FROM:

Hamer Appraisal Services

9 1/2 Highland Rd

Merrimac, MA 01860-1004

Telephone Number: (978) 500-9755 Fax Number:

TO:

Kimberly A. Goulette

5 Helena St

Newburyport, MA 01950

E-Mail:

Telephone Number: Fax Number:

Alternate Number:

INVOICE

INVOICE NUMBER

20-158A DATES

Invoice Date: 03/08/2020

Due Date:

REFERENCE

Internal Order #:

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form:
Other File # on form:

Federal Tax ID:

46-3825968

Employer ID:

DESCRIPTION

Lender: Kimberly A. Goulette Client: Kimberly A. Goulette

Purchaser/Borrower: Kimberly Goulette
Property Address: 5 Helena St
City: Newburyport

County: Newburyport

Legal Description: Book 34782 / Page 598

State: MA **Zip**: 01950-4113

FEES AMOUNT

1004 GP 250.00

SUBTOTAL

250.00

PAYMENTS AMOUNT

Check #: Date: Description:
Check #: Date: Description:
Check #: Date: Description:

SUBTOTAL

\$

0

TOTAL DUE

250.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

5 Helena St Newburyport, MA 01950-4113 Book 34782 / Page 598

FOR

Kimberly A. Goulette 5 Helena St Newburyport, MA 01950

OPINION OF VALUE

467,000

AS OF

02/26/2020

BY

Scott Hamerstrom
Hamer Appraisal Services
9 1/2 Highland Rd
Merrimac, MA 01860-1004
978-500-9755
shamerstrom@hameras.com

Borrower	Kimberly Goulette			File No	ı.	
Property Address	5 Helena St					
City	Newburyport	County Essex	State	MA	Zip Code	01950-4113
Lender/Client	Kimberly A. Goulette					

TABLE OF CONTENTS

Cover Page	1
USPAP Identification Addendum	2
Supplemental Addendum w/sig block	3
GP Residential	5
Additional Comparables 4-6	8
Subject Photos	9
Interior Photos	10
Location Map	11
Aerial Map	12
Comparable Photos 1-3	13
Comparable Photos 4-6	
Appraisers License	15
E&O	16
Deed	17
Property Card	18
Property Card	19
Flood Map	20
Plans	21
Plans	22
Plans	23
Plans	24
Plans	25
Plans	26
Plans	27
Plans	28

USPAP ADDENDUM

File No.

Borrower	Kimberly Goulette				
Property Ad	ldress 5 Helena St				
City	Newburyport	County E	ssex	State MA	Zip Code 01950-4113
Lender	Kimberly A. Goulette				
Thic	report was prepared under the fo	ollowing USPAP reporting option:			
				- \	
	appraisal Report	inis report was prepared in accorda	ance with USPAP Standards Rule 2-2(a).	
	Restricted Appraisal Report	This report was prepared in accorda	ance with USPAP Standards Rule 2-2(b).	
Reas	onable Exposure Time				
		e for the subject property at the market	value stated in this report is:	100-150	
Λddit	tional Certifications				
	fy that, to the best of my knowledge	and helief			
		n appraiser or in any other capacity, reg	garding the property that is the subject	of this report w	ithin the
l t	nree-year period immediately preced	ing acceptance of this assignment.			
ППт	HAVE performed services, as an app	praiser or in another capacity, regarding	a the property that is the subject of this	s report within th	he three-vear
		ance of this assignment. Those service			io unoc you.
	statements of fact contained in this rep		or are decompose in the commente pole	•••	
	•	usions are limited only by the reported ass	cumptions and limiting conditions and are	my perconal im	nartial and unhiaced
	sional analyses, opinions, and conclusi	· · · · · · · · · · · · · · · · ·	sumptions and infilting conditions and are	illy personal, illi	partial, and unbiased
		the property that is the subject of this repo	ort and no inerconal interest with respect	to the narties inve	hlyed
		that is the subject of this report or the part		o the parties inve	nvou.
		t contingent upon developing or reporting			
-	= =	nment is not contingent upon the developr		or direction in v	value that favors the cause of
-		e attainment of a stipulated result, or the or			
		ere developed, and this report has been pre			
_	n effect at the time this report was prep		spared, in comorning with the official ste	indards of Froics	Sional Appraisar i ractice that
		roperty that is the subject of this report.			
		praisal assistance to the person(s) signing	n this cartification (if there are exceptions	the name of eac	h individual providing
	cant real property appraisal assistance i		y this certification (if there are exceptions,	the name of eac	ii iidividdai providing
Sigilli	cant real property appraisal assistance i	s stated disconline in this report).			
Addit	tional Comments				
The	problem to be solved with this s	appraisal is to arrive at an Opinion	of Market Value of the above me	entioned prop	erty identified as the
		he definition of market value as de		sittioned prop	erty, identified as the
Junio	or or this appraisal, based on the	To definition of market value as a	clined in Frank (Frank 1004 CF)		
The	subject value is based on the "h	Hypothetical Condition" that the su	ibject has been improved by 145	sf adding a s	econd hedroom
	red porch. Finishes are to be si		abject has been improved by 140	or adding a o	Soona Sourcom,
****	roa peren. I mienee are te se ei	rimar to oxioting quanty.			
APPR	AISER:	A	SUPERVISORY APPRAISE	4: (only if re	quired)
Signatur	e: www	Nilma	Signature:		
	Scott Hamerstrom	1 ***	Name:		
	ned: 03/08/2020		Date Signed:		
	difference #1 144 OF UZOE 40		Ctata Cartification #:		
	License #:		or State License #:		
State:			State:		
_		/12/2020	Expiration Date of Certification or Lice	nse.	
-		/12/2020	Supervisory Appraiser Inspection of S		
LIIOOUVE	Date of Appraisal: <u>02/26/2020</u>		Did Not Exterior-only from		Interior and Exterior
İ					w.iu =/!\u01101

File No

Supplemental Addendum

		Cappionicital Addonadii	11101	10.
Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			

Scope of Appraisal Report

This is an appraisal report as defined by the 2020/21 addition of uniform standards of professional appraisal practice, standard rule 2-2a, and subject to the stated scope of work.

Intended Use & User

The intended use is to evaluate the property that is the subject of this appraisal for current market value (proposed Improvement only) for "significant improvement determination" for the Newburyport Conservation Commission. The intended user of this appraisal report is the client. No additional intended use/user are identified by the appraiser.

SCOPE OF WORK

The appraisal is based on information gathered by the appraiser from public records, including but not limited to the Town Assessors Office, and the Essex County Registry of Deeds, unidentified sources, interior and exterior inspection of the subject property, neighborhood inspection and investigation, and selection of comparable sales within the market area. The original source of the Comparables is shown in the data source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data considered to be reliable. When conflicting data is provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report no used as the basis for the value conclusion. The appraisal assignment was not based on a requested minimum valuation or specific valuation.

- I performed the following tasks in arriving at my value opinion
- I performed an interior and exterior inspection of the subject property
- I viewed the public records including the unit deed when available(online), assessors card (online),
- I inspected the neighborhood
- inspected each of the comparable sales from the street. The appraiser also photographed
 each of the comparable properties used in the report, turn inspection from the street. If the
 comparable was not able to be photographed during inspection, the appraiser utilized a photo
 from the MLS listing sheet.
- I collected, confirmed and analyzed data from reliable public and private sources
- I reported the analysis, opinions and conclusions in the appraisal report.

Competency Disclosure

" I have knowledge and experience appraising this type of property in this market area and I am aware of and have access to, the necessary and appropriate public and private data sources, such as MLS, tax assessment records, public land records, and other such data sources in which the property is located". The appraiser has an office with 14 miles of the subject property and has appraised over 15 properties within the subject market area over the past 6-12 months.

Assessed Value

The assessed value per the City of Newburyport the assessment for fiscal year 2020 is \$369,800 the assessment is 100% residential. This is provided for informational purposes only.

DEFINITION OF MARKET VALUE SOURCE

THE DEFINITION OF MARKET VALUE APPLIED IN THIS APPRAISAL WAS FROM THE January 1st, 2020/21 VERSION OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP), & is noted "definition of market value" USPAP AO-30, Page 102.

Highest and Best Use:

The subject property is a deeded single family home as existing and is valued as such. Based on the existing zoning and the fact that the subject is a legal conforming use on a legal nonconforming lot, in conformance with other single families in the market area it would not be feasible to demolish and rebuild, the existing use is the maximally productive use of the site as improved therefore the highest and best use. The subject is legal nonconforming due to lack of required land, can be rebuilt on original footprint in the event of a catastrophe.

Signature		Signature	
Name Scott Hamerstrom		Name	
Date Signed 03/08/2020		Date Signed	
State Certification # MACR#70540	State MA	State Certification #	State
Or State License #	State	Or State License #	State

State State

File No

Supplemental Addendum

		Cappionionital Addonadin	TIICIN	0.	
Borrower	Kimberly Goulette				
Property Address	5 Helena St				
City	Newburyport	County Essex	State MA	Zip Code 01	950-4113
Lender/Client	Kimberly A. Goulette				

• GP Residential : Sales Comparison Analysis - Summary of Sales Comparison Approach

The market area was searched for properties that were both comparable and competitive with subject property and similar in size, location and age. A -+ 25% for Gross Living Area parameter was used in the selection process of comparables from the subject. Distance from subject to comparables is 1 mile date of sale 12 months, in addition to age, and location. All comparables were taken in consideration when the opinion of value was determined. As the market supports \$30/sf adjustment was given on a difference of 50 sf above and below grade, land adjusted by \$3.00 per sf. Sale #1 is a recent sale in the subject locus, adjusted down for lot utility, similar condition and views per Broker/MLS Photos, per Broker the lot is not sub dividable and there is a approved permit in place for a detached two car garage. Sale #2 is a recent sale on Jackson Street in Newbury, similar crawl space, inferior condition and views per Broker/MLS Photos. Sale #3 is located on 46th Street in Newbury, adjusted down for superior basement utility and up for views, inferior condition per Broker. Sale #4 is located on 55th Street in Newburyport, similar crawl space, inferior views, similar upgraded condition per Broker/MLS Photos. Sale #5 is located on 78th Street in Newburyport, inferior views, similar overall condition, superior basement utility. All other adjustments made via market extraction for the presence and/or lack of certain amenities in either the subject or comparable properties, such as porches, number of bathrooms, bedrooms, etc. The appraiser has placed most weight on Sales #1, #2, and #4 being the most recent, reflective of the current market with similar crawl space utility. Therefore in the appraiser's opinion the subject's proposed market value is \$467,000. Based on 27% of the overall value it is the appraiser's opinion that the proposed improvement value is \$126,000.

Final Reconciliation:

All three approaches to value were considered when forming an opinion of value. The income approach was not developed as single families such as the subject are not typically bought and sold as investment properties. The cost was not developed due to the intended use of the assignment. In the appraiser's opinion the sales comparison approach is most indicative of market behavior for buyers of residential homes when adequate sales are available in the marketplace, as is true in this instance. With the emphasis on the sales comparison approach, it is my opinion that the subject property value is \$467,000. Based on a 27.0% improvement value the proposed improvement value would be \$126,000.

Improvement Value

Improvement value is based on Sales 1, 2, and 4. Per Assessors, Sale #1 has an improvement value of 30%, Sale #2 has an improvement value of 28%, and Sale #3 has an improvement value of 23%, call 27.0%.

Exposure Time

Exposure Time is defined by USPAP (2020-21 Ed., Definitions) to be - "the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure Time is a retrospective opinion based on an analysis of past events assuming a competitive and open market." After a review of market transactions, as well as discussions with area real estate professionals, the exposure time would have been one to four months at the market value estimate indicated herein.

Personal Property

Any personal property, fixtures or intangible items that are not real property but are included in the appraisal have been identified and separately valued, and the impact of their inclusion or exclusion on the estimate of market value has been discussed in this report.

Electronic Signatures & Digital Photographs

The signatures that appear on this appraisal may be electronic with security-protected access codes. Electronic signatures have been approved by all major lending institutions, and according to USPAP, electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. Photographs submitted with this appraisal are original digital images printed in color or black and white, and have not been altered or modified in any way.

Signature	dim	Signature
Name Scott Hamerstrom		Name
Date Signed 03/08/2020		Date Signed
State Certification # MACR#70540	State MA	State Certification #
Or State License #	State	Or State License #

F	<u> </u>	<u>ESIDENTIAL APP</u>	<u>RAISAL REF</u>	PORT		File No.:	
	-	Property Address: 5 Helena St			ewburyport	State: MA	Zip Code: 01950-4113
Ļ		County: Essex	Legal Descr	ription: Book 34782			
R.IECT	3				Assessor's Parcel #:	75-243	
=	3	Tax Year: 2020 R.E. Taxes: \$ 4,7		ments: \$ 0	Borrower (if applicable)		
	3	Current Owner of Record: Kimberly 0	Goulette	Occu	pant: 🗙 Owner	Tenant Vacant	Manufactured Housing
		Project Type: PUD Condor	minium Cooperative	Other (describe)		H0A: \$ 0	per year per month
		Market Area Name: Plum Island			p Reference:	Censu	s Tract:
	_	The purpose of this appraisal is to develop an	<u> </u>	t Value (as defined), or	other type of value (de		ket value, building only.
I.		This report reflects the following value (if not	-		ection Date is the Effective		
ΙΞ	-	Approaches developed for this appraisal:	Sales Comparison Appro			h (See Reconciliation Co	mments and Scope of Work)
Į	311-	Property Rights Appraised: Fee Sim			ner (describe)		
2		Intended Use: The intended use is to					proposed Improvement
U U		only) for the "significant improvem Intended User(s) (by name or type):	ient determination" for t	the Newburyport Co	onservation Commiss	sion.	
٩		Client: Kimberly A. Goulette		Address: 5 Helena	o Ct Nowburnmort M	A 01050	
	ı⊩	Appraiser: Scott Hamerstrom		0.10.01.	<u>a St, Newburyport, M</u> ghland Rd, Merrimac,		
Н	-	11	Suburban Rural	Predominant	One-Unit Housing	Present Land Use	Change in Land Use
		_	25-75% Under 25%	Occupancy	PRICE AGE		Not Likely
_		Growth rate: Rapid X S		➤ Owner 80	\$(000) (yrs)	2-4 Unit 4 %	Likely * In Process *
ĮΞ	`		Stable Declining	Tenant 20	235 Low 0		* To:
<u> </u>		-	n Balance Over Supply	Vacant (0-5%)	1,500 High 250	Comm'l 1 %	
<u>a</u>	5	Marketing time:	3-6 Mos. Over 6 Mos.	☐ Vacant (>5%)	515 Pred 50	%	
ES ES	֡֝֞֜֞֞֞֞֜֞֝֡֓֜֝֡֡֡֡֝֞֜֜֡֡֡֡֞֜֜֡֡֡֡֡֡֡֡֡֞֜֜֡֡֡֡֞֜֞֡֡֡֡֡֞֜֡֡֡֡֡֡	Market Area Boundaries, Description, and Ma	rket Conditions (including supp	ort for the above charact	eristics and trends):	The most rec	ent market research
2	֡֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֡֓֓֓֓֓֓֡֓֓֡֓֡	indicates marketing time in the 1-3	3 month range, per data	a obtained from the	MLS. There is curre	ntly a shortage of pro	duct and high demand
AREA		in Newburyport for entry level hou	ısing.				
Ŀ	-						
۱ቾ							
MARKET	֡֞֟֓֓֟֟֝֝						
=	1						
	ŀ						
H		Dimensions: 70' x 140' +/-			Site Area: 9	800 sf	
	Ī	Zoning Classification: R2				10000 sf / 100' Fronta	ige
			Zor	ning Compliance:		nforming (grandfathered)	Illegal No zoning
	-	Are CC&Rs applicable? Yes No		e documents been review	ed? Yes 🔀 No	Ground Rent (if applicab	le) \$/
	ı	Highest & Best Use as improved: Pr	resent use, or Other us	se (explain) <u>See Ado</u>	lendum		
	ı.						
			Family	Us	e as appraised in this report	: Single Family	
Įz		Summary of Highest & Best Use: See	Addendum				
FSCRIPTION	≟						
		Utilities Public Other Provider/	/Description Off-site Impi	rovements Type	Public Privat	e Topography Slope	es slightly to the water
Į,	יי ני	Electricity \(\sum \)	Street	Asphalt	X	Size Typic	•
عا		Gas Propane	Curb/Gutter	None			Rectangular
벁	1	Water City	Sidewalk	None		Drainage Typic	
10		Sanitary Sewer	Street Lights	Incandescent / Pu	ıblic 🔀 🔲	View B;Res	s;Water
	ш	Storm Sewer City	Alley	None			
		Other site elements: Inside Lot FEMA Spec'l Flood Hazard Area Yes	Corner Lot Cul de Sac		ties Other (describe) A Map #		A Map Date
			al nonconforming due to				· ·
		catastrophe with no variance requ	•	raok or required to	ria, cari bo robant on	original rootprint in th	o ovoint of a
	ľ						
		·	Exterior Description	Foundation		asement None	Heating
		# of Units 1 Acc.Unit	Foundation NA	Slab		rea Sq. Ft. O	Type FHA
		# of Stories 1	Exterior Walls Shingl	_	0.0	Finished O	Fuel <u>Propane</u>
		Type X Det. Att. Design (Style) DT1.0;Ranch	Roof Surface Aspha Gutters & Dwnspts. yes/ye			eiling Valls	Cooling
		Existing Proposed Und.Cons.	Window Type Mixed		. =	loor	Central NA
\ <i>,,</i>		Actual Age (Yrs.) 72	Storm/Screens yes	Settlemer		utside Entry	Other Window
Į		Effective Age (Yrs.) 15	<u>yoo </u>	Infestatio			<u>vviiidow</u>
Ī		Interior Description	Appliances Attic	None Amenities			Car Storage None
Į	Ī	Floors <u>Mixed/New</u>	Refrigerator X Stairs		O Woods	stove(s) # O	Garage # of cars (2 Tot.)
S	4	Walls <u>Drywall/Avg</u>	Range/Oven 🔀 Drop S				Attach. O
	31	Trim/Finish Wood/Good	Disposal Scuttle				Detach. O
ļ	411	Bath Floor Tile/Good	Dishwasher Doorw	- = -	rch		BltIn <u>0</u>
Ė	ш.	Bath Wainscot Incert/Avg	Fan/Hood Floor Microwave Heated	Fence O			Carport 0
٥	5	Doors <u>Wood/Avg</u>	Washer/Dryer Finish				Driveway <u>2</u> Surface Gravel
	5	Finished area above grade contains:	4 Rooms	2 Bedrooms	1.0 Bath(s)	819 Square Feet of	Gross Living Area Above Grade
F		Additional features: Standard	-T		1.0 200.(0)	010 0quaro 1000 01	
GBID	5						
L L	3	Describe the condition of the property (includ		,			built in 1948 with good
		finishes, quality considered average	<u> </u>	-	· · · · · · · · · · · · · · · · · · ·		
		condition. Recent improvements b	_			water system, windo	ws, insulation, electric,
		paint, landscaping, and support pi	lings, and proposed se	cond bedroom and	porch.		
	1						
	1						

DECIDENTIAL		DEDADT
	$\Lambda \cup \cup \cup \Lambda \cup \subset \Lambda \cup$	
RESIDENTIAL	AFFNAISAL	NLFUNI

File No.:

		₹	any prior s	ales or t	transfers	s of the s	ubje	ct property for the	three years p	rior to th	e effe	ctive date of this a	ppraisal				
TRANSFER HISTORY	Data Source(s): Asses: 1st Prior Subject Sa		Δnal	veie of	cale/tran	nefor hieta	nn/ s	and/or any current	agreement of	cala/licti	ina.	The aubi	oot bo	o not	aald an	o in	the post
Š	Date:	ale/ ITAIISIEI					-	None of the c	-		-	The subj					
Ξ̈́	Price:			his re _l		eu abov	ve.	None of the c	umparabit	55 Have	2 501	u iii iile pasi	12 11101	1015	Julei ula	mer	onteu
ER	Source(s): Assessors /	D & T	III U	iis re	ροπ.												
SFI	2nd Prior Subject Sa																
¥	Date:	uio, irunoioi															
T.	Price:																
	Source(s):																
	SALES COMPARISON APP	PROACH TO VAI	LUE (if de	velope	d)		The	Sales Comparisor	n Approach w	as not d	evelop	ed for this apprais	al.				
	FEATURE	SUBJE	СТ	Τ	CON	//PARABL	E S/	ALE # 1	CO	MPARAE	BLE S	ALE # 2		COM	IPARABLE S	SALE 7	# 3
	Address 5 Helena St			44 C	old Po	int Rd			8 Jackso	n Way			6 46t	h St			
	Newburyport,	MA 01950-4	4113	New	bury,	MA 019	951	I-1326	Newbury	MA 0	1951	-2113	Newb	oury,	MA 0195	51-14	109
	Proximity to Subject			0.42	miles	SE			1.18 mile	s SE			0.34	miles	E		
	Sale Price	\$					\$	520,000			\$	394,900				\$	425,000
	Sale Price/GLA	\$ 265	.96 /sq.ft			35 /sq.ft				.18 /sq.					66 /sq.ft.		
	Data Source(s)							6;DOM 177				;DOM 69			7256747	'3;DC	OM 19
	Verification Source(s)	DECORIO				elected		() 6	No Doc S		d	/ \ A • !! .			elected		/
	VALUE ADJUSTMENTS	DESCRIP	IION	1	DESCRI	PHON		+(-) \$ Adjust.		RIPTION		+(-) \$ Adjust.	t	ESCRII	PIION	+1	(-) \$ Adjust.
	Sales or Financing			Arm					ArmLth				ArmL				
	Concessions Date of Sale/Time	0		Con	v; 20;c1(0/10			Conv; s11/19;c0	0/40		^	Conv s10/1		2/10	+	0
	Rights Appraised	Fee Simple			Simpl			0	Fee Simp			U	Fee S				0
	Location	N;Res;		N;Re		<u> </u>			B;Res;	,,,,		-20,000	1				-20,000
	Site	9,800 sf			շ <u>ջ,</u> 40 sf			-35.220	2762 sf			+21,114					+14,778
	View	Res;Water			;Wate	r		33,220	N;Res;			+20,000					+20,000
	Design (Style)	· ·	T1.0;Ranch		;Cotta			0	DT1;Cott	age			DT1;		ge		0
	Quality of Construction	Average	Average		rage				Average				Avera				
	Age	66		85				0	67			0	61				0
	Condition	Good		Goo					Average			+20,000			1		+20,000
	Above Grade	Total Bdrms	Baths	_	Bdrms		_		Total Bdrm	_			Total		Baths		
	Room Count	4 2	1.0	4	2	1.0		0		1.		-2,500		_1_	1.0		0
	Gross Living Area Basement & Finished		319 sq.ft.			683 sc	η.π.	+4,080		560	sq.π.	+7,770			,102 sq.f	[.	-8,490
	Rooms Below Grade	Crawl		Crav	ΝI				Crawl				648 s 454 s		hod		-12,960 -9,080
	Functional Utility	2 Bedrooms		2 Bo	droon	ne			2 Bedroo	me			1 Bed				+20,000
	Heating/Cooling	Central/Non			B/Non			0	Central/C			-3,000					120,000
	Energy Efficient Items	Standard	10		ndard			Ŭ	Standard	ontidi		0,000	Stand) iii		
H	Garage/Carport	2 off street			stree	t		0	2 off stree	et			2 off		t		0
Q	Porch/Patio/Deck	2 Decks			h/Dec				Porch			+2,000					0
Ϋ́																	
Y																	
ő																	
SALES COMPARISON APPROA(
IΡΑ	Net Adjustment (Total)				+	X -	\$	-31,140	X +		\$	45,384		1 +	;	<u> </u>	24,248
Š	Adjusted Sale Price						۳	-31,140			Ψ	45,364		<u>'</u>		Ψ	24,240
S	of Comparables						\$	488,860			\$	440,284				\$	449,248
뿌	Summary of Sales Comparis	son Approach	Sec	e Add	endur	n		.00,000				,					,
S																	
	_																

\Box	ESIDENTIAL APPRAISAL REPORT	File No.:
	COST APPROACH TO VALUE (if developed)	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for each	etimatina cita valua):
	Toupport for the opinion of site value (summary of comparable failu sales of other methods for ex	
	FOTHWATER DEPROPRIATION OR DEPLACEMENT COST NEW	ODINION OF OUTS VALUE
┰	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE=\$
COST APPROACH	Source of cost data:	DWELLING Sq.Ft. @ \$ =\$
Iδ	Quality rating from cost service: Effective date of cost data:	Sq.Ft. @ \$ =\$
Įğ	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ =\$
뮵	(groot ining area calculations, appropriation, story.	Sq.Ft. @ \$ =\$
⋖		
S		Sq.Ft. @ \$ =\$
၂႙		amenities ==\$
ľ		Garage/Carport Sq.Ft. @ \$ =\$
		Total Estimate of Cost-New=\$
		Less Physical Functional External
		-
		Depreciation =\$(
		Depreciated Cost of Improvements =\$
		"As-is" Value of Site Improvements ==\$
		=\$
		=\$
	Estimated Remaining Economic Life (if required):	rs INDICATED VALUE BY COST APPROACH =\$
H		
ᆬ	INCOME APPROACH TO VALUE (if developed) The Income Approach was not de	
Ιĕ	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
IS.	Summary of Income Approach (including support for market rent and GRM):	
ΙĒ		
l₩		
INCOME APPROAC		
S		
ĮΫ		
=		
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Pla	anned Unit Development.
	Legal Name of Project:	•
	Describe common elements and recreational facilities:	
ما	Describe common elements and recreational facilities:	
PUD		
۱"		
L	Indicated Value has Calae Commenters Annuaced &	"If developed (f. developed) 6
	Indicated Value by: Sales Comparison Approach \$ 467,000 Cost Approach ((if developed) \$ Income Approach (if developed) \$
	Indicated Value by: Sales Comparison Approach \$ 467,000 Cost Approach (Final Reconciliation See Addendum for summery of improvement value.	if developed) \$ Income Approach (if developed) \$
	1 11 101,000	if developed) \$ Income Approach (if developed) \$
	1 11 101,000	(if developed) \$ Income Approach (if developed) \$
	1 11 101,000	(if developed) \$ Income Approach (if developed) \$
NO	1 11 101,000	(if developed) \$ Income Approach (if developed) \$
LION	Final Reconciliation See Addendum for summery of improvement value.	
IATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", X subject to completion per plans and specification.	ications on the basis of a Hypothetical Condition that the improvements have been
SILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", X subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyprical Section 1.	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to
NCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", X subject to completion per plans and specification.	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to
CONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "'as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditions are considered.	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair:
ECONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", X subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyprical Section 1.	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair:
RECONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', 'S subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypithe following required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch.
RECONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", X subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption.	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch.
RECONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "'as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w. defined Scope of Work, Statement of Assumptions and Limiting Conditions
RECONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other standard property).	ications on the basis of a Hypothetical Condition that the improvements have been on the the completed of the complete of the
RECONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "'as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000 , as of:	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject 02/26/2020 , which is the effective date of this appraisal
RECONCILIATION	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other standard property).	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject 02/26/2020 , which is the effective date of this appraisal
	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical completed inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other of this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and the subject of the subject to Hypothetical Conditions and the subject to Hypothetical Co	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjection of the real prope
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and specific required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 28 pages, including exhibits we	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is sisting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject o2/26/2020 , which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendary which are considered an integral part of the report. This appraisal report may not be
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and specific required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 28 pages, including exhibits we	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is sisting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject o2/26/2020 , which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendary which are considered an integral part of the report. This appraisal report may not be
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and specific required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 28 pages, including exhibits we	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to dition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. Sumptions as specified in the attached addenda. wy, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject 02/26/2020 yhich is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be export.
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and specific required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 28 pages, including exhibits we	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of the conditional conditions of the real property that is the subjective of the conditional conditional conditions appraisal ond/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be apport. My Photograph Addenda
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and specific required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 28 pages, including exhibits we	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of the subjective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendationally which are considered an integral part of the report. This appraisal report may not be export. My Photograph Addenda Sketch Addendum
	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "'as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and specific plans adding 145 sf to extend the subject to completed "subject to" completion of attached plans adding 145 sf to extend the subject property, as indicated belowed and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Conditi	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of the conditional conditions of the real property that is the subjective of the conditional conditional conditions appraisal ond/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be apport. My Photograph Addenda
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical completed inspection based on the Extraordinary Assumption that the condict completed "subject to" completion of attached plans adding 145 sf to ex	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. In a symption is as specified in the attached addenda. In a symption is as specified in the attached addenda. In a symption is and Limiting Conditions specified value type), as defined herein, of the real property that is the subject or one of the symptom included in this report. See attached addendation in the are considered an integral part of the report. This appraisal report may not be seport. In a symptom in the property in the property of the report. This appraisal report may not be seport. In a symptom in the property in the property of the report. This appraisal report may not be seport. In a symptom in the property of the report. This appraisal report may not be seport. In a symptom in the property of the
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and the conditions are completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be seport. The appraisal is integral and covered porch. Seport that is the subject of the real property that is the subject of the report. See attached addendate which are considered an integral part of the report. This appraisal report may not be seport. The appraisal is integral is integral and covered porch. Second Property that is the subject of the report. This appraisal report may not be seport. Manuf. House Addendum Manuf. House Adden
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'',	ications on the basis of a Hypothetical Condition that the improvements have been onthetical Condition that the repairs or alterations have been completed, subject to action or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be apport. Addendum Photograph Addenda Manuf. House Addendum Manuf. Newburyport, MA 01950
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical conditions and the conditions are completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be seport. The appraisal is integral to a state of the subject of the real property that is the subject of the report. See attached addendate of this appraisal report. Which is the effective date of this appraisal report. See attached addendate of the report. This appraisal report may not be seport. Which is the effective date of this appraisal report. See attached addendate of the report. This appraisal report may not be seport. Manuf. House Addendum Manuf. Manuf. Manuf. House Addendum Manuf. Manuf. House Addendum Manuf. Manuf
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'',	ications on the basis of a Hypothetical Condition that the improvements have been onthetical Condition that the repairs or alterations have been completed, subject to action or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be apport. Addendum Photograph Addenda Manuf. House Addendum Manuf. Newburyport, MA 01950
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'',	ications on the basis of a Hypothetical Condition that the improvements have been on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to determine the interval of the subject to determine a second bedroom and covered porch. In a paper a second bedroom and covered por
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'',	ications on the basis of a Hypothetical Condition that the improvements have been obthetical Condition that the repairs or alterations have been completed, subject to determine a second bedroom and covered porch. In a ppraisal is sisting structure for a second bedroom and covered porch. Issumptions as specified in the attached addenda. In a symptions as specified in the attached addenda. In a symptions and Limiting Conditions appropriately a symptom of the real property that is the subject or or of the real property that is the subject or or or of the real property that is the subject or or or of the real property that is the subject or
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'',	ications on the basis of a Hypothetical Condition that the improvements have been obthetical Condition that the repairs or alterations have been completed, subject to determine a second bedroom and covered porch. In a ppraisal is sisting structure for a second bedroom and covered porch. Issumptions as specified in the attached addenda. In a symptions as specified in the attached addenda. In a symptions and Limiting Conditions appropriately a symptom of the real property that is the subject or or of the real property that is the subject or or or of the real property that is the subject or or or of the real property that is the subject or
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'',	ications on the basis of a Hypothetical Condition that the improvements have been obthetical Condition that the repairs or alterations have been completed, subject to determine a second bedroom and covered porch. In a ppraisal is sisting structure for a second bedroom and covered porch. Issumptions as specified in the attached addenda. In a symptions as specified in the attached addenda. In a symptions and Limiting Conditions appropriately a symptom of the real property that is the subject or or of the real property that is the subject or or or of the real property that is the subject or or or of the real property that is the subject or
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made ''as is'',	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective o2/26/2020 , which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be export. ddendum Photograph Addenda Sketch Addendum Manuf. House Addendum Manuf. House Addendum Manuf. House Addendum Support. Suppervisory A. Goulette 5 Helena St, Newburyport, MA 01950 SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
ATTACHMENTS	This appraisal is made ''as is'', _X subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical Conditions and/or Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject of value type), as defined herein, of the real property that is the subject of value type), as defined herein, of the real property that is the subject of value type), as defined herein, of the report of this appraisal report may not be object. See attached addendary in this report. See attached addendary in this report. See attached addendary in this report. See attached addendary in this appraisal report may not be sport. Seport. See Thelena St, Newburyport, MA 01950 SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical Conditions and/or Extraordinary Assumption that the condition completed "subject to" completion of attached plans adding 145 sf to exemple to the degree of inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains _28_ pages, including exhibits were properly understood without reference to the information contained in the complete real Attached Exhibits: Scope of Work Limiting Cond./Certifications Narrative A Additional Sales Cost Adder Additional Sales Cost Adder Additional Sales Cost Adder Additional Sales Cost Adder Colient Contact: Kimberly A Goulette Client Contact: Kimberly A Goulette Client Contact: Kimberly A Goulette Client Contact: Kimgoulette@gmail.com Address: Appraiser Name: Scott Hamerstrom	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to dition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of the conditional property of the subjective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be sub
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical Condition specific plans adding 145 sf to ex	ications on the basis of a Hypothetical Condition that the improvements have been onthetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject 02/26/2020 , which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendary which are considered an integral part of the report. This appraisal report may not be seport. In the second Addendum Manuf. House Addendum M
S	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical Conditions and/or Extraordinary Assumption that the condition completed "subject to" completion of attached plans adding 145 sf to exemple to the degree of inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains _28_ pages, including exhibits were properly understood without reference to the information contained in the complete real Attached Exhibits: Scope of Work Limiting Cond./Certifications Narrative A Additional Sales Cost Adder Additional Sales Cost Adder Additional Sales Cost Adder Additional Sales Cost Adder Colient Contact: Kimberly A Goulette Client Contact: Kimberly A Goulette Client Contact: Kimberly A Goulette Client Contact: Kimgoulette@gmail.com Address: Appraiser Name: Scott Hamerstrom	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to dition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of the conditional property of the subjective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be support. In the subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be subjective date of this appraisal report may not be sub
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypithe following required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other of this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at A true and complete copy of this report contains 28 pages, including exhibits properly understood without reference to the information contained in the complete real Attached Exhibits: Scope of Work Limiting Cond./Certifications Narrative A Additional Sales Cost Adder Additional Sales Plans Clier Contact: Kimberly A Goulette Clier Contact: Kimberly A Goulette Clier Contact: Kimberly A Goulette Clier Address: Appraiser Name: Scott Hamerstrom Address: Address: Appraiser Name: Scott Hamerstrom Scott Hamerstrom Scott Hamer Appraisal Services Fax: Company: Hamer Appraisal Services Fax: Company: Hamer Appraisal Services Fax: Company: Hamer Appraisal Services Cost Adder Cost Adder Company: Hamer Appraisal Services Cost Adder Company: Hamer Appraisal Services Cost Adder Cost Adde	ications on the basis of a Hypothetical Condition that the improvements have been onthetical Condition that the repairs or alterations have been completed, subject to lition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject 02/26/2020 , which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendary which are considered an integral part of the report. This appraisal report may not be seport. In the second Addendum Manuf. House Addendum M
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hype the following required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to exempleted "subject to" completion of attached plans adding 145 sf to exemplete on the degree of inspection of the subject property, as indicated beloand Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at A true and complete copy of this report contains 28 pages, including exhibits where properly understood without reference to the information contained in the complete reference to the information contained	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to dition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendary which are considered an integral part of the report. This appraisal report may not be aport. ddendum Photograph Addenda Sketch Addendum Manuf. House Addendum The CO-APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: Company: Phone: E-Mail: Fax: E-Mail:
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", _X subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypithe following required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex. This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to ition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjective of the value type), as defined herein, of the real property that is the subjective of the value type), as defined herein, of the real property that is the subjective of the value type), as defined herein, of the real property that is the subjective of the value type), as defined herein, of the real property that is the subjective of the value type), as defined herein, of the real property that is the subjective of the value type), as defined herein, of the real property that is the subjective of the value type, as defined herein, of the real property that is the subjective of the value type, as defined herein, of the real property that is the subjective of the value type, as defined herein, of the real property that is the subjective of the value type, and the subjective of the value type, as defined herein, of the real property that is the subjective of the subjective of the value type, as defined herein, of the real property that is the subjective of the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property that is the value type, as defined herein, of the real property
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specificompleted, subject to the following repairs or alterations on the basis of a Hypithe following required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex. This report is also subject to other Hypothetical Conditions and/or Extraordinary AB assed on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to tition or deficiency does not require alteration or repair: The appraisal is isting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subjec
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", X subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothetical Condition subject to completed "subject to" completion of attached plans adding 145 sf to ex This report is also subject to other Hypothetical Conditions and/or Extraordinary A Based on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at A true and complete copy of this report contains _28 pages, including exhibits where your property understood without reference to the information contained in the complete reference Extraordinary Assumptions A true and complete copy of this report contains _28 pages, including exhibits where your property understood without reference to the information contained in the complete reference Extraordinary Assumptions A true and Complete Copy of this report contains _28 pages, including exhibits where your property understood without reference to the information contained in the complete reference Extraordinary Assumptions A true and Complete Copy of this report contains _28 pages, including exhibits where your property understood without reference to the information contained in the complete reference to the information contained i	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to tition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject 02/26/2020, which is the effective date of this appraisal nd/or Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be seport. defined William
ATTACHMENTS	Final Reconciliation See Addendum for summery of improvement value. This appraisal is made "as is", subject to completion per plans and specificompleted, subject to the following repairs or alterations on the basis of a Hypithe following required inspection based on the Extraordinary Assumption that the cond completed "subject to" completion of attached plans adding 145 sf to ex. This report is also subject to other Hypothetical Conditions and/or Extraordinary AB assed on the degree of inspection of the subject property, as indicated belo and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 467,000	ications on the basis of a Hypothetical Condition that the improvements have been othetical Condition that the repairs or alterations have been completed, subject to tition or deficiency does not require alteration or repair: The appraisal is issting structure for a second bedroom and covered porch. ssumptions as specified in the attached addenda. w, defined Scope of Work, Statement of Assumptions and Limiting Conditions specified value type), as defined herein, of the real property that is the subject 02/26/2020 , which is the effective date of this appraisal roll of Extraordinary Assumptions included in this report. See attached addendate which are considered an integral part of the report. This appraisal report may not be apport. ddendum Photograph Addenda Sketch Addendum Manuf. House Addendum Flood Flo

<u> IDDITIONAL</u>	. COMPAR	ABLI	E SAL	ES			F	ile No.:			
FEATURE	SUBJECT		COMPARABLE S		C	COMPARABLI	E SALE # 5			PARABLE S	ALE # 6
Address 5 Helena St		6 55th S	St		5 78th S	St					
Newburyport	, MA 01950-4113	Newbur	yport, MA 0	1950-4452	Newbur	yport, MA	01950-4327				
Proximity to Subject		0.39 mil	les NE		0.46 mil	es N					
Sale Price	\$		\$	460,000			\$ 485,000			\$	
Sale Price/GLA	\$ 265.96 /sq.ff	. \$ 53	4.26 /sq.ft.			8.19 /sq.ft.		\$		/sq.ft.	
Data Source(s)			N#7255250	6:DOM 27	MLS PI	N#725182	269;DOM 5				
Verification Source(s)			Selected	-, -		Selected					
VALUE ADJUSTMENTS	DESCRIPTION		CRIPTION	+(-) \$ Adjust.		CRIPTION	+(-) \$ Adjust.		DESCRIF	PTION	+(-) \$ Adjust
Sales or Financing		ArmLth			ArmLth		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Concessions	0	Conv;			Conv;						
Date of Sale/Time		s10/19;	c09/19		s07/19;d	c06/19					
Rights Appraised	Fee Simple	Fee Sim			Fee Sim						
Location	N;Res;	B;Res;	•	-20,000	B;Res;	•	-20,000				
Site	9,800 sf	4900 sf		+14,700	4900 sf		+14,700)			
View	Res;Water	N;Res;		+20,000	N;Res		+20,000)			
Design (Style)	DT1.0;Ranch	DT1;Co	ttage	C	DT2;Co	ttage	C)			
Quality of Construction	Average	Average	9		Average	9					
Age	66	69		C	119		C)			
Condition	Good	Good			Good						
Above Grade	Total Bdrms Baths	Total Bdr			Total Bdr	_		Total	Bdrms	Baths	
Room Count	4 2 1.0	4 2		C	4 2	2 1.0	C				
Gross Living Area	819 sq.ft		861 sq.ft.			1,218 sq				sq.ft.	
Basement & Finished	Crawl	Crawl			621 sf		-9,315				
Rooms Below Grade	0.0	0.5			Unfinish			-			
Functional Utility	2 Bedrooms	2 Bedro			2 Bedro						
Heating/Cooling	Central/None	Central/		-3,000	Central/						
Energy Efficient Items Garage/Carport	Standard	Standar			Standar 2 off stre			1			
Porch/Patio/Deck	2 off street	2 off str	eet	.0.000		eet	.0.000				
F OTCH/F AUD/ DECK	2 Decks	Deck		+2,000	Porch		+2,000	1			
Net Adjustment (Total) Adjusted Sale Price of Comparables		X +	-	13,700	+ 🗆	- 🛛 -	\$ -4,585	5	+	- \$	
Adjusted Sale Price				-,							
of Comparables			\$	473,700			\$ 480,415	5		\$	
Summary of Sales Compari	son Approach										
Summary of Sales Compan											
	<u> </u>										
I											
I											



Subject Photo Page

Borrower	Kimberly Goulette			
Property Address	5 Helena St			·
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			



Subject Front

5 Helena St Sales Price

Gross Living Area 819 Total Rooms 4 Total Bedrooms Total Bathrooms 1.0 N;Res; Res;Water Location View 9,800 sf Site Quality Average Age 66



Subject Rear



Subject Street

Interior Photos

Borrower	Kimberly Goulette								
Property Address	5 Helena St								
City	Newburyport	County	/ Essex	Sta	ate	MA	Zip Code	01950-4113	
Lender/Client	Kimberly A. Goulette								







kitchen kitchen full bath







living living bedroom







side side view



view

Location Map

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			



Aerial Map

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			



Comparable Photo Page

Borrower	Kimberly Goulette					
Property Address	5 Helena St					
City	Newburyport	County Essex	State State	MA	Zip Code	01950-4113
Lender/Client	Kimberly A. Goulette				•	



Comparable 1

44 Old Point Rd

Prox. to Subject 0.42 miles SE Sales Price 520,000 Gross Living Area 683 **Total Rooms** 4 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; Res;Water View Site 21540 sf Quality Average 85 Age



Comparable 2

8 Jackson Way

Prox. to Subject 1.18 miles SE Sales Price 394,900 Gross Living Area 560 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.1 Location B;Res; View N;Res; Site 2762 sf Quality Average Age



Comparable 3

6 46th St

Prox. to Subject 0.34 miles E Sales Price 425,000 Gross Living Area 1,102 Total Rooms 4 Total Bedrooms 1 Total Bathrooms 1.0 Location B;Res; N;Res; View Site 4874 sf Quality Average Age 61

Comparable Photo Page

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



Comparable 4

6 55th St

0.39 miles NE Prox. to Subject Sales Price 460,000 Gross Living Area 861 **Total Rooms** 4 Total Bedrooms 2 Total Bathrooms 1.0 Location B;Res; N;Res; View Site 4900 sf Quality Average 69 Age



Comparable 5

5 78th St

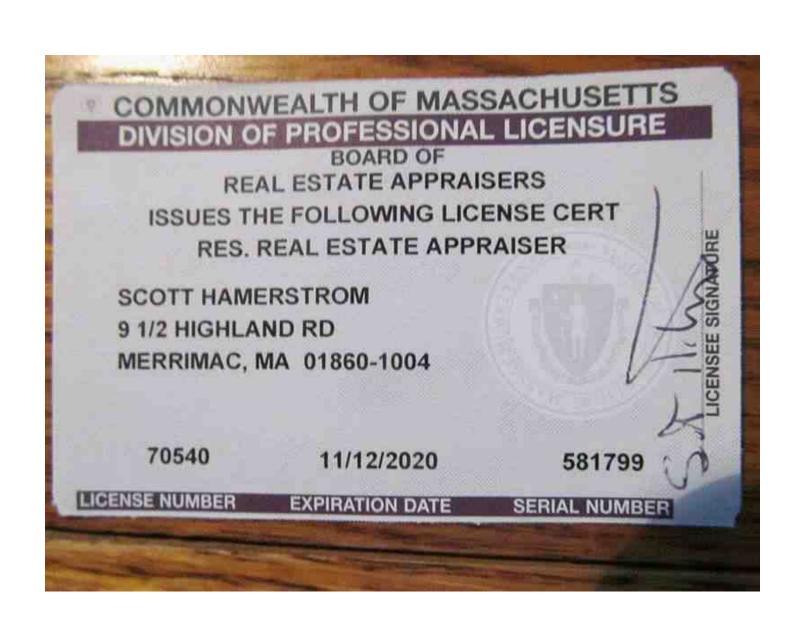
Prox. to Subject 0.46 miles N Sales Price 485,000 Gross Living Area 1,218 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.0 Location B;Res; View N;Res 4900 sf Site Quality Average Age 119

Comparable 6

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

Appraisers License

Borrower	Kimberly Goulette							
Property Address	5 Helena St							
City	Newburyport	Count	/ Essex	State	MA	Zip Code	01950-4113	
Lender/Client	Kimberly A. Goulette							



E&0

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			

LEXINGTON INSURANCE COMPANY

WILMINGTON, DELAWARE

Administrative Offices - 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 018394522-07

This Certificate forms a part of Master Policy Number: 018389876-07
Renewal of Master Policy Number: 018389876-06

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.

READ THE ATTACHED MASTER POLICY CAREFULLY

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: Hamer Appraisal Services, LLC and

Scott R. Hamerstrom 9 1/2 Highland Road

Merrimac MA 01860

2. Certificate Period: Effective Date: 10/03/19 to Expiration Date: 10/03/20

12:01 a.m. Local Time at the Address of the Insured.

2a. Retroactive Date: 10/03/13

12:01 a.m. Local Time at the Address of the Insured.

3. Limit of Liability: \$ 1,000,000 each claim

\$ 1,000,000 aggregate limit

4. Deductible: \$2,500 each claim

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

6. Advance Certificate Holder Premium: \$ 551
7. Minimum Earned Premium: 25% or \$ 138

Forms and Endorsements: See Attached Forms list

Agency Name and Address: INTERCORP, INC.

1438-F West Main Street Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

allen D Barry IV County: Essex

Date: September 9, 2019

Authorized Representative OR

Countersignature (in states where applicable)

PRG 3152 (10/05)

Deed Vimborly Coulette

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



MARSACHUSETTO FROME TAX Southern Enter Debice 1000 Date: 03.718/2016 02.209 PM ID: 1115002 Duc# 20160318003530 Fee: \$1,368.00 Coms: \$300,000.00

DEED

I, Paul A. Wilkinson, an unmarried man, of Newbury, Essex County, Massachusetts,

In consideration of Three Hundred Thousand (\$300,000.00) Dollars

Grant to Kimberly A. Goulette, individually, 5 Helena Street, Newburyport, Essex County, Massachusetts 01950

With Quitclaim Covenants

The land in Newburyport, Essex County, Massachusetts, with the buildings thereon, in that section known as Plum Island and constituting and being Lot 132 in Block lettered "H" as shown on Assessor's Map No. 76, together with Lot 131, with the buildings thereon, in said Block H, and shown on said Assessor's Map No. 76.

The Grantor, being unmarried, releases to Grantee all rights of homestead and other interests therein. The Grantor warrants that there are no former spouses or partners to a domestic union who are entitled to an estate of homestead in the premises.

Meaning and intending to convey and hereby conveying the same premises conveyed to Paul A. Wilkinson by deed of Andrew W. Alexson and Daniel F. Alexson dated June 7, 1977, and recorded with the Essex South District Registry of Deeds at Book 6357, Page 382.

Property Card

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			

5 HELENA ST

Location 5 HELENA ST

MBLU 75/ 243/ / /

Owner GOULETTE KIMBERLY A

Assessment \$369,800

PID 5164

Building Count 1

Current Value

Assessment						
Valuation Year	Improvements	Land	Total			
2020	\$60,900	\$308,900	\$369,800			

Owner of Record

Owner GOULETTE KIMBERLY A

Sale Price \$300,000

Co-Owner

Certificate

Address 5 HELENA ST

Book & Page 34782/0598

NEWBURYPORT, MA 01950

Sale Date 03/18/2016

Instrument 10

Ownership History

Ownership History								
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date			
GOULETTE KIMBERLY A	\$300,000		34782/0598	10	03/18/2016			
WILKINSON PAUL A	\$0		6357/ 382		06/09/1977			

Building Information

Building 1: Section 1

Year Built: Living Area: 1948 674

Building Attributes		
Field	Description	100.0710
Style	Ranch	
Model	Residential	
Stories:	1 Story	
Occupancy	1	
Exterior Wall 1	Wood Shingle	
Exterior Wall 2		
Roof Structure:	Gable/Hip	

Property Card

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			

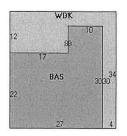
Roof Cover	Asph/F Gls/Cmp	
Interior Wall 1	Drywall/Sheet	
Interior Wall 2		
Interior Flr 1	Pine/Soft Wood	
Interior Flr 2		
Heat Fuel	Gas	
Heat Type:	Floor Furnace	
AC Type:	None	
Total Bedrooms:	1 Bedroom	
Total Bthrms:	1	
Total Half Baths:	0	
Total Xtra Fixtrs:		
Total Rooms:	3 Rooms	
Bath Style:	Average	
Kitchen Style:	Modern	

Building Photo



 $(http://images.vgsi.com/photos/NewburyportMAPhotos//\01\\\00\\\)$

Building Layout



(http://images.vgsi.com/photos/NewburyportMAPhotos//Sketche

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	674	674	
WDK	Deck, Wood	380	0	
		1,054	674	

Extra Features

Description SINGLE FAM

Extra Features	Legend
No Data for Extra Features	

Land

 Land Use
 Land Line Valuation

 Use Code
 1010

 Size (Acres)
 0.22

Depth

0

Flood Map

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			



Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			

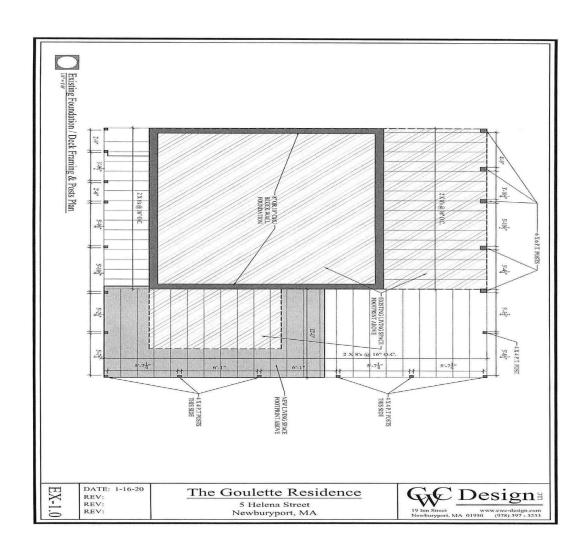
The Goulette Residence

5 Helena Street Newburyport, MA

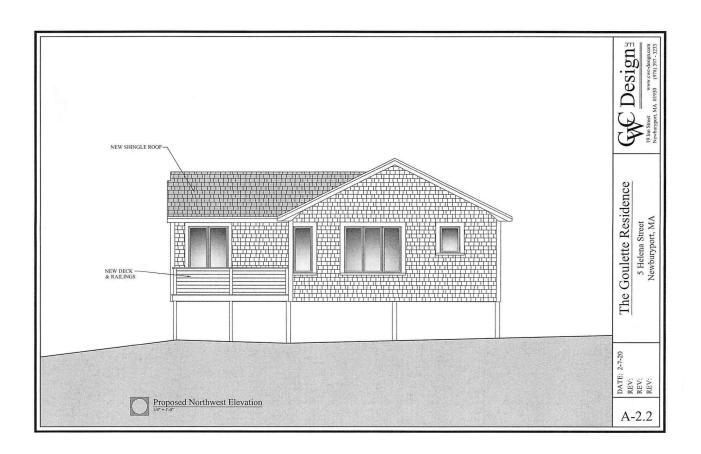
> Design Set February 7, 2020



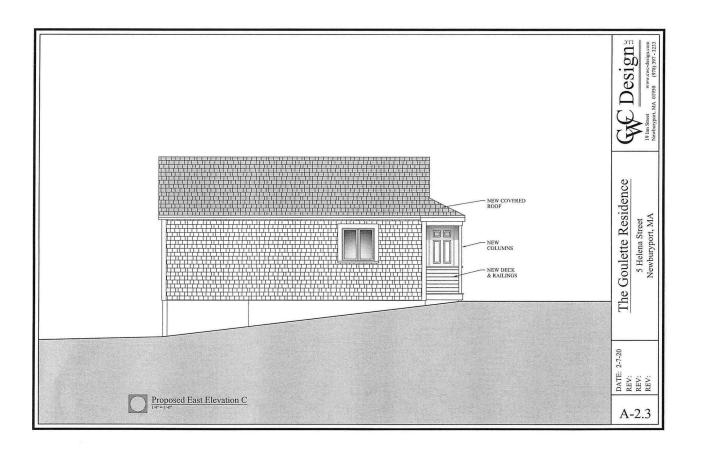
Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



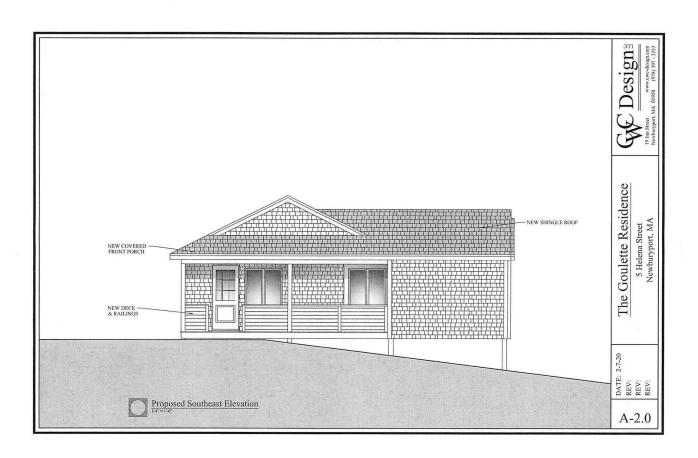
Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



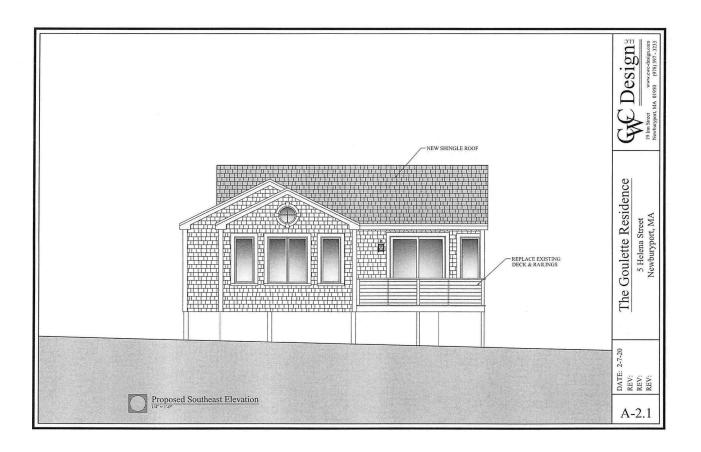
Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



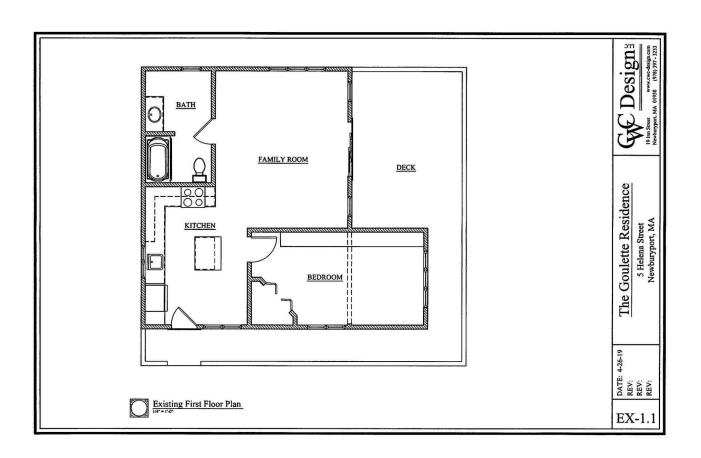
Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex State M	MA Zip Code	01950-4113
Lender/Client	Kimberly A. Goulette			



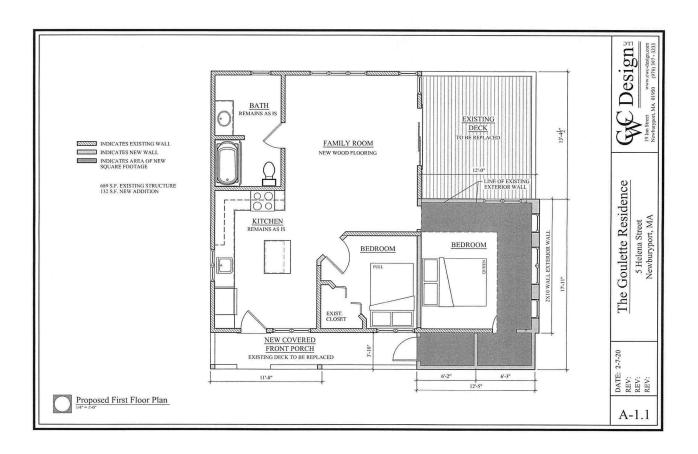
Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



Borrower	Kimberly Goulette							
Property Address	5 Helena St							
City	Newburyport	County	Essex	State	MA	Zip Code	01950-4113	
Lender/Client	Kimberly A. Goulette							



Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



FROM:

Hamer Appraisal Services

9 1/2 Highland Rd

Merrimac, MA 01860-1004

Telephone Number: (978) 500-9755 Fax Number:

TO:

Kimberly A. Goulette

5 Helena St

Newburyport, MA 01950

E-Mail:

Telephone Number: Fax Number:

Alternate Number:

INVOICE

INVOICE NUMBER 20-158

DATES

Invoice Date: 03/04/2020

Due Date:

REFERENCE

Internal Order #:

Lender Case #:

Client File #:

FHA/VA Case #:
Main File # on form:

Other File # on form:

Federal Tax ID:

46-3825968

Employer ID:

DESCRIPTION

Lender: Kimberly A. Goulette Client: Kimberly A. Goulette

Purchaser/Borrower: Kimberly Goulette
Property Address: 5 Helena St

City: Newburyport
County: Essex

Legal Description: Book 34782 / Page 598

State: MA **Zip**: 01950-4113

FEES AMOUNT

1004 GP 500.00

SUBTOTAL

500.00

 PAYMENTS
 AMOUNT

 Check #: 1775
 Date: 02/26/20
 Description: Paid by Check
 500.00

Check #: Date: Description: Check #: Description:

SUBTOTAL

\$

500.00

TOTAL DUE

0.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

5 Helena St Newburyport, MA 01950-4113 Book 34782 / Page 598

FOR

Kimberly A. Goulette 5 Helena St Newburyport, MA 01950

OPINION OF VALUE

442,000

AS OF

02/26/2020

BY

Scott Hamerstrom
Hamer Appraisal Services
9 1/2 Highland Rd
Merrimac, MA 01860-1004
978-500-9755
shamerstrom@hameras.com

Borrower	Kimberly Goulette			File N	0.	
Property Address	5 Helena St					
City	Newburyport	County Essex	State	MA	Zip Code	01950-4113
Lender/Client	Kimberly A. Goulette					

TABLE OF CONTENTS

Cover Page	1
USPAP Identification Addendum	2
Supplemental Addendum w/sig block	3
GP Residential	5
Additional Comparables 4-6	8
Subject Photos	9
Interior Photos	10
Location Map	11
Aerial Map	12
Comparable Photos 1-3	13
Comparable Photos 4-6	14
Appraisers License	15
E&O	16
Deed	17
Property Card	18
Property Card	19
Flood Man	20

USPAP ADDENDUM

File No.

Privately Additional Contributions Additional Contributions This report was propored under the following USPAP reporting option: Additional Contributions This report was propored in accordance will USPAP Standards Rule 2-2(a). Reasonable Popolar Time My opinion of a resonable exposure time for the subject property at the market value stated in this report is: This report was propored in accordance will USPAP Standards Rule 2-2(a). Reasonable Exposure Time My opinion of a resonable exposure time for the subject property at the market value stated in this report is: The NOT performed services, as an apposite or in any other copools, recording the property that is the subject of this report within the three-year period immediately proceeding acceptance of this assignment. HeVE performed services, as an apposite or in author costacity, reparding the property that is the subject of this report within the three-year period immediately proceeding acceptance of this assignment. In this Will performed services, as an apposite or in author costacity, reparding the property that is the subject of this report within the three-year period immediately proceeding acceptance of the assignment. In this Will performed services, as an apposite or in author costacity, reparding the property that is the accident of this report within the three-year period immediately proceeding acceptance of this assignment. In this work to contribute the property of the seal period of the report of	Bor	ower Kimberly Goulette							
This roport was prepared under the following USPAP reporting option:	Pro	perty Address 5 Helena St							
This report was prepared under the following USPAP reporting option: Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rub 2-2(a).			County	Essex	State MA	Zip Code 01950-4113			
Additional Certifications Additional Certifications Additional Certifications Lostly this, to the abert of my viscolatege and belief. Additional Certifications Lostly this, to the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The deliberation of the second immediately proceding acceptance of the abert of my viscolatege and belief. The deliberation of the contained of the abert of my viscolatege and belief. The deliberation of the contained of the abert of my viscolatege and belief. The deliberation of the contained of the abert of my viscolatege and belief. The deliberation of the contained of the abert of the abert of my viscolatege and belief. The deliberation of the contained of the abert of the abert of the part of the abert of the property that is the subject of this report within the three year point of immediately proceding acceptance of the abert of the property that is the subject of this report within the three year point of immediately proceding acceptance of the abert of the property that is the subject of the property within the three year point and my posterial international of the property and the abert of the property of the abert of the part of th	Len	der Kimberly A. Goulette							
Additional Certifications Additional Certifications Additional Certifications Lostly this, to the abert of my viscolatege and belief. Additional Certifications Lostly this, to the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The year of the abert of my viscolatege and belief. The deliberation of the second immediately proceding acceptance of the abert of my viscolatege and belief. The deliberation of the contained of the abert of my viscolatege and belief. The deliberation of the contained of the abert of my viscolatege and belief. The deliberation of the contained of the abert of my viscolatege and belief. The deliberation of the contained of the abert of the abert of my viscolatege and belief. The deliberation of the contained of the abert of the abert of the part of the abert of the property that is the subject of this report within the three year point of immediately proceding acceptance of the abert of the property that is the subject of this report within the three year point of immediately proceding acceptance of the abert of the property that is the subject of the property within the three year point and my posterial international of the property and the abert of the property of the abert of the part of th		This report was prepared under the fo	llowing USPAP reporting option:						
Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b). Restricted Appraisal Report Time My opinion of a resonable exposure time for the subject property at the market value stated in this report is: Additional Cardifications					(-)				
Additional Cartifications Learning that, to the best of my knowledge and belief. X They Not promoted services, as an apposition of an another capacity, responding the property that is the subject of this report within the three-year period immediately preceding acceptance of this acceptance and the services. These Not performed services, as an apposition of an another capacity, responding the property that is the subject of this report within the three-year period immediately preceding acceptance of this acceptance. In INVEX performed services, as an apposition of an another capacity, responding the property that is the subject of this report within the three-year period immediately preceding acceptance of this acceptance. In the Part of the contrained preceding acceptance of this acceptance. These reports are subject, explained to the contrained and t		Appraisal Report	inis report was prepared in accor	dance with USPAP Standards Rule 2-2(a).				
Additional Certifications I certify that to the best of my knowledge and belief: The Miles of performed services, as an approtise 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. These services are described in the commands below. I HAVE performed services, as in apposition 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. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther anyther and described in the commands below. - The statements of fact contained in the proprise or in anyther anyther anyther anyther and described in the commands and are my personal, imparial, and urbiced professional anythers, common, and cancellations. - I have no present or prospected interest in the property that is the subject of the sport and particular anythers. - My organization in this assignment was not conflicted upon developing or reparting procedemined value or direction in value that the sort in the property appared assistance to the colorina or a conscious or proprise or proprise or proprise or proprise or proprise or anyther a		Restricted Appraisal Report	This report was prepared in accor	dance with USPAP Standards Rule 2-2(b).				
Additional Certifications I certify that to the best of my knowledge and belief: The Miles of performed services, as an approtise 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. These services are described in the commands below. I HAVE performed services, as in apposition 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. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther anyther and described in the commands below. - The statements of fact contained in the proprise or in anyther anyther anyther anyther and described in the commands and are my personal, imparial, and urbiced professional anythers, common, and cancellations. - I have no present or prospected interest in the property that is the subject of the sport and particular anythers. - My organization in this assignment was not conflicted upon developing or reparting procedemined value or direction in value that the sort in the property appared assistance to the colorina or a conscious or proprise or proprise or proprise or proprise or proprise or anyther a									
Additional Certifications I certify that to the best of my knowledge and belief: The Miles of performed services, as an approtise 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. These services are described in the commands below. I HAVE performed services, as in apposition 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. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther anyther and described in the commands below. - The statements of fact contained in the proprise or in anyther anyther anyther anyther and described in the commands and are my personal, imparial, and urbiced professional anythers, common, and cancellations. - I have no present or prospected interest in the property that is the subject of the sport and particular anythers. - My organization in this assignment was not conflicted upon developing or reparting procedemined value or direction in value that the sort in the property appared assistance to the colorina or a conscious or proprise or proprise or proprise or proprise or proprise or anyther a									
Additional Certifications I certify that to the best of my knowledge and belief: The Miles of performed services, as an approtise 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. These services are described in the commands below. I HAVE performed services, as in apposition 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. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther anyther and described in the commands below. - The statements of fact contained in the proprise or in anyther anyther anyther anyther and described in the commands and are my personal, imparial, and urbiced professional anythers, common, and cancellations. - I have no present or prospected interest in the property that is the subject of the sport and particular anythers. - My organization in this assignment was not conflicted upon developing or reparting procedemined value or direction in value that the sort in the property appared assistance to the colorina or a conscious or proprise or proprise or proprise or proprise or proprise or anyther a									
Additional Certifications I certify that to the best of my knowledge and belief: The Miles of performed services, as an approtise 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. These services are described in the commands below. I HAVE performed services, as in apposition 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. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther anyther and described in the commands below. - The statements of fact contained in the proprise or in anyther anyther anyther anyther and described in the commands and are my personal, imparial, and urbiced professional anythers, common, and cancellations. - I have no present or prospected interest in the property that is the subject of the sport and particular anythers. - My organization in this assignment was not conflicted upon developing or reparting procedemined value or direction in value that the sort in the property appared assistance to the colorina or a conscious or proprise or proprise or proprise or proprise or proprise or anyther a	_								
Additional Certifications I certify that to the best of my knowledge and belief: The Miles of performed services, as an approtise 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. These services are described in the commands below. I HAVE performed services, as in apposition 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. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the commands below. - The catherents of fact contained in this proprise or in anyther anyther and described in the commands below. - The statements of fact contained in the proprise or in anyther anyther anyther anyther and described in the commands and are my personal, imparial, and urbiced professional anythers, common, and cancellations. - I have no present or prospected interest in the property that is the subject of the sport and particular anythers. - My organization in this assignment was not conflicted upon developing or reparting procedemined value or direction in value that the sort in the property appared assistance to the colorina or a conscious or proprise or proprise or proprise or proprise or proprise or anyther a		Reasonable Exposure Time							
Additional Certifications Certify that, to the best of my knowledge and belef:			for the subject property at the marke	et value stated in this report is:	100-150				
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:									
Leverity mat, to the best of my knowledge and belief:	ſ	Additional Cartifications							
I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately proceding acceptance of this assignment. I HAVE performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately proceding acceptance of this assignment. Those services are described in the comments below. - The statements of text contained in this report are thu and correct The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional area on the subject of this report and no personal interest with respect to the parties involved I have no this with respect to the property that is the subject of this report and no personal interest with respect to the parties involved I have no this with respect to the property that is the subject of this report and no personal interest with respect to the parties involved I have no this with respect to the property that is the subject of this report and no personal interest with respect to the parties involved I have no this with respect to the property that is the subject of this report and no personal interest with respect to the parties involved Not reported in this assignment as not confined to the parties involved with a subject of the subject of the course of a subject of the limited only to the interest of the course of the course of the course of the subject of the property parties also an advantage of the parties of the parties of the parties of the subject of this report. Application and Comments Comment			and helief						
Three-year period immediately proceding acceptance of this assignment. I HAVE performed services, as an appraisor or in another capacity, regarding the property that is the subject of this report within the three-year period immediately proceding acceptance of this assignment. Those services are described in the comments below. - The statements of fact contained in this report are true and correct The reported analyses, opinions, and conclusions are illustroof only by the reported assumptions and limiting conditions and are my personal, imparial, and unbiased professional analyses, opinions, and conclusions I have no pleaser for prospective friends in the subject of this report or the parties involved with this assignment in this assignment are not contingent upon developing or profiting prodefrontiand acceptance of prospective friends in the subject of this report or the parties involved with this assignment in this assignment was not contingent upon developing or profiting prodefrontiand responsible My analyses, opinions, and conclusions are developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report assignment of the value opinion, and conductions were developed and this report, in one provided significant real property appraisal assistance to the personal integers No one provided significant real property appraisal assistance to the personal property appraisal assistance to the perso									
IHAXE performed services, as an appraisar or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. - The statements of fact contained in this report are true and correct The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional pagies, opinions, and conclusions I have no present or prospective interest in the property that is the subject of this report and no, personal inferent with respect to the parties involved I have no present or prospective interest in the property that is the subject of this report and no, personal inferent with respect to the parties involved with this assignment I have no present or prospective interest in the property that is the subject of this report and no, personal inferent with respect to the parties involved with the assignment I have no present or prospective in the assignment was not contingent upon developing or reporting predetermined results Interest in the assignment was not contingent upon developing or reporting predetermined results Interest in the assignment was not contingent upon the development or reporting of a predetermined results Interest in the assignment was not contingent upon the development or reporting of a subsequent event directly related to the interest of the client. The amount of the value of the subject of this report Interest an accordance to the property paging assistance to the personal report in subject of this report Interest the interest property appraisal assistance to the personal report. Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of tensor. Signature: Signature: - Speci		<u> </u>		egarding the property that is the subject	of this report wi	ithin the			
prient immediately preceding acceptance of this assignment. Those services are described in the comments below. The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of the properly professional analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal. I have made a personal inspection of the property that is the subject of this report. No one provided significant real property appraisal assistance to the personal; signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance to the personal; signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance to the personal property appraisal assistance to the personal property appraisal assistance in the property		three-year period immediately precedi	ng acceptance of this assignment.						
prient immediately preceding acceptance of this assignment. Those services are described in the comments below. The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the properly that is the subject of the properly professional analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal. I have made a personal inspection of the property that is the subject of this report. No one provided significant real property appraisal assistance to the personal; signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance to the personal; signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance to the personal property appraisal assistance to the personal property appraisal assistance in the property		☐ LHAVE performed services, as an app	raiser or in another capacity, regardi	ng the property that is the subject of this	s report within th	ne three-vear			
appraisant of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. I have no present or prospective interest in the assignment in rot configuration of the property of a profedermined results. I have prosperation for completing this assignment in rot configuration of a profession of a						io unos your			
- The reported analyses, onlinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional adaptives, onlinions, and conclusions. - I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the profess involved. - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment was not contingent upon developing or reporting prodetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the elern than amount of the value opinion, the attainment of a subjusted result or the course not a subsequent vent directly related to the intended use of this appraisal. - My rankyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - I have made a personal inspection of the property that is the subject of this report. - No one provided spinificant real property appraisal assistance to the personal's spining this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Signature: Name: Signature: Name: Na					•••				
Index on president analyses, opinions, and conclusions.		•		ssumntions and limiting conditions and are	my nersonal imr	nartial and unhiased			
- I have no piesent or prospective interest in the property that is the subject of this report or the parties involved I have no his with respect to the property that is the subject of this report or the parties involved with this assignment was not contingent upon developing or reporting predetermined results My compensation for completing this assignment is not contingent upon the development or reporting a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a studied result, or the occurrence of a subsequent event directly related to the intended use of this appraisal My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared I have made a personal inspection of the property that is the subject of this report No no provided againfloant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Signature: Name: South Hamerstrom Date Signed: Solve (2000/2020) State Certification # (MACR470540) or State License #: State: Certification of Certification or License: Digitation Date of Certification or License: Expiration Date of Certification or Studget Property:				sourriptions and infiniting conditions and are	my porsonal, mp	Jartial, and unblased			
- I have no bias with rispsect to the property that is the subject of this report or the parties involved with this assignment. - My compensation for completing this assignment is not contingent upon developing or perporting preferent or reporting of a predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a studied result, or the occurrence of a subsequent event directly related to the intended use of this appeals. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Signature: Name: Signature: Name: Signature: Name: Signature: Name: Signature: Name: Market Speed: Signature: Name: Date Signed: State Cartification or License: 11/12/2020 State Cartification or License: 11/12/2020 Supervisory Appraisal respection of Subject Property:				nort and no nersonal interest with respect	to the parties invo	alved			
- My engagement in this assignment was not contingent upon developing or reporting predetermined results My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the claims of the client, the amount of the value opinion, the attainment of a situative treat of a subsequent event directly related to the intended use of this appraisal My analyses, opinions, and conclusions were developed, and this report has been repeared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared I have made a personal inspection of the property that is the subject of this report No one provided spinificant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. **Superative** **Signature** **Signature** **Signature** **Signature** **Signature** **Signature** **Signature** **Signature** **Name: **Soott Hamerston **Basic Certification #*: **Signature** **Name: **Signature** **Name: **Signature** **Name: **Signature** **Signature** **Name: **Signature** **Signature** **Name: **Signature** **Signature** **Name: **Signature** **Name: **Signature** **Signature** **Name: **Signature** **Signature** **Name: **Signature** **Signature** **Name: **Signature** **S					to the parties inve				
- My compensation for completing this assignment is not contingent upon the development or reporting of a prodetermined value or direction in value that fevers the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - I have made a personal inspection of the property that is the subject of this report. - No one provided significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. APPRAISER: Signature: Name: Signature: Name: Soott Hamerstrom Basic Soott Hamerstrom Signature: Name: Signature: Name: Signature: Name: Signature: Name: Signature: Name: Signature: Name: State Centification #: Or State License #: State: State: Expiration Date of Certification or License:									
the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - I have made a personal inspection of the property that is the subject of this report. - No one provided significant real property appraisal assistance to be person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. **Superavisory Appraisals:** Signature: Name: Soctt Hameston Name: Soctt Hameston Name: MACR#70540 or State License #: State: Expiration Date of Certification or License: 11/12/2020 State Certification or License: Expiration Date of Certification or License: Expiration D				= :	e or direction in v	alue that favors the cause of			
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - No one provided significant real property superaisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Supervisory Appraisase: (only if required) Signature: Name: Scott Hamerstrom Name: Scott Hamerstrom Name: Scott Hamerstrom Name: MACR#70540 State Certification #: MACR#70540 State Certification #: MACR#70540 State Certification #: MACR#70540 State Certification of License: #: State: State: MA Expiration Date of Certification of Subject Property:			= -						
were in effect at the time this report was prepared. - I have made a personal inspection of the property that is the subject of this report. - No one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Signature: Signature: Name: Scott Hamerstrom Name: South Hamerstrom Name: South Hamerstrom Name: State (singled: State (certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: State: State: State: Spiration Date of Certification or License: Spiration Date of Certification of Subject Property:				· · · · · · · · · · · · · · · · · · ·		* * * * * * * * * * * * * * * * * * * *			
- I have made a personal inspection of the property that is the subject of this raport. - No one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Signature: Name: Sign				noparou, in comorning with the official of	ilidalds of Froits.	Sional Appraisant ractice that			
- No one provided significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Signature: Signature: Name: Sate Signed: State Certification #: MACR#70540 State Certification #: MACR#70540 State Certification #: MACR#70540 State Certification of License: State: MA Experisation Date of Certification or License: State: Superisory Appraisat: O2/226/2020 Superisory Appraisat: Superisory Appraisat inspection of Subject Property:									
Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. APPRAISER: Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 To State License #: Slate: MA Expiration Date of Certification or License: 11/12/2020 Expiration Date of Certification or License: 11/12/2020 Supervisory Appraisati 10/22/6/2020 Supervisory Appraisati Inspection of Subject Property:									
Additional Comments The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. APPRAISER: Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 Of State License #: State: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Supervisory Appraiser Inspection of Studiec Property:									
The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Supervisory Appraisar: (only if required) Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: State: MACR#70540 State: Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisar: 02/26/2020 Supervisory Appraisar inspection of Subject Property:		אוין ווויס וויך במו איטאבוני איט אוים בא							
The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Supervisory Appraisar: (only if required) Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: State: MACR#70540 State: Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisar: 02/26/2020 Supervisory Appraisar inspection of Subject Property:									
The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Supervisory Appraisar: (only if required) Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: State: MACR#70540 State: Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisar: 02/26/2020 Supervisory Appraisar inspection of Subject Property:									
The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property, identified as the subject of this appraisal, based on the definition of market value as defined in FNMA Form 1004, March 2005. Supervisory Appraisar: (only if required) Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: State: MACR#70540 State: Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisar: 02/26/2020 Supervisory Appraisar inspection of Subject Property:	Ī								
APPRAISER: Signature: Name: Scott Hamerstrom Date Signet: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Effective Date of Appraisal: 02/26/2020 Effective Date of Appraisal: 02/26/2020 Supervisory Appraiser inspection of Subject Property:		Additional Comments							
APPRAISER: Signature: Name: Scott Hamerstrom Date Signet: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Effective Date of Appraisal: 02/26/2020 Effective Date of Appraisal: 02/26/2020 Supervisory Appraiser inspection of Subject Property:		The problem to be solved with this appraisal is to arrive at an Opinion of Market Value of the above mentioned property. identified as the							
APPRAISER: Supervisory Appraiser: (only if required) Signature: Name: Scott Hamerstrom Date Signed: 03/09/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisar: 02/26/2020 Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:		Subject of this appraisal, based on the definition of market value as defined in Finish Form 1004, MalCit 2003.							
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Signature: Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Signature: Name: Oate Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: 11/12/2020 Supervisory Appraiser Inspection of Subject Property:	,	APPKAISER:	A	SUPERVISORY APPRAISE	ለ: (only if re	quired)			
Name: Scott Hamerstrom Date Signed: 03/08/2020 State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: 11/12/2020 Supervisory Appraiser Inspection of Subject Property:									
Name: Scott Hamerstrom Date Signed: 03/08/2020 Date Signed: State Certification #: MACR#70540 or State License #: or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: 11/12/2020 Supervisory Appraiser Inspection of Subject Property:	ç	ignature:	NIMA	Signature:					
Date Signed: 03/08/2020 Date Signed: State Certification #: MACR#70540 State Certification #: or State License #: or State License #: State: MA State: Expiration Date of Certification or License: 11/12/2020 Expiration Date of Appraisal: 02/26/2020 Supervisory Appraiser Inspection of Subject Property:			1						
State Certification #: MACR#70540 or State License #: State: MA Expiration Date of Certification or License: 11/12/2020 Effective Date of Appraisal: 02/26/2020 State: Certification #: or State License #: State: Expiration Date of Certification or License: 20/26/2020 Supervisory Appraiser Inspection of Subject Property:									
or State License #: State: MA Expiration Date of Certification or License: 11/12/2020		tota Cartification #: NAA OD UZOE 40		Ctata Cartification #1					
State: MA State: Expiration Date of Certification or License: 11/12/2020 Expiration Date of Certification or License: Effective Date of Appraisal: 02/26/2020 Supervisory Appraiser Inspection of Subject Property:									
Expiration Date of Certification or License: 11/12/2020 Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:									
Effective Date of Appraisal: 02/26/2020 Supervisory Appraiser Inspection of Subject Property:			12/2020		inse.				
11 2 1 1 1		<u></u>	ILILULU	•					
I I DIG NOT I I ENGINO CHI I I I I I I I I I I I I I I I I I I	_	02/20/2020				Interior and Exterior			

File No

Supplemental Addendum

		Cappionicital Addonadii	11101	10.
Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			

Scope of Appraisal Report

This is an appraisal report as defined by the 2020/21 addition of uniform standards of professional appraisal practice, standard rule 2-2a, and subject to the stated scope of work.

Intended Use & User

The intended use is to evaluate the property that is the subject of this appraisal for current market value (Improvement only) for "significant improvement determination" for the Newburyport Conservation Commission. The intended user of this appraisal report is the client. No additional intended use/user are identified by the appraiser.

SCOPE OF WORK

The appraisal is based on information gathered by the appraiser from public records, including but not limited to the Town Assessors Office, and the Essex County Registry of Deeds, unidentified sources, interior and exterior inspection of the subject property, neighborhood inspection and investigation, and selection of comparable sales within the market area. The original source of the Comparables is shown in the data source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data considered to be reliable. When conflicting data is provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report no used as the basis for the value conclusion. The appraisal assignment was not based on a requested minimum valuation or specific valuation.

- I performed the following tasks in arriving at my value opinion
- I performed an interior and exterior inspection of the subject property
- I viewed the public records including the unit deed when available (online), assessors card (online),
- I inspected the neighborhood
- inspected each of the comparable sales from the street. The appraiser also photographed
 each of the comparable properties used in the report, turn inspection from the street. If the
 comparable was not able to be photographed during inspection, the appraiser utilized a photo
 from the MLS listing sheet.
- I collected, confirmed and analyzed data from reliable public and private sources
- I reported the analysis, opinions and conclusions in the appraisal report.

Competency Disclosure

" I have knowledge and experience appraising this type of property in this market area and I am aware of and have access to, the necessary and appropriate public and private data sources, such as MLS, tax assessment records, public land records, and other such data sources in which the property is located". The appraiser has an office with 14 miles of the subject property and has appraised over 15 properties within the subject market area over the past 6-12 months.

Assessed Value

The assessed value per the City of Newburyport the assessment for fiscal year 2020 is \$369,800 the assessment is 100% residential. This is provided for informational purposes only.

DEFINITION OF MARKET VALUE SOURCE

THE DEFINITION OF MARKET VALUE APPLIED IN THIS APPRAISAL WAS FROM THE January 1st, 2020/21 VERSION OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP), & is noted "definition of market value" USPAP AO-30, Page 102.

Highest and Best Use:

The subject property is a deeded single family home as existing and is valued as such. Based on the existing zoning and the fact that the subject is a legal conforming use on a legal nonconforming lot, in conformance with other single families in the market area it would not be feasible to demolish and rebuild, the existing use is the maximally productive use of the site as improved therefore the highest and best use. The subject is legal nonconforming due to lack of required land, can be rebuilt on original footprint in the event of a catastrophe with no variance required.

Signature	W	Signature	
Name Scott Hamerstrom		Name	
Date Signed 03/08/2020		Date Signed	
State Certification # MACR#70540	State MA	State Certification #	State
Or State License #	State	Or State License #	State

File No

Supplemental Addendum

		Cappionionital Addonadin		THE INC.	
Borrower	Kimberly Goulette				
Property Address	5 Helena St				
City	Newburyport	County Essex	State MA	A Zip Code	01950-4113
Lender/Client	Kimberly A. Goulette				

• GP Residential : Sales Comparison Analysis - Summary of Sales Comparison Approach

The market area was searched for properties that were both comparable and competitive with subject property and similar in size, location and age. A -+ 25% for Gross Living Area parameter was used in the selection process of comparables from the subject. Distance from subject to comparables is 1 mile date of sale 12 months, in addition to age, and location. All comparables were taken in consideration when the opinion of value was determined. As the market supports \$20/sf adjustment was given on a difference of 50 sf above and below grade, land adjusted by \$3.00 per sf. Sale #1 is a recent sale in the subject locus, adjusted down for lot utility, similar condition and views per Broker/MLS Photos, per Broker the lot is not subdividable and there is a approved permit in place for a detached two car garage. Sale #2 is a recent sale on Jackson Street in Newbury, similar crawl space, inferior condition and views per Broker/MLS Photos. Sale #3 is located on 46th Street in Newbury, adjusted down for superior basement utility and up for views, inferior condition per Broker. Sale #4 is located on 55th Street in Newburyport, similar crawl space, inferior views, similar upgraded condition per Broker/MLS Photos. Sale #5 is located on 78th Street in Newburyport, inferior views, similar overall condition, superior basement utility. All other adjustments made via market extraction for the presence and/or lack of certain amenities in either the subject or comparable properties, such as porches, number of bathrooms, bedrooms, etc. The appraiser has placed most weight on Sales #1, #2, and #4 being the most recent, reflective of the current market with similar crawl space utility. Therefore in the appraiser's opinion the subject's current market value is \$442,000. Based on 27% of the overall value it is the appraiser's opinion that the current improvement value is \$119,340, call \$119,000.

Final Reconciliation:

All three approaches to value were considered when forming an opinion of value. The income approach was not developed as single families such as the subject are not typically bought and sold as investment properties. The cost was not developed due to the intended use of the assignment. In the appraiser's opinion the sales comparison approach is most indicative of market behavior for buyers of residential homes when adequate sales are available in the marketplace, as is true in this instance. With the emphasis on the sales comparison approach, it is my opinion that the subject property value is \$442,000. Based on a 27.0% improvement value the current improvement value would be \$119,000.

Improvement Value

Improvement value is based on Sales 1, 2, and 4. Per Assessors, Sale #1 has an improvement value of 30%, Sale #2 has an improvement value of 28%, and Sale #3 has an improvement value of 23%, call 27.0%.

Exposure Time

Exposure Time is defined by USPAP (2020-21 Ed., Definitions) to be - "the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure Time is a retrospective opinion based on an analysis of past events assuming a competitive and open market." After a review of market transactions, as well as discussions with area real estate professionals, the exposure time would have been one to four months at the market value estimate indicated herein.

Personal Property

Any personal property, fixtures or intangible items that are not real property but are included in the appraisal have been identified and separately valued, and the impact of their inclusion or exclusion on the estimate of market value has been discussed in this report.

Electronic Signatures & Digital Photographs

The signatures that appear on this appraisal may be electronic with security-protected access codes. Electronic signatures have been approved by all major lending institutions, and according to USPAP, electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. Photographs submitted with this appraisal are original digital images printed in color or black and white, and have not been altered or modified in any way.

Signature	- wy	Non	Signature
Name Scott	Hamerstrom		_ Name
Date Signed	03/08/2020		_ Date Sign
State Certification	n# MACR#70540	State MA	_ State Cert
Or State License	#	State	Or State L

Signature	
Name	
Date Signed	
State Certification #	State
Or State License #	State

<u>R</u>	<u>RESIDENTIAL APPRAIS</u>	SAL REPORT	File No.:
	Property Address: 5 Helena St	City: Newburyport	State: MA Zip Code: 01950-4113
L	County: Essex	Legal Description: Book 34782 / Page 598	
ပြ		Assessor's Parcel #:	75-243
BJECT	Tax Year: 2020 R.E. Taxes: \$ 4,748	Special Assessments: \$ 0 Borrower (if applicable	
SUB	Current Owner of Record: Kimberly Goulette		Tenant Vacant Manufactured Housing
0,	Project Type: PUD Condominium	Cooperative Other (describe)	HOA: \$ 0
	Market Area Name: Plum Island	Map Reference: 15764	Census Tract: 2684.00
	The purpose of this appraisal is to develop an opinion of		
	This report reflects the following value (if not Current, se		, , , J , J
Ļ		s Comparison Approach Cost Approach Income Appro	
	Property Rights Appraised: Fee Simple	Leasehold Leased Fee Other (describe)	don (ooo nooonemaaan ooninaaaa aaa ooch aaaaa
Ì≥		te the property that is the subject of this appraisal for	current market value (Improvement only) for
5		n" for the Newburyport Conservation Commission.	Current market value (improvement omy) ioi
SS	Intended User(s) (by name or type):	1" TOF THE INEWDUTYPOTT CONSCIVATION COMMISSION.	
2		Address: 5 Helena St. Newburyport	MAA 04050
		0.100.000,100.000,700.00	
	Appraiser: Scott Hamerstrom	Address: 9 1/2 Highland Rd, Merrima	
	Location: Urban Suburban	Rural Predominant One-Unit Housing Occupancy PRICE AGE	Present Land Use Change in Land Use
	Built up:	Under 20%	
Z	Growth rate: Rapid Stable	Slow	
١Ĕ	Property values: Increasing Stable	Declining Tenant 20 235 Low 0	Multi-Unit % * To:
	Demand/supply: Shortage In Balance	Over Supply Vacant (0-5%) 1,500 High 250	
SCF		Over 6 Mos.	%
DES	NII .	ions (including support for the above characteristics and trends):	The most recent market research
	indicates marketing time in the 1-3 month	range, per data obtained from the MLS. There is curr	rently a shortage of product and high demand
AREA	in Newburyport for entry level housing.		
\d \d			
ĺΑ̈́	!l		
MARKET			
È			
	Dimensions: 70' x 140' +/-	Site Area:	9,800 sf
	Zoning Classification: R2	Description:	10000 sf / 100' Frontage
	· ·	·	nconforming (grandfathered)
	Are CC&Rs applicable? Yes No Vunk		
	Highest & Best Use as improved: Present use,		The state of the s
		000 / Iddorida	
	Actual Use as of Effective Date: Single Family	Use as appraised in this repo	ort: Single Family
	Summary of Highest & Best Use: See Addend		on Single Laniny
N	Outliniary of riighoot a boot coo.	um	
ESCRIPTION	1		
	Utilities Public Other Provider/Description	Off-site Improvements Type Public Priv	vate Topography Slopes slightly to the water
SC	Electricity \(\sum \)	Street Asphalt	Size Typical +
		Curb/Gutter None	Shape Semi Rectangular
빝	Water City	Sidewalk None	Drainage Typical
S	Sanitary Sewer	Street Lights Incandescent / Public	View B;Res;Water
	Storm Sewer	Alley None	<u></u>
	Other site elements: Inside Lot Corner Lo		ibe)
		FEMA Flood Zone X FEMA Map # 25009C01	•
		nforming due to lack of required land, can be rebuilt o	
	catastrophe with no variance required.		
	General Description Exterior D	escription Foundation	Basement None Heating
	# of Units 1 Acc.Unit Foundation	n NA Slab NA	Area Sq. Ft. O Type FHA
	# of Stories 1 Exterior W		% Finished 0 Fuel Propane
	Type 🔀 Det. 🗌 Att. 📗 Roof Surfa		Ceiling
	Design (Style) DT1.0;Ranch Gutters &	7 to p. 1.0.1.	Walls Cooling
	Existing Proposed Und.Cons. Window T	·	Floor Central NA
0	Actual Age (Yrs.) 72 Storm/Scr	•	Outside Entry Other Window
Ę	Effective Age (Yrs.) 15	Infestation None	
E	Interior Description Applian	1.10.10	Car Storage None
Ē	Floors Mixed/New Refriger		odstove(s) # 0 Garage # of cars (2 Tot.)
õ	Walls Drywall/Avg Range/0		Attach. 0
PR	Trim/Finish Wood/Good Disposa		Detach. O
≥	Bath Floor Tile/Good Dishwar		BltIn O
出	Bath Wainscot Incert/Avg Fan/Hoo		Carport O
	Doors Wood/Avg Microw		Driveway 2
O	Washer,		Surface Gravel
O		Rooms 1 Bedrooms 1.0 Bath(s)	674 Square Feet of Gross Living Area Above Grade
ᇤ		1.0 Dati(0)	674 Oquato 1000 of Groot Elving 7100 715000 Grado
CRIP.	Standard Standard		
S	Describe the condition of the property (including physica	at functional and external obsolescence): The subject is	a Ranch style dwelling built in 1948 with good
		subject room layout is standard and functional, the kit	
		urrent owner include new kitchen, floors, heat plant, he	
	paint, landscaping, and support pilings.	ment owner moldde new kitchen, noors, neat plant, n	ot water system, windows, insulation, electro,
	paint, landodping, and dapport piningo.		
	I		



RESIDENTIAL		DEDADT
RESIDENTIAL	APPRAISAL	REPURI

Eila	No.

	My research did X Data Source(s): Assess	did not reveal ar	ny prior sa	ales or tr	ansfers	of the s	ubje	ct property for the	three	years pr	ior to the	effe	ctive date of this a	ppraisa	ıl.			
TRANSFER HISTORY	1st Prior Subject Sa		Analy	sis of s	ale/trans	sfer histo	ory a	and/or any current	agree	ment of	sale/listing]:	The subi	ect ha	as not	sold or	nce	in the past
IST	Date:		3 ye	ears as	s note	d abov	/e.	None of the c	omp	arable	s have	sol						
RH	Price:		in th	nis rep	ort.													
)FE	Source(s): Assessors /		_															
٩N۶	2nd Prior Subject Sa Date:	ale/Transter	_															
TR	Price:																	
	Source(s):																	
	SALES COMPARISON APP			veloped				Sales Comparisor	n App					al.				
	FEATURE	SUBJEC	T				E S	ALE # 1			//PARABL	E SA	ALE # 2			PARABLI	SA	LE # 3
	Address 5 Helena St Newburyport,	MA 01050 4	112	_	ld Poir		751	I-1326		ackson	ı Way MA 019	751	2112	-	th St	MA 019)51	1400
	Proximity to Subject	NIA 0 1930-4	113		miles :		901	1-1320		8 miles		901	-2113		miles) J I ·	-1409
	Sale Price	\$		0			\$	520,000				\$	394,900			_	\$	425,000
	Sale Price/GLA	\$ 265.	96 /sq.ft.			5 /sq.ft.			\$		18 /sq.ft.			\$		66 /sq.ft.		
	Data Source(s) Verification Source(s)							5;DOM 177					;DOM 69				73;	DOM 19
	VALUE ADJUSTMENTS	DESCRIPT	ION		OC Se	lected TION		+(-) \$ Adjust.	INO	DESCR	elected IPTION		+(-) \$ Adjust.		DESCRIF	elected PTION		+ (-) \$ Adjust.
	Sales or Financing	220011111		ArmL				.,	Arn	nLth			· () φ / (a)aoa	Arml				. () +juut.
	Concessions	0		Conv	,				Coi					Conv				
	Date of Sale/Time	F. 0: :			0;c10			0		/19;c0			0		19;c09		_	0
	Rights Appraised Location	Fee Simple N;Res;		Fee S N;Re	Simple s	:			_	e Simpl Res:	e		-20,000		Simple	9	+	-20,000
	Site	9,800 sf		2154				-35,220	-				+21,114				\dashv	+14,778
	View	Res;Water		Res;\	Nater				N;F	Res;			+20,000	N;Re	es;		\Box	+20,000
	Design (Style)	DT1.0;Rancl	h		Cottag	je		0		1;Cotta	ige		0		;Cotta	ge	\dashv	0
	Quality of Construction Age	Average 66		Avera 85	age			0	67	erage				Aver 61	age		+	0
	Condition	Good		Good	l			0		erage			+20,000		age			+20,000
	Above Grade	Total Bdrms	Baths	Total		Baths				l Bdrms	Baths		-,		Bdrms	Baths		-,
	Room Count	3 1	1.0	4	2	1.0		0	4	2	1.1		-2,500		1	1.0		0
	Gross Living Area Basement & Finished	Crawl	74 sq.ft.	Craw		683 sc	μ.π.		Cra	na/l	560 sq	μ.π.	+3,420	648		,102 sq	.π.	-12,840 -12,960
	Rooms Below Grade	Ciawi		Claw					Cir	IVVI					ા sf finis	hed		-12,900 -9,080
	Functional Utility	1 Bedroom		2 Bed	droom	s		-20,000	2 B	edroor	ns		-20,000					
	Heating/Cooling	Central/None	е		3/None	9		0		ntral/Ce	entral		-3,000			ne		
픗	Energy Efficient Items Garage/Carport	Standard 2 off street		Stand	dard street			0	_	ndard ff stree				Stan	dard street			
OAC	Porch/Patio/Deck	2 Decks			n/Deck	ς			Por				+2,000					0
PR															•			
N																		
ISO																		
SALES COMPARISON APPROAC																		
OMF	Net Adjustment (Total)] +	X -	\$	-55,220		X +		\$	21,034		+	X -	\$	-102
S C	Adjusted Sale Price of Comparables						\$	464,780				\$	415,934				\$	424,898
\LE	Summary of Sales Comparis	son Approach	See	Adde	ndum		ĮΨ	404,700				Ψ	410,304				ĮΨ	424,030
S/																		
	-																	
	Indicated Value by Calar	e Comparison /	\nnrooc	h ¢	440	000												
	Indicated Value by Sales	s comparison A	•		442,								un and a standard from					

ᅜ	ESIDENTIAL APPRAISAL REPURT	16 11:	File No.:	
	COST APPROACH TO VALUE (if developed) The Cost Approach was not devel	oped for this appraisal.		
	Provide adequate information for replication of the following cost figures and calculations.	Para Para - San and a N		
	Support for the opinion of site value (summary of comparable land sales or other methods for es	timating site value):		
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$
동	Source of cost data:	DWELLING Sa.F	ft. @ \$	=\$
COST APPROACH	Quality rating from cost service: Effective date of cost data:		ft. @ \$	=\$
آچ ا	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	·	t. @ \$	=\$
뮵	Outsitions of out Approach (gloss living alea calculations, depreciation, etc.).			=\$
∢			it. @ \$	
လြ			t. @ \$	=\$
ပြင		amenities		=\$
			ft. @ \$	=\$
		Total Estimate of Cost-New		=\$
		Less Physical Function	onal External	
		Depreciation		=\$(
		Depreciated Cost of Improvements		=\$
		"As-is" Value of Site Improvements		=\$
				=\$
				=\$
	Estimated Remaining Economic Life (if required):	S INDICATED VALUE BY COST APPROACH		=\$
	INCOME APPROACH TO VALUE (if developed) The Income Approach was not de			
딩		•	115	
M	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$	indi	cated Value by Income Approach
N.	Summary of Income Approach (including support for market rent and GRM):			
9				
INCOME APPROACH				
Z				
ၓ				
≧				
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Pla	nned Unit Development.		
	Legal Name of Project:			
	Describe common elements and recreational facilities:			
B				
P				
	Indicated Value by: Sales Comparison Approach \$ 442,000 Cost Approach (ne Approach (if d	eveloped) \$
	Final Reconciliation See Addendum for summery of improvement value.			
RECONCILIATION				
딝	This appraisal is made 🗶 "as is", 🔲 subject to completion per plans and specifi	cations on the basis of a Hypothetical	Condition that	the improvements have been
IÌ	completed, subject to the following repairs or alterations on the basis of a Hypo			
ᇢ	the following required inspection based on the Extraordinary Assumption that the conditions			
Ó	completed "as is" with no conditions.	tion of denotority deep not require diteri	ation of ropan.	THE applaisal is
띪	completed as is with no conditions.			
2	This report is also subject to other Ulynothetical Conditions and/or Extraordinary Au	accumpliance of appoified in the attached	addanda	
	This report is also subject to other Hypothetical Conditions and/or Extraordinary As			1 1 1 1 4 11 1
	Based on the degree of inspection of the subject property, as indicated below	w, defined Scope of Work, Statemen	it of Assumptio	ns and Limiting Conditions,
	and Appraiser's Certifications, my (our) Opinion of the Market Value (or other s of this report is: \$ 442,000 , as of:	02/26/2020 . wh	in, or the real	property that is the subject ctive date of this appraisal.
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions at	02/20/2020 , WI nd/or Extraordinary Assumptions inclu	idad in this ran	ort. Soo attached addenda
H				
1S	A true and complete copy of this report contains 20 pages, including exhibits w		uie report. IMS	appraisar report may not be
EN	properly understood without reference to the information contained in the complete re	port.		
₹	Attached Exhibits:	-	_	
Ö	Scope of Work Limiting Cond./Certifications Narrative Ad			Sketch Addendum
ATTACHMENTS	Map Addenda Additional Sales Cost Adden	dum 🔀 Flood Addendum	ı	Manuf. House Addendum
Æ	Hypothetical Conditions			
	Client Contact: Kimberly A Goulette Client	t Name: Kimberly A. Goulette		
		5 Helena St, Newburyport, MA 01	1950	
		SUPERVISORY APPRAISER (if r		
	AFFRAISER	•	. ,	
		or CO-APPRAISER (if applicable	;)	
S				
RE	- Swal Nilson	Cupaniaan		
15		Supervisory or Co-Appraiser Name:		
SIGNATURES				
3iG	Company: Hamer Appraisal Services	Company:	Eove	
(V)	Phone: 978-500-9755 Fax:	Phone:	Fax:	
	E-Mail: shamerstrom@hameras.com	E-Mail:		
		Date of Report (Signature):		
	License or Certification #: MACR#70540 State: MA	License or Certification #:		State:
		Designation:		
	Expiration Date of License or Certification: 11/12/2020	Expiration Date of License or Certification:		
	1 1112/2020	Inspection of Subject: Interior 8	& Exterior	Exterior Only None
		Date of Inspection:	-	,
	OLIZOLOU			



<u> ADDITIONAL</u>	<u>. COMPAR</u>	<u>ABLE SAL</u>	ES			le No.:	
FEATURE	SUBJECT	COMPARABLE S	SALE # 4	COMPARABLE S	SALE # 5	COMPARABLE S	SALE # 6
Address 5 Helena St		6 55th St		5 78th St			
	MA 01950-4113	Newburyport, MA 0	1950-4452	Newburyport, MA 0	1950-4327		
Proximity to Subject		0.39 miles NE		0.46 miles N			
Sale Price	\$	\$	460,000		485,000	9	\$
Sale Price/GLA	\$ 265.96 /sq.ft.	. \$ 534.26 /sq.ft.		\$ 398.19 /sq.ft.		\$ /sq.ft.	
Data Source(s)		MLS PIN#7255250	6:DOM 27	MLS PIN#7251826	9:DOM 5		
Verification Source(s)		No Doc Selected	o,2 o	No Doc Selected	0,2 0 0		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing		ArmLth		ArmLth	() 1 2 3 2 2		(7: 3,222
Concessions	0	Conv;		Conv;			
Date of Sale/Time		s10/19;c09/19		s07/19;c06/19			
Rights Appraised	Fee Simple	Fee Simple		Fee Simple			
Location	N;Res;	B;Res;	-20,000		-20,000		
Site	9,800 sf	4900 sf		4900 sf	+14,700		
View	Res;Water	N;Res;	+20,000		+20,000		
Design (Style)	DT1.0;Ranch	DT1;Cottage		DT2;Cottage	0		
Quality of Construction	Average	Average		Average			
Age	66	69	0	119	0		
Condition	Good	Good		Good			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	3 1 1.0	4 2 1.0	0		0		
Gross Living Area	674 sq.ft.						
Basement & Finished	Crawl	Crawl		621 sf	-9,315		
Rooms Below Grade				Unfinished	,,,,,,		
Functional Utility	1 Bedroom	2 Bedrooms	-20,000	2 Bedrooms	-20,000		
Heating/Cooling	Central/None	Central/Central		Central/None			
Energy Efficient Items	Standard	Standard		Standard			
Garage/Carport	2 off street	2 off street		2 off street			
Porch/Patio/Deck	2 Decks	Deck	+2,000	Porch	+2,000		
							-
ξ							-
Net Adjustment (Total) Adjusted Sale Price of Comparables			11010				<u> </u>
Net Adjustment (Total) Adjusted Sale Price		+ 🔀\$	-11,910	_ + 🔀 - \$	-28,935		•
of Comparables			448,090	\$	456,065		\$
Summary of Sales Comparis	son Annroach	Ψ	440,090	4	430,003		,
Summary of Sales Comparis							
{							
3							
3							
<u> </u>							
?							
I							
1							



Subject Photo Page

Borrower	Kimberly Goulette					
Property Address	5 Helena St	·				
City	Newburyport	County Essex	State	MA	Zip Code	01950-4113
Lender/Client	Kimberly A. Goulette					



Subject Front

5 Helena St Sales Price

Gross Living Area 674 Total Rooms 3 Total Bedrooms Total Bathrooms 1.0 N;Res; Res;Water Location View 9,800 sf Site Quality Average Age 66



Subject Rear



Subject Street

Interior Photos

Borrower	Kimberly Goulette								
Property Address	5 Helena St								
City	Newburyport	County	/ Essex	Sta	ate	MA	Zip Code	01950-4113	
Lender/Client	Kimberly A. Goulette								







kitchen kitchen full bath







living living bedroom







side side view



view

Location Map

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			



Aerial Map

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			



Comparable Photo Page

Borrower	Kimberly Goulette					
Property Address	5 Helena St					
City	Newburyport	County Essex	State State	MA	Zip Code	01950-4113
Lender/Client	Kimberly A. Goulette				•	



Comparable 1

44 Old Point Rd

Prox. to Subject 0.42 miles SE Sales Price 520,000 Gross Living Area 683 **Total Rooms** 4 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; Res;Water View Site 21540 sf Quality Average 85 Age



Comparable 2

8 Jackson Way

Prox. to Subject 1.18 miles SE Sales Price 394,900 Gross Living Area 560 Total Rooms 4 **Total Bedrooms** 2 Total Bathrooms 1.1 Location B;Res; View N;Res; Site 2762 sf Quality Average Age



Comparable 3

6 46th St

Prox. to Subject 0.34 miles E Sales Price 425,000 Gross Living Area 1,102 Total Rooms 4 Total Bedrooms 1 **Total Bathrooms** 1.0 Location B;Res; N;Res; View Site 4874 sf Quality Average Age 61

Comparable Photo Page

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



Comparable 4

6 55th St

0.39 miles NE Prox. to Subject Sales Price 460,000 Gross Living Area 861 **Total Rooms** 4 Total Bedrooms 2 Total Bathrooms 1.0 Location B;Res; N;Res; View Site 4900 sf Quality Average 69 Age



Comparable 5

5 78th St

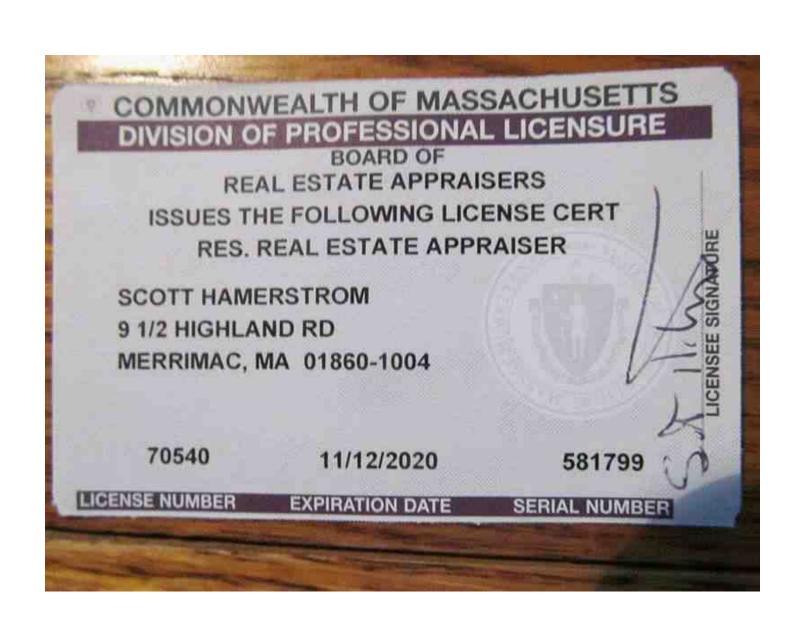
Prox. to Subject 0.46 miles N Sales Price 485,000 Gross Living Area 1,218 Total Rooms 4 Total Bedrooms 2 **Total Bathrooms** 1.0 Location B;Res; View N;Res 4900 sf Site Quality Average Age 119

Comparable 6

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

Appraisers License

Borrower	Kimberly Goulette							
Property Address	5 Helena St							
City	Newburyport	Count	/ Essex	State	MA	Zip Code	01950-4113	
Lender/Client	Kimberly A. Goulette							



E&0

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			

LEXINGTON INSURANCE COMPANY

WILMINGTON, DELAWARE

Administrative Offices - 99 High Street, Floor 23. Boston, Massachusetts 02110-23110

Certificate Number: 018394522-07

This Certificate forms a part of Master Policy Number: 018389876-07
Renewal of Master Policy Number: 018389876-06

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.

READ THE ATTACHED MASTER POLICY CAREFULLY

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: Hamer Appraisal Services, LLC and

Scott R. Hamerstrom 9 1/2 Highland Road

Merrimac MA 01860

2. Certificate Period: Effective Date: 10/03/19 to Expiration Date: 10/03/20

12:01 a.m. Local Time at the Address of the Insured.

2a. Retroactive Date: 10/03/13

12:01 a.m. Local Time at the Address of the Insured.

3. Limit of Liability: \$ 1,000,000 each claim

\$ 1,000,000 aggregate limit

4. Deductible: \$2,500 each claim

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

6. Advance Certificate Holder Premium: \$ 551
7. Minimum Earned Premium: 25% or \$ 138

Forms and Endorsements: See Attached Forms list

Agency Name and Address: INTERCORP, INC.

1438-F West Main Street Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

allen D Barry IV County: Essex

Date: September 9, 2019

Authorized Representative OR

Countersignature (in states where applicable)

PRG 3152 (10/05)

Deed Vimborly Coulette

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			



MARSACHUSETTO FROME TAX Southern Enter Debice 1000 Date: 03.718/2016 02.209 PM ID: 1115002 Duc# 20160318003530 Fee: \$1,368.00 Coms: \$300,000.00

DEED

I, Paul A. Wilkinson, an unmarried man, of Newbury, Essex County, Massachusetts,

In consideration of Three Hundred Thousand (\$300,000.00) Dollars

Grant to Kimberly A. Goulette, individually, 5 Helena Street, Newburyport, Essex County, Massachusetts 01950

With Quitclaim Covenants

The land in Newburyport, Essex County, Massachusetts, with the buildings thereon, in that section known as Plum Island and constituting and being Lot 132 in Block lettered "H" as shown on Assessor's Map No. 76, together with Lot 131, with the buildings thereon, in said Block H, and shown on said Assessor's Map No. 76.

The Grantor, being unmarried, releases to Grantee all rights of homestead and other interests therein. The Grantor warrants that there are no former spouses or partners to a domestic union who are entitled to an estate of homestead in the premises.

Meaning and intending to convey and hereby conveying the same premises conveyed to Paul A. Wilkinson by deed of Andrew W. Alexson and Daniel F. Alexson dated June 7, 1977, and recorded with the Essex South District Registry of Deeds at Book 6357, Page 382.

Property Card

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			

5 HELENA ST

Location 5 HELENA ST

MBLU 75/ 243/ / /

Owner GOULETTE KIMBERLY A

Assessment \$369,800

PID 5164

Building Count 1

Current Value

Assessment				
Valuation Year	Improvements	Land	Total	
2020	\$60,900	\$308,900	\$369,800	

Owner of Record

Owner GOULETTE KIMBERLY A

Sale Price \$300,000

Co-Owner

Certificate

Address 5 HELENA ST

Book & Page 34782/0598

NEWBURYPORT, MA 01950

Sale Date 03/18/2016

Instrument 10

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
GOULETTE KIMBERLY A	\$300,000		34782/0598	10	03/18/2016
WILKINSON PAUL A	\$0		6357/ 382		06/09/1977

Building Information

Building 1: Section 1

Year Built: Living Area: 1948 674

Buil	ding Attributes	
Field	Description	100.0710
Style	Ranch	
Model	Residential	
Stories:	1 Story	
Occupancy	1	
Exterior Wall 1	Wood Shingle	
Exterior Wall 2		
Roof Structure:	Gable/Hip	

Property Card

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A. Goulette			

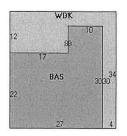
Roof Cover	Asph/F Gls/Cmp	
Interior Wall 1	Drywall/Sheet	
Interior Wall 2		
Interior Flr 1	Pine/Soft Wood	
Interior Flr 2		
Heat Fuel	Gas	
Heat Type:	Floor Furnace	
AC Type:	None	
Total Bedrooms:	1 Bedroom	
Total Bthrms:	1	
Total Half Baths:	0	
Total Xtra Fixtrs:		
Total Rooms:	3 Rooms	
Bath Style:	Average	
Kitchen Style:	Modern	

Building Photo



 $(http://images.vgsi.com/photos/NewburyportMAPhotos//\01\\\00\\\)$

Building Layout



(http://images.vgsi.com/photos/NewburyportMAPhotos//Sketche

Building Sub-Areas (sq ft)			<u>Legend</u>
Code	Description	Gross Area	Living Area
BAS	First Floor	674	674
WDK	Deck, Wood	380	0
		1,054	674

Extra Features

Description SINGLE FAM

Extra Features	Legend
No Data for Extra Features	

Land

 Land Use
 Land Line Valuation

 Use Code
 1010

 Size (Acres)
 0.22

Depth

0

Flood Map

Borrower	Kimberly Goulette			
Property Address	5 Helena St			
City	Newburyport	County Essex	State MA	Zip Code 01950-4113
Lender/Client	Kimberly A Goulette			





and fixtures.

CITY OF NEWBURYPORT CONSERVATION COMMISSION

60 PLEASANT STREET NEWBURYPORT, MA 01950 978-465-4462

Significant Improvement Determination Form

Under the City of Newburyport Wetlands Protection Regulations, Section 6 (C), an existing building on Plum Island must be placed on pilings if the proposed renovations exceed the "25%/50% Rule."

This rule specifies that an existing building must be placed on pilings if proposed renovations satisfy both of the following criteria:

- A 25% or greater increase in square-footage, based on total square footage of habitable living space, and
- 2) A 50% or greater increase in the value of the structure. This may be determined by one of two methods:
 - a. As determined by a licensed appraiser's valuation of the existing house (structure only) and the same licensed appraiser's valuation of the structure with the proposed improvements.
 - b. As determined by the assessed value of the house (structure only) from the
 Assessor's office and a cost estimate from a licensed builder for the proposed work.
 *note: Appraisals and cost estimates described above do not include house-hold appliances

The licensed appraiser or contractor shall provide the detailed valuations specified above along with this form, certifying their professional approval of the submission.

Project Address: Newburyport, 5 Helena Street		
Property Owner or Applicant: Kimberly A. Goulette		
	d Appraiser/Contractor:	Scott R. Hamerstrom, MA. Cert. Res. 50540
Phone number:	978-500-9755	
Email address:	shamerstrom@hamer	as.com
Project Title/Description: The Goulette Residence		
Title and Date of Proposed Project Plans and Specifications used to determine values: CWC Design / 02/07/2020		
Signature of Certified Appraiser/Builder: Date: 03/05/2020		