

APPRAISAL OF REAL PROPERTY

LOCATED AT:

7 White Birch Ct
Volume: 8395 Page: 34
Norwalk, CT 06851

FOR:

Home Point Financial Corporation
2211 Old Earhart Road
Ann Arbor, MI 48105

AS OF:

06/01/2022

BY:

Susan M. Vincent
Susan M. Vincent
20 Huckleberry Drive South
Norwalk, CT 06850

USPAP ADDENDUM

7001834254
File No. 7001834254

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender	Home Point Financial Corporation						

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report — This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report — This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 1-30 Days

According to 2020-2021 Uniform Standards of Professional Appraisal Practice, appraisers are required to report "Exposure Time" when estimating market value. USPAP defines "Exposure Time", as the "estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal." Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. Based on market conditions for comparable properties within the subject neighborhood in the $500,000 to $600,000 price range, the opinion of a reasonable exposure time for the subject property at the indicated opinion market value stated within this report is within 1-30 days.

Additional Certifications

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

☒ 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 the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- 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 limiting conditions and are my personal, impartial, and unbiased professiona 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 the parties involvec
- 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 we 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).

Additional Comments

Appraiser Independent Requirement (AIR)

This Certifies that the above referenced appraisal report was completed in compliance with the Appraiser Independence Requirements (AIR) and the USPAP standards. The undersigned appraiser(s) responsible for preparing the above referenced appraisal report hereby certify that the report was completed and the opinion of value developed in accordance with USPAP standards; and at no time did any employee, director, officer, or agent of the lender or any third party acting as joint venture partner, independent contractor, appraisal company appraisal management company or partnering on behalf of the lender, influence or attempt to influence the development, reporting, result or review of the report. The appraiser(s) further certify, I (we) are currently licensed and/or certified by the state in which the property to be appraised is located, and that there have been no sanctions against me (us) for any reason that would impair my ability to perform appraisals. The undersigned certifies the appraisal report is in compliance with the Appraisal Independence provisions.

APPRAISER: Susan M. Vincent

Signature:
Name: Susan M. Vincent
Date Signed: 06/08/2022
State Certification #: RCR.0001366
or State License #:
State: CT
Expiration Date of Certification or License: 04/30/2023
Effective Date of Appraisal: 06/01/2022

SUPERVISORY APPRAISER: (only if required)

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:
Supervisory Appraiser Inspection of Subject Property:
☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Uniform Residential Appraisal Report

7001834254
File # 7001834254

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 7 White Birch Ct | City Norwalk | State CT | Zip Code 06851
Borrower Dawn Hollar | Owner of Public Record Landesberg, Lawrence, Regina & Michael | County Fairfield
Legal Description Volume: 8395 Page: 34
Assessor's Parcel # 5/7/81 | Tax Year 2021 | R.E. Taxes $ 7,572
Neighborhood Name William Street Area | Map Reference 14860 | Census Tract 0435.00
Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☐ PUD | HOA $ 0 ☐ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
Lender/Client Home Point Financial Corporation | Address 2211 Old Earhart Road, Ann Arbor, MI 48105
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No
Report data source(s) used, offering price(s), and date(s). DOM 20;SMLS #170489326, listed at $549,000 and contracted for $550,000.

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. Estate sale;This is not a typical Bar contract. This is the agents Standard Form Real Estate Contract. All appliances are included in the sale.
Contract Price $ 550,000 | Date of Contract 05/15/2022 | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) Tax Records
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. $0;;

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	☐ Urban	☒ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE	AGE		One-Unit	80 %
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☒ Shortage	☐ In Balance	☐ Over Supply	$ (000)	(yrs)		2-4 Unit	5 %
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	☐ Over 6 mths	335	Low	0	Multi-Family	0 %
Neighborhood Boundaries	The subject is bounded by Route 1 to the North; I-95 to the South; Strawberry							825	High	200	Commercial	10 %
Hill Avenue to the West; And The Westport Town Line to the East.								535	Pred.	60	Other	5 %

Neighborhood Description The neighborhood is a residential area, composed of average and above average homes in the William Street A. The neighborhood has easy access to I-95 and Metro North, less than a half mile to all schools and in close proximity to the Town of Westport. "Other land use" above is for the park and "Commercial" is for the Schools.
Market Conditions (including support for the above conclusions) There is limited inventory, causing an imbalanced supply/demand within some market segments, as the subject market area/price range now going to bidding wars over the few properties on the market. See attached MC1004.

SITE

Dimensions See Deed & Plat Map | Area 14810 sf | Shape See Plat Map | View N;Res;
Specific Zoning Classification A1 | Zoning Description Single Family, 12,500 Square Foot Minimum
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe The highest and best use is the present use which is supported by the current use and development of the surrounding properties. See Addendum.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒	☐	Water	☒	☐	Street Asphalt	☒	☐
Gas	☐	☐ None	Sanitary Sewer	☒	☐	Alley None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 09001C0532G | FEMA Map Date 07/08/2013
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe
The oil tank is located above ground outside in a storage shed. There was no evidence of leakage, seepage or odor at the time of inspection.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	☒ One ☐ One with Accessory Unit	☐ Concrete Slab	☐ Crawl Space	Foundation Walls	Concrete Block/Avg.	Floors	Vinyl/Crpt/Tile/Avg.
# of Stories	1.0	☒ Full Basement	☐ Partial Basement	Exterior Walls	Vinyl Siding/Brick/Avg.	Walls	Drywall/Average
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	728 sq.ft.	Roof Surface	Asphalt/Average	Trim/Finish	Painted Wood/Avg.
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish	82 %	Gutters & Downspouts	Aluminum/Average	Bath Floor	Tile/Average
Design (Style)	Raised Ranch	☒ Outside Entry/Exit	☐ Sump Pump	Window Type	DH/Average	Bath Wainscot	Tile/Average
Year Built	1969	Evidence of ☐ Infestation		Storm Sash/Insulated	Thermo Pane/Avg.	Car Storage	☐ None
Effective Age (Yrs)	25	☐ Dampness	☐ Settlement	Screens	Yes/Average	☒ Driveway	# of Cars 3
Attic	☐ None	Heating ☐ FWA	☒ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	Asphalt
☐ Drop Stair	☐ Stairs	☐ Other	Fuel Oil	☒ Fireplace(s) # 1	☐ Fence None	☒ Garage	# of Cars 2
☐ Floor	☒ Scuttle	Cooling ☐ Central Air Conditioning		☒ Patio/Deck Deck	☐ Porch None	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☒ Individual	☐ Other	☐ Pool None	☐ Other None	☐ Att.	☐ Det. ☒ Built-in

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)
Finished area **above** grade contains: 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.). None noted.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;See attached addenda.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

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Uniform Residential Appraisal Report

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There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 579,500 to $ 579,500 .
There are 11 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 454,000 to $ 627,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	7 White Birch Ct Norwalk, CT 06851	100 William St Norwalk, CT 06851		23 William St Norwalk, CT 06851		6 Maurice St Norwalk, CT 06851	
Proximity to Subject		0.02 miles SE		0.73 miles SW		0.51 miles SW	
Sale Price	$ 550,000		$ 549,000		$ 570,000		$ 627,000
Sale Price/Gross Liv. Area	$ 392.86 sq.ft.	$ 383.38 sq.ft.		$ 422.22 sq.ft.		$ 488.32 sq.ft.	
Data Source(s)		SMLS#170454807;DOM 30		SMLS #170442490;DOM 27		SMLS#170462130;DOM 97	
Verification Source(s)		Exterior Insp. V.9429 P.282		Exterior Insp. V.9382 P.130		Exterior Insp. V.9465 P.126	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		Estate Conv;0	
Date of Sale/Time		s03/22;c01/22		s12/21;c11/21		s05/22;c05/22	
Location	N;Res;	A;BsyRd;	+27,500	N;Set Back;	0	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	14810 sf	12632 sf	0	35284 sf	-11,800	17424 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1.0;R.Ranch	DT1.0;R.Ranch		DT1.0;R.Ranch		DT1;Ranch	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	53	64	0	59	0	72	0
Condition	C4	C3	-27,500	C4		C3	-62,700
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	9 / 3 / 2.0	0	6 / 3 / 2.0		6 / 3 / 2.0	
Gross Living Area	1,400 sq.ft.	1,432 sq.ft.	0	1,350 sq.ft.	0	1,284 sq.ft.	+4,600
Basement & Finished	728sf598sfwo	884sf772sfwo	-2,600	750sf688sfwo	0	1080sf540sfin	0
Rooms Below Grade	1rr0br0.1ba1o	1rr1br0.1ba1o	0	1rr1br1.0ba1o	-7,000	1rr0br0.0ba0o	+3,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	OHW/None	OHW/None		OHW/None		GHW/None	0
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	2gbi3dw	2gbi3dw		2gbi3dw		1ga1cp2dw	+5,000
Porch/Patio/Deck	Deck	Deck		Deck/Patio	-5,000	Deck	
Amenities	1 Fireplace	1 Fireplace		2 Fireplace	-3,000	1 Fireplace	
Extra Amenities	None	None		None		None	
Net Adjustment (Total)		☐ + ☒ -	$ -2,600	☐ + ☒ -	$ -26,800	☐ + ☒ -	$ -50,100
Adjusted Sale Price of Comparables		Net Adj. 0.5 % Gross Adj. 10.5 %	$ 546,400	Net Adj. 4.7 % Gross Adj. 4.7 %	$ 543,200	Net Adj. 8.0 % Gross Adj. 12.0 %	$ 576,900

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

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data Source(s) Norwalk Tax Assessor
My research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data Source(s) Norwalk Tax Assessor

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				01/20/2022
Price of Prior Sale/Transfer				$0
Data Source(s)	Norwalk City Records	Norwalk City Records	Norwalk City Records	V.9409 P.188
Effective Date of Data Source(s)	06/01/2022	06/01/2022	06/01/2022	06/01/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has not sold or transferred within the past three years from the effective date of this appraisal. The subject is offered for sale and under contract. Other than sales noted above, the comparable sales utilized within this report have not sold within the past one year of their last respective sale dates.
Comparable sale #3 was an estate and the recording listed above was for probate.

Summary of Sales Comparison Approach All adjustments (rounded) are based on current and historical data maintained within the appraiser's file that reflect trends an typical buyers reactions and premiums paid for differences. Market extractions and/or matched pair analysis are utilized when possible, specific to the subject's marke area and price range. Acreage at $25,000 an acre if the difference exceeded a tenth of an acre, GLA difference at $40/sf. if the difference was over 100 square feet, fu bath at $10,000, central air was adjusted at $5,000, finished basements at $15sf., full baths in the basement at $5,000 and half baths at $3,000 (with the difference being $2,000), kitchens in basement at $5,000 (sale 2), fireplaces at $3,000, wood stoves at $1,000, decks and patios at $5,000, garages at $6,000/bay and carports $1,000.

Indicated Value by Sales Comparison Approach $ 560,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 560,000 **Cost Approach (if developed) $** 541,454 **Income Approach (if developed) $**

All sales are similar in appeal and would be good purchase alternatives. Sales 1 & 2 are the same style; Sale 2 is the most similar in condition; Sale 3 is the most recent sale; and Sales 3 & 4 are located on side streets like the subject.

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

Based on 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 $ 560,000 **, as of** 06/01/2022 **, which is the date of inspection and the effective date of this appraisal.**

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SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	7 White Birch Ct Norwalk, CT 06851	8 Rolling Ln Norwalk, CT 06851		2 Country Club Ct Norwalk, CT 06851			
Proximity to Subject		0.57 miles SW		0.22 miles N			
Sale Price	$ 550,000		$ 590,000		$ 579,500		$
Sale Price/Gross Liv. Area	$ 392.86 sq.ft.	$ 442.28 sq.ft.		$ 538.57 sq.ft.		$ sq.ft.	
Data Source(s)		SMLS# 170427969;DOM 89		SMLS #170494814;DOM 1			
Verification Source(s)		Exterior Insp. V.9423 P.296		SMLS			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		Listing LP to SP 0;0			
Date of Sale/Time		s02/22;c12/21		Active			
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	14810 sf	13068 sf	0	6534 sf	+4,800		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1.0;R.Ranch	DT1.0;Split	0	DT1.0;R.Ranch			
Quality of Construction	Q4	Q4		Q4			
Actual Age	53	58	0	50	0		
Condition	C4	C3	-29,500	C3	-57,900		
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	6 / 3 / 1.0	+10,000	5 / 3 / 1.0	+10,000	/ /	
Gross Living Area	1,400 sq.ft.	1,334 sq.ft.	0	1,076 sq.ft.	+13,000	sq.ft.	
Basement & Finished Rooms Below Grade	728sf598sfwo 1rr0br0.1ba1o	1196sf572sfin 1rr0br1.0ba1o	0 -2,000	672sf672sfwo 1rr1br1.0ba0o	0 -2,000		
Functional Utility	Average	Average		Average			
Heating/Cooling	OHW/None	OHW/C.Air	-5,000	GHW/C.Air	-5,000		
Energy Efficient Items	Typical	Typical		Typical			
Garage/Carport	2gbi3dw	2dw	+12,000	1ga2dw	+6,000		
Porch/Patio/Deck	Deck	Deck		Deck			
Amenities	1 Fireplace	None	+3,000	Wood Stove	+2,000		
Extra Amenities	None	None		None			
Net Adjustment (Total)		☐ + ☒ -	$ -11,500	☐ + ☒ -	$ -29,100	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 1.9 % Gross Adj. 10.4 %	$ 578,500	Net Adj. 5.0 % Gross Adj. 17.4 %	$ 550,400	Net Adj. % Gross Adj. %	$

SALE HISTORY

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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Norwalk City Records	Norwalk City Records	Norwalk City Records	
Effective Date of Data Source(s)	06/01/2022	06/01/2022	06/08/2022	

Analysis of prior sale or transfer history of the subject property and comparable sales: The subject property has not sold or transferred within the past three years from the effective date of this appraisal. The subject is offered for sale and under contract. Other than sales noted above, the comparable sales utilized within this report have not sold within the past one year of their last respective sale dates.

ANALYSIS / COMMENTS

Analysis/Comments: Comparable sale #1 is located on busy road with traffic and were given a 5% upward location adjustment because the subject is located on a cul-de-sac. Although comparable sale 2 is located on the same street, it is set back off the road down a long private drive.

Comparable sales #1, #3 and #4 were given downward condition adjustments. Sale #1 has a newer kitchen and was given a 5% downward adjustment; Sale #3 was remodeled in the kitchen and bath and has refinished hardwood floors and was given a 10% downward adjustment; Sale #4 did not have any photos but listing comments say it was updated and it was given a 5% downward adjustment.

Active listing #5 was added on the 06/08/2022 revision request and was given a downward condition adjustment of 10% due to remodeling of the kitchen and bath and has refinished wood floors.

ADDITIONAL COMMENTS

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 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.

Declared disaster area (Fairfield County, Connecticut)

Having personally inspected the property at 7 White Birch Court, Norwalk on 06/01/2022, I certify that, to the best of my knowledge, the inspection revealed no indications of moderate to significant physical damage to the property or neighborhood, no needed repairs to the site or improvements, and no negative impact from the disaster event that will effect the value and/or marketability of the subject.

Flood Map Information

Although the appraiser has examined and provided the flood map information provided by FEMA, it is advised that the information be provided by a flood determination company hired by the client and attached to this report; defer to lender determination.

Age

Age adjustments are based on extracting land values from comparable sales actual building cost, and adjusted at at 0.01%-0.05% per year of difference. The actual percentage applied depends on updates, remodeling and/or renovations these comparables may have received over the years, as their "effective age" can be much less than their "actual age". Final adjustments to actual age are made at the appraiser's discretion after considering "effective ages", which are based on MLS interior/exterior photos viewed. **Sale #3 just exceeds typical valuation guidelines for age and did not require an adjustment because it was adjusted under condition.**

Basement Areas

In many cases, exact basement areas and finished areas can not be determined, therefore, estimates are utilized based on combining information obtained from town hall records and MLS data. Unless significantly different, typical market participants do not recognize differences in basement areas when unfinished, therefore, at the appraiser's discretion, adjustments may be applied to this item. Adjustments are applied for differences of finished basement.

In April, 1996 the American National Standards Institute (ANSI) adopted a standard for measuring single-family residential buildings. American National Standard Z765-1996 was developed through a process of consensus among a wide variety of participants. These included the American Institute of Architects, the Appraisal Foundation, the Building Owners and Managers Association, the Manufactured Housing Institute, the National Association of Realtors, Fannie Mae, Freddie Mac, HUD and others.

The ANSI standards make a strong distinction between above-grade and below-grade floor area. The above-grade floor area is the sum of all finished square footage which is entirely above ground level, on all four sides of that area. The below-grade floor area (classified as finished basement) includes spaces which are wholly or partly below ground level. If the house has any areas below the natural grade, that entire area is considered "finished basement". Even if the below-grade areas are fully finished, they are not part of the finished floor GLA area according to ANSI standards.

The subjects exterior was measured using ANSI standards.

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) Site sales in this market are limited but the following are noted: 04/06/22 - 39 Toilsome Avenue, 0.31 ac., $250,000; 08/27/21 - 162 Strawberry Hill Ave., 0.54 ac., $140,000; 02/15/22 - 17 Possum Lane, 0.33 ac., $390,000; 05/20/20 - 14 Sherwood Street, 0.29 acre, $162,000; 09/10/20 - 68 Toilsome Avenue, 0.38 ac, $215,000; 10/02/20 - 9 Ravenwood Road, 0.59 ac., $211,000.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Cost estimator/Local builders

Quality rating from cost service Average Effective date of cost data 06/01/2022

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

The cost approach is developed as a support technique. Cost factors are developed utilizing known local cost factors from local builders. The subject cost was estimated at $215 per square foot with a physical depreciation of 33%. There was no functional or external obsolescence noted. Site improvements include driveway, landscaping, sewer and water.

OPINION OF SITE VALUE				=$ 250,000
DWELLING	1,400 Sq.Ft. @ $	215.00		=$ 301,000
	728 Sq.Ft. @ $	45.00		=$ 32,760
F.Bsmt/Deck				=$ 50,000
Garage/Carport	520 Sq.Ft. @ $	45.00		=$ 23,400
Total Estimate of Cost-New				=$ 407,160
Less Depreciation	Physical 135,706	Functional	External	=$(135,706)
Depreciated Cost of Improvements				=$ 271,454
"As-is" Value of Site Improvements				=$ 20,000
INDICATED VALUE BY COST APPROACH				**=$** 541,454

Estimated Remaining Economic Life (HUD and VA only) 50 Years

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

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

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

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

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

2. I 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.

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 Susan M. Vincent

Name Susan M. Vincent
Company Name Susan M. Vincent
Company Address 20 Huckleberry Drive South
Norwalk, CT 06850
Telephone Number (203) 858-6027
Email Address suevincent@optonline.net
Date of Signature and Report 06/08/2022
Effective Date of Appraisal 06/01/2022
State Certification # RCR.0001366
or State License #
or Other (describe) State #
State CT
Expiration Date of Certification or License 04/30/2023

ADDRESS OF PROPERTY APPRAISED
7 White Birch Ct
Norwalk, CT 06851
APPRAISED VALUE OF SUBJECT PROPERTY $ 560,000

LENDER/CLIENT
Name Nationwide Appraisal Network
Company Name Home Point Financial Corporation
Company Address 2211 Old Earhart Road, Ann Arbor, MI 48105
Email Address status@nan-amc.com

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

Supplemental Addendum

File No. 7001834254

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						

The global outbreak of a "novel corona virus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

Derived Adjustments
Adjustments for features and characteristics were derived from previous appraisals and experience with similar properties that differ by certain amenities and using that figure as a basis for the adjustment (Matched pair analyses), while also taking into consideration how much the typical buyer would pay for these items when making purchase decisions between competing properties. Sensitivity analysis was also utilized to support adjustments which is a method of altering adjustments to produce the smallest variance in the adjusted sale prices of the comparable properties chosen.

Unable to bracket line item/Across the board adjustments
The subject's age was unable to be bracketed; similar substitutions were utilized in an effort to select comparable properties that are locationally, physically, and functionally the most similar to the subject property, there are instances where attempting to bracket all of the features of the subject property is not possible, therefore, it is the opinion of the appraiser that the comparables utilized in this report represent the best and most comparable found and are considered to be defensible value indicators for the subject property.

Land to value ratio
Due to the close proximity to New York City, land value in Fairfield County typically range from 30% to 70% of the total property value. The subject's land to value ratio is approximately 45%, which is not uncommon in the subject neighborhood of Norwalk.

Neighborhood predominant market value
Although the subject market value is more than the average predominant market value for the neighborhood, it does not adversely affect value and/or marketability of the subject, as it is still within the value range for the surrounding neighborhood.

Comparable Photographs
Although the appraiser has inspected the exterior of the utilized comparable properties from the street for use in this and other assignments, file photographs may have been used in preparation of this report. This is not adverse, as the photos accurately depict the properties at the time of marketing, and many times offer a better photo of the comparable dwelling. Use of current photos of comparable sales after their sale dates can sometimes be misleading to the reader, as sometimes exterior alterations are made to the dwelling and/or site. Although MLS and/or file photographs may be utilized, this appraiser has viewed all comparable properties from the street. At the appraisers discretion, MLS photos of comparable sales will be utilized in this report when they prove to be best and/or offer unobstructed view of the dwelling.

Digital photographs
Other than blurring out family photographs and/or people that might shown in the pictures, the pictures provided in this report were taken with a digital camera, are the original pictures, and not altered by the appraiser in any way.

Digital signatures
The signature on this report is a digital signature generated through the appraisers computer. The signature is the appraisers actual signature and is to be considered an original signature. Access to the data entered in this report is unable to be altered by anyone other than the appraiser once the report is digitally signed by the appraiser.

Highest and Best Use
The appraiser has analyzed the relevant legal, physical and economic factors to the extent necessary to develop the appraisers conclusion of highest and best use. The location is in a residential area, the zoning is a residential zone and this site conforms with current zoning regulations, and the improvements have sufficient economic life. These factors all support the highest and best use conclusion for the subjects current use.

• **URAR: Subject - Overall Condition of the Property**
The subject property is in average condition with no apparent repairs noted on the interior at the time of inspection. The kitchen and baths are older and well maintained but would benefit from updating. The kitchen has Formica counters and a linoleum floor. There is access to the rear wood deck which is older and would benefit from being replaced. The carpeting would also benefit from updating or replacing but it is in average condition. The lower level is finished with a large family room with a fireplace, a laundry room and a half bath. The lower level walks out to the rear yard.

Revision Request 06/08/2022

[1.71] Subject: Occupancy is inconsistent with the photos provided. Please confirm occupancy and revise or comment as warranted.

The subject is vacant - no one is living there. The house has not been emptied of the contents.

[6.0] Sales Comparison Approach: As per Client requirements, please include a minimum of two active listings or pending sales.

There is one active sale. The appraiser added this to the grid and added an additional map.

[14.0] Analysis/Comments: In the Summary of Sales Comparison Approach the adjustment have been explained. Please also reconcile the data used in the report with comments that explain how the concluded value was determined. Which comp(s) were given greatest weight and why or was a weighted average used for this process?

This is in the reconciliation section which is located under the adjustments. **"All sales are similar in appeal and would be good purchase alternatives. Sales 1 & 2 are the same style; Sale 2 is the most similar in condition; Sale 3 is the most recent sale; and Sales 3 & 4 are located on side streets like the subject."**

[23.0] Comparable Photos: Please also provide front view photo of comp #2 in addition to the one used (MLS photo is ok).

This was provided. Please look at the page before the appraisal license.

[26.0] Addendum Pages: Include the following comment within the addendum of your appraisal as part of your disclosures. "Appraiser is knowledgeable of and fully complied with all federal, state, and local laws, including any antidiscrimination laws, rules applicable to the subject property, or any provisions of the Fair Housing Act. No part of

Supplemental Addendum

File No. 7001834254

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						

the appraisal analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the property, present owners or occupants of the property, or the present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state, or local law. **See Below**

Appraiser is knowledgeable of and fully complied with all federal, state, and local laws, including any antidiscrimination laws, rules applicable to the subject property, or any provisions of the Fair Housing Act. No part of the appraisal analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the property, present owners or occupants of the property, or the present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state, or local law.

Market Conditions Addendum to the Appraisal Report

7001834254
File No. 7001834254

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 7 White Birch Ct City Norwalk State CT ZIP Code 06851

Borrower Dawn Hollar

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)	5	4	2	☐ Increasing	☐ Stable	☒ Declining
Absorption Rate (Total Sales/Months)	0.83	1.33	0.67	☐ Increasing	☐ Stable	☒ Declining
Total # of Comparable Active Listings	2	1	1	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.4	10.8	1.5	☒ 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	570,000	570,000	573,500	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	18	44	65	☐ Declining	☐ Stable	☒ Increasing
Median Comparable List Price	549,500	669,000	579,500	☐ Increasing	☐ Stable	☒ Declining
Median Comparable Listings Days on Market	67	97	1	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	104%	100%	102%	☐ 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 and buy downs are not prevalent in most transactions within the City of Norwalk at this time.

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).

Although foreclosure sales have become more common, they still are relatively few and scattered in different price ranges, property types and areas throughout Norwalk, therefore, are not considered prevalent factors at this time for the comparables utilized in this report.

Cite data sources for above information. Multiple Listing Service.

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.

Mortgage interest rates are still considered low but slowly starting to increase. Due to the political instability in Europe and rising interest rates we are seeing a slowdown in the market. The market overall appears to be mostly stable with a slowdown from the 2021 spring/summer market. On average marketing times still appear to be less than three months. Sometimes things are selling over asking due to a limited amount of available listings.

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.

APPRAISER

Signature Susan M. Vincent	Signature
Appraiser Name Susan M. Vincent	Supervisory Appraiser Name
Company Name Susan M. Vincent	Company Name
Company Address 20 Huckleberry Drive South, Norwalk, CT 06850	Company Address
State License/Certification # RCR.0001366 State CT	State License/Certification # State
Email Address suevincent@optonline.net	Email Address

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

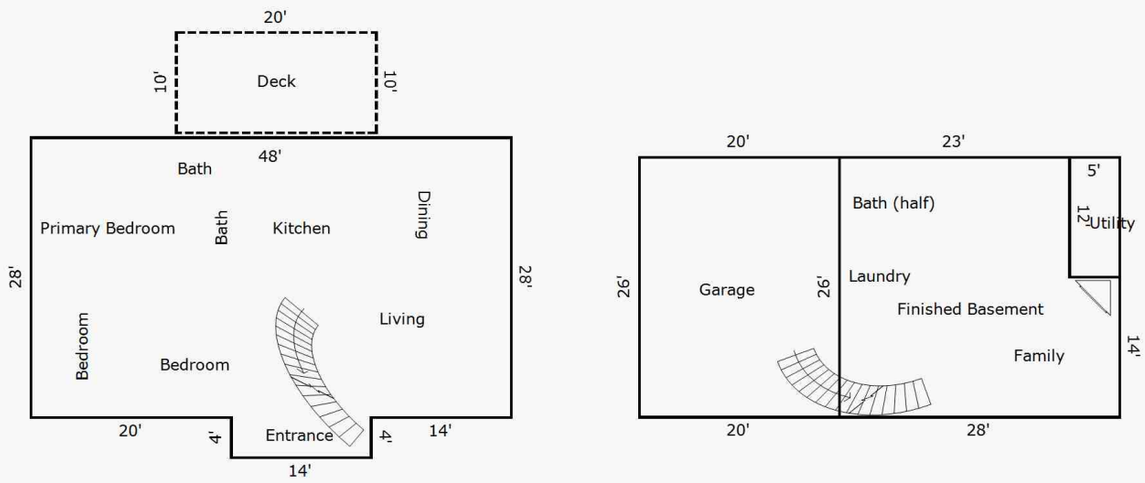
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale 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 Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale 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
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
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

Building Sketch

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	1400 Sq ft	48 × 28 =	1344
		4 × 14 =	56
Total Living Area (Rounded):	**1400 Sq ft**		
Non-living Area			
Basement	668 Sq ft	26 × 23 =	598
		14 × 5 =	70
2 Car Attached	520 Sq ft	26 × 20 =	520
Wood Deck	200 Sq ft	10 × 20 =	200
Basement	60 Sq ft	5 × 12 =	60

Legal Description

INSTR # 2016010175
VOL 8395 PG 34
RECORDED 08/25/2016 11:50:25 AM
RICHARD A. MCQUAID
TOWN CLERK NORWALK CT
NO CONVEYANCE TAX

Please return recorded document to:
GARSON & SLEPIAN
ATTORNEYS AT LAW
72 Ruane Street
Fairfield, CT 06824

STATUTORY FORM QUIT CLAIM DEED

WILLIAM LANDESBERG, of 7 White Birch Court, Norwalk, Connecticut 06851 for **ONE DOLLAR ($1.00)** consideration paid hereby **GRANTS** *WITH QUIT CLAIM COVENANTS:*

A **1/3 (ONE THIRD)** interest to: **LAWRENCE A. LANDESBERG** of 56 Prince Street, Fairfield, Connecticut 06825;

A **1/3 (ONE THIRD)** interest to: **REGINA LANDESBERG** of 278 Old Farms Road, Simsbury, Connecticut 06070; and

A **1/3 (ONE THIRD)** interest to: **MICHAEL S. LANDESBERG** of 23 Terre Haute Road, Danbury, Connecticut 06810

As TENANTS-IN-COMMON, the property commonly known as

7 White Birch Court, Norwalk, Connecticut 06851

more particularly described on **SCHEDULE A** as attached hereto and made a part hereof, SUBJECT TO HOWEVER, THAT:

THE GRANTOR RETAINS A NON-EXCLUSIVE, NON-ASSIGNABLE, INALIENABLE LIFE ESTATE IN AND TO THE PROPERTY HEREBY CONVEYED.

Signed this 18th day of August, 2016.

Witnessed by:

Teresa Zajac

Heidi Schmenk

GRANTOR:

WILLIAM LANDESBERG

STATE OF CONNECTICUT
SS: Fairfield
COUNTY OF FAIRFIELD

The foregoing instrument was acknowledged before me this 18th day of August, 2016 by **WILLIAM LANDESBERG.**

David Craig Slepian
Commissioner of the Superior Court

Grantees' Mailing Address:
7 White Birch Court, Norwalk, Connecticut 06851

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

Legal Description

SCHEDULE A

ALL THAT CERTAIN lot or parcel of land, with the buildings thereon standing, situated in the Town of Norwalk, County of Fairfield and State of Connecticut, and being shown and designated as Lot 6 on a certain map entitled "Subdivision Located at William St., Norwalk, Conn. Prepared for John Mulqueen Scale 1" = 60' July 31, 1967, certified "Substantially Correct" by Harry E. Bryan" which map is on file in the Office of the Town Clerk of the Town of Norwalk and bears File No. 6962. Said Lot 6 is bounded and described as follows:

NORTHERLY:	45.00 feet by Lot 5, as shown on said map;
NORTHEASTERLY:	100.00 feet by the curved turnabout of White Birch Court;
EASTERLY:	109.80 feet by Lot 7, as shown on said map;
SOUTHERLY:	100.00 feet by Lot 12, as shown on said map;
WESTERLY:	167.87 feet by Lots 16, 15 and 14, each in part, as shown on said map.

Reference to said map is hereby made for a more particular description.

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

Plat Map


6962
Subject
7 White Birch Ct
ORIOLE
WHITE
BIRCH
COURT
STREET
WILLIAM
JOHN
MULQUEEN

Location Map

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



Location Map

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
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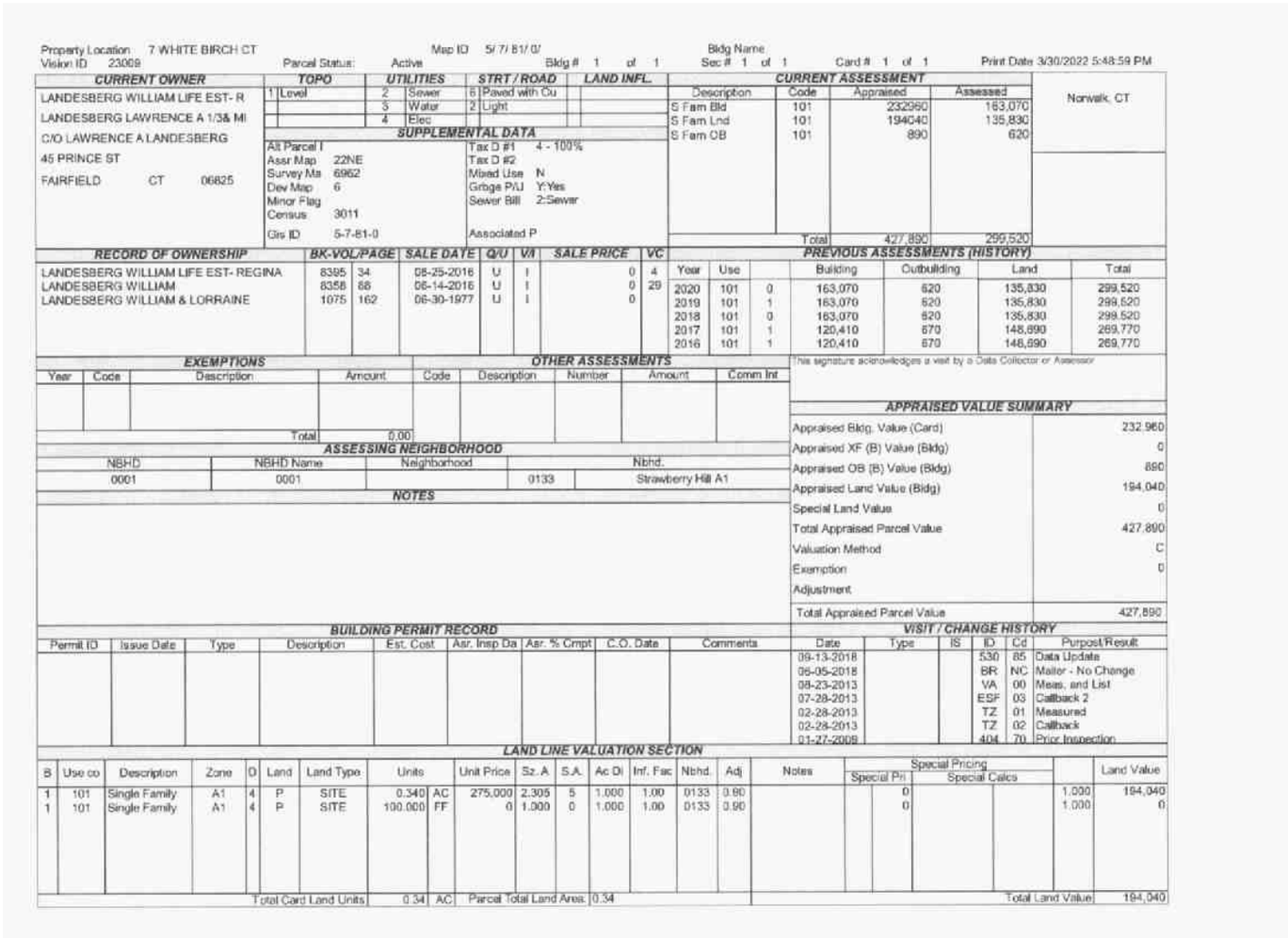


Location Map

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



Field Card



Property Location 7 WHITE BIRCH CT | Map ID 5/ 7/ 81/ 0/ | Bldg Name
Vision ID 23009 | Parcel Status: Active | Bldg # 1 of 1 | Sec # 1 of 1 | Card # 1 of 1 | Print Date 3/30/2022 5:48:59 PM

CURRENT OWNER

LANDESBERG WILLIAM LIFE EST- R
LANDESBERG LAWRENCE A 1/3& MI
C/O LAWRENCE A LANDESBERG
45 PRINCE ST
FAIRFIELD CT 06825

TOPO	UTILITIES	STRT / ROAD	LAND INFL.
1 Level	2 Sewer	6 Paved with Cu	
	3 Water	2 Light	
	4 Elec		

SUPPLEMENTAL DATA

Alt Parcel I		Tax D #1	4 - 100%
Assr Map	22NE	Tax D #2	
Survey Ma	6952	Mixed Use	N
Dev Map	6	Grbge P/U	Y:Yes
Minor Flag		Sewer Bill	2:Sewer
Census	3011		
Grs ID	5-7-81-0	Associated P	

CURRENT ASSESSMENT

Description	Code	Appraised	Assessed
S Fam Bld	101	232960	163,070
S Fam Lnd	101	194040	135,830
S Fam OB	101	890	620
Total		427,890	299,520

Norwalk, CT

RECORD OF OWNERSHIP

	BK-VOL/PAGE		SALE DATE	Q/U	V/I	SALE PRICE	VC	
LANDESBERG WILLIAM LIFE EST- REGINA	8395	34	08-25-2016	U	I	0	4	
LANDESBERG WILLIAM	8358	88	06-14-2016	U	I	0	29	
LANDESBERG WILLIAM & LORRAINE	1075	162	06-30-1977	U	I	0		

PREVIOUS ASSESSMENTS (HISTORY)

Year	Use		Building	Outbuilding	Land	Total
2020	101	0	163,070	620	135,830	299,520
2019	101	1	163,070	620	135,830	299,520
2018	101	0	163,070	620	135,830	299,520
2017	101	1	120,410	670	148,690	269,770
2016	101	1	120,410	670	148,690	269,770

EXEMPTIONS

Year	Code	Description	Amount
		Total	0.00

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm Int

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD	NBHD Name	Neighborhood	Nbhd.	
0001	0001		0133	Strawberry Hill A1

NOTES

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	232,960
Appraised XF (B) Value (Bldg)	0
Appraised OB (B) Value (Bldg)	890
Appraised Land Value (Bldg)	194,040
Special Land Value	0
Total Appraised Parcel Value	427,890
Valuation Method	C
Exemption	0
Adjustment	
Total Appraised Parcel Value	427,890

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Est. Cost	Asr. Insp Da	Asr. % Cmpt	C.O. Date	Comments

VISIT / CHANGE HISTORY

Date	Type	IS	ID	Cd	Purpost/Result
09-13-2018			530	85	Data Update
06-05-2018			BR	NC	Mailer - No Change
08-23-2013			VA	00	Meas. and List
07-28-2013			ESF	03	Callback 2
02-28-2013			TZ	01	Measured
02-28-2013			TZ	02	Callback
01-27-2009			404	70	Prior Inspection

LAND LINE VALUATION SECTION

B	Use co	Description	Zone	D	Land	Land Type	Units		Unit Price	Sz. A	S.A.	Ac Di	Inf. Fac	Nbhd.	Adj	Notes	Special Pricing: Special Pri	Special Calcs		Land Value
1	101	Single Family	A1	4	P	SITE	0.340	AC	275,000	2.305	5	1.000	1.00	0133	0.90		0		1.000	194,040
1	101	Single Family	A1	4	P	SITE	100.000	FF	0	1.000	0	1.000	1.00	0133	0.90		0		1.000	0
						Total Card Land Units	0.34	AC	Parcel Total Land Area	0.34								Total Land Value		194,040

Field Card

Property Location: 7 WHITE BIRCH CT | Map ID: 5/ 7/ 81/ 0/ | Bldg Name:
Vision ID: 23009 | Parcel Status: Active | Bldg # 1 of 1 | Sec # 1 of 1 | Card # 1 of 1 | Print Date: 3/30/2022 5:49:00 PM

CONSTRUCTION DETAIL

Element	Cd	Description
Style	06	Raised Ranch
Model	01	Residential
Grade	09	C+
Stories	1.00	
Occupancy	1	
Exterior Wall 1	25	Vinyl Siding
Exterior Wall 2	19	Brick Veneer
Roof Structure	03	Gable
Roof Cover	03	Asphalt Shingl
Interior Wall 1	05	Drywall
Interior Wall 2		
Interior Floor 1	12	Hardwood
Interior Floor 2		
Heat Fuel	02	Oil
Heat Type	05	Hot Water
AC Type	01	None
Bedrooms	3	
Full Baths	2	
Half Baths	1	1
Extra Fixtures	0	
Total Rooms	7	
Bath Style	02	Average
Kitchen Style	01	Below Average
Extra Kitchens	0	
Frame	01	Wood
Insulation	2	Typical
Bsmt Garage	2	
Foundation	07	Conc Block
Heat Percent	100	
FBM Quality	4	FLA
Fireplaces	1	
FBM Area	499	

CONSTRUCTION DETAIL (CONTINUED)

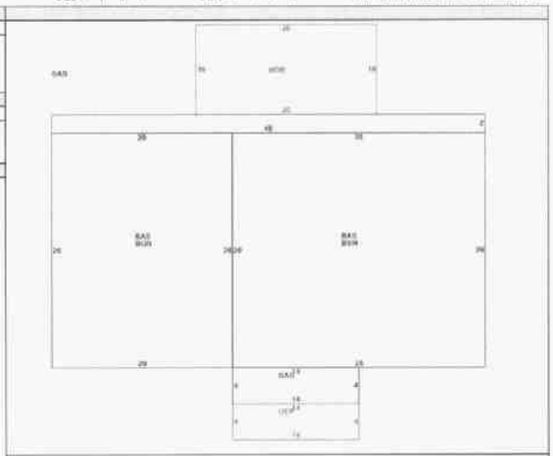
Element	Cd	Description
# of Heat Syste	1.00	
Central Vac		
Solar HW		
Electrical	3	Typical

MIXED USE

Code	Description	Percentage
101	Single Family	100
		0
		0

COST / MARKET VALUATION

Adjusted Base Rate	165.00
Section RCN	
Net Other Adj	
Replacement Cost	
Actual Year Built	1969
Effective Year Built	1999
Depreciation Code	A
Remodel Rating	
Year Remodeled	
Depreciation %	19
Functional Obsolescence	
External Obsolescence	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Condition	81
Deprec Value	232,980
Dep % Ovr	
Dep Ovr Comment	
Misc Imp Ovr	
Misc Imp Ovr Comment	
Cost to Cure Ovr	
Cost to Cure Ovr Comment	



OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)

Code	Description	Su	Sub Type	L/B	Units	Unit Price	Year	Pct	Depre	Cnd.	Qu	Qual	Apprais Va
SHD1	Shed	FR	Frame	L	96	18.50	2000	50	0.00	5	4	0.00	890

BUILDING SUB-AREA SUMMARY SECTION

Subarea	Description	Liv/Leasable	Gross	Eff Area	Unit Cost	Undeprec Value
BAS	First Floor	1,400	1,400	1,400	165.00	231,006
BGR	Basement Garage	0	520	156	49.50	25,741
BSM	Basement	0	728	146	33.09	24,091
UEP	Utility Enclosed Porch	0	56	17	50.09	2,805
WDK	Wood Deck	0	200	24	19.80	3,960
	Tot Gross Liv / Lease Area	1,400	2,904	1,743		

Listing

Listing



7 White Birch Court, Norwalk, CT 06851
MLS#: 170489328 DOM: 22 Tax Parcel#: 251575
Status: **Under Contract - Continue to Show** Last Update: **05/16/22**
Single Family For Sale Neighborhood: **William Street Area**

List Price: **$549,000**
Orig. List Price: **$549,000**

School Information

Elem: **Naramake** Interm: Middle: **Nathan Hale** High: **Norwalk**

Year Built: **1969** New Construction: **No/Resale** Acres: **0.34**
Estimated HEATED Sq.Ft. above grade is **1,400** and HEATED below grade is **728**; total **2,128**
Property Tax: **$7,204** Assessed Value: **$299,520** Mil Rate: **24.05**

Style: **Raised Ranch** Rooms: **7** Bedrms: **3** Bathrms: **2 Full & 1 Half** Fireplaces: **1**

Potential Short Sale: **No**

Room Descriptions

Room	Level	Apx. Size	Features
Living Room	**Main**		
Formal Din. Rm.	**Main**		
Eat-In Kitchen	**Main**		**Balcony/Deck**
Primary Bedroom	**Main**		**Full Bath**
Primary Bath	**Main**		**Stall Shower**
Bedroom	**Main**		
Bedroom	**Main**		
Full Bath	**Main**		**Tub w/Shower**
Family Room	**Lower**		**Book Shelves, Built-In Hutch, Fireplace, Half Bath, Laundry Hookup, Sliders**

Laundry Location: **Lower Level** Has In-Law Apart: **Possible**

Features

Appliances Incl.: **Electric Cooktop, Wall Oven, Refrigerator, Disposal**
Interior Features: **Auto Garage Door Opener, Cable - Available**
Attic: **Has Attic - Access Via Hatch** Basement Desc.: **None**
Exterior Features: **Deck, Shed**
Garage & Parking: **2 Car, Attached Garage** Driveway Type: **Paved**
Lot Description: **On Cul-De-Sac, Level Lot** In Flood Zone:
Waterfront Feat.: **Not Direct Waterfront - Not Applicable** Swimming Pool: **No Pool**
Nearby Amenities: **Medical Facilities, Shopping/Mall**

Home Owners Association Information

Home Owner's Association: **No** Association Fee: Fee Payable:
Association Fee Provides:
Special Assoc. Assessments: **No**

Utility Information

Hot Water System: **Oil** Est. Annual Heating Cost:
Heat Type: **Baseboard**, Fueled By: **Oil** Fuel Tank Location: **Above Ground**
Cooling: **Wall Unit**
Water & Sewer Service: **Public Water Connected**, Sewage System: **Public Sewer Connected**

Public Remarks

Set at the end of Cul-de-sac, this Spacious Raised Ranch needs updating and is awaiting your creative touches! Open floor plan features Living Room, Dining Room w/pocket door to Large Eat-in-kitchen with door leading to deck. Primary Bedroom w/2 closets and private full bath. 2 additional bedrooms and full bath. The Lower level offers a Family Room with fireplace, half bath, laundry, sliders to the back yard. Access to 2 car garage is through the Family room. Washer, Dryer & Freezer in Garage are negotiable. Conveniently located near shopping, restaurants and I-95. One Commission to be paid if/when title passes. Being Sold "As Is, Where Is". ***Seller is in process of clearing items out of home and will be finished before closing* Must have appointment, please use Showingtime.**

Confidential Agent to Agent Remarks

Any questions, call LA Hope Kern 203.259.5048. Do Not Text. If submitting an offer, Proof of funds or mortgage preapproval along with signed disclosures should be emailed to HRKERN@OPTONLINE.NET

Listing Contract, Showing & Compensation Information

Listing Date: **05/12/22** Closed Date: Expiration Date: Date Available: **Negotiable**
Listing Contract Type: **Exclusive Right to Sell/Lease** Buyer's Agent Comp.: **2.5% of sale price**
Showing Inst: **All appts thru Showingtime. Caretaker staying at house. Please follow CDC guidelines when showing.**
Directions: **Williams Street to White Birch Court** Lockbox: **SMLS Compatible Elec.**

List Agent: Hope Kern **(D1508)** Lic.#: **(203) 259-5048** hrkern@optonline.net
List Office: Munson Real Estate **(D30)** **(203) 255-0700**

Information contained in this Smart MLS listing has been compiled from various sources, all of which may not be completely accurate. Smart MLS makes no warranty or representation as to the accuracy of listing information. All information that influences a decision to purchase a listed property should be independently verified by the purchaser. Report Generated on 06/03/2022 3:18:16 PM, Copyright 2022 Smart MLS, Inc. All rights reserved.

Subject Photo Page

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



Subject Front

7 White Birch Ct

Sales Price	550,000
Gross Living Area	1,400
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	14810 sf
Quality	Q4
Age	53



Subject Rear



Subject Street

Interior Photos

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



Additional Street View



Additional Front View



Left Side View



Right Side View



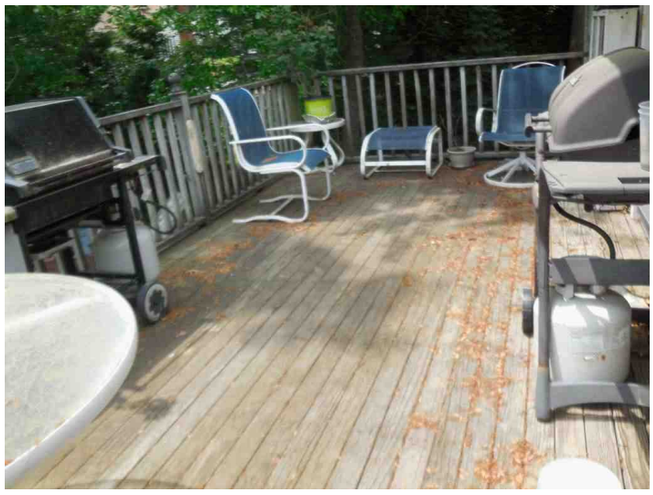
Shed



Interior of Shed

Interior Photos

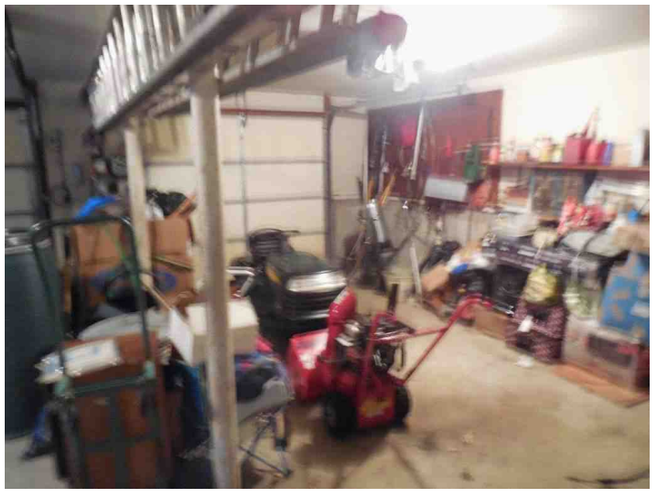
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Deck



Interior of Garage



Interior of Garage



Oil Tank



Electric Panel



Hot Water Heater & Furnace

Interior Photos

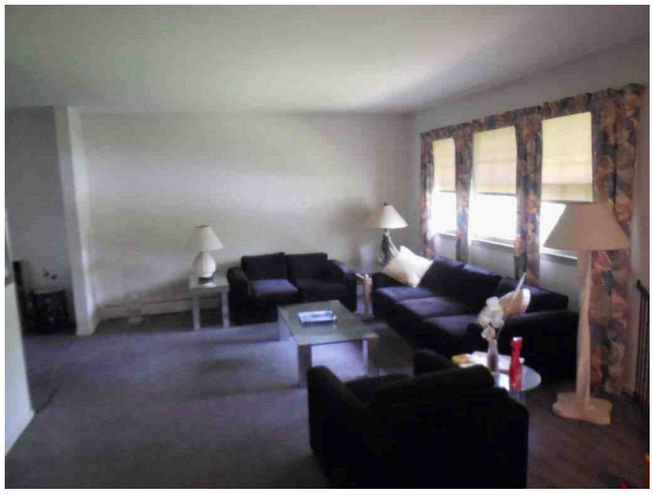
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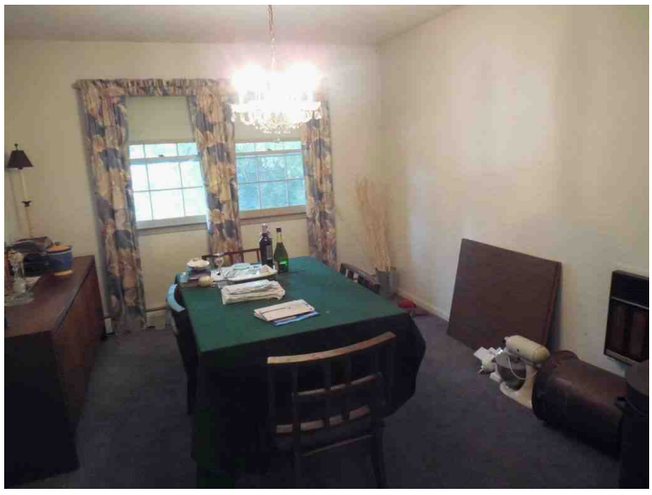
Kitchen



Kitchen



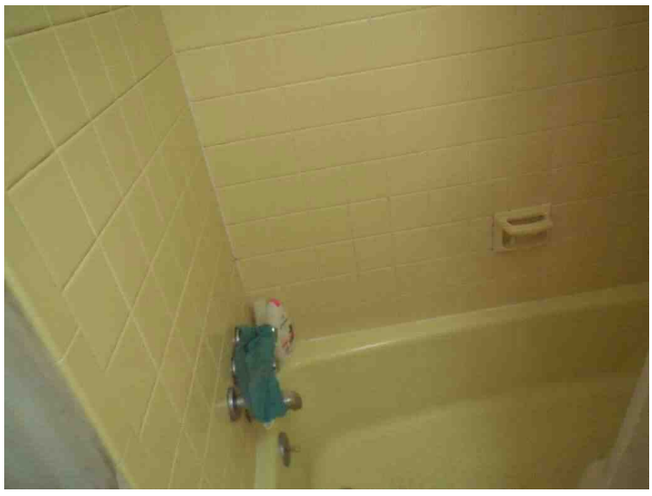
Living Room



Dining Room



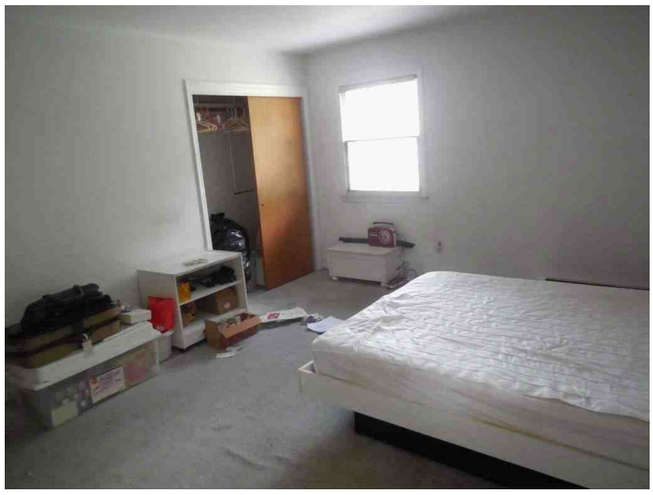
Bath 1



Bath 1

Interior Photos

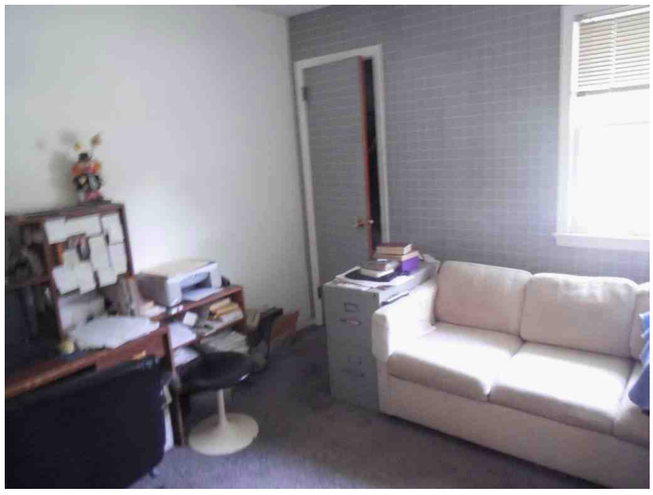
Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



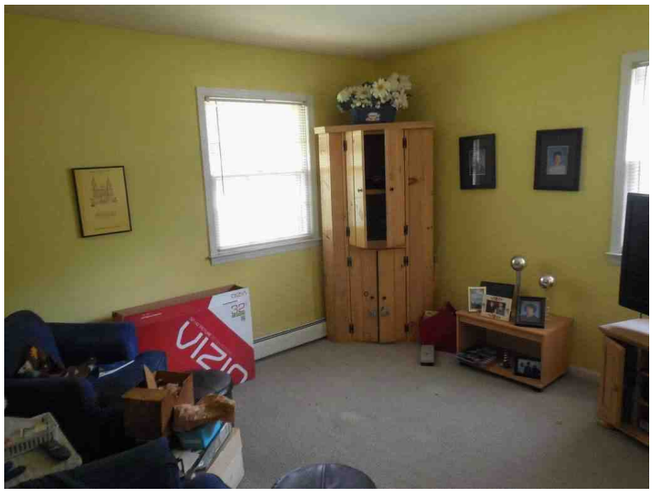
Primary Bedroom



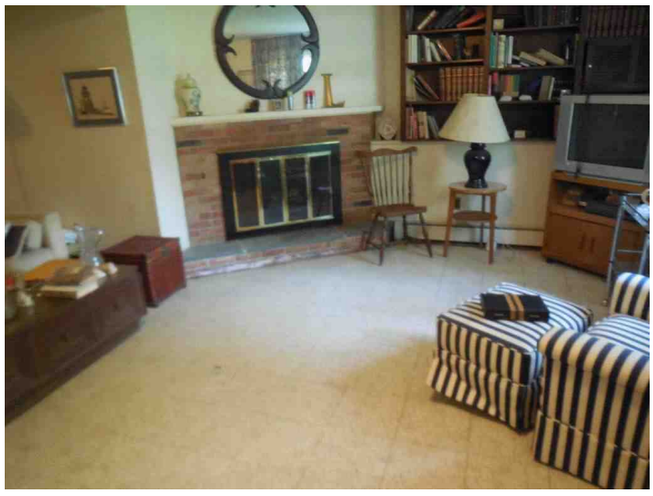
Primary Bath



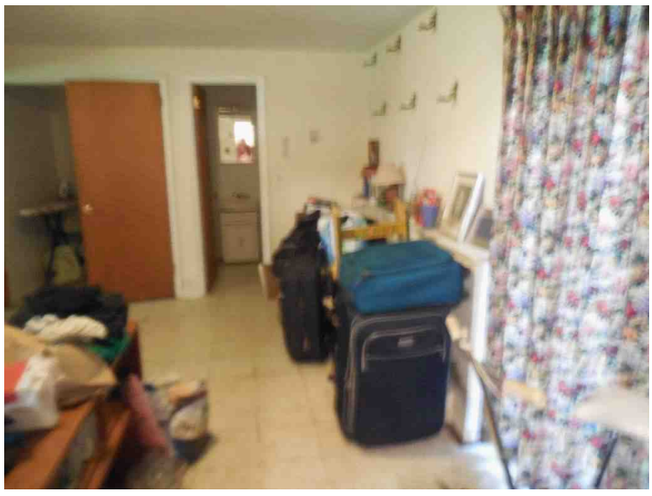
Bedroom 2



Bedroom 3



Lower Level Family Room



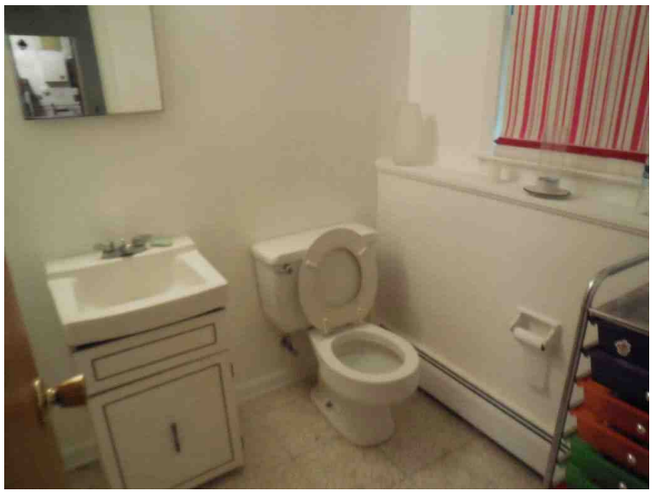
Lower Level Family Room

Interior Photos

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



Lower Level Laundry Room



Lower Level Half Bath

Comparable Photo Page

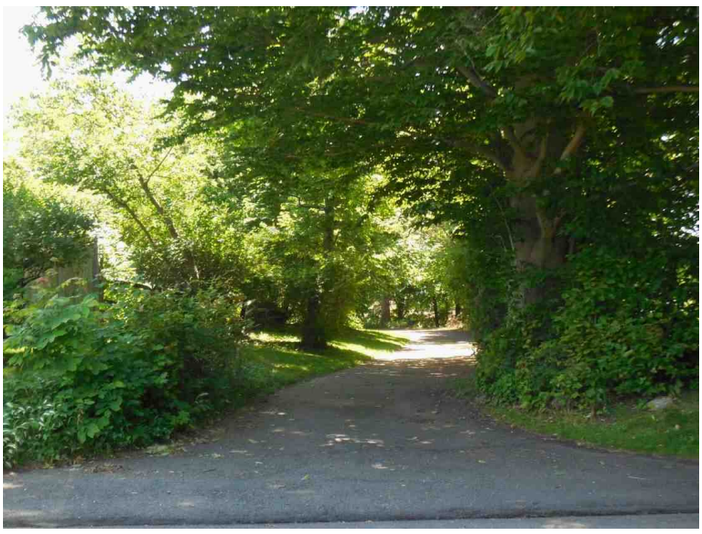
Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



Comparable 1

100 William St

Prox. to Subject	0.02 miles SE
Sale Price	549,000
Gross Living Area	1,432
Total Rooms	9
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	12632 sf
Quality	Q4
Age	64



Comparable 2

23 William St

Prox. to Subject	0.73 miles SW
Sale Price	570,000
Gross Living Area	1,350
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Set Back;
View	N;Res;
Site	35284 sf
Quality	Q4
Age	59



Comparable 3

6 Maurice St

Prox. to Subject	0.51 miles SW
Sale Price	627,000
Gross Living Area	1,284
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	17424 sf
Quality	Q4
Age	72

Comparable Photo Page

Borrower	Dawn Hollar						
Property Address	7 White Birch Ct						
City	Norwalk	County	Fairfield	State	CT	Zip Code	06851
Lender/Client	Home Point Financial Corporation						



Comparable 4

8 Rolling Ln

Prox. to Subject	0.57 miles SW
Sale Price	590,000
Gross Living Area	1,334
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	13068 sf
Quality	Q4
Age	58



Comparable 5

2 Country Club Ct

Prox. to Subject	0.22 miles N
Sale Price	579,500
Gross Living Area	1,076
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	6534 sf
Quality	Q4
Age	50

Comparable 6

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



23 William Street Peer Photo

Appraiser's License



STATE OF CONNECTICUT ✦ DEPARTMENT OF CONSUMER PROTECTION

#709918

Be it known that

SUSAN M VINCENT

has been certified by the Department of Consumer Protection as a licensed

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

License #: RCR.0001366
Effective Date: 05/01/2022
Expiration Date: 04/30/2023

Michelle Seagull, Commissioner

E & O Declaration

HUDSON INSURANCE COMPANY
100 William Street, 5th Floor
New York, NY 10038

HUDSON INSURANCE GROUP

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1005972 **Renewal of:**

1. **Named Insured:** Susan M Vincent
2. **Address:** 20 Huckleberry Drive South
   Norwalk, CT 06850
3. **Policy Period:** **From:** November 13, 2021 **To:** November 13, 2022

   12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above
4. **Limit of Liability**

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

5. **Deductible** (Inclusive of **Claims Expenses**):
   5A. $ 500 Each **Claim** **5B.** $ 1,000 Aggregate
6. **Policy Premium:** $563.00 **State Taxes/Surcharges:** $0.00
7. **Retroactive Date:** November 13, 2006
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
   Hudson Insurance Group
   100 William Street, 5th Floor
   New York, NY 10038
   Fax: 646-216-3786
   Email: hudsonclaims300@hudsoninsgroup.com
   On weekends or holidays: **866-546-3981 (Toll Free)**
9. **A. Program Administrator:** Riverton Insurance Agency Corp.
   OREP- Organization of Real Estate Professionals
   B. Agent/Broker: Insurance Services

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

President

Secretary

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