

File No.:

Loan No.:

### LAND 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.

#### CLIENT AND PROPERTY IDENTIFICATION

Property Address: N Hyland Ln Lot 4500 City: Lowell State: OR ZIP: 97452  
 Borrower: N/A Owner of Public Record: City of Lowell County: Lane  
 Legal Description: Please see attached legal description  
 Assessor's Parcel #: 19-01-14-24-04500 Tax ID# 1442415 Tax Year: 2022 R.E. Taxes: 0  
 Neighborhood Name: Lowell Map Reference: 21660 Census Tract: 0016.00  
 Special Assessments: Unknown PUD  Yes  No HOA: \$ \_\_\_\_\_  Per Year  Per Month  
 Property Rights Appraised:  Fee Simple  Leasehold  Other (describe) \_\_\_\_\_  
 Assignment Type:  Purchase Transaction  Refinance Transaction  Other (describe) Estimate Market Value  
 Lender/Client: City of Lowell Address: P.O Box 490, Lowell, OR 97452

#### CONTRACT ANALYSIS

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. \_\_\_\_\_  
 Contract Price \$: \_\_\_\_\_ Date of Contract: \_\_\_\_\_ Is the property seller the owner of public record?  Yes  No Data Sources \_\_\_\_\_  
 Is there any financial assistance (loan charges, sale concessions, gift or down payment 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. \$ N/A

#### NEIGHBORHOOD DESCRIPTION

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %			
Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %	
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	3 %	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	150	Low	0	Multi-Family	2 %
Neighborhood Boundaries: <u>Neighborhood boundaries consist of those areas within the city limits to the North, South, East, and West of Lowell, Oregon.</u>			850	High	120	Commercial	5 %					
			350	Pred.	30	Other	10 %					
				Good	Average	Fair	Poor					
Convenience to Employment				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Compatibility				
Convenience to Shopping				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties				
Convenience to Primary Education				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Police/Fire Protection				
Convenience to Recreational Facilities				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Protection from Detrimental Conditions				
Employment Stability				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Overall Appeal to Market				

Neighborhood Description: Residential neighborhood of average quality homes in Lowell. The subject enjoys average convenience to schools, shopping, and employment. Properties in the area exhibit average to good overall appearance. The subject property is located on a residential street. No apparent adverse neighborhood factors noted.

Market Conditions (including support for the above conclusions): Neighborhood boundaries consist of city limits along the north, south, west and east.

Residential neighborhood of average and good quality homes in East Eugene. The subject enjoys average convenience to schools, shopping, and employment. Properties in the area exhibit average to good overall appearance. The subject property is located on a residential street. No apparent adverse neighborhood factors noted.

Conventional fixed, ARM, Fed VA, and FHA financing provides the majority of mortgage loans in this area. Average marketing time 30-160 days. Inventory between 4-6 months.

#### SITE DESCRIPTION

Dimensions: Irregular Area: 11,326  Acres  Sq.Ft. Shape: See Plat Map View: Street  
 Zoning Classification: R1 Zoning Description: Downtown Residential Detached  
 Zoning Compliance:  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe) \_\_\_\_\_  
 Uses permitted under current zoning regulations: Single family residence  
 Highest & Best Use: Single Family Residence  
 Describe any improvements: none  
 Do present improvements conform to zoning?  Yes  No  No improvements If No, explain: \_\_\_\_\_

Present use of subject site: Bare Land Current or proposed ground rent?  Yes  No If Yes, \$ \_\_\_\_\_  
 Topography: Level to gently sloping Size: Average Drainage: Appears Adequate  
 Corner Lot:  Yes  No Underground Utilities:  Yes  No Fenced:  Yes  No If Yes, type: Chain Link  
 Special Flood Hazard Area  Yes  No FEMA Flood Zone: X FEMA Map #: 41039C1695F FEMA Map Date: 06/02/1999

Utilities	Public	Other	Provider or Description	Off-site Improvements	Type/Description	Public	Other
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Surface	Paved	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Type/Influence	Paved		
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Curb/Gutter	None	<input type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sidewalk	None	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Street Lights (type)	Vapor	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>		Alley	none	<input type="checkbox"/>	<input type="checkbox"/>

Are the utilities and off-site improvements typical for the market?  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: \_\_\_\_\_

Site Comments: Level to moderately sloping site of average marketability. Size considered reasonably typical for the area. Although lot lines are not clearly marked, no apparent adverse easements or encroachments were noted, typical utility easements assumed.  
 (SEE ADDENDUM #1)

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There are 3 comparable sites currently offered for sale in the subject neighborhood ranging in price from \$ 75,000 to \$ 85,000  
 There were 8 comparable sites sold in the past 12 months in the subject neighborhood ranging in sale price from \$ 74,900 to \$ 142,000

## COMPARABLE SALES

FEATURE	SUBJECT	COMPARABLE # 1	COMPARABLE # 2	COMPARABLE # 3
Address	N Hyland Ln Lot 4500	586 Sunridge Ln	615 Sunridge Ln	616 E 1st St
City/St/Zip	Lowell, OR 97452	Lowell, OR 97452	Lowell, OR 97452	Lowell, OR 97452
Proximity to Subject		0.45 miles SE	0.48 miles SE	0.25 miles SE
Data Sources	Inspection	RMLS#22166698	RMLS#22017404	RMLS# 22017200
Verification Sources	County Records	Platinum Edge Properties	Wonderland Realty LLC	Re/Max Integrity
Sale Price	\$	\$ 114,500	\$ 100,000	\$ 110,000
Price/ Sq.Ft.	\$	\$ 13.84	\$ 12.75	\$ 14.85
Date of Sale (MO/DA/YR)		11/10/2022	9/6/2022	6/7/2022
Days on Market	0	9	12	84
Financing Type	N/A	Cash	Cash	Cash
Concessions	N/A	No Cncn	No Cncn	No Cncn
Location	Average	Superior -10,000	Superior -10,000	Superior -10,000
Property Rights Appraised	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site Size (in Sq.Ft.)	11,326	8,276 +3,000	7,841 +4,000	7,405 +4,000
View	Street	Limited Regional 0	Limited Regional 0	Limited Regional 0
Topography	Level to gently slopin	Level to moderatley s 0	Level to moderatley s 0	Level to gently slopi
Available Utilities	Power/Wtr/Gas	Power/Wtr/Gas	Power/Wtr/Gas	Power/Wtr/Gas
Street Frontage	Yes	Yes	Yes	Yes
Street Type	Paved	Paved	Paved	Paved
Water Influence	None	None	None	None
Fencing	Chain Link	None +1,000	None +1,000	None +1,000
Improvements	None	None	None	None
Contract Date		9/11/2022	8/21/2022	5/21/2022
Other Feature				
Net Adjustment (Total, in \$)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -6,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -5,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -5,000
Adjusted sales price of the		Net Adj. 5.2%	Net Adj. 5.0%	Net Adj. 4.5%
Comparable Sales (in \$)		Gross Adj. 12.2% \$ 108,500	Gross Adj. 15.0% \$ 95,000	Gross Adj. 13.6% \$ 105,000

The Appraiser has researched the transfer history of the subject property for the past 3 years and the listing history of the subject for the past 12 months prior to the effective date of this appraisal. The appraiser has also researched the transfer and listing history of the comparable sales for the past 12 months.

The appraiser's research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of the appraisal.

Data Sources: **County Records**

The appraiser's research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Sources: **County Records**

The appraiser's research  did  did not reveal any prior listings of the subject property or comparable sales for the year prior to the effective date of the appraisal.

Data Sources: **County Records**

Listing/Transfer History (if more than two, use comments section or an addendum.)	Transfer/Sale (ONLY) of the Subject in past 36 months:	Listing and Transfer history of Comp 1 in past 12 months:	Listing and Transfer history of Comp 2 in past 12 months:	Listing and Transfer history of Comp 3 in past 12 months:
	\$	\$	\$	\$
	\$	\$	\$	\$

Subject property is currently listed for sale?  Yes  No Data Source: **RMLS**

Current Listing History	List Date	List Price	Days on Market	Data Source
		\$		

Subject property has been listed within the last 12 months?  Yes  No Data Source: **RMLS**

12 Month Listing History	List Date	List Price	Days on Market	Data Source
		\$		
		\$		

Comments on Prior Sales/Transfers and Current and Prior Listings: **A search of County Records reveals no prior sales of the subject property within the last 3 years or sales of comparables within the last 12 months.**

Summary of the Sales Comparison Approach: **The comparable sales utilized bracket the indicated value of the subject property. The comparable sales are all located within the subject's neighborhood or in competing neighborhoods within the general market area. An extensive search was made to find recent comparable sales which reflect the greatest similarity of design, appeal, functional utility, quality, condition, location, site size, etc. The comparable sales utilized are considered the best available at this time and most indicative of the market value for the subject property.**

(SEE ADDENDUM #2)

Reconciliation Comments: **Sales Comparison recognized as most reliable value indicator. Cost Approach considered of secondary reliability due to difficulty of estimating depreciation, the limited reliability of cost data and not included. Income Approach not applicable as these type properties are typically purchased for owner occupancy not for passive investment income.**

This appraisal is made  "as is", or  subject to the following conditions or inspections: **Appraisal subject to the attached additional comments, certification and scope of work.** (SEE ADDENDUM #2)

Based on a complete visual inspection of the subject site and those improvements upon said site, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of market value, as defined, of the real property that is the subject of this report is: **Opinion of Market Value: \$ 105,000, as of: 4/4/2023, which is the date of inspection and the effective date of this appraisal.**

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**LAND APPRAISAL REPORT****PROJECT INFORMATION FOR PUDs (if applicable)**Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s):  Detached:  Attached:

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

Legal Name of Project: \_\_\_\_\_

Total number of phases: \_\_\_\_\_ Total number of units: \_\_\_\_\_ Total number of units sold: \_\_\_\_\_

Total number of units rented: \_\_\_\_\_ Total number of units for sale: \_\_\_\_\_ Data sources: \_\_\_\_\_

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion: \_\_\_\_\_Does the project contain any multi-dwelling units?  Yes  No Data Source: \_\_\_\_\_Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion: \_\_\_\_\_

Describe common elements and recreational facilities: \_\_\_\_\_

**CERTIFICATIONS AND LIMITING CONDITIONS**

This report form is designed to report an appraisal of a parcel of land which may have some minor improvements but is not considered to be an "improved site". All improvements are considered to be of relatively minor value impact on the overall value of the site. This report form is not designed to report on an "improved site" where significant value is derived from the improvements. This appraisal report form may be used for single family, multi-family sites and may be included within a PUD development.

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 subject site and any limited improvements, (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 report is the lender/client identified within the appraisal report.

**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 and 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 they consider their own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in United States 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. (Source: OCC, OTS, FRS, & FDIC joint regulations published June 7, 1994)

\*Adjustments to the comparables must be made for special or creative 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:

- The appraiser will not be responsible for matters of a legal nature that affect the subject 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.
- 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.
- 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.
- The appraiser has noted in this appraisal report any adverse conditions (such as 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 subject 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 the 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 must not be considered as an environmental assessment of the property.

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

- I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- I performed a complete visual inspection of the subject site and any limited improvements. I have reported the information in factual and specific terms. I identified and reported the deficiencies of the subject site that could affect the utility of the site and its usefulness as a building lot(s).
- 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.
- I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them unless indicated elsewhere within this report as there are no or very limited improvements and these approaches to value are not deemed necessary for credible results and/or reliable indicators of value for this appraisal assignment.
- 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.
- 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 the sale of the comparable sale, unless otherwise indicated in this report.
- I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- I have not used comparable sales that were the result of combining multiple transactions into one reported sale.
- 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.
- I have 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.
- I have knowledge and experience in appraising this type of property in this market area.
- 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.

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## CERTIFICATIONS AND LIMITING CONDITIONS (continued)

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature", as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature", as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

### SIGNATURES

**APPRAISER**

Signature: 

Name: Joseph Alcorn

Company Name: Goschie McCarthy & Associates, Inc

Company Address: 923 Country Club Rd, Suite 150  
Eugene, OR 97401

Telephone Number: (541) 343-2212

Email Address: joe@goschieappraisal.com

Date of Signature and Report: 04/05/2023

Effective Date of Appraisal: 4/4/2023

State Certification #: \_\_\_\_\_  
or State License #: L001734

or Other (describe): \_\_\_\_\_ State #: \_\_\_\_\_

State: OR

Expiration Date of Certification or License: 09/30/2024

ADDRESS OF PROPERTY APPRAISED  
N Hyland Ln Lot 4500  
Lowell, OR 97452

APPRAISED VALUE OF SUBJECT PROPERTY \$ 105,000

LENDER/CLIENT  
Name: \_\_\_\_\_  
Company Name: City of Lowell  
Company Address: \_\_\_\_\_  
Email Address: \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Signature: \_\_\_\_\_

State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

SUBJECT PROPERTY  
 Did not inspect subject property  
 Did inspect exterior of subject property from at least the street  
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: \_\_\_\_\_



**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 considers his 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 judgement.

## STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that 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.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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 must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

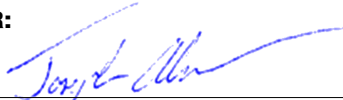
**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

**SUPERVISORY APPRAISER'S CERTIFICATION:** If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

**ADDRESS OF PROPERTY APPRAISED:** N Hyland Ln Lot 4500, Lowell, OR 97452

**APPRAISER:**

Signature:   
 Name: Joseph Alcorn  
 Date Signed: 04/05/2023  
 State Certification #: \_\_\_\_\_  
 or State License #: L001734  
 State: OR  
 Expiration Date of Certification or License: 09/30/2024

**SUPERVISORY APPRAISER (only if required):**

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Date Signed: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Expiration Date of Certification or License: \_\_\_\_\_

Did  Did Not Inspect Property

## Supplemental Addendum

File No.

Borrower	N/A				
Property Address	N Hyland Ln Lot 4500				
City	Lowell	County	Lane	State	OR      Zip Code 97452
Lender/Client	City of Lowell				

1. The subject property is zoned R-1 Low-Density Residential. This is a standard single family residential zone in the Lowell area of Lane County. The subject property is being legally permissible, physically possible, financially feasible and of maximal productivity. The highest and best use is as a single family residential home site.

2. We are continually researching sales to determine market trends in the subject area. Please see the following Residential Market Trends in the addenda of this report.

Location adjustments made to comparables reflect varying degrees of appeal, appearance, and demand for the comparables' immediate neighborhoods versus the subject's immediate neighborhood.

Site adjustments are reflective of lot sizes, utility and overall appeal of each comparable site as it compares with the subject site.

The quality and quantity of comparable sales data is considered adequate to develop a credible indication of value. The Market Approach is by far the most applicable and suitable approach to value single family residential property such as the subject property.

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.



### Subject Photos

Borrower	N/A				
Property Address	N Hyland Ln Lot 4500				
City	Lowell	County	Lane	State	OR Zip Code 97452
Lender/Client	City of Lowell				



**Subject Front**  
N Hyland Ln Lot 4500



**Subject Rear**



**Subject Street**

### Comparable Photos 1-3

Borrower	N/A				
Property Address	N Hyland Ln Lot 4500				
City	Lowell	County	Lane	State	OR Zip Code 97452
Lender/Client	City of Lowell				



#### Comparable 1

586 Sunridge Ln



#### Comparable 2

615 Sunridge Ln



#### Comparable 3

616 E 1st St

### Comparable Photos 4-6

Borrower	N/A				
Property Address	N Hyland Ln Lot 4500				
City	Lowell	County	Lane	State	OR Zip Code 97452
Lender/Client	City of Lowell				



#### Comparable 4

39123 Dexter Rd  
 Prox. to Subject 1.70 miles W  
 Sales Price 139,900  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location Inferior  
 View Limited Regional  
 Site 32,670  
 Quality  
 Age



#### Comparable 5

236 E 4th Ave  
 Prox. to Subject 29.23 miles NW  
 Sales Price 95,000  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location Comparable  
 View Street  
 Site 9,148  
 Quality  
 Age

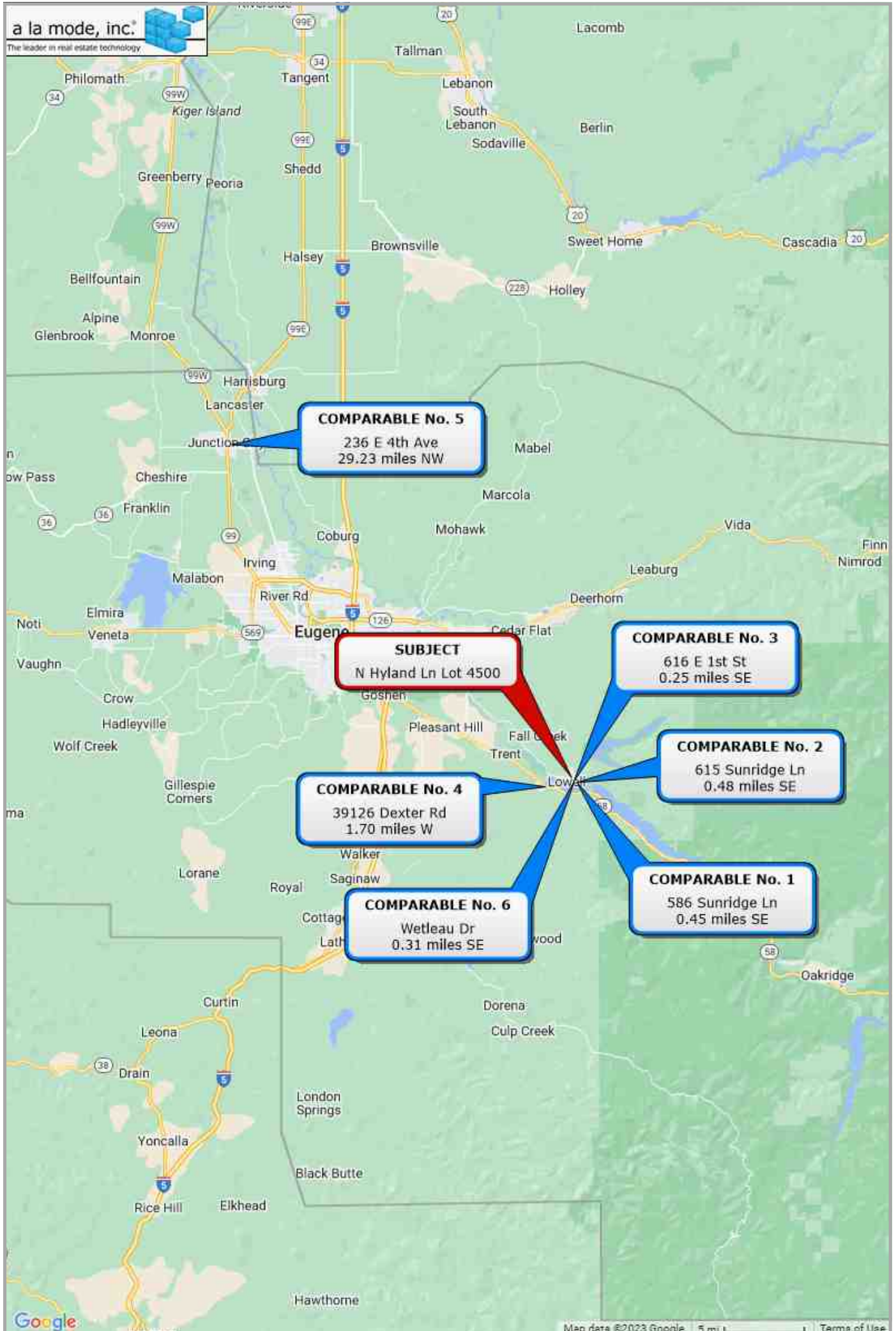


#### Comparable 6

Wetleau Dr  
 Prox. to Subject 0.31 miles SE  
 Sales Price 85,000  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location Comparable  
 View Street  
 Site 6,970  
 Quality  
 Age

### Location Map

Borrower	N/A				
Property Address	N Hyland Ln Lot 4500				
City	Lowell	County	Lane	State	OR Zip Code 97452
Lender/Client	City of Lowell				



## Legal Description Map

Borrower	N/A		
Property Address	N Hyland Ln Lot 4500		
City	Lowell	County	Lane
Lender/Client	City of Lowell	State	OR
		Zip Code	97452

# ND 4500

2. The legal description of Tract 2 after this adjustment is:

Beginning at the Southeast corner of Lot 16 of Block 10 the Plat of "Lowell," Lane County Plat Records; thence South 00°08'07" West 107.18 feet to the Northerly right-of-way line of W Boundary Road (being 50.00 feet from the centerline thereof, when measured perpendicular thereto); thence along said Northerly right-of-way line, South 68°36'42" East 111.11 feet to the Westerly right-of-way line of Hyland Lane (being 30.00 feet from the centerline thereof, when measured perpendicular thereto); thence along said Westerly right-of-way line, North 03°31'14" East 105.07 feet to the Southerly line of said Block 10; thence along said Southerly line, North 68°39'56" West 117.73 feet to the Point of Beginning.

CONTAINS M/L

0.26 AC

### Plat Map

Borrower	N/A		
Property Address	N Hyland Ln Lot 4500		
City	Lowell	County	Lane
Lender/Client	City of Lowell	State	OR
		Zip Code	97452



# Market Conditions Addendum to the Appraisal Report

File No.

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 **N Hyland Ln Lot 4500** City **Lowell** State **OR** ZIP Code **97452**

Borrower **N/A**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	5	3	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.83	1.00	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	N/A	N/A	3	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	0	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	110,000	114,500	N/A	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	46	9	N/A	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	110,000	117,000	N/A	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	N/A	26	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100	97.86	N/A	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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

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

Cite data sources for above information.

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.

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

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

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

Signature	Signature
Appraiser Name <b>Joseph Alcorn</b>	Supervisory Appraiser Name
Company Name <b>Goschie McCarthy &amp; Associates, Inc</b>	Company Name
Company Address <b>923 Country Club Rd, Suite 150, Eugene, OR 97401</b>	Company Address
State License/Certification # <b>L001734</b> State <b>OR</b>	State License/Certification # State
Email Address <b>joe@goschieappraisal.com</b>	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

### Appraiser License/Certification

Borrower	N/A				
Property Address	N Hyland Ln Lot 4500				
City	Lowell	County	Lane	State	OR Zip Code 97452
Lender/Client	City of Lowell				



**Appraiser Certification and Licensure Board**  
**State Licensed Appraiser**  
*28 hours of continuing education required*

JOSEPH D ALCORN  
 GOSCHIE, MCCARTHY & ASSOCIATES  
 932 COUNTRY CLUB RD STE 150  
 EUGENE, OR 97401

License No.: L001734  
 Issue Date: October 01, 2022  
 Expiration Date: September 30, 2024

**Chad Koch, Administrator**



**E & O**

Borrower	N/A		
Property Address	N Hyland Ln Lot 4500		
City	Lowell	County Lane	State OR Zip Code 97452
Lender/Client	City of Lowell		



**LIA Administrators & Insurance Services**  
**APPRAISAL, VALUATION AND PROPERTY SERVICES**  
**PROFESSIONAL LIABILITY INSURANCE POLICY**



**DECLARATIONS**

**Aspen American Insurance Company**

(Referred to below as the "Company")  
 590 Madison Avenue, 7th Floor  
 New York, NY 10022  
 877-245-3510

Date Issued	Policy Number	Previous Policy Number
1/30/2023	AAI005614-08	AAI005614-07

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

<p>1. Customer ID: 103591                  Named Insured:                  GOSCHIE MCCARTHY &amp; ASSOCIATES, INC.                  Jason McCarthy                  923 Country Club Road, Ste. 150                  Eugene, OR 97401</p>																																																	
<p>2. Policy Period: From: 03/05/2023 To: 03/05/2024                  12:01 A.M. Standard Time at the address stated in 1 above.</p>																																																	
<p>3. Deductible: Each Claim</p>																																																	
<p>4. Retroactive Date: 03/05/1992</p>																																																	
<p>5. Inception Date: 03/05/2016</p>																																																	
<p>6. Limits of Liability: A. \$1,000,000 Each Claim                  B. \$2,000,000 Aggregate                   Subpoena Response: \$5,000 Supplemental Payment Coverage                  Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage                  Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage                  Loss of Earnings: \$500 per day Supplemental Payment Coverage</p>																																																	
<p>7. Covered Professional Services (as defined in the Policy and/or by Endorsement):</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Real Estate Appraisal and Valuation:</td> <td style="width: 10%;">Yes</td> <td style="width: 10%; text-align: center;"><input checked="" type="checkbox"/></td> <td style="width: 10%;">No</td> <td style="width: 10%; text-align: center;"><input type="checkbox"/></td> <td style="width: 10%;"></td> </tr> <tr> <td>Residential Property:</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Commercial Property:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td>Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit):</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td>Right of Way Agent and Relocation:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td>Machinery and Equipment Valuation:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td>Personal Property Appraisal:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td>Real Estate Sales/Brokerage:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> </table>		Real Estate Appraisal and Valuation:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Residential Property:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Commercial Property:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>		Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit):	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	(If "yes", added by endorsement)	Right of Way Agent and Relocation:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>		Machinery and Equipment Valuation:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>		Personal Property Appraisal:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)	Real Estate Sales/Brokerage:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)
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# INVOICE

**FROM:**  
 Goschie McCarthy & Associates, Inc.  
 923 Country Club Rd  
 Suite 150  
 Eugene, OR 97401  
 Telephone Number: 5413432212 Fax Number:

INVOICE NUMBER	
N Hyland Ln Lot 4500	
DATE	
04/06/2023	
REFERENCE	
Internal Order #:	N Hyland Ln Lot 4500
Lender Case #:	
Client File #:	
Main File # on form:	
Other File # on form:	
Federal Tax ID:	93-1256849
Employer ID:	

**TO:**  
 City of Lowell  
 ,  
 Telephone Number: Fax Number:  
 Alternate Number: E-Mail:

## DESCRIPTION

Lender: City of Lowell Client: City of Lowell  
 Purchaser/Borrower: N/A  
 Property Address: N Hyland Ln Lot 4500  
 City: Lowell  
 County: Lane State: OR Zip: 97452  
 Legal Description: Please see attached legal description

FEES	AMOUNT
------	--------

Land only	600.00
<b>SUBTOTAL</b>	600.00

PAYMENTS	AMOUNT
----------	--------

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
<b>SUBTOTAL</b>			0.00
<b>TOTAL DUE</b>			<b>\$ 600.00</b>