Exterior-Only Inspection Residential Appraisal Report

File No. 0018505727

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 32 Clipper Cir | City Sandwich | State MA | Zip Code 02563
Borrower MAWHINNEY, JOHN/SUSAN | Owner of Public Record MAWHINNEY, JOHN/SUSAN | County Barnstable
Legal Description Barnstable County Registry of Deeds Book 19069 Page 99
Assessor's Parcel # M:0013 B:0241 | Tax Year 2020 | R.E. Taxes $ 2,142
Neighborhood Name Woodside Village | Map Reference 12700 | Census Tract 0135.00
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Market Value
Lender/Client Citizens Financial Group, Inc. | Address 100 Sockanossett Cross Road, Mailstop RDC110, Cranston, RI 02920
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 [X] No
Report data source(s) used, offering price(s), and date(s). MLSPIN

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	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	85 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	3 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	310 Low	0	Multi-Family	2 %
Neighborhood Boundaries	The subject is bounded to the North by, to the South by, to the East by							1,660 High	72	Commercial	5 %
and West by								650 Pred.	27	Other	5 %

Neighborhood Description .See Attached Addendum. "Other" in present land used represents vacant land. The subject property is located in a single family residential neighborhood. The subject's neighborhood varies in age from newer built homes to antique homes which vary in style, gross living, condition. The condition of homes range from good to average condition depending on age and maintenance.
Market Conditions (including support for the above conclusions) See MC Addendum

SITE

Dimensions See deed/site plan | Area 27007 sf | Shape Rectangular | View N;Res;
Specific Zoning Classification Residential 2 | Zoning Description 60,000 square feet minimum lot size with 200 foot minimum frontage
Zoning Compliance [ ] Legal [X] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe) Can be rebuilt by the town of Sandwich
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Addendum

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] Private Septic	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 25001C0537J | FEMA Map Date 07/16/2014
Are the utilities and 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.)? [ ] Yes [X] No If Yes, describe. There does not appear to be any adverse site conditions or external factors affecting market value.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [ ] MLS [X] Assessment and Tax Records [ ] Prior Inspection [ ] Property Owner [ ] Other (describe) False | Data Source(s) for Gross Living Area Assessor

GENERAL DESCRIPTION	GENERAL DESCRIPTION	Heating / Cooling	Amenities	Car Storage
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	[ ] FWA [X] HWBB	[ ] Fireplace(s) # 0	[ ] None
# of Stories 2	[X] Full Basement [ ] Finished	[ ] Radiant	[ ] WoodStove(s) # 0	[X] Driveway # of Cars 4
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	[ ] Partial Basement [ ] Finished	[ ] Other	[X] Patio/Deck Deck	Driveway Surface Paved
[X] Existing [ ] Proposed [ ] Under Const.	Exterior Walls Clap/Shing/Av	Fuel Gas	[ ] Porch None	[X] Garage # of Cars 1
Design (Style) Colonial	Roof Surface AphltShngl/Avg	[ ] Central Air Conditioning	[ ] Pool None	[ ] Carport # of Cars 0
Year Built 2004	Gutters & Downspouts Aluminum/	[ ] Individual	[ ] Fence None	[X] Attached [ ] Detached
Effective Age (Yrs) 15	Window Type DHThermo/Avg	[X] Other None	[ ] Other None	[ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [ ] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 5 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,428 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Insulation storm doors and windows
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;Due to this assignment being exterior, the appraiser is making the extraordinary assumption that their are no physical deficiencies or adverse conditions affecting the livability, soundness or structural integrity of the subject property

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.
Due to this assignment being exterior, the appraiser is making the extraordinary assumption that their are no physical deficiencies or adverse conditions affecting the livability, soundness or structural integrity of the subject property

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

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File No. 0018505727

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 799,000 to $ 799,000 .

There are 44 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 321,000 to $ 799,900 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	32 Clipper Cir Sandwich, MA 02563	31 Clipper Cir Sandwich, MA 02563		11 Widow Coombs Walk Sandwich, MA 02563		16 Newtown Rd Sandwich, MA 02563	
Proximity to Subject		0.04 miles NW		1.12 miles S		1.27 miles E	
Sale Price	$		$ 650,000		$ 670,000		$ 650,000
Sale Price/Gross Liv. Area	$ sq. ft.	$ 455.18 sq. ft.		$ 411.04 sq. ft.		$ 406.25 sq. ft.	
Data Source(s)		CCIMLS#22201623;DOM 5		CCIMLS# 22201359;DOM 5		CCIMLS# 22106353;DOM 5	
Verification Source(s)		Assessor		Assessor		Assessor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Cash;0		ArmLth Cash;0	
Date of Sale/Time		s05/22;c04/22		s05/22;c04/22		s04/22;c12/21	
Location	N;Res;	N;Res;		N;Res;		A;BsyRd;	+25,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	27007 sf	17860 sf	0	34848 sf	0	40511 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Colonial	DT2;Colonial		DT1.75;Cape	0	DT1.75;Cape	0
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	17	17		32	0	20	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 2.0	5 / 3 / 2.0		5 / 3 / 2.0		6 / 3 / 2.1	-5,000
Gross Living Area	1,428 sq. ft.	1,428 sq. ft.		1,630 sq. ft.	-22,200	1,600 sq. ft.	-18,900
Basement & Finished Rooms Below Grade	816sf0sfwu	816sf0sfwu		832sf0sfwu	0	1120sf0sfwu	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FHW/None	FWA/None	0	FHW/None		FHW/FWS	-10,000
Energy Efficient Items	InsulWind/Door	InsulWind/Door		InsulWind/Door		InsulWind/Door	
Garage/Carport	1ga4dw	1ga4dw		1ga4dw		4dw	+10,000
Porch/Patio/Deck	Deck	Deck/Patio	0	Deck		Deck	
Fireplaces	None	None		1 FP	-2,500	1 FP	-2,500
Pools, Recreation	None	None		None		None	
Net Adjustment (Total)		[ ] + [ ] - $	0	[ ] + [X] - $	-24,700	[ ] + [X] - $	-1,400
Adjusted Sale Price of Comparables		Net Adj. 0.0% Gross Adj. 0.0% $	650,000	Net Adj. 3.7% Gross Adj. 3.7% $	645,300	Net Adj. 0.2% Gross Adj. 11.0% $	648,600

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] 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) Assessor Card

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) Assessor Card

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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Assessor Records	Assessor Records	Assessor Records	Assessor Records
Effective Date of Data Source(s)	08/16/2022	08/16/2022	08/16/2022	08/16/2022

Analysis of prior sale or transfer history of the subject property and comparable sales There were no sales of the subject property within the previous 3 years. There were no previous sales of the comparable sales within 12 months.

Summary of Sales Comparison Approach. The sales used are deemed to be the most reliable indicators of value. Gross living area was adjusted at $35.00/sf and full bathrooms at $10,000.All other adjustments were made according to difference between the subject property and comparable sales.

Indicated Value by Sales Comparison Approach $ 650,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 650,000 Cost Approach (if developed) $ Income Approach (if developed) $

The Market Approach best reflects the rationale of buyers and sellers. The Cost Approach and Income Approach were both considered however not developed due to this assignment being exterior only.

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: The appraisal value is "as is" for this report as all items are assumed to be complete and in working order for the subject property.

Based on a visual inspection of the exterior areas of the subject property from at least the street, 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 $ 650,000 as of 01/01/2021 , which is the date of inspection and the effective date of this appraisal.

ADDITIONAL COMMENTS

See Addendum

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) Due to this assignment being exterior only the cost approach was not developed. Due to the lack of comparable land sales over the past 12 months, the appraiser utilized the allocation method to determine a site value for the subject property. In this appraisal the land to value ratio is 42%. This is typical for the area. Assessed Value: Building - $94400; Land - $68400. Total assessed value $162800

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $ 273,000
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.)	
The cost approach was considered an unreliable approach to value for the subject property. The ratio of site value to the final opinion of value is greater than 30% which is considered typical for the market area, due to a lack of available land on the market.See addendum	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) 45 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) Due to this assignment being exterior only the income approach was not developed.

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 an 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(s)

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.

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 visual inspection of the exterior areas of the subject property from at least the street, (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.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 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.

3. 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.

4. 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.

5. 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 visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature _____
Name Timothy S. Payson
Company Name First American Staff Appraisers, LLC
Company Address 4795 Regent Blvd
Irving, TX 75063
Telephone Number 800-723-4003
Email Address ordbos@firstam.com
Date of Signature and Report 08/16/2022
Effective Date of Appraisal 01/01/2021
State Certification # 444
or State License # _____
or Other (describe) _____ State # _____
State MA
Expiration Date of Certification or License 06/03/2023

ADDRESS OF PROPERTY APPRAISED
32 Clipper Cir
Sandwich, MA 02563

APPRAISED VALUE OF SUBJECT PROPERTY $ 650,000

LENDER/CLIENT
Name First American Mortgage Solutions
Company Name Citizens Financial Group, Inc.
Company Address 100 Sockanossett Cross Road, Mailstop R
Cranston, RI 02920
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 exterior subject property
☐ Did inspect exterior of subject property from street
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 _____

Uniform Appraisal Dataset Definitions

File No. 0018505727

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

File No. 0018505727

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		

SCOPE OF WORK

This report is considered to be an Appraisal Report as defined by Standards Rule 2-2 of the USPAP

FIRREA Certification:
The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the financial Institutions, Reform, Recovery, and Enforcement Act. (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Subject Property Identification:
The appraiser has viewed those portions of the exterior of the dwelling (and any other building structures located on the property) that were able to be seen from the street. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records; viewing of the subject property from the street, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

Geographic Competency
The subject property is located 33 miles from my Orleans office. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and location involved.

INTENDED USERS

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 mortgage finance 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.

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review or this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

The appraiser has not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to the property. The appraiser agrees to immediately report any unauthorized contacts either personally by phone or electronically to the client.

Appraiser Insurance Requirements
The appraiser is aware that the client has certain insurance requirements in place for vendors of appraisal services. Proof of insurance has been provided and is on file with the entity that engaged Forsythe Appraisals for this assignment.

SUBJECT SECTION

Legal Description
The legal description as shown on pg. 1 of the report is the complete description as found in the registry of deeds website.

Neighborhood

Description

The subject property is located in a single family residential neighborhood. The subject's neighborhood varies in age from newer built homes to antique homes which vary in style, gross living, condition. The condition of homes range from good to average condition depending on age and maintenance. Subject had access to Rtes. 6, 130 and 6A for access to employment, shopping, general services, education and recreational areas. Subject has also good access to beaches and boating access along Cape Cod Bay. Overall the neighborhood has good appeal for first and second home buyers.

SITE SECTION

Site Dimensions
The subjects actual dimensions are not available in the normal course of business. A copy of the deed has been included as supplement in this report.

Site / Accessibility
The Subject property is accessible year round in all types of weather conditions.
Highest and Best Use
The property's Highest and Best Use must be physically possible, legally permissible, financially feasible, and maximally productive.

The Dictionary of Real Estate Appraisal, published by the Appraisal Institute defines Highest and Best Use of an improved property as follows" the use that should be made of a property as it exists. An existing improvement should be renovated, or retained as is, so long as it continues to contribute to the total market value of the property, or until the return of a new
Premised upon that, the subject's current use is the it's Highest and Best Use.

Private Septic
The subject has a private septic system. This is typical for the area. The subject does not have access to public sewage as none exists. This is market accepted and does not negatively affect the marketability or estimated value of the subject property. Sales also have sites that are also have a septic system.

IMPROVEMENTS SECTION

Actual Age vs. Effective Age
It is noted that the subjects actual and effective ages differ by more than 10 years. This can be attributed to general updates throughout the years.

SALES COMPARISON APPROACH SECTION

Comparable Search Parameters
A search through Pinergy for sales similar in living area, condition and overall market appeal which were sold within the past twelve months and located within one mile of the subject property.

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		

Days on Market Subject and Comparables
The marketing time noted on page 1 of this report is an average. Some sales will sell in less than average time, while some will take longer. Some comparables have DOM that fall under the marketing time noted on page 1 of this report. Each sale was researched and while exposed for less time than average for the market was found to meet the definition of Market Value as evidenced by having sales prices similar to those comparables utilized with marketing times within the range on page 1

RECONCILIATION
All comparables share many meaningful attributes with the subject property and support the appraised value. The most weight was placed on comparable 1.

The sales comparison approach is the most relevant analysis in this assignment. The cost and income approach were considered but not developed due to this assignment being exterior only.

MISC.

Subject Aerial Photo
An aerial photo of the subject has been provided in this report. It can be found on aerial map page.

Remaining Economic Life
The remaining economic life for the subject property is estimated to be 45 years.

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		







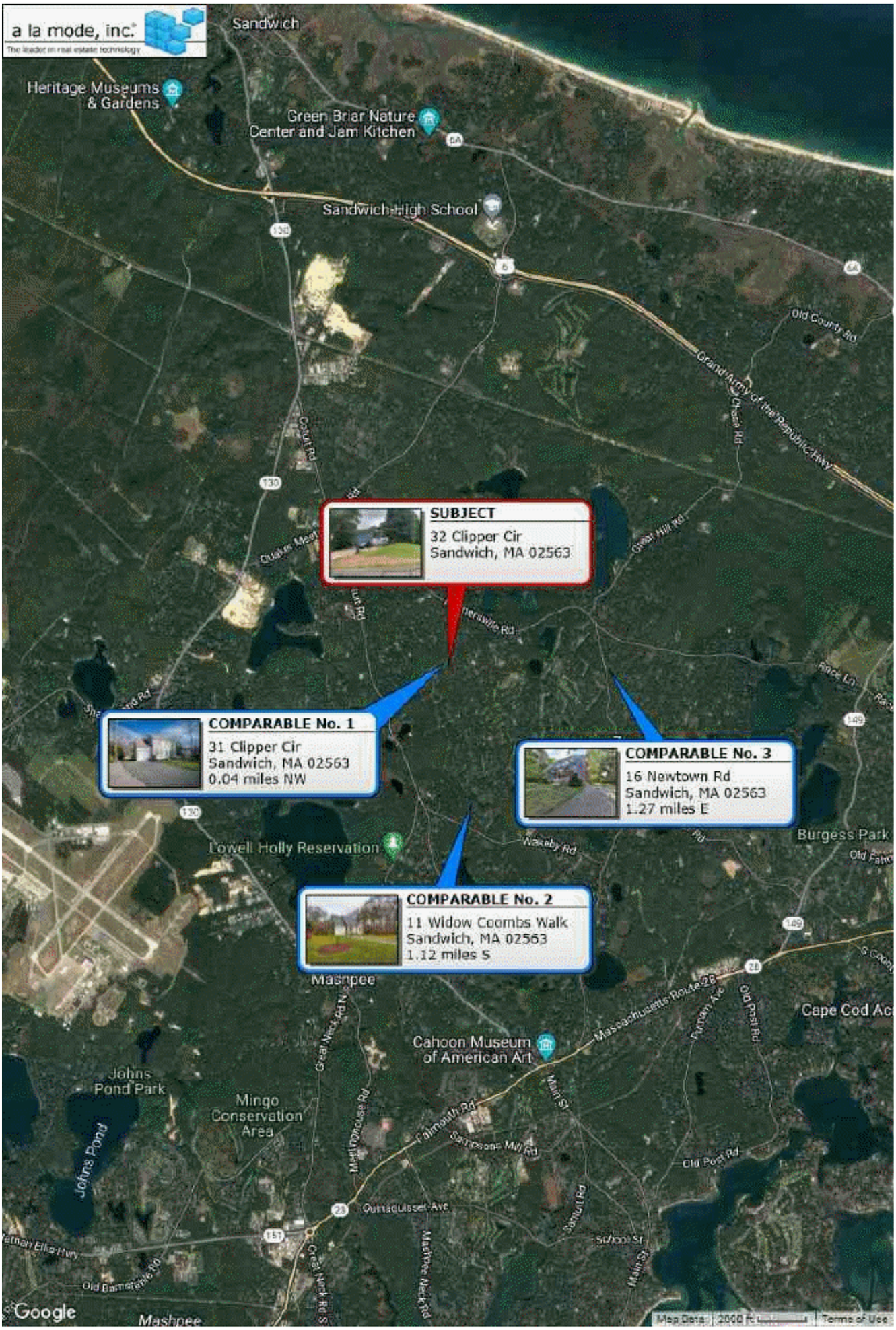


First American MORTGAGE SOLUTIONS

First American MORTGAGE SOLUTIONS

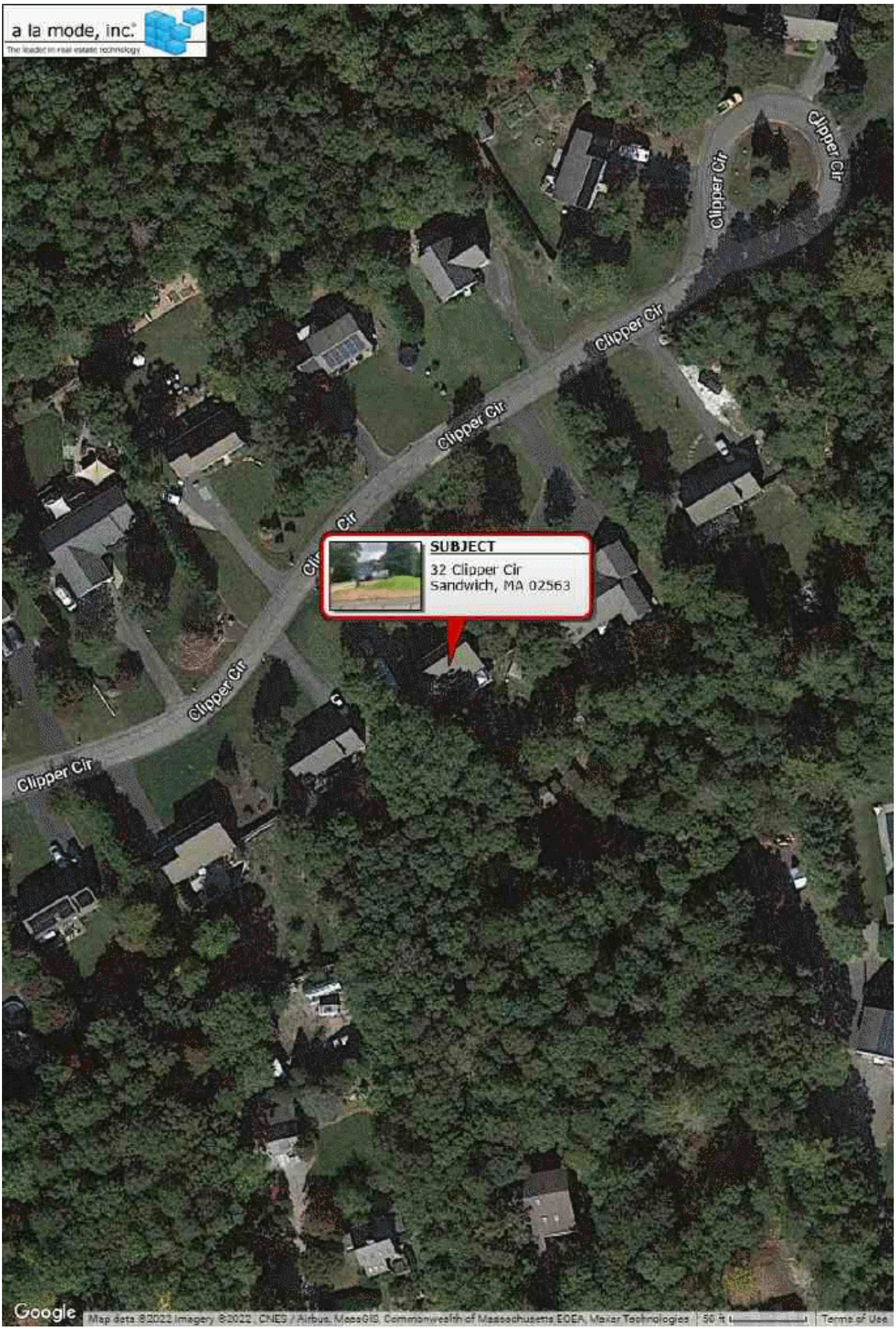
LOCATION MAP

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		



AERIAL MAP

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		



Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		

Bk 19069 Pg99 #75171
09-27-2004 @ 09:35a

32 Clipper Circle Sandwich, MA 02563

DEED

NOT AN OFFICIAL COPY

John McShane, Trustee of **Southside Realty Trust** u/d/t dated May 1, 2002, recorded at the Barnstable County Registry of Deeds in Book 15950, Page 52 a Massachusetts Limited Dividend (entity) Trust having a mailing address of P. O. Box 429, Osterville, MA 02655

for ONE HUNDRED THIRTY FIVE THOUSAND AND 00/100 ($135,000.00) Dollars paid

grants to **John R. Mawhinney and Susan R. Mawhinney,** Husband and Wife as Tenants by the Entirety of 6 Andersen Avenue, East Sandwich, Massachusetts

with QUITCLAIM COVENANTS

A certain parcel of land situated in Sandwich, Barnstable County, Massachusetts, together with improvements situated thereon referred to as **LOT 25** as shown on a Plan of Land entitled "Subdivision Plan of Land located in Sandwich, MA "prepared by Cape and Islands Engineering, dated September 18, 2003 and recorded at the Barnstable County Registry of Deeds in Plan Book 587, Page 86.

Appurtenant to said conveyance is granted the right to travel on and over all streets shown on said Plan and to use said streets for all purposes for which streets are commonly used in the Town of Sandwich, together with all others entitled thereto.

The Grantor does hereby reserve unto itself, its successors and assigns, the fee in those private roadways as shown on said Plan, and reserves the right to grant rights of way and easements over said roadways to others for purposes for which roads are commonly used in the Town of Sandwich.

Said land is conveyed subject to and with the benefit of all other agreements, covenants, rights, reservations, restrictions, approvals, permits and easements of record.

The undersigned Trustee certifies as follows:

1. I am the sole incumbent Trustee of the Trust;

2. The Trust has not been terminated or revoked and all amendments hereto, if any have been duly recorded with said Registry of Deeds.

3. Pursuant to the Trust, when specifically authorized and directed by the beneficiaries of the Trust, the Trustee has full right, authority and power to deal with any property owned or held by the Trust with the same force and effect as though such property were individually owned.

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		

Bk 19069 Pg 100 #75171

4. The Trustee has been authorized in writing by all of the beneficiaries of the Trust to execute, seal and deliver this deed to the grantee for recording. The Trust's performance of the obligations hereunder does not and will not conflict with, and is not and will not be in violation of, and does not and will not constitute a default under any mortgage or other agreement or instrument of which the Trust is a party or by which it is bound, or the provisions of the Trust instrument and presently in effect or any statute, rule, or regulation, order, writing, injunction, or decree of any agency or instrumentality of any government or of any court having jurisdiction over the Trust.

5. There is no litigation pending or threatened restricting or enjoining, or in any manner questioning or affecting the validity or enforceability of any one or more of the following: (a) the authority of the Trust and the Trustee to enter into or execute the documents hereunder, or the validity of any term or provision thereof; (b) the legal existence or organization of the trust and its qualification to do business in the Commonwealth of Massachusetts; or, the title or the Trustee of the Trust to that office.

6. No beneficiary of the Trust is a minor, a corporation selling all or substantially all of its Massachusetts assets, a personal representative of an estate subject to possible estate tax liens, or is now deceased or under any legal disability.

7. The Trustee's representations and warranties in the documents regarding this transaction are true and complete as of the date hereof.

The undersigned Trustee and Declarant under the Declaration of Protective Covenants dated July 28, 2004 and recorded at the Barnstable County Registry of Deeds in Book 18899, Page 295 do hereby acknowledge full compliance with Paragraph 4 of said Declaration and does hereby approve such plans.

For title see Deeds recorded in Book 18085, Pages 163, 166, 168 and 170.

Executed as a sealed instrument this 15th day of September, 2004.

SOUTHSIDE REALTY TRUST

John McShane, Trustee

MASSACHUSETTS STATE EXCISE TAX
BARNSTABLE COUNTY REGISTRY OF DEEDS
Date: 09-27-2004 @ 09:35am
Ctl#: 380 Doc#: 75171
Fee: $461.70 Cons: $135,000.00

NOT OFFICIAL COPY

Site Map

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		



COMPARABLE SALE #1

31 Clipper Cir

Sale Date:
Sale Price: $



COMPARABLE SALE #2

11 Widow Coombs Walk

Sale Date:
Sale Price: $



COMPARABLE SALE #3

16 Newtown Rd

Sale Date:
Sale Price: $

Market Conditions Addendum to the Appraisal Report

File No. 0018505727

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 32 Clipper Cir City Sandwich State MA Zip Code 02563

Borrower MAWHINNEY, JOHN/SUSAN

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 the data in the analysis. If data sources provide 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)	24	10	10	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	4.00	3.33	3.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	2	1	2	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.50	0.30	0.60	☐ Declining	☒ Stable	☐ Increasing
Median Sale & List Price, DOM, Sale/List %	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**	**Overall Trend**		
Median Comparable Sale Price	507,167	525,000	618,000	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	8	13	5	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	589,950	699,000	530,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	51	6	10	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	100.00%	100.00%	107.00%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the 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 concessions remain stable at approximately 5%-10% within the last year in the town of Sandwich for single family homes. The majority of concessions are for the seller paying the closing costs and then usually built into the selling price. A higher percentage of concessions for lower priced properties would be typical for the current market due to less purchasing power.

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

In the subject market the estimated percentage of REO/Foreclosure properties is less than 5% in the town of Sandwich

Cite data sources for above information. CCIMLS

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.

As of the effective date of the appraisal the market is considered stable due to the rising interest rates.

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 foreclosure 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. esign.alamode.com/verify Serial:0DBFA92C

APPRAISER

APPRAISER

Signature
Name Timothy S. Payson
Company Name First American Staff Appraisers, LLC
Company Address 4795 Regent Blvd
Irving, TX 75063
State License/Certification # 444 State MA
Email Address ordbos@firstam.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
State License/Certification # State
Email Address

MLS Market Summary

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		

Local Market Update – July 2022

A Research tool provided by the Cape Cod and Islands Association of REALTORS®, Inc.

CAPE COD & ISLANDS ASSOCIATION OF REALTORS®

Sandwich

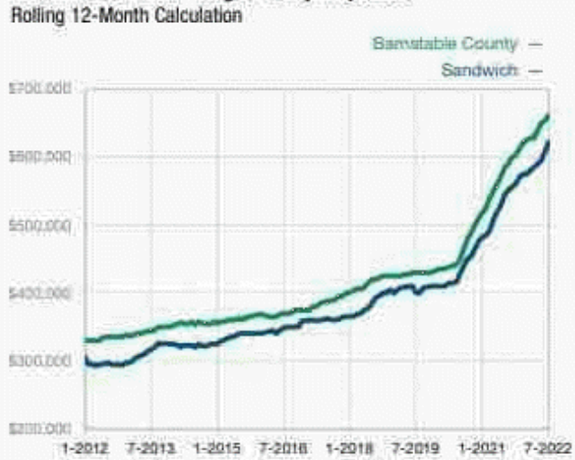
Single-Family Properties	July			Year to Date		
Key Metrics	**2021**	**2022**	**+ / –**	**2021**	**2022**	**+ / –**
Pending Sales	26	**22**	- 15.4%	200	**164**	- 18.0%
Closed Sales	28	**28**	0.0%	180	**151**	- 16.1%
Median Sales Price*	$570,500	**$690,000**	+ 20.9%	$551,500	**$646,000**	+ 17.1%
Inventory of Homes for Sale	45	**57**	+ 26.7%	--	--	--
Months Supply of Inventory	1.4	**2.2**	+ 57.1%	--	--	--
Cumulative Days on Market Until Sale	15	**29**	+ 93.3%	31	**26**	- 16.1%
Percent of Original List Price Received*	107.2%	**101.5%**	- 5.3%	103.2%	**102.7%**	- 0.5%
New Listings	36	**32**	- 11.1%	237	**220**	- 7.2%

* Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

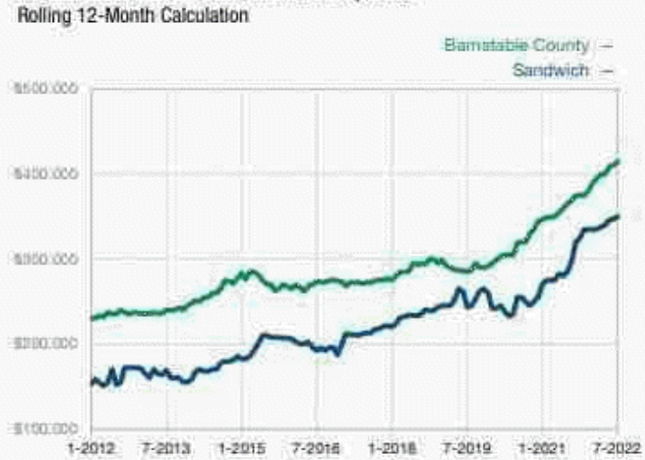
Condominium Properties	July			Year to Date		
Key Metrics	**2021**	**2022**	**+ / –**	**2021**	**2022**	**+ / –**
Pending Sales	1	**2**	+ 100.0%	17	**22**	+ 29.4%
Closed Sales	1	**3**	+ 200.0%	16	**20**	+ 25.0%
Median Sales Price*	$409,900	**$399,000**	- 2.7%	$292,750	**$402,750**	+ 37.6%
Inventory of Homes for Sale	2	**2**	0.0%	--	--	--
Months Supply of Inventory	0.7	**0.8**	+ 14.3%	--	--	--
Cumulative Days on Market Until Sale	10	**8**	- 20.0%	55	**8**	- 85.5%
Percent of Original List Price Received*	102.7%	**106.2%**	+ 3.4%	101.8%	**105.3%**	+ 3.4%
New Listings	3	**3**	0.0%	16	**23**	+ 43.8%

* Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single-Family Properties
Rolling 12-Month Calculation



Median Sales Price – Condominium Properties
Rolling 12-Month Calculation



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Appraiser Independence Certification

File No.:

Borrower:
Property Address: 32 Clipper Cir, Sandwich, MA 02563
City: County: State: Zip Code:
Lender/Client: First American Mortgage Solutions

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature:
Name: Timothy S. Payson
Date Signed: 08/16/2022
State Certification #: 444
or State License #: 444
or Other (describe): State #: 444
State: MA
Expiration Date of Certification or License: 06/03/2023

SUPERVISORY APPRAISER (only if required):

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

USPAP ADDENDUM

File No. 0018505727

Borrower: MAWHINNEY, JOHN/SUSAN
Property Address: 32 Clipper Cir
City: Sandwich County: Barnstable State: MA Zip Code: 02563
Lender/Client: Citizens Financial Group, Inc.

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 report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- [X] I have NOT performed 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 performed services, as an appraiser or in another capacity, regarding the property that is 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 have NOT made a personal inspection of the property that is the subject of this report.
- [X] I HAVE 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.

None

ADDITIONAL COMMENTS

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

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 mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this

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:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Timothy S. Payson	Name:
Date Signed: 08/16/2022	Date Signed:
State Certification #: 444	State Certification #:
or State License #:	or State License #:
or Other (describe): State #:	State:
State: MA	Expiration Date of Certification or License:
Expiration Date of Certification or License: 06/03/2023	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 01/01/2021	[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

License

Borrower: MAWHINNEY, JOHN/SUSAN		File No.: 0018505727
Property Address: 32 Clipper Cir		Case No.:
City: Sandwich	State: MA	Zip: 02563
Lender: Citizens Financial Group, Inc.		



Supplemental Addendum

File No. 0018505727

Borrower/Client	MAWHINNEY, JOHN/SUSAN						
Property Address	32 Clipper Cir						
City	Sandwich	County	Barnstable	State	MA	Zip Code	02563
Lender	Citizens Financial Group, Inc.						

SCOPE OF WORK

This report is considered to be an Appraisal Report as defined by Standards Rule 2-2 of the USPAP

FIRREA Certification:
The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the financial Institutions, Reform, Recovery, and Enforcement Act. (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Subject Property Identification:
The appraiser has viewed those portions of the exterior of the dwelling (and any other building structures located on the property) that were able to be seen from the street. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records; viewing of the subject property from the street, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

Geographic Competency
The subject property is located 33 miles from my Orleans office. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and location involved.

INTENDED USERS

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 mortgage finance 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.

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review or this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

The appraiser has not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to the property. The appraiser agrees to immediately report any unauthorized contacts either personally by phone or electronically to the client.

Appraiser Insurance Requirements
The appraiser is aware that the client has certain insurance requirements in place for vendors of appraisal services. Proof of insurance has been provided and is on file with the entity that engaged Forsythe Appraisals for this assignment.

SUBJECT SECTION

Legal Description
The legal description as shown on pg. 1 of the report is the complete description as found in the registry of deeds website.

Neighborhood

Description

The subject property is located in a single family residential neighborhood. The subject's neighborhood varies in age from newer built homes to antique homes which vary in style, gross living, condition. The condition of homes range from good to average condition depending on age and maintenance. Subject had access to Rtes. 6, 130 and 6A for access to employment, shopping, general services, education and recreational areas. Subject has also good access to beaches and boating access along Cape Cod Bay. Overall the neighborhood has good appeal for first and second home buyers.

SITE SECTION

Site Dimensions
The subject's actual dimensions are not available in the normal course of business. A copy of the deed has been included as supplement in this report.

Site / Accessibility
The Subject property is accessible year round in all types of weather conditions.

Highest and Best Use
The property's Highest and Best Use must be physically possible, legally permissible, financially feasible, and maximally productive.

The Dictionary of Real Estate Appraisal, published by the Appraisal Institute defines Highest and Best Use of an improved property as follows" the use that should be made of a property as it exists. An existing improvement should be amortized, or retained as is, so long as it continues to contribute to the total market value of the property, or until the [illegible] improvement would be more than offset by the cost of demolishing the existing building and constructi

Supplemental Addendum

File No. 0018505727

Borrower/Client	MAWHINNEY, JOHN/SUSAN						
Property Address	32 Clipper Cir						
City	Sandwich	County	Barnstable	State	MA	Zip Code	02563
Lender	Citizens Financial Group, Inc.						

Premised upon that, the subject's current use is the it's Highest and Best Use.

Private Septic
The subject has a private septic system. This is typical for the area. The subject does not have access to public sewage as none exists. This is market accepted and does not negatively affect the marketability or estimated value of the subject property. Sales also have sites that are also have a septic system.

IMPROVEMENTS SECTION

Actual Age vs. Effective Age
It is noted that the subject's actual and effective ages differ by more than 10 years. This can be attributed to general updates throughout the years.

SALES COMPARISON APPROACH SECTION

Comparable Search Parameters
A search through Pinergy for sales similar in living area, condition and overall market appeal which were sold within the past twelve months and located within one mile of the subject property.

Days on Market Subject and Comparables
The marketing time noted on page 1 of this report is an average. Some sales will sell in less than average time, while some will take longer. Some comparables have DOM that fall under the marketing time noted on page 1 of this report. Each sale was researched and while exposed for less time than average for the market was found to meet the definition of Market Value as evidenced by having sales prices similar to those comparables utilized with marketing times within the range on page 1.

RECONCILIATION

All comparables share many meaningful attributes with the subject property and support the appraised value. The most weight was placed on comparable 1.

The sales comparison approach is the most relevant analysis in this assignment. The cost and income approach were considered but not developed due to this assignment being exterior only.

MISC.

Subject Aerial Photo
An aerial photo of the subject has been provided in this report. It can be found on aerial map page.

Remaining Economic Life
The remaining economic life for the subject property is estimated to be 45 years.

Borrower: MAWHINNEY, JOHN/SUSAN		File No.:	0018505727
Property Address: 32 Clipper Cir		Case No.:	
City: Sandwich	State: MA	Zip:	02563
Lender: Citizens Financial Group, Inc.			

Subject Photo Page

Borrower/Client	MAWHINNEY, JOHN/SUSAN						
Property Address	32 Clipper Cir						
City	Sandwich	County	Barnstable	State	MA	Zip Code	02563
Lender	Citizens Financial Group, Inc.						



Address Verificatior

32 Clipper Cir

Sales Price	
G.L.A.	1,428
Tot. Rooms	5
Tot. Bedrms.	3
Tot. Bathrms.	2.0
Location	N ;Res;
View	N ;Res;
Site	27007 sf
Quality	Q3
Age	17

Client Specific Requirements - The client requires these items be corrected to receive a "pass".

- UAD - SALES COMP #1 - Date of Sale - is after the Effective Date of the Appraisal.
- UAD - SALES COMP #2 - Date of Sale - is after the Effective Date of the Appraisal.
- UAD - SALES COMP #3 - Date of Sale - is after the Effective Date of the Appraisal.

Errors - These items must be corrected to receive a "pass".

- 2055_05UAD - SALES COMPARABLE NO. 1 - Date of Sale - the Settled, Contract, Withdrawn, or Expired Date is after the Effective Date of the appraisal.
- 2055_05UAD - SALES COMPARABLE NO. 2 - Date of Sale - the Settled, Contract, Withdrawn, or Expired Date is after the Effective Date of the appraisal.
- 2055_05UAD - SALES COMPARABLE NO. 3 - Date of Sale - the Settled, Contract, Withdrawn, or Expired Date is after the Effective Date of the appraisal.

Warnings - These items may be incorrect and require your review.

- CRX - 2055_05UAD - SUBJECT - Assessor's Parcel # - on report (M:0013 B:0241), differs from PUBLIC RECORDS (SAND M:0013 B:0241).
- 2055_05UAD - NEIGHBORHOOD - Property Values Trend - is Stable and Median Comparable Sale Price Trend on the 1004MC is Increasing.
- 1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (2) - does not match that of the main form (1).
- GSE - SALES COMPARABLE NO. 1 - Date of Sale - is after the Effective Date of the Appraisal. (ref. FNM0805)
- GSE - SALES COMPARABLE NO. 2 - Date of Sale - is after the Effective Date of the Appraisal. (ref. FNM0805)
- 2055_05UAD - SALES COMPARABLE(S) #2 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- GSE - SALES COMPARABLE NO. 3 - Date of Sale - is after the Effective Date of the Appraisal. (ref. FNM0805)
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is 530,000 and is not within the range of Comparable Properties Currently Offered for Sale (799000 - 799000) reported on the primary form. Please reconcile.