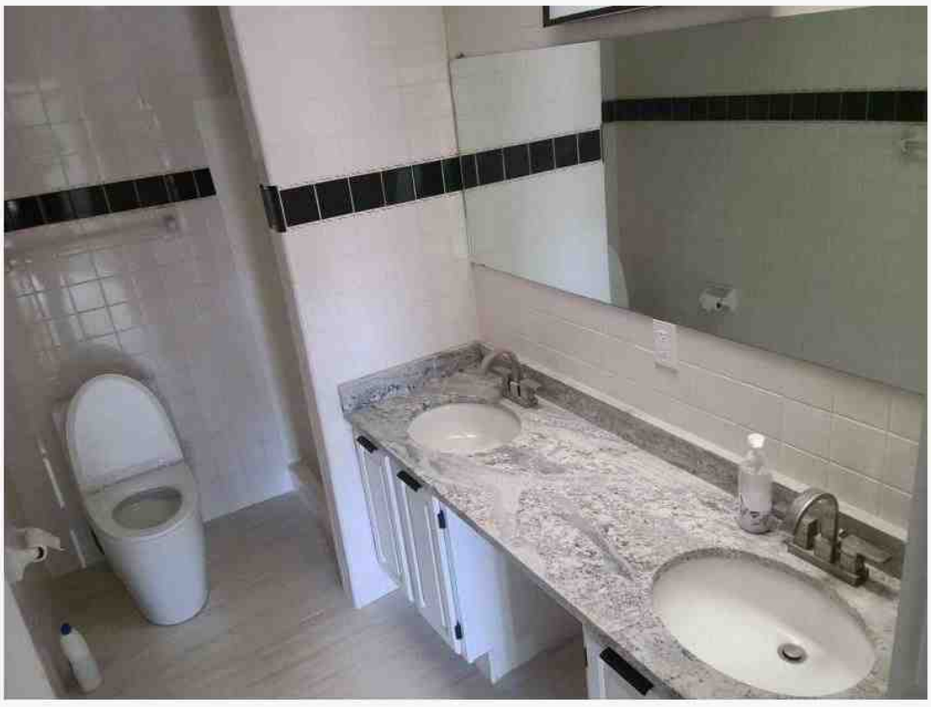
Interior Photos of All Rooms



Garage

Interior Photos of All Rooms

Property Photos



Master bathroom

Interior Photos of All Rooms



Door in second bedroom

Interior Photos of All Rooms

Property Photos



Closet in second bedroom

Interior Photos of All Rooms



Closet and second bedroom

Interior Photos of All Rooms

Property Photos



Storage closet

Interior Photos of All Rooms



Kitchen window

Interior Photos of All Rooms

Property Photos



Laundry

Interior Photos of All Rooms



Laundry hallway

Interior Photos of All Rooms

Property Photos



Laundry hallway closet

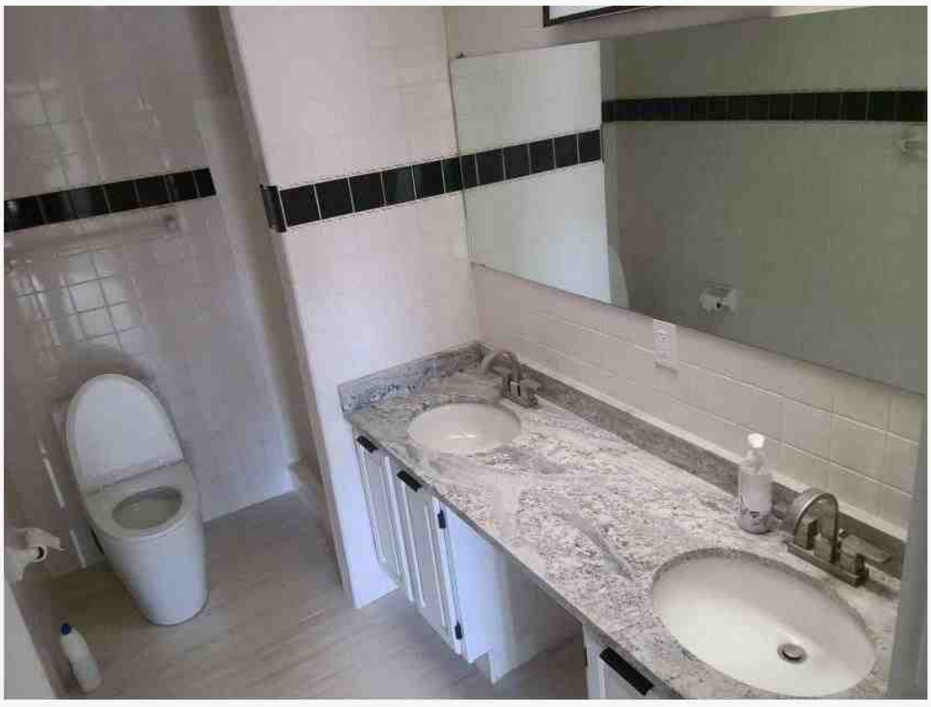
Interior Photos of All Rooms



Garage

Interior Photos of All Rooms

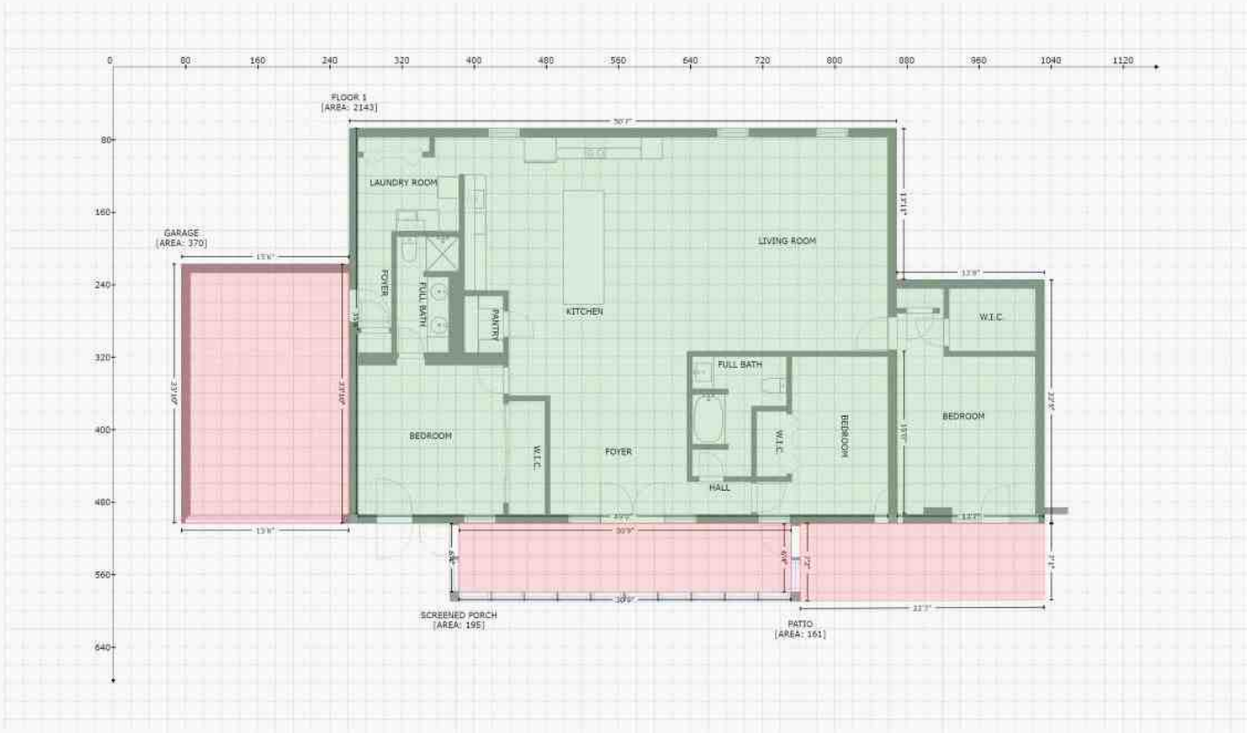
Property Photos



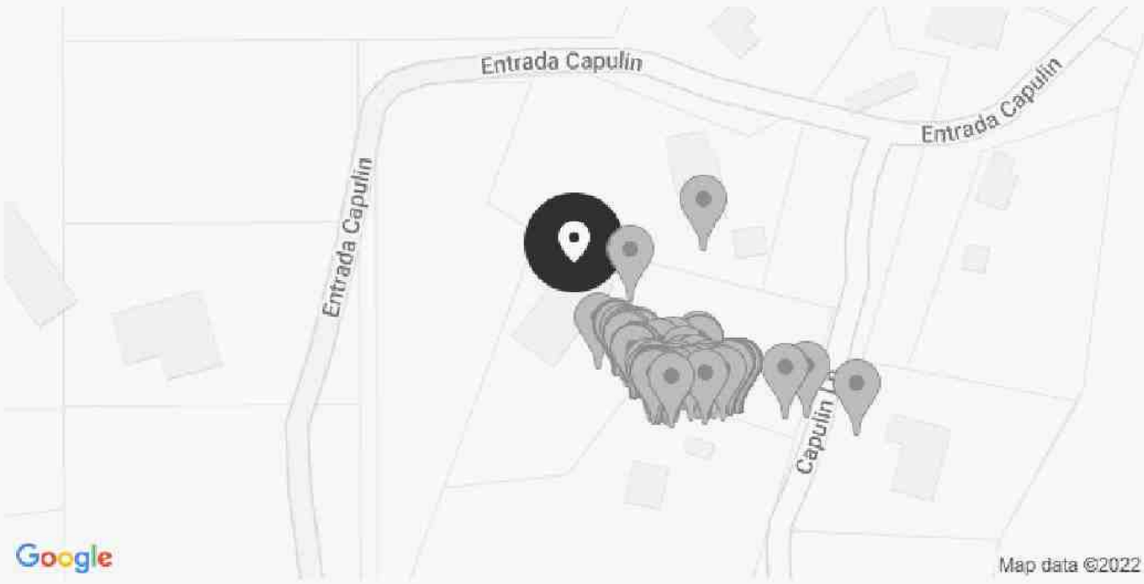
Master bathroom

Interior Photos of All Rooms

Floor plan


FLOOR 1
[AREA: 2143]
LAUNDRY ROOM
GARAGE
[AREA: 370]
FOYER
FULL BATH
PANTRY
KITCHEN
LIVING ROOM
W.I.C
FULL BATH
BEDROOM
W.I.C.
FOYER
HALL
W.I.C.
BEDROOM
BEDROOM
SCREENED PORCH
[AREA: 195]
PATIO
[AREA: 161]

ProxyPics





5 Capulin Ln
Santa Fe, NM 87506, USA

County Property Inspection Report

Sketch and Property Description

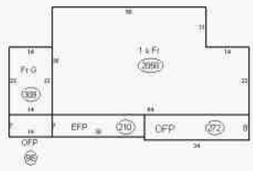
If you are the owner of the property being researched and you believe there is a significant discrepancy in any of the information being shown, please click here to complete a Property Correction Form. Submission instructions are available on the form.

Property Detail and Sketches (below) are current as of **Monday, March 15, 2021.**

LAND DETAIL

Extension	Line	Type	Square Footage	Acreage
L01	1	Residential	43560.00000000	1.00000000

PRIMARY STRUCTURES DETAIL

Extension	ID	Type	Square Footage	Year Built	Bedrooms	Sketch (click image to download)
R01	D	Dwelling	2058	1988	3	
R01	1	Open Frame Porch	98			
R01	2	Enclosed Frame Porch	210			
R01	3	Open Frame Porch	272			
		Total Square Footage	2638			

ADDITIONAL STRUCTURES DETAIL

Extension	ID	Type	Square Footage	Year Built	Sketch (click image to download)
R01	G01	Attached Garage	308	1988	

OFFICE OF THE SANTA FE COUNTY ASSESSOR

CONTACT

OFFICE HOURS
8:00am - 5:00pm M-F

ONLINE CHAT
8:00am - 5:00pm M-F

(505) 986-6300
assessor@santafecountynm.gov

VISIT SANTAFECOUNTYNM.ORG

FIND

SEARCHES & TOOLS
FORMS & EXEMPTIONS
DEPARTMENTS
NEWS & EVENTS

QUICKLINKS

Parcel Property Map Search
Estimate Property Tax
Property Tax Levy Certificate
Glossary

Parcel View & Tax Information



200ft

-105.922 35.743 Degrees

Parcel Search

Search for an address or locate on map

TOMAR, PUSHPENDRA & MYRRIAH

Tax Parcels

48900711 - REAL - 5 CAPULIN LN, SANTA FE

Parcel Number: 48900711

UPC: 1055103184097000000

See Sketch and Property Description Informatio

Physical Address:

5 CAPULIN LN
SANTA FE, NM 87506

Owner Name:

TOMAR, PUSHPENDRA & MYRRIAH

Owner Mailing Address:

3339 LA AVENIDA DE SAN MARCOS
SANTA FE , NM 87507-0410

Tax Code Area: CO-R

Legal Description:

TRACT 2, 1.000 AC, S31 T18N R10E
Acres: 1.0000

Plat Book: 648/039
Current Deed: 1938812 REC 12/29/2020
Previous Deed: 1898636 REC 10/07/2019

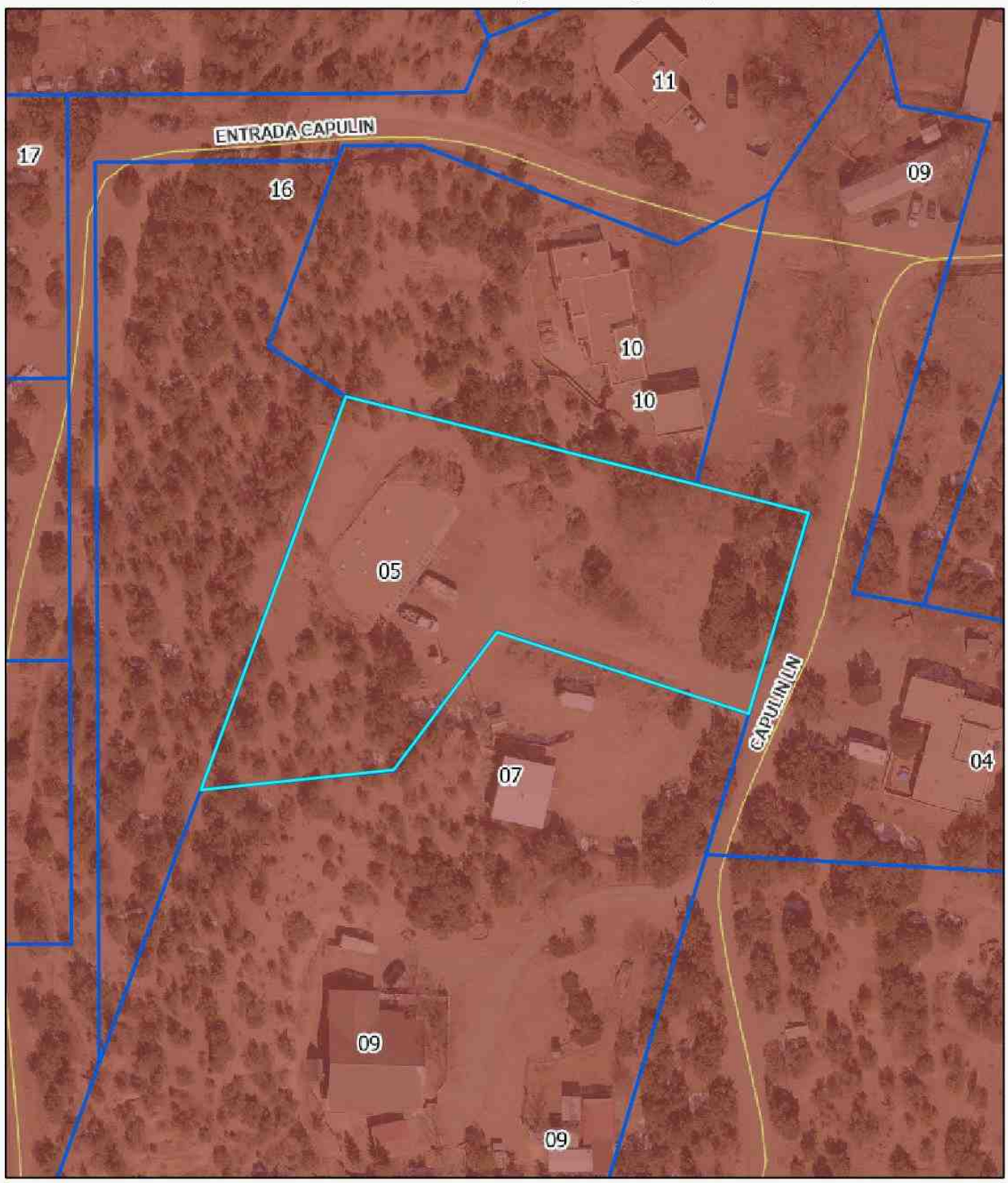
Neighborhood: Tesuque Traditional

Property Class: SRES

Assessed Structures Value: $252,365.00
Land Value: $145,000.00
Exemption Value: $2,000.00

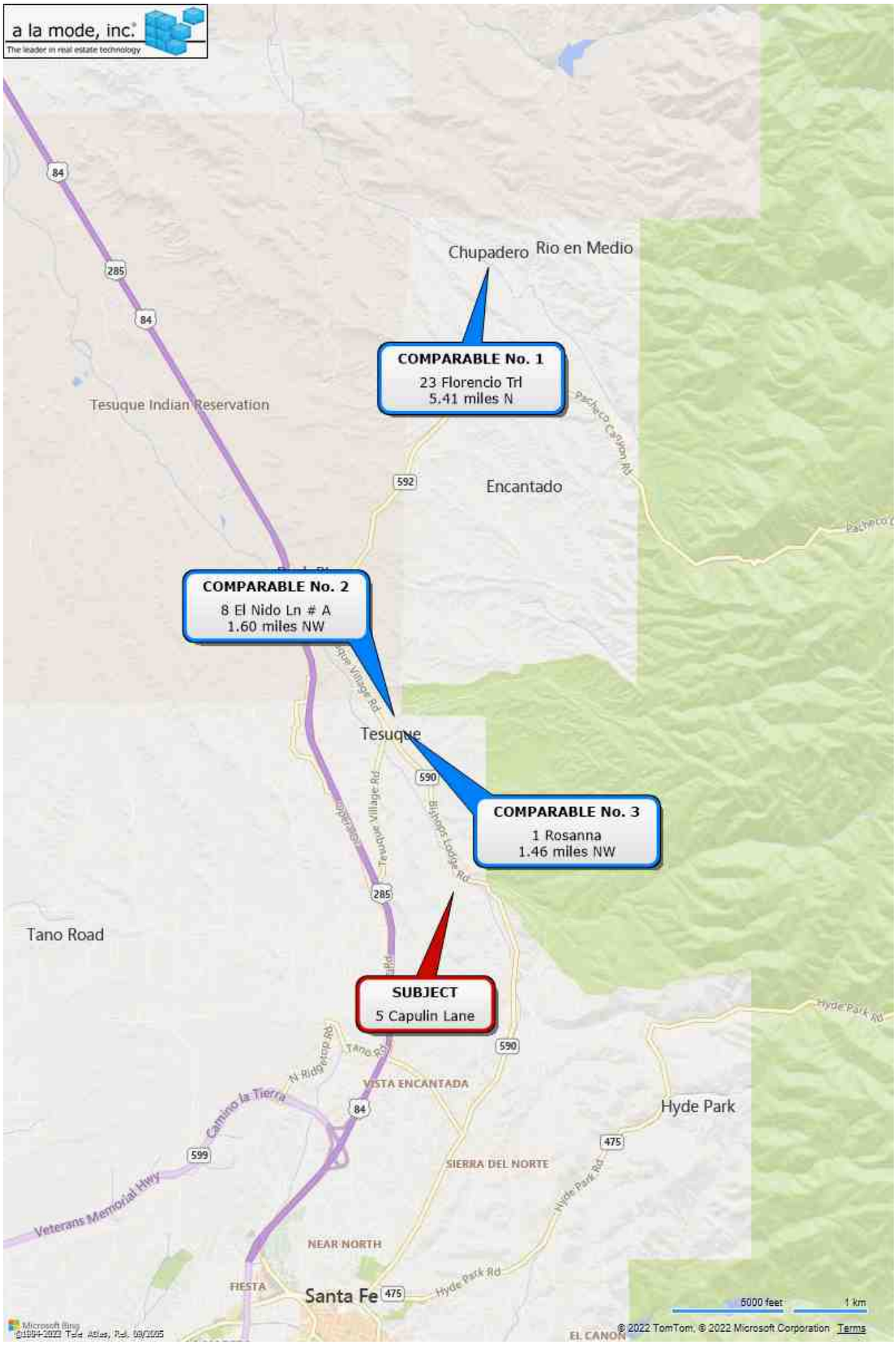
See Notice of Value on Document Manager

County Zoning Map



Location Map

Borrower	Myrriah & Pushpendra Tomar						
Property Address	5 Capulin Lane						
City	Santa Fe	County	Santa Fe	State	NM	Zip Code	87506
Lender/Client	Chevron Federal Credit Union						



License



State of New Mexico

REAL ESTATE APPRAISERS BOARD

PO Box 25101 Santa Fe, NM 87505 (505) 476-4622

This is to certify that

Thomas Mallow #01987-R

Having complied with the provisions of the New Mexico Real Estate Appraisers Act is hereby granted a license to practice as a

Residential Certified Appraiser

This appraiser is eligible to perform in Federally Related Transactions

Issue Date: 04/01/2003 **Date Expires: 04/30/2022**

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN PLACE OF BUSINESS