Clearview Appraisal
85 Douglas Hill Rd
West Baldwin, ME 04091

08/17/2022

United Wholesale Mortgage
585 South Boulevard E
Pontiac, MI 48341

RE: Eric Sylvain
2 Daisy Dr
Freeport, ME 04032-6854
File No. CA-17252
Case No. 1222509402

Dear Client

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

2 Daisy Dr, Freeport, ME 04032-6854

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

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

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 08/16/2022 is:

$ 295,000

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

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

Respectfully submitted,

Signature: John Woronka

John Woronka
CR3312

APPRAISAL REPORT

OF

2 Daisy Dr
Freeport, ME 04032-6854

PREPARED FOR

UWM Appraisal Direct
United Wholesale Mortgage
585 South Boulevard E
Pontiac, MI 48341

AS OF

08/16/2022

PREPARED BY

Clearview Appraisal
85 Douglas Hill Rd
West Baldwin, ME 04091

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File No. CA-17252
Case No. 1222509402

Manufactured Home Appraisal Report

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

SUBJECT

Property Address 2 Daisy Dr City Freeport State ME Zip Code 04032-6854
Borrower Eric Sylvain Owner of Public Record Richard O Sylvain County Cumberland
Legal Description Book 24156 / Page 221 - See Attached Deed for Legal Description
Assessor's Parcel # Mblu: 17/ 34/ 32/ 0/ Tax Year 2022 R.E. Taxes $ 3,593.82
Neighborhood Name Wardtown Estates Map Reference See Attached Map Census Tract 0045.01
Occupant [ ] Owner [X] Tenant [ ] Vacant Project Type (if applicable) [ ] PUD [ ] Condominium [ ] Cooperative [ ] Other (describe)
Special Assessments $ 0 HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offerings price(s), and date(s). DOM Unknown; For Sale By Owner; Purchase and Sale Agreement dated 08/08/2022.

Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Non-arms length sale; no unusual terms or conditions found.

Contract Price $ 167,000 Date of Contract 08/08/2022 Is the property seller the owner of public record? [X] Yes [ ] No Data Source(s) Deed
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. Seller to contribute $6,500 towards closing costs This is not uncommon in the area and does not negatively effect the subject's final opinion of value. A motivated seller will contribute closing to costs and general expenses to facilitate a sale.
I [ ] did [X] did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed.
Invoice was not available.
Retailer's Name (New Construction) Unknown/Not New Construction

NEIGHBORHOOD

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

Neighborhood Characteristics				Manufactured Housing Trends					Manufactured Housing		Present Land Use %	
Location	[ ] Urban	[ ] Suburban	[X] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining		PRICE	AGE	One-Unit	40 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply		$ (000)	(yrs)	2-4 Unit	0 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths		200	Low	Multi-Family	0 %
Neighborhood Boundaries Subject neighborhood is located North of Ware Road, South of Buttercup									300	High	Commercial	0 %
Drive, East of Tulip Avenue and West of Route 125.									230	Pred.	Other vacant	60 %

Neighborhood Description This neighborhood is a rural style neighborhood with residential zoning. No adverse uses are noted in the area. Neighborhood consists of similar style single family homes, which appear to be in average to good condition. Community schools and amenities are well regarded. No adverse factors were noted for the area.
Market Conditions (including support for the above conclusions) In recent months the market has started to become less emotional with buyers competing and over bidding on homes. Currently the market remains very active with a stabilizing in values. The active nature of this market is projected to continue at least through the end of the 3rd quarter.

SITE

Dimensions 352.26' Frontage-See Deed & Plat Map Area 2.62 ac Shape Irregular View Neighborhood
Specific Zoning Classification MDR1 Zoning Description Min Lot 50,000sf / Min Frontage 150'
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements--Type		Public	Private
Electricity	[X]	[ ]	Water	[ ]	[X] Well/Typical	Street	Paved	[X]	[ ]
Gas	[ ]	[X] Propane	Sanitary Sewer	[ ]	[X] Septic/Typical	Alley	None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone C FEMA Map # 2300460010B FEMA Map Date 01/17/1985
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe

Is the site size, shape and topography generally conforming to and acceptable in the market area? [X] Yes [ ] No If No, explain

Is there adequate vehicular access to the subject property? [X] Yes [ ] No If No, describe

Is the street properly maintained? [X] Yes [ ] No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe
No apparent adverse conditions noted. Subject is legal, conforming to current zoning regulations, and can be rebuilt if destroyed. Information obtained from the Freeport Code Enforcement Department.

HUD DATA PLATE

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.
Is the HUD Data Plate/Compliance Certificate attached to the dwelling? [ ] Yes [X] No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. Information not currently available. IBTS cert is in process to obtain this information.
Is a HUD Certification Label attached to the exterior of each section of the dwelling? [X] Yes [ ] No If No, provide the data source(s) for the HUD Certification Label #'s
Only one label was attached to the dwelling. See photo of Cert label.

Manufacturer's Serial #(s)/VIN #(s) Unknown at this time
HUD Certification Label #(s) Only 1 attached NTA 228837
Manufacturer's Name Unknown at this time Trade/Model Unknown at this time Date of Manufacture Unknown at this time
Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? [X] Yes [ ] No If No, explain

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Manufactured Home Appraisal Report

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
# of Units [X] One [X] Additions 2	[X] Poured Concrete [ ] Concrete Runners	Skirting Vinyl/GD	Floors Lam/Cpt/Gd
# of Stories [ ] 1 [X] 2 [ ] Other 1.00	[ ] Block and Pier [ ] Other-att.description	Exterior Walls Vinyl/GD	Walls DW/Gd
Design (Style) Double Wide	[ ] Full Basement [ ] Partial Basement	Roof Surface Asphalt/Metal/GD	Trim/Finish Wd/Above Avg
# of Sections [ ] 1 [X] 2 [ ] 3	Basement Area 0 sq. ft.	Gutters & Downspouts Aluminum/Gd	Bath Floor Vinyl/Gd
[ ] Other	Basement Finish None %	Window Type DH/Gd	Bath Wainscot Fgl/GD
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	[ ] Outside Entry/Exit [ ] Sump Pump	Storm Sash/Insulated Insulated/Gd	Car Storage [ ] None
[X] Existing [ ] Proposed [ ] Under Const.	Evidence of [ ] Infestation None	Screens Yes/Gd	[X] Driveway # of Cars 2
Year Built 1991 Effective Age (Yrs)	[ ] Dampness [ ] Settlement	Doors Panel/Good	Driveway Surface Dirt
Attic [X] None	Heating [ ] FWA [ ] HWBB [ ] Radiant	Amenities [ ] Woodstove(s)# 0	[X] Garage # of Cars 2
[ ] Drop Stair [ ] Stairs	[X] Other Mon Fuel Gas	[ ] Fireplace(s)# 0 [ ] Fence None	[ ] Carport # of Cars
[ ] Floor [ ] Scuttle	Cooling [ ] Central Air Conditioning	[X] Patio/Deck Both [ ] Porch None	[X] Attached [ ] Detached
[ ] Finished [ ] Heated	[ ] Individual [X] Other None	[ ] Pool None [ ] Other None	[ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [ ] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)

Finished area **above** grade contains: 7 Rooms 3 Bedrooms 2.0 Bath(s) 2,066 Square Feet of Gross Living Area Above Grade

Describe any additions or modifications (decks, rooms, remodeling, etc.) The interior does not require updating. See interior pictures for condition and quality.

Installer's Name Unknown Date Installed Model Year

Is the manufactured home attached to a permanent foundation system? [X] Yes [ ] No If No, describe the foundation system and the manner of attachment.

Have the towing hitch, wheels, and axles been removed? [X] Yes [ ] No If No, explain

Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? [X] Yes [ ] No If No, explain

Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? [X] Yes [ ] No If No, explain

Additional features (special energy efficient items, non-realty items, etc.) None noted

The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide¨, Marshall & Swift Residential Cost Handbook¨, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.

Quality [ ] Poor [ ] Fair [ ] Average [X] Good [ ] Excellent Identify source of quality rating NADA

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). This dwelling shows as a typical dwelling of 5 years of age with build quality consistant with NADA good rating.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe

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

COST APPROACH

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value based on a blend of recent sales data and the appraisers knowledge of the market. In cases where vacant land sales are scarce, the extraction method is utilized to rationalize site values.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data: Marshall & Swift Effective date of cost data Current Quality rating from cost service good

OPINION OF SITE VALUE					$ 105,000
Section One	528	Sq. ft. @	$ 65.00	=	$ 34,320
Section Two	528	Sq. ft. @	$ 65.00	=	$ 34,320
Section Three	810	Sq. ft. @	$ 65.00	=	$ 52,650
Section Four	200	Sq. ft. @	$ 65.00	=	$ 13,000
Slab	1,866	Sq. ft. @	$ 15.00	=	$ 27,990
Garage 720 with ADU					$ 54,000
Attached Storage Building					$ 18,000
				Sub-total:	234,280
				Cost Multiplier (if applicable):	X
				Modified Sub-total:	234,280
0 %				Physical Depreciation or Condition Modifier:	(0)
				Functional Obsolescence (not used for N.A.D.A.):	(0)
				External Depreciation or State Location Modifier:	(0)
				Delivery, Installation, and Setup (not used for N.A.D.A.):	$
				Other Depreciated Site Improvements:	$ 25,000
				Market Value of Subject Site (as supported above):	$ 105,000
				Indicated Value by Cost Approach:	$ 364,280

Exterior Dimensions of the Subject Unit

12.0	X	44	=	528	Sq. ft.
12.0	X	44	=	528	Sq. ft.
15	X	54	=	810	Sq. ft.
10	X	20	=	200	Sq. ft.
Total Gross Living Area:				2,066	Sq. ft.

Other Data Identification

N.A.D.A. Data Identification Info: Edition Mo: Yr.

MH State: Region: Size: ft. x ft.

Gray pg. White pg. Black SVS pg.

15 years and older Conversion Chart pg. Yellow pg.

Comments:

Estimated Remaining Economic Life (HUD and VA only) 59 Years

Summary of Cost Approach No functional or economic obsolescence noted. Economic life based on 60 years. The Marshall Swift Cost Service forms the basis for the cost estimates of reproducing the subject as if new. The cost estimates have been modified to correspond to the local market and current conditions, according to the appraiser's experience. The cost approach is not intended for insurance use.

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SALES COMPARISON ANALYSIS

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 0 to $ 0 .

There are 0 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 0 to $ 0 .

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2 Daisy Dr Freeport, ME 04032-6854	36 Wardtown Road Freeport, ME 04032		132 Cambell Shore Road Gray, ME 04039		28 Genthner Way Topsham, ME 04086	
Proximity to Subject		0.23 miles SE		14.92 miles W		9.63 miles NE	
Sale Price	$ 167,000		$ 270,000		$ 295,000		$ 270,000
Sale Price/Gross Liv. Area	$ 80.83 sq. ft.	$ 172.19 sq. ft.		$ 143.76 sq. ft.		$ 141.81 sq. ft.	
Manufactured Home		[X] Yes [ ] No		[X] Yes [ ] No		[X] Yes [ ] No	
Data Source(s)		MREIS#1520389;DOM 4		MLS#1515756;DOM 35		MREIS#1508062;DOM 17	
Verification Source(s)		Assessors		Assessors		Assessors	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		Cash		Conventional		Conventional	
Concessions		N/A		Yes		Yes	
Date of Sale/Time		s03/22;c02/22		s02/22;c01/22		s11/21;c09/21	
Location	Rural	Rural		Rural		Rural	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.62 ac	2.07 ac	0	6.05 ac	-4,000	1.53 ac	0
View	Neighborhood	N;Res;		Neighborhood		Trees/Woods	
Design (Style)	Double Wide	Double Wide		Double Wide		Double Wide	
Quality of Construction	Average	Average		Average		Average	
Actual Age	31 yrs	14	-6,750	18	-7,375	23	0
Condition	Good	Good		Good		Good	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 2.0	7 / 2 / 2	0	5 / 3 / 2.0	0	6 / 3 / 2	0
Gross Living Area	2,066 sq. ft.	1,568 sq. ft.	+14,940	2,052 sq. ft.	0	1,904 sq. ft.	+4,860
Basement & Finished Rooms Below Grade	0 sf	0sf		0sf		0sf	
Functional Utility	3 Bedroom	2 Bedroom	+5,000	3 Bedroom		3 Bedroom	
Heating/Cooling	D-Vent/None	FHA/None	0	FHA/None	0	FHA/None	0
Energy Efficient Items	None	None		None		None	
Garage/Carport	2 Car Attached	2 Car Attached		None	+10,000	2 Car Attached	
Porch/Patio/Deck	Patio/2 Decks	Patio/Deck	+2,000	Deck/Porch	+2,000	Patio/Deck	+2,000
Amenities	720sf ADU	None	+10,800	None	+10,800	None	+10,800
Amenities	360sf Att Storage	None	+3,600	None	+3,600	None	+3,600
Amenities	None	None		1 Fpl	-2,000		
Net Adjustment (Total)		[X] + [ ] -	$ 29,590	[X] + [ ] -	$ 13,025	[X] + [ ] -	$ 21,260
Adjusted Sale Price of Comparables		Net Adj: 11% Gross Adj : 16%	$ 299,590	Net Adj: 4% Gross Adj: 13%	$ 308,025	Net Adj: 8% Gross Adj: 8%	$ 291,260

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

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

Data source(s) MREIS, Assessors

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MREIS, Assessors

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 4).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MREIS/Assessor	MREIS/Assessor	MREIS/Assessor	MREIS/Assessor
Effective Date of Data Source(s)	08/17/2022	08/17/2022	08/17/2022	08/17/2022

Analysis of prior sale or transfer history of the subject property and comparable sales To the best of the appraiser's knowledge, there has been no sales or listing activity on the subject property in the current form within the last three years, or on the comparables utilized in this report within the last year.

Summary of Sales Comparison Approach Comp selection reasoning. C1 is the only manufactured comparable sale within Freeport. This sale is least like the subject in terms of size and amenities but must similar in location. C2 is a better representation of size but lacks additions and garage. C3 Also a good mirror of size but again lacks additions. Sales 4 is a listing but listed as this sale has additions and looks very similar to the subject in terms of size and curb appeal. C5 was listed as this sale was the only other comparable manufactured home in the state with an attached ADU like the subject. C4 and C5 could not reasonably be weighted must in my opinion be listed to mirror these aspects of the subject property. C3 was weighted most as this sale best mirrored the size and condition of the dwelling.

Indicated Value by Sales Comparison Approach $ 295,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 295,000 **Cost Approach $** 364,280 **Income Approach (if developed) $** 0

All approaches considered in preparing this report. Income Approach is not shown as subject is not income producing, and there is a lack of reliable single family rental data. Market value is best indicated by the Sales Comparison Approach, which is supported by the Cost Approach.

This appraisal is made [X] "as is", [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No conditions. This appraisal is solely for clients use in loan collateralization. USPAP regulations govern use of this report. Borrower copies are for informational use only.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 295,000 **, as of** 08/16/2022 **, which is the date of inspection and the effective date of this appraisal.**

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Manufactured Home Appraisal Report

ADDITIONAL COMMENTS

ANSI Comments:
The subject dwelling is measured to ANSI Z765-2021 guidelines as required by FNMA on all assignments conducted on or after after 4/1/2022

Propane Tank Location and Condition:
The propane tank is located outside and was free of leaking, odors and apparent defects at the time of the inspection.

Well and Septic Comments:
Public water and sewer are not available in this section of town. Well and septic systems are typical and common and are non adverse in this market.

INCOME

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

Estimated Monthly Market Rent $ 0 X Gross Multiplier 0 =$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The approach lacks credibility for single family properties as most buyers and sellers do not negotiate price based on rents and investment returns.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source

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

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

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

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

Describe common elements and recreational facilities.

Clearview Appraisal
EXTRA COMPARABLES 4-5-6

File No. CA-17252
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Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	2 Daisy Dr Freeport, ME 04032-6854	46 Varney Mill Road Bath, ME 04530		151 Brixham Road Eliot, ME 03903			
Proximity to Subject		13.38 miles E		60.67 miles S			
Sale Price	$ 167,000		$ 299,000		$ 295,000		$
Sale Price/Gross Liv. Area	$ 80.83 sq. ft.	$ 146.14 sq. ft.		$ 202.61 sq. ft.		$ sq. ft.	
Manufactured Home		[X] Yes [ ] No		[X] Yes [ ] No		[ ] Yes [ ] No	
Data Source(s)		MLS#1537504;DOM 26		MREIS#1507689;DOM 7			
Verification Source(s)		Assessors		Assessors			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		Active		Other			
Concessions		N/A		N/A			
Date of Sale/Time		Active		s11/21;c09/21			
Location	Rural	Rural		Rural			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	2.62 ac	1.08 ac	0	3.88 ac	0		
View	Neighborhood	Neighborhood		Scenic			
Design (Style)	Double Wide	Double Wide		Double Wide			
Quality of Construction	Average	Average		Average			
Actual Age	31 yrs	38	0	24	0		
Condition	Good	Average	+14,950	Average			
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 2.0	7 / 2 / 1.1	+2,500	6 / 3 / 2.0	0	/ /	
Gross Living Area	2,066 sq. ft.	2,046 sq. ft.	0	1,456 sq. ft.	+18,300	sq. ft.	
Basement & Finished Rooms Below Grade	0 sf	Partial/Finished	-5,000	0sf	-5,000		
Functional Utility	3 Bedroom	2 Bedroom	+5,000	3 Bedroom			
Heating/Cooling	D-Vent/None	FHA/None	0	FHA/None	0		
Energy Efficient Items	None	None		None			
Garage/Carport	2 Car Attached	2gbi2dw	+5,000	1 Car Attd/1 Carpt	+2,500		
Porch/Patio/Deck	Patio/2 Decks	Deck/Porch	+2,000	Deck	+4,000		
Amenities	720sf ADU	None	+7,200	728sf ADU	0		
Amenities	360sf Att Storage	None	+3,600	None	+3,600		
Amenities	None	None		None			
Net Adjustment (Total)		[X] + [ ] -	$ 35,250	[X] + [ ] -	$ 23,400	[ ] + [ ] -	$
Adjusted Sale Price of Comparables		Net Adj: 12% Gross Adj : 15%	$ 334,250	Net Adj: 8% Gross Adj: 11%	$ 318,400	Net Adj: 0% Gross Adj: 0%	$

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MREIS/Assessor	MREIS/Assessor	MREIS/Assessor	
Effective Date of Data Source(s)	08/17/2022	08/17/2022	08/17/2022	

Analysis of prior sale or transfer history of the subject property and comparable sales To the best of the appraiser's knowledge, there has been no sales or listing activity on the subject property in the current form within the last three years, or on the comparables utilized in this report within the last year.

Summary of Sales Comparison Approach

Manufactured Home Appraisal Report

This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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

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

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

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

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

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

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

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

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

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

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

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

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

Manufactured Home Appraisal Report

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature John Woronka
Name John Woronka
Company Name Clearview Appraisal
Company Address 85 Douglas Hill Rd
West Baldwin, ME 04091
Telephone Number 2075720492
Email Address clearviewappraisalservices@gmail.com
Date of Signature and Report 08/17/2022
Effective Date of Appraisal 08/16/2022
State Certification # CR3312
or State License #
or Other (describe) State #
State ME
Expiration Date of Certification or License 12/31/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

ADDRESS OF PROPERTY APPRAISED
2 Daisy Dr
Freeport, ME 04032-6854

APPRAISED VALUE OF SUBJECT PROPERTY $ 295,000

LENDER/CLIENT
Name UWM Appraisal Direct
Company Name United Wholesale Mortgage
Company Address 585 South Boulevard E
Pontiac, MI 48341
Email Address

SUBJECT PROPERTY

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

COMPARABLE SALES

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

File No. CA-17252
Case No. 1222509402

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

Market Adjustments:
Full Bathrooms adjusted at $5,000 each. Half Baths at $2,500
Garages adjusted at $5,000 per stall for attached and detached units. Built in style adjusted at $2,500 per stall.
Comparables adjusted for GLA differences in excess of 100 SF at $30./SF rounded.
Porches, decks, and patios in excess of 100 SF adjusted at $2,000.
Fireplaces adjusted at $2,000 per brick unit.
Central A/C adjusted at $5,000

Neighborhood & Site Comments
Highest and Best Use (HABU)
The HIGHEST AND BEST USE of a site (property) is that reasonable and probable use that supports the highest present value on the effective date of the appraisal. (1) Legally permitted, (2) Financially feasible, (3) Physically possible, and (4) Most profitable. Definition according to FNMA-FHLMC guideline #405.02. The highest and best use is the one that meets all four of the above tests. THE SUBJECT CURRENTLY PASSES ALL OF THE TESTS AND ITS CURRENT USE IS THE HIGHEST AND BEST USE.

Neighborhood Reconciliation:
Based on observations of the subject neighborhood, the immediate area of the property, and competing residential areas of the market, I conclude that there are no conditions detrimental to marketability of the subject property, and that the subject's marketability is good. This conclusion assumes a reasonable market exposure, estimated at 25 days. The neighborhood appears well kept, and has average appeal.

Repairs, Conditions and Disclosures:
There are no conditions made for the final market estimate. No adverse easements or encroachments were observed or disclosed at the time of the inspection.

Final Reconciliation:
Recognized appraisal technique requires that the three approaches to value, the cost approach, the direct sales comparison approach and the income approach be independently developed and documents for defensibility and reliability. The appraiser evaluates each approach based on the quality and availability of data and considers the valuation methods used by buyers.

The direct sales comparison approach is given greatest consideration due to the high reliability and quantity of data available. It most clearly mirrors the buyers and sellers arms length reasoning.

The income approach assumes knowledge of investment returns and market rates by buyers and sellers. For this reason the approach lacks credibility for single family properties as most buyers and sellers do not negotiate price based on rents and investment returns.

The cost approach is not typically used by buyers and sellers in price negotiations, except usually for newer homes, however larger depreciation estimates lose reliability and the technique is not considered useful for older homes. Frequently this approach gives an upper limit to the final value opinion, assuming the buyer will pay no more than depreciated cost new of the property, and is so used here.

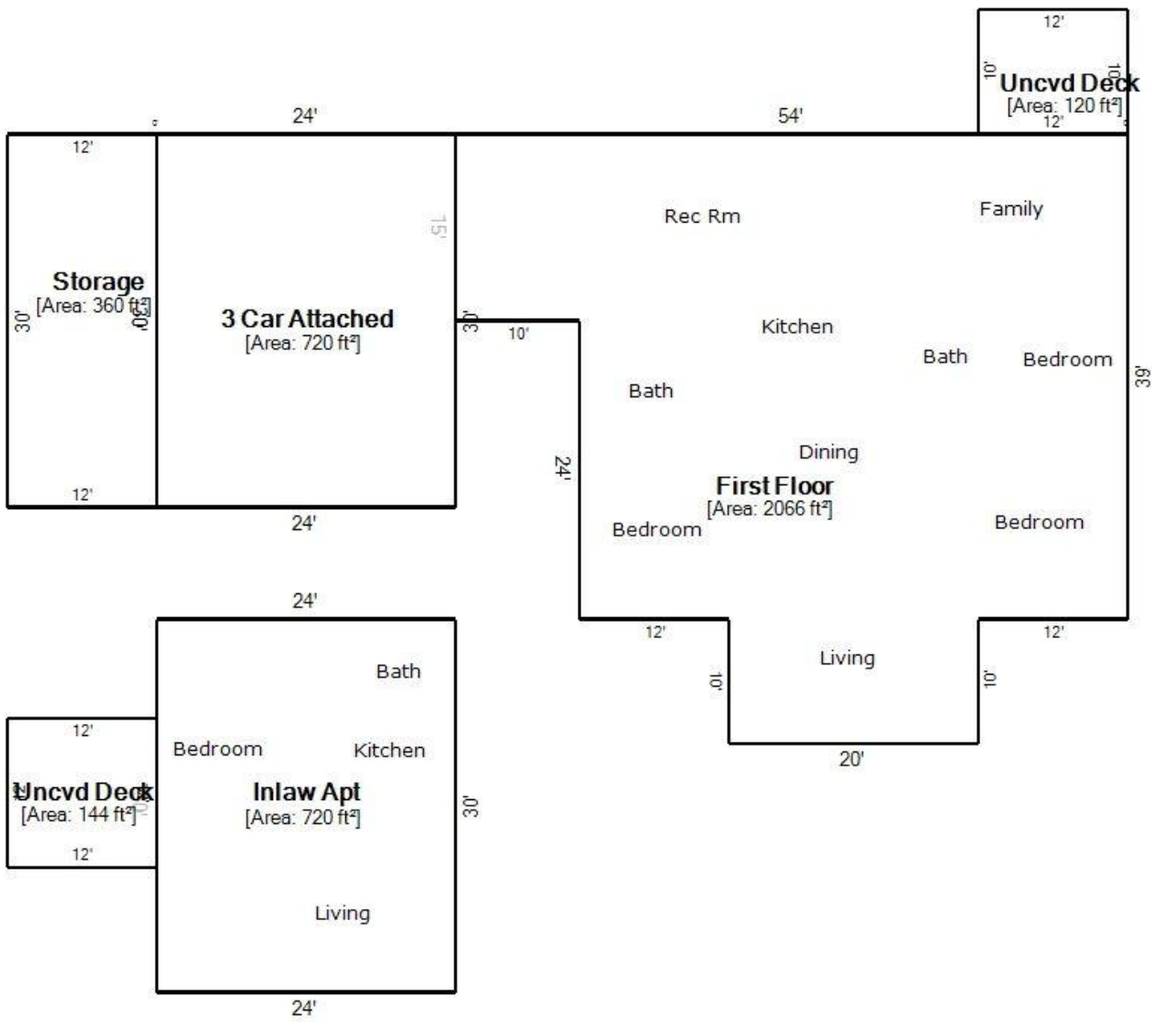
Clearview Appraisal

SKETCH ADDENDUM

File No. CA-17252
Case No. 1222509402

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

Sketch



12 ft

Living Area		Area Calculation				
First Floor	2066 ft²	First Floor				
Nonliving Area		10' x	15' x	1.00 =	150 ft²	
3 Car Attached	720 ft²	10' x	20' x	1.00 =	200 ft²	
Uncvd Deck	120 ft²	44' x	39' x	1.00 =	1716 ft²	
Storage	360 ft²					
Inlaw Apt	720 ft²					
Uncvd Deck	144 ft²					
Total Living Area (rounded):	**2066 ft²**					

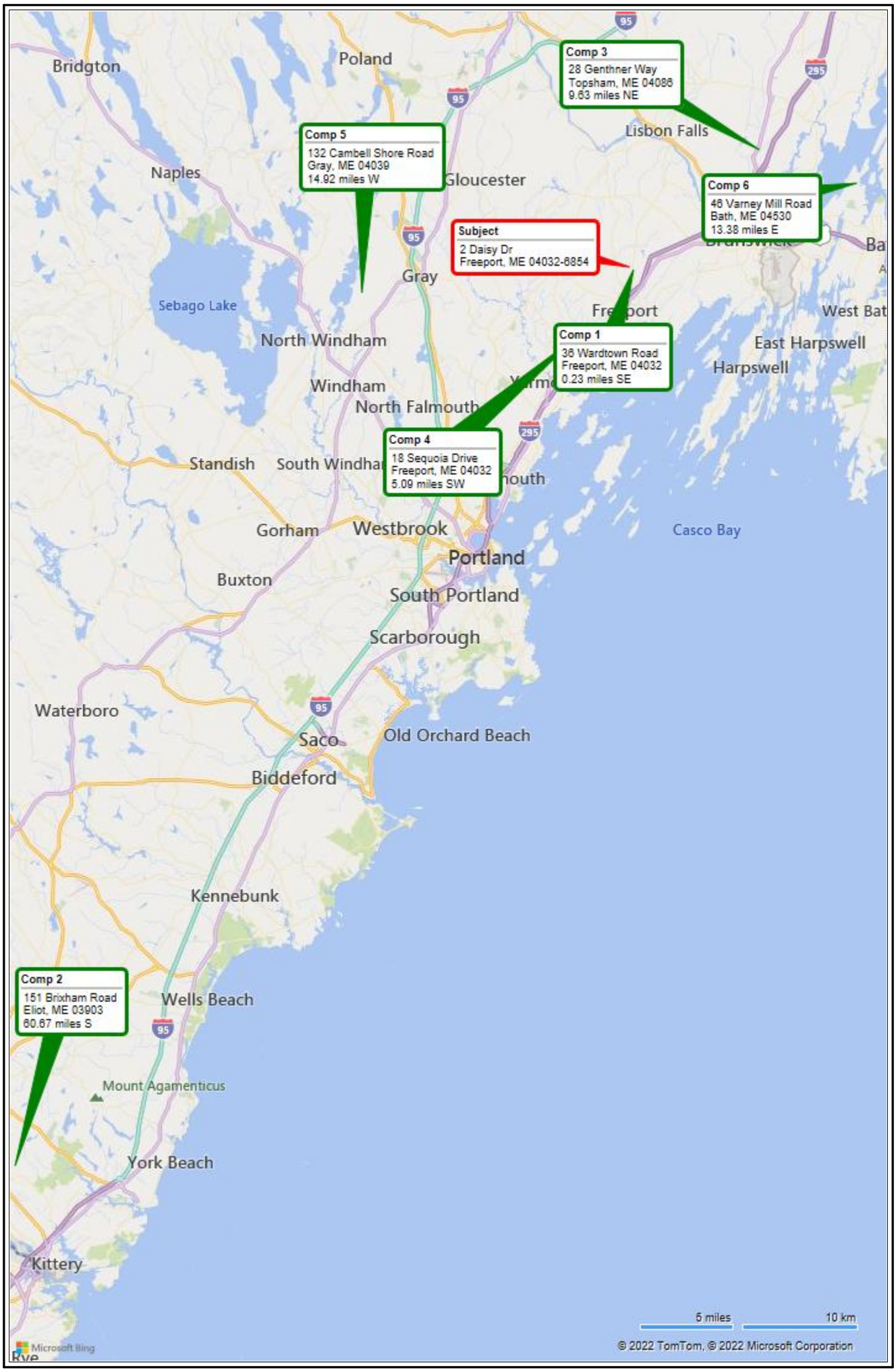
File No. CA-17252
Case No. 1222509402

Clearview Appraisal

LOCATION MAP ADDENDUM

File No. CA-17252
Case No. 1222509402

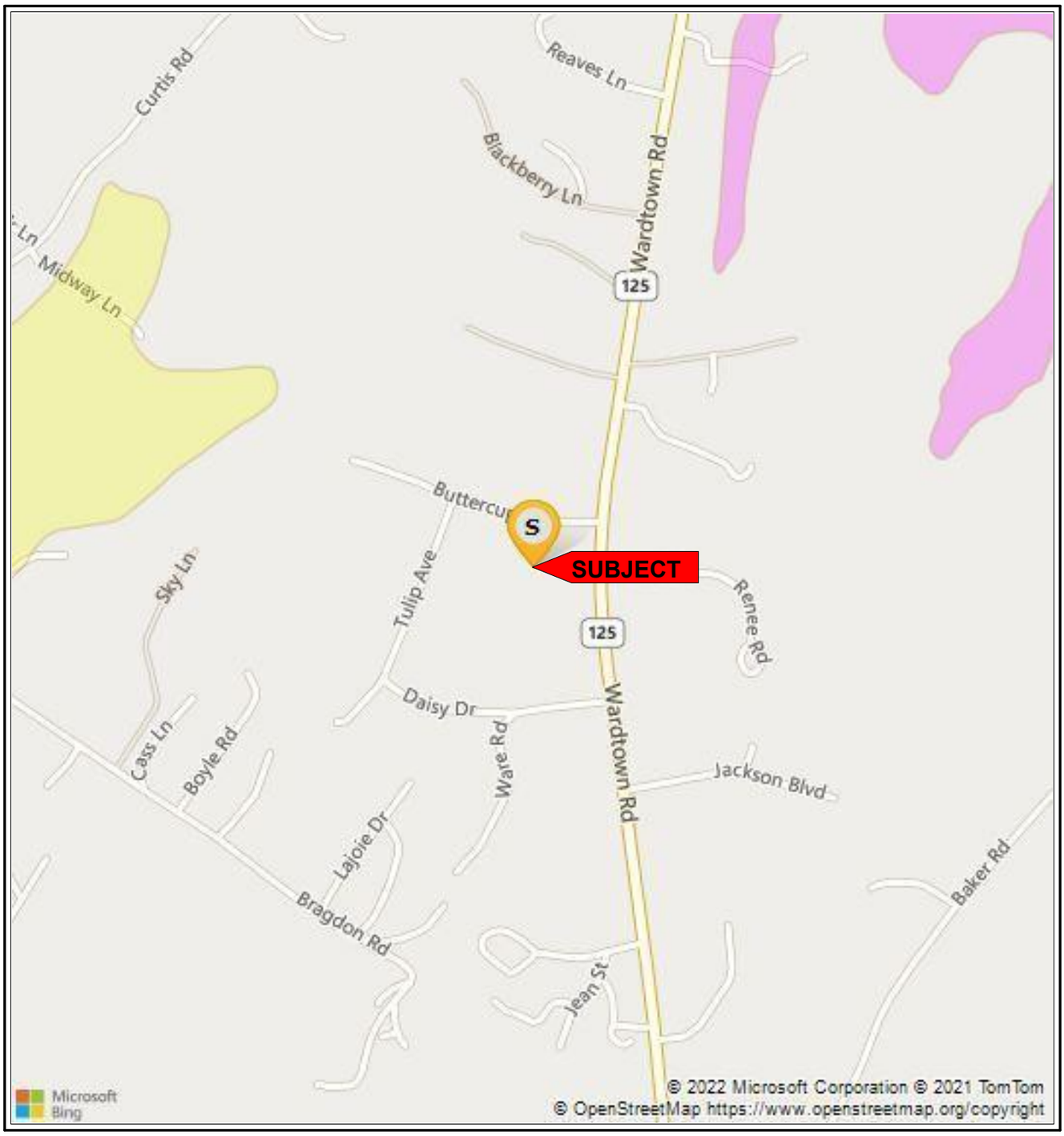
Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341



FLOOD MAP ADDENDUM

File No. CA-17252
Case No. 1222509402

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341



Flood Map Legends

Flood Zones
- Areas inundated by 100-year flooding
- Areas inundated by 500-year flooding
- Areas of undetermined but possible flood hazards
- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone): Out
Within 250 ft. of multiple flood zones? Not within 250 feet
Community: 230046
Community Name: FREEPORT, TOWN OF
Map Number: 2300460010B
Zone: C Panel: 0010B Panel Date: 01/17/1985
FIPS Code: 23005 Census Tract: 0045.01

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Clearview Appraisal

SUBJECT PHOTO ADDENDUM

File No. CA-17252
Case No. 1222509402

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

FRONT OF SUBJECT PROPERTY
2 Daisy Dr
Freeport, ME 04032-6854

REAR OF SUBJECT PROPERTY

STREET SCENE

Clearview Appraisal

SUBJECT PHOTO ADDENDUM

File No. CA-17252
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FRONT OF SUBJECT PROPERTY
2 Daisy Dr
Freeport, ME 04032-6854

REAR OF SUBJECT PROPERTY

STREET SCENE

File No. CA-17252
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Crawl Space with Tiedowns

Crawl Space Tongue Removed

Detached Garage with Apt Above

Additional Rear Photo

Yard Photo

Yard Photo

Fire Pit

Rear Photo Back of Garage and Inlaw

Back of Garage and Inlaw 2nd View

Garage Interior

BR

Bath

BR

Kitchen

BR

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Kitchen 3rd View

Dining Area of Kitchen

LR

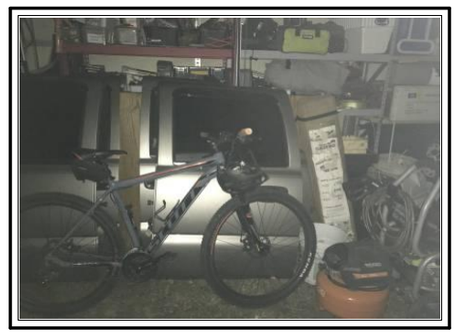
BR

Bath

FR

Rec Room

Rec Room 2nd View



Storage Area

InLaw BR

InLaw Bath

InLaw LR

InLaw Kitchen

File No. CA-17252
Case No. 1222509402

Clearview Appraisal
COMPARABLES 1-2-3

File No. CA-17252
Case No. 1222509402

Borrower Eric Sylvain
Property Address 2 Daisy Dr
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COMPARABLE SALE # 1
36 Wardtown Road
Freeport, ME 04032

COMPARABLE SALE # 2
132 Cambell Shore Road
Gray, ME 04039

COMPARABLE SALE # 3
28 Genthner Way
Topsham, ME 04086

File No. CA-17252
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COMPARABLE SALE # 4
46 Varney Mill Road
Bath, ME 04530

COMPARABLE SALE # 5
151 Brixham Road
Eliot, ME 03903

COMPARABLE SALE # 6

File No. CA-17252
Case No. 1222509402

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 2 Daisy Dr City Freeport State ME ZIP Code 04032-6854

Borrower Eric Sylvain

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	0	0	0	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	0.00	0.00	0.00	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	0	0	0	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.00	0.00	☐ Declining	☒ Stable	☐ Increasing

Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sales Price	0	0	0	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	0	0	0	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	0	0	0	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	0	0	0	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	0.00	0.00	0.00	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc,) paid financial assistance prevalent?	☐ Yes	☒ No		☐ Declining	☒ Stable	☐ Increasing

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

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

Foreclosure activity is present, however it is not a predominant factor at this time.

Cite data sources for above information.

MREIS

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

This addendum is specific to the neighborhood, as a result, there was insufficient data to complete this report in a meaningful manner in which to draw credible results.

CONDO/CO.OP PROJECTS

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

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

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

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

APPRAISER

Signature	John Woronka	Signature	
Appraiser Name	John Woronka	Supervisor Name	
Company Name	Clearview Appraisal	Company Name	
Company Address	85 Douglas Hill Rd, West Baldwin, ME 04091	Company Address	
State License/Certification #	CR3312 State ME	State License/Certification #	State
Email Address	clearviewappraisalservices@gmail.com	Email Address	

APPRAISAL COMPLIANCE

File No. CA-17252
Case No. 1222509402

Borrower/Client Eric Sylvain
Address 2 Daisy Dr Unit No.
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

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

ADDITIONAL CERTIFICATIONS

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

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

PRIOR SERVICES

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

PROPERTY INSPECTION

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

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

[X] A reasonable marketing time for the subject property is 25 day(s) utilizing market conditions pertinent to the appraisal assignment.

[X] A reasonable exposure time for the subject property is 25 day(s).

APPRAISER

Signature John Woronka
Name John Woronka
Date of Signature 08/17/2022
State Certification # CR3312
or State License #
State ME
Expiration Date of Certification or License 12/31/2022

Effective Date of Appraisal 08/16/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

Supervisory Appraiser Inspection of Subject Property:
[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

Produced by ClickFORMS Software 800-622-8727

File No. CA-17252
Case No. 1222509402

Appraisal Independence Certification

Subject Property Address:
2 Daisy Dr
Freeport, ME 04032-6854

Legal Description:
Book 24156 / Page 221 - See Attached Deed for Legal Description

Effective Date of Appraisal: 08/16/2022

The undersigned appraiser(s) certifies that the ordering and delivery of the above referenced appraisal report, the ("REPORT"), was completed using the proprietary workflow and policies of an acceptable appraisal management platform. The following specific features were used from this order.

[X] An Appraiser Selection System was used to automatically select the appraiser from an appraisal management system with the ordering Broker having no ability to select the appraiser.

[ ] Double-Blind communication was used which restricts free-form communication between the appraiser and person placing the order. All status messages are restricted to pre-written, system supplied text. The identity of the appraiser was concealed until the appraisal is delivered.

The appraiser(s) responsible for preparing the above referenced appraisal report hereby certify that the report was completed and the opinion of value developed in accordance with USPAP standards; And, at no time did any employee, director, officer, or agent of the broker, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the broker, influence or attempt to influence the development, reporting, result, or review of the REPORT

The appraiser(s) further certify that at no time were they provided with or informed of any estimate regarding the Subject Property's value including but not limited to a borrower estimate of value, proposed loan amount, or loan to value ratio (LTV), except in case of purchase transactions where according to USPAP Standards Rule 1-5(a) the appraiser is required to analyze all agreements of sale, options, and listings of the subject property as of the effective date of the appraisal.

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APPRAISER:	SUPERVISORY APPRAISER (ONLY IF REQUIRED):
Signature: John Woronka	Signature:
Name: John Woronka	Name:
Company Name: Clearview Appraisal	Company Name:
Company Address: 85 Douglas Hill Rd West Baldwin, ME 04091	Company Address:
Date of Report/Signature: 08/17/2022	Date of Report/Signature:
State Certification #: CR3312	State Certification #:
or State License #:	or State License #:
State: ME	State:
Expiration Date of Certification or License: 12/31/2022	Expiration Date of Certification or License:

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

Doc#: 43680 Bk:24156 Ps: 221

RELEASE DEED

KNOW ALL MEN BY THESE PRESENTS, THAT I, **ERIC SYLVAIN,** of FREEPORT, County of Cumberland and State of MAINE, **HEREBY RELEASE** to **RICHARD O. SYLVAIN**, of Freeport, County of Cumberland and State of Maine, the following described real property located in the Town of Freeport, County of Cumberland and State of Maine:

A certain lot or parcel of land, together with any buildings thereon, situate in the Town of Freeport, County of Cumberland, State of Maine, being more particularly bounded and described as follows:

Being Lot #32 on a certain plan entitled "Final Plan of Wardtown Estates, Wilfred LaJoie, Wardtown Road (Route #125) Freeport, Maine, August 5, 1981" by Howard F. Babbidge, P.E., L.S. which plan is recorded in the Cumberland County Registry of Deeds at Plan Book 134 Page 77 to which plan reference may be had for a more particular description, together with the right to the use of the roads as portrayed on the above-described plan.

The above-described property is conveyed subject to the convenants and restrictions set forth in warranty deed from Wilfred V. Lajoie and Jeannette V. Lajoie to Richard O. Sylvain, dated December 13, 1990 and recorded in the Cumberland County Registry of Deeds in Book 9474, Page 236.

EXCEPTING the premises described in the deed from Richard O. Sylvain to Richard O. Sylvain and Karen L. Sylvain, dated September 12, 2005 and recorded in Book 23711 Page 70.

Being the same premises as described in the deed from Richard O. Sylvain to Richard O, Sylvain and Eric Sylvain, dated January 6, 2003 and recorded in Book 18693 Page 205 Cumberland County Registry of Deeds.

The premises are conveyed together with and subject to any and all easements or appurtenances of record, insofar as the same are in force and applicable.

WITNESS my hand(s) and seal(s) this 5 day of July, 2006.

Witness

Eric Sylvain

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

Doc#: 43680 Bk:24156 Pg: 222

STATE OF Maine
COUNTY OF Cumberland, ss.

July 5, 2006

Personally appeared the above-named Eric Sylvain, and acknowledged the foregoing instrument to be his free act and deed.

Before me,

Notary Public/~~Attorney-at-Law~~

KRISTINA M. KASHINSKY
Notary Public, Maine
My Commission Expires April 21, 2012

Received
Recorded Register of Deeds
Jul 11,2006 09:59:54A
Cumberland County
John B OBrien

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

State of Maine

DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License Number CR3312

Be it known that

JOHN J. WORONKA

has qualified as required by Title 32 MRS Chapter 123 and is licensed as:

CERTIFIED RESIDENTIAL APPRAISER

Anne L. Head
Commissioner

ISSUE DATE
December 13, 2021

EXPIRATION DATE
December 31, 2022

Detach

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License Number CR3312
JOHN J. WORONKA
CERTIFIED RESIDENTIAL APPRAISER

ISSUED 12/13/2021 **EXPIRES** 12/31/2022

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
35 State House Station
Augusta, Maine 04333-0035
(207) 624-8603

Anne L. Head
Commissioner

Borrower Eric Sylvain
Property Address 2 Daisy Dr
City Freeport County Cumberland State ME Zip Code 04032-6854
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341

GREAT AMERICAN INSURANCE GROUP

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP3667702-21** Renewal of: **RAP3667702-20**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured**: **John Woronka**

Item 2. **Address**: **25 Shaw Acres Ext.**
City, State, Zip Code: **Standish, ME 04084**

Item 3. **Policy Period**: From **12/17/2021** (*Month, Day, Year*) To **12/17/2022** (*Month, Day, Year*)
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **1,000,000** **Damages** Limit of Liability – Each **Claim**

B. $ **1,000,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **1,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **1,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**):

A. $ **0.00** Each **Claim**

B. $ **0.00** Aggregate

Item 6. **Premium**: $ **688.00**

Item 7. **Retroactive Date** (if applicable): **12/17/2009**

Item 8. **Forms, Notices and Endorsements attached**:

D42100 (03/15) D42300 ME (03/15) IL7324 (07/21)
D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)
D42414 (08/19)

Authorized Representative

D42101 (03/15)