

INVOICE

FROM:

Holt Associates, Inc.
 PO Box 174
 Mayville, New York 14757

Telephone Number:

Fax Number:

TO:

CCLB
 Attn: Gina Paradis

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

INVOICE NUMBER

100814CCLBAHH

DATES

Invoice Date: 10/8/2014

Due Date:

REFERENCE

Internal Order #:

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form:

Other File # on form:

Federal Tax ID: 16-151-3538

Employer ID:

DESCRIPTION

Lender:		Client:	
Purchaser/Borrower:	Chautauqua County Land Bank		
Property Address:	35 Saint Hedwig Ave		
City:	Dunkirk		
County:	Chautauqua	State:	NY
Legal Description:		Zip:	14048

FEES

AMOUNT

Residential Appraisal Report	175.00
SUBTOTAL	175.00

PAYMENTS

AMOUNT

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			
TOTAL DUE			\$ 175.00

File No.

October 1, 2014

Chautauqua County Land Bank
C/O Gina Paradis

Subject: Appraisal Report

35 St. Hedwigs Avenue
City of Dunkirk
Chautauqua County, New York
SBL: 79.16-3-40

Dear Ms. Paradis;

As requested, I have conducted the investigations and analyses necessary to form an opinion of the market value as of October 7, 2014 of the fee simple interest in the property referenced above.

This is an appraisal report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice (USPAP) for an Appraisal Report. Supporting documentation concerning the data, reasoning, and analysis is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use as stated in this report. The appraiser is not responsible for unauthorized use of this report.

In my analysis I have used the Limited Appraisal Analysis Report. I have included an addendum for purposes of location, identification and clarification.

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.

Based on this investigation and the attached analysis, and upon my experience as a real estate appraiser, I have reached the opinion that the subject property as of October 7, 2014 had an "As Is" market value of:

\$25,000.00

The undersigned further certifies that as applicable, and except as specifically noted, this appraisal is subject to the attached Certification and Statement of Limiting Conditions.

Please feel free to contact me with any questions.

Respectfully submitted,

HOLT ASSOCIATES, INC.

Amy H. Holt
NYS Certified General Appraiser
#46000049325

Limited Appraisal Analysis - Appraisal Report

File No.

BORROWER/SUBJECT PROPERTY INFORMATION							
Borrower <u>Chautauqua County Land Bank</u>		Census Tract <u>0354.00</u>		Map Reference <u>79.16-3-40</u>			
Property Address <u>35 Saint Hedwig Ave</u>			Check one: <input checked="" type="checkbox"/> SF <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> 2-4 Units				
City <u>Dunkirk</u>		County <u>Chautauqua</u>		State <u>NY</u>		Zip Code <u>14048</u>	
Phone No. Res. _____		Loan Amount Requested \$ _____		Term _____ Mos.		Owner's Est. of Value \$ _____	
No. of Rooms <u>5</u>	No. of Bedrooms <u>2</u>	No. of Baths <u>1</u>	Family room or den <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Gross Living Area <u>1,260 Sq. Ft.</u>	Garage/Carport (specify type & no.) <u>2 car det</u>	Porches, Patio or Pool (specify) <u>Porch</u>	Central Air <input type="checkbox"/> Yes <input type="checkbox"/> No

FIELD REPORT																																
NEIGHBORHOOD																																
Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="5" style="text-align: left;">NEIGHBORHOOD RATING</th> </tr> <tr> <td></td> <td>Good</td> <td>Avg.</td> <td>Fair</td> <td>Poor</td> </tr> <tr> <td>Property Compatibility</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>General Appearance of Properties</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Appeal to Market</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				NEIGHBORHOOD RATING						Good	Avg.	Fair	Poor	Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%																													
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady																													
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining																													
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply																													
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.																													
Present Land Use <u>40% 1 Family</u> <u>10% 2-4 Family</u> <u>5% Apts.</u> <u> % Condo</u> <u>8% Commercial</u> <u>2% Industrial</u> <u>5% Vacant</u> <u>30% Other</u>																																
Change in Present Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely <input type="checkbox"/> Taking Place From _____ To _____																																
Predominant Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant _____ % Vacant _____																																
Similar Housing Price Range \$ <u>10,000</u> to \$ <u>50,000</u> Predominant Value \$ <u>35,000</u>																																
Similar Housing Age <u>1</u> yrs. to <u>185</u> yrs. Predominant Age <u>60</u> yrs.																																
Note: Race and the racial composition of the neighborhood are not considered to be appraisal factors.																																
Comments including those factors affecting marketability (e.g. public parks, schools, view, noise) <u>The subject is located in the City of Dunkirk. It is close to schools, shopping, educational and religious institutions.</u>																																

SUBJECT PROPERTY																																
Approximate Year Built <u>1872</u>		No. of Units <u>1</u>	No. of Stories <u>1.7</u>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="5" style="text-align: left;">PROPERTY RATING</th> </tr> <tr> <td></td> <td>Good</td> <td>Avg</td> <td>Fair</td> <td>Poor</td> </tr> <tr> <td>Condition of Exterior</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Compatibility to Neighborhood</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Appeal and Marketability</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				PROPERTY RATING						Good	Avg	Fair	Poor	Condition of Exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Compatibility to Neighborhood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal and Marketability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PROPERTY RATING																																
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Condition of Exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>																								
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Appeal and Marketability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																												
Type (detached, duplex, semi-detached, etc.) <u>Detached</u>																																
Design (rambler, split, etc.) <u>Old Style</u>																																
Exterior Walls Material <u>Vinyl</u>		Roof Material <u>Asphalt Shingle</u>																														
Is the property located in a FEMA Special Flood Hazard Area? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes																																
Special Energy Efficient Items <u>None</u>																																

Comments (favorable or unfavorable including any deferred maintenance) The subject interior is dated and has some deferred maintenance and needs interior paint and carpet replacement. The flooring on the first floor is uneven and needs repair in the kitchen and back entry. The ceiling is low on the first floor. The second bedroom is accessed through the first bedroom.

SALES COMPARISON ANALYSIS							
ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	<u>35 Saint Hedwig Ave Dunkirk, NY 14048</u>	<u>63 W Doughty St Dunkirk, NY 14048</u>		<u>339 Lord St Dunkirk, NY 14048</u>		<u>323 Lord St Dunkirk, NY 14048</u>	
Proximity to Subject		<u>0.63 miles SW</u>		<u>0.37 miles S</u>		<u>0.35 miles SW</u>	
Days on Market		<u>135</u>		<u>31</u>		<u>501</u>	
Sales Price	\$ _____	\$ <u>32,000</u>		\$ <u>30,000</u>		\$ <u>38,000</u>	
Sales Price/Sq. Ft.	\$ _____ /Sq. Ft.	\$ <u>27.97 /Sq. Ft.</u>		\$ <u>28.74 /Sq. Ft.</u>		\$ <u>32.12 /Sq. Ft.</u>	
Data/Verif. Source(s)		<u>MLS 1032161</u>		<u>MLS 1031506</u>		<u>MLS 1027361</u>	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Date of Sale/Time		<u>10/3/2013</u>	<u>0</u>	<u>7/2/2013</u>	<u>0</u>	<u>10/23/2012</u>	<u>0</u>
Location	<u>Average+</u>	<u>Average+</u>	<u>0</u>	<u>Average+</u>	<u>0</u>	<u>Average+</u>	<u>0</u>
Site Size	<u>6,000 sf</u>	<u>3,500 sf</u>	<u>0</u>	<u>2,500 sf</u>	<u>0</u>	<u>5,000 sf</u>	<u>0</u>
Site View	<u>Residential</u>	<u>Residential</u>	<u>0</u>	<u>Residential</u>	<u>0</u>	<u>Residential</u>	<u>0</u>
Age	<u>152</u>	<u>91</u>	<u>0</u>	<u>142</u>	<u>0</u>	<u>92</u>	<u>0</u>
Condition	<u>Average-</u>	<u>Average</u>	<u>-6,400</u>	<u>Average</u>	<u>-6,000</u>	<u>Average</u>	<u>-7,600</u>
Above Grade	Total Bdrms: Baths	Total Bdrms: Baths		Total Bdrms: Baths		Total Bdrms: Baths	
Room Count	<u>5 : 2 : 1</u>	<u>5 : 2 : 1</u>	<u>0</u>	<u>5 : 2 : 1</u>	<u>0</u>	<u>6 : 3 : 1</u>	<u>-2,000</u>
Gross Living Area	<u>1,260 Sq. Ft.</u>	<u>1,144 Sq. Ft.</u>	<u>+580</u>	<u>1,044 Sq. Ft.</u>	<u>+1,080</u>	<u>1,183 Sq. Ft.</u>	<u>+385</u>
Heating/Cooling	<u>Gas FA</u>	<u>Gas FA</u>	<u>0</u>	<u>Gas HWBB</u>	<u>0</u>	<u>Gas HWBB</u>	<u>0</u>
Garage/Carport	<u>2 car det</u>	<u>1 car det</u>	<u>+2,000</u>	<u>None</u>	<u>+4,000</u>	<u>Conv to Rec Rm/Ba</u>	<u>0</u>
Porches, Patio, Pools, etc.	<u>Porch</u>	<u>Porch</u>	<u>0</u>	<u>Porch</u>	<u>0</u>	<u>Porch</u>	<u>0</u>
Special Energy Efficient Items	<u>None</u>	<u>None</u>	<u>0</u>	<u>None</u>	<u>0</u>	<u>None</u>	<u>0</u>
Basement	<u>Crawl</u>	<u>Full Basement</u>	<u>-4,000</u>	<u>Full Basement</u>	<u>-4,000</u>	<u>Crawl</u>	<u>0</u>
Walk-through BR	<u>Yes</u>	<u>No</u>	<u>-1,000</u>	<u>Yes</u>	<u>0</u>	<u>No</u>	<u>-1,000</u>
Net Adj. (total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	<u>-8,820</u>	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	<u>-4,920</u>	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	<u>-10,215</u>
Indicated Value of Subject		Net: <u>27.6%</u> Gross: <u>43.7%</u>	\$ <u>23,180</u>	Net: <u>16.4%</u> Gross: <u>50.3%</u>	\$ <u>25,080</u>	Net: <u>26.9%</u> Gross: <u>28.9%</u>	\$ <u>27,785</u>

General Comments The adjusted comparable sales ranged in value from \$23,180 to \$27,785 with a mean of \$25,348. Adjustments of -20% were made to all sales to account for their superior conditions. Adjustments of \$5 per square foot were made for gross living area, \$2,000 per bedroom and \$2,000 per garage bay. Adjustments of \$4,000 were made for basements and \$1,000 for functional utility related to walk-through bedrooms. An opinion of value of \$25,000 was selected.

Property Rights Appraised Fee Simple Leased Fee Leasehold Other (describe)

Opinion of Market Value \$ 25,000 as of 10/7/2014

Signature <u>Amy Holt</u>	Date of Report/Signature <u>October 08, 2014</u>
Completed By <u>Amy Holt</u>	Title or Designation <u>NYS General Appraiser</u>
License or Certification # <u>46-49325</u>	License or Certification State <u>NY</u> Expires <u>1/25/2015</u>
Inspection of Subject: <input type="checkbox"/> None <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only	Date of Inspection: <u>10/7/2014</u>

Subject Photo Page

Borrower/Client	Chautauqua County Land Bank			
Property Address	35 Saint Hedwig Ave			
City	Dunkirk	County	Chautauqua	State NY Zip Code 14048
Lender				

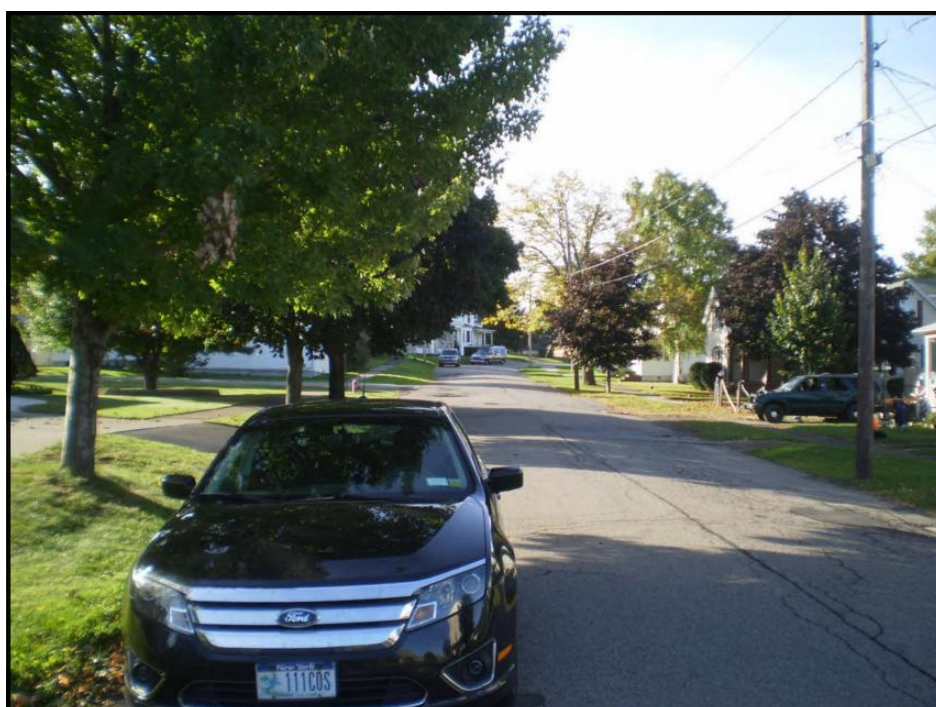


Subject Front

35 Saint Hedwig Ave
 Sales Price
 Gross Living Area 1,260
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1
 Location Average+
 View Residential
 Site 6,000 sf
 Quality
 Age 152



Subject Rear



Subject Street

Comparable Photo Page

Borrower/Client	Chautauqua County Land Bank			
Property Address	35 Saint Hedwig Ave			
City	Dunkirk	County Chautauqua	State NY	Zip Code 14048
Lender				



Comparable 1

63 W Doughty St	
Prox. to Subject	0.63 miles SW
Sales Price	32,000
Gross Living Area	1,144
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1
Location	Average+
View	Residential
Site	3,500 sf
Quality	
Age	91



Comparable 2

339 Lord St	
Prox. to Subject	0.37 miles S
Sales Price	30,000
Gross Living Area	1,044
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1
Location	Average+
View	Residential
Site	2,500 sf
Quality	
Age	142



Comparable 3

323 Lord St	
Prox. to Subject	0.35 miles SW
Sales Price	38,000
Gross Living Area	1,183
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1
Location	Average+
View	Residential
Site	5,000 sf
Quality	
Age	92

File No.

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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

*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 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 valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. 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.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. 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.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. 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.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. 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.
9. 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.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

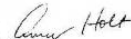
File No.

CERTIFICATION: The appraiser certifies and agrees that:

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

ADDRESS OF PROPERTY ANALYZED: 35 Saint Hedwig Ave, Dunkirk, NY 14048

APPRAISER:

Signature: 
Name: Amy Holt
Title: _____
State Certification #: _____
or State License #: 46-49325
State: NY Expiration Date of Certification or License: 1/25/2015
Date Signed: October 08, 2014

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
Name: _____
Title: _____
State Certification #: _____
or State License #: _____
State: _____ Expiration Date of Certification or License: _____
Date Signed: _____
 Did Did Not Inspect Property

Location Map

Borrower/Client	Chautauqua County Land Bank			
Property Address	35 Saint Hedwig Ave			
City	Dunkirk	County	Chautauqua	State NY Zip Code 14048
Lender				

