Feldkamp Appraisals
813 Castle Street
Seneca, KS 66538

10/17/2017

Capital One
7933 Preston Road
Plano TX, 75024

RE: LANDOLL, TODD J & THERESE M
2007 Jenkins St
Marysville, KS 66508-1332
File No. 72359957
Case No.

Dear Madam or Sir:

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

2007 Jenkins St, Marysville, KS 66508-1332

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 10/16/2017 is:

$ 185,000

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Signature: 

Sarah C. Feldkamp
Feldkamp Appraisals

Residential Appraisal Report

Of

Single Family Residence at

2007 Jenkins St

Marysville, KS 66508-1332

For

Capital One

7933 Preston Road

Plano TX, 75024

As of

10/16/2017

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SUMMARY OF SALIENT FEATURES

File No. 72359957
Case No.

SUBJECT INFORMATION

Subject Address	2007 Jenkins St
Legal Description	ARGO'S SUB-DIV PHASE 1, BLOCK A, Lot 1, & BEG AT SW COR OF LOT 1 TH W25' N152' E25' S152' TO PO
City	Marysville
County	Marshall
State	KS
Zip Code	66508-1332
Census Tract	0605.10
Map Reference	N/A

SALES PRICE

Sale Price	$
Date of Sale	

CLIENT

Borrower	LANDOLL, TODD J & THERESE M
Lender/Client	Capital One

DESCRIPTION OF IMPROVEMENT

Size (Square Feet)	1,400
Price per Square Foot	$ 132.14
Location	N;Res;
Age	20
Condition	C3
Total Rooms	6
Bedrooms	3
Baths	2.0

APPRAISER

Appraiser	Sarah C. Feldkamp
Date of Appraised Value	10/16/2017

VALUE

Final Opinion of Value $	185,000

File No. 72359957
Case No.

Uniform Residential Appraisal Report

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

SUBJECT

Property Address 2007 Jenkins St | City Marysville | State KS | Zip Code 66508-1332
Borrower LANDOLL, TODD J & THERESE M | Owner of Public Record LANDOLL, TODD J & THERESE M | County Marshall
Legal Description ARGO'S SUB-DIV PHASE 1, BLOCK A, Lot 1, & BEG AT SW COR OF LOT 1 TH W25' N152' E25' S152' TO POB
Assessor's Parcel # 058-078-27-0-30-01-009.00-0 | Tax Year 2016 | R.E. Taxes $ 3,402
Neighborhood Name Marysville | Map Reference N/A | Census Tract 0605.10
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe) N/A
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client Capital One | Address 7933 Preston Road , Plano TX, 75024
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, offerings price(s), and date(s). The homeowner indicated that this home is not offered for sale#.

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	[X] Urban	[ ] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE		One-Unit	90 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)	(yrs)		2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	11	Low	5	Multi-Family	0 %
Neighborhood Boundaries	North, south, east and west city limits were researched as neighborhood							385	High	124	Commercial	7 %
boundaries.								85	Pred.	50	Other Ag	2 %

Neighborhood Description Present land use is for the community as a whole with ag. land within the boundaries. Home sales in the area have ranged from approximately $11,000 to $385,000 in the past 12 months. The subject is on a street with homes and businesses. Views are both residential and commercial.

Market Conditions (including support for the above conclusions) The area has maintained stability in terms of sale prices. We have sales to support an overall stable trend in the area since 2016, with no notable upwards or downward trends.

SITE

Dimensions 19,960 sf | Area 19960 sf | Shape Rectangular | View N;Res;
Specific Zoning Classification Residential | Zoning Description R-1 Residential
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe) N/A
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. 1-3: The subject property is on a small non-income producing site; thus, the subject property is at its highest and best use.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 20117C0332C | FEMA Map Date 05/16/2017
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.
Normal utility easement for electric, telephone, etc. Utilities were on and functioning at inspection.

IMPROVEMENTS

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units	[X] One [ ] One with Accessory Unit	[ ] Concrete Slab	[ ] Crawl Space	Foundation Walls	Conc/Avg	Floors	Carpet/Avg+ to Gd
# of Stories	1.00	[X] Full Basement	[ ] Partial Basement	Exterior Walls	Brick/Avg to +	Walls	Dryw/Avg
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	1400 sq. ft.	Roof Surface	Metal/Avg to +	Trim/Finish	Wood/Avg
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	97 %	Gutters & Downspouts	Metal/Avg to +	Bath Floor	Tile/Avg+
Design (Style)	Ranch	[ ] Outside Entry/Exit	[X] Sump Pump	Window Type	Wd/Vinyl/Avg	Bath Wainscot	Fiber/Avg
Year Built	1997	Evidence of [ ] Infestation		Storm Sash/Insulated	Yes/Avg	Car Storage	[ ] None
Effective Age (Yrs)	15	[ ] Dampness	[ ] Settlement	Screens	Yes/Avg	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Concrete
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Gas	[ ] Fireplace(s) # 0	[ ] Fence None	[X] Garage	# of Cars 2
[ ] Floor	[X] Scuttle	Cooling [X]	Central Air Conditioning	[X] Patio/Deck Cov	[X] Porch Cov	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool None	[X] Other Shed	[X] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 6 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,400 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Mechanical items appear to have been updated. Appliances "on site" are noted even if not built in.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;The home is in average to average+ condition and of average to average+ quality. Since purchase in 2016 the home has been fully repainted on the interior and the flooring all replaced on the main level. In the kitchen the counters, back splash and flooring have been replaced; in the bathrooms the flooring has been replaced.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
N/A

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe The subject property is similar to most homes in the division.

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Uniform Residential Appraisal Report

There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 120,000 to $ 207,000 .

There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 141,000 to $ 265,000 .

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2007 Jenkins St Marysville, KS 66508-1332	2010 Jenkins St Marysville, KS 66508		1245 11th Rd Marysville, KS 66508		1303 Park Place Marysville, KS 66508	
Proximity to Subject		0.05 miles NE		1.02 miles SE		0.66 miles NW	
Sale Price	$	$ 165,000		$ 192,500		$ 195,000	
Sale Price/Gross Liv. Area	$ 132.14 sq. ft.	$ 113.17 sq. ft.		$ 174.37 sq. ft.		$ 114.98 sq. ft.	
Data Source(s)		PriorInsp,SllrDOM 7		Insp,Cntrt,SllrDOM 7		CBlockerRlty,ExtInsp#0;DOM 150	
Verification Source(s)		058-078-27-0-30-01-005.07-0		058-078-34-0-00-00-015.00-0		058-078-28-0-10-03-008.00-0	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s04/17;c03/17		s04/17;c02/17		s05/17;Unk	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	19960 sf	14200 sf	+1,500	2.00 ac	-12,000	15027 sf	+1,500
View	N;Res;	N;Res;		N;Res;Pstrl	0	N;Res;	
Design (Style)	DT1.00;Ranch	DT1.00;Ranch		DT1.00;Ranch		DT1.00;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	20	12	0	44	0	37	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	5 / 2 / 1.0	+4,000	5 / 2 / 1.0	+4,000	7 / 3 / 2.0	0
Gross Living Area	1,400 sq. ft.	1,458 sq. ft.	-1,150	1,104 sq. ft.	+5,900	1,696 sq. ft.	-5,900
Basement & Finished	1400sf1358sfin	1120sf0sfin	+2,800	1104sf1048sfwo	+2,950	1696sf1000sfwo	-2,950
Rooms Below Grade	0rr0br1.0ba2o		+6,800	1rr2br1.0ba0o	+1,550	1rr2br0.0ba1o	-1,800
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central	
Energy Efficient Items	None	None		None		1 FP	0
Garage/Carport	2ga2dw	2ga2dw		1ga1gd2dw	0	2ga2dw	
Porch/Patio/Deck	Porches	Porches		Porches		Porches	
Other Item	N/A	N/A		N/A		N/A	
Net Adjustment (Total)		[X] + [ ] -	$ 13,950	[X] + [ ] -	$ 2,400	[ ] + [X] -	$ -9,150
Adjusted Sale Price of Comparables		Net Adj: 8% Gross Adj : 10%	$ 178,950	Net Adj: 1% Gross Adj: 14%	$ 194,900	Net Adj: -5% Gross Adj: 6%	$ 185,850

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain County records were researched to provide the transfer history of the subject property and comparable sales.

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

Data source(s) County Records.

My research [X] 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) County Records

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	05/19/2016	10/10/2016		
Price of Prior Sale/Transfer	$178,500	$146,500		
Data Source(s)	County Records	County Records	County Records	County Records
Effective Date of Data Source(s)	10/17/2017	10/17/2017	10/17/2017	10/17/2017

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property was sold in 2016 to the Borrower. Comp 1 was sold last in October 2016 for $146,500 and then sold again in 2017 for $165,000.

Summary of Sales Comparison Approach Adjustments are determined by paired data for the area; data in work file. Note that items such as bedroom count, fireplaces, reverse osmosis, water softener's, small sheds, fences, landscape, and many other details may not be adjusted on the sales grid if data does not exist.

Indicated Value by Sales Comparison Approach $ 185,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 185,000 **Cost Approach (if developed) $** 185,223 **Income Approach (if developed) $**

The income approach was not formulated with no data for these types of homes as rentals in the area. The cost approach was added as a secondary approach to value. The sale approach is the most reliable approach for our market area.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 185,000 , as of 10/16/2017 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS

Listings (without MLS the appraiser researches every realty company doing business in the area) ***Some of the homes I have listed under a specific realtor may also be listed under other realtors; but is only listed below one time by one realtor.
Olmstead Realty: None
Marshall County Realty: 1201 Debbie Lane-$174,500
Patty Day Realty: 1605 Alston Street-$120,000; 109 S. 15th Street-$207,000
Carol Blocker Realty: None located
Prell Realty: 1301 N. 12th Street-$169,000; 1606 Alston-$175,000; 504 N. 13th Street-$170,000; 1307 N. 12th Street-$165,000
Midwest Land and Homes: None
FSBO/Zillow.com: None located

*Note that the area does not have MLS. Area realty website's are researched to establish homes on the market/listings.
County data is researched and past appraisal files to locate similar sales in the past 12 months.
1102 Zelpha Drive-$165,000; 09/25/2017
1185 Timbercreek-$240,000; 07/25/2017
920 N. 10th Street-$157,000; 07/07/2017
1252 Ashbury Lane-$147,500; 06/30/2017
804 Pony Express Hwy-$189,000; 05/31/2017
303 N. 18th Street-$141,000; 05/23/2017
1303 Park Place-$195,000; 05/01/2017
953 Harvest Rd-$170,000; 04/24/2017
2010 Jenkins-$165,000; 04/22/2017
1245 11th Rd-$192,500; 04/11/2017
1301 Park Place-$165,500; 02/09/2017
2011 Jenkins Street-$265,000; 03/26/2017

COST APPROACH

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

Provide adequate information for the lender/client to replicate your cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site: Typical site sells for around .75 to $1.00 per square foot with the acres selling near Timberlane area (comp 2) at up to $15,000 per acre; data in work file.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW
Source of cost data Marshall and Swift Residential Cost Guide
Quality rating from cost service Average Effective date of cost data 03/01/2017
Comments on Cost Approach (gross living area calculations, depreciation, etc.)
Refinements: FWA: $2 psf or $2,800. Flooring: $3.50 psf or $4,900. Bulk landsc with approach: $22,000. Covered Patio: @ $8 psf ($2,688). Porch: 108 sf @ $20 psf or $2,160. Total: $34,548

Estimated Remaining Economic Life (HUD and VA only) 45 Years

OPINION OF SITE VALUE				=$ 15,000
Dwelling	1,400	Sq. Ft. @ $	88.00	=$ 123,200
Bsmt.	1,400	Sq. Ft. @ $	36.00	=$ 50,400
Refinements:				34,548
Garage/Carport	672	Sq. Ft. @ $	28.00	=$ 18,816
Total Estimate of Cost-new				=$ 226,964
Less Physical	25	Functional 0	External 0.00	
Depreciation	56,741	0	0	=$ (56,741)
Depreciated Cost of Improvements				=$ 170,223
"As-is" Value of Site Improvements				=$ 0
Indicated Value By Cost Approach				=$ 185,223

INCOME

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

Estimated Monthly Market Rent $ X Gross Multiplier =$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? [ ] Yes [ ] No Unit type(s) [ ] Detached [ ] Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? [ ] Yes [ ] No If Yes, date of conversion.
Does the project contain any multi-dwelling units? [ ] Yes [ ] No Data source.
Are the units, common elements, and recreation facilities complete? [ ] Yes [ ] No If No, describe the status of completion.

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

Describe common elements and recreational facilities.

Feldkamp Appraisals
EXTRA COMPARABLES 4-5-6

File No. 72359957
Case No.

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	2007 Jenkins St Marysville, KS 66508-1332	1301 N. 12th Street Marysville, KS 66508		1606 Alston Street Marysville, KS 66508			
Proximity to Subject		0.76 miles NW		0.33 miles SW			
Sale Price	$	$ 162,500		$ 175,000		$	
Sale Price/Gross Liv. Area	$ 132.14 sq. ft.	$ 111.30 sq. ft.		$ 134.62 sq. ft.		$ sq. ft.	
Data Source(s)		PattyDay;PrellRlty#0;DOM 170		PriorInsp,SIlr#0;DOM 7			
Verification Source(s)		058-078-27-0-30-01-005.07-0		058-078-27-0-30-14-004.00-0			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		Listing		Listing			
Concessions		Listed;0		Listed;0			
Date of Sale/Time		Active	-5,000	Active	-5,000		
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	19960 sf	39204 sf	-3,000	21312 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1.00;Ranch	DT1.00;Ranch		DT1.00;Split	0		
Quality of Construction	Q4	Q4		Q4			
Actual Age	20	41	0	40	0		
Condition	C3	C3		C4	+15,000		
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 2.0	Total 5 / Bdrms. 3 / Baths 2.0	0	Total 6 / Bdrms. 3 / Baths 2.0		Total / Bdrms. / Baths	
Gross Living Area	1,400 sq. ft.	1,460 sq. ft.	-1,200	1,300 sq. ft.	+2,000	sq. ft.	
Basement & Finished Rooms Below Grade	1400sf1358sfin 0rr0br1.0ba2o	0sf	+14,000 +6,800	1248sf1200sfwo 1rr1br0.1ba1o	+1,500 +800		
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central			
Energy Efficient Items	None	None		1 FP	0		
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			
Porch/Patio/Deck	Porches	Porches		Porches			
Other Item	N/A	Shed-$2,000	-2,000	N/A	0		
Net Adjustment (Total)		[X] + [ ] -	$ 9,600	[X] + [ ] -	$ 14,300	[ ] + [ ] -	$
Adjusted Sale Price of Comparables		Net Adj: 6% Gross Adj : 20%	$ 172,100	Net Adj: 8% Gross Adj: 14%	$ 189,300	Net Adj: 0% Gross Adj: 0%	$

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	05/19/2016			
Price of Prior Sale/Transfer	$178,500			
Data Source(s)	County Records	County Records	County Records	
Effective Date of Data Source(s)	10/17/2017	10/17/2017	10/17/2017	

Analysis of prior sale or transfer history of the subject property and comparable sales Comps 4 and 5 are listings in the area with a time adjustment added for apprx 3% at $5,000

Summary of Sales Comparison Approach

File No. 72359957
Case No.

Market Conditions Addendum to the Appraisal Report

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 2007 Jenkins St City Marysville State KS ZIP Code 66508-1332

Borrower LANDOLL, TODD J & THERESE M

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	N/A	N/A	N/A	[ ] Increasing [X] Stable [ ] Declining
Absorption Rate (Total Sales/Months)	0.00	0.00	0.00	[ ] Increasing [X] Stable [ ] Declining
Total # of Comparable Active Listings	N/A	N/A	N/A	[ ] Declining [X] Stable [ ] Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	N/A	N/A	N/A	[ ] Declining [X] Stable [ ] Increasing

Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Median Comparable Sales Price	N/A	N/A	N/A	[ ] Increasing [X] Stable [ ] Declining
Median Comparable Sales Days on Market	N/A	N/A	N/A	[ ] Declining [X] Stable [ ] Increasing
Median Comparable List Price	N/A	N/A	N/A	[ ] Increasing [X] Stable [ ] Declining
Median Comparable Listings Days on Market	N/A	N/A	N/A	[ ] Declining [X] Stable [ ] Increasing
Median Sale Price as % of List Price	N/A	N/A	N/A	[ ] Increasing [X] Stable [ ] Declining
Seller-(developer, builder, etc,) paid financial assistance prevalent?	[ ] Yes	[X] No		[ ] Declining [X] Stable [ ] Increasing

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

We do not have MLS Listings in the area. With this said, we CAN NOT plot a trend; and with many area realtors coming into the area and many homes sold by owner in the community, an attempt to plot a trend would most likely be skewed or misleading. Without mls in the total area, the appraiser can not supply listings accurately for the current 3 months; nor supply listing data for prior months. The sales located that sold in the past 12 months are listed above and averaged. IN OUR AREA, THE 1004MC IS CONSIDERED INACCURATE; NOT APPLICABLE TO THE AREA.

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

Not typical

Cite data sources for above information.

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.

N/A

The data can not be completed in our area. We do not have MLS nor a running record of every listing over the past 12 months. To attempt to fill in the 1004MC is misleading, misguiding, and not accurate in any way. Thus, for the Lender to require this form in our area is not reasonable as the 1004MC will not reflect accurate data. The appraiser has marked all categories as "stable" simply based on an unchanging market noted through appraisal data; no significant changes is prices, marketing and exposure times since 2016.

CONDO/CO-OP PROJECTS

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

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

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

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

APPRAISER

Signature	Signature
Appraiser Name Sarah C. Feldkamp	Supervisor Name
Company Name Feldkamp Appraisals	Company Name
Company Address 813 Castle Street, Seneca, KS 66538	Company Address
State License/Certification # 2844 State KS	State License/Certification # State
Email Address sarahfeldkamp@sbcglobal.net	Email Address

File No. 72359957
Case No.

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024

The purpose of this assignment is to establish a value for a refinance.
Appraised at: $185,000
The effective date of this report is 10/16/2017

Ownership of Intellectual Property and/or Data
Feldkamp Appraisals expressly retains all right, title, and interest in all patents, trademarks, trade names, trade secrets, software, data, conclusions, opinions, valuations, or other information included in, arising out of, or in any way related to this appraisal or the provision of appraisal services to the named client and/or Intended User.

1-1
The appraiser utilized the Sales Approach as the primary indicator of value.

1-2
a) Client-Capital One is the client and/or intended users of this appraisal report.

b) Intended Use-To determine fair market value for the subject property for a refinance transaction. The purpose of this appraisal report is to determine a market value for the fee simple interest of the subject property as of the date of this appraisal. The intended use of the appraisal report is for financing purposes.

c) Type and Definition of Value-The appraiser has determined a probable market value in terms of cash or financial arrangements equivalent to cash.

d) Effective Date-The date of inspection-10/162017.

e) The appraisal is a report of 2007 Jenkins Street, Marysville, legal description (see attached). The property rights being appraised are fee simple. There are no known easements according to the Register of Deeds.

Neighborhood: Note that the subject property is compatible to the neighborhood with some surrounding properties sharing similar attributes to the subject property.

Market Conditions: Seller concessions can occur in the area but are not typical for the overall market. Interest rates are in the 4-5% range typically at this time.

f) Statement of Assumptions and Limiting Conditions-
The appraiser bases this appraisal on the assumption that county data and/or realtor information is accurate for comparable properties not fully inspected by the appraiser in terms of correct square footage, basement finish, site dimensions, room count, and condition. The appraiser places a value on the subject property under the condition that there are no hazardous environmental factors that may affect the value. It is assumed that the legal description of the property is correct and that the named owner of the property is the true owner. We assume that the provided map from the county is correct. Further, although information, estimates, and opinions are taken from a variety of sources and are considered reliable, no responsibility is taken for the accuracy of such information.

g) Scope of Appraisal- As required by USPAP, the appraiser is required to identify at the time of the assignment the client, the intended use and the intended users of an appraisal. The client and/or Lending Institution is named in this report on the transmittal letter and first page of the URAR. The only intended use of this appraisal report is to determine fair market value for the subject property for a finance transaction for a refinance. Note the process: The appraiser collected general data through public sources on the subject property and the general area of the subject. The appraiser used the county measurements and some at the site, to establish exterior measurements and above grade square footage. The appraiser took photos and gathered physical data about the subject property. The appraiser located comparable properties in the area and applied necessary approaches to value. The appraiser submitted the report.

Any furnishings or personal property items were not considered in the valuation of this property.

Appraisals are not home inspections

Hypothetical conditions: None

Extraordinary assumptions: None

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024

1-3
The subject property is not income producing and is on a small residential site; thus, the subject property is at its highest and best use.

Adverse site condition and/or external factors:
No responsibility is assumed in connection with a survey or for encroachments that may be revealed. Sketches or plats included in the report are only for the purpose of aiding the reader in visualizing the site and are not necessarily a result of a survey. As a rule of thumb, maps are for tax purposes only; with one county accessor stating in prior conversation that the property lines shown by the county maps are not legal and cannot be used for property line disputes in a court of law. Note that because the appraiser is not a surveyor no guarantees are implied regarding the property lines and/or legal description provided by the county.

1-4
The Sales Approach was the most weighted approach.

Sales Comparison Approach:
All of the comparable sales are located in the same market area as the subject property. Adjustments were necessary for dissimilarities. While not exactly the same, the sales used reflect a realistic range of value for the subject property.

The area does not have MLS. Days on market may not be obtained; specifically if there was no realtor involvement. Often the appraiser obtains days on market because of her own appraisal on the home; or, realtors individually providing information upon request. Often, realtors in this area only offer a ballpark days on market number (ie: "about 5 months). The appraiser translates these communications into approx days on the sales grid.

All of the data and indicated values were brought together and evaluated in a logical cause and effect analysis which lead to the final conclusion of value.

CONDITIONS OF APPRAISAL
The appraisal is made "AS IS". No warranty of the subject is given or implied. The appraised value includes only items that were considered to be part of the real estate.

RECONCILIATION
The sales comparison analysis was considered most reflective of buyer/seller expectations within the subject's market, thus was given primary emphasis. The reconciliation leading to the value conclusion took place in each step of the appraisal process. All the data and indicated values were brought together and valuated in a logical cause and effect analysis which lead to the final value conclusion. The subject is the fee simple interest owned in a single family residence situated on an improved site. These components (the land, the improvements, and the ownership) are, together, the subject property of the appraisal assignment. The purpose of the assignment is to develop and report a market value opinion. The scope of work in this assignment included gathering data about the characteristics of the subject that are significant in the market for this type of property under its highest and best use. Given the characteristics of the subject property, this analysis includes sales of other properties held in fee simple ownership situated in the subject's market area that are similar to the subject in as many respects as possible. The title was assumed to be good and marketable. The appraisers' duties, pursuant to his employment to make the appraisal, are complete upon delivery and acceptance of the appraisal report. A reasonable exposure time for the subject property developed independently from the stated marketing time is 90 days or less.

Marshall County Property Record Card

Parcel ID: 058-078-27-0-30-01-009.00-0 **Quick Ref:** R2074 **Tax Year:** 2017 **Run Date:** 10/17/2017 1:46:42 PM

OWNER NAME AND MAILING ADDRESS

LANDOLL, TODD J & THERESE M

2007 JENKINS
MARYSVILLE, KS 66508

PROPERTY SITUS ADDRESS

2007 JENKINS
Marysville, KS 66508

LAND BASED CLASSIFICATION SYSTEM

Function:	1101	Single family re **Sfx:** 0
Activity:	1100	Household activities
Ownership:	1100	Private-fee simple
Site:	6000	Developed site - with building



Image Date: 07/22/2016

INSPECTION HISTORY

Date	Time	Code	Reason	Appraiser	Contact	Code
07/20/2016	11:23 AM	1	SV	D&L	NOH	
04/03/2012	9:31 AM	1	FM	D&M	Mr. Schwarz	1
04/06/2006	4:17 AM	1		S&D		

SALES INFORMATION

Date	Type	Sale Amount	Src	Validity	Inst Type	COV
05/19/2016	2	**178,500**		3	Trustee's Deed - 4	011246
03/28/1997	1	**1,875**	7	2	Warranty Deed - 1	004047
01/13/1997	1	**7,500**	8	3	Warranty Deed - 1	003975

BUILDING PERMITS

Number	Amount	Type	Issue Date	Status	% Comp

GENERAL PROPERTY INFORMATION

Prop Class:	R	Residential - R
Living Units:	1	
Zoning:	R1	
Neighborhood:	504	504
Economic Adj. Factor:		
Map / Routing:	078	/
Tax Unit Group:	400-400-MARYSVILLE CITY	

PROPERTY FACTORS

Topography:	Level - 1, Rolling - 4
Utilities:	All Public - 1
Access:	Paved Road - 1
Fronting:	Residential Street - 4
Location:	Neighborhood or Spot - 6
Parking Type:	On and Off Street - 3
Parking Quantity:	Adequate - 2
Parking Proximity:	On Site - 3
Parking Covered:	
Parking Uncovered:	

RECENT APPEAL HISTORY

Tax Year	Hearing Date	Appeal Level	Case Number	Status	Final Action	Results Code	Hearing Value

2017 APPRAISED VALUE

Cls	Land	Building	Total
R	9,770	171,820	181,590
Total	9,770	171,820	181,590

2016 APPRAISED VALUE

Cls	Land	Building	Total
R	9,770	160,230	170,000
Total	9,770	160,230	170,000

TRACT DESCRIPTION

ARGO'S SUB-DIV PHASE 1, BLOCK A, Lot 1, & BEG AT SW COR OF LOT 1 TH W25' N152' E25' S152' TO POB

PARCEL COMMENTS

MARKET LAND INFORMATION

Method	Type	AC/SF	Eff FF	Depth	D-Fact	Inf1	Fact1	Inf2	Fact2	OVRD	Rsn	Cls	Model	Base Size	Base Val	Inc Val	Dec Val	Value Est
loft	1-Primary Site - 1	19,960											12	12,780.00	0.54	0.40	0.24	9,770

Total Market Land Value 9,770

Property Record Card P. 1
UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Marshall County Property Record Card

Parcel ID: 058-078-27-0-30-01-009.00-0 **Quick Ref:** R2074 **Tax Year:** 2017 **Run Date:** 10/17/2017 1:46:42 PM

DWELLING INFORMATION

Res Type:	1-Single-family Residence
Quality:	3.33-AV+
Year Blt:	1997 **Est:**
Eff Year:	
MS Style:	1-One Story
LBCSStruct:	1110-Detached SFR unit
No. of Units:	
Total Living Area:	
Calculated Area:	1,400
Main Floor Living Area:	1,400
Upper Floor Living Area Pct:	
CDU:	VG
Phys/Func/Econ:	AV / /
Ovr Pct Gd/Rsn:	
Remodel:	
Percent Complete:	
Assessment Class:	
MU Cls/Pct:	

COMP SALES INFORMATION

Arch Style:	02-Ranch
Bsmt Type:	4-Full - 4
Total Rooms:	5 **Bedrooms:** 4
Family Rooms:	
Full Baths:	3 **Half Baths:**
Garage Cap:	
Foundation:	Concrete - 2

IMPROVEMENT COST SUMMARY

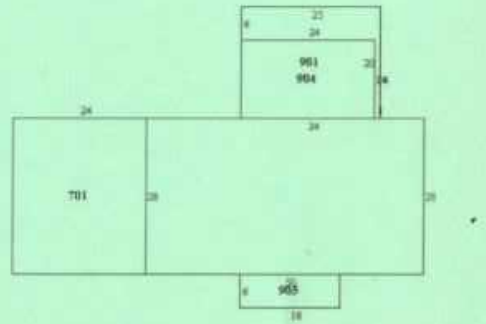
Dwelling RCN:	212,350
Percent Good:	88
Mkt Adj: 100 **Eco Adj:**	100
Building Value:	186,870
Other Improvement RCN:	0
Other Improvement Value:	0

CALCULATED VALUES

Cost Land:	9,770
Cost Building:	186,870
Cost Total:	196,640
Income Value:	0
Market Value:	187,200
MRA Value:	196,970

FINAL VALUES

Value Method:	OVR
Land Value:	9,770
Building Value:	171,820
Final Value:	181,590
Prior Value:	170,000



BUILDING COMMENTS

DwellCom: A1-19 0672sf , A2-11 0108sf , A3-32 0336sf; **DwellComp:** OBY cond = A

SKETCH VECTORS

A0CU28X50; A1CL24X28; A4U42R17CU6R25D20L1U14L24; A3U28R17CU14X24; A2R17CR18X6

DWELLING COMPONENTS

Code	Units	Pct	Quality	Year
131-Veneer, Brick		100		
211-Galvanized Metal		100		
351-Warmed & Cooled Air		100		
402-Automatic Floor Cover Allowance				
601-Plumbing Fixtures (#)	11			
602-Plumbing Rough-ins (#)	1			
622-Raised Subfloor (% or SF)	1,400			
701-Attached Garage (SF)	672			
736-Garage Finish, Attached (SF)	672			
801-Total Basement Area (SF)	1,400			
802-Minimal Finish Area (SF)	300			
901-Open Slab Porch (SF)	164		3.00	1998

DWELLING COMPONENTS

Code	Units	Pct	Quality	Year
904-Slab Porch (SF) with Roof	336			
905-Raised Slab Porch (SF) with Roof	108			
1637-Storage Building, Wood (SF)	120		3.00	1998

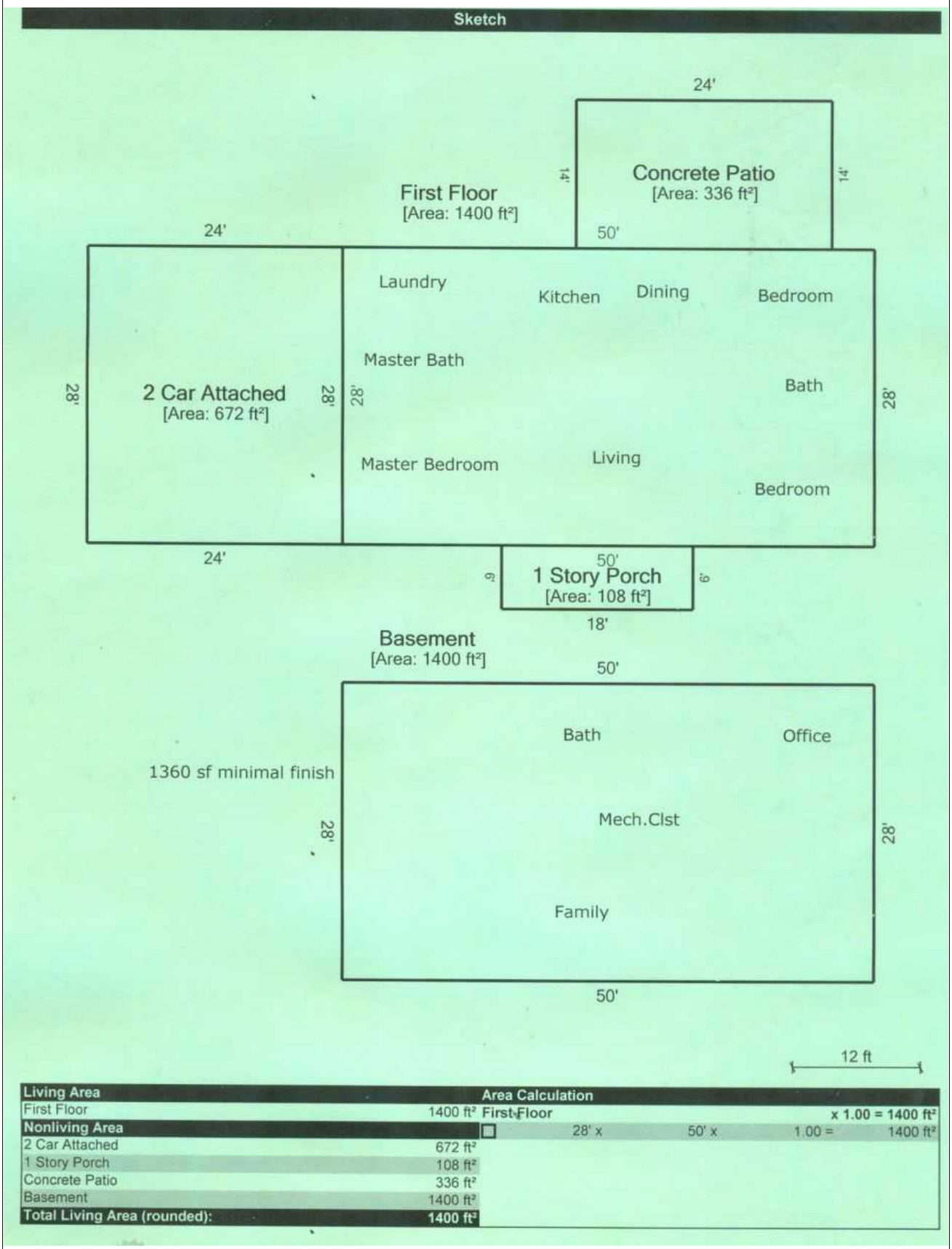
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SKETCH ADDENDUM

File No. 72359957
Case No.

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024

Sketch



Living Area		Area Calculation				
First Floor	1400 ft²	First Floor				x 1.00 = 1400 ft²
Nonliving Area		☐	28' x	50' x	1.00 =	1400 ft²
2 Car Attached	672 ft²					
1 Story Porch	108 ft²					
Concrete Patio	336 ft²					
Basement	1400 ft²					
Total Living Area (rounded):	**1400 ft²**					

Feldkamp Appraisals

SUBJECT PHOTO ADDENDUM

File No. 72359957
Case No.

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City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024



FRONT OF SUBJECT PROPERTY
2007 Jenkins St
Marysville, KS 66508-1332



REAR OF SUBJECT PROPERTY



STREET SCENE

File No. 72359957
Case No.

Borrower LANDOLL, TODD J & THERESE M
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Kitchen



Living Room



Bathroom



Bedroom



Bedroom



Dining Room



Master Bedroom



Master Bathroom



Basement Bathroom



Office; Bonus Room; Basement



Family Room; Basement



Mechanical Closet



Shed

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
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COMPARABLE SALE # 1
2010 Jenkins St
Marysville, KS 66508



COMPARABLE SALE # 2
1245 11th Rd
Marysville, KS 66508



COMPARABLE SALE # 3
1303 Park Place
Marysville, KS 66508

File No. 72359957
Case No.

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024



COMPARABLE SALE # 4
1301 N. 12th Street
Marysville, KS 66508



COMPARABLE SALE # 5
1606 Alston Street
Marysville, KS 66508

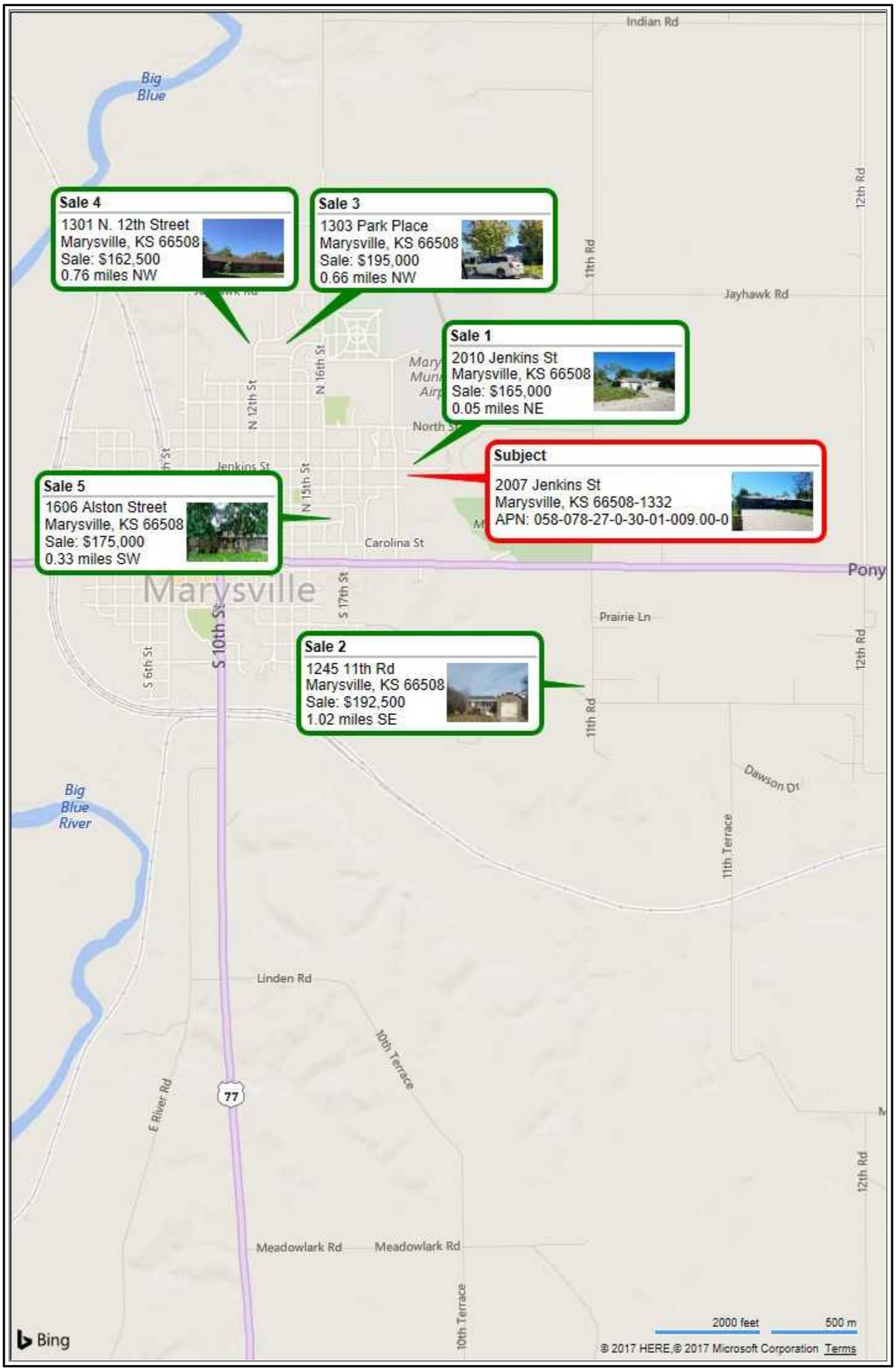
COMPARABLE SALE # 6

Feldkamp Appraisals

LOCATION MAP ADDENDUM

File No. 72359957
Case No.

Borrower	LANDOLL, TODD J & THERESE M						
Property Address	2007 Jenkins St						
City	Marysville	County	Marshall	State	KS	Zip Code	66508-1332
Lender/Client	Capital One	Address	7933 Preston Road , Plano TX, 75024				

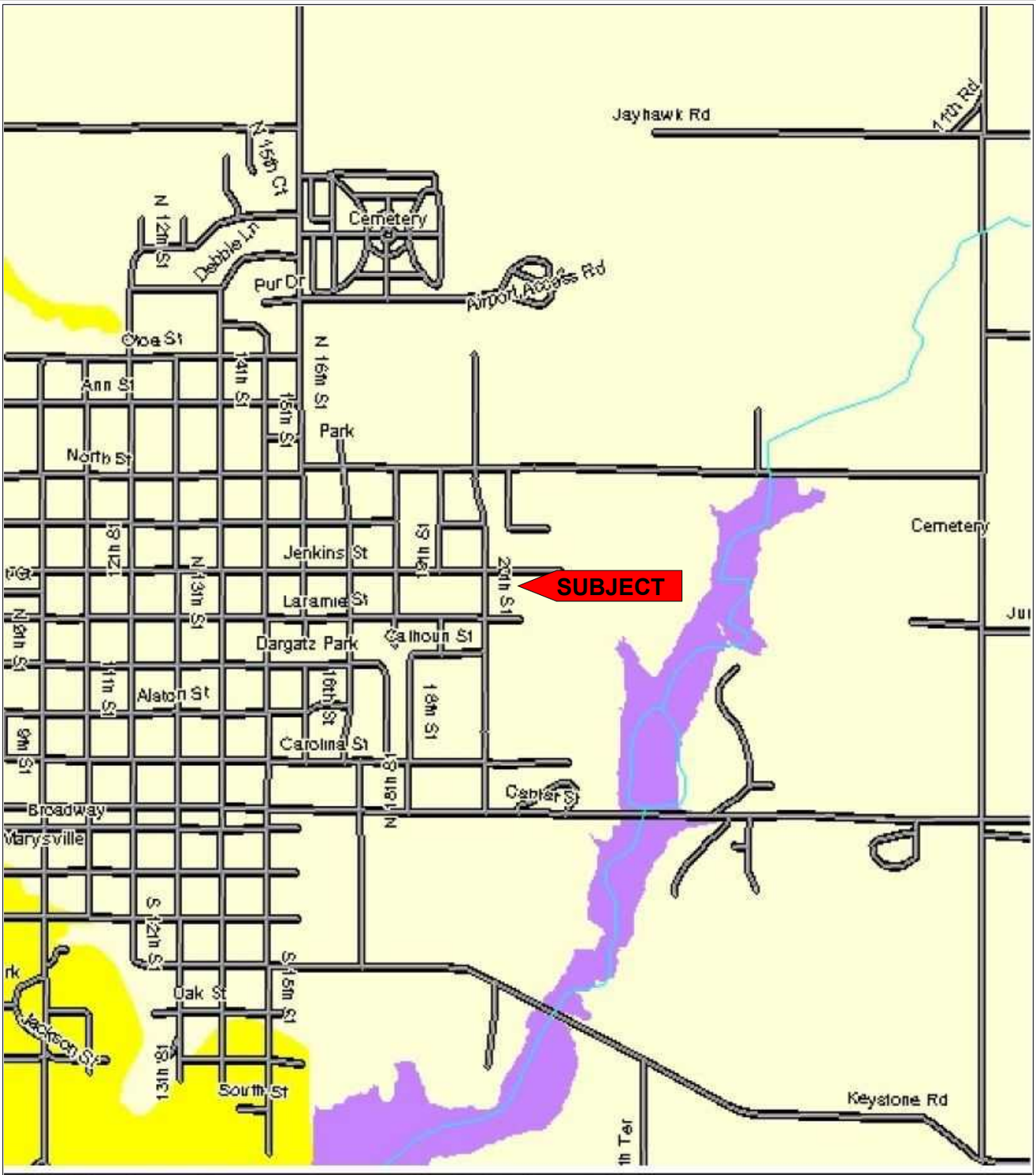


Feldkamp Appraisals

FLOOD MAP ADDENDUM

File No. 72359957
Case No.

Borrower	LANDOLL, TODD J & THERESE M						
Property Address	2007 Jenkins St						
City	Marysville	County	Marshall	State	KS	Zip Code	66508-1332
Lender/Client	Capital One		Address	7933 Preston Road , Plano TX, 75024			



Flood Map Legends

Flood Zones

- Areas inundated by 500-year flooding
- Areas outside of the 100 and 500 year flood plains
- Areas inundated by 100-year flooding
- Areas inundated by 100-year flooding with velocity hazard
- Floodway areas
- Floodway areas with velocity hazard
- Areas of undetermined but possible flood hazard
- Areas not mapped on any published FIRM

Flood Zone Determination

SFHA (Flood Zone): **Out**
Within 250 ft. of multiple flood zones?
Community: **200212**
Community Name: **MARYSVILLE, CITY OF**
Zone: **X** Panel: **200212 0332C** Panel Date: **05/16/2017**
FIPS Code: **20117** Census Tract: **0605.10**

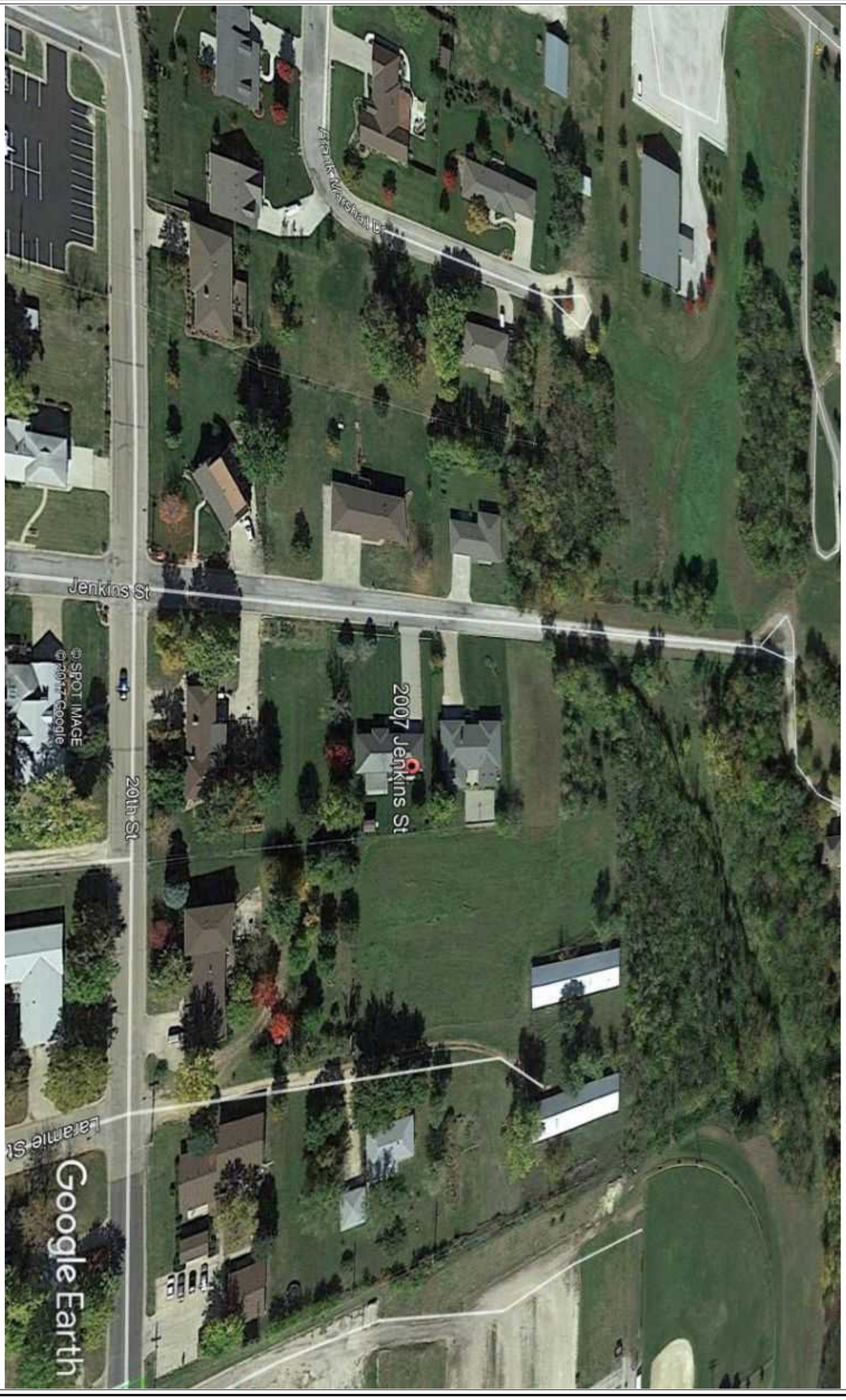
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Feldkamp Appraisals

AERIAL MAP ADDENDUM

File No. 72359957
Case No.

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024



APPRAISAL COMPLIANCE ADDENDUM

File No. 72359957
Case No.

Borrower/Client LANDOLL, TODD J & THERESE M
Address 2007 Jenkins St Unit No.
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One

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

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

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

ADDITIONAL CERTIFICATIONS

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

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

PRIOR SERVICES

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

PROPERTY INSPECTION

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

APPRAISAL ASSISTANCE

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

No one provided significant assistance to this appraisal or appraisal process.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: Note that exposure time happens prior to the effective date of a report and marketing time would happen after the effective date of a report. Exposure time is easily derived as I have data and realtor comments to support that exposure time would most likely be under 90 days. Unless some major shift in the market place were to occur; marketing time is determined to be the same as the exposure time; 90 days likely.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

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

[X] A reasonable exposure time for the subject property is 90 day(s).

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Sarah C Feldkamp	Signature
Name Sarah C. Feldkamp	Name
Date of Signature 10/17/2017	Date of Signature
State Certification # 2844	State Certification #
or State License #	or State License #
State KS	State
Expiration Date of Certification or License 06/30/2018	Expiration Date of Certification or License
	Supervisory Appraiser Inspection of Subject Property:
Effective Date of Appraisal 10/16/2017	[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

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APPRAISER INDEPENDENCE CERTIFICATION

File No. 72359957
Case No.

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 appraisal pursuant to the required guidelines.

In addition, the undersigned appraiser agrees that no one has influenced or attempted to influence the development, reporting, result, or review of this appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery or in any other manner including but not limited to:

1. withholding or threatening to withhold timely payment or partial payment for this appraisal report;
2. withholding or threatening to withhold future business;
3. expressly or implied promising future business, promotions, or increased compensation;
4. conditioning the ordering of the appraisal report or the payment of the appraisal fee on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requesting;
5. requesting that the appraiser provide an estimated, predetermined, or desired valuation in this appraisal report prior to the completion of the appraisal report, or requesting that the appraiser provide estimated values or comparable sales at any time prior to the completion of this appraisal report;
6. providing to the appraiser 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 for purchase transactions may be provided;
7. providing the appraiser, or any entity or person related to the appraiser, any other financial or non-financial benefits;
8. Any other act or practice that impairs or attempts to impair my independence, objectively, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

APPRAISER		SUPERVISOR	
Signature	Sarah C Feldkamp	Signature	
Appraiser Name	Sarah C. Feldkamp	Name	
Company Name	Feldkamp Appraisals	Company Name	
Company Address	813 Castle Street Seneca, KS 66538	Company Address	
Date of Signature	10/17/2017	Date of Signature	
State Certification #	2844	State Certification #	
or State License #		or State License #	
or Other (describe)		State	
State	KS	Expiration Date of Certification or License	
Expiration Date of Certification or License	06/30/2018		

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

File No. 72359957
Case No.

Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

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

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

C2
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

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

Note: *The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. 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 are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

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

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

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

File No. 72359957
Case No.

Quality Ratings and Definitions

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

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

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

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

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

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

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD)
Property Description Abbreviations Used in This Report

File No. 72359957
Case No.

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

Uniform Residential Appraisal Report

File No. 72359957
Case No.

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

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

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

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

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

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Uniform Residential 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 Sarah C. Feldkamp
Company Name Feldkamp Appraisals
Company Address 813 Castle Street
Seneca, KS 66538
Telephone Number 785-336-1768
Email Address sarahfeldkamp@sbcglobal.net
Date of Signature and Report 10/17/2017
Effective Date of Appraisal 10/16/2017
State Certification # 2844
or State License #
or Other (describe) State #
State KS
Expiration Date of Certification or License 06/30/2018

ADDRESS OF PROPERTY APPRAISED
2007 Jenkins St
Marysville, KS 66508-1332

APPRAISED VALUE OF SUBJECT PROPERTY $ 185,000

LENDER/CLIENT
Name CoreLogic Valuation Solutions, Inc
Company Name Capital One
Company Address 7933 Preston Road
Plano TX, 75024
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

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

Sarah Feldkamp; Feldkamp Appraisals **813 Castle Street, Seneca, KS 66538**

sarahfeldkamp@sbcglobal.net **(785) 336-1768**

Resume of Sarah Feldkamp

Professional Experience

Feldkamp Appraisals February, 2005 to Present

Seneca, KS

Fee appraisals of residential properties in Nemaha, Marshall, Brown, Pottawatomie, Washington, Jackson, and Doniphan Counties. Focus work is on existing and proposed construction.

Professional License/Certificate

State of Kansas Residential Appraiser: Level B

R-2844

Appraisal Education

Bobbitt and Company

Pre-Licensing Courses 1-6

Qualifying Education Courses: Market Analysis & Highest and Best Use; National Uniform Standards of Professional Appraisal Practice.

McKissock Appraisal Education:

Continuing Education Courses 2012-2015: *Required USPAP Update Course(s); Land and Site Valuation; Appraising Manufactured Homes; Appraising FHA Today; The New FHA Handbook 4000.1; Relocation and the ERC Appraisal Form; Ways to Minimize your Liability; Mold, Pollution and the Appraiser; The Nuts and Bolts of Green Building; Essential Elements of Disclosures and Disclaimers.

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville County Marshall State KS Zip Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024



State of Kansas

Real Estate Appraisal Board

This is to certify that

Sarah C. Feldkamp

has complied with the provisions of the Kansas State Certified and Licensed Real Property Appraisers Act to transact business as a

Certified Residential Real Property Appraiser

in the State of Kansas

License #: R-2844

Effective Date: 7/1/2017

Expiration Date: 6/30/2018

Chairman

File No. 72359957
Case No.

Borrower LANDOLL, TODD J & THERESE M
Property Address 2007 Jenkins St
City Marysville Province KS Postal Code 66508-1332
Lender/Client Capital One Address 7933 Preston Road , Plano TX, 75024

SECTION: FORM

Rule: FORM_0370Per USPAP, an appraiser must disclose whether they have or have not performed any services regarding the subject property within the three year period immediately preceding acceptance of the assignment, as an appraiser or in any other capacity. And if the answer is yes, the appraiser must disclose the type of services that were performed.

Question: Have you performed any services on the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment? If Yes, please disclose the type of each prior service performed by you during this period of time:

Answer: N;Note compliance addendum in report