CRANDALL APPRAISAL SERVICE

Uniform Residential Appraisal Report

57803275689
File No. 082204WVC

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 3055 Old US Highway 395 N | City Washoe Valley | State NV | Zip Code 89704
Borrower Glenn DeWeese & Trista DeWeese | Owner of Public Record Ohison Holly E Lucille L Peterson 1 | County Washoe
Legal Description Rs 4964 Lt A2
Assessor's Parcel # 046 031 47 | Tax Year 2021 | R.E. Taxes $ 4,704
Neighborhood Name Washoe Valley | Map Reference 175 | Census Tract 0032.04
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ 0 [ ] PUD HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client United Federal Credit Union | Address 2807 S. State St., Saint Joseph, MI 49085
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? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 19;NNR MLS#220011012; According to the local MLS and owner, the subject was listed on 07/22/2022 for $850,000., and went pending on 08/01/2022.

CONTRACT

I [X] 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.
Arms length sale;Arms length sale;The subject is currently a pending sale. The appraiser has reviewed the sales contract. The subject went into contract on 08/01/2022.
Contract Price $ 850,000 | Date of Contract 08/01/2022 | Is the property seller the owner of public record? [X] 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 [X] No
If Yes, report the total dollar amount and describe the items to be paid. $0;;No financial assistance provided.

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE	AGE	One-Unit	72 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	450 Low	1	Multi-Family	2 %
Neighborhood Boundaries	See Attached Addendum							7,000 High	80	Commercial	5 %
								657 Pred.	38	Other Vacant	20 %

Neighborhood Description See Attached Addendum

Market Conditions (including support for the above conclusions) See attached form 1004 MC for support of the above housing trends. Subject property and comparables may have values above or below predominate value - the market accepts that some properties sell above/below predominate value.

SITE

Dimensions Irregular-See plat map. | Area 2.95 ac | Shape Rectangular | View B;Mtn;Woods
Specific Zoning Classification HDR | Zoning Description Single Family Residential
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. No

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements? Type	Public	Private
Electricity	[X]	[ ]	Water	[ ]	[X] Well/Owner/MLS	Street Gravel	[X]	[ ]
Gas	[ ]	[ ] NONE	Sanitary Sewer	[ ]	[X] Septic/Owner/MLS	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 32031C3350G | FEMA Map Date 03/16/2009
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. See Attached Addendum

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units	[X] One [ ] One with Accessory Unit	[ ] Concrete Slab	[X] Crawl Space	Foundation Walls	Concrete/Avg.	Floors	Crpt/Wd/Slate/G
# of Stories	3	[ ] Full Basement	[X] Partial Basement	Exterior Walls	Block/Wd/Stone/A	Walls	Painted drywall/
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	552 sq. ft.	Roof Surface	Comp Shingle/A	Trim/Finish	Softwoods/A
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	100 %	Gutters & Downspouts	Metal/A	Bath Floor	Wood/Slate/Gd
Design (Style)	A-Frame	[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	Vinyl/Gd	Bath Wainscot	FG/CM/A
Year Built	1961	Evidence of [ ] Infestation		Storm Sash/Insulated	Dual Pane/Gd	Car Storage	[ ] None
Effective Age (Yrs)	30	[ ] Dampness	[ ] Settlement	Screens	Yes/Avg.+	[X] Driveway	# of Cars 6
Attic	[ ] None	Heating [ ] FWA	[ ] HWBB [ ] Radiant	Amenities	[X] WoodStove(s) # 1	Driveway Surface	Asphalt/Gravel
[ ] Drop Stair	[ ] Stairs	[X] Other Stove	Fuel Pellet	[X] Fireplace(s) # 1	[ ] Fence None	[X] Garage	# of Cars 3
[ ] Floor	[X] Scuttle	Cooling [ ] Central Air Conditioning		[X] Patio/Deck Wd	[X] Porch Covered	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[X] Other None	[ ] Pool None	[ ] Other None	[X] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 8 Rooms | 3 Bedrooms | 2.1 Bath(s) | 2,456 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). See Attached Addendum

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-updated-less than one year ago;Bathrooms-updated-six to ten years ago;Smoke detectors were installed, but not operable. Hot water heaters was not double strapped. Per the seller, the old Oil tank is out of commission and not operable, there are no longer any oil appliances on the property. The subject has a broken sliding glass door from the master bedroom to the deck. Holes in the kitchen walls, no kitchen counters, no kitchen appliances installed. There is no heat source other than the pellet stove in the living dining rooms.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [X] Yes [ ] No If Yes, describe. See Attached Addendum

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

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There are 44 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 450,000 to $ 16,000,000 .
There are 61 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 450,000 to $ 7,000,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	3055 Old US Highway 395 N Washoe Valley, NV 89704	155 Old Mill Pl Washoe Valley, NV 89704		305 Nikki Ln Washoe Valley, NV 89704		4951 Franktown Rd Washoe Valley, NV 89704	
Proximity to Subject		0.10 miles NW		2.19 miles SE		2.36 miles SW	
Sale Price	$ 850,000		$ 1,100,000		$ 750,000		$ 1,131,416
Sale Price/Gross Liv. Area	$ 346.09 sq. ft.	$ 355.64 sq. ft.		$ 327.08 sq. ft.		$ 365.56 sq. ft.	
Data Source(s)		Metrolist/MLS #220007114;DO		Metrolist/MLS #220010334;DO		Metrolist/MLS #220003610;DO	
Verification Source(s)		Doc #5319428		Doc #5261003		Doc #5307361	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0		ArmLth Cash;0		ArmLth Cash;0	
Date of Sale/Time		s07/22;c06/22		s07/22;c07/22		s06/22;c03/22	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.95 ac	2.50 ac	2,500	10.14 ac	-36,000	4.83 ac	-9,500
View	B;Mtn;Woods	B;Mtn;Woods		B;Mtn;Valley	0	B;Mtn;Valley;Lak	-25,000
Design (Style)	DT3;A-Frame	DT2;Contempora	0	DT1;Ranch	0	DT2;Contempora	0
Quality of Construction	Q3	Q3		Q4	150,000	Q3	-75,000
Actual Age	61	19	0	61		31	0
Condition	C4	C4		C4		C3	-75,000
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 3 / 2.1	5 / 3 / 3.0	-4,000	6 / 3 / 3.0	-4,000	8 / 4 / 3.1	-8,000
Gross Living Area 80	2,456 sq. ft.	3,093 sq. ft.	-51,000	2,293 sq. ft.	13,000	3,095 sq. ft.	-51,000
Basement & Finished Rooms Below Grade	552sf552sfin 1rr0br1.0ba1o	0sf	22,000 8,000	0sf	22,000 8,000	0sf	22,000 8,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Stove,No Air	Central Ht & Air	-10,000	Central Ht & No	-6,000	Central Ht & Air	-10,000
Energy Efficient Items	Dual Panes, Sola	Dual Panes, Sol		Dual Panes	5,000	Dual Panes	5,000
Garage/Carport	3ga6dw	2ga	10,000	3ga4dw	0	2ga	10,000
Porch/Patio/Deck	Lrg Deck	Patio	0	Cov Patio/Porch	0	Cov Patio/Porch	0
Additional Ameniti	None	Barn/Corrals/RV	-75,000	Barn	-50,000	None	
Pool	None	None		None		None	
Extra Features	None	None		None		None	
Net Adjustment (Total)		[ ] + [X] - $	97,500	[X] + [ ] - $	102,000	[ ] + [X] - $	208,500
Adjusted Sale Price of Comparables		Net Adj. -9.0% Gross Adj. 17.0% $	1,002,500	Net Adj. 13.6% Gross Adj. 39.2% $	852,000	Net Adj. -18.4% Gross Adj. 26.4% $	922,916

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

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data source(s) MLS, Tax Records
My research [X] did [ ] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data source(s) MLS, Tax Records

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

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	04/10/2018	11/18/2011	02/28/2022	09/28/2020
Price of Prior Sale/Transfer	$749,000	$610,000	$800,000	$875,000
Data Source(s)	Tax Records/Metrolist	Tax Records/Metrolist	Tax Records/Metrolist	Tax Records/Metrolist
Effective Date of Data Source(s)	08/10/2022	08/10/2022	08/10/2022	08/10/2022

Analysis of prior sale or transfer history of the subject property and comparable sales Data sources were reviewed. I have examined all of the available public records and other than what in stated above, I have not been able to obtain a sales history for one (or more) of the comparable sales.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach $ 865,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 865,000 Cost Approach (if developed) $ 901,400 Income Approach (if developed) $ 0
See Attached Addendum

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, [X] 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: This appraisal is subject to repairs noted on addendum "physical deficiencies" being completed.

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 $ 865,000 as of 08/10/2022 , which is the date of inspection and the effective date of this appraisal.

ADDITIONAL COMMENTS

See Attached Addendum

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Note: Cost approach was included at the lenders request and no weight is given to it in the final reconciliation. **Insurance users or other users should verify cost to build to their own satisfaction.** There are no recent vacant land sales available in the subject's immediate market area, appraiser used recent sales from the nearest most comparable market areas and through extraction.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $ 425,000
Source of cost data Building-Cost.Net, Local knowledge	Dwelling 2,456 Sq. Ft. @ $ 221.00	= $ 542,776
Quality rating from cost service Avg+ Effective date of cost data current	Bsmt: 552 Sq. Ft. @ $ 82.00	= $ 45,264
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Patio,Porch	25,000
30 years approximate estimated remaining economic life of subject . Cost figures are replacement cost from building-cost.net with local cost multiplier and conversation with local home builders. Site value is obtained by one or several of the following sources: sales of similar properties, conversation with knowledge local real estate personnel, extraction. Site to value ratio is typical for the subject area.	Garage/Carport 796 Sq. Ft. @ $ 49.00	= $ 39,004
	Total Estimate of Cost-New	= $ 652,044
	Less 60 Physical / Functional / External Depreciation 30%	= $ (195,613)
	Depreciated Cost of Improvements	= $ 456,431
	"As-is" Value of Site Improvements	= $ 20,000
Estimated Remaining Economic Life (HUD and VA only) 30 Years	INDICATED VALUE BY COST APPROACH	= $ 901,400

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ 0 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 an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

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

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature _____
Name Curt Crandall
Company Name Crandall Appraisal Service
Company Address 4055 Desatoya Drive
Reno, NV 89511
Telephone Number (916) 769-7041
Email Address curt@crandallappraisal.com
Date of Signature and Report 08/15/2022
Effective Date of Appraisal 08/10/2022
State Certification # A.0208173-CR
or State License # _____
or Other (describe) _____ State # _____
State NV
Expiration Date of Certification or License 06/30/2024

ADDRESS OF PROPERTY APPRAISED
3055 Old US Highway 395 N
Washoe Valley, NV 89704

APPRAISED VALUE OF SUBJECT PROPERTY $ 865,000

LENDER/CLIENT
Name Settlement One
Company Name United Federal Credit Union
Company Address 2807 S. State St.
Saint Joseph, MI 49085
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____

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

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

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

CRANDALL APPRAISAL SERVICE

Uniform Residential Appraisal Report

57803275689
File No. 082204WVC

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	3055 Old US Highway 395 N Washoe Valley, NV 89704	300 Landing Ln Washoe Valley, NV 89704		7575 Old Us Highway 395 Washoe Valley, NV 89704		7425 Franktown Rd Washoe Valley, NV 89704	
Proximity to Subject		4.39 miles SE		4.60 miles SE		4.50 miles SE	
Sale Price	$ 850,000		$ 936,000		$ 995,000		$ 1,280,000
Sale Price/Gross Liv. Area	$ 346.09 sq. ft.	$ 356.98 sq. ft.		$ 460.86 sq. ft.		$ 625.31 sq. ft.	
Data Source(s)		Metrolist/MLS #210017714;DO		Metrolist/MLS #220011217;DO		Metrolist/MLS #220008212;DO	
Verification Source(s)		Doc #5305288		Pending Sale		Active Listing	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Pending;0	-34,825	Listing ;0	-44,800
Date of Sale/Time		s05/22;c04/22		c08/21		Active	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.95 ac	2.5 ac	2,500	5.00 ac	-10,500	5.00 ac	-10,500
View	B;Mtn;Woods	B;Mtn;Valley	0	B;Mtn;Valley;Lak	-25,000	B;Mtn;Valley	0
Design (Style)	DT3;A-Frame	DT1;Ranch	0	DT1;Ranch	0	DT3;Contempora	0
Quality of Construction	Q3	Q4	75,000	Q3		Q3	-75,000
Actual Age	61	44	0	57	0	43	0
Condition	C4	C3	-75,000	C3	-75,000	C3	-75,000
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 3 / 2.1	7 / 4 / 2.1	0	6 / 3 / 2.0	4,000	6 / 3 / 3.1	-8,000
Gross Living Area 80	2,456 sq. ft.	2,622 sq. ft.	-13,500	2,159 sq. ft.	24,000	2,047 sq. ft.	32,500
Basement & Finished	552sf552sfin	0sf	22,000	0sf	22,000	0sf	22,000
Rooms Below Grade	1rr0br1.0ba1o		8,000		8,000		8,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Stove,No Air	Central Ht & Air	-10,000	Central Ht & Air	-10,000	Central Ht & Air	-10,000
Energy Efficient Items	Dual Panes, Sola	Dual Panes	5,000	Dual Panes	5,000	Dual Panes	5,000
Garage/Carport	3ga6dw	2ga	10,000	3ga	0	2ga	10,000
Porch/Patio/Deck	Lrg Deck	Patio	0	Deck/Patio	0	Deck/Patio	0
Additional Ameniti	None	Barn	-50,000	None		Barn/Corrals	-75,000
Pool	None	None		None		None	
Extra Features	None	None		None		None	
Net Adjustment (Total)		☐ + ☒ -	$ 26,000	☐ + ☒ -	$ 92,325	☐ + ☒ -	$ 220,800
Adjusted Sale Price of Comparables		Net Adj. -2.8% Gross Adj. 29.0%	$ 910,000	Net Adj. -9.3% Gross Adj. 21.9%	$ 902,675	Net Adj. -17.0% Gross Adj. 29.0%	$ 1,059,200

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	04/10/2018	02/01/1990	01/29/2018	07/26/2004
Price of Prior Sale/Transfer	$749,000	$54,000	$565,000	$545,000
Data Source(s)	Tax Records/Metrolist	Tax Records/Metrolist	Tax Records/Metrolist	Tax Records/Metrolist
Effective Date of Data Source(s)	08/10/2022	08/10/2022	08/10/2022	08/10/2022

Summary of Sales Comparison Approach Comps #5 & #6 are a pending sale and an active listing that are included to show the most recent activity in the subject's market. Comps #5 & #6 are adjusted 3.5% for list price to sales price ratio per 1004MC data research.

NOTE: Reference Comps #5 & #6 are not closed sales - when they close they will become public record, with exact sales price known- at this time list price is shown in sales price box- to be adjusted for indicated value.

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

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

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

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

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

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

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

Remodeled

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

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

ADDENDUM

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
Lender: United Federal Credit Union		

-::- -:TAX RECORDS:- -:NEIGHBORHOOD BOUNDARIES:- -:NEIGHBORHOOD DESCRIPTION:- The subject is located in a suburban neighborhood, comprised of predominantly single-family dwellings, with a slight mixture of compatible commercial properties surrounding the development. Maintenance levels in this district are generally average to good. City facilities, schools and shopping centers are conveniently located. Freeway access and Public Transportation is easily accessible within 5 miles, giving linkage to major employment centers in the Reno, Carson City area. -:NEIGHBORHOOD MARKET CONDITIONS :- -:SITE COMMENTS:- I have not checked the land records for recorded easements and have reported only apparent easements, encroachments and/or other apparent adverse conditions. There is no apparent adverse effect on the livability or marketability of the subject. Utilities are typical for the subject's immediate neighborhood. Public water/sewer systems are not available to the site. Well water and septic sewer systems are typical, there is no observable evidence of system failure, there is no apparent adverse effect on the marketability of the subject. -:ADDITIONAL FEATURES:- The subject property is a three story SFR A-frame style home on 2.95 acres, with a floor to ceiling stone fireplace and features mountain views. The subject has a large wood deck, updated dual pane windows. The kitchen is u[dated new cabinets, slate floors. There are 24' High vaulted beam tongue and groove ceilings in living room. Updated master bath with slate floors, tile counters & surround, and jacuzzi tub. Per the seller, the subject has owned solar electric power. The subject has a temporary shed that is used as storage, has no apparent health or safety concerns, and given no value, due to insufficient market value indicator. -:PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS:- The subject has a broken sliding glass door from the master bedroom to the deck, the door needs to be repaired/replaced. Kitchen needs to be repaired and finished, repair the holes in the kitchen walls, install kitchen counters, install kitchen appliances installed. Double strap hot water heater to code. Install batteries and confirm smoke detectors are operable. -:COMMENTS ON SALES COMPARISON:- All comps are located in subject's immediate marketplace, and appear to have equal appeal. Sales concessions were researched, and the appropriate market adjustments have been made based on the effect the sales concessions had on the sales price. If "none", no concessions were noted accordingly to the real estate agents. Comparables #1-#4 used in this report have relatively recent sales dates, and do not appear to warrant a time adjustment. Typical market-reaction adjustments were made for all other minor, value-influencing dissimilarities, such as view. Adjustment made for site size due to the increased utility associated with larger lots and supported by the demand from the market place. The comparables are adjusted for the slightly superior/inferior and inferior quality and the condition of the property at the time of the sale. This information was based on an external inspection and information from the MLS and the Real Estate Agents involved. Comp #2 is inferior quality with less craftmanship. Comps #3 & #6 are slightly superior with better craftmanship. Comp #4 is slightly inferior quality with less overall workmanship. Comps #4-#6 have more recent updates and are in superior condition. A bathroom adjustment is given as buyers in this market segment indicate a preference for an additional bathroom. The gross living area is adjusted for differences in square footage at a rate which is considered to be recoverable in the market, no adjustment is made for differences less than 100 square feet. No adjustments are made for the difference in bedroom counts as an adjustment was made for the difference in square footage. It is considered to be the buyers preference as to the distribution of the square footage. A garage adjustment was made due to the increased utility associated with additional garage space. The adjustment is based on the market reaction to this increased utility and supported by the cost to construct an additional garage space. Amenities (basement, barns, stalls) adjustments reflect market reaction to the contribution of these amenities in relation to the total value of the property, based on a matched pair analysis of older similar sales within the subjects marketplace. There are no recent comparable sales available with a similar below grade basement area. Due to the added efficiency attained with central heat and air vs. no heat and air, a market reaction is evident and an adjustment is warranted. Comps used are the four most recent comparable sales available from the subject's immediate marketplace. There are no more recent comparable sales available in the immediate marketplace. Appraiser has utilized the most comparable, proximate recent sales available in the immediate market that best represent the subject property. Comps #1-#4 are given the most weight in the sales comparison approach, due to close proximity, similarities, and recent sales dates. Comps #5 & #6 are included for reference. -:FINAL RECONCILIATION:- The greatest emphasis has been placed on the sales comparison approach as that which best reflects the actions of the buyers of existing homes. Contingent and Limiting Conditions: The appraiser has not been informed, nor has the appraiser any knowledge of the existence of any environmental or health impediment, which if known, could have a negative impact on the market value of the subject property. The valuation contained herein is not valid if any hazardous items are found in the subject property and not stated within the appraisal report, including but not limited to: urea-formaldehyde foam insulation, radon gas, asbestos products, lead or lead based products, toxic waste contaminants, etc. See additional limiting conditions on the attached Fannie Mae Form 1004b. The appraiser assumes no liability for structural soundness or the mechanical equipment of the improvements. If anyone involved with this property has any concerns pertaining to any specific item of the improvements, they should have this item inspected by someone qualified to do so. (SEE FORM 1004B). This appraiser has not performed any appraisal valuation services on the subject property within the previous 36 months. This report was developed in adherence to Appraiser Independence Requirements. The appraiser is unable to add a north arrow to the location map, map program always has north to the top of the page. The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C 331 et seq.) and any implementing regulations. -:CONDITIONS OF APPRAISAL:- -: :- SCOPE OF WORK The scope of work for this appraisal is based on an interior and exterior property inspection reported on the revised appraisal report form, including the stated definition of market value, statement of assumptions and limiting conditions, and certifications. the appraiser, at a minimum, to: -perform a complete visual inspection of the interior and exterior areas of the subject -property; -inspect the neighborhood; -inspect each of the comparable sales, at least from the street; -research, verify and analyze data from reliable public and/or private sources; and -report his or her analysis, opinions, and conclusions in the appraisal report. the stated scope of work on this appraisal report form reflects the minimum level of research and analysis required. The appraiser can expand the minimum scope of work for the appraisal and report on any additional research or analysis that was necessary and performed based on the complexity of the appraisal assignment. The need for an expanded scope of work is specific to the particular appraisal assignment and should be the exception, not the norm, for appraisals on typical one- unit properties. Inspection of property The appraiser's property inspection for this appraisal is based on an interior and exterior inspection as a complete visual inspection of the accessible areas of the property. The appraiser is responsible for noting in his or her report any adverse conditions (such as, but not limited to, needed repairs; deterioration; the presence of hazardous wastes, toxic substances, or adverse environmental conditions; etc.) that were apparent during the inspection of the property or that he or she became aware of during the research involved in performing the appraisal. the appraiser has considered and described the overall quality and condition of the property and identify items that require immediate repair. The appraiser is not responsible for hidden or unapparent conditions. In addition, the appraiser is not to be considered to be an expert in all fields, such as environmental hazards. In situations where an adverse property condition may be observed by the appraiser but the appraiser may not be qualified to decide whether that condition requires immediate repair (such as the presence of mold, an active roof leak, settlement in the foundation, etc.), the property must be appraised subject to an inspection by a qualified professional. In such cases, the lender may need to ask the appraiser to update his or her appraisal based on the results of the inspection, in which case the appraiser would incorporate the result of the inspection and measure the impact, in any, the final opinion of market value. Identification of the intended user There may be confusion in the appraisal community about the distinction between parties who "use" and parties who "rely" on appraisal reports. in view of this, we will supply the following additional notice or statement for identification of the lender/client is the only intended user: "The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser." the use of this additional notice or statement may help to clarify the identification of the intended user as addressed in the uniform standards of professional appraisal practice and on the revised appraisal report forms. Fannie mae will not accept appraisals with additional notices or statements that may conflict with certification #23, which is simply an acknowledgment by the appraiser that parties to the mortgage finance transaction that are not the lender/client or intended user often rely on the appraisal report. In particular, the appraiser's accountability for the quality of his or her appraisal for a mortgage finance transaction must not be explicitly limited to the lender/client. In certification #23, the appraiser acknowledges the reality of a mortgage finance transaction that reliance by these other parties is customary and reasonable. This appraisal report is intended for use in a mortgage finance transaction by the client only. This report is not intended or permissible for any additional use or by any third party. Digital signature is password protected. The subject's estimated exposure time is based on typical market conditions and can vary from one to six months. The appraiser has ran the ACI UAD review master program to ensure the report meets the necessary UAD requirements. Subject measurements were made in compliance with the ANSI standard of measurement and GLA is reported accordingly. Due to external impediments such as gutters, conduits, meters, housings, pipes, wires, radon mitigation systems, fenestration, landscaping, extreme land grades, ice etc. Crandall Appraisal Service makes no guarantee that measurements are 100% accurate. Although comparable property GLA from public records is adjusted when discrepancies are clearly evident, Crandall Appraisal Service cannot attest to the measurement standards used in public records, nor to the accuracy of comparable measurements, nor to the accuracy of measurement reporting in public records. Crandall Appraisal Service further makes no guarantee that GLA adjustments made based on subject measurements will be appropriate in relation to comparable property GLA, if Crandall Appraisal Service has not also measured the comparable property to which the subject is being compared.

Neighborhood Boundaries

The subject's immediate neighborhood is located in Washoe Valley South of Reno, West of Virginia City, East of Sierra Nevada Mountains, and North of Carson City.

Neighborhood Description

. The subject is located in a suburban neighborhood, comprised of predominantly single-family dwellings, with a slight mixture of compatible commercial properties surrounding the development. Maintenance levels in this district are generally average to good. City facilities, schools and shopping centers are conveniently located. Freeway access and Public Transportation is easily accessible within 5 miles, giving linkage to major employment centers in the Reno, Carson City area.

Site Comments

. I have not checked the land records for recorded easements and have reported only apparent easements, encroachments and/or other apparent adverse

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
Lender: United Federal Credit Union		

conditions. There is no apparent adverse effect on the livability or marketability of the subject. Utilities are typical for the subject's immediate neighborhood. Public water/sewer systems are not available to the site. Well water and septic sewer systems are typical, there is no observable evidence of system failure, there is no apparent adverse effect on the marketability of the subject.

Additional Features

. The subject property is a three story SFR A-frame style home on 2.95 acres, with a floor to ceiling stone fireplace and features mountain views. The subject has a large wood deck, updated dual pane windows. The kitchen is u[dated new cabinets, slate floors. There are 24' High vaulted beam tongue and groove ceilings in living room. Updated master bath with slate floors, tile counters & surround, and jacuzzi tub. Per the seller, the subject has owned solar electric power. The subject has a temporary shed that is used as storage, has no apparent health or safety concerns, and given no value, due to insufficient market value indicator.

Physical Deficiencies or Adverse Conditions

The appraiser is not a licensed contractor or home inspector and no warranty is made. Apparent visible deficiencies were noted above. No other visible deficiencies noted that would affect the subject properties livability, soundness or structural integrity - see limiting condition #5. Utilities were on and in working order at time of inspection. The subject has a broken sliding glass door from the master bedroom to the deck, the door needs to be repaired/replaced. Kitchen needs to be repaired and finished, repair the holes in the kitchen walls, install kitchen counters, install kitchen appliances installed. Double strap hot water heater to code. Install batteries and confirm smoke detectors are operable.

Comments on Sales Comparison

. All comps are located in subject's immediate marketplace, and appear to have equal appeal. Sales concessions were researched, and the appropriate market adjustments have been made based on the effect the sales concessions had on the sales price. If "none", no concessions were noted accordingly to the real estate agents. Comparables #1-#4 used in this report have relatively recent sales dates, and do not appear to warrant a time adjustment. Typical market-reaction adjustments were made for all other minor, value-influencing dissimilarities, such as view. Adjustment made for site size due to the increased utility associated with larger lots and supported by the demand from the market place. The comparables are adjusted for the slightly superior/inferior and inferior quality and the condition of the property at the time of the sale. This information was based on an external inspection and information from the MLS and the Real Estate Agents involved. Comp #2 is inferior quality with less craftmanship. Comps #3 & #6 are slightly superior with better craftmanship. Comp #4 is slightly inferior quality with less overall workmanship. Comps #4-#6 have more recent updates and are in superior condition. A bathroom adjustment is given as buyers in this market segment indicate a preference for an additional bathroom. The gross living area is adjusted for differences in square footage at a rate which is considered to be recoverable in the market, no adjustment is made for differences less than 100 square feet. No adjustments are made for the difference in bedroom counts as an adjustment was made for the difference in square footage. It is considered to be the buyers preference as to the distribution of the square footage. A garage adjustment was made due to the increased utility associated with additional garage space. The adjustment is based on the market reaction to this increased utility and supported by the cost to construct an additional garage space. Amenities (basement, barns, stalls) adjustments reflect market reaction to the contribution of these amenities in relation to the total value of the property, based on a matched pair analysis of older similar sales within the subjects marketplace. There are no recent comparable sales available with a similar below grade basement area. Due to the added efficiency attained with central heat and air vs. no heat and air, a market reaction is evident and an adjustment is warranted. Comps used are the four most recent comparable sales available from the subject's immediate marketplace. There are no more recent comparable sales available in the immediate marketplace. Appraiser has utilized the most comparable, proximate recent sales available in the immediate market that best represent the subject property. Comps #1-#4 are given the most weight in the sales comparison approach, due to close proximity, similarities, and recent sales dates. Comps #5 & #6 are included for reference.

Final Reconciliation

. The greatest emphasis has been placed on the sales comparison approach as that which best reflects the actions of the buyers of existing homes. Contingent and Limiting Conditions: The appraiser has not been informed, nor has the appraiser any knowledge of the existence of any environmental or health impediment, which if known, could have a negative impact on the market value of the subject property. The valuation contained herein is not valid if any hazardous items are found in the subject property and not stated within the appraisal report, including but not limited to: urea-formaldehyde foam insulation, radon gas, asbestos products, lead or lead based products, toxic waste contaminants, etc. See additional limiting conditions on the attached Fannie Mae Form 1004b. The appraiser assumes no liability for structural soundness or the mechanical equipment of the improvements. If anyone involved with this property has any concerns pertaining to any specific item of the improvements, they should have this item inspected by someone qualified to do so. (SEE FORM 1004B). This appraiser has not performed any appraisal valuation services on the subject property within the previous 36 months. This report was developed in adherence to Appraiser Independence Requirements. The appraiser is unable to add a north arrow to the location map, map program always has north to the top of the page. The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C 331 et seq.) and any implementing regulations.

Additional Comments

SCOPE OF WORK The scope of work for this appraisal is based on an interior and exterior property inspection reported on the revised appraisal report form, including the stated definition of market value, statement of assumptions and limiting conditions, and certifications. the appraiser, at a minimum, to: -perform a complete visual inspection of the interior and exterior areas of the subject -property; -inspect the neighborhood; -inspect each of the comparable sales, at least from the street; -research, verify and analyze data from reliable public and/or private sources; and -report his or her analysis, opinions, and conclusions in the appraisal report. the stated scope of work on this appraisal report form reflects the minimum level of research and analysis required. The appraiser can expand the minimum scope of work for the appraisal and report on any additional research or analysis that was necessary and performed based on the complexity of the appraisal assignment. The need for an expanded scope of work is specific to the particular appraisal assignment and should be the exception, not the norm, for appraisals on typical one- unit properties. Inspection of property The appraiser?s property inspection for this appraisal is based on an interior and exterior inspection as a complete visual inspection of the accessible areas of the property. The appraiser is responsible for noting in his or her report any adverse conditions (such as, but not limited to, needed repairs; deterioration; the presence of hazardous wastes, toxic substances, or adverse environmental conditions; etc.) that were apparent during the inspection of the property or that he or she became aware of during the research involved in performing the appraisal. the appraiser has considered and described the overall quality and condition of the property and identify items that require immediate repair. The appraiser is not responsible for hidden or unapparent conditions. In addition, the appraiser is not to be considered to be an expert in all fields, such as environmental hazards. In situations where an adverse property condition may be observed by the appraiser but the appraiser may not be qualified to decide whether that condition requires immediate repair (such as the presence of mold, an active roof leak, settlement in the foundation, etc.), the property must be appraised subject to an inspection by a qualified professional. In such cases, the lender may need to ask the appraiser to update his or her appraisal based on the results of the inspection, in which case the appraiser would incorporate the result of the inspection and measure the impact, in any, the final opinion of market value. Identification of the intended user There may be confusion in the appraisal community about the distinction between parties who "use? and parties who "rely? on appraisal reports. in view of this, we will supply the following additional notice or statement for identification of the lender/client is the only intended user: "The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.? the use of this additional notice or statement may help to clarify the identification of the intended user as addressed in the uniform standards of professional appraisal practice and on the revised appraisal report forms. Fannie mae will not accept appraisals with additional notices or statements that may conflict with certification #23, which is simply an acknowledgment by the appraiser that parties to the mortgage finance transaction that are not the lender/client or intended user often rely on the appraisal report. In particular, the appraiser?s accountability for the quality of his or her appraisal for a mortgage finance transaction must not be explicitly limited to the lender/client. In certification #23, the appraiser acknowledges the reality of a mortgage finance transaction that reliance by these other parties is customary and reasonable. This appraisal report is intended for use in a mortgage finance transaction by the client only. This report is not intended or permissible for any additional use or by any third party. Digital signature is password protected. The subject's estimated exposure time is based on typical market conditions and can vary from one to six months. The appraiser has ran the ACI UAD review master program to ensure the report meets the necessary UAD requirements. Subject measurements were made in compliance with the ANSI standard of measurement and GLA is reported accordingly. Due to external impediments such as gutters, conduits, meters, housings, pipes, wires, radon mitigation systems, fenestration, landscaping, extreme land grades, ice etc. Crandall Appraisal Service makes no guarantee that measurements are 100% accurate. Although comparable property GLA from public records is adjusted when discrepancies are clearly evident, Crandall Appraisal

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
Lender: United Federal Credit Union		

Service cannot attest to the measurement standards used in public records, nor to the accuracy of comparable measurements, nor to the accuracy of measurement reporting in public records. Crandall Appraisal Service further makes no guarantee that GLA adjustments made based on subject measurements will be appropriate in relation to comparable property GLA, if Crandall Appraisal Service has not also measured the comparable property to which the subject is being compared.

Extra Comments

Neighborhood Description
The subject is located in a suburban neighborhood, comprised of predominantly single-family dwellings, with a slight mixture of compatible commercial properties surrounding the development. Maintenance levels in this district are generally average to good. City facilities, schools and shopping centers are conveniently located. Freeway access and Public Transportation is easily accessible within 5 miles, giving linkage to major employment centers in the Reno, Carson City area.

Site Comments
I have not checked the land records for recorded easements and have reported only apparent easements, encroachments and/or other apparent adverse conditions. There is no apparent adverse effect on the livability or marketability of the subject. Utilities are typical for the subject's immediate neighborhood. Public water/sewer systems are not available to the site. Well water and septic sewer systems are typical, there is no observable evidence of system failure, there is no apparent adverse effect on the marketability of the subject.

Additional Features
The subject property is a three story SFR A-frame style home on 2.95 acres, with a floor to ceiling stone fireplace and features mountain views. The subject has a large wood deck, updated dual pane windows. The kitchen is u[dated new cabinets, slate floors. There are 24' High vaulted beam tongue and groove ceilings in living room. Updated master bath with slate floors, tile counters & surround, and jacuzzi tub. Per the seller, the subject has owned solar electric power. The subject has a temporary shed that is used as storage, has no apparent health or safety concerns, and given no value, due to insufficient market value indicator.

Physical Deficiencies or Adverse Conditions
The subject has a broken sliding glass door from the master bedroom to the deck, the door needs to be repaired/replaced. Kitchen needs to be repaired and finished, repair the holes in the kitchen walls, install kitchen counters, install kitchen appliances installed. Double strap hot water heater to code. Install batteries and confirm smoke detectors are operable.

Comments on Sales Comparison
All comps are located in subject's immediate marketplace, and appear to have equal appeal. Sales concessions were researched, and the appropriate market adjustments have been made based on the effect the sales concessions had on the sales price. If "none", no concessions were noted accordingly to the real estate agents. Comparables #1-#4 used in this report have relatively recent sales dates, and do not appear to warrant a time adjustment.

Typical market-reaction adjustments were made for all other minor, value-influencing dissimilarities, such as view. Adjustment made for site size due to the increased utility associated with larger lots and supported by the demand from the market place.

The comparables are adjusted for the slightly superior/inferior and inferior quality and the condition of the property at the time of the sale. This information was based on an external inspection and information from the MLS and the Real Estate Agents involved. Comp #2 is inferior quality with less craftmanship. Comps #3 & #6 are slightly superior with better craftmanship. Comp #4 is slightly inferior quality with less overall workmanship. Comps #4-#6 have more recent updates and are in superior condition.

A bathroom adjustment is given as buyers in this market segment indicate a preference for an additional bathroom. The gross living area is adjusted for differences in square footage at a rate which is considered to be recoverable in the market, no adjustment is made for differences less than 100 square feet. No adjustments are made for the difference in bedroom counts as an adjustment was made for the difference in square footage. It is considered to be the buyers preference as to the distribution of the square footage. A garage adjustment was made due to the increased utility associated with additional garage space. The adjustment is based on the market reaction to this increased utility and supported by the cost to construct an additional garage space. Amenities (basement, barns, stalls) adjustments reflect market reaction to the contribution of these amenities in relation to the total value of the property, based on a matched pair analysis of older similar sales within the subjects marketplace. There are no recent comparable sales available with a similar below grade basement area. Due to the added efficiency attained with central heat and air vs. no heat and air, a market reaction is evident and an adjustment is warranted.

Comps used are the four most recent comparable sales available from the subject's immediate marketplace. There are no more recent comparable sales available in the immediate marketplace.

Appraiser has utiliz ed the most comparable, proximate recent sales available in the immediate market that best represent the subject property.

Comps #1-#4 are given the most weight in the sales comparison approach, due to close proximity, similarities, and recent sales dates. Comps #5 & #6 are included for reference.

Final Reconciliation
The greatest emphasis has been placed on the sales comparison approach as that which best reflects the actions of the buyers of existing homes.

Contingent and Limiting Conditions: The appraiser has not been informed, nor has the appraiser any knowledge of the existence of any environmental or health impediment, which if known, could have a negative impact on the market value of the subject property. The valuation contained herein is not valid if any hazardous items are found in the subject property and not stated within the appraisal report, including but not limited to: urea-formaldehyde foam insulation, radon gas, asbestos products, lead or lead based products, toxic waste contaminants, etc. See additional limiting conditions on the attached Fannie Mae Form 1004b.

The appraiser assumes no liability for structural soundness or the mechanical equipment of the improvements. If anyone involved with this property has any concerns pertaining to any specific item of the improvements, they should have this item inspected by someone qualified to do so. (SEE FORM 1004B).

This appraiser has not performed any appraisal valuation services on the subject property within the previous 36 months. This report was developed in adherence to Appraiser Independence Requirements. The appraiser is unable to add a north arrow to the location map, map program always has north to the top of the page. The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C 331 et seq.) and any implementing regulations.

SCOPE OF WORK
The scope of work for this appraisal is based on an interior and exterior property inspection reported on the revised appraisal report form, including the stated definition of market value, statement of assumptions and limiting conditions, and certifications.
the appraiser, at a minimum, to:

-perform a complete visual inspection of the interior and exterior areas of the subject -property; -inspect the neighborhood;
-inspect each of the comparable sales, at least from the street;
-research, verify and analyze data from reliable public and/or private sources; and -report his or her analysis, opinions, and conclusions in the appraisal report.

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
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the stated scope of work on this appraisal report form reflects the minimum level of research and analysis required. The appraiser can expand the minimum scope of work for the appraisal and report on any additional research or analysis that was necessary and performed based on the complexity of the appraisal assignment. The need for an expanded scope of work is specific to the particular appraisal assignment and should be the exception, not the norm, for appraisals on typical one- unit properties.

Inspection of property
The appraiser's property inspection for this appraisal is based on an interior and exterior inspection as a complete visual inspection of the accessible areas of the property. The appraiser is responsible for noting in his or her report any adverse conditions (such as, but not limited to, needed repairs; deterioration; the presence of hazardous wastes, toxic substances, or adverse environmental conditions; etc.) that were apparent during the inspection of the property or that he or she became aware of during the research involved in performing the appraisal.

the appraiser has considered and described the overall quality and condition of the property and identify items that require immediate repair. The appraiser is not responsible for hidden or unapparent conditions. In addition, the appraiser is not to be considered to be an expert in all fields, such as environmental hazards. In situations where an adverse property condition may be observed by the appraiser but the appraiser may not be qualified to decide whether that condition requires immediate repair (such as the presence of mold, an active roof leak, settlement in the foundation, etc.), the property must be appraised subject to an inspection by a qualified professional. In such cases, the lender may need to ask the appraiser to update his or her appraisal based on the results of the inspection, in which case the appraiser would incorporate the result of the inspection and measure the impact, in any, the final opinion of market value.

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in view of this, we will supply the following additional notice or statement for identification of the lender/client is the only intended user:

"The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser."

the use of this additional notice or statement may help to clarify the identification of the intended user as addressed in the uniform standards of professional appraisal practice and on the revised appraisal report forms. Fannie mae will not accept appraisals with additional notices or statements that may conflict with certification #23, which is simply an acknowledgment by the appraiser that parties to the mortgage finance transaction that are not the lender/client or intended user often rely on the appraisal report. In particular, the appraiser's accountability for the quality of his or her appraisal for a mortgage finance transaction must not be explicitly limited to the lender/client. In certification #23, the appraiser acknowledges the reality of a mortgage finance transaction that reliance by these other parties is customary and reasonable.
This appraisal report is intended for use in a mortgage finance transaction by the client only.

This report is not intended or permissible for any additional use or by any third party.

Digital signature is password protected.

The subject's estimated exposure time is based on typical market conditions and can vary from one to six months.

The appraiser has ran the ACI UAD review master program to ensure the report meets the necessary UAD requirements.

Subject measurements were made in compliance with the ANSI standard of measurement and GLA is reported accordingly. Due to external impediments such as gutters, conduits, meters, housings, pipes, wires, radon mitigation systems, fenestration, landscaping, extreme land grades, ice etc. Crandall Appraisal Service makes no guarantee that measurements are 100% accurate. Although comparable property GLA from public records is adjusted when discrepancies are clearly evident, Crandall Appraisal Service cannot attest to the measurement standards used in public records, nor to the accuracy of comparable measurements, nor to the accuracy of measurement reporting in public records. Crandall Appraisal Service further makes no guarantee that GLA adjustments made based on subject measurements will be appropriate in relation to comparable property GLA, if Crandall Appraisal Service has not also measured the comparable property to which the subject is being compared.

Market Conditions Addendum to the Appraisal Report

57803275689
File No. 082204WVC

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 3055 Old US Highway 395 N City Washoe Valley State NV Zip Code 89704

Borrower Glenn DeWeese & Trista DeWeese

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	24	21	16	☐ Increasing	☐ Stable	☒ Declining
Absorption Rate (Total Sales/Months)	4.00	7.00	5.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	15	17	44	☐ Declining	☐ Stable	☒ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.75	2.43	8.26	☐ 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	626,944	730,000	750,388	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	49	73	41	☒ Declining	☐ Stable	☐ Increasing
Median Comparable List Price	659,000	1,075,000	997,499	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	73	99	47	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	99.61%	100.00%	96.44%	☐ 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 have remained stable for the last 12 months typically ranging from 0%-3% for closing costs. Buydowns are not prevalent due to low interest rates. * When completing this form overall trend is marked stable unless a wide change is shown. *

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).

Cite data sources for above information. The above information is derived at from data collected through the local MLS, and County Records.

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.

In regards to this addendum, the market value for all properties in the immediate area, is considered to be increasing at 3% over the past six months. Exposure time is 2-5 months and there appears to be a shortage in supply and demand. Appraisers inventory analysis median sale and list price, dom and other observations in this addendum are based on the data source identified above, which appraiser generally believes to be an acceptable source of market data. However, the appraiser cannot verify all of the information in that data source and cannot guarantee the accuracy of such data or conclusions base therein.

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Curt Crandall	Name
Company Name Crandall Appraisal Service	Company Name
Company Address 4055 Desatoya Drive Reno, NV 89511	Company Address
State License/Certification # A.0208173-CR State NV	State License/Certification # State
Email Address curt@crandallappraisal.com	Email Address

57803275689

USPAP ADDENDUM

File No. 082204WVC

Borrower: Glenn DeWeese & Trista DeWeese
Property Address: 3055 Old US Highway 395 N
City: Washoe Valley County: Washoe State: NV Zip Code: 89704
Lender: United Federal Credit Union

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report — A written report prepared under Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — A written report prepared under 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: 2-5 Months

Additional Certifications

- [X] I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I HAVE 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.

Additional Comments

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Curt Crandall	Name:
Date Signed: 08/15/2022	Date Signed:
State Certification #: A.0208173-CR	State Certification #:
or State License #:	or State License #:
or Other (describe): State #:	State:
State: NV	Expiration Date of Certification or License:
Expiration Date of Certification or License: 06/30/2024	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 08/10/2022	[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
Lender: United Federal Credit Union		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: August 10, 2022
Appraised Value: $ 865,000



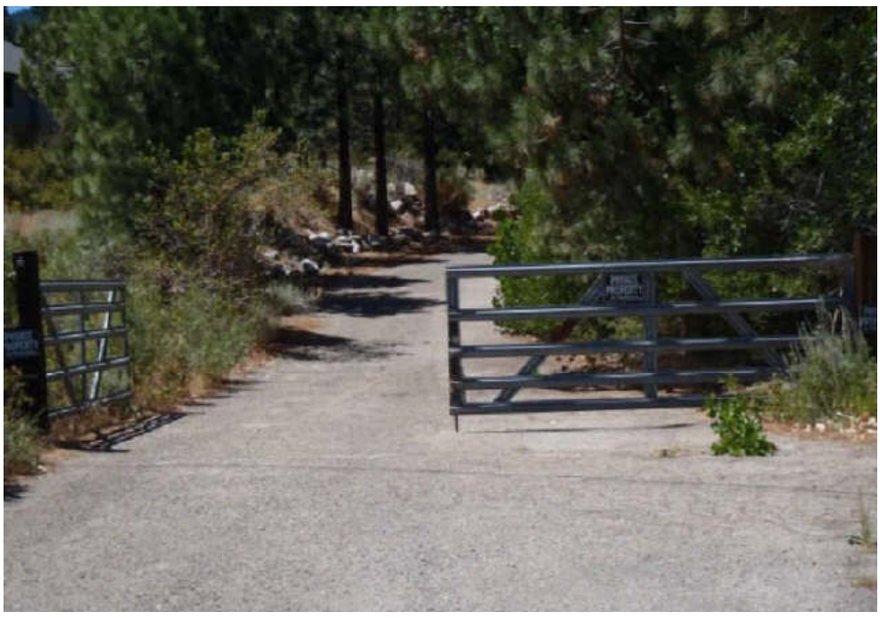
REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
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COMPARABLE SALE #1

155 Old Mill Pl
Washoe Valley, NV 89704
Sale Date: s07/22;c06/22
Sale Price: $ 1,100,000



COMPARABLE SALE #2

305 Nikki Ln
Washoe Valley, NV 89704
Sale Date: s07/22;c07/22
Sale Price: $ 750,000



COMPARABLE SALE #3

4951 Franktown Rd
Washoe Valley, NV 89704
Sale Date: s06/22;c03/22
Sale Price: $ 1,131,416

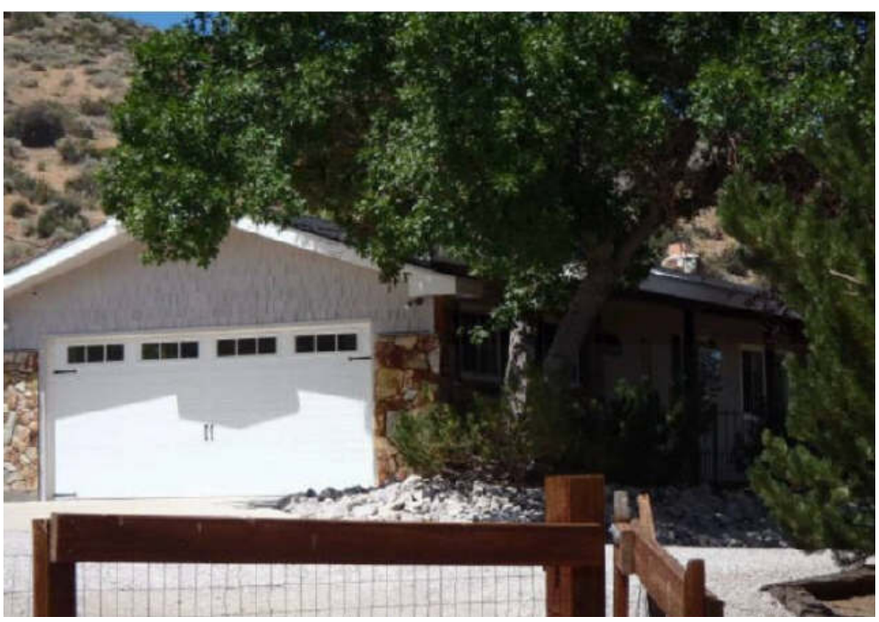
COMPARABLE PROPERTY PHOTO ADDENDUM

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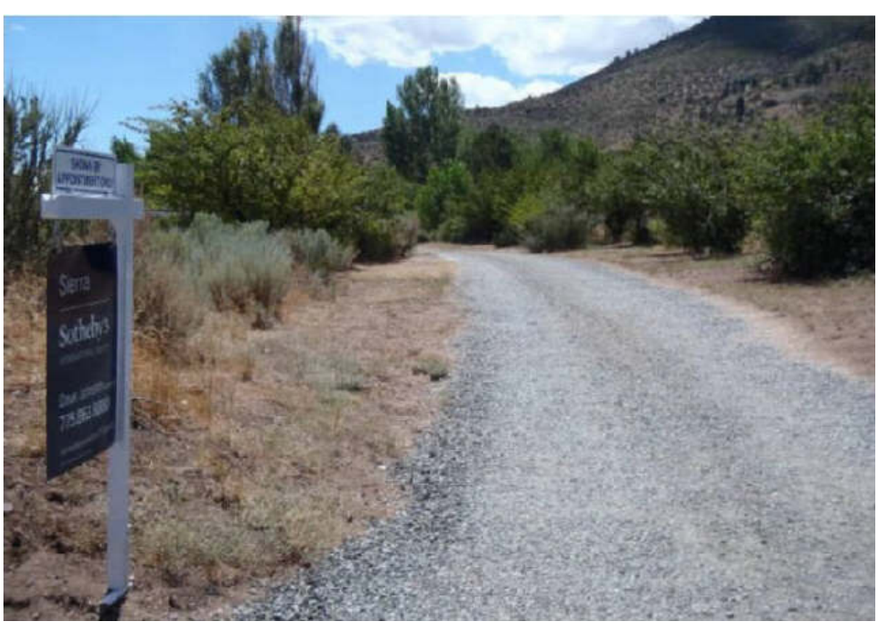
COMPARABLE SALE #4

300 Landing Ln
Washoe Valley, NV 89704
Sale Date: s05/22;c04/22
Sale Price: $ 936,000



COMPARABLE SALE #5

7575 Old Us Highway 395
Washoe Valley, NV 89704
Sale Date: c08/21
Sale Price: $ 995,000



COMPARABLE SALE #6

7425 Franktown Rd
Washoe Valley, NV 89704
Sale Date: Active
Sale Price: $ 1,280,000

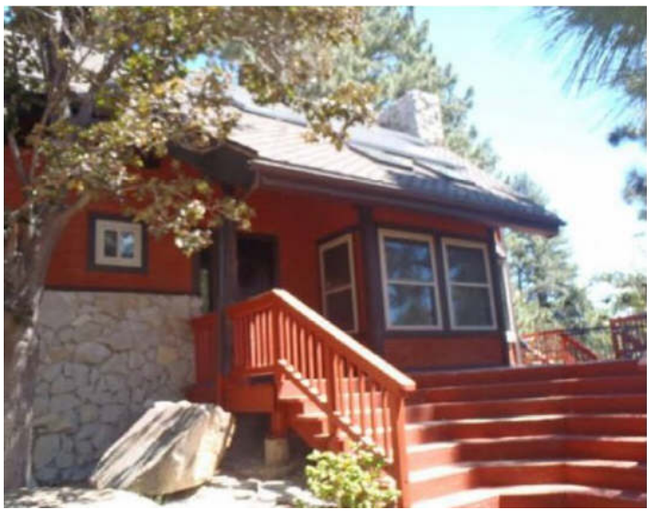
Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
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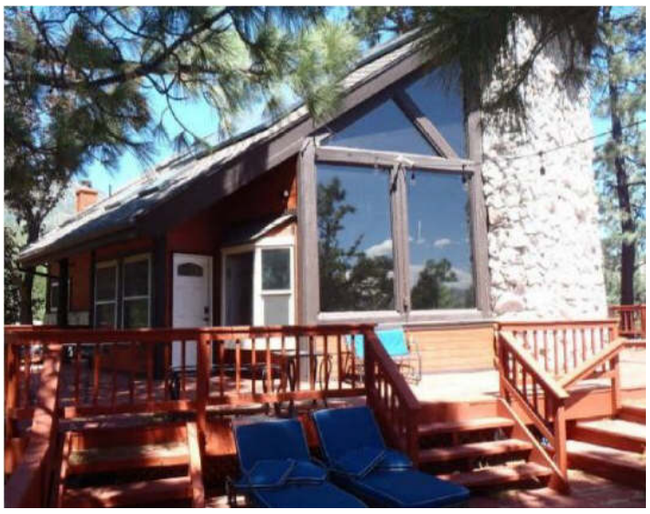
Front



Front Side



Front Side



Back Side

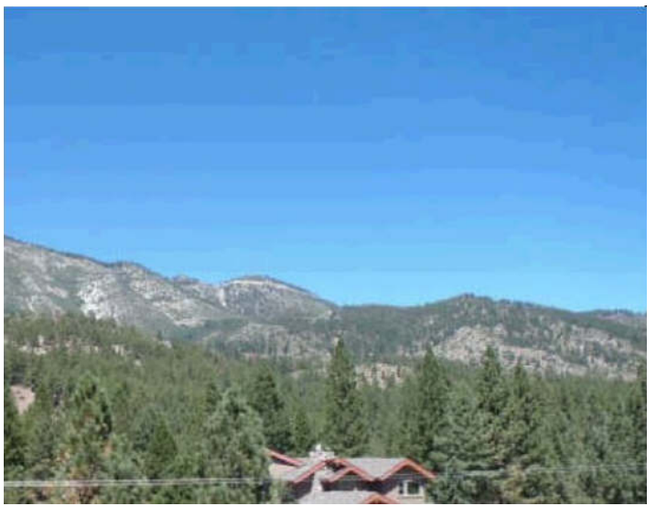


Side, Retired Oil Tank



Street Scene

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
Lender: United Federal Credit Union		



Mountain View from Upper Deck



Mountain View



Rear



Front Side



Basement Recreation Room



Basement Full Bath

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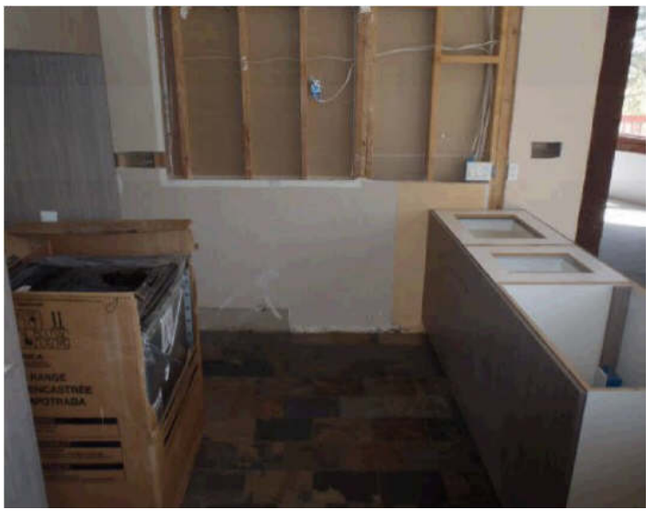


Living Room Built-in Cabs, Vaulted Ceiling



Living Room, Stone Fireplace, Pellet Stove, Vaulted Ceiling









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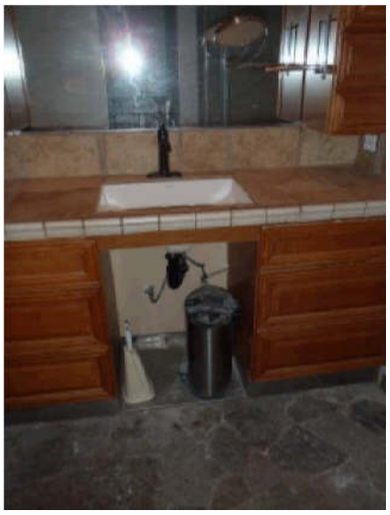
Master Bedroom



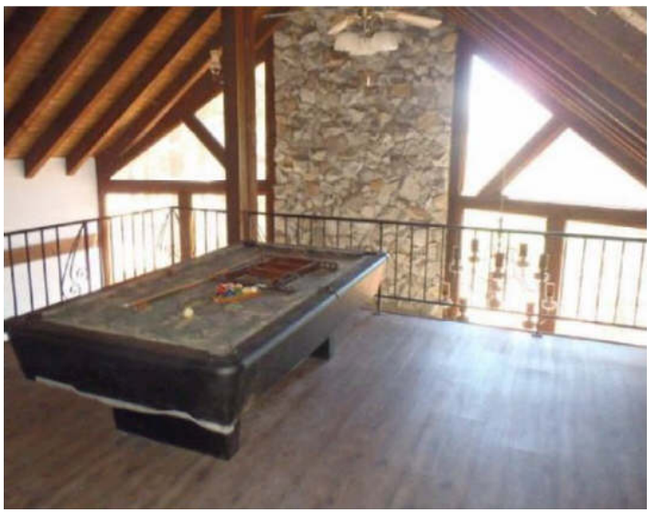
Master Bathroom



Master Bathroom



Master Bathroom



Recreation Loft



.5 Bath

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Third Floor Den



Guest Bathroom



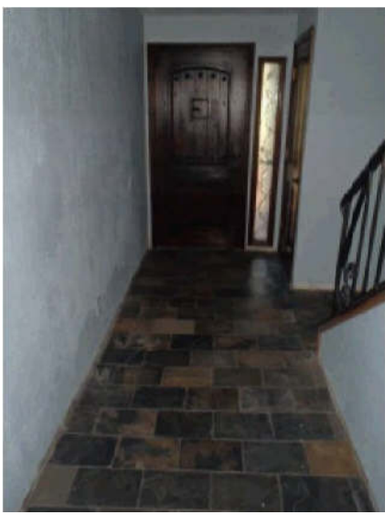
Bedroom



Bedroom

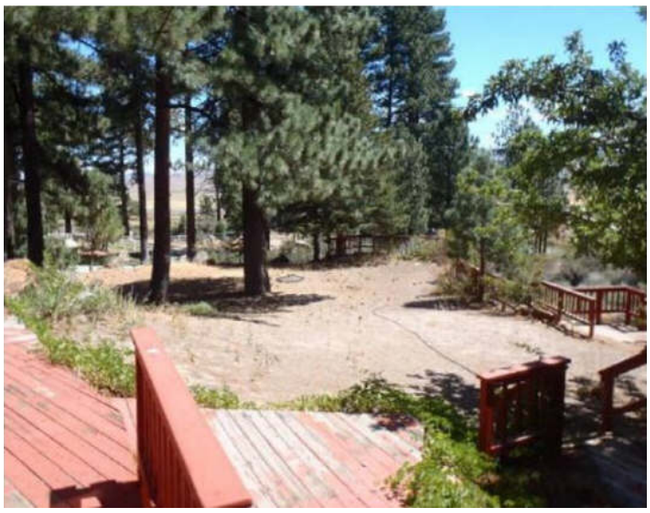


Dining Room

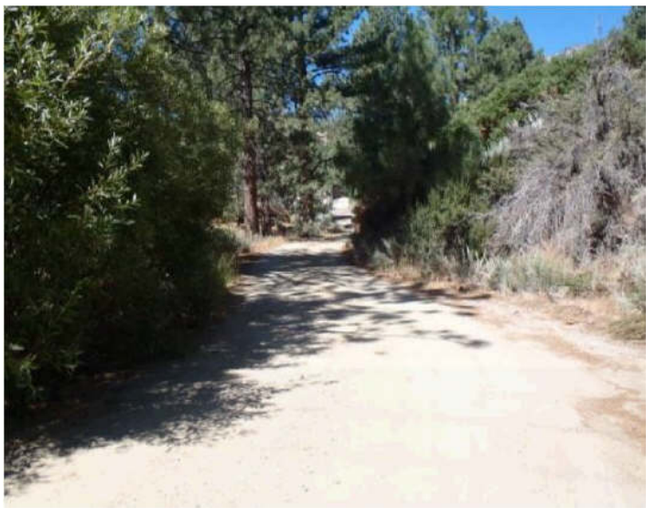


Entry

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Rear View



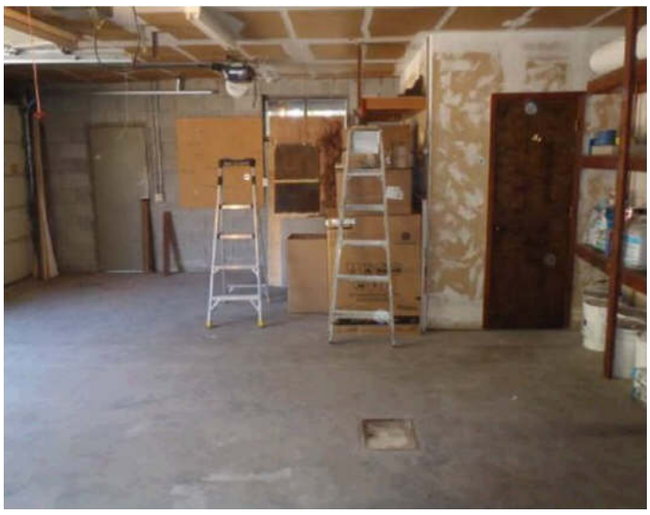
Entry Driveway



Broken Glass Door



Smoke Detector



Inside Garage



Updated Hot Water Heater, Not Double Strapped

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Water Filtration



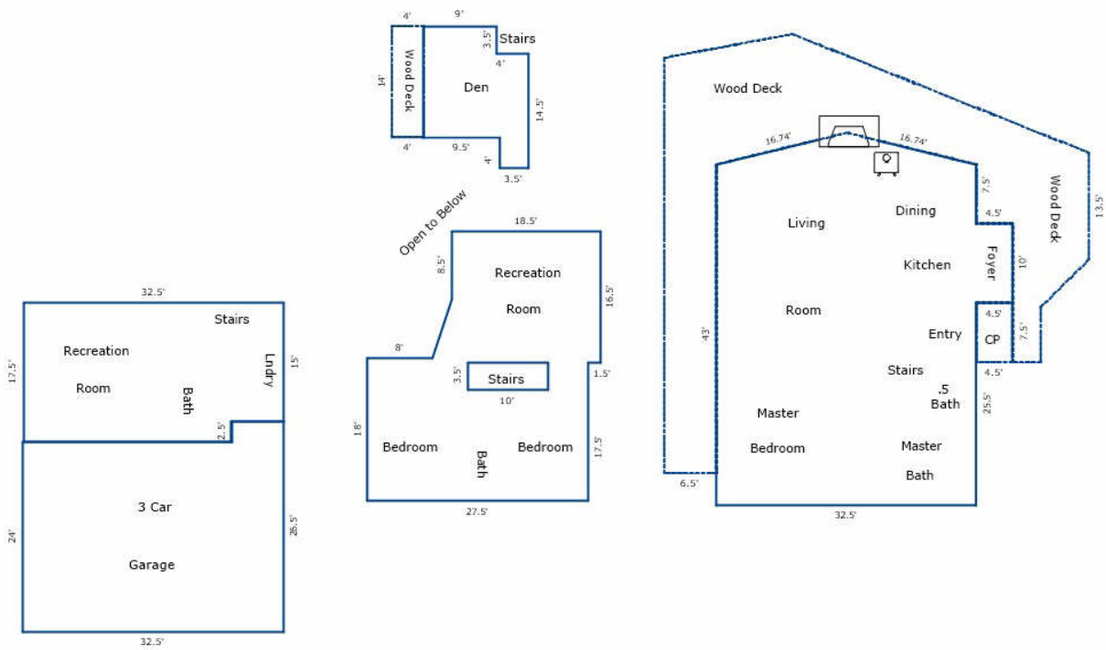
MLS Photo Comp #1
155 Old Mill Place



MLS Photo Comp #6
7425 Franktown Road

FLOORPLAN SKETCH

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
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City: Washoe Valley	State: NV	Zip: 89704
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Sketch by Apex Medina™

Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Net Size	Net Totals
GLA1	First Floor	1507.50	1507.50
GLA2	Second Floor	801.13	
	Second Floor	-35.00	766.12
GLA3	Third Floor	182.00	182.00
BSMT	Basement	552.50	552.50
GAR	Garage	796.25	796.25
P/P	Covered Porch	33.75	
	Wood Deck	970.95	
	Wood Deck	56.00	1060.70
Net LIVABLE Area		(rounded)	2456

LIVING AREA BREAKDOWN

Breakdown				Subtotals
First Floor				
0.5 x	4.00	x	16.25	32.50
	7.50	x	32.50	243.75
0.5 x	16.25	x	4.00	32.50
	37.00	x	10.00	370.00
	25.50	x	32.50	828.75
Second Floor				
	27.50	x	17.50	481.25
0.5 x	2.50	x	7.50	9.38
	0.50	x	29.00	14.50
	16.00	x	18.50	296.00
	3.50	x	10.00	-35.00
Third Floor				
	3.50	x	4.00	14.00
	13.00	x	10.50	136.50
	3.50	x	9.00	31.50
13 Items			(rounded)	2456

DIMENSION LIST ADDENDUM

Borrower: Glenn DeWeese & Trista DeWeese | File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N | Case No.: 57803275689
City: Washoe Valley | State: NV | Zip: 89704
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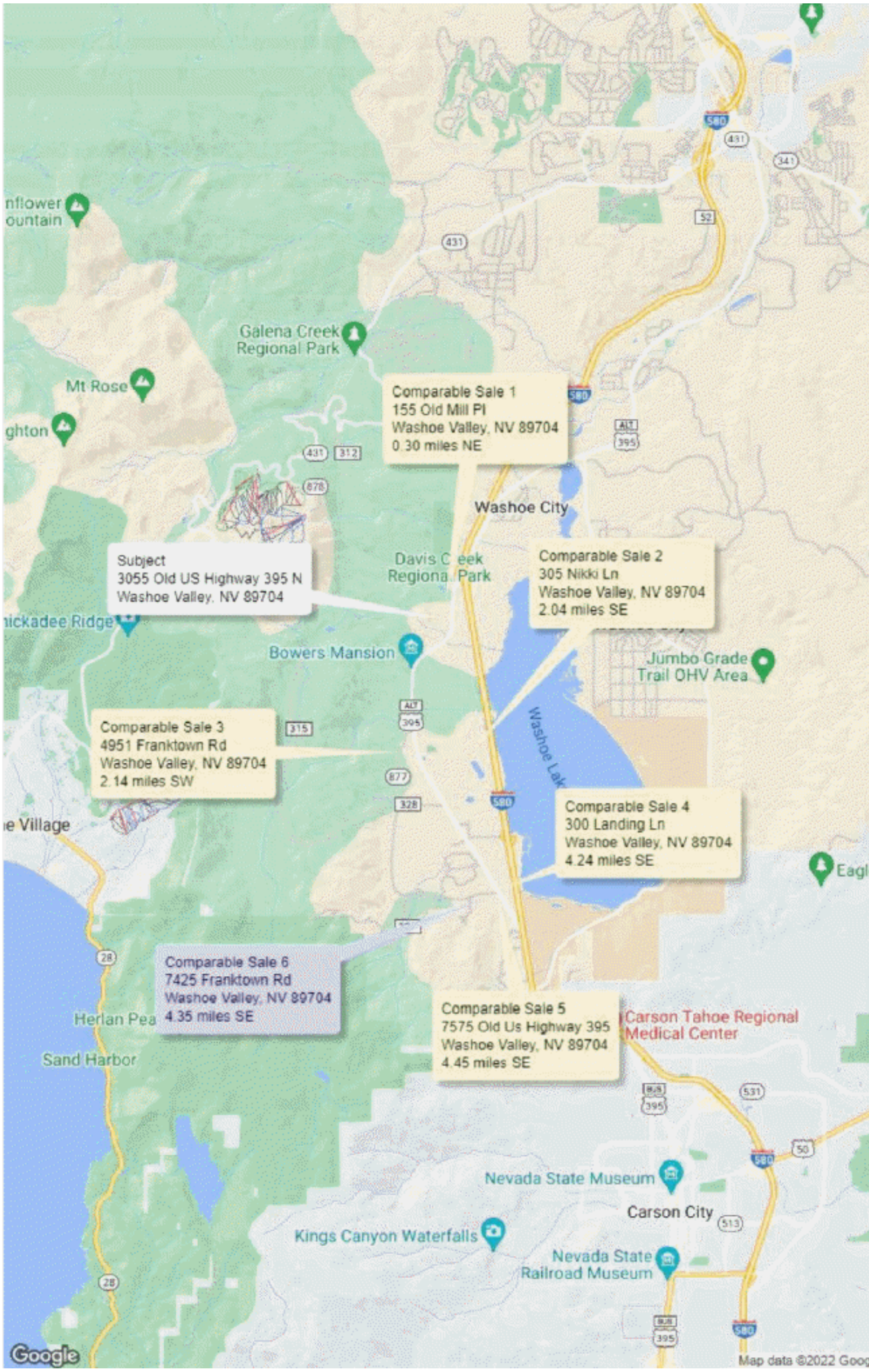
GROSS BUILDING AREA (GBA)	2,456
GROSS LIVING AREA (GLA)	2,456

Area(s)	Area	% of GLA	% of GBA
Living	2,456		100.00
Level 1	1,508	61.40	61.40
Level 2	766	31.19	31.19
Level 3	182	7.41	7.41
Other	1,061	43.20	43.20
GBA			
☐ Basement	553		
☐ Garage	796		
☐			

Area Measurements							Area Type					
Measurements			Factor		Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
16.25	x 4.00	x 0.50	=	32.50			X					
32.50	x 7.50	x 1.00	=	243.75			X					
4.00	x 16.25	x 0.50	=	32.50			X					
10.00	x 37.00	x 1.00	=	370.00			X					
32.50	x 25.50	x 1.00	=	828.75			X					
	x	x	=									
	x	x	=									
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17.50	x 27.50	x 1.00	=	481.25				X				
7.50	x 2.50	x 0.50	=	9.38				X				
29.00	x 0.50	x 1.00	=	14.50				X				
18.50	x 16.00	x 1.00	=	296.00				X				
10.00	x 3.50	x 1.00	=	35.00				X				
4.00	x 3.50	x 1.00	=	14.00					X			
10.50	x 13.00	x 1.00	=	136.50					X			
9.00	x 3.50	x 1.00	=	31.50					X			
24.00	x 32.50	x 1.00	=	780.00								X
6.50	x 2.50	x 1.00	=	16.25								X
26.00	x 2.50	x 1.00	=	65.00							X	
32.50	x 15.00	x 1.00	=	487.50							X	
	x	x	=									
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LOCATION MAP

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
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PLAT MAP

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
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AERIAL MAP

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
Lender: United Federal Credit Union		



Borrower: Glenn DeWeese & Trista DeWeese		File No.:	082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.:	57803275689
City: Washoe Valley	State: NV	Zip:	89704
Lender: United Federal Credit Union			

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE — REAL ESTATE DIVISION — NOT TRANSFERABLE

This is to Certify That : CURTIS WAYNE CRANDALL **Certificate Number:** A.0208173-CR

Is duly authorized to act as a CERTIFIED RESIDENTIAL APPRAISER **from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.**

Issue Date: June 7, 2022 **Expire Date:** June 30, 2024

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: CRANDALL APPRAISAL SERVICES
1045 BRADDOCK CT
RENO, NV 89503

REAL ESTATE DIVISION

SHARATH CHANDRA
Administrator

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-1AX-1001206 **Renewal of:**

1. **Named Insured:** Curt Crandall
2. **Address:** 4055 Desatoya Dr
   Reno, NV 89511
3. **Policy Period:** **From:** November 24, 2021 **To:** November 24, 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. $2,000,000
Claims Expense Limit of Liability	C. $1,000,000	D. $2,000,000

5. **Deductible** (Inclusive of **Claims Expenses**):
   5A. $ 500 Each **Claim** 5B. $ 1,000 Aggregate
6. **Policy Premium:** $790.00 **State Taxes/Surcharges:** $0.00
7. **Retroactive Date:** November 24, 1993
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.
   B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.

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

Borrower: Glenn DeWeese & Trista DeWeese		File No.: 082204WVC
Property Address: 3055 Old US Highway 395 N		Case No.: 57803275689
City: Washoe Valley	State: NV	Zip: 89704
Lender: United Federal Credit Union		

Settlement One

United Federal Credit Union
2807 S. State St.
Saint Joseph, MI, 49085

File Number: 082204WVC

In accordance with your request, I have appraised the real property at:

3055 Old US Highway 395 N
Washoe Valley, NV 89704

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of August 10, 2022 is:

$865,000
Eight Hundred Sixty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Curt Crandall

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

- CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Rs 4964 Lt A2), differs from PUBLIC RECORDS (FRAC).
- CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (046 031 47), differs from PUBLIC RECORDS (055-042-21).
- 1004_05UAD - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (2.95 ac) differs from PUBLIC RECORDS (851424 sf).
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (61; Year Built: 1961) differs from PUBLIC RECORDS (31; Year Built: 1991).
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (2456) differs from PUBLIC RECORDS (840).
- 1004_05UAD - SALES COMPARABLE(S) #1, 3 - Actual Age - differs by more than 24 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Site Area (10.14 ac) differs from PUBLIC RECORDS (449796 sf).
- 1004_05UAD - SALES COMPARABLE(S) #2 - Quality of Construction Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Adjustments - There are more than 10 adjustments.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Prior Date of Sale - is older than 36 months from the Effective Date of the appraisal.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Price of Prior Sale/Transfer (749000) differs from PUBLIC RECORDS (None).
- GSE - RECONCILIATION - This Appraisal is Made: Subject to - is checked. The lender must obtain a certificate of completion, stating the nature of the 'subject to' has been resolved before loan delivery. (ref. FNM0100)
- 1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Repairs or Alterations' - is checked. Comment required that use of a hypothetical condition might affect assignment results.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- GSE - SALES COMPARABLE NO. 5 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Site Area (5.00 ac) differs from PUBLIC RECORDS (851424 sf).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Age (57; Year Built: 1965) differs from PUBLIC RECORDS (31; Year Built: 1991).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Gross Living Area (2159) differs from PUBLIC RECORDS (840).
- 1004_05UAD - SALES COMPARABLE NO. 6 - Adjustments - There are more than 10 adjustments.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 6 - Age (43; Year Built: 1979) differs from PUBLIC RECORDS (28; Year Built: 1994).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Price of Prior Sale/Transfer (54000) differs from PUBLIC RECORDS (225000.0).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Price of Prior Sale/Transfer (565000) differs from PUBLIC RECORDS (None).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 6 - Price of Prior Sale/Transfer (545000) differs from PUBLIC RECORDS (115000.0).