

permit # 87-10047

Property Description		W. Appraisal Services (208) 887 732				MR	
UN.. ORM RESIDENTIAL APPRAISAL REPORT		File No.		10041			
Property Address		5050 OLD PULLMAN RD,		City MOSCOW		State IDAHO Zip Code 83843	
Legal Description		SEE ATTACHED LEGAL		County		LATAH	
Assessor's Parcel No.		RP 016850000110A		Tax Year		93	
Borrower		W & L SPROUSE		Current Owner		SAME	
Property rights appraised		☒ Fee Simple		☐ Leasehold		Project Type	
☒ PUD		☐ Condominium (HUDNA only)		Occupant:		☒ Owner ☐ Tenant ☐ Vacant	
Neighborhood or Project Name		N/A		Map Reference		N/A	
Sale Price \$		2ND MTG		Date of Sale		N/A	
Lender/Client		BANK OF PULLMAN		Address		E 300 MAIN ST, PO BOX 607, PULLMAN, WA 99163	
Appraiser		NW APPRAISAL SERVICE		Address		215 E THIRD STREET, MOSCOW, ID. 83843	
Location		☒ Urban ☒ Suburban ☐ Rural		Predominant occupancy		Single family housing	
Built up		☐ Over 75% ☒ 25-75% ☐ Under 25%		☒ Owner		PRICE \$1000 AGE (yrs)	
Growth rate		☐ Rapid ☒ Stable ☐ Slow		☐ Tenant		150 Low 5	
Property values		☐ Increasing ☒ Stable ☐ Declining		☒ Vacant (0-5%)		250 High 99	
Demand/supply		☐ Shortage ☒ In balance		☒ Vacant (over 5%)		Predominant	
Marketing time		☒ Under 3 mos. ☐ 3-6 mos. ☐ Over 6 mos.		Vao. (over 5%)		170 20-25	
Present land use %		One family 25		2-4 family		Multi-family	
Land use change		☒ Not likely ☐ Likely		Commercial		To:	
VACANT 75							
Note: Race and the racial composition of the neighborhood are not appraisal factors. Neighborhood boundaries and characteristics: <u>SUBJECT IS LOCATED IN A RURAL COMMUNITY ADJACENT TO THE SW BORDER (MOSCOW (POP 18,500).</u> Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): <u>THE SUBJECT NEIGHBORHOOD IS MADE UP OF LARGE GOOD QUALITY HOMES ON SMALL ACREAGE PARCELS SURROUNDED BY LARGE AGRICULTURAL PARCELS. THIS NEIGHBORHOOD IS LOCATED NEAR THE UNIVERSITY OF IDAHO (STUDENT POP 9,000). THE U OF I GOLF COURSE, KIBBIE DOME, & CAMPUS ARE WITHIN WALKING DISTANCE. HOMES IN THE SUBJECT NEIGHBORHOOD HAVE GOOD GENERAL APPEARANCE OF PROPERTIES, GOOD TERRITORIAL VIEWS, & GOOD MARKET APPEAL. THERE ARE NO APPARENT ADVERSE CONDITIONS NOTED.</u> 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.): <u>THIS IS AN ACTIVE MARKET. NO SPECIAL FINANCING, LOAN DISCOUNTS, INTEREST BUYDOWNS OR CONCESSIONS WERE FOUND FOR THE SUBJECT OR COMPARABLE SALES IN THIS MARKET.</u>							
Project information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☐ No ☒ N/A 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: <u>See 1 Rural Subj. city of area impact</u>							
Dimensions		IRREGULAR - SEE ATTACHED PLAT MAP		Topography		ROLLING	
Site area		APPROX 2.86 ACRES 2.715 +/-		Size		TYPICAL - 2.86 ACRES	
Specific zoning classification and description		R-1 FORESTRY		Shape		IRREGULAR	
Zoning compliance		☒ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☐ No zoning		Drainage		APPEARS ADEQUATE	
Highest & best use as improved:		☒ Present use ☐ Other use (explain)		View		TERRITORY & MOUNTAIN	
Utilities		Public Other		Landscaping		AVERAGE	
Electricity		☒ <u>W</u>		Driveway Surface		GRAVEL/CIRCULAR	
Gas		☒ <u>W</u>		Apparent easements		*POWER LINE EASEMENT	
Water		WELL		FEMA Special Flood Hazard Area		☐ Yes ☒ No	
Sanitary sewer		SEPTIC		FEMA Zone		C Map Date 9/1/83	
Storm sewer				FEMA Map No.		160086 0330 C	
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): <u>Zone IX/ NO FID 4/15/86 1600860330 D</u>							
GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT	
No. of Units		1		Slab		BSMT FLOOR	
No. of Stories		1		Crawl Space		6"	
Type (Det./Att.)		DETACHED		Basement		94%	
Design (Style)		1-STORY		Sump Pump		NONE	
Existing/Proposed		YES/NO		Dampness		NN	
Age (Yrs.)		1929/47		Settlement		TYPICAL Age	
Effective Age (Yrs.)		15		Infestation		*NONE APPAR.	
Manufactured House		NO					
ROOMS		Foyer Living Dining Kitchen Den Family Rm. Rec. Rm. Bedrooms		# Baths		Laundry	
Basement		SPACE		1		1	
Level 1		1		1		1	
Level 2							
Finished area above grade contains:		6 Rooms; 2 Bedroom(s); 1 Bath(s);		2,156 Square Feet of Gross Living Area			
INTERIOR		HEATING		KITCHEN EQUIP.		ATTIC	
Materials/Condition		Type		Refrigerator		None	
FLOORS		HWD. VT. (CPT/CN)		D		None	
AMENITIES		GFP/GPS STN		CAR STORAGE:		None	
Fireplace(s)		2		None			
INSULATION		Roof		UNKNOWN		☒	
Ceiling		UNKNOWN		☒			
Walls		UNKNOWN		☒			
Floor		None					
Unknown							
DAYLIGHT BASEMENT		TYPICAL					