BROKER PRICE OPINION Custom Adj



Community Loan Servicing SM

Acuity # Bayview-3009252
Loan # 1550264
Inspection Date 11/19/2021
Inspection Type Exterior Only

PROPERTY ADDRESS

384 Stove Pipe City Rd
Panton, VT 05491
ADDISON

Completed By Charles Smalling
Company Smalling Realty Corp
Phone # (802) 373-4963
Signed Date 11/28/2021

Vendor Company ServiceLink
Vendor Order # 11356735

VALUATIONS		
Estimated Marketing Time	Suggested List Price	Suggested Sale Price
90-120 Days ("As-Is")	$75,000	$65,000
90-120 Days ("As-Repaired")	$82,500	$72,500
30 Day ("Quick Sale")	$65,000	$60,000

Estimated Monthly Market Rent	$600
Estimated Repair Cost	$7,500
Marketing Strategy	As Is
Effective Date	12/07/2021

This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser. While deemed reliable, this opinion of price is not a real estate appraisal and therefore neither Community Loan Servicing nor the agent conducting this report shall be held liable for any information provided.

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/19/2021	Exterior Only	Bayview-3009252	1550264

SUBJECT INFORMATION

Address 384 Stove Pipe City Rd Unit #	Occupied? Yes	Client Community Loan Servicing
City Panton State VT Zip Code 05491	Occupancy Type Owner Occupied	Vendor Company ServiceLink
County ADDISON	Appear Secured? Yes	Vendor Order # 11356735 Order Completed Date 12/07/2021
Borrower/Owner LOIS L WILDASIN	Assessor's Parcel #(s) 029000000	
Legal Description MH and 1.25 acres		

Zoning residential | Zoning Data Source town records | Property Type Mobile Home | Current Use Residential

# of Units 1 | # of Stories 1 | Above Grade Gross Living Area 700 | Total Rooms 5 | Bedrooms 3 | Full Baths 1 | Half Baths 0 | Site/Lot Size 1 Acres

Year Built/Age 1980 / 41 yrs | Basement Area 0 | Basement % Finished 0 | Parking Type driveway | # of Stalls 0 | Pool No | Spa No

Total Assessed Value $62,600 | Assessed Land Value $37,000 | Assessed Date 04/01/2021 | Annual RE Tax Amount unk | Delinquent? No | Amount $0

HOA No | Name | Fee Includes ☐ Insurance ☐ Landscape ☐ Pool ☐ Tennis ☐ Snow Removal

Fees | Delinquent? | Amount | ☐ Utilities ☐ Water ☐ Exterior Building Maintenance ☐ Other

Subject Comments

Built in 1980, MFG/MH construction, 700 sq, 3 bedrooms,1 bath, 1.25 acres. The MH appears to be in fair condition. Appears the detached outbuilding /shed are in fair/poor condition. Located in a rural area with mixed styles and valuations.

LISTING AND SALE HISTORY

Currently Listed? No | MLS # na | Current List Date / Price / $ | DOM | Original List Date / Price / $

Agent Name | Agent Phone | Agent Email

Has the Subject Property been Sold in the Last 3 Years? Yes (If Yes, provide the following information starting with the most recent sale first)

Type of Sale	List Date	Sale Date	DOM	Original List Price	Last List Price	Sale Price	Agent Name	Agent Phone
Standard	01/23/2020	01/23/2020	1	$62,600	$62,600	$62,600	unk	unk

NEIGHBORHOOD DESCRIPTION

Community Name Panton | Sales Price Range for Neighborhood in the Past 12 Months $ 35,000 to $ 1,100,000

Location Rural | Predominant Land Use residential | Neighborhood Maintenance Levels Average | Employment Conditions Stable

Estimated Percentages Owner vs Tenants in Neighborhood 90 % vs 10 % | Normal Marketing Time for the Area 63 days

Neighborhood Comments

Mixed styles and valuations in this area. Convenient location to town amenities and Lake Champlain

MARKET CONDITIONS

Neighborhood Sales Prices for this Property Type have

☐ Decreased % per Month for the Past 12 Months.

☒ Increased % per Month for the Past 12 Months. 0.25%

☐ Remained Stable

Most Likely Buyer ☒ Owner Occupant ☐ Investor

# of Neighborhood Sales Over the Past 6 Months 26 | Monthly Absorption Rate 4

# of Current Neighborhood Listings 6 | Month Supply of Listings 1

Approx # of Neighborhood Listings that are REO/Short Sales 1 | Approx # of Boarded Up Homes 0

Based on the Current Month Supply of Listings there is a ☒ Shortage(<3 Months) ☐ Normal Supply (3-6 Months) ☐ Over Supply (>6 Months) of Listings in the Neighborhood.

Market Comments

Per MLs data, the overall market for Addison county(MSP) has improved 3% in the past 12 months. The DOM is 63 days. The MSP is $340,000. I'm estimating the REO saturation rate is <3%.

OBSERVED ITEMS NEEDING REPAIRS (Are Repairs Needed?) ☒ Yes ☐ No

Item	Estimated Cost
Total Estimated Repair Cost	

VALUATIONS (Effective Date 12/07/2021)

Estimated Marketing Time	Suggested List Price	Suggest Sale Price
90-120 Days ("As-Is")	$75,000	$65,000
90-120 Days ("As-Repaired")	$82,500	$72,500
30 Day ("Quick Sale")	$65,000	$60,000

Estimated Monthly Market Rent	$600
Estimated Repair Cost	$7,500

Marketing Strategy: As Is

State Specific Disclaimer

Real Estate Broker or Salesperson (Signature & License Information)

Joe Broker

Name Charles Smalling | Signed Date 11/28/2021

License 081.0003877 | State VT | Expiration Date 03/31/2022

Real Estate Broker or Salesperson (Company Information)

Company	Smalling Realty Corp		
Address	6 Church Street		
City, St, Zip	ESSEX JUNCTION	VT	05452
Phone #	(802) 373-4963	Email	srcorp1995@yahoo.com

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 involved.

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/19/2021	Exterior Only	Bayview-3009252	1550264

COMPARABLE SALES DETAIL

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
				
Address, #	384 Stove Pipe City R	445 Richville Road	2530 Monkton Roa	34 Lafayette Road
City, St, Zip	Panton VT 05491	Shoreham VT 05770	Ferrisburgh VT 05456	Starksboro VT 05487
County	ADDISON	Addison	Addison	Addison
Proximity to Subject		23.4 miles	6.7 miles	20.2 miles
Community Name	Panton	Shoreham	Ferrisburgh	Starksboro
Data Source	Tax Records	MLS	MLS	MLS
MLS # / DOM	na / 0	4839073 / 8	4846322 / 4	4844033 / 154
Org List Price / Org List Date	na / na	$59,000 / 11/17/2020	$145,000 / 02/04/2021	$165,000 / 01/14/2021
Sale Price / Sale Date	$62,600 / 01/23/20	$35,000 / 12/14/2020	$120,000 / 04/29/2021	$142,500 / 07/22/201
Property Type	Mobile Home	Manufactured Home	Manufactured Home	Manufactured Home
Loan Type	Unknown	Cash	Cash	Conventional
Transaction Type	Standard	Standard	Standard	Standard
ADJUSTMENTS	DESCRIPTION	DESCRIPTION / +(-) Adjustment	DESCRIPTION / +(-) Adjustment	DESCRIPTION / +(-) Adjustment
Sales Concessions	$0	$0 / $0	$0 / $0	$0 / $0
Special Assessments	0	0 / $0	0 / $0	0 / $0
Leasehold/Fee Simple	Fee Simple	Fee Simple / $0	Fee Simple / $0	Fee Simple / $0
Lot Size	1 Acres	2.1 Acres / $-1,650	1.4 Acres / $-600	.26 Acres / $1,110
Condition	Fair	Fair / $0	Average / $-10,000	Average / $-10,000
Construction	MFG/MH constructi	MFG/MH / $0	MFG/MH / $0	MFG/MH / $0
Year Built / Age	1980 / 41	1982 / 39 / $0	1990 / 31 / $-1,000	2003 / 18 / $-3,000
Location	Rural	Rural / $0	Rural / $0	Rural / $0
View	Other	Mountains / $0	Mountains / $0	Mountains / $0
Above Grade Total / Bdrm / FBA / HBA	5 / 3 / 1 / 0	5 / 3 / 2 / 0 / $-1,000	6 / 2 / 2 / 0 / $4,000	4 / 2 / 1 / 0 / $5,000
Gross Living Area	700 SqFt	924 SqFt / $-3,360	910 SqFt / $-3,150	784 SqFt / $-1,260
Price per SqFt	89.43 $/SqFt	$37.88 $/SqFt	$131.87 $/SqFt	$181.76 $/SqFt
Basement Area / % Finished	0 SqFt / 0 %	0 SqFt / 0 % / $0	0 SqFt / 0 % / $0	784 SqFt / 0 % / $-5,000
# of Units / # of Stories	1 / 1	1 / 1 / $0	1 / 1 / $0	1 / 1 / $0
Parking Type / # of Stalls	driveway / 0	garage / 1 / $-5,000	driveway / 0 / $0	garage / 2 / $-10,000
Style (Design)	Mobile Home	Manufactured Ho / $0	Manufactured Ho / $0	Manufactured Ho / $0
Heating/Cooling	unk	gas / $0	oil / $0	oil / $0
Pool / Spa	No / No	No / No / $0	No / No / $0	No / No / $0
# of Fireplace(s)	0	0 / $0	0 / $0	0 / $0
Other	na / shed	na / $1,000	na / $1,000	shed / $0
Net Adjustment (Total)		Net % -28.60% / Gross % 34.31% / $-10,010	Net % -8.12% / Gross % 16.46% / $-9,750	Net % -16.25% / Gross % 24.82% / $-23,150
Adjusted Sale Price		$24,990	$110,250	$119,350
Overall Comparison to Subject		Equal	Superior	Superior
Sale Most Comparable to Subject		True	True	

Sale #1 Comments	S1 is located in the same county as subject property, similar style, GLA , bedrooms and condition, per MLS sheet - this property needs work, being sold as is condition
Sale #2 Comments	S2 is located in the same county as subject property, newer construction, less bedrooms, superior baths, superior acreage and condition
Sale #3 Comments	S3 is located in the same county as subject property, superior GLA, newer construction, superior condition , less acreage, superior garages

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/19/2021	Exterior Only	Bayview-3009252	1550264

COMPARABLE LISTING DETAIL

ITEM	SUBJECT	COMPARABLE LISTING #1	COMPARABLE LISTING #2	COMPARABLE LISTING #3
				
Address, #	384 Stove Pipe City R	3503 Ripton Road	4236 Richville Road	2413 Route 7
City, St, Zip	Panton VT 05491	Lincoln VT 05443	Shoreham VT 05770	Leicester VT 05733
County	ADDISON	Addison	Addison	Addison
Proximity to Subject		22.7 miles	27.2 miles	26.9 miles
Community Name	Panton	Lincoln	Shoreham	Leicester
Data Source	Tax Records	MLS	MLS	MLS
MLS # / DOM	na / 0	4891455 / 5	4883512 / 77	4881900 / 5
Org List Price / Org List Date	na / na	$115,000 / 11/21/2021	$149,000 / 09/21/2021	$159,900 / 09/09/2021
Cur List Price / Cur List Date	na / na	$115,000 / 11/21/2021	$149,000 / 09/21/2021	$159,900 / 09/09/2021
Property Type	Mobile Home	Manufactured Home	Manufactured Home	Manufactured Home
Loan Type	Unknown	Conventional	Conventional	Conventional
Transaction Type	Standard	Standard	Standard	Standard

ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Sales Concessions	$0	$0	$0	$0	$0	$0	$0
Special Assessments	0	0	$0	0	$0	0	$0
Leasehold/Fee Simple	Fee Simple	Fee Simple	$0	Fee Simple	$0	Fee Simple	$0
Lot Size	1 Acres	10 Acres	$-13,500	1.6 Acres	$-900	.85 Acres	$225
Condition	Fair	Average	$-10,000	Average	$-10,000	Average	$-10,000
Construction	MFG/MH constructi	MFG/MH	$0	MFG/MH	$0	MFG/MH	$0
Year Built / Age	1980 / 41	1996 / 25	$-1,500	1972 / 49	$0	2008 / 13	$-3,000
Location	Rural	Rural	$0	Rural	$0	Rural	$-20,000
View	Other	Mountains	$0	Mountains	$0	Other	$0
Above Grade Total / Bdrm / FBA / HBA	5 / 3 / 1 / 0	5 / 3 / 2 / 0	$0	5 / 3 / 1 / 0	$0	7 / 3 / 2 / 0	$0
Room Count	5	5	$-1,000	5	$0	7	$-1,000
Gross Living Area	700 SqFt	980 SqFt	$-4,200	720 SqFt	$-300	1,152 SqFt	$-6,780
Price per SqFt	0.00 $/SqFt	$117.35 $/SqFt		$206.94 $/SqFt		$138.80 $/SqFt	
Basement Area / % Finished	0 SqFt / 0 %	0 SqFt / 0 %	$0	0 SqFt / 0 %	$0	0 SqFt / 0 %	$0
# of Units / # of Stories	1 / 1	1 / 1	$0	1 / 1	$0	1 / 1	$0
Parking Type / # of Stalls	driveway / 0	driveway / 0	$0	driveway / 0	$0	garage / 1	$-5,000
Style (Design)	Mobile Home	Manufactured Ho	$0	Manufactured Ho	$0	Manufactured Ho	$0
Heating/Cooling	unk	gas	$0	oil	$0	electric	$0
Pool / Spa	No / No	No / No	$0	No / No	$0	No / No	$0
# of Fireplace(s)	0	0	$0	0	$0	0	$0
Other na	shed	na	$1,000	na	$1,000	shed	$0
Net Adjustment (Total)		Net % -25.39% / Gross % 27.13%	$-29,200	Net % -6.85% / Gross % 8.19%	$-10,200	Net % -28.49% / Gross % 28.77%	$-45,555
Adjusted Listing Price			$85,800		$138,800		$114,345
Overall Comparison to Subject		Superior		Superior		Superior	
List Most Comparable to Subject		True					

Listing #1 Comments	L1 is located in the same county as subject property, superior GLA, acreage and condition, newer construction - *AUC 11-26-2021
Listing #2 Comments	L2 is located in the sme county as subject property, similar GLA, bedrooms, baths and age, superior condition and acreage
Listing #3 Comments	L3 is located in the same county as subject property, newer construction, superior condition, location, garage, baths and garage - AUC 9-14-2021

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/19/2021	Exterior Only	Bayview-3009252	1550264

TEXT ADDENDUM

Parcel ID# 0290000000 - Built in 1980, MFG/MH construction, 700 sq, 3 bedrooms, 1 bath, detached sheds in fair/poor condition, located on 1.25 acres per the town lister card. Located off a dirt road. Good comps are limited in this area(due to 10 year age range, 20% GLA & lot size, condition, 120 day sales guidelines, 20% value range, 5 mile comp distance) so I expanded the searh area/time frame back - 12 months/Addison county. I'd recommend an interior inspection to verify the condition/occupancy for a possible higher/lower valuation. *Adjustments are:$15@ sq ft and $1500/acre.....Comps are located on both sides of RT# 7 and RT# 22A - neutral affect on value.*The subject property sold on 1-23-2020 for $62,600 per town records. *The current town lister card shows this property to be in "poor" condition , however, based on my exterior observation , I indicated as "fair" condition.

ServiceLink Valuation Solutions, LLC's (ServiceLink) Broker Price Opinion offers an opinion derived from analysis based on inspection of the subject property and analysis of the local market data as performed by a licensed real estate professional. Information in this report may be gathered from multiple sources, including, but not limited to, multiple listing services (MLS), public records, public records data services, city/county office websites, proprietary files, mapping services, or may be provided by the client. In some cases, information on the subject property may be limited or unavailable, and, in some instances, may be derived from an inspection of the property. The information provided assumes, unless otherwise stated in this report, the subject property is in average condition, contains no health, safety, environmental, structural, or title related defects, the real property interests are fee simple, and the information relied upon is accurate. This report is based upon data that is deemed generally acceptable for products of this type. The analysis of an interest in real property for ownership or collateral purposes is prepared for the above named client only. The intended use is to assist the designated client in making an independent, internal decision regarding the subject property. The use of this report by anyone other than the client for any purpose is not permitted or authorized by ServiceLink, including its subsidiaries and affiliates. Any other use of this report by any other party is prohibited. This report is not an appraisal. This report is provided AS IS, and no guarantee or warranty is provided. ServiceLink will not be liable for any loss, damage, or injury arising out of, or in conjunction with, the client's utilization of the information contained in this report. If this report is intended to be used for lending collateral analysis or default collateral analysis, the loan transaction value must be less than $400,000.00. (Rev. 04/2025)

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

State-Specific Disclaimers

STATE	DISCLAIMER
Arizona	Arizona Revised Statutes Annotated Title 32. Professions and Occupations (Refs & Annos) Chapter 36. Real Estate Appraisal (Refs & Annos) Article 1. General Provisions § 32-3602. Applicability of chapter This chapter does not apply to: 9. A person who produces a statement that is provided to any other person concerning the estimated value of real property through an internet website, automated valuation or other software program or other means of comparative market analysis and who discloses that the estimate is not an appraisal.
Arkansas	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is, desired the services of a licensed or certified appraiser must be obtained.** **Pursuant to Ar Code. Ann § 17-42-110(d), a broker price opinion or market analysis issued by a real estate licensee shall not contain the terms "market value", "appraised value", or "appraisal". Any reference in the report to a specific marketing time period is for illustrative purposes only and does not obligate the licensee or broker to sell the property within the stated timeframe or act as a representation or guarantee that the property will be sold within such timeframe. Unless otherwise indicated, the broker price opinion assumes without investigation a fee simple title ownership interest without any reservation of minerals, subsurface rights, or otherwise. This broker price opinion report is to be used solely for purposes allowed by state and federal law. If the report is to be used for any purpose not specifically allowed by state and federal law, legal counsel should be consulted.**
Colorado	This evaluation was prepared by a licensed real estate broker and is not an appraisal. This evaluation cannot be used for the purposes of obtaining financing.
Delaware	**Notwithstanding any language to the contrary contained herein, this Competitive Market Analysis is NOT an appraisal of the market value for property and is not intended to be used for any legal purpose including approval of a mortgage loan, modification of a mortgage loan, divorce/property separation, estate settlement, bankruptcy proceedings or any other purpose where real estate value is needed. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
Hawaii	This opinion as to the estimated price of real estate is not an appraisal.
Idaho	Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the Uniform Standards of Professional Appraisal Practice. The broker's price opinion is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.
Illinois	This is a broker price opinion/comparative market analysis, not an appraisal of the market value of the real estate, and was prepared by a licensed real estate broker or managing broker who was not acting as a State certified real estate appraiser.
Maine	**This opinion or appraisal was prepared solely for the client, for the purpose and function stated in this report and is not intended for subsequent use. It was not prepared by a licensed or certified appraiser and may not comply with appraisal standards of the uniform standards of professional appraisal practice.**
Maryland	COMPETITIVE MARKET ANALYSIS DISCLOSURE This analysis is not an appraisal. It is intended only for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering, or sale price of the real property.
Michigan	**This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser.**

STATE	DISCLAIMER
Minnesota	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.
Mississippi	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit.
Missouri	**This is not an appraisal.**
Nebraska	**This opinion or analysis is not an appraisal. It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering or sale price of the real property or for lending purposes in a transaction other than a federally related transaction, or for real property tax appeal purposes. This opinion or analysis is not governed by the Real Property Appraiser Act.**
Nevada	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
New Jersey	This is not an appraisal and should not be considered the equivalent of an appraisal.
North Carolina	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.
Ohio	The valuation used for the purposes of the application was obtained from a market analysis or price opinion or automated valuation model report and not from a person licensed or certified under Ohio Revised Code § 4763.19
Oregon	This report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. This report is not intended as an appraisal and if an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.
Pennsylvania	This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.
Rhode Island	This opinion or analysis is not a certified appraisal or an appraisal that conforms to the Uniform Standards of Professional Appraisal Practice (USPAP). It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing offering, or sale price of the real property and not for any other purpose, including but not limited to, lending purpose excepting that specifically provided under R.I. Gen.Laws Â§ 5-20.7-3.
South Carolina	This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.
Tennessee	This is not an appraisal.
Texas	This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice
Virginia	This is not an appraisal performed in accordance with the Uniform Standards of Professional Appraisal Practice. Nor is this an appraisal as defined in Section 54.1-2009 of the Code of Virginia.
Washington	This is not an appraisal as defined in chapter 181.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW. It has not been prepared by a state-certified or state-licensed real estate appraiser acting under their capacity as a licensee under chapter 18.140 RCW.
Wyoming	This is an opinion of price and is not a certified appraisal of the market value of the property. If such an appraisal is desired, the service of a certified appraiser must be obtained.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: LOIS L WILDASIN		File No.:	11356735_1598464
Property Address: 384 Stove Pipe City Rd		Case No.:	*Comps are located on both side
City: Panton	State: VT	Zip:	05491
Lender: Community Loan Servicing			



FRONT VIEW OF
SUBJECT PROPERTY

front/side view



STREET SCENE
MFG/MH - built in 1980MFG

street view - north



ADDRESS VERIFICATION

street sign - I identified the subject property via town records/numerical sequence. The # 384 wasn't viisble on the front, so I took a photo of the strete sign for ID.

Borrower: LOIS L WILDASIN		File No.: 11356735_1598464
Property Address: 384 Stove Pipe City Rd		Case No.: *Comps are located on both side
City: Panton	State: VT	Zip: 05491
Lender: Community Loan Servicing		



street view

street view - south



detached shed

appears to be in disrepair



side/front view

side/front view - photo taken on 12-7-2021

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: LOIS L WILDASIN		File No.: 11356735_1598464
Property Address: 384 Stove Pipe City Rd		Case No.: *Comps are located on both side
City: Panton	State: VT	Zip: 05491
Lender: Community Loan Servicing		



COMPARABLE SALE #1

445 Richville Road
Shoreham, VT 05770
Sale Date: 12/14/2020
Sale Price: $ 35,000



COMPARABLE SALE #2

2530 Monkton Road
Ferrisburgh, VT 05456
Sale Date: 04/29/2021
Sale Price: $ 120,000



COMPARABLE SALE #3

34 Lafayette Road
Starksboro, VT 05487
Sale Date: 07/22/2021
Sale Price: $ 142,500

COMPETING LISTING PHOTO ADDENDUM

Borrower: LOIS L WILDASIN		File No.: 11356735_1598464
Property Address: 384 Stove Pipe City Rd		Case No.: *Comps are located on both side
City: Panton	State: VT	Zip: 05491
Lender: Community Loan Servicing		



COMPETING LISTING #1

3503 Ripton Road
Lincoln, VT 05443
Listing Price: $ 115,000
Days-On-Market: 5



COMPETING LISTING #2

4236 Richville Road
Shoreham, VT 05770
Listing Price: $ 149,000
Days-On-Market: 77



COMPETING LISTING #3

2413 Route 7
Leicester, VT 05733
Listing Price: $ 159,900
Days-On-Market: 5

LOCATION MAP

Borrower: LOIS L WILDASIN		File No.: 11356735_1598464
Property Address: 384 Stove Pipe City Rd		Case No.: *Comps are located on both side
City: Panton	State: VT	Zip: 05491
Lender: Community Loan Servicing		



AERIAL MAP

Borrower: LOIS L WILDASIN		**File No.:** 11356735_1598464	
Property Address: 384 Stove Pipe City Rd		**Case No.:** *Comps are located on both side	
City: Panton	**State:** VT	**Zip:** 05491	
Lender: Community Loan Servicing			



Borrower: LOIS L WILDASIN			File No.: 11356735_1598464
Property Address: 384 Stove Pipe City Rd			Case No.: *Comps are located on both side
City: Panton	State: VT		Zip: 05491
Lender: Community Loan Servicing			

