# **APPRAISAL OF**



# LOCATED AT:

9562 ROUTE 60 FREDONIA, NY 14063

# CLIENT:

CHAUTAUQUA COUNTY LAND BANK PO BOX 603 FREDONIA, NY, 14063

# AS OF:

August 20, 2019

# BY:

AMELIA L THOMSON CERTIFIED REAL ESTATE APPRAISER AUGUST 23, 2019

IREM SOLUTIONS CHAUTAUQUA COUNTY LAND BANK PO BOX 603 FREDONIA, NY, 14063

File Number: 0414118132

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

#### 9562 ROUTE 60 FREDONIA, NY 14063

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

In my opinion, the defined value of the property as of August 20, 2019

is:

\$33,000 Thirty-Three Thousand Dollars

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

ameliant. Thomas

AMELIA L THOMSON CERTIFIED REAL ESTATE APPRAISER #45000052512

	IREM SOLL Residential App		File	0414118132 No. 0414118132
The purpose of this appraisal report is to provide the client with <u>Client Name/Intended User</u> CHAUTAUQUA COUNT Client Address PO BOX 603	Y LAND BANK E-r	ue of the subject property, given the nail y FREDONIA	e intended use of the appr	
Additional Intended User(s) NONE		, <b></b> .		
Intended Use TO DETERMIINE FAIR MARKET	VALUE FOR THE SUBJE	CT PROPERTY IN "AS	IS" CONDITION.	
Property Address 9562 ROUTE 60	Cit		State NY	Zip 14063
Owner of Public Record SYLVIA REID	-		County C	HAUTAUQUA
Legal Description NO INFORMATION AVAILABLE Assessor's Parcel # 131.13-1-21		x Year 2019	R F Taxe	s \$ 2,466
Neighborhood Name T/O POMFRET		p Reference 15380		ract 0360.00
Property Rights Appraised X Fee Simple Leaseho				
My research did X did not reveal any prior sales or tra		e three years prior to the effective date urce(s) <b>REALIST/ASSESS</b>		
Analysis of prior sale or transfer history of the subject property (	and comparable sales, if applicable)	NO PRIOR SALE OF	SUBJECT WAS N	
THREE YEARS AS PER ASSESSMENT DA MONTHS AS PER ASSESSMENT DATA.	TA. NO PRIOR SALES (	OF COMPARABLE SALE	S WERE NOTED	IN THE LAST TWELVE
MONTHS AS PER ASSESSMENT DATA.				
ð				
Offerings, options and contracts as of the effective date of the ap	ppraisal NO RECENT PR	IOR LISTING OF THE S	UBJECT WAS NO	TED IN THE WNYMLS.
Neighborhood Characteristics	One-Unit Hous	ingTrends	One-Unit Housing	Present Land Use %
	operty Values Increasing	X Stable Declining	PRICE AGE	One-Unit 50 %
	emand/Supply Shortage	X In Balance Over Supply	\$(000) (yrs)	2-4 Unit 5 %
Growth Rapid X Stable Slow Ma Neighborhood Boundaries NORTH BY NYS 90, SO				0Multi-Family5 %0Commercial15 %
EAST BY THE TOWN OF ARKWRIGHT, NY			- · · · ·	30         Commercial         15 %           30         Other         25 %
Neighborhood Description THE TOWN OF POMFR	ET, NY IS RURAL TOWI	N IN CHAUTAUQUA CO	UNTY LOCATED	IN THE
REASONABLE PROXIMITY. "OTHER" LANI	D USE ARE AS VACANT	LAND, PARKS, AND AC	SRICULTURAL AU	JIIVIIIES.
Market Conditions (including support for the above conclusions)				
MARKET BASED ON RECENT STATISTICS				TION OF REALTORS.
INTEREST RATES ARE GENERALLY STAE	SLE AND ARE IN THE LU	DW RANGE OF HISTOR	ICAL VALUES.	
Dimensions 275X240	Area <b>0.50 ac</b>	Shape IRREGULA	R View	TRAFFIC
Specific Zoning Classification AR1				
Zoning Compliance X Legal Legal Nonconforming Is the highest and best use of the subject property as improved			Yes No If No,	describe.
····· 3 ····· · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·			
Utilities Public Other (describe)	Water Public	Other (describe) PRIVATE WELL	Off-site Improvement Street ASPHALT	s—Type Public Private
Gas X	Sanitary Sewer	PRIVATE SEPTIC	Alley NONE	
	YPICAL SIZE FOR THE	NEIGHBORHOOD. NO		
Site Comments THE SUBJECT'S SITE IS OF TYPICAL SIZE FOR THE NEIGHBORHOOD. NO ADVERSE SITE CONDITIONS WERE OBSERVED. THE SUBJECT HAS ACCESS TO AND IS CONNECTED TO PUBLIC UTILITES AND SERVICES.				
UDULINED. THE SUBJECT HAS ACCESS		ED TO PUBLIC UTILITES	S AND SERVICES	
OBJECT THE SUBJECT THAS ACCESS		ED TO PUBLIC UTILITES	S AND SERVICES	
	S TO AND IS CONNECTE	ED TO PUBLIC UTILITES		
GENERAL DESCRIPTION		EXTERIOR DESCRIPTION	materials INTER	RIOR materials
GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION Foundation Walls STON	materials INTER E/AVG Floors	RIOR materials
GENERAL DESCRIPTION           Units         X) One         One w/Acc. unit         Conc           # of Stories         2         X) Full E         Yell E           Type         X) Det.         Att.         S-Det./End Unit         Basemen	FOUNDATION rete Slab Crawl Space Basement Partial Basement	EXTERIOR DESCRIPTION Foundation Walls STON Exterior Walls WOOD Roof Surface ASPH	materials INTEF E/AVG Floor: D/AVG Walls ALT/FAIR Trim/f	RIOR materials s vinyl/crpt/fr plaster/poor Finish wood/avg
GENERAL DESCRIPTION         Units       X) One       One w/Acc. unit       Conc         # of Stories       2       X) Full E         Type       X) Det.       Att.       S-Det./End Unit       Basemen         X) Existing       Proposed       Under Const.       Basemen	FOUNDATION rete Slab Crawl Space Basement Partial Basement it Area 380 sq.ft. it Finish 0 %	EXTERIOR DESCRIPTION Foundation Walls STON Exterior Walls WOOD Roof Surface ASPH, Gutters & Downspouts NONE	materials INTEF E/AVG Floor: D/AVG Walls ALT/FAIR Trim/f Bath I	RIOR materials s vinyl/crpt/fr plaster/poor Finish wood/avg Floor vinyl/fair
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GENERAL DESCRIPTION         Units X One One w/Acc. unit       Conc         # of Stories 2       X Full E         Type X Det.       Att.       S-Det./End Unit         Basemen       X Existing       Proposed       Under Const.         Basemen       Design (Style) BUNGALOW       Outsi         Year Built 1900       Effective Age (Yrs) 45       Attic       None         Attic       None       Heating (       Drop Stair       Stairs       Other	FOUNDATION rete Slab Crawl Space Basement Partial Basement at Area 380 sq. ft at Finish 0 % de Entry/Exit Sump Pump X FWA HW Radian r Fuel GAS	EXTERIOR DESCRIPTION         Foundation Walls       STON         Exterior Walls       WOOL         Roof Surface       ASPH,         Gutters & Downspouts       NONE         Window Type       DBLHI         Storm Sash/Insulated       WOOL         Screens       NONE         t       Amenities       Www.         Fireplace(s) # 0       Fe	materials       INTEF         E/AVG       Floors         D/AVG       Walls         ALT/FAIR       Trim/l         Bath I       Bath I         NG/FAIR       Bath I         D/AVG       Car S         Image: State S	RIOR materials s vinyl/crpt/fr plaster/poor Finish wood/avg Floor vinyl/fair Nainscot tile/fair Nainscot tile/fair torage None riveway # of Cars 4 way Surface gravel arage # of Cars 2
GENERAL DESCRIPTION         Units       X) One       One w/Acc. unit       Conc         # of Stories       2       X) Full E         Type       X) Det.       Att.       S-Det./End Unit       Basemen         X Existing       Proposed       Under Const.       Basemen         Design (Style)       BUNGALOW       Outsi         Year Built       1900       Effective Age (Yrs)       45         Attic       None       Heating	FOUNDATION rete Slab Crawl Space Basement Partial Basement tt Area 380 sq. ft. it Finish 0 % de Entry/Exit Sump Pump X FWA HW Radian r Fuel GAS Central Air Conditioning	EXTERIOR DESCRIPTION         Foundation Walls       STON         Exterior Walls       WOOD         Roof Surface       ASPH         Gutters & Downspouts       NONE         Window Type       DBLHI         Storm Sash/Insulated       WOOD         Screens       NONE         Amenities       Wo         Patio/Deck none       X pc	materials INTEF E/AVG Floors D/AVG Walls ALT/FAIR Trim/f Bath I NG/FAIR Bath 1 D/AVG Car S X D coodStove(s) #0 Driver ence none X G	RIOR materials s vinyl/crpt/fr plaster/poor Finish wood/avg Floor vinyl/fair Wainscot tile/fair torage None riveway # of Cars 4 way Surface gravel arage # of Cars 2 arport # of Cars
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GENERAL DESCRIPTION         Units       X) One       One w/Acc. unit       Conc         # of Stories       2       X) Full E         Type       X) Det.       Att.       S-Det./End Unit       Basemen         X) Existing       Proposed       Under Const.       Basemen         Design (Style)       BUNGALOW       Outsi         Year Built       1900       Effective Age (Yrs)       45         Attic       None       Heating         Drop Stair       Stairs       Other         X) Floor       Scuttle       Cooling         X) Finished       Heated       Indivi         Appliances       Refrigerator       Range/Oven       Dishv         Finished area above grade contains:       8 Ro         Additional Features       NONE NOTED.	FOUNDATION         rete Slab       Crawl Space         Basement       Partial Basement         at Area       380 sq.ft.         at Finish       0 %         ide Entry/Exit       Sump Pump         X       FWA       HW       Radian         r       Fuel GAS       Central Air Conditioning       Micro         idual       X       Other NONE       Washer       Disposal       Micro         000000       4       Bedroom       4       Bedroom       A	EXTERIOR DESCRIPTION         Foundation Walls       STON         Exterior Walls       WOOL         Roof Surface       ASPH,         Gutters & Downspouts       NONE         Window Type       DBLHI         Storm Sash/Insulated       WOOL         Screens       NONE         t       Amenities       Wu         Fireplace(s) # 0       Fe         Patio/Deck none       X Pco         wave       Washer/Dryer       C         s       2.0 Bath(s)	materials       INTEF         E/AVG       Floors         D/AVG       Walls         ALT/FAIR       Trim/line         Bath I       Bath I         NG/FAIR       Bath I         D/AVG       Car S         image: state of the stat	RIOR materials s vinyl/crpt/fr plaster/poor Finish wood/avg Floor vinyl/fair Mainscot tile/fair torage None riveway # of Cars 4 way Surface gravel arage # of Cars 2 arport # of Cars 2 arport # of Cars till of Gross Living Area Above Grade
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GENERAL DESCRIPTION         Units       X) One       One w/Acc. unit       Conc         # of Stories       2       X) Full E         Type       X) Det.       Att.       S-Det./End Unit       Basemen         X) Existing       Proposed       Under Const.       Basemen         Design (Style)       BUNGALOW       Outsi         Year Built       1900       Effective Age (Yrs)       45         Attic       None       Heating         Drop Stair       Stairs       Other         X) Floor       Scuttle       Cooling         X) Finished       Heated       Indivi         Appliances       Refrigerator       Range/Oven       Dishv         Finished area above grade contains:       8 Ro         Additional Features       NONE NOTED.	FOUNDATION         rete Slab       Crawl Space         Basement       Partial Basement         at Area       380 sq.ft.         at Finish       0 %         ide Entry/Exit       Sump Pump         X       FWA       HW       Radian         r       Fuel GAS       Central Air Conditioning       Micro         idual       X       Other NONE       Washer       Disposal       Micro         000000       4       Bedroom       4       Bedroom       A	EXTERIOR DESCRIPTION Foundation Walls STON Exterior Walls WOOD Roof Surface ASPH, Gutters & Downspouts NONE Window Type DBLHI Storm Sash/Insulated WOOD Screens NONE t Amenities Wo Fireplace(s) # 0 Fe Patio/Deck none X Pc Pool none Ot wave Washer/Dryer OC s 2.0 Bath(s) ENSIVE DEFERRED MA	materials INTEF E/AVG Floor: D/AVG Walls ALT/FAIR Trim/f Bath I NG/FAIR Bath I D/AVG Car S Car S Car S Car S Car S Car Car S Car Car S Car	RIOR materials s vinyl/crpt/fr plaster/poor Finish wood/avg Floor vinyl/fair Mainscot tile/fair torage None riveway # of Cars 4 way Surface gravel arage # of Cars 2 arport # of Cars 2 arport # of Cars the correct of Cars tt. X Det. Built-in of Gross Living Area Above Grade

# IREM SOLUTIONS Residential Appraisal Report

0414118132 File No. 0414118132

			Residen	inian ipp		0011			5152
	FEATURE 9562 ROUTE 60	SUBJECT	COMPARABLE S	SALE NO. 1	COMF 138 CENT		SALE NO. 2	COMPARABLE S 90 HAMLET ST	SALE NO. 3
	Address FREDONIA,	NY 14063	FREDONIA, NY 1	4063	FREDONI		4063	FREDONIA, NY 1	4063
	Proximity to Subject		1.81 miles NW		2.41 miles	s NW		1.73 miles NW	
	Sale Price	\$	\$	134,900		\$	140,000	\$	159,000
	Sale Price/Gross Liv. Area Data Source(s)	\$ 0.00 sq. ft.	\$ 103.13 sq. ft. WNYMLS#R1202	508· DOM2	\$ 76.42		103·DOM140	\$ 82.09 sq. ft. WNYMLS#R1099	204·DOM277
	Verification Source(s)		MLS/ASSESSME				NT/CLERK	MLS/ASSESSME	
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP		+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sale or Financing		Arms Lth	0	1			Arms Lth	0
	Concessions		CONV;0	0	,-	0		FHA;9000	-9,000
	Date of Sale/Time Location	Suburban	08/15/2019 Suburban	0	10/19/201 Suburban		0	01/31/2019 Suburban	0
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simpl			Fee Simple	
	Site	0.50 ac	1.40 ac	500	0.35 ac		1,500	0.08 ac	1,500
	View	TRAFFIC	RESIDENTIAL	-2,000	RESIDEN	ITIAL	,	RESIDENTIAL	
Э	Design (Style)	BUNGALOW	BUNGALOW		COLONIA		0	COLONIAL	0
OAC	Quality of Construction	AVERAGE 119	AVERAGE 119		AVERAGE	E	0	GOOD 109	-10,000
ЪРR	Actual Age Condition	POOR	AVERAGE	-100,000		F		AVERAGE	-100,000
NA	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	,	Total Bdrms.	Baths		Total Bdrms. Baths	
ISON	Room Count	7 3 1.0	9 3 1.1	-1,000	1	2.0	-2,000	8 4 1.2	-2,000
PAR	Gross Living Area 10.00	<b>1,372</b> sq. ft.	<b>1,308</b> sq. ft.	0	,	<b>332</b> sq. ft.	-4,600	<b>1,937</b> sq. ft.	-5,700
COMP	Basement & Finished	FULL BASE	FULL BASE		FULL BAS			FULL BASE	
SC	Rooms Below Grade Functional Utility	UNFINISHED AVG/3BDRM	UNFINISHED AVG/3BDRM		UNFINISH AVG/3BDI			FINISHED AVG/4BDRM	-3,000 0
ALE	Heating/Cooling	FHA/NO AC	BB/NO AC	0	FHA/NO A			FHA/NO AC	0
S	Energy Efficient Items	NONE	NONE		NONE			NONE	
	Garage/Carport	2CG	1CG		NONE		4,000	2CG	2,000
	Porch/Patio/Deck	PORCH	PORCH/DECK		PORCH/P	PATIO	-1,000	2PORCH/DECK	-2,000
	AMENITIES	NONE	FENCE	-1,000	NONE			FP	-1,000
	Net Adjustment (Total)		+ X- \$	101,500	+ X	<b>K</b> ]- \$	104,100	+ X- \$	129,200
	Adjusted Sale Price		Net Adj75.2%		Net Adj74	4.4%		Net Adj81.3%	
	of Comparables		Gross Adj. 80.4% \$		Gross Adj. 82			Gross Adj. 85.7% \$	29,800
	Summary of Sales Compar GRADE KITCHEN								
		D LINE ITEM) ARE							
	SUBJECT AND CC	MPARABLE SALE	S HAVE SIMILAR I	EFFECTIVE A	GE WITH N	NO ADJ	USTMENT W/	ARRANTED. THE	
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#### Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.

2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.

3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.

4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.

5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.

6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.

7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.

8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.

10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.

11. The ACI General Purpose Appraisal Report (GPAR<sup>™</sup>) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

#### IREM SOLUTIONS Residential Appraisal Report

#### Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's 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 the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.

3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.

- 4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6. The appraiser's 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.
- 7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- 8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
- 9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

**Definition of Value:** Source of Definition:

appraisal report

X Market Value Other Value:

ADDRESS OF THE PROPERTY APPRAISED:	
9562 ROUTE 60	_
FREDONIA, NY 14063	
EFFECTIVE DATE OF THE APPRAISAL: 08/20/2019	_
APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 33,000	_
APPRAISER	SUPERVISORY APPRAISER
Signature: Omeliat. Thomson	Signature:
Name: AMELIA L THOMSON	Name:
State Certification # 45000052512	State Certification #
or License #	or License #
or Other (describe): State #:	State:
State: NY	Expiration Date of Certification or License:
Expiration Date of Certification or License: 08/11/2021	Date of Signature:
Date of Signature and Report: 08/23/2019	Date of Property Viewing:
Date of Property Viewing: 08/20/2019	Degree of property viewing:
Degree of property viewing:	Interior and Exterior Exterior Only Did not personally view
X Interior and Exterior Exterior Only Did not personally view	
	are, 800.234.8727 www.aciweb.com This form Copyright © 2005-2010 ACI Division of ISO Claims Services, Inc., All Rights Reserved. (gPAR™) General Purpose Appraisal Report 05/2010 GPAR104/10052/2010

Irem Solutions Inc.

#### ADDENDUM

Client: CHAUTAUQUA COUNTY LAND BANK	File N	o.: 0414118132
Property Address: 9562 ROUTE 60	Case No.: 0414118132	
City: FREDONIA	State: NY	Zip: 14063

Extra Comments

OWNERSHIP/PAST SALES

THE SUBJECT PROPERTY IS CURRENTLY OWNED BY SYLVIA REID BASED ON ASSESSMENT DATA. DUE TO THE GOVERNMENTAL PROCESSES OF THE LOCAL COUN TY AND TOWN/VILLAGE RECORDING AND FILING SYSTEMS FOR NEW DEEDS AND TRANSFERS, ANY NEW FILINGS OR TRANSFERS ARE NOT AVAILABLE TO THE LOCAL GOVERNMENTAL OFFICES AND THEREFORE ARE NOT AVAILABLE FOR PUBLIC DISSEMINATION FOR A PERIOD OF 1-3 WEEKS FROM THE DATE OF FILING/TRANSFER DEPENDING ON WORK LOAD OR BACK LOGS TO PHYSICALLY RECORD AND DISSEMINATE THIS INFORMATION. THE APPRAISER HAS PERFORME D DUE DILIGENCE IN HIS/HER SEARCH FOR THIS INFORMATION AND HAS REPORTED THE MOST CURRENT INFORMATION AVAILABLE AT THE TIME THIS REPORT WAS PREPARED. THE READER IS ADVISED TO EXAMINE ANY TITLE REPORTS OR DOCUMENTS TO VERIFY ANY TRANSFERS/FILINGS THAT WERE POTENTIALLY MADE DURING THIS INTERIM PERIOD. NO TITLE REPORTS OR TITLE WORK WAS SUPPLIED TO THE APPRAISER.

#### PREDOMINANT VALUE

SUBJECT HAS EXTENSIVE DEFERRED MAINTENANCE. THERE ARE NO APPARENT NEGATIVE AFFECTS ON THE SUBJECT FROM AREA LAND USES.

UTILITIES AND MECHANICAL SYSTEMS

THE SUBJECT'S UTILITIES AND MECHANICAL SYSTEMS WERE NOT OPERATIONAL AT THE TIME OF INSPECTION.

#### TAXES

THE SUBJECT TAXES WERE OBTAINED FROM THE CHAUTAUQUA REAL PROPERTY SERVICES. THE TAXES REPORTED ARE THE TRUE TAXES WITHOUT EXEMPTIONS. THE TAXES WERE OBTAINED ON 08/23/2019. THE SUBJECT'S TAX BILLS WERE NOT SUPPLIED TO THE APPRAISER.

PRIOR APPRAISER INVOLVEMENT

THE APPRAISER HAS HAD NO PRIOR INVOLVEMENT WITH THE SUBJECT PROPERTY IN THE PRIOR 3 YEARS.

ADVERSE ENVIRONMENTAL CONDITIONS

NO ADVERSE ENVIRONMENTAL CONDITIONS WERE NOTED BY THE APPRAISER

COMMENTS ON SALES COMPARISON

THE APPRAISER HAS UTILIZED COMPARABLES THAT ARE THE MOST SIMILAR, RECENT, PROXIMATE SALES REASONABLY AVAILABLE. THIS IS IN COMPLIANCE WITH THE FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA) AND OTHER APPROPRIATE GUIDELINES. DUE TO THE LACK OF SUFFICIENT MORE SIMILAR, RECENT, PROXIMATE SALES, THE APPRAISER DEEMED IT NECESSARY TO EXPAND IDEAL PARAMETERS IN THE FOLLOWING:

A) THE USE OF SALES IN EXCESS OF 3 MONTHS (>12). THE SUBJECT AND COMPARABLES ARE LOCATED IN A STABLE MARKET AND NO ADJUSTMENT IS WARRANTED .

B) THE USE OF SALES WHOSE VALUE EXCEEDED \$10,000 DIFFERENCE AND/OR \$10 PER SQUARE FOOT DIFFERENCE WITH THE SUBJECT PROPERTY AND/OR EACH OTHER.

#### VARYING BEDROOM

IT WAS NECESSARY TO USE SALES WITH DIFFERENT NUMBERS OF BEDROOMS THAN THE SUBJECT DWELLING. THIS IS DUE TO LACK OF SUFFICIENT MORE APPROPRIATE SALES WITH THE SAME NUMBER OF BEDROOMS AS THE SUBJECT. HOMES WITH THE SAME NUMBER OF BEDROOMS EXIST IN THE SUBJECT NEIGHBORHOOD, AND ARE READILY MARKETABLE, BUT THE APPRAISER HAD OTHER MORE CRITICAL CRITERIA FOR COMPARABLE SELECTION.

VARYING STYLE

#### ADDENDUM

Client: CHAUTAUQUA COUNTY LAND BANK	File No.: 0414118132	
Property Address: 9562 ROUTE 60	Case No.: 0414118132	
City: FREDONIA	State: NY	Zip: 14063

IT WAS NECESSARY TO USE OF HOMES THAT VARY IN STYLE FROM THE SUBJECT DWELLING. THIS IS DUE TO THE LACK OFSUFFICIENT MORE APPROPRIATE SALES OF THE SAME STYLE AND/OR QUALITY AS THE SUBJECT. HOMES OF THE SAME STYLEEXIST IN THE SUBJECT NEIGHBORHOOD, AND ARE READILY MARKETABLE, BUT THE APPRAISER HAD OTHER MORE CRITICALCRITERIA FOR COMPARABLE SELECTION AND SUFFICIENT RECENT APPROPRIATE SALES OF THIS TYPE IN THIS NEIGHBORHOOD DO NOT EXIST.

BRACKETING OF SUBJECT'S ACREAGE

APPRAISER WAS UNABLE TO BRACKET SUBJECT'S ACREAGE DUE TO THE LACK OF SIMILAR SALES IN THE SUBJECT'S NEIGHBORHOODAND COMPETING NEIGHBORHOOD. THE APPRAISER HAS RESEARCHED MLS AND ASSESSOR'S RECORDS IN AN ATTEMPT TO LOCATED A SIMILAR OR LARGER SALE. THE SUBJECT IS NOT CONSIDERED AN OVER IMPROVEMENT. THIS IS JUST A REFLECTION OF LIMITED TURNOVER AND THE SUBJECT'S LOCATION IN A RURAL MARKET.

#### BRACKETING OF SUBJECT'S SQUARE FOOTAGE

SUBJECT AND COMPARABLE SALES 1'S SQUARE FOOTAGE ARE WITHIN 100 SQUARE FEET WITH NO ADJUSTMENT WARRANTED AND THEREBY EFFECTIVELY BRACKETING THE SUBJECT'S SQUARE FOOTAGE.

REMAINING PHYSICAL LIFE

THE ESTIMATED REMAINING PHYSICAL LIFE OF THE SUBJECT IS 20 YEARS

#### EXPOSURE TIME

THERE IS A LACK OF AN EFFECTIVE NUMBER OF COMPETING PROPERTIES ON THE MARKET IN THIS AREA. THIS INDICATES THAT SUPPLY AND DEMAND ARE IN SHORTAGE DUE TO THE SUBJECT'S EXTENSIVE DEFERRED MAINTENANCE. REASONABLE EXPOSURE TIME IS ESTIMATED TO BE UNDER 3 MONTHS (90 DAYS). TYPICAL HOLDING PERIOD IS 5-7 YEARS.

#### LAND VALUE

THE ESTIMATED LAND VALUE OF THE SUBJECT IS ESTIMATED TO BE \$12,000

HIGHEST AND BEST USE

THE HIGHEST AND BEST USE OF THE SUBJECT BASED ON THE FOUR TESTS HAS BEEN DETERMINED TO BE AS A SINGLE FAMILY RESIDENCE.

DEFERRED MAINTENANCE/COST TO CURE

THE SUBJECT WAS IN COMPLETE DISARRAY AND NEEDS EXTENSIVE REMODELING INCLUDING ALL MECHANICAL AND ELECTRICAL SYSTEMS, ROOFING, PLUMBING, ETC. SUBJECT NEEDS THE MOLD AMELIORATED. COST TO CURE: \$100,000.

#### APPRAISER'S CERTIFICATION

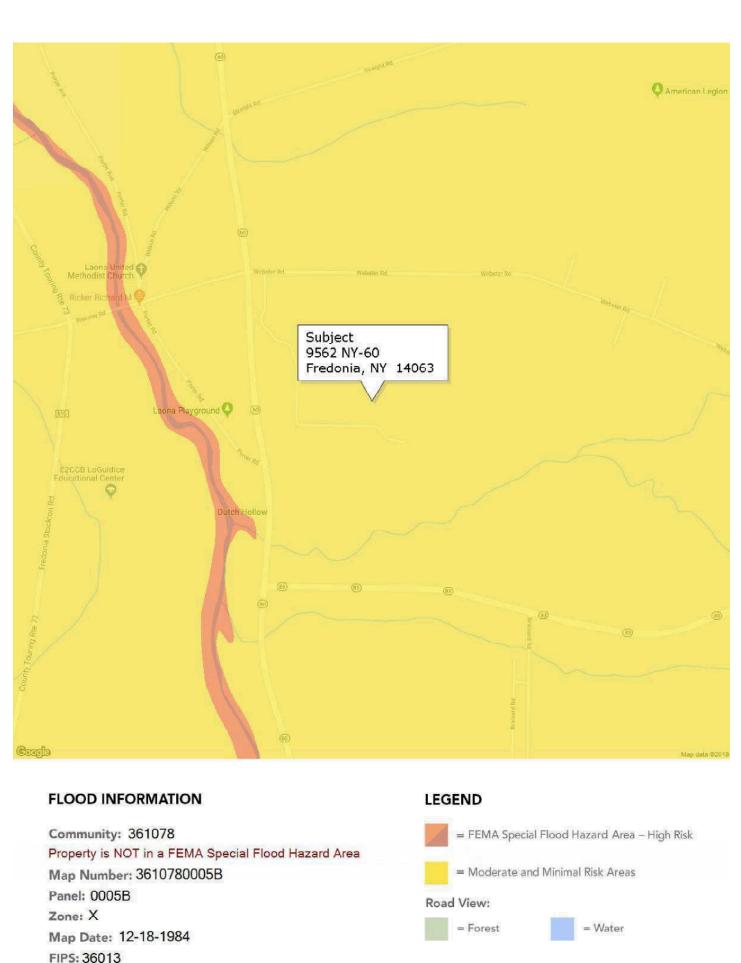
APPRAISER HAS INCLUDED A COPY OF HER REAL ESTATE APPRAISER APPRENTICE LICENSE. AS OF 07/29/2019, THE APPRAISER PASSED THE NATIONAL APPRAISER EXAMINATION AND WAS ISSUED A NEW CERTIFIED REAL ESTATE APPRAISER ID: 45000052512. PAPER COPY FROM STATE PENDING IN TWO TO FOUR WEEKS.

Client: CHAUTAUQUA COUNTY LAND BANK	File N	lo.: 0414118132
Property Address: 9562 ROUTE 60	Case	No.: 0414118132
City: FREDONIA	State: NY	Zip: 14063



#### **FLOOD MAP**

Client: CHAUTAUQUA COUNTY LAND BANK	File	No.: 0414118132
Property Address: 9562 ROUTE 60	Case	e No.: 0414118132
City: FREDONIA	State: NY	Zip: 14063



Source: FEMA

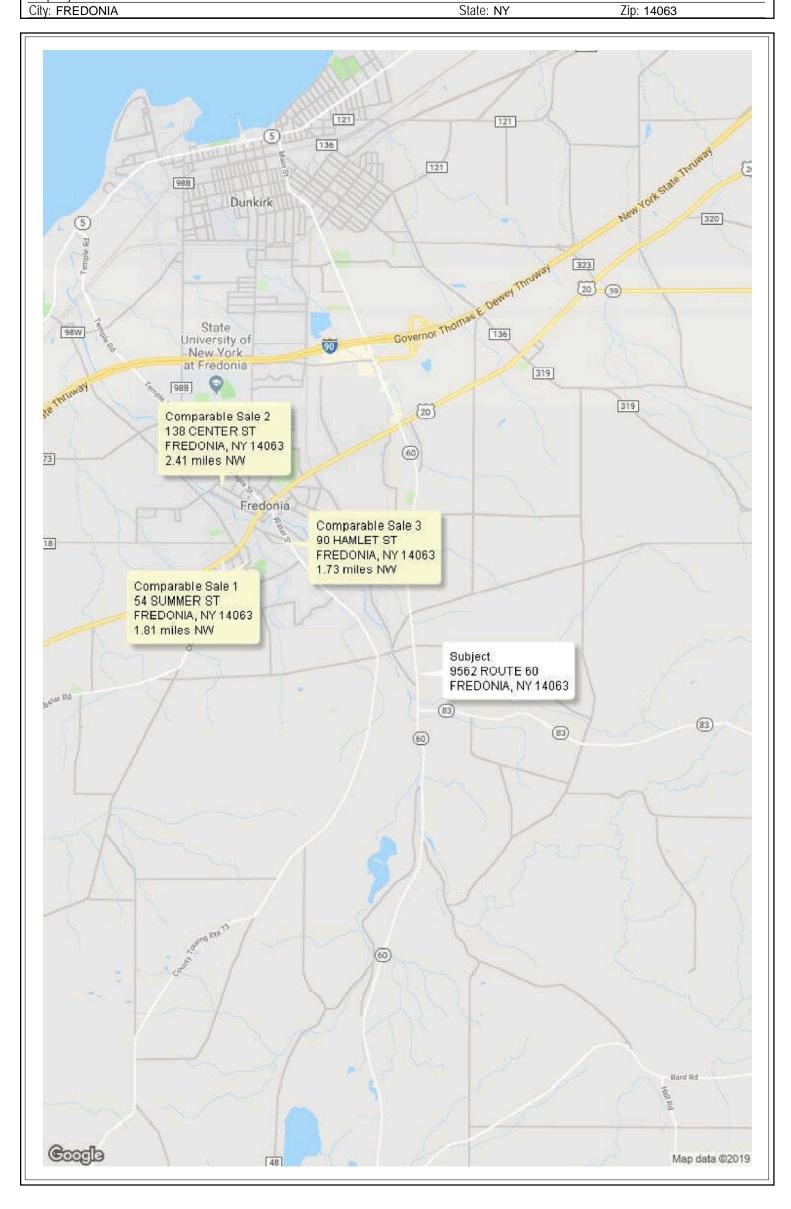
Note: Source utilizes updated FEMA Map Zones Zone X is updated designation for Zones B and C Zone AE is used in place of A1-A30



Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

Client: CHAUTAUQUA COUNTY LAND BANK
Property Address: 9562 ROUTE 60
City: EREDONIA



CHAUTAUQUA COUNTY LAND BANK	FLOORPLAN SKETCH	File No.: 0414118132
y Address: 9562 ROUTE 60		Case No.: 0414118132
REDONIA	Sta	ate: NY Zip: 14063
	Sketch	
		18ft
20ft		20ft
Bath Kitchen		
201		충 2 Car Detached 실 [Area: 486 ft]]
Dining Room		#     2 Car Detached     #     Workshop     ™       [Area: 480 ff]     #     [Area: 486 ff]     #
14t [Area: 992 ft <sup>2</sup> ]	20ft	20ft 18ft
Bedroom Living Room ***		
5 41 <sup>7</sup>	ថ្នី Basement គី	
Den 14t 👼	ទ្ធី <b>Basement</b> តិ៍ [Area: 380 ft <sup>-</sup> ]	
20ft <sup>55</sup>		
	20ft	
20ft Bedroom		
ja Second Floor g [Area: 380 ft]		
Bedroom		
20ft		

16 ft

Living Area	Area Cal	culation			
First Floor	992.00 ft <sup>a</sup> First Flo	Dr	1	x 1.	00 = 992.00 ft <sup>2</sup>
Second Floor	380.00 ft <sup>z</sup>	4ft x	4ft x	1.00 -	16 ft <sup>2</sup>
Nonliving Area		14ft x	34ft x	1.00 =	476 ft <sup>2</sup>
Basement	380 ft²	20ft x	19ft x	1.00 =	380 ft <sup>a</sup>
2 Car Detached	480 ft²	20ft x	6ft x	1.00 =	120 ft <sup>2</sup>
2 Car Detached	486 ft <sup>2</sup> Second F	loor		x 1.	00 = 380.00 ft <sup>2</sup>
	Δ	20ft x	19ft x	0.50 =	190.00 ft <sup>2</sup>
Total Living Area (rounded):	1372 ft <sup>2</sup> ∆	20ft x	19ft x	0.50 =	190 ft <sup>2</sup>

#### DIMENSION LIST ADDENDUM

Client: CHAUTAUQUA COUNTY LAND BANK Property Address: 9562 ROUTE 60 City: FREDONIA

	File No.: 0414118132
	Case No.: 0414118132
State: NY	Zip: 14063

GROSS BUILDING AREA (GBA)1,372GROSS LIVING AREA (GLA)1,372				
Area(s)	Area	% of GLA	% of GBA	
Living Level 1 Level 2 Level 3 Other	1,372 992 380 0 0	72.30 27.70 0.00 0.00	100.00 72.30 27.70 0.00 0.00	
GBA Basement Garage Other	<u>380</u> <u>966</u> 168			

# SUBJECT PROPERTY PHOTO ADDENDUM

Client: CHAUTAUQUA COUNTY LAND BANK	File No.: 0414118132		
Property Address: 9562 ROUTE 60	Case No.: 0414118132		
City: FREDONIA	State: NY	Zip: 14063	



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 20, 2019 Appraised Value: \$ 33,000



# REAR VIEW OF SUBJECT PROPERTY



# STREET SCENE

Client: CHAUTAUQUA COUNTY LAND BANK	Fi	e No.: 0414118132	
Property Address: 9562 ROUTE 60	Case No.: 0414118132		
City: FREDONIA	State: NY	Zip: 14063	



STREET SCENE





SIDE

SIDE

Client: CHAUTAUQUA COUNTY LAND BANK		File No.: 0414118132
Property Address: 9562 ROUTE 60		Case No.: 0414118132
City: FREDONIA	State: NY	Zip: 14063



GARAGE





LIVING ROOM

GARAGE INTERIOR

Produced using ACI software, 800.234.8727 www.aciweb.com

Client: CHAUTAUQUA COUNTY LAND BANK		File No.: 0414118132
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KITCHEN



BATHROOM



DINING ROOM

Client: CHAUTAUQUA COUNTY LAND BANK		File No.: 0414118132	
Property Address: 9562 ROUTE 60	Case No.: 0414118132		
City: FREDONIA	State: NY	Zip: 14063	



DEN



BEDROOM



BEDROOM

Client: CHAUTAUQUA COUNTY LAND BANK	File	No.: 0414118132	
Property Address: 9562 ROUTE 60	Case No.: 0414118132		
City: FREDONIA	State: NY	Zip: 14063	



BEDROOM

ATTIC





BASEMENT

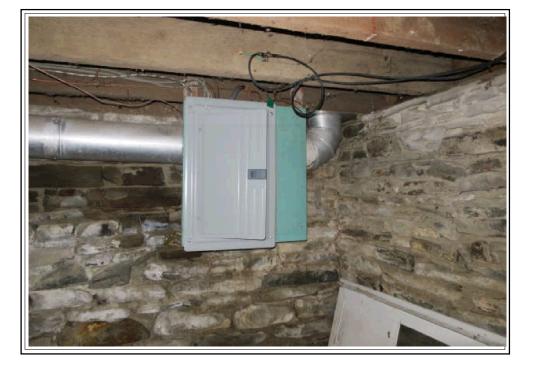
Produced using ACI software, 800.234.8727 www.aciweb.com

Client: CHAUTAUQUA COUNTY LAND BANK		File No.: 0414118132
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#### MECHANICAL SYSTEM

ELECTRICAL SYSTEM



# HOT WATER HEATER

Client: CHAUTAUQUA COUNTY LAND BANK		File No.: 0414118132	
Property Address: 9562 ROUTE 60	Case No.: 0414118132		
City: FREDONIA	State: NY	Zip: 14063	



#### DEFERRED MAINTENANCE

PORCH; DAMAGED DECK

#### DEFERRED MAINTENANCE

DAMAGED CEILING WATER DAMAGE MOLD





# DEFERRED MAINTENANCE

DAMAGED WALLS/CEILING WATER DAMAGE MOLD

Client: CHAUTAUQUA COUNTY LAND BANK	File No.: 0414118132		
Property Address: 9562 ROUTE 60	Case No.: 0414118132		
City: FREDONIA	State: NY Zip: 14063		



#### DEFERRED MAINTENANCE

WATER DAMAGE

# DEFERRED DAMAGE

DECK CEILING WATER DAMAGE





# DEFERRED MAINTENANCE

MISSING ENTRY DECK

# COMPARABLE PROPERTY PHOTO ADDENDUM

Client: CHAUTAUQUA COUNTY LAND BANK	File No.: 0414118132		
Property Address: 9562 ROUTE 60	Case No.: 0414118132		
City: FREDONIA	State: NY	Zip: 14063	



### COMPARABLE SALE #1

54 SUMMER ST FREDONIA, NY 14063 Sale Date: 08/15/2019 Sale Price: \$ 134,900



#### COMPARABLE SALE #2

138 CENTER ST FREDONIA, NY 14063 Sale Date: 10/19/2018 Sale Price: \$ 140,000



# COMPARABLE SALE #3

90 HAMLET ST FREDONIA, NY 14063 Sale Date: 01/31/2019 Sale Price: \$ 159,000

Client: CHAUTAUQUA COUNTY LAND BANK	File	No.: 0414118132	
Property Address: 9562 ROUTE 60	Case	e No.: 0414118132	
City: FREDONIA	State: NY	Zip: 14063	

	State of New York		FOR OFFICE USE ONLY		
8000051700	Department of State DIVISION OF LICENSING SERV	ICES	Control No.	108806	
THE PROVIS	IEN BY THESE PRESENTS THAT PURSI JONS OF ARTICLE 6E OF THE EXECU RELATES TO REAL ESTATE APPRAIS	UTIVE		EFFECTIVE DATE	
	THOMSON AMELIA L C/O IREM SOLUTIONS INC 586 NORTH FRENCH ROAD SUITE 1 AMHERST, NY 14228				
And the second	Y LICENSED AS A APPRAISER ASSISTANT				
		its official se:	ereof, The Department of State has caused to be hereunito attited. SSANA ROSADO ETARY OF STATE		

\*

FREDONIA		State			14063	
ACORD	FICATE OF LI		IRAN		CATE (MIETENTYY)	
THES CERTIFICATE IS ISSUED AS A MATTER CERTIFICATE DOES NOT AFFIRMATIVELY OF BELOW. THIS CERTIFICATE OF INSURANCE REPRESENTATIVE OR PRODUCER, AND THE IMPORTANT: If the certificate holder is an AD the terms and conditions of the policy, certain certificate holder in lieu of such endorsement PRODUCER	OF INFORMATION ONLY NEGATIVELY AMEND, E DOES NOT CONSTITUTE CERTIFICATE HOLDER. DITIONAL INSURED, the policies may require an	AND CONFERS NO F XTEND OR ALTER T A CONTRACT BETY	GHTS UPO E COVERA EEN THE IS	N THE CERTIFICATE HO GE AFFORDED BY THE ISUING INSURER(S), AU	POLICIES THORIZED	
Russell Bond & Co. Inc. 295 Main Street	HANNE PHONE EXTRA NO. EXIL EXTRA HOLE					
Suite 855 Buffato INSURED IREM Solutions Inc. 585 N French Rd Ste 1 Amberst	NY 14203	NSURERA: Under NSURERB: NSURERD: NSURERD: NSURERE:		RDING COVERAGE	EC145	
COVERAGES CERTIFICAT THIS IS TO CERTIFY THAT THE POLICIES OF INBURA INDICATED. NOTIWITH STANDING ANY REQUIREMEN CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. TH EXCLUSIONS AND CONDITIONS OF SUCH POLICIES	NCE LISTED BELOW HAVE T. TERM OR CONDITION OF EINSURANCE AFFORDED B LIMITS SHOWN MAY HAVE	ANY CONTRACT OR OT Y THE POLICIES DESCR BEEN REDUCED BY PAI	HER DOCUM IBED HEREIN D CLAIMS.	TARPENSING PERMIT	TRANCE MALINE	
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UNBRELLA LIAB COOUR EXCESS LIAB CLAIMS-MADE				PROPERTY DAMAGE Pre-production	5 3 3 5 5 5	
AND EMPLOYERS LABELITY ANY PROPRIETOR/MATHER/EXECUTIVE N AA OFFICER/MEMBER EXCLUDED? (Mandalory INN) If yes, describe under DESDEPTION OF OPERATIONS below Errors & Omissions				PER OTH EL SATUTE ER EL DISEASE - EA EMPLOYEE EL DISEASE - POLICY LIMIT \$1,000,000-Each Claim	3 3 8	
A DESCRIPTION OF OPERATIONS I LOCATIONS (VEHICLES (ACO)	MPL126795719	05/28/2019		\$1,000,000-Aggregate		
CERTIFICATE HOLDER		CANCELLATION SHOULD ANY OF T		SORMED POLICIES BE DA		
Amy Thomson 586 N French Rd Ste 1		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
Amberst ACORD 25 (2014/01) The	NY 14228 NCORD name and logo a		1988-2014 A	CORD CORPORATION.	All rights reserved.	