



TOWN OF FREEPORT
Assessor's Office

MEMO TO: Freeport Board of Assessment Review
FROM: Quang Minh Le, Town Assessor
SUBJECT: **2 DAISY DRIVE, Map/Lot: 17/34/32/0**
DATE: Tuesday, November 22, 2022

1. Formal Abatement:

- a. Application to Town Assessor: **10/06/2022**
- b. Assessor's deadline to respond: **12/5/2022** (*60 days from application date*)
- c. Assessor's decision: **10/12/2022**
- d. Deadline to appeal to the Freeport Board of Assessment Review: **12/12/2022**

2. Freeport Board of Assessment Review:

- a. Appeal Application received: **11/21/2022**
- b. BAR's deadline to respond with a decision: **01/20/2023** (*60 days from received date of appeal application*)

If a decision is not made by the deadline the appeal application is deemed denied.



TOWN OF FREEPORT
Assessor's Office

Board of Assessment Review
Appeal of Assessment Decision

I hereby appeal the Assessor's denial of my application for abatement.

Name of applicant: Eric Sylvain

Mailing address: 2 Daisy Drive Freeport Maine 04032

Location of property: 2 Daisy Drive

Parcel identification (map/lot #, account #): 17/34/32/0/

Assessed Value: \$368,000.00

Tax year for which abatement is requested: 2023

Amount of Valuation Reduction requested: \$98,800.00

Reason for requesting reduction: 2013 to 2022 the improvements valuation has stayed consistent, while in 2022 a desk re-evaluation for the tax year 2023 has increased by \$98,800.00.

Facts supporting the amount of reduction: Attached are two appraisals

The above statements and attached supporting documents are correct to the best of my knowledge and belief. I understand that the burden of proof is on me, the Applicant.

Eric S Sylvain
Signature of Applicant (owner)

Eric Sylvain
Printed name of Applicant (owner)

11/21/2022
Signature Date

This appeal must be filed within 60 days of the denial of the original application for abatement.

Cumberland County Appraisal
**DESKTOP VALUATION
 APPRAISAL REPORT**
 IDENTIFICATION & MARKET AREA

File #
 Loan #

Lender/Client Name: Bath Savings Bank Lender/Client Contact: _____
 Lender/Client Address: 105 Front Street, Bath, ME 04032
 Borrower/Applicant: Sylvain, Eric Current Owner: Sylvain, Richard O.
 Subject Property Address: 2 Daisy Dr City: Freeport State: ME ZIP: 04032
 Census Tract: 0045.01 Map Ref.: 38860 County: Cumberland
 Legal Description: 24156/0221
 Property Type: SFA PUD Condo Coop Multifamily Other: _____
 Interest Appraised: Fee Simple Leasehold Leased Fee Other (describe) _____

Market Value Trend: Increasing Stable Declining
 Market Area Name: Freeport
 Typical Market Price Range: \$ 225,000 to \$ 1,489,000 Predominant: \$ 658,200
 Typical Market Age Range: 0 yrs. to 200 yrs. Predominant: 35 yrs.

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	2 Daisy Dr Freeport, ME 04032	196 Highland Rd Brunswick, ME 04011	36 Wardtown Rd Freeport, ME 04032	151 Brixham Rd Eliot, ME 03903
Proximity to Subject		2.75 miles E	0.25 miles SE	59.48 miles SW
Sales Price	\$	\$ 273,000	\$ 270,000	\$ 295,000
Price/Gross Living Area	\$ /Sq. Ft.	\$ 221.59 /Sq. Ft.	\$ 172.19 /Sq. Ft.	\$ 202.61 /Sq. Ft.
Date of Sale		s05/22:c04/22	s03/22:c02/22	s11/21:c09/21
Location	Suburban	Suburban	Suburban	Suburban
Site Size	2.62 ac	2.60 ac	2.07 ac	3.88 ac
Site View	Neighborhood	Neighborhood	Neighborhood	Neighborhood
Design (Style)	Double Wide	Double Wide	Double Wide	Double Wide
Age (yrs.)	31	36	14	24
Condition	Good	Good	Good	Good
Above Grade	Total Rooms Bedrooms Bath(s)	Total Rooms Bedrooms Bath(s)	Total Rooms Bedrooms Bath(s)	Total Rooms Bedrooms Bath(s)
Room Count	7 3 2.0	6 3 2.0	7 2 2.0	5 3 2.00
Gross Living Area	2,066 Sq. Ft.	1,232 Sq. Ft.	1,568 Sq. Ft.	1,456 Sq. Ft.
Basement	Slab	Slab	Slab	Slab
Heating/Cooling	DV/None	DV/None	DV/None	DV/None
Garage/Carport	2-Car Gar	None	2-Car Gar	2-Car Gar
Porch, Patio, Deck, etc.	Pto,2Dk,Shed	Deck	Deck	Deck,Shed
Amenities/Upgrades	ADU/Apartment	None	None	ADU/Apartment
Original List Price/DOM	N.A.	\$244,000/4	\$269,000/4	\$299,000/7
Overall Comparison to Subject Property		<input type="checkbox"/> Superior <input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior	<input type="checkbox"/> Superior <input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior	<input type="checkbox"/> Superior <input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior

RELATIVE COMPARISON ANALYSIS

Adjustments: GLA at \$15/sqft, ADU/Apartment at \$25,000, 2-car garage at \$10,000 and all other amenities at \$2,000 each. All sales have been given equal weight in reconciliation as no single sale stands alone as the best indicator of value. The appraiser had to expand the market area search in order to show the marketability of a similar single family dwelling with an ADU/apartment which was unavoidable and necessary in order to produce a report. The appraiser has researched the sales and listing history of the subject property for the past three years:

The subject has not transferred ownership or been listed for sale during this period.
 The subject was sold listed for \$ _____ on (date) _____
 sold listed for \$ _____ on (date) _____

Comments: *Per the registry of deeds there is no recorded deed showing the borrower as owning the property however there is a mortgage registered at this address naming the borrower as the mortgagee.

Opinion of Market Value is \$ 312,000, as of 11/03/2022, which is the effective date of this report.

CERTIFICATIONS AND LIMITING CONDITIONS

The undersigned appraiser has performed a desktop valuation of the subject property. No physical inspection of the subject property was performed.
PURPOSE OF APPRAISAL: The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report based upon a qualitative sales comparison analysis for use in a mortgage finance transaction.
INTENDED USE: This appraisal is intended for use only by the client and/or its subsidiaries. The purpose of this appraisal is to help the client analyze the risk associated with making a loan on the subject property.
INTENDED USER(S): The intended user(s) of this appraisal report is the Lender/Client named herein, or its successors and assigns.
HIGHEST AND BEST USE: The Highest and Best Use of the subject property is assumed to be its present use; that is, one-four (1-4) family residential use.
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. Impl

CERTIFICATIONS AND LIMITING CONDITIONS

SCOPE OF WORK: The scope of this appraisal consists of identifying the characteristics of the subject property that are relevant to the purpose and intended use of the appraisal. This may be accomplished by reviewing public record data, prior appraisal or other documentation from a disinterested source and which is considered reliable from the appraiser's perspective. Unless otherwise noted in the appraisal, no interior or exterior inspection of the subject property has been made. In developing this appraisal, the appraiser has incorporated only the Sales Comparison approach. The appraiser has excluded the Cost and Income approaches as not being relevant, given the agreed upon Scope of Work. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited service is appropriate given the intended use. The data sources for the comparable sales may include public record data services, multiple listing services, automated valuation models and/or other data sources that become available. The confirmation of comparable sale data, i.e. closed sale documentation and property characteristics, is via public data sources only. The appraiser has not viewed the sales in the field. The data is collected, verified and analyzed, in accordance with the scope of work identified and the intended use of the appraisal. The appraiser acknowledges that an estimate of a reasonable time for the exposure in the open market is a condition in the definition of market value. The subject's marketing time is assumed to be typical for the subject's market area unless otherwise stated.

- In the absence of an inspection, the appraiser has made some basic assumptions, including the following:
1. The subject property is assumed to be in average overall condition and generally conforms to the neighborhood in terms of style, condition and construction materials.
 2. There are no adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.
 3. There are no significant discrepancies between the public record information or other data sources and the existing site or improvements.


ANALYSIS OF ANY CURRENT AGREEMENT OF SALE, PRIOR SALE WITHIN THREE YEARS AND RECONCILIATION: Unless otherwise noted, the appraiser has no knowledge of any current agreement of sale nor any current or past listing agreement. Prior sales of the subject property within three years of the effective date of this appraisal have been researched and reported, if available from public record sources. The appraiser has reconciled the quality and quantity of data available into an Opinion of Market Value, in accordance with the intended use and scope of work.

STATEMENT OF CONTINGENT AND LIMITING CONDITIONS: The Appraiser's Certification that appears in this report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect the subject property.
2. The appraiser assumes the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
3. The appraiser will not give testimony or appear in court because he or she performed this appraisal unless specific arrangements to do so have been made beforehand.
4. Except as noted herein, the appraiser has not made an exterior or interior inspection of the subject property. The appraiser assumes that there are no adverse conditions associated with the improvements or the subject site. Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or apparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) present in the improvements, on the site or in the immediate vicinity that would make property more or less valuable, and has assumed that there are no such conditions. The appraiser makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser assumes that the improvements are in average condition. 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, the appraisal report may not be considered an environmental assessment of the property.
5. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers reliable and has no reason to believe them to be other than true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
6. The appraiser will not disclose the content of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.

APPRAISER'S CERTIFICATION: The appraiser certifies, to the best of my knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. 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.
3. I have no present or prospective interest in the property that is the su

<p>ADDRESS OF PROPERTY APPRAISED: 2 Daisy Dr Freeport, ME 04032</p> <p>OPINION OF VALUE OF THE SUBJECT PROPERTY: \$ 312,000</p> <p>EFFECTIVE DATE OF APPRAISAL: 11/03/2022</p>	<p>LENDER/CLIENT:</p> <p>Contact: _____</p> <p>Company Name: Bath Savings Bank</p> <p>Company Address: 105 Front Street Bath, ME 04032</p>
<p>APPRAISER:</p> <p>Signature: </p> <p>Name: Joseph Strakard</p> <p>Company Name: Cumberland County Appraisal</p> <p>Company Address: PO Box 423, Cumberland, ME 04021</p> <p>Date of Report/Signature: 11/04/2022</p> <p>License or Certification #: AP2709</p> <p>Designation: _____ ST: ME</p> <p>Expiration Date of Certification or License: 12/31/2022</p>	<p>SUPERVISORY or CO-APPRAISER (if applicable):</p> <p>Signature: _____</p> <p>Name: _____</p> <p>Company Name: _____</p> <p>Company Address: _____</p> <p>Date of Report/Signature: _____</p> <p>License or Certification #: _____</p> <p>Designation: _____ ST: _____</p> <p>Expiration Date of Certification or License: _____</p>

Supplemental Addendum

Borrower	Sylvan, Eric	File No.	
Priority Address	2 Daisy Dr.		
City	Freeport	County	Cumberland
Lender/Client	Bath Savings Bank	State	ME
		Zip Code	04032

DIGITAL SIGNATURE & SECURITY DISCLOSURE

This report has been digitally signed and electronically transmitted to the intended client. This format is USPAP and secondary market compliant. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy. This "electronic record" and "electronic signature" are defined in applicable federal and/or state laws. Although the report was digitally signed and secured by the appraiser, advancement of computer software currently allows for manipulation of and in the future may allow further manipulation of the appraisal report outside of the appraisers control. The intended client, its successors and/or assigns, legal entities including the state appraisal board having jurisdiction over the appraiser, are all reminded that per the Uniform Standards of Professional Appraisal Practice the appraiser retains a copy of the final report as transmitted to the intended client in the appraisal work file which serves as evidence of the appraisers intended analysis, conclusions and opinion of market value. The appraiser bears no responsibility for any result which may occur in any transaction which involves a manipulated report.

COMMENTS AND CONDITIONS OF THE APPRAISAL:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Opinion of Site Value: \$110,000

Remaining Economic Life estimated at 30 years

Personal Property:

Personal property is not defined as real estate and therefore is not included in the valuation of the subject property. A separate valuation of any personal property items is not necessary as they do not contribute significantly to the overall value.

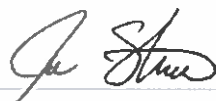
COMPETENCY STATEMENT:

In accepting this assignment the appraiser acknowledges to the client that he has the necessary appraisal knowledge for the property type, has geographic competence for the property's location and market, and field experience to complete the assignment competently and render a credible assignment result.

ADDITIONAL COMMENTS:

Sales over one mile and/or six months old:

The appraiser researched the market for sales similar to the subject which were located in close proximity and those having recent sale dates (within the preferred six months time frame). In some markets comparable sales within a geographic area may be limited necessitating the use of similar sales in competing neighborhoods. In addition, some markets have recent sales which are not considered comparable to the subject being appraised and therefore the appraiser will chose comparable sales from a slightly older time frame. In both cases time and/or location adjustments have been made as warranted by the market conditions and participant reaction for differing location. This is not an adverse factor in this market.

			
Signature	Joseph Strattard	Signature	
Name	11/04/2022	Date Signed	
Date Signed	AP2709	State	ME
State Certification #		State	
Dr. State License #		State	

USPAP ADDENDUM

File #

Borrower Sylvain, Eric
 Property Address 2 Daisy Dr
 City Freeport County Cumberland State ME Zip Code 04032
 Lender Bath Savings Bank

This report was prepared under the following USPAP reporting option:

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


Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-30 days

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

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased 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 the parties involved.
- 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).

Additional Comments

APPRAISER:
 Signature: 
 Name: Joseph Stratford
 Date Signed: 11/04/2022
 State Certification # or State License #: AP2709
 State: ME
 Expiration Date of Certification or License: 12/31/2022
 Effective Date of Appraisal: 11/03/2022

SUPERVISORY APPRAISER: (only if required)
 Signature: _____
 Name: _____
 Date Signed: _____
 State Certification # or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____
 Supervisory Appraiser Inspection of Subject Property
 Did Not Examined Only Inspected and Discussed

Photo Report - Page 1



Inspection Report



**Created by EVA, for
Bath Savings Institution ISAOA/ATIMA**

**2 Daisy Drive
FREEPORT, ME 04032**

PROPERTY VAL
Ensuring Your Lending Success

Inspection Report by EVA: P.O. Box 342, South Freeport, ME 04078

November 2, 2012

Photo Report - Page 2

PROPERTY IMAGES

PROPERTY VAL

Front



Back



Street



Side



Inspection Report by EVA: P.O. Box 342, South Freeport, ME 04078

November 2, 2012

Photo Report - Page 3

Side back



Side back



Side front



Garage area



From a distance w/ pond



Shed



Inspection Report by EVA: P.O. Box 342, South Freeport, ME 04078

November 2, 2022

Photo Report - Page 4

SUBJECT: OVERALL CONDITION OF THE PROPERTY

PROPERTYVAL

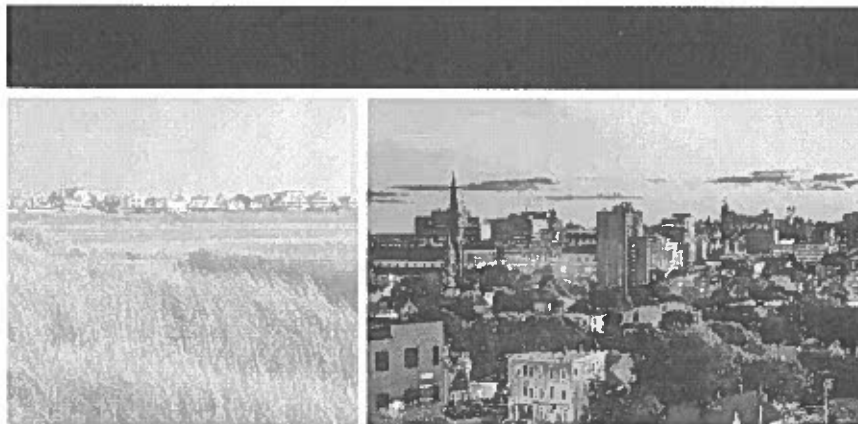
This is a modified ranch style home that has had an addition of a three bay garage with living space above. The roof is an architectural shingle and the exterior of the home is vinyl siding. This property is located in a rural private setting and has a dirt driveway with ample parking. There is a pond on site and overall this home is in average to good condition.

The lender and borrower are encouraged to review the above narrative and photos to be sure they are accurate. PropertyVal is not responsible for the accuracy of either the descriptive account of the real property (i.e. land and improvements), nor the photos of said real property. If either are inaccurate or misrepresented, it could impact loan qualification to either the benefit or detriment of the lender and/or borrower.

Inspector Name: Melisa Walker

Inspection Date: 11/2/2022

Photo Report - Page 5



PROPERTY VAL
Ensuring Your Lending Success

Property Valuation Services, Inc. | PO Box 342, South Freeport, ME 04078 | 207.699.3800
www.propertyval.com

Inspection Report by EVA: P.O. Box 342, South Freeport, ME 04078

November 2, 2022

Comparable Photo Page

Borrower	Sylvain, Eric						
Property Address	2 Daisy Dr						
City	Freeport	County	Cumberland	State	ME	Zip Code	04032
Lender/Client	Bath Savings Bank						



Comparable 1

196 Highland Rd
 Prox. to Subject 2.75 miles E
 Sale Price 273,000
 Gross Living Area 1,232
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Suburban
 View Neighborhood
 Site 2.60 ac
 Quality
 Age 36



Comparable 2

36 Wardtown Rd
 Prox. to Subject 0.25 miles SE
 Sale Price 270,000
 Gross Living Area 1,568
 Total Rooms 7
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Suburban
 View Neighborhood
 Site 2.07 ac
 Quality
 Age 14

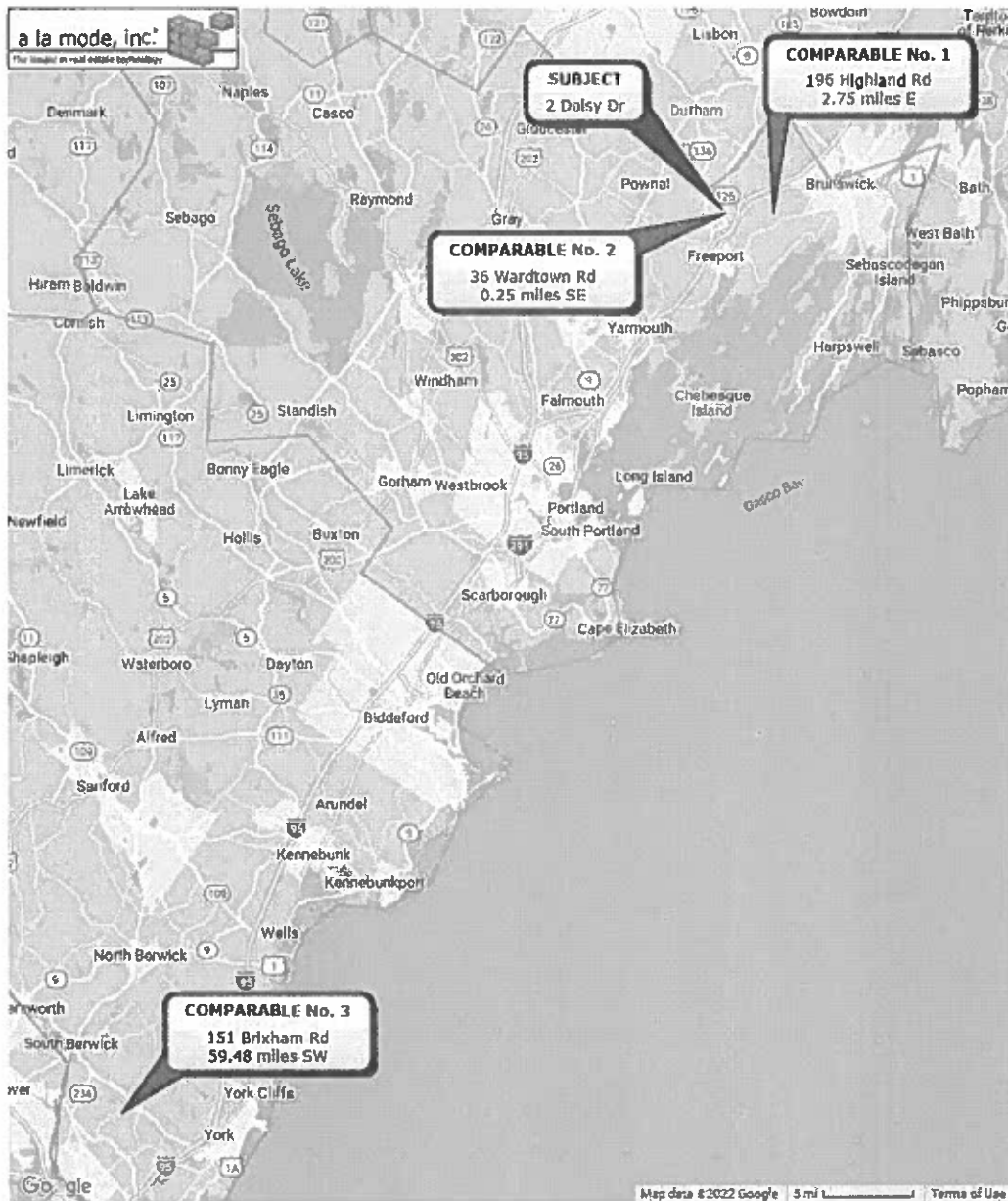


Comparable 3


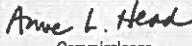
151 Brixham Rd
 Prox. to Subject 59.48 miles SW
 Sale Price 295,000
 Gross Living Area 1,456
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2.00
 Location Suburban
 View Neighborhood
 Site 3.88 ac
 Quality
 Age 24

Location Map

Borrower	Sylvain, Eric			
Property Address	2 Daisy Dr			
City	Freeport	County	Cumberland	State ME Zip Code 04032
Lender/Client	Bath Savings Bank			



2022 License

	State of Maine DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION BOARD OF REAL ESTATE APPRAISERS	
License Number AP2709		
Be it known that		
JOSEPH A. STRATTARD		
has qualified as required by Title 32 MRS Chapter 123 and is licensed as:		
REAL ESTATE APPRAISER		
ISSUE DATE December 28, 2021	 Commissioner	EXPIRATION DATE December 31, 2022

OCT 06 2022



APPLICATION FOR ABATEMENT OF MUNICIPAL PROPERTY TAXES 36 M.R.S. §§ 841 - 849, and Property Tax Bulletin No. 10

This application must be filed with your municipal assessor. A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

- 1. Name: Richard O. Sylvain
2. Mailing address: 3 Buttercup Drive Freeport Me. 04032
3. Physical address (if different than mailing address): 2 Daisy Dr. Freeport Me. 04032
4. Phone: 207-865-1950 Email: karenlee5535@comcast.net
5. Tax year for abatement: 2023
6. Assessed value of real estate: \$ 368,000.00
7. Reduction of real estate value requested: \$ 98,800.00
8. Assessed value of personal property: \$
9. Reduction of personal property value requested: \$

10. Reasons for requesting abatement (please be specific about the reason(s) you believe the assessment is illegal, erroneous, or that the property is overvalued for tax purposes, and include supporting documentation such as comparable sales/deed reference):

As documented on the Town of Freeport Assessors web page in 2017 the total value was \$178,500, for the next eight years the total value has increased by less than \$10,000 per year leaving a total balance for tax year 2022 of \$269,200. For the tax year 2023 the total value has increased to \$368,000, the land value has not changed but the improvement value have increased by \$98,800 with no improvements being made to the property. On 8/17/22, Clearview Appraisal completed a market value appraisal on the 1991 double wide manufactured home with attached garage that sits on a concrete slab with 2.62 acres, with a total value being \$295,000. I have done an extensive search of "like" property's and finding the values being under the \$295,000 value. I feel the improvement value being increased by close to \$100,000 in a year is erroneous.

DECLARATION(S) UNDER THE PENALTIES OF PERJURY. I declare that I have examined this return/report/document and (if applicable) accompanying schedules and statements and to the best of my knowledge and belief they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Richard O. Sylvain Signature of applicant 10/06/22 Date



TOWN OF FREEPORT

Assessor's Office

October 12, 2022

Richard O. Sylvain
3 Buttercup Drive
Freeport, ME 04032

Map/Lot: 17/34/32/0 Location: 2 Daisy Drive

Re: Application for Abatement of Municipal Property Taxes

Dear Mr. Sylvain,

On October 6, 2022, we received your application for a reduction of the property assessment for your property located at 2 Daisy Drive from a valuation of \$368,000 down to \$269,200, a total request of a \$98,800 reduction. Your stated reason for the abatement request is that your building value was arbitrarily increased when there was no improvement made to the building. You also supplied an appraisal report dated August 17, 2022, showing the appraiser's conclusion that the property's market value should be \$295,000.

After reviewing the office data and the information you have submitted, I do not feel there is adequate data in your application to justify granting your application for abatement. The reason for the application denial is based on the following:

1. The valuation increase was not due to annual market adjustments or revaluation but to a correction of an irregularity in the property's building data. During our yearly review of properties for the 2022-2023 tax valuation, your property was identified as having irregular functional obsolescence. This irregularity reduced the valuation of your building by 25% of your RCNLD (replacement cost new less depreciation) value. There was no documentation or reasoning for the reduction, and when I asked you in our meeting if you knew of a reason for the deduction, you answered that you did not know why there would be such a reduction for the property. The reduction was placed on the property in 2014 and remained until 2021. It created an inequitable assessment with similar properties within the municipality without a justifiable reason for the decrease. An erroneous assessment, regardless of the length of the error, does not set a precedence for future assessment.
See attachment: ANALYSIS #1

After the correction, the building's living space price per square foot was \$120.81/s.f., which is -7.98% of comparable properties' average of \$131.29/s.f.
See attachment: ANALYSIS #2

The total assessment of \$368,000 is -13.98% of comparable properties' average total assessment of \$427,825.
See attachment: ANALYSIS #2

2. The appraisal by Clearview Appraisal, with an address of 85 Douglas Hill Road, West Baldwin, ME 04091, completed as of August 16, 2022, states that the appraiser's opinion of the market value is \$295,000. The appraiser used two of the three approaches to valuation, with the income approach not used due to the property being used as a residential home, and the income approach is not applicable.

The appraiser's market valuation of \$295,000 was derived from the sales comparison approach to valuation, with sales of similar properties on the market within 3-6 months. Of the five comparable sales used in the

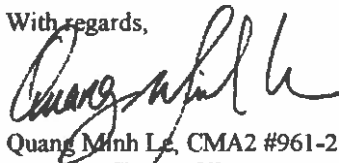
analysis, only one was located within Freeport. The other four comparable sales were in Gray, Topsham, Bath, and Eliot. Even though four of the five comparable sales were outside of Freeport, the appraiser decided it was still a good representation of Freeport's market value. In contrast, his cost approach to valuation, which uses a national standard set by Marshall & Swift, indicated the property's market value to be \$364,280. His analysis identified the property as having a quality rating of "good" with an estimated remaining economic life of 59 years without any functional or economic obsolescence contributing to the valuation.

Based on the poor comparable sales used to represent the subject property, the appraiser's decision to go with his sales comparable analysis as the basis of his opinion is incorrect and poorly defined the subject property's market value.

The Assessor's determination of value is presumed to be correct, and the burden of proof is on the property owner to prove that the property is overvalued in comparison to other similar properties within the municipality or that the assessment is illegal or void. Neither of these situations has been proven; therefore, no adjustment of the \$368,000 assessment will be applied.

If you are dissatisfied with this decision, you have 60 days from the date of this letter to submit an application to the Freeport Board of Assessment Review for a request to appeal the decision.

With regards,



Quang Minh Le, CMA2 #961-2
Assessor, Town of Freeport
E-911 Addressing Coordinator

ANALYSIS #1

Building Valuation Comparison 2021 vs. 2022

PROPERTY: 2 DAISY DRIVE
PID: 1177
MBLU: 17-34-32-0

OWNER: SYLVAIN, RICHARD O
ADDRESS: 3 BUTTERCUP DRIVE
FREEPORT, ME 04032

BUILDING VALUATION:	2021	2022
YEAR BUILT	1991	1991
STYLE	1 STORY	1 STORY
MODEL	RESIDENTIAL	RESIDENTIAL
GRADE	AVERAGE	AVERAGE
EXTERIOR WALLS	VINYL SIDING	VINYL SIDING
ROOF STRUCTURE	GABLE/HIP	GABLE/HIP
ROOF COVER	ASPH/F GLS/CMP	ASPH/F GLS/CMP
INTERIOR WALLS	DRYWALL/SHEET	DRYWALL/SHEET
INTERIOR FLR1	CARPET	CARPET
INTERIOR FLR2	VINYL	VINYL
HEAT FUEL	OIL	OIL
HEATING TYPE:	FORCED AIR-DUCT	FORCED AIR-DUCT
TTL BEDROOMS	4	4
TTL BATHROOMS	3	3
TOTAL HALF BATH	0	0
BATH STYLE	AVERAGE	AVERAGE
KITCHEN STYLE	TYPICAL	TYPICAL
DEPRECIATION CODE	A	A
DEPRECIATION %	15%	15%
FUNCTIONAL OBSOL	25%	0%
EXTERNAL OBSOL	0%	0%
PERCENT GOOD	60%	85%
RCNLD-RCN LESS DEPRECIATION	\$ 159,400	\$ 258,200
OUTBUILDING / XTRA FEATURES	\$ 1,900	\$ 1,900
TTL IMPROVEMENTS	\$ 161,300	\$ 260,100
LAND VALUATION:	2021	2022
1.0 AC - PRIMARY ACRE	DBLE WIDE MDL	SINGLE FAM MDL-01
1.62 AC EXCESS LAND	EXCESS LAN MDL-00	EXCESS LAN MDL-00
TTL LAND ASSESSMENT	\$ 107,900	\$ 107,900
TOTAL ASSESSMENT	\$ 269,200	\$ 368,000
2021 / 2022 DIFF. \$		\$ 98,800
2021 / 2022 DIFF. %		36.70%

ANALYSIS #2

2 Daisy Drive vs. Comparable Properties

Building Analysis: Comparable Properties Located within Tax Map 17

Parcel #	APN	Address	Year Built	Area	Stories	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
1177	1177	1177 19 34 23 25	2017	2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170
101823	4340	1 BLACKBERRY LANE	2002	2,200	1 Story	714,420	714,420	714,420	714,420	714,420	714,420	714,420	714,420	714,420	714,420
1070	1070	17 19 07 0	2001	2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170
1241	1241	31 00 0 0	2018	2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170
Total				2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170

Comps. Criteria:

1. Property Located within Tax Map 17
2. Building Styles = 1 Story
3. Year Built >= 1990
4. Building Grade = Average
5. Building Condition = Average
6. Living Space S.F. >= 1,800/s.f.

Total Valuation Analysis: Comparable Properties Located within Tax Map 17

Parcel #	APN	Address	Year Built	Area	Stories	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
1177	1177	1177 19 34 23 25	2017	2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170
101823	4340	1 BLACKBERRY LANE	2002	2,200	1 Story	714,420	714,420	714,420	714,420	714,420	714,420	714,420	714,420	714,420	714,420
1070	1070	17 19 07 0	2001	2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170
1241	1241	31 00 0 0	2018	2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170
Total				2,800	1 Story	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170	828,170

2 Daisy Drive vs. Comparables Averages

Property	Comp. Average	Diff. \$	Diff. %
2017 Improvement Assessment	828,170	-82,000	-9.8%
2022 Improvement Assessment	828,170	-82,000	-9.8%
2017 Total Assessment	828,170	-82,000	-9.8%
2022 Total Assessment	828,170	-82,000	-9.8%

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
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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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.

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 Tenant Vacant Project Type (if applicable) PUD Condominium Cooperative Other (describe)

Special Assessments \$ 0 HOA \$ 0 per year per month

Property Rights Appraised Fee Simple Leasehold Other (describe)

Assignment Type 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? 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.

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. 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? 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? 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 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

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

Neighborhood Characteristics				Manufactured Housing Trends				Manufactured Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	Increasing <input checked="" type="checkbox"/>	Stable <input type="checkbox"/>	Declining <input type="checkbox"/>	PRICE	AGE	One-Unit	40 %
Built-Up	Over 75% <input checked="" type="checkbox"/>	25-75% <input type="checkbox"/>	Under 25% <input type="checkbox"/>	Demand/Supply	Shortage <input checked="" type="checkbox"/>	In Balance <input type="checkbox"/>	OverSupply <input type="checkbox"/>	\$ (000)	(yrs)	2-4 Unit	0 %
Growth	Rapid <input checked="" type="checkbox"/>	Stable <input type="checkbox"/>	Slow <input type="checkbox"/>	Marketing Time	Under 3 mths <input checked="" type="checkbox"/>	3-6 mths <input type="checkbox"/>	Over6mths <input type="checkbox"/>	200	Low	Multi-Family	0 %
Neighborhood Boundaries Subject neighborhood is located North of Ware Road, South of Buttercup Drive, East of Tulip Avenue and West of Route 125.								300	High	Commercial	0 %
Neighborhood Description This neighborhood is a rural style neighborhood with residential zoning. No adverse uses are noted in the area.								230	Pred.	Other vacant	60 %
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.											

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 Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Paved	<input checked="" type="checkbox"/>	
Gas	<input type="checkbox"/>	Propane	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None		

FEMA Special Flood Hazard Area Yes 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? Yes No If No, describe

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

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

Is the street property maintained? Yes No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

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.

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 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? 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? Yes No If No, explain

Manufactured Home Appraisal Report

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
# of Units	<input checked="" type="checkbox"/> One <input checked="" type="checkbox"/> Additions 2	<input checked="" type="checkbox"/> Poured Concrete	<input type="checkbox"/> Concrete Runners	Skirting	Vinyl/GD	Floors	Lam/Cpt/Gd
# of Stories	<input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> Other 1.00	<input type="checkbox"/> Block and Pier	<input type="checkbox"/> Other description	Exterior Walls	Vinyl/GD	Walls	DW/Gd
Design (Style)	Double Wide	<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Roof Surface	Asphalt/Metal/GD	Trim/Finish	Wd/Above Avg
# of Sections	<input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3	Basement Area	0 sq. ft.	Gutters & Downspouts	Aluminum/Gd	Bath Floor	Vinyl/Gd
<input type="checkbox"/> Other		Basement Finish	None %	Window Type	DH/Gd	Bath Wainscot	Fgl/GD
Type	<input checked="" type="checkbox"/> Det <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Storm Sash/Insulated	Insulated/Gd	Car Storage	None
<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Evidence of	<input type="checkbox"/> Infestation None	Screens	Yes/Gd	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Year Built	1991 Effective Age (Yrs)	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Doors	Panel/Good	Driveway Surface	Dirt
Attic	<input checked="" type="checkbox"/> None	Heating	<input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities		Woodstove(s)#	0 <input checked="" type="checkbox"/> Garage # of Cars 2
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other	Mon Fuel Gas	Fireplace(s)#	0	Fence	None <input type="checkbox"/> Carport # of Cars
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	<input type="checkbox"/> Cooling	Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Both		Porch	None <input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Other None	Pool	None	Other	None <input type="checkbox"/> Built-in
Appliances		<input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> 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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the foundation system and the manner of attachment.							
Have the towing hitch, wheels, and axles been removed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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		<input type="checkbox"/> Poor <input type="checkbox"/> Fair <input type="checkbox"/> Average	<input checked="" type="checkbox"/> Good <input type="checkbox"/> 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 consistent with NADA good rating.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
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		<input checked="" type="checkbox"/> 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				Exterior Dimensions of the Subject Unit			
Section One	528	Sq. ft. @ \$ 65.00 =	\$ 34,320	12.0	X	44	= 528 Sq. ft.
Section Two	528	Sq. ft. @ \$ 65.00 =	\$ 34,320	12.0	X	44	= 528 Sq. ft.
Section Three	810	Sq. ft. @ \$ 65.00 =	\$ 52,650	15	X	54	= 810 Sq. ft.
Section Four	200	Sq. ft. @ \$ 65.00 =	\$ 13,000	10	X	20	= 200 Sq. ft.
Slab	1,866	Sq. ft. @ \$ 15.00 =	\$ 27,990	Total Gross Living Area:		2,066	Sq. ft.
Garage	720 with ADU	\$ 54,000		Other Data Identification			
Attached Storage Building		\$ 18,000		N.A.D.A. Data Identification Info: Edition Mo: Yr.			
Sub-total:		234,280		MH State:	Region:	Size:	ft x ft.
Cost Multiplier (if applicable):		X		Gray pg.	White pg.	Black SVS pg.	Yellow pg.
Modified Sub-total:		234,280		15 years and older Conversion Chart pg.			
0 % Physical Depreciation or Condition Modifier:		(0)		Comments:			
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		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.							

Manufactured Home Appraisal Report

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		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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		DESCRIPTION		DESCRIPTION	
Sale or Financing		Cash		Conventional		Conventional		Conventional	
Concessions		N/A		Yes		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		6.05 ac		-4,000	
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	
Condition		Good		Good		Good		Good	
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count		7 3 2.0		7 2 2		5 3 2.0		6 3 2	
Gross Living Area		2,066 sq. ft.		1,568 sq. ft.		+14,940		2,052 sq. ft.	
Basement & Finished Rooms Below Grade		0 sf		0sf		0sf		0sf	
Functional Utility		3 Bedroom		2 Bedroom		+5,000		3 Bedroom	
Heating/Cooling		D-Vent/None		FHA/None		0		FHA/None	
Energy Efficient Items		None		None		None		None	
Garage/Carport		2 Car Attached		2 Car Attached		None		+10,000	
Porch/Patio/Deck		Patio/2 Decks		Patio/Deck		+2,000		Deck/Porch	
Amenities		720sf ADU		None		+10,800		None	
Amenities		360sf Att Storage		None		+3,600		None	
Amenities		None		None		-2,000		1 Fpl	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 29,590		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 13,025	
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%	
1 <input checked="" type="checkbox"/> did		did not research the sale or transfer history of the subject property and comparable sales. If not, explain							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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 <input type="checkbox"/> did <input checked="" type="checkbox"/> 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							
Indicated Value by: Sales Comparison Approach \$		295,000		Cost Approach \$		364,280		Income Approach (if developed) \$	
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 <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> 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.									

SALES COMPARISON ANALYSIS

RECONCILIATION

Clearview Appraisal
EXTRA COMPARABLES 4-5-6

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

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		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> 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			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			24			0		
Condition		Good			Average			Average					
Above Grade		Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths
Room Count		7	3	2.0	7	2	1.1	6	3	2.0			
Gross Living Area		2,066 sq. ft.			2,046 sq. ft.			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			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			None		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 35,250			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 23,400		
Adjusted Sale Price of Comparables		Net Adj: 12%			Gross Adj: 15%			\$ 334,250			Net Adj: 8%		
		Net Adj: 0%			Gross Adj: 0%			\$ 318,400			Gross 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.

Manufactured Home 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 _____

Clearview Appraisal
COMMENT 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

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

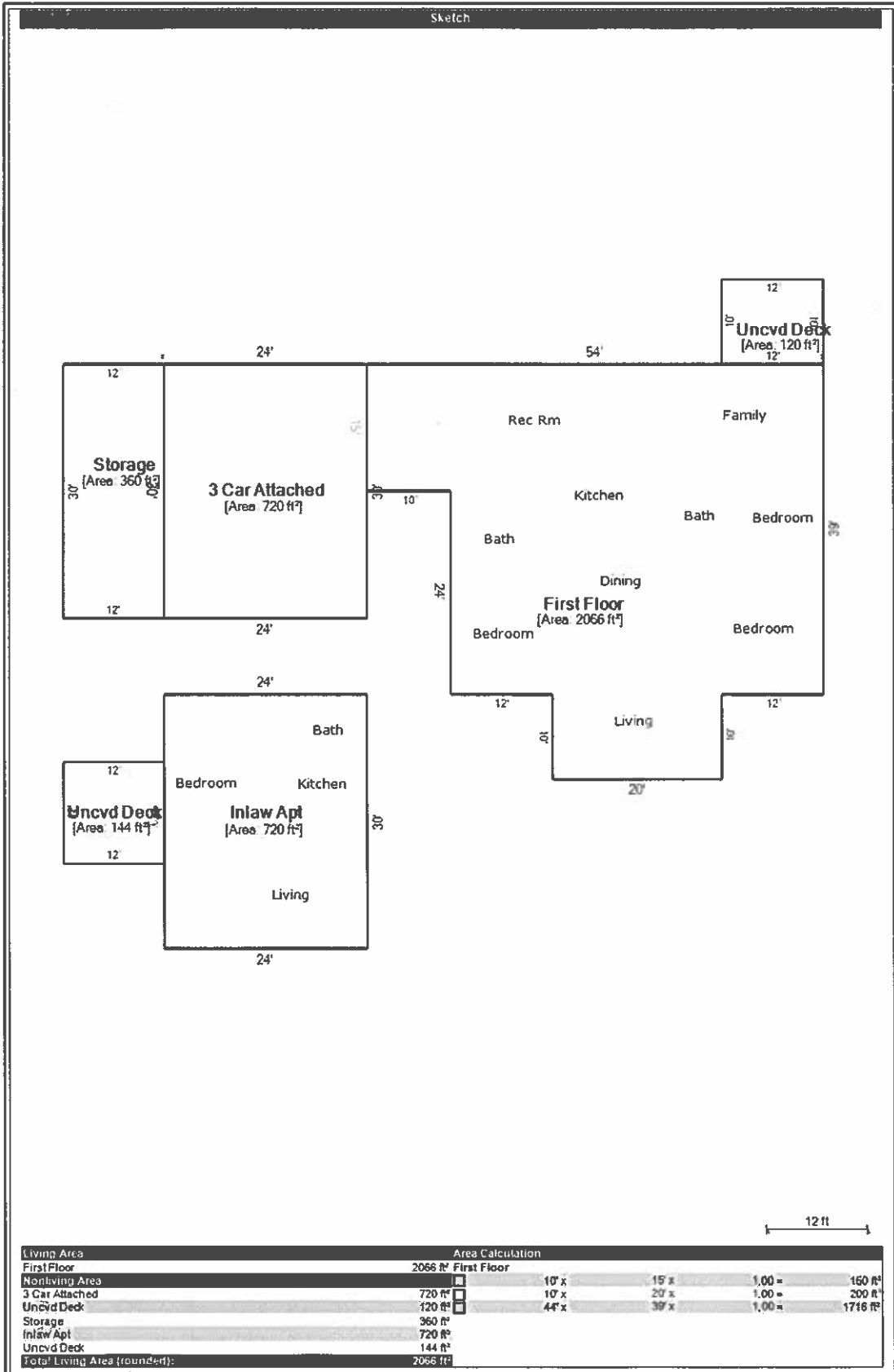
File No. CA-17252
 Case No. 1222509402

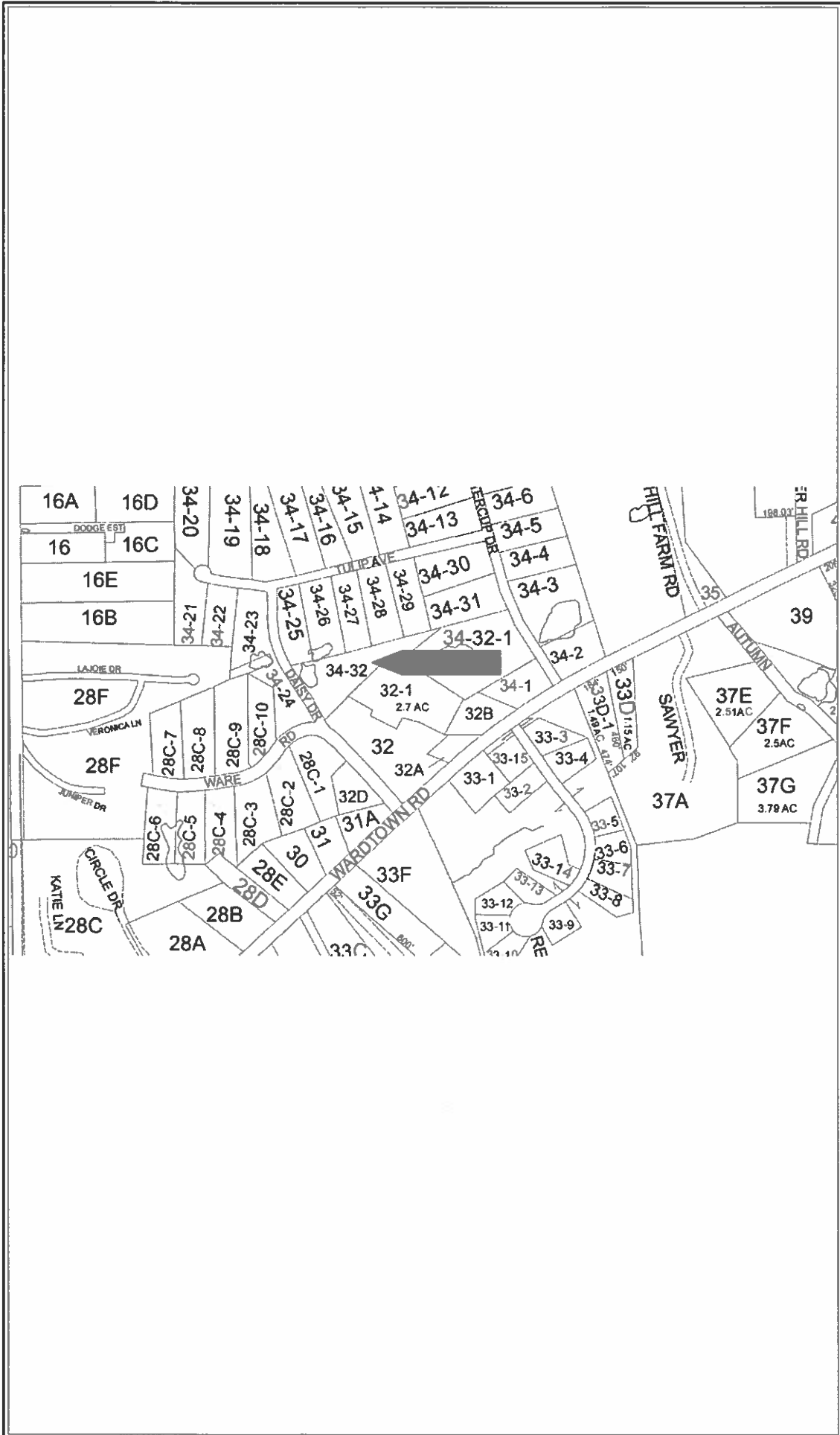
Borrower Eric Sylvain

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

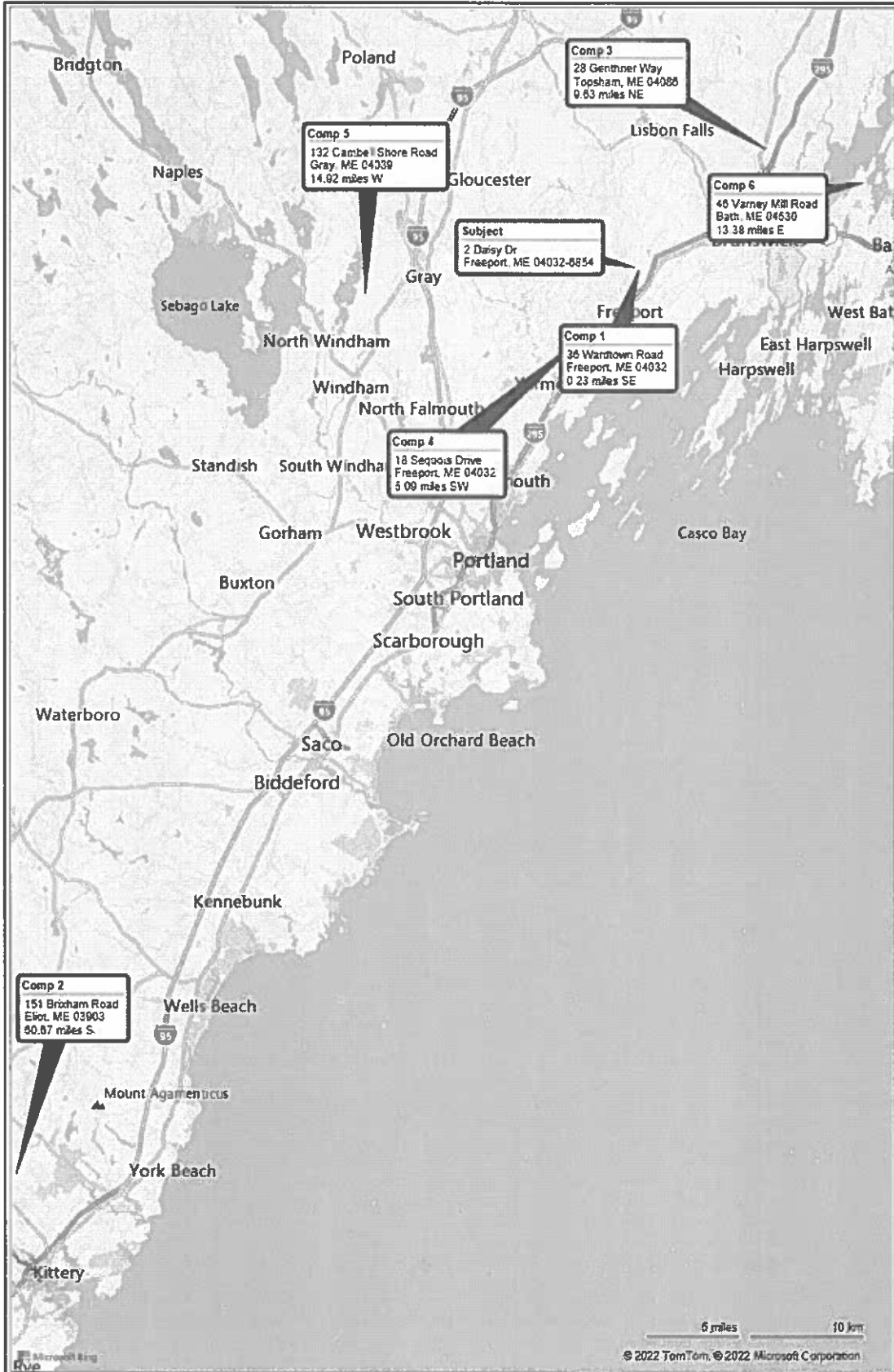




Clearview Appraisal
LOCATION MAP ADDENDUM

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



Clearview Appraisal
FLOOD MAP ADDENDUM

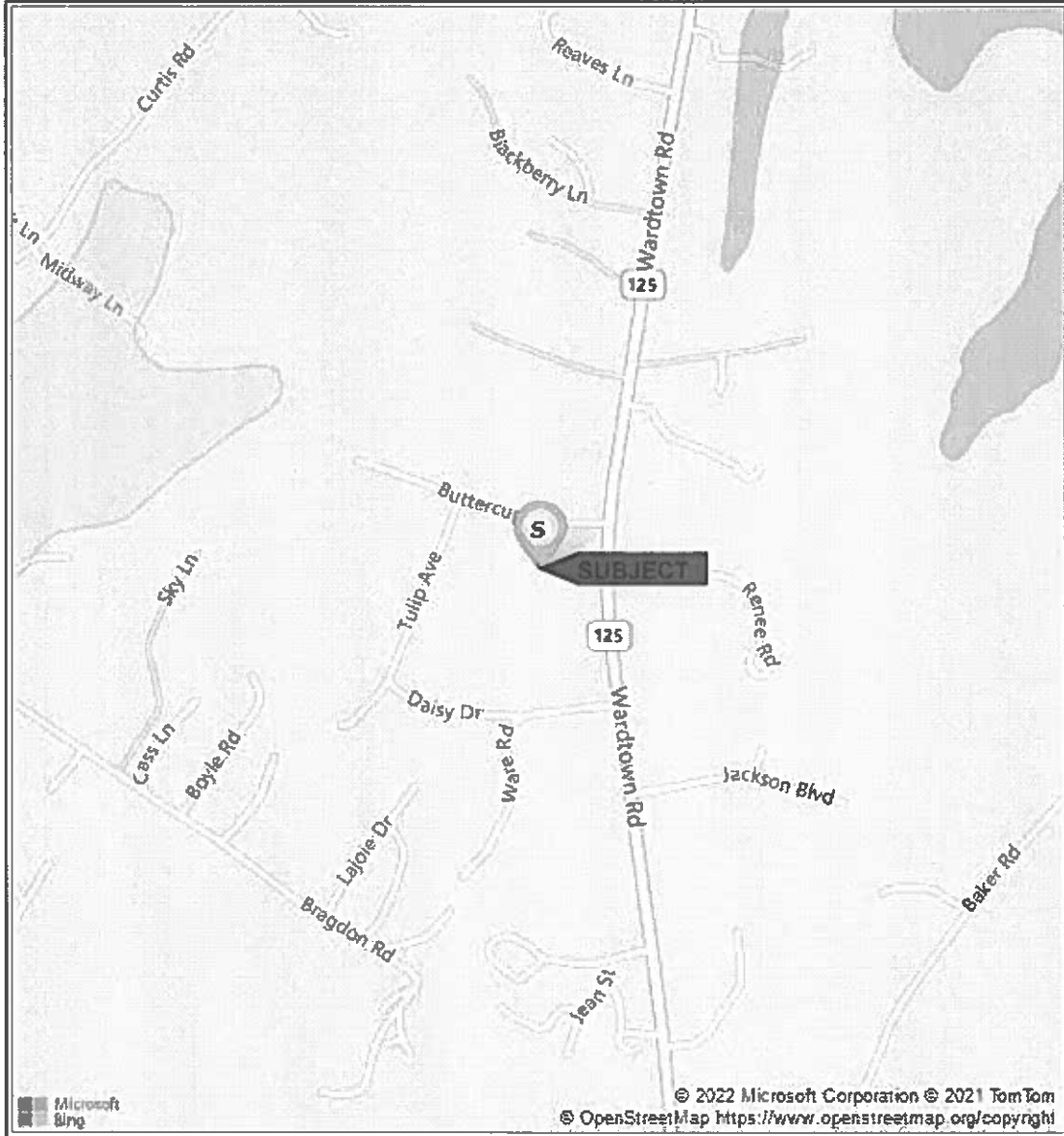
File No. CA-17252
 Case No. 1222509402

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

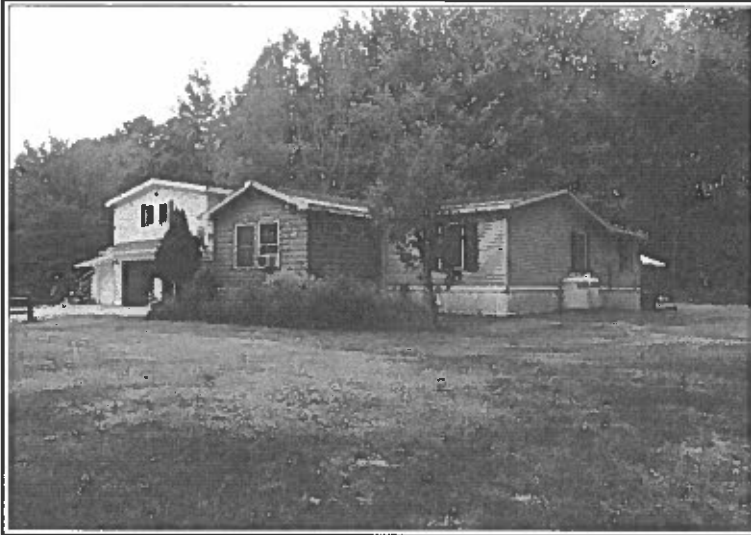
In Special Flood Hazard Area (Flood Zone): Out
 Within 250 ft. of multiple flood zones? Not within 250 feet
 Community: 230046
 Community Name: FREEPORT, TOWN OF
 Map Number: 2300460010B
 Zone: C Panel: 0010B Panel Date: 01/17/1985
 FIPS Code: 23005 Census Tract: 0045.01

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.

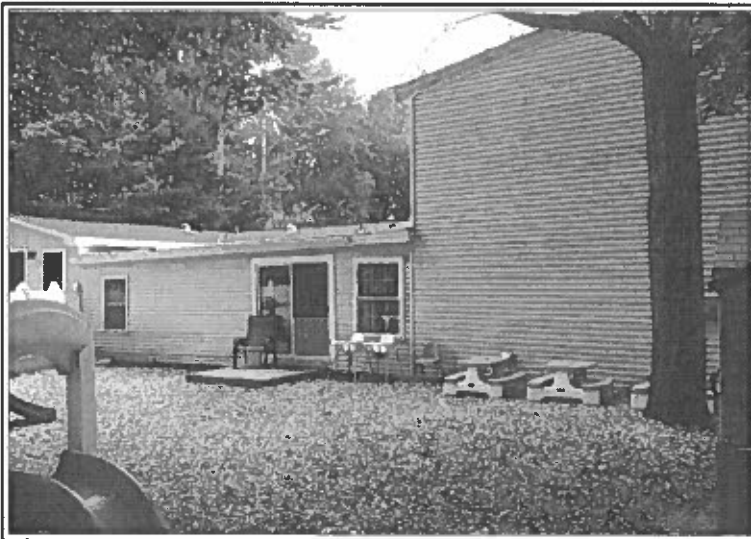
Clearview Appraisal
SUBJECT PHOTO ADDENDUM

File No. CA-17252
Case No. 1222509402

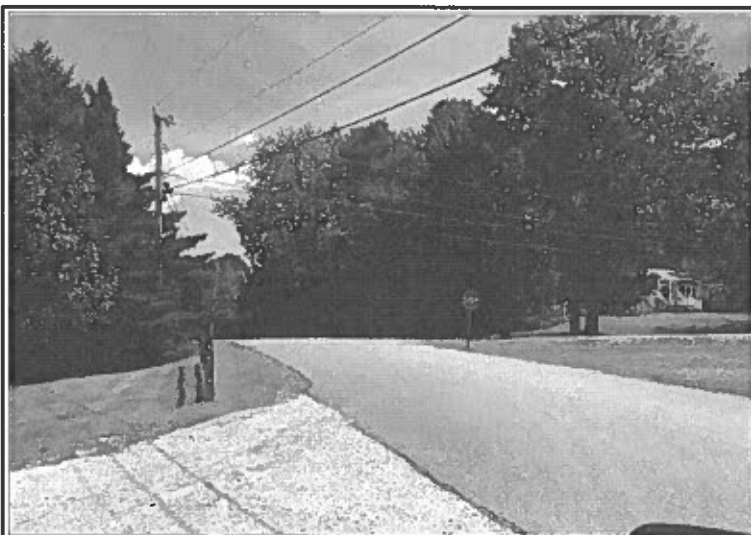
Borrower	Eric Sylvain							
Property Address	2 Daisy Dr							
City	Freeport	County	Cumberland	State	ME	Zip Code	04032-6854	
Lender/Client	United Wholesale Mortgage		Address				585 South Boulevard E, Pontiac, MI 48341	



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



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Clearview Appraisal
SUBJECT PHOTO ADDENDUM

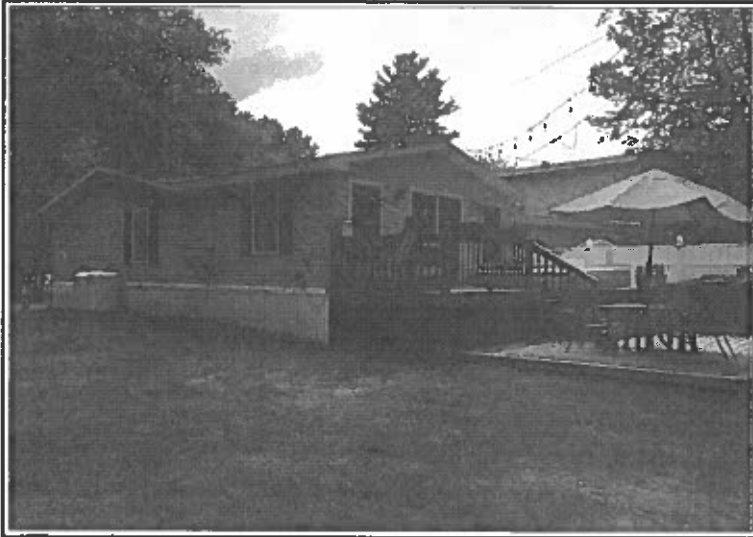
File No. CA-17252
Case No. 1222509402

Borrower Eric Sylvain

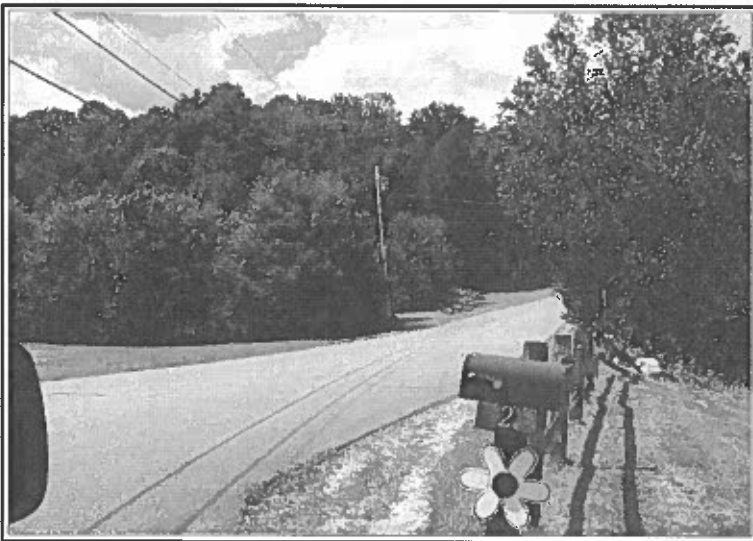
Property Address 2 Daisy Dr

City Freeport County Cumberland State ME Zip Code 04032-6854

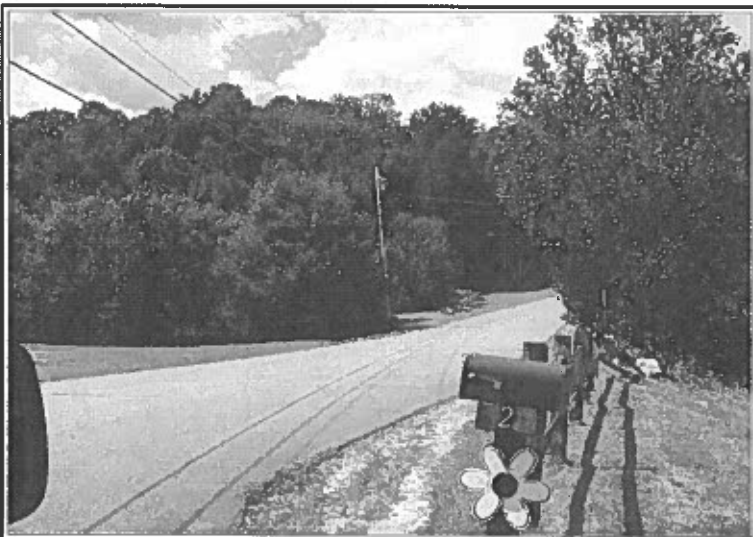
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341



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



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Clearview Appraisal

File No. CA-17252
Case No. 1222509402

Borrower Eric Sylvain

Property Address 2 Daisy Dr

City Freeport County

Cumberland

State

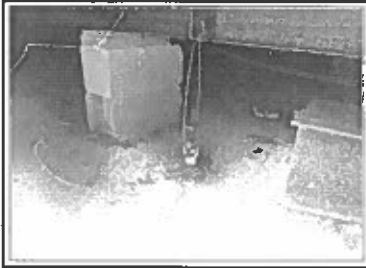
ME

Zip Code

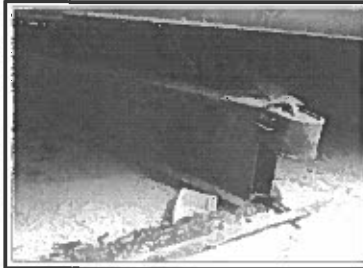
04032-6854

Lender/Client United Wholesale Mortgage

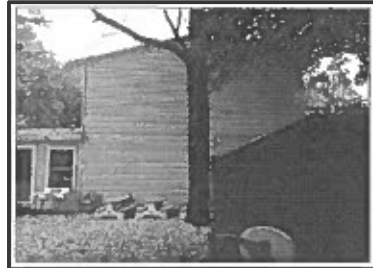
Address 585 South Boulevard E, Pontiac, MI 48341



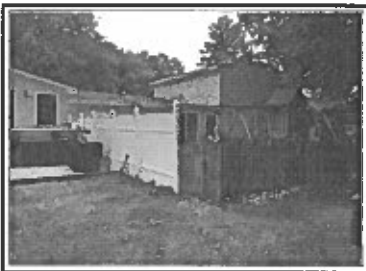
Crawl Space with Tiedowns



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

Clearview Appraisal

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



Kitchen 3rd View



Dining Area of Kitchen



LR



BR



Bath



FR



Rec Room



Rec Room 2nd View



Storage Area



InLaw BR



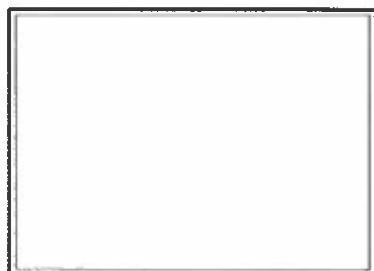
InLaw Bath



InLaw LR



InLaw Kitchen





Clearview Appraisal
COMPARABLES 1-2-3

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

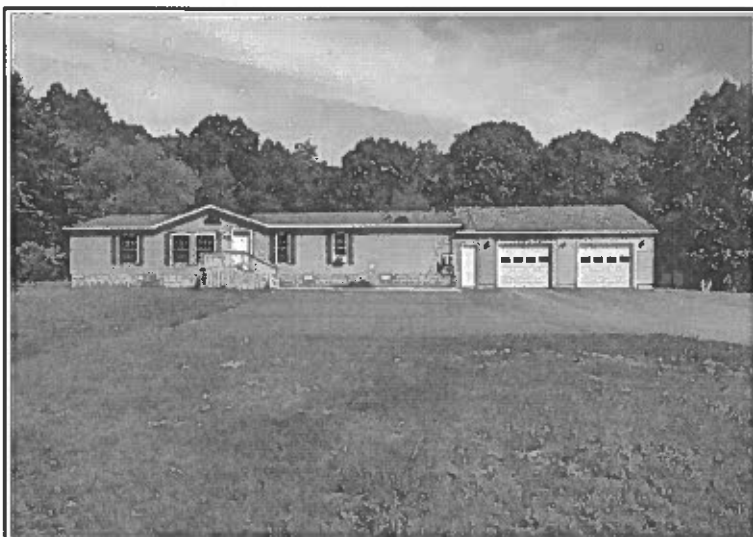
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341



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

Clearview Appraisal
COMPARABLES 4-5-6

File No. CA-17252
Case No. 122509402

Borrower Eric Sylvain

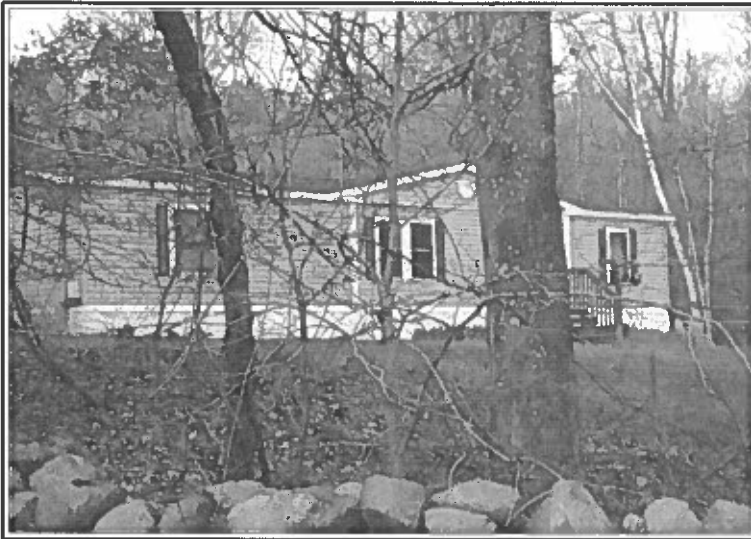
Property Address 2 Daisy Dr

City Freeport County Cumberland State ME Zip Code 04032-6854

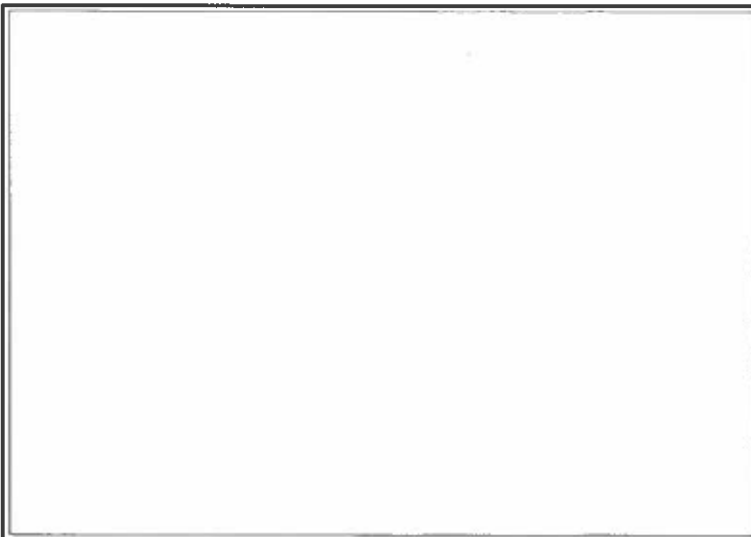
Lender/Client United Wholesale Mortgage Address 585 South Boulevard E, Pontiac, MI 48341



COMPARABLE SALE # 4
46 Varney Mill Road
Bath, ME 04530



COMPARABLE SALE # 5
151 Brixham Road
Eliot, ME 03903



COMPARABLE SALE # 6

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.

Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Total # of Comparable Sales (Settled)	0	0	0		Increasing	<input checked="" type="checkbox"/>	Stable	Declining
Absorption Rate (Total Sales/Months)	0.00	0.00	0.00		Increasing	<input checked="" type="checkbox"/>	Stable	Declining
Total # of Comparable Active Listings	0	0	0		Declining	<input checked="" type="checkbox"/>	Stable	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.00	0.00		Declining	<input checked="" type="checkbox"/>	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	<input checked="" type="checkbox"/>	Stable	Declining
Median Comparable Sales Days on Market	0	0	0		Declining	<input checked="" type="checkbox"/>	Stable	Increasing
Median Comparable List Price	0	0	0		Increasing	<input checked="" type="checkbox"/>	Stable	Declining
Median Comparable Listings Days on Market	0	0	0		Declining	<input checked="" type="checkbox"/>	Stable	Increasing
Median Sale Price as % of List Price	0.00	0.00	0.00		Increasing	<input checked="" type="checkbox"/>	Stable	Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?				Yes	<input checked="" type="checkbox"/>	No		
					Declining	<input checked="" type="checkbox"/>	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.

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	<input type="checkbox"/>	Stable	Declining
Absorption Rate (Total Sales/Months)					Increasing	<input type="checkbox"/>	Stable	Declining
Total # of Active Comparable Listings					Declining	<input type="checkbox"/>	Stable	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)					Declining	<input type="checkbox"/>	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.

Signature *John Wolonka* Signature

Appraiser Name **John Wolonka** Supervisor Name
Company Name **Cleanview Appraisal** Company Name
Company Address **85 Douglas Hill Rd, West Baldwin, ME 04091** Company Address
State License/Certification # **CR3312** State **ME** State License/Certification #
Email Address **cleanviewappraisalservices@gmail.com** Email Address

APPRAISAL COMPLIANCE

File No. CA-17252
Case No. 1222509402

Borrower/Client Eric Sylvain
Address 2 Daisy Dr
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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature [Handwritten: 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 Inspection of Subject Property:
[] Did Not [] Exterior Only from street [] Interior and Exterior

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.

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.

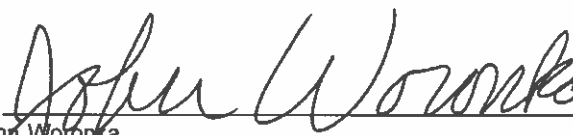
The appraiser(s) responsible for preparing the above referenced appraisal report hereby certify that the report was completed and the opinion of value developed in accordance with USPAP standards; And, at no time did any employee, director, officer, or agent of the broker, or any other third party acting 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.

This form may not be reproduced or modified without written consent from Bradford Technologies, Inc. Bradford Technologies Inc. is not a party to this agreement and does not have any obligations with respect to the certifications made by the appraiser(s).

APPRAISER:

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

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

Signature: _____
Name: _____
Company Name: _____
Company Address: _____
Date of Report/Signature: _____
State Certification #: _____
or State License #: _____
State: _____
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 Pg: 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.

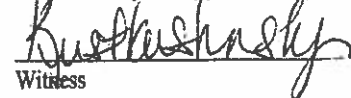
The above-described property is conveyed subject to the covenants and restrictions set forth in warranty deed from Wilfred V. Lajoie and Jeannette V. Lajoie to Richard O. Sylvain, dated December 13, 1990 and recorded in the Cumberland County Registry of Deeds in Book 9474, Page 236.

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

Deed

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

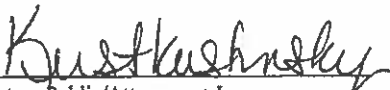
Doc#: 43680 Bk:24156 Ps: 222

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 O'Brien

License

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



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

X 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



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 To 12/17/2022
(Month, Day, Year) (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)

Kevin A. Raymond
Authorized Representative