

UNIFORM RESIDENTIAL APPRAISAL REPORT

VA# 0121589

Description		1807 KELSO LAKE ROAD		City		ATHOL		State		ID		Zip Code		83801						
Legal Description		SEE DEED ADDENDUM FOR LEGAL										County		BONNER						
Assessor's Parcel No.		RP 00214000001A A				Tax Year		1999		R.E. Taxes \$		595 14		Special Assessments \$ N/A						
SUBJECT	Borrower		STENGLEIN		Current Owner		NEWELL		Occupant		Owner		Tenant		X Vacant					
	Property rights appraised		X Fee Simple		Leasehold		Project Type		PUD		Condominium (HUD/VA only)		HOA\$		N/A /Mo.					
Neighborhood or Project Name		KELSO ESTATES SUB				Map Reference		S21-T54N-R3W		Census Tract		017-9508								
Sale Price \$		63,000		Date of Sale		4/20/00		Description and \$ amount of loan charges/concessions to be paid by seller								NONE NOTED				
Lender/Client		MOUNTAIN WEST SAVINGS BANK FSB				Address 125 IRONWOOD DRIVE, COEUR D ALENE, ID 83816														
Appraiser		LARRY C. BREWER				Address PO BOX 1418 SANDPOINT, ID 83864														
NEIGHBORHOOD	Location		Urban		X Suburban		Rural		Predominant occupancy		Single family housing		Present land use %		Land use change					
	Built up		Over 75%		X 25-75%		Under 25%		X Owner		45 Low NEW		One family 40		Not likely Likely					
	Growth rate		Rapid		X Stable		Slow		Tenant		200 High 100		2-4 family		X In process					
	Property values		Increasing		X Stable		Declining		X Vacant (0-5%)		Predominant		Multi-family		To: VACANT LAND TO					
	Demand/supply		Shortage		X In balance		Over supply		X Vacant (over 5%)		100 15-20		Commercial		RESIDENTIAL USE					
	Marketing time		Under 3 mos		X 3-6 mos		over 6 mos		Vacant (over 5%)		100 15-20		VACANT 60							
	Note: race and the racial composition of the neighborhood are not appraisal factors. Neighborhood boundaries and characteristics: SEE ADDENDUM FOR DETAILS ON NEIGHBORHOOD BOUNDARIES AND CHARACTERISTICS.																			
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): APPEAL TO MARKET REMAINS STABLE FOR PROPERTIES THROUGH OUT BONNER COUNTY. THE AREA IS DIVERSIFIED IN THE TYPES OF PROPERTIES, NEIGHBORHOODS, RURAL HOME SITES, IN TOWN HOMESITES, WATERFRONT, SKI AREA PROPERTIES AND LARGE AND SMALL ACREAGE PROPERTIES. SANDPOINT PROVIDES EMPLOYMENT CENTERS, CULTURAL AMENITIES AND IS THE COUNTY SEAT. THE SUBJECT IS LOCATED IN THE SOUTHERN PORTION OF BONNER COUNTY ACROSS THE STREET FROM KELSO LAKE, A SMALL RECREATIONAL LAKE. THE NEIGHBORHOOD IS MIXED SEASONAL AND YEAR AROUND RESIDENCES OF VARIED STYLES ON SMALL ACREAGE LOTS. Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): RESEARCH INDICATES PROPERTY VALUES ALONG WITH SUPPLY AND DEMAND REMAINS STABLE FOR BONNER COUNTY. PLEASE REFER TO THE ABOVE MENTIONED STANDARD ADDENDUM FOR DETAILS ON MARKETING TIMES IN AND AROUND BONNER COUNTY. THERE ARE NO INDICATIONS OF SALES OR FINANCING CONCESSIONS AT THIS TIME OTHER THAN CURRENT LOW INTEREST RATES.																				
PUD	Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owner's Association (HOA)? ☐ Yes ☒ No																			
	Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____																			
Describe common elements and recreational facilities:																				
SITE	Dimensions SEE PLAT ADDENDUM.								Topography BENCHMARKED TO SLOPING											
	Site area 1.10 AC PER COUNTY RECORDS								Corner Lot ☐ Yes ☒ No											
	Specific zoning classification and description RURAL SUBD RESID LOT/SUBURBAN USE								Size AVG LOT SIZE											
	Zoning compliance ☒ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☐ No Zoning								Shape IRREGULAR											
	Highest & best use as improved ☒ Present use ☐ Other use (explain)								Drainage APPEARS ADEQUATE											
	Utilities Public Other								View FLTR LAKE/AREA											
	Electricity ☒ X								Landscaping NATURAL											
	Gas ☐ \$58								Driveway Surface DIRT/GRAVEL											
	Water ☐ PRIVATE WELL								Apparent easements NONE ADVERSE NOTED											
	Sanitary sewer ☐ SEPTIC								FEMA Special Flood Hazard Area ☐ Yes ☒ No											
Storm sewer ☐								FEMA Zone C Map Date 8/1/84												
								FEMA Map No. 160206 0500 B												
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): NO ADVERSE EASEMENTS OR ENCROACHMENTS NOTED. TITLE REPORT NOT PROVIDED TO APPRAISER FOR REVIEW. LOT DIMENSIONS AND SITE AREA ACCORDING TO COUNTY ASSESSOR'S RECORDS. PRIVATE WELL & SEPTIC TYPICAL FOR AREA.																				
GENERAL IMPROVEMENTS	GENERAL DESCRIPTION				EXTERIOR DESCRIPTION				FOUNDATION				BASEMENT				INSULATION			
	No. of Units ONE				Foundation CONC				Slab NONE				Area Sq. Ft. N/A				Roof			
	No. of Stories ONE				Exterior Walls T-11				Crawl Space ADEQ				% Finished N/A				Ceiling R-11+/- X			
	Type (Det./Att.) DETACHED				Roof Surface METAL				Basement NONE				Ceiling N/A				Walls			
	Design (Style) CABIN				Gutters & Dwnspts. NONE				Sump Pump NONE NOTED				Walls N/A				Floor R-21+/- X			
	Existing/Proposed EXISTING				Window Type DUO-PANE				Dampness NONE NOTED				Floor N/A				None			
	Age (Yrs.) 28				Storm/Screens NO/YES				Settlement NONE NOTED				Outside Entry N/A				Unknown			
	Effective Age (Yrs.) 14				Manufactured House NO				Infestation NONE NOTED											
	ROOMS Foyer Living Dining Kitchen Den Family Rm. Rec. Rm. Bedrooms				# Baths Laundry Other Area Sq. Ft.															
	Basement												N/A							
Level 1 1 AREA 1								2 1.00				624								
Level 2																				

STENGLEIN PIN RP00214000001AA

