

A.L. MERRILL (1886-1961)
R.D. MERRILL (1893-1972)
WESLEY F. MERRILL (RETIRED)
DAVE R. GALLAFENT
STEPHEN S. DUNN
DAVID C. NYE*
KENT L. HAWKINS*
THOMAS W. CLARK
THOMAS J. LYONS
BRENDON C. TAYLOR
KENT A. HIGGINS*

*ALSO ADMITTED IN UTAH

MERRILL & MERRILL
CHARTERED
COUNSELORS AND ATTORNEYS AT LAW
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November 12, 2002

RECEIVED
NOV 13 2002
Department of Water Resources
Eastern Region

Mr. Ernie Carlsen
Idaho Department of Water Resources
900 North Skyline Drive
Idaho Falls, ID 83402

**Re: Snake River Basin Adjudication Claim
29-00263A and 29-10015**

Dear Mr. Carlsen:

At Craig Saxton's request, I am providing you information to follow up on the water right claims of Ralph and Ingrid Farrington. I have enclosed a copy of the letter that the Farringtons received from Craig Saxton. I have also enclosed a copy of a Water Right Agreement between the Farringtons and the City of Pocatello.

I have been promised a map from Harold Hargraves of the City of Pocatello that would show more precisely the points of diversion and the points of beneficial use: the concerns raised in Craig Saxton's letter. So far I have not received that map from Mr. Hargraves but I will forward it to you upon my receipt of it.

The Agreement with the City of Pocatello should shed the necessary light on the issues raised by Craig Saxton. The Farrington's Agreement with the City of Pocatello provides them with enough water to fill their original decree. The Agreement was intended to mitigate the need for the City of Pocatello to leave enough water in Gibson Jack Creek to supply the Farringtons with water at their historical point of diversion.

The City of Pocatello has a water diversion works just east of the Forest Service property line on Gibson Jack Creek. It is connected to a similar water diversion works on Mink Creek. The water from Mink Creek and Gibson Jack Creek are commingled at the diversion works on Gibson Jack Creek and then sent through a pipeline to the City of Pocatello Water System. The Farringtons' water is then delivered to their property by pipeline.

Much of the historic evidence still exists of the Farringtons' original diversion system on Gibson Jack Creek. The Pocatello Agreement alternative has worked well to mitigate waste and meet the needs of the declared water rights.

Mr. Ernie Carlsen
Idaho Department of Water Resources
November 11, 2002
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I hope this additional information will assist you to make a positive recommendation on these claims to the SRBA Court. The Farringtons are anxious to have this matter resolved. I will make every effort to provide you with any other documentation you consider necessary for your affirmative recommendation of this claim.

With best regards,

MERRILL & MERRILL, CHARTERED



Kent A. Higgins
KAH/mb/5098

Enclosures



State of Idaho

DEPARTMENT OF WATER RESOURCES

Western Region, 2735 Airport Way, Boise, Idaho 83705-5082 - (208) 334-2190

FAX (208) 334-2348

DIRK KEMPTHORNE
Governor

KARL J. DREHER
Director

August 20, 2002

RALPH FARRINGTON
PO BOX 2924
NEWPORT BEACH CA 92659

RE: Snake River Basin Adjudication (SRBA) claim 29-00263A and 29-10015

Dear Mr. Farrington:

The Idaho Dept. of Water Resources is currently in the process of reviewing SRBA claims in your area. My research indicates you filed two claims in the SRBA.

29-10015 is a claim for domestic use from a well. This right has been partially decreed by the SRBA court. No further action needs to be taken.

29-00263A is a claim for irrigation purposes from Gibson Jack Creek. On 8-14-02, I conducted a field exam concerning this claim. At that time, I did not see any beneficial use of water from Gibson Jack Creek for irrigation purposes. In addition, claim 29-00263A is based on an old decreed right from Mink Creek rather than Gibson Jack Creek. At this time, the department does not have enough information to make a positive recommendation on this claim to the SRBA court.

If you feel this assessment is inaccurate, please feel free to contact me so we can further discuss the details of your claim.

Respectfully submitted,

Craig L. Saxton
Sr. Water Resource Agent
Adjudication Bureau

WATER AGREEMENT

This Memorandum Agreement is made and entered into by and between **RALPH A. FARRINGTON** and **INGRID FARRINGTON**, herein referred to as Farringtons, and **THE CITY OF POCA TELLO**, an Idaho municipal corporation, herein referred to as the City.

RECITALS

1. Farringtons are the owners of that certain parcel of property that is more particularly described in the attached Exhibit "A" and referred to in this Agreement as the Farrington Property.

2. Farringtons have the right to take from Gibson Jack Creek .09 CFS water and to apply the water to the Farrington property with total consumptive use on an annual basis of 9.0 acre feet. The priority date of the water right is February 6, 1869 for the purpose of irrigating, watering stock, and/or for domestic purposes. This water right is identified in the records of the Idaho Department of Water Resources as A29-00263A.

3. The City also has a right to take water from Gibson Jack Creek; however, the City's water right is junior and inferior to the Farrington water right.

4. The City's point of diversion on Gibson Jack Creek is a few miles upstream from Farringtons' point of diversion. After the City takes its water from the stream, the remaining water necessary to satisfy prior water rights is not enough to create a stream flow such that .09 CFS will be available to Farringtons at their point of diversion. In other words, after the City takes its water out upstream, there is, due to seepage and evaporation, not enough water in Gibson Jack Creek at Farringtons' point of diversion to enable them to satisfy their water right. In fact, in drought years there is no water at all at Farringtons' point of diversion.

5. To enable Farringtons to have the water to which they are entitled and yet at the same time to enable the City to continue to take its water from Gibson Jack Creek at the City's point of diversion upstream from the Farrington property and to avoid waste of water, the City proposes to provide from the City water supply .09 CFS water to the

Farrington property without charge. The City makes this proposal on the condition that the Farringtons not divert any water from Gibson Jack Creek.

6. Subject to the terms of this Agreement, the Farringtons accept the City's proposal.

NOW, THEREFORE, in consideration of the mutual covenants entered into herein, the parties agree as follows:

1. Farringtons shall assign and transfer to the City all of Farringtons' right to take .09 CFS water from Gibson Jack Creek, which right is more particularly identified above in the recitals.

2. In consideration for the assignment of Farringtons' water right, the City hereby agrees to supply .09 CFS water, not to exceed 9 acre feet per annum, to the Farrington property, free of charge, for a period of 99 years, and thereafter, until notice of termination is delivered to the Farrington property owner. The water shall be put to beneficial use and not wasted. The water shall be delivered via an underground pipeline, which shall be equipped with standard fittings to enable the property owner to make appropriate connections. Additionally, the City shall install a metering device to measure the amount of water actually delivered to the Farrington property. Throughout the period of this Agreement, the City agrees to provide additional water, over and above the .09 CFS which the City shall supply without charge, provided that the property owner pay for the additional water at a rate not to exceed the rate charged other home owners who reside without the City. That rate is 1 1/2 times the rate charged home owners who live within the City. The City shall be excused from performance under this Agreement if there is no water flow in Gibson Jack Creek or the City's water rights in Gibson Jack Creek are legally terminated. However, the City shall not be excused from performance if the absence of water flow in Gibson Jack Creek is caused in whole or in part by the City, or its agents or assigns, withdrawing from or otherwise interfering with the waterflow in said creek or with any water source, whether underground or surface, which contributes to the stream flow in Gibson Jack Creek. If the City intentionally allows its water right in

Gibson Jack Creek to be terminated, the City shall assign the Farrington water rights back to the Farringtons, prior to the termination.

3. The notice of termination must be mailed to the property owner at the owner's address listed in the Bannock County tax records, or in the alternative must be personally delivered to the property owner in the same manner as a summons is delivered pursuant to the Idaho Rule of Civil Procedure. Notice of termination must be delivered not more than twelve (12) months, nor less than six (6) months, in advance of termination.

4. The City shall be responsible for maintaining the water delivery system to the Farrington property line and also for maintaining the metering devices. Farringtons shall be responsible for all expenses incurred in making connections to the City's pipeline and maintaining the pipeline on the Farrington property.

5. The City reserves the right to remodel, change, and reconstruct the City's underground pipeline at any time at the City's expense.

6. Farringtons agree to execute any and all documents reasonably requested by the City to complete the assignment of Farringtons' water right. Transfer of the water right shall be accomplished immediately after the City completes the installation of the water delivery system.

7. The City agrees to commence work promptly and to complete the installation of the water line before October 1, 1991.

8. This Agreement is binding and enforceable by the heirs, successors and assigns of the property.

9. In the event the City terminates the Agreement at the end of the contract term, the City agrees to transfer Farringtons' water right to the Farrington property owner.

10. The City is currently involved in litigation with the State of Idaho regarding the priority of the City's water right. "In Re The General Adjudication Of Rights To The Use Of Water From The Snake River Basin Water System" Civil case no., 39576, 5th Judicial District in and for the County of Twin Falls, Idaho.) The City asserts that it has a priority right that it obtained from the Fort Hall Indian Reservation and, if successful in establishing its entitlement to that right, the priority date for the City's water right to

Gibson Jack Creek may predate the Farrington property right. The State of Idaho is vigorously opposing the City's claim to that priority date. The Farringtons have also filed their water right claim in connection with that litigation and, therefore, they have the right to participate in the litigation to oppose the City's claim for a superior priority right. Nevertheless, in the event that the City prevails over the State, and/or the Farringtons, and in the event it obtains a priority date that predates the Farrington water right, then the City shall be discharged from its obligation to supply water to the Farrington property free of charge. In that event, the Farrington property owner shall have the option of receiving water from the City at the same rate charged out-of-city residents or may request that the City transfer to the Farrington property owner the water right that the Farringtons are now transferring to the City.

This Agreement is dated this 25 day of September, 1991.

THE CITY OF POCATELLO

By Pete Augsbaelt
Title: Mayor

Ralph Farrington

Ingrid Farrington

STATE OF IDAHO)
)
) :ss
County of Bannock)

On this 25th day of September, 1991, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Peter August known to me to be the Mayor of the municipal corporation that executed the within instrument and acknowledged to me that such municipal corporation executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

(SEAL)

Rama Valentine
NOTARY PUBLIC FOR IDAHO
Residing at Pocatello
My commission expires: 4/28/97

STATE OF IDAHO)
)
) :ss
County of Bannock)

On this _____ day of September, 1991, before me, the undersigned, a Notary Public in and for said County and State, personally appeared RALPH FARRINGTON and INGRID FARRINGTON, husband and wife, known to me to be the persons who executed the within instrument and acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

(SEAL)

NOTARY PUBLIC FOR IDAHO
Residing at Pocatello
My commission expires:

Purpose of Appraisal is to estimate Market Value defined in the Certification & Statement of Limiting Conditions.

BUILDING SKETCH (SHOW GROSS LIVING AREA ABOVE GRADE)

If for Freddie Mac or Fannie Mae, show only square foot calculations and cost approach comments in this space.

SEE ATTACHED SKETCH FOR PLOT PLAN AND ROOM ARRANGEMENT.

PHYSICAL DEPRECIATION WAS ATTRIBUTED TO THE ACTUAL AGE AND OBSERVED CONDITION OF THE BASIC STRUCTURE AND THE MECHANICAL COMPONENTS.

FUNCTIONAL DEPRECIATION WAS ATTRIBUTED TO THE OUTDATED ROOM ARRANGEMENT AND THE SLOPING DRIVEWAY INTO THE BASEMENT. EXTERNAL OR (ECONOMIC) OBSOLESCENCE WAS A FUNCTION OF THE FLAT REAL ESTATE MARKET AND WAS REFLECTED IN THE SALES PRICES OF THE COMPARABLE SALES CITED. ADDITIONAL EXTERNAL OBSOLESCENCE WAS ATTRIBUTED TO THE SUBJECT'S LOCATION IN A CLASS A/D FLOOD ZONE.

ESTIMATED REPRODUCTION COST - NEW-OF IMPROVEMENTS:

Dwelling	1,140	Sq. Ft. @ \$	35.28	= \$	40,219
	784	Sq. Ft. @ \$	6.18	=	4,845
Extras	FIREPLACE WOOD STOVE			=	2,100
Special Energy Efficient Items	STANDARD			=	
Porches, Patios, etc.	2 SERVICE PORCHES			=	3,930
Garage/Carport	INCLD	Sq. Ft. @ \$		=	
Total Estimated Cost New				= \$	51,094
Less					
Depreciation	30194		3000		5100
Depreciated Value of Improvements				= \$	12,800
Site Imp. "as is" (driveway, landscaping, etc.)				= \$	2,500
ESTIMATED SITE VALUE				= \$	15,000
(If leasehold, show only leasehold value.)					
INDICATED VALUE BY COST APPROACH				= \$	30,300

(Not Required by Freddie Mac and Fannie Mae)

Does property conform to applicable HUD/VA property standards? ☐ Yes ☒ No

If No, explain: NO PERMANENT HEAT SOURCE AND NO ATTIC VENTILATION.

Construction Warranty ☐ Yes ☒ No

Name of Warranty Program

Warranty Coverage Expires

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	8953 W GIBSON JACK POCAHELLO ID 83204	3097 W. PORTNEUF ROAD INCOM, IDAHO	ROUTE 2, NORTH BOX 170 FORT HALL RESERVATION	ROUTE 2 NORTH, SILER ROAD FORT HALL RESERVATION
Proximity to Subject		6 MILES SOUTHEAST	12.5 MILES NORTHWEST	13.5 MILES NORTHWEST
Sales Price	\$ 27,500	\$ 24,900	\$ 28,500	\$ 49,900
Price/Gross Liv. Area	\$ 24.12	\$ 35.57	\$ 33.53	\$ 48.92
Data Source	INSPECTION	MLS/DRIVE-BY /CONVENTIONAL	MLS/DRIVE-BY /CONVENTIONAL	MLS/DRIVE-BY /FHA
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions		NONE KNOWN	NONE KNOWN	NONE KNOWN
Date of Sale/Time	00/88	06/21/88	07/88	04/29/88
Location	FAIR/FLOOD ZONE	FAIR	RESERVATION	RESERVATION
Site/View	16.32 ACRES/AVG	7.8 ACRES/AVG	1 ACRE/AVG	5 ACRE/AVG
Design and Appeal	PRE 1940'S/FAIR	MODERN HOME/AVG	BUNGALOW/AVG	BUNGALOW/AVG
Quality of Construction	FAIR-FRAME	FAIR-FRAME	FAIR-BRICK VENEER	GOOD-VINYL
Age	ACTUAL-73	ACTUAL-30 E-70	ACTUAL-50	ACTUAL-30
Condition	POOR	POOR	POOR	AVERAGE
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	5 2 1	3 1 1	3 1 1	5 2 1
Gross Living Area	1140 Sq. Ft.	700 Sq. Ft.	850 Sq. Ft.	1020 Sq. Ft.
Basement & Finished Rooms Below Grade	9% 784 SF 0 FINISH	NONE	100% 850 SF 1-1-0 200 SF FIN	100% 1020 SF 0 FINISH
Functional Utility	POOR	FAIR	AVERAGE	AVERAGE
Heating/Cooling	NONE	NONE	GAS-FWA/NO AC	ELEC-BB/NO AC
Garage/Carport	1-BI NO VALUE/OSP	OFF STREET PARKING	OFF STREET PARKING	OFF STREET PARKING
Porches, Patio, Pools, etc.	2 SERVICE PORCH LDSCP-ROUGH	NONE	NONE	COVERED PORCH LDSCP-AVG
Special Energy Efficient Items	STANDARD	EQUAL	EQUAL	EQUAL
Fireplace(s)	ONE & WOOD STOVE	NONE	NONE	WOOD STOVE
Other (e.g. kitchen equip., remodeling)	NONE	NONE	NONE	RO/DW SATILITE DISH
Net Adj. (total)		\$ 9,500	\$ 1,100	\$ 18,200
Indicated Value of Subject		\$ 34,400	\$ 27,400	\$ 31,700

Comments on Sales Comparison: THE ABOVE SALES WERE THE MOST RECENT, PROXIMATE AND SIMILAR KNOWN TO COMPARE TO THE SUBJECT. WHEN ADJUSTED, EACH WAS CONSIDERED TO BE A GOOD VALUE INDICATOR FOR THE SUBJECT. THE VALUE RANGE OF \$27,400 TO \$34,400 WAS REASONABLE. A FINAL VALUE WITHIN THAT RANGE WAS CONSIDERED TO BE REASONABLE. THE MOST LIKELY VALUE WAS AT THE LOWER LIMIT OF THE RANGE.

INDICATED VALUE BY SALES COMPARISON APPROACH \$ 27,500

INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ /Mo. x Gross Rent Multiplier - \$

This appraisal is made ☐ "as is" ☒ subject to the repairs, alterations, inspections or conditions listed below ☐ completion per plans and specifications.

Comments and Conditions of Appraisal: SEE ATTACHED VC FORM FOR RECOMMENDED REPAIRS.

Final Reconciliation: THE VALUE RANGE INDICATED BY THE MARKET DATA WAS CONSIDERED TO BE REALISTIC AND A FINAL VALUE WITHIN THE RANGE WAS REASONABLE. THE FINAL ESTIMATE WAS MOST INFLUENCED BY SALE #2, WHICH REQUIRED THE LEAST NET ADJUSTMENT.

This appraisal is based upon the above requirements, the certification, contingent and limiting conditions, and Market Value definition that are stated in

☐ FmHA, HUD &/or VA instructions.

☒ Freddie Mac Form 439 (Rev. 7/86)/Fannie Mae Form 1004B (Rev. 7/86) filed with client 19 ☒ attached.

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF SEPTEMBER 22, 19 88 to be \$ 27,500

I (We) certify: that to the best of my (our) knowledge and belief the facts and data used herein are true and correct; that I (we) personally inspected the subject property, both inside and out, and have made an exterior inspection of all comparable sales cited in this report; and that I (we) have no undisclosed interest, present or prospective therein.

APPRaiser(S) REVIEW APPRAISER
Signature (If applicable) Signature
Name P. SMITH Name
☐ Did ☐ Did Not Inspect Property

SUBJECT	Property Address	8953 WEST GIBSON JACK ROAD		Census Tract		LENDER DISCRETIONARY USE				
	City	POCATELLO	County	BANNOCK	State	ID	Zip Code	83204	Sale Price	\$
	Legal Description	TAX 66 15.52 ACRES, TAX 64 0.8 ACRES, 817-TTB-R35 BANNOCK COUNTY IDAHO							Date	
	Owner/Occupant	OWNER-RALPH W. FARRINGTON/OCCUPANT-RUSSEL SIDELL							Mortgage Amount	\$
	Sale Price	\$	700	Date of Sale	SEPTEMBER 22, 1998		PROPERTY RIGHTS APPRAISED	Mortgage Type		
	Loan charges/concessions to be paid by seller	\$		NONE KNOWN		☒ Fee Simple	Discount Points and Other Concessions			
R.E. Taxes	\$	672.98	Tax Year	1997	HOA \$/Mo.	N/A	☐ Leasehold	Paid by Seller	\$	
Lender/Client	IDAHO BANK AND TRUST ATTN: SCOTT WEST							☐ Condominium (HUD/VA)	Source	
	P.O. BOX 1786, POCATELLO, IDAHO 83204							☐ De Minimis PUD		

NEIGHBORHOOD	LOCATION	☐ Urban	☒ Suburban	☐ Rural	NEIGHBORHOOD ANALYSIS				Good	Avg.	Fair	Poor	
	BUILT UP	☐ Over 75%	☒ 25-75%	☐ Under 25%	Employment Stability	☐	☒	☐	☐				
	GROWTH RATE	☐ Rapid	☒ Stable	☐ Slow	Convenience to Employment	☐	☒	☐	☐				
	PROPERTY VALUES	☐ Increasing	☒ Stable	☐ Declining	Convenience to Shopping	☐	☒	☐	☐				
	DEMAND/SUPPLY	☐ Shortage	☒ In Balance	☐ Over Supply	Convenience to Schools	☐	☒	☐	☐				
	MARKETING TIME	☐ Under 3 Mos.	☒ 3-6 Mos.	☐ Over 6 Mos.	Adequacy of Public Transportation	☐	☒	☐	☐				
	PRESENT LAND USE %	LAND USE CHANGE		PREDOMINANT	SINGLE FAMILY HOUSING	Recreation Facilities	☐	☒	☐	☐			
	Single Family	20	Not Likely	☐	PRICE \$ (000)	Adequacy of Utilities	☐	☒	☐	☐			
	2-4 Family	20	Likely	☐	AGE (yrs)	Property Compatibility	☐	☒	☐	☐			
	Multi-family	00	In process	☒	60	Low	NEW	Protection from Detrimental Cond.	☐	☒	☐	☐	
Commercial	40	To: VACANT TO	Vacant (0-5%)	☒	120	High	15	Police & Fire Protection	☐	☒	☐	☐	
Industrial	00	RESIDENTIAL AND	Vacant (over 5%)	☐	Predominant		General Appearance of Properties	☐	☒	☐	☐		
Vacant	20	COUNTRY CLUB	OCCUPIED 95%	90	— 10		Appeal to Market	☐	☒	☐	☐		

Note: Race or the racial composition of the neighborhood are not considered reliable appraisal factors.

COMMENTS: *COMMERCIAL DEVELOPMENT WAS THE COUNTRY CLUB COMPLEX CONSISTING OF CLUB HOUSE, ENCLOSED TENNIS FACILITY, SWIMMING POOL & EIGHTEEN HOLE GOLF COURSE LOCATED ACROSS BANNOCK HIGHWAY TO THE EAST OF THE SUBJECT. THE SUBJECT WAS ONE OF TWO REMAINING FARM BUILDINGS THAT WERE BUILT IN THE EARLY 1900'S. THERE WERE A FEW SCATTERED MID-VALUE DWELLINGS AND MOBILE HOMES LOCATED ON ACREAGE TRACTS ALONG GIBSON JACK ROAD TO THE WEST OF THE SUBJECT. THE MAJORITY OF VACANT LAND WAS STEEP HILL SIDE.

SITE	Dimensions	IRREGULAR SEE ATTACHED SKETCH			Topography	SLOPING UP FROM HIGHWAY	
	Site Area	TAX 66 15.52 ACRES-TAX 64 0.80 ACRE		Corner Lot/NG	Size	LARGE	
	Zoning Classification	DEVELOPMENT-RESIDENTIAL		Zoning Compliance	YES	Shape	IRREGULAR
	HIGHEST & BEST USE: Present Use	YES	Other Use		Drainage	SLOPING TERRAIN	
	UTILITIES	Public	Other	SITE IMPROVEMENTS	Type	Public	Private
	Electricity	☒	IDAHO POWER U/G	Street	ASPHALT	☒	☐
	Gas	☒	INTRMNTN GAS	Curb/Gutter	NONE	☐	☐
	Water	☐	WELL	Sidewalk	NONE	☐	☐
	Sanitary Sewer	☐	SEPTIC SYSTEM	Street Lights	POLE MERCURY VAPOR	☒	☐
	Storm Sewer	☐		Alley	NONE	☐	☐
View	AVG-VALLEY AND MOUNTAINS						
Landscaping	ROUGH-WITH MATURE TREES						
Driveway	UNPAVED						
Apparent Easements	UTILITY ONLY						
FEMA Flood Hazard	Yes YES A/D No						
FEMA Map/Zone	MAP 160009 PANEL 0185-B						

COMMENTS (Apparent adverse easements, encroachments, special assessments, slide areas, etc.): NO UNDERGROUND POWER IN THE AREA. DWELLING SITE WAS LOCATED IN CLASS A/D FLOOD ZONE. THE SITE WAS LARGE WITH THE MAJORITY BEING STEEP HILLSIDE. CITY SEWER & WATER WERE IN THE HIGHWAY TO THE EAST OF THE SUBJECT. THE WELL AND SEPTIC SYSTEM APPEARED TO BE WITHIN 100 FEET OF EACH OTHER. I RECOMMEND INSPECTION.

IMPROVEMENTS	GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION	
	Units	ONE	Foundation	STONE/FAIR	Slab	YES	Area Sq. Ft.	784 SF	Roof	☐
	Stories	1.0	Exterior Walls	WD SIDING/FAIR	Crawl Space	NO	% Finished	NONE	Ceiling	POOR U
	Type (Det./Att.)	DETACHED	Roof Surface	WD SHINGLE/POOR	Basement	PART 69%	Ceiling		Walls	POOR U
	Design (Style)	PRE 1940'S	Gutters & Dwnspts.	NONE	Sump Pump	NO	Walls		Floor	☐
	Existing	YES	Window Type	WOOD/FAIR	Dampness	NO	Floor	CONCRETE	None	☐
	Proposed	NO	Storm Sash	WOOD-HALF/FAIR	Settlement	NO	Outside Entry	NO	Adequacy	POOR U
	Under Construction	NO	Screens	NONE	Infestation	NO			Energy Efficient Items:	
	Age (Yrs.)	73	Manufactured House	NO					STANDARD	
	Effective Age (Yrs.)	55-60								

ROOM LIST	ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
	Basement										HK UPS	GARAGE	784
	Level 1		1	1	1				2	1			1140
	Level 2												

Finished area above grade contains: 5 Rooms: 2 Bedroom(s): 1 Bath(s): 1140 Square Feet of Gross Living Area

INTERIOR	SURFACES	Materials/Condition	HEATING	KITCHEN EQUIP.	ATTIC	IMPROVEMENT ANALYSIS	Good	Avg.	Fair	Poor
	Floors	SOFTWOOD-AVG	Type	NONE	Refrigerator	P	None	☒	☐	☐
	Walls	PLASTER/AVG	Fuel		Range/Oven	P	Stairs	☐	☒	☐
	Trim/Finish	STAINED PINE / AVG	Condition		Disposal		Drop Stair	☐	☒	☐
	Bath Floor	PARTIAL BOARD/FAIR	Adequacy		Dishwasher		Scuttle	☒	☐	☐
	Bath Wainscot	PLASTIC/ AVG	COOLING		Fan/Hood		Floor	☐	☒	☐
	Doors	WOOD-HOLLOW CORE/AVG	Central		Compactor		Heated	☐	☒	☐
	PARTIAL BOARD SUBFLOOR IN BATH		Other		Washer/Dryer		Finished	☐	☒	☐
	Fireplace(s)	MASONRY	Adequacy		Microwave			☐	☒	☐
	Condition				Intercom			☐	☒	☐
AUTOS	CAR STORAGE:	Garage	☒	Attached	☐	Adequate	☐	House Entry	☐	
	No. Cars	ONE	Carport	☐	Detached	☐	Inadequate	☒	Outside Entry	☐
	Condition	POOR	None	☐	Built-in	☒	Electric Door	☐	Basement Entry	☒
	Additional features:	STEEP SLOPING DRIVEWAY ACCESS TO BASEMENT GARAGE CREATING DIFFICULT ACCESS DURING ADVERSE WEATHER CONDITIONS. 8' X 20' AND 8' X 12' SERVICES PORCHES IN THE REAR WERE NOT INCLUDED IN THE SF AREA. WOOD STOVE IN THE NORTHWEST BEDROOM. NO PERMANENT HEAT SOURCE. THE DRAIN FIELD FOR THE SEPTIC SYSTEM WAS LOCATED IN CLOSE PROXIMITY TO THE WELL HOUSE.								

COMMENTS	Depreciation (Physical, functional and external inadequacies, repairs needed, modernization, etc.):	SEE ATTACHED VC FORMS FOR RECOMMENDED REPAIRS. THE SUBJECT WAS 70+ YEARS OLD. THE FOUNDATION SHOWED SIGNS OF DETERIORATION. THE EXTERIOR WOOD SURFACES WERE IN NEED OF REPAINTING AND THE ROOF NEEDS TO BE REPLACED. THE ROOM ARRANGEMENT WAS OUTDATED AND THERE WAS NO PERMANENT HEAT SOURCE. THE DRIVEWAY SLOPED INTO THE BASEMENT GARAGE AND THERE WAS A POSSIBILITY OF WATER ACCUMULATION IN THE BASEMENT AREA DURING PERIODS OF HEAVY RAIN FALL.	
	General market conditions and prevalence and impact in subject/market area regarding loan discounts, interest buydowns and concessions:	THE GENERAL MARKET FOR THE PAST THREE YEARS HAS BEEN RELATIVELY STABLE. SALES WERE ABOUT 32% OF THE AVAILABLE LISTINGS AFTER 126 DAYS AND AT 94% OF THE ASKING PRICE. THE MEAN PRICE WAS APPROXIMATELY \$54,000. MOST TYPES OF FINANCING WERE AVAILABLE.	