

APPRAISAL OF



A Four Family Dwelling

LOCATED AT:

31 Main Street
Pittsfield, NH 03263

FOR:

Premier Money Source Inc.
3334 E Coast Highway, #507
Corona Del Mar, CA, 92625

BORROWER:

Matthew Collins

AS OF:

April 30, 2024

BY:

Joseph R. Gustitus NHCG 287 MACG 5524
General Certified

May 2, 2024

Premier Money Source Inc.
3334 E Coast Highway, #507
Corona Del Mar, CA, 92625

File Number: M8172PITTSFIELD

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

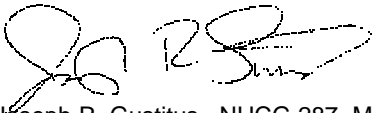
31 Main Street
Pittsfield, NH 03263

The purpose of this appraisal is to develop an opinion of the market 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 market value of the property as of April 30, 2024 is:

\$310,000
Three Hundred Ten Thousand Dollars

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



Joseph R. Gustitus NHCG 287 MACG 5524
General Certified

Small Residential Income Property Appraisal Report

002372
File No. M8172PITTSFIELD

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 31 Main Street	City Pittsfield	State NH	Zip Code 03263
Borrower Matthew Collins	Owner of Public Record Eclipse Realty & Properties LLC	County Merrimack	
Legal Description Recorded at the Merrimack Registry of Deeds in Book 3224 Page 1719			
Assessor's Parcel # Map 000U03 Lot 000046	Tax Year 2023	R.E. Taxes \$	5,167
Neighborhood Name Town center	Map Reference SMSA #33013	Census Tract 0350.00	
Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$ 0	<input type="checkbox"/> PUD	HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)			
Lender/Client Premier Money Source Inc.	Address 3334 E Coast Highway, #507, Corona Del Mar, CA 92625		
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Report data source(s) used, offering price(s), and date(s). See Attached Addendum.			

I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid. _____

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	2-4 Unit Housing Trends	2-4 Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE _____ AGE _____	One-Unit 60 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) _____ (yrs) _____	2-4 Unit 10 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	150 Low 30	Multi-Family 5 %
Neighborhood Boundaries Route 28 to the west and north, river to the south and town center to the east		450 High 200	Commercial 15 %
Neighborhood Description See Attached Addendum.		300 Pred. 150	Other Vacant 10 %

Market Conditions (including support for the above conclusions) **See Attached Addendum.**

Dimensions To many to list	Area 24394 sf	Shape Irregular-tax map	View N;Res;
Specific Zoning Classification C	Zoning Description Commercial--.25 acres--50'		
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____			
Utilities Public Other (describe) _____	Public Other (describe) _____	Off-site Improvements—Type Public Private _____	
Electricity <input checked="" type="checkbox"/> _____	Water <input checked="" type="checkbox"/> _____	Street Asphalt <input checked="" type="checkbox"/> _____	
Gas <input type="checkbox"/> _____ <input checked="" type="checkbox"/> Propane	Sanitary Sewer <input checked="" type="checkbox"/> _____	Alley None <input type="checkbox"/> _____	
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone X	FEMA Map # 33013C0387E	FEMA Map Date 04/19/2010
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____			
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. See Attached Addendum			

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units <input type="checkbox"/> Two <input type="checkbox"/> Three <input checked="" type="checkbox"/> Four	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls BrickGranite/Ave	Floors HrdwInldAve
<input type="checkbox"/> Accessory Unit (describe below)	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls AsbestosVnylAvFr	Walls Plstr/Drywl/Ave
# of Stories 2 # of bldgs. 1	Basement Area 1,320 sq. ft.	Roof Surface Asphalt/AveFr	Trim/Finish Softwood/Ave
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Finish 0 %	Gutters & Downspouts None	Bath Floor Inlaid/Ave
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Double Hung/Ave	Bath Wainscot Fiberglass/Ave
Design (Style) Four Family	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated Yes/Yes/Ave	Car Storage
Year Built 1900	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens Yes/Ave	<input type="checkbox"/> None
Effective Age (Yrs) 40	Heating/Cooling		<input checked="" type="checkbox"/> Driveway # of Cars 4
Attic <input type="checkbox"/> None	<input checked="" type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant	<input type="checkbox"/> Fireplace(s) # 0 <input type="checkbox"/> WoodStove(s) # _____	Driveway Surface Asphalt
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other _____ Fuel Oil	<input type="checkbox"/> Patio/Deck <input type="checkbox"/> Fence	<input type="checkbox"/> Garage # of Cars _____
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool <input type="checkbox"/> Porch	<input type="checkbox"/> Carport # of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Other _____	<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in
# of Appliances Refrigerator 4 Range/Oven 4 Dishwasher _____ Disposal _____	Microwave _____	Washer/Dryer _____	Other (describe) _____
Unit # 1 contains: 3 Rooms 1 Bedroom(s) 1.0 Bath(s) 600 Square feet of Gross Living Area			
Unit # 2 contains: 3 Rooms 1 Bedroom(s) 1.0 Bath(s) 512 Square feet of Gross Living Area			
Unit # 3 contains: 4 Rooms 2 Bedroom(s) 1.0 Bath(s) 1,288 Square feet of Gross Living Area			
Unit # 4 contains: 5 Rooms 3 Bedroom(s) 1.0 Bath(s) 1,248 Square feet of Gross Living Area			
Additional features (special energy efficient items, etc.). The subject has separate electrical services and one electric hot water heater. Personal property was not given value in appraisal report.			
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). See Attached Addendum			

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Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe **See Attached Addendum**

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe **Property generally conforms to the neighborhood with the homes well mixed in terms of size, style, amenities and value.**

Is the property subject to rent control? Yes No If Yes, describe _____

The following properties represent the most current, similar, and proximate comparable rental properties to the subject property. This analysis is intended to support the opinion of the market rent for the subject property.

FEATURE	SUBJECT	COMPARABLE RENTAL NO. 1			COMPARABLE RENTAL NO. 2			COMPARABLE RENTAL NO. 3														
31 Main Street Address Pittsfield, NH 03263		16 Lyford Hill Road Pittsfield, NH 03263			26 Chestnut Street Pittsfield, NH 03263			1 Cram Avenue--Unit 3 Pittsfield, NH 03263														
Proximity to Subject		0.26 miles NW			0.16 miles NE			0.18 miles NE														
Current Monthly Rent	\$ 0	\$ 3,800			\$ 3,550			\$ 1,400														
Rent/Gross Bldg. Area	\$ 0.00 sq. ft.	\$ 1.46 sq. ft.			\$ 1.43 sq. ft.			\$ 0.88 sq. ft.														
Rent Control	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No														
Data Source(s)	Inspection	Inspection			MLS			MLS														
Date of Lease(s)	TAW	TAW			TAW			TAW														
Location	Average	Average			Average			Average														
Actual Age	173	173			147			124														
Condition	Below Average	Average			Average			Average														
Gross Building Area	3,666	2,600			2,477			1,600														
Unit Breakdown	Rm Count		Size	Rm Count		Size	Monthly Rent	Rm Count		Size	Monthly Rent											
	Tot	Br	Ba	Sq. Ft.	Tot	Br		Ba	Sq. Ft.	Tot		Br	Ba	Sq. Ft.	Monthly Rent							
Unit # 1	3	1	1.0	600	3	1	1.0	650	\$	975	3	1	1.0	680	\$	950	6	3	2.0	1,600	\$	1,400
Unit # 2	3	1	1.0	512	3	1	1.0	650	\$	925	4	1	1.0	740	\$	1,150						
Unit # 3	4	2	1.0	1,288	3	1	1.0	650	\$	975	6	3	1.5	1,157	\$	1,450						
Unit # 4	5	3	1.0	1,248	3	1	1.0	650	\$	925					\$							
Utilities Included	*Owner pays for		Owner pays for		Owner pays for heat, hot			Owner pays for heat, hot														
	heat, hot water,		heat, hot water,		water, water and			water, water and														
	water and sewer		water and sewer		sewer			sewer														

Analysis of rental data and support for estimated market rents for the individual subject units reported below (including the adequacy of the comparables, rental concessions, etc.)
Rentals are all located in the Town of Pittsfield being within one mile from the subject. Unit 4 would pay all utilities excluding water and sewer. Rentals #3, #4 and #5 are individual units in multi-family buildings.

Rent Schedule: The appraiser must reconcile the applicable indicated monthly market rents to provide an opinion of the market rent for each unit in the subject property.

Unit #	Leases		Actual Rents			Opinion Of Market Rent		
	Lease Date		Per Unit		Total Rents	Per Unit		Total Rents
	Begin Date	End Date	Unfurnished	Furnished		Unfurnished	Furnished	
1	Vacant		\$	\$	\$ 0	\$ 1,000	\$	\$ 1,000
2	Vacant				0	950		950
3	Vacant				0	1,200		1,200
4	Vacant				0	1,400		1,400
Comment on lease data Units were vacant time of inspection and were forecasted.			Total Actual Monthly Rent		\$ 0	Total Gross Monthly Rent		\$ 4,550
			Other Monthly Income (itemize)		\$	Other Monthly Income (itemize)		\$
			Total Actual Monthly Income		\$ 0	Total Estimated Monthly Income		\$ 4,550
Utilities included in estimated rents <input type="checkbox"/> Electric <input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Sewer <input type="checkbox"/> Gas <input checked="" type="checkbox"/> Oil <input type="checkbox"/> Cable <input checked="" type="checkbox"/> Trash collection <input type="checkbox"/> Other (describe)								
Comments on actual or estimated rents and other monthly income (including personal property) Owner pays for heat, hot water, water and sewer								

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain _____

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
 Data source(s) **MLS and town**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
 Data source(s) **MLS and town**

Report the results of the research and analysis of the prior sale history of the subject property and comparable sales (report additional prior sales on page 4).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer			03/29/2023	
Price of Prior Sale/Transfer			\$310,000	
Data Source(s)	MLS/Town	MLS/Town	MLS/Town	MLS/Town
Effective Date of Data Source(s)	04/30/2024	04/30/2024	04/30/2024	04/30/2024

Analysis of prior sale history for the subject property and comparable sales **Appraiser researched the subject property over a three year selling period and has not been transferred within this period . Sales were researched one year prior to sales date with relevant data noted above. Sales #2 and #4 appear to be resales.**

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 200,000 to \$ 450,000										
There are 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 200,000 to \$ 450,000										
FEATURE	SUBJECT	COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
31 Main Street Address Pittsfield, NH 03263		16 Lyford Hill Road Pittsfield, NH 03263			1 Cram Avenue Pittsfield, NH 03263			15 Watson Street Pittsfield, NH 03263		
Proximity to Subject		0.26 miles NW			0.18 miles NE			0.21 miles NW		
Sale Price		\$ 330,000			\$ 425,000			\$ 362,000		
Sale Price/Gross Bldg. Area		\$ 126.92 sq. ft			\$ 116.41 sq. ft			\$ 198.14 sq. ft		
Gross Monthly Rent		\$ 3,800			\$ 3,600			\$ 2,600		
Gross Rent Multiplier		86.84			118.06			139.23		
Price Per Unit		\$ 82,500			\$ 141,667			\$ 181,000		
Price Per Room		\$ 27,500			\$ 26,563			\$ 40,222		
Price Per Bedroom		\$ 82,500			\$ 53,125			\$ 90,500		
Rent Control		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Data Source(s)		Inspection PrimeMLS#4946858;DOM 5			PrimeMLS#4984580;DOM 5			PrimeMLS#4987743;DOM 5		
Verification Source(s)		Insp 04/11/2023 Town Records-appraisal			Town Records			Town Records		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment		DESCRIPTION	+(-) Adjustment		DESCRIPTION	+(-) Adjustment	
Sale or Financing Concessions		Financed Conv			Financed Conv			Financed Conv		
\$5000 CI Csts		None reported			None reported			\$5000 CI Csts		
Date of Sale/Time		05/05/2023			03/05/2024			04/18/2024		
Location		Average			Average			Average		
Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple		
Site		24394 sf		-3,000	5227 sf		+2,000	9583 sf		+2,000
View		N;Res;			N;Res;			N;Res;		
Design (Style)		Four Family			Three Family			Two Family		
Quality of Construction		Average			Average			Average		
Actual Age		124			173			174		
Condition		Below Average		-30,000	Superior		-50,000	Superior		-70,000
Gross Building Area		20,000 3,666		21,300	3,651		0	1,827		36,800
Unit Breakdown		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Unit # 1		3	1	1.0	3	1	1.0	6	3	1.0
Unit # 2		3	1	1.0	3	1	1.0	4	2	1.0
Unit # 3		4	2	1.0	3	1	1.0	6	3	2.0
Unit # 4		5	3	1.0	3	1	1.0			
Basement Description		Part./1320 Sq.Ft.			Full/1040 Sq.Ft.			Full/1434 Sq.Ft.		
Basement Finished Rooms		Unfinished		-5,500	0% Fin/No Ba			40% Fin/no Ba		-3,000
Functional Utility		Average			Average			Average		
Heating/Cooling		FWA/HWBB Non			FHW Oil None			FHW Oil None		
Energy Efficient Items		None			None			None		
Parking On/Off Site		Off Street			Off Street			Off Street		
Porch/Patio/Deck		None		-2,000	2 Covered Prchs		-4,000	EncCvrdPrchs		-8,000
Amenities		None		-2,000	Barn		-4,000	None		
Fireplace		No Fireplace			No Fireplace			No Fireplace		
Kitchens		Average			Average			Average		
Net Adjustment (Total)				\$ 6,200			\$ 61,000			\$ 17,200
Adjusted Sale Price of Comparables		Net Adj. -1.9 %			Net Adj. -14.4 %			Net Adj. -4.8 %		
		Gross Adj. 23.9 %		\$ 323,800	Gross Adj. 24.7 %		\$ 364,000	Gross Adj. 45.5 %		\$ 344,800
Adj. Price Per Unit (Adj. SP Comp / # of Comp Units)		\$ 80,950			\$ 121,333			\$ 172,400		
Adj. Price Per Room (Adj. SP Comp / # of Comp Rooms)		\$ 26,983			\$ 22,750			\$ 38,311		
Adj. Price Per Bdrm. (Adj. SP Comp / # of Comp Bedrooms)		\$ 80,950			\$ 45,500			\$ 86,200		
Value Per Unit		\$ 80,950 X 4 Units = \$ 323,800			Value Per GBA \$ 95.00 X 3,666 GBA = \$ 348,270			Value Per Bdrms. \$ 45,500 X 7 Bdrms. = \$ 318,500		
Value Per Rm.		\$ 18,321 X 15 Rooms = \$ 274,815								
Summary of Sales Comparison Approach including reconciliation of the above indicators of value. See Attached Addendum.										
Indicated Value by Sales Comparison Approach \$ 310,000										
Total gross monthly rent \$ 4,550 X gross rent multiplier (GRM) 75.00 = \$ 341,250 Indicated value by the Income Approach										
Comments on income approach including reconciliation of the GRM Appraiser has considered the five GRM and utilized GRM for Sale #5										
Indicated Value by: Sales Comparison Analysis \$ 310,000 Income Approach \$ 341,250 Cost Approach (if developed) \$ 336,800										
See Attached Addendum.										
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Appraisal is being completed as is										
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 310,000 as of 04/30/2024 , which is the date of inspection and the effective date of this appraisal.										

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COMPARABLES OVER ONE MILE

The appraiser has researched the Town of Pittsfield for comparable sales within the preferred one mile radius from the subject property . Due to a limited number of similar properties that have sold within the one mile radius, it was necessary to use sales greater than the one mile distance. The comparables that were considered were carefully selected as best representing competing, homogeneous neighborhoods comprised of properties offering similar attributes. The typical purchaser also would not restrict their market search within a one mile area, particularly when alternative and competing neighborhoods offer similar amenities.

COMPARABLE SALES OVER SIX MONTH SELLING PERIOD

Due to the current location, type of property being appraised and current market conditions, there were a limited number of recent recent similar comparables for the appraiser to consider. After researching Ambiance MLS service, public records and Registry Review sales journal, all sales were within a six month selling period. This is not considered atypical for the marketplace with the comparables considered the best available at time of inspection and best indicators of market value.

INTENDED USER

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal report for mortgage services, subject to the stated scope of work, purpose of this appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by this appraiser.

COMPARABLE PHOTOS

The attached photos for the comparable sales may be from MLS and were utilized being taken at the time of listing or sale of the property which was determined to best depict the properties appeal and condition at the time of sale. All comparables were inspected from the street/road to determine location and neighborhood appeal compared to the subject. Along with this, the appraiser avoids potential conflict with fair lending practices, ie tenants or occupants visible in photographs.

No employee, director, officer or agent of the lender, or any third party acting a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, results or review of this assignment through coercion, extortion, collusion, compensations, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the lender/management company.

There is no oil well, gas well and/or fracking noted on the subject property.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) **Land value was concluded from sales of undeveloped tracts of land purchased for multi family, construction along with data from town assessment records and was estimated at less than 30% of the appraised value and is typical in the marketplace.**

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 70,000		
Source of cost data Marshall and Swift	Dwelling	3,666 Sq. Ft. @ \$ 126	= \$ 461,916
Quality rating from cost service Average Effective date of cost data 04/01/2024	Bsmt: 1320	Sq. Ft. @ \$ 24	= \$ 31,680
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	PorchShedFnBsmt 30,000		
Floor area estimated above is an approximation only with minor deviations in actual square footage being of little or no value consequence. Effective age of the subject property was estimated to be 40 years with the remaining economic life of the subject being 40 years. Cost approach was given little weight in this appraisal due to the age of the subject.	Garage/Carport	0 Sq. Ft. @ \$	= \$ 0
	Total Estimate of Cost-New = \$ 523,596		
	Less 80 Physical	Functional	External
	Depreciation 261,798	\$0	= \$ (261,798)
	Depreciated Cost of Improvements = \$ 261,798		
	"As-is" Value of Site Improvements = \$ 5,000		
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH = \$ 336,800		

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project _____

Total number of phases _____	Total number of units _____	Total number of units sold _____
Total number of units rented _____	Total number of units for sale _____	Data source(s) _____

Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion. _____

Does the project contain any multi-dwelling units? Yes No Data source(s) _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities. _____

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This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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 or she considers his or her 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.

*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 judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting 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, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements, including each of the units. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. 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.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Small Residential Income Property Appraisal Report

002372
File No. M8172PITTSFIELD

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property, including all units. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Small Residential Income Property Appraisal Report

002372
File No. M8172PITTSFIELD

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature [Handwritten Signature]
Name Joseph R. Gustitus NHCG 287 MACG 5524
Company Name Abacus Appraisal Services, LLC
Company Address 19 Chandler Drive Londonderry, NH 03053
Telephone Number 603-345-3188
Email Address gustitus@comcast.net
Date of Signature and Report 05/02/2024
Effective Date of Appraisal 04/30/2024
State Certification # NHCG-287
or State License #
or Other (describe) State #
State NH
Expiration Date of Certification or License 09/30/2024

ADDRESS OF PROPERTY APPRAISED
31 Main Street
Pittsfield, NH 03263

APPRAISED VALUE OF SUBJECT PROPERTY \$ 310,000

LENDER/CLIENT
Name Fastapp
Company Name Premier Money Source Inc.
Company Address 3334 E Coast Highway, #507
Corona Del Mar, CA 92625
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY
[] Did not inspect subject property
[] Did inspect exterior of subject property from street
Date of Inspection
[] Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
[] Did not inspect exterior of comparable sales from street
[] Did inspect exterior of comparable sales from street
Date of Inspection

ADDENDUM

Borrower: Matthew Collins

File No.: M8172PITTSFIELD

Property Address: 31 Main Street

Case No.: 002372

City: Pittsfield

State: NH

Zip: 03263

Lender: Premier Money Source Inc.

Site Comments

Site is serviced by town water, sewer, electricity and propane gas that are typical of this area of Pittsfield. Site has a level to sloping topography. Inspection of the site and deed revealed no easements or other site restrictions that would affect value. Site is located in a nonhazardous, Zone X flood zone.

Condition of the Property

Subject property consists of a one and two story, four family style building situated on a partial basement area, granite and brick foundation that was reported to have been constructed in 1900. Functional utility is considered average with adequate sized rooms, ample closet space and an efficient layout. The two story unit that has abestos siding houses two, one bedroom units Units 1 and 2 and two bedroom unit on the second, Unit 3, having having full bathrooms and is heated by a forced hot water system fueled by oil. The one story structure has vinyl siding with one apartment and has three bedrooms with living room, kitchen and bathroom and is heated by forced hot air with the tank located in the basement with no leakage and each unit including the basement area having a seperate electrical service..

Physical Deficiencies or Adverse Conditions

Appraiser has viewed all mechanical systems that are readily observable including heating, electrical and plumbing with the utilities off including power at time of inspection. Appraiser could not conclude whether the utilities were functioning. This does not constitute a home inspection being beyond the scope of the appraisal. Smoke detectors were noted with the hot water off the heating system. Appraisers will be required to use the Square Footage-Method for Calculating: ANSI® Z765-2021 (American National Standards Institute®) Measuring Standard for measuring, calculating, and reporting gross living area (GLA) and non-GLA areas of subject properties for appraisals requiring interior and exterior inspections with effective dates of April 1, 2022 or later on loans sold to Fannie Mae. The appraiser has followed these guidelines. Appraiser will consider a condition adjustment for the exterior of the subject in need of scraping and painting, \$5,000, subject is in need of a new roof, \$15,000, replace suspended ceiling in living room Unit 4, \$3,000, remove debris, \$3,000, repair areas with water damage and chipping paint, \$4,000, flooring in living room and replace warping laminate floor Unit 4, \$2,000 and install kitchen cabinets with plumbing Unit 2. \$3,000.

Extra Comments

Legal Description

The purpose of this appraisal is to estimate the market value of the land and land improvements located at 31 Main Street, Pittsfield, NH. Market value in fee simple ownership is defined as the estimated amount at which the property might exchange between a willing buyer and a willing seller, neither being under compulsion, each having a reasonable knowledge of all relevant facts and with equity to both parties. The value estimate applies to the land, land improvements and typical building-service equipment.

This appraisal is made with the understanding and assumption that the ownership of the subject property includes all rights which may be lawfully owned, that the title to the property is good and marketable, and that fee simple ownership is transferable free from all encumbrances except those specified in this report.

The subject property was personally inspected by the appraiser on April 30, 2024, which is the effective date of the appraisal.

The function of this appraisal is reportedly to provide the necessary documentation on which to determine market value for asset valuation collateralized in part by the described property.

SCOPE OF APPRAISAL:

In arriving at a market value estimate for the subject, the following items were analyzed throughout the appraisal process: Subject neighborhood and influences such as schools, parks and business districts. Subject's site and site improvements such as driveways, utilities, and landscaping. Subject's property rights, deed restrictions, easements or encroachments (if any). Subject improvements including style, condition, layout, quality of material used and construction and workmanship. Three approaches to value (Cost, Income and Market Data) were considered in determining the subject's value. Sales data from real estate brokers, MLS services, or town and county offices were collected, analyzed and compared to the subject. The Marshall and Swift Residential Cost Handbook/Computer was used as a guide in estimating the reproduction cost. The age/life method to depreciation was used in the cost approach to value. Time adjustment was based on resales of similar homes and are reflective of changes in economic trends.

PRESENCE OF TOXIC CHEMICALS:

In the appraisal assignment, the existence of potentially hazardous materials used in the construction or maintenance of the building, such as presence of urea-formaldehyde foam insulation, and or the existence of toxic waste, which may or may not be present on the property, has not been considered. This appraiser is not qualified to detect such substances. We urge the client to retain an expert in this field if desired.

INFESTATION:

This appraiser is not a state certified technician in this field of pest control, thus assumes no liability for any infestation. Again, we urge the client to retain an expert in this field if desired. The appraiser is not a technician in the field of radon gas. The appraiser has not conducted a test of either the air or water supply for the evidence of radon gas. The appraisal is performed as if no adverse condition from radon gas were evident. The appraiser recommends that the client retains an expert in this field for further analysis.

CONDITIONS:

The appraiser assumes that there are no hidden or unapparent condition of the property, subsoil, or structure, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.

Legal Description

The subject is recorded at the Merrimack County Registry of Deeds in Book 3224 Page 1719 and is known as Lot 46 on Pittsfield Assessor's Map U03 and is currently assessed for \$217,300 with a tax rate of \$23.78.

ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD	
Property Address: 31 Main Street	Case No.: 002372	
City: Pittsfield	State: NH	Zip: 03263
Lender: Premier Money Source Inc.		

HIGHEST & BEST USE:

Because the site is in the midst of a stable residential neighborhood, there is little likelihood of a zoning change or a variance for a non-conforming use. There appears to be a good demand for multi-family houses in this market. It appears that a new 2-4 unit building could be constructed that would sell for more than the combined cost of the site and the new construction and the builder would make a profit. It is the opinion of this appraiser that the subject is improved at its highest and best use, a two family dwelling. Subject property is considered legal, conforming per current zoning and could be rebuilt with town approval.

Twelve Month Listing History of Subject Property

After review of MLS and discussions with owner, the subject has not been listed in MLS within the last year. Review of MLS, town records and registry review revealed the subject has not been transferred over the past three years.

Neighborhood Description

Subject property is located along Main Street in a mixed use, residential area in the Town of Pittsfield. Area is mixed use in nature with single family dwellings, two-five multi-family dwellings, commercial and industrial shops along that do not affect value. Many of the buildings along Main Street are first level retail with apartments on the second and third floor. Subject has average access to local shopping and employment being within fifteen minutes to Route 4 and is within commuting distance to the City of Concord, Laconia and Interstate 93. All levels of schooling are within easy driving distance with bussing value. No locational obsolescence was noted at time of inspection due to with commercial influence not affecting value.

Market Conditions

Market conditions revealed many areas of New Hampshire showing signs of stabilizing market value with pocket areas of appreciation and a limited supply of homes available to the market with limited sales activity. Marketing time for similar properties is under ninety days. Pittsfield has been affected by the overall economic and market conditions with the number of foreclosures being stable and not affecting value or marketability. Typical listing to sales ratio is 95-100+% with fewer sales reflecting seller paying points towards buyers closing costs. Interest rates have been steadily increasing since the beginning of 2022 from below 3% to around 7%. Concessions are less typical of the marketplace with sellers seeing multiple offers and sales above listing price typical. Covid-19 had been declared a pandemic and a national state of emergency in place. Substantial turmoil has occurred in the overall economy and financial markets and due to the developing situation, it is not possible at this time to quantify its long or short term effects on the real estate market. The opinion of value contained in this appraisal report is based on findings as of date of inspection.

Comments on Sales Comparison

After review of MLS and Registry Review, the five closed comparables utilized were considered the best available in the Town of Pittsfield with limited sales to consider being two, three and four family dwellings and were the best available. All sales were considered of similar quality with Sales #1, lesser adjustment in need of exterior painting, Sales #2, #3--higher degree of renovations and Sale #4 were reported to have superior renovations and upgrades, lesser effective ages, and were considered in superior condition compared to the subject. Sales #3, #4 and #5 required over the FNMA requirements of 25% gross adjustments with Sale #4 requiring over 10% net adjustments and is typical of the marketplace. A \$5,000/bedroom adjustment was considered for market difference between bedrooms with three bedrooms having superior market appeal and higher potential rents for more bedrooms (no adjustment for four bedrooms), \$5,000 per full and \$2,500 per half bath, \$6,000 enclosed and \$2,000 covered porch and \$20.00 psf GLA adjustment was considered. Sale prices differing by greater than 10% and square footage greater than 20% is typical of today's marketplace. Square footage and sale prices of the comparables were not bracketted and were within an acceptable value range with limited sales data to consider with appraiser expanding market search over a one year selling period with limited sales. Age adjustments were not warranted. Sale #5 has fireplaces that were reported to be inoperable with no value given.

Final Reconciliation

Careful consideration was given all factors which affected value. Because of the availability of the indicated market data, the value suggested by the market data approach is adopted as the final estimate of value because it closely reflects the current market trends and condition. The adjusted sales prices of the comparable sales utilized in the appraisal provide a narrow range of values from which a reasonable conclusion may be drawn. All sales confirmed closed at Registry of Deeds. The income approach is considered applicable for the subject being an income producing property develop the income approach. Additionally, income potential is typically a buyers concern when considering the purchase of a multi-family dwelling. Cost approach is based on adding the depreciated value of the existing improvements to the land as if vacant. Cost figures were taken from Marshall and Swift Residential Cost Analysis Handbook.

Conditions of Appraisal

With current market and economic conditions, a time adjustment was not required due to stable values with Sales #1, #4 and #5 being over a six month selling period and were considered due to lack of sales. This data was gathered from discussions with local realtors, appraisers and appraiser's experience of the market place. A \$20.00 GLA adjustment was required due to the difference in comparables living area. Because of the fairly current comparables the greatest weight was given to the market data approach.

Addendum to Appraisal

Appraiser has tried to meet lender requirements in terms of distance, time, square footage, adjustments, etc. However, appraiser has considered the best sales as of date of inspection expanding market search in terms of distance and time. Differing square footages, ages, amenities, etc is typical appraisal practice due to limited sales. Appraiser has expanded market search in terms of distance and time within a year selling period with appraiser not expanding beyond this time period. Also noted above, the appraiser was forced to utilize sales with differing square footage compared to the subject and is also typical due to lack of similar sales. Appraiser adjusts all differing square footage with potential factors including larger kitchens, larger closet space, etc affecting a potential purchase. Market adjustments are derived from the following factors: appraiser experience of the marketplace including utilization of match pairs and data from review appraisals that I have completed in the area, contractor's upgrade lists for items including decks, fireplace, etc. with depreciation factors considered. Review of the 1004MC form reveals stable market values with a limited supply of homes available to the marketplace. Appraiser considers additional factors in considering market conditions as reported including discussions with local appraisers, realtors and my overall experience of the marketplace including reviewing current listings. Appraiser has expanded to the best of my ability to consider the best sales to estimate market value. Across the board adjustments are reconsidered in the appraisal

ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263

report with sales the best available and limited good comparable sales to utilize to limit adjustments. Sales that were greater than 20% difference in square footage is due to limited sales in this value range with sales considered to have similar marketability and appeal as the subject. Lot sizes were bracketed and were considered to have similar market appeal with appraisers typically adjusting for sales with greater than triple square footage differences. Sales were considered to have similar overall site utility and similar spacing between dwellings, neighborhood settings, and were considered comparable beyond differing acreage. Neighborhood was defined as urban and was determined from the makeup of the neighborhood, access to shopping, employment, etc and is not determined by the distance of the sales.

Cost Approach Comments

Cost figures come from local builders and building supply dealers with support from Marshall and Swift Cost Services. Depreciation is calculated by the Age/Life method. No economic obsolescence was noted. Floor area estimated is an approximation only with minor deviations in the square footage being of little or no value. Economic life of properties in the area is eighty years with the effective age of the subject being 40 years, remaining economic life being 40 years. Floor area estimated is an approximation only with minor deviations in actual square footage being of little or no value consequence. Square footage is calculated by exterior dimensions and square footage reported per assessor's records.

Disclosure of Prior Appraisal and/or other services

I certify that to the best of my knowledge and belief, that I have not performed any prior services regarding the subject property, as an appraiser, or in any other capacity, within the three year period immediately preceding acceptance of this appraisal order.

Appraiser Experience

"I have knowledge and experience in appraising this type of property in this market area and I am aware of and have access to the necessary and appropriate public and private data sources such as MLS, tax assessment records, public land records and other data sources including sales journals, ie Registry Review and Bankers and Tradesman. I have been appraising in the subject's marketplace for over thirty years and continue to follow market conditions as they change.

Exposure time

A reasonable exposure time for the subject's property at the opinion of value indicated is estimated to be around 90 days as reported in the appraisal. This was derived from the DOM of the comparable properties and listings used in this report and the marketing time in the subject's location.

Signatures

This appraisal report has incorporated digitally-encrypted original signature. The signature is protected by a password and cannot be added, deleted or changed by anyone other than those with authorized password access. No other individual has knowledge of the password or is authorized to affix or delete such signature from the appraisal report or any attachments thereto. As a result, this document should be construed as an original, signed document.

Revision request

Appraiser has provided and labelled photos accurately with suspended ceiling falling in Unit 4 and chipping paint and water damaged ceiling in Unit 1 as labelled. Square footage of units is accurately reported per exterior and interior measurements. Floor plans for multi-families do not break out per unit with the appraiser calculated per unit living area from interior and exterior measurements along with area that is included in Unit 3 entry space. Appraiser has already provided photo of living room for Unit 4.

Operating Income Statement

002372
M8172PITTSFIELD

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

Property Address 31 Main Street Street	Pittsfield City	NH State	03263 Zip Code
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General Instructions: This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit.

	Currently Rented	Expiration Date	Current Rent Per Month	Market Rent Per Month	Utility Expense	Paid By Owner	Paid By Tenant
Unit No. 1 Yes _____ No XX _____			\$ _____	\$ 1,000	Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 2 Yes _____ No _____			\$ _____	\$ 950	Gas	<input type="checkbox"/>	<input type="checkbox"/>
Unit No. 3 Yes _____ No _____			\$ _____	\$ 1,200	Fuel Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Unit No. 4 Yes _____ No _____			\$ _____	\$ 1,400	Fuel (Other)	<input type="checkbox"/>	<input type="checkbox"/>
Total			\$ 0	\$ 4,550	Water/Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
					Trash Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (*for new properties the applicant's projected income and expenses must be provided*). This Operating Income Statement and previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (*e.g., Applicant/Appraiser 288/300*). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (*Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item.*) Income should be based on current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

Annual Income and Expense Projection for Next 12 months

	By Applicant/Appraiser	Adjustments by Lender's Underwriter
Income (<i>Do not include income for owner-occupied units</i>)		
Gross Annual Rental (<i>from unit(s) to be rented</i>)	\$ 54,600	\$ _____
Other Income (<i>include sources</i>)	+	+
Total	\$ 54,600	\$ _____
Less Vacancy/Rent Loss	- 2145.00 (5%)	- (%)
Effective Gross Income	\$ 52,455	\$ _____
Expenses (<i>Do not include expenses for owner-occupied units</i>)		
Electricity	500	_____
Gas	_____	_____
Fuel Oil	6,000	_____
Fuel	(Type- _____)	_____
Water/Sewer	4,000	_____
Trash Removal	_____	_____
Pest Control	_____	_____
Other Taxes or Licenses	_____	_____
Casual Labor	600	_____
This includes the costs for public area cleaning, snow removal, etc., even though the applicant may not elect to contract for such services.		
Interior Paint/Decorating	600	_____
This includes the costs of contract labor and materials that are required to maintain the interiors of the living units.		
General Repairs/Maintenance	600	_____
This includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems, grounds, etc.		
Management Expenses	_____	_____
These are the customary expenses that a professional management company would charge to manage the property.		
Supplies	_____	_____
This includes the costs of items like light bulbs, janitorial supplies, etc.		
Total Replacement Reserves - See Schedule on Pg. 2	1,903	_____
Miscellaneous Taxes	5,167	_____
.....	_____	_____
.....	_____	_____
.....	_____	_____
.....	_____	_____
.....	_____	_____
.....	_____	_____
.....	_____	_____
.....	_____	_____
.....	_____	_____
Total Operating Expenses	\$ 19,370	\$ _____

Replacement Reserve Schedule

Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year-such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc.-should be expensed on a replacement cost basis.

Equipment	Replacement Cost	Remaining Life		By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@ \$ <u>800.00</u> ea. ÷	<u>15</u> Yrs. x	<u>4</u> Units =	\$ <u>213.33</u>	\$ _____
Refrigerators	@ \$ <u>1,500.00</u> ea. ÷	<u>15</u> Yrs. x	<u>4</u> Units =	\$ <u>400.00</u>	\$ _____
Dishwashers	@ \$ _____ ea. ÷	_____ Yrs. x	_____ Units =	\$ _____	\$ _____
A/C Units	@ \$ _____ ea. ÷	_____ Yrs. x	_____ Units =	\$ _____	\$ _____
C. Washer/Dryers	@ \$ _____ ea. ÷	_____ Yrs. x	_____ Units =	\$ _____	\$ _____
HW Heaters	@ \$ <u>900.00</u> ea. ÷	<u>10</u> Yrs. x	<u>1</u> Units =	\$ <u>90.00</u>	\$ _____
Furnace(s)	@ \$ <u>15,000.00</u> ea. ÷	<u>25</u> Yrs. x	<u>1</u> Units =	\$ <u>600.00</u>	\$ _____
(Other)	@ \$ _____ ea. ÷	_____ Yrs. x	_____ Units =	\$ <u>0.00</u>	\$ _____
Roof	@ \$ <u>15,000.00</u> ÷	<u>25</u> Yrs. x One Bldg. =		\$ <u>600.00</u>	\$ _____
Carpeting (Wall to Wall)					
		Remaining Life			
(Units) _____ Total Sq. Yds. @ \$ _____ Per Sq. Yd. ÷		_____ Yrs. =		\$ <u>0.00</u>	\$ _____
(Public Areas) _____ Total Sq. Yds. @ \$ _____ Per Sq. Yd. ÷		_____ Yrs. =		\$ _____	\$ _____
Total Replacement Reserves. (Enter on Pg. 1)				\$ <u>1,903.33</u>	\$ _____

Operating Income Reconciliation

\$ <u>52,455.00</u>	- \$ <u>19,370.00</u>	= \$ <u>33,085.00</u>	÷ 12 =	\$ <u>2,757.08</u>
Effective gross Income	Total Operating Expenses	Operating Income		Monthly Operating Income
\$ <u>2,757.08</u>	- \$ _____	= \$ <u>2,757.08</u>		
Monthly Operating Income	Monthly Housing Expenses	Net Cash Flow		

(Note: Monthly Housing Expense includes principal and interest on the mortgage, hazard insurance premiums, real estate taxes, mortgage insurance premiums, HOA dues, leasehold payments, and subordinate financing payments.)

Underwriter's instructions for 2-4 Family Owner-Occupied Properties

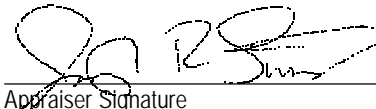
- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Monthly Operating Income is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the **subject property** to the borrower's stable monthly income.

Underwriter's instructions for 1-4 Family Investment Properties

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense for the borrower's **primary residence** to the borrower's stable monthly income.

Appraiser's Comments (including sources for data and rationale for the projections)

Joseph R. Gustitus NHCG 287 MACG 5524
Appraiser Name


Appraiser Signature

05/02/2024
Date

Underwriter's Comments and Rationale for Adjustments

Underwriter Name

Underwriter Signature

Date

Market Conditions Addendum to the Appraisal Report

002372
File No. M8172PITTSFIELD

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **31 Main Street** City **Pittsfield** State **NH** Zip Code **03263**

Borrower **Matthew Collins**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	0	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	0.33	1.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	4	3	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	5.97	9.09	2.00	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	350,000	0	362,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	11	0	5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	340,000	0	364,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	11	5	15	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	102.90%	0.00%	99.20%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
Research of the market reveals that fewer of the transactions include sales that have seller paying points towards closing costs. These typically range from 2-4% dependent upon the sales price. Some transactions are negotiated on the basis of these closing costs being paid by the seller. Appraiser has tried to confirm closing concessions with MLS not requiring agents to report concessions and many real estate offices not allowing agents to report concessions to appraisers. With new USPAP regulations, even some appraisers are not releasing this information reporting the data to be personal information.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
Market has seen some foreclsoure activity and is not having a serious affect on value or marketability. In completing review appraisals, many of the appraisers in the area continue to report stable values.

Cite data sources for above information. Discussions with local realtors, appraisers and overall appraiser experience of the marketplace.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
Appraiser has considered the above information and has considered sales, listing and pending sales in the conclusions drawn in the appraisal.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: _____

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

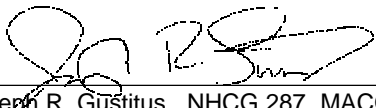
Summarize the above trends and address the impact on the subject unit and project.

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

APPRAISER

Signature 
 Name Joseph R. Gustitus NHCG 287 MACG 5524
 Company Name Abacus Appraisal Services, LLC
 Company Address 19 Chandler Drive Londonderry, NH 03053
 State License/Certification # NHCG-287 State NH
 Email Address gustitus@comcast.net

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

DIMENSION LIST ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263

GROSS BUILDING AREA (GBA)		3,666
GROSS LIVING AREA (GLA)		3,666
Area(s)	Area	% of GLA
Living	3,666	100.00
Level 1	2,466	67.27
Level 2	1,200	32.73
Level 3	0	0.00
Other	0	0.00
Basement <input type="checkbox"/>	1,320	
Garage <input type="checkbox"/>	0	
Other <input type="checkbox"/>	150	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
40.00 x 30.00 x 1.00 =		1,200.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10.00 x 12.00 x 1.00 =		120.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7.00 x 30.00 x 1.00 =		210.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25.80 x 19.00 x 1.00 =		490.20		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.00 x 5.00 x 1.00 =		15.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.00 x 0.20 x 1.00 =		0.20		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33.00 x 30.20 x 1.00 =		996.60		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29.00 x 26.00 x 1.00 =		754.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
40.00 x 30.00 x 0.50 =		600.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: April 30, 2024
Appraised Value: \$ 310,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Borrower: Matthew Collins
Property Address: 31 Main Street
City: Pittsfield
Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
Case No.: 002372
Zip: 03263

State: NH



Second front photo



Second rear photo



Second street scene Main Street

Borrower: Matthew Collins
Property Address: 31 Main Street
City: Pittsfield
Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
Case No.: 002372
Zip: 03263

State: NH



Replace roof



Electrical meter



Remove debris

Borrower: Matthew Collins
Property Address: 31 Main Street
City: Pittsfield
Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
Case No.: 002372
State: NH
Zip: 03263



Interior of shed



Broken attic window



Common driveway

INTERIOR PHOTOS

Borrower: Matthew Collins	File No.: M8172PITTSFIELD	
Property Address: 31 Main Street	Case No.: 002372	
City: Pittsfield	State: NH	Zip: 03263
Lender: Premier Money Source Inc.		



Kitchen

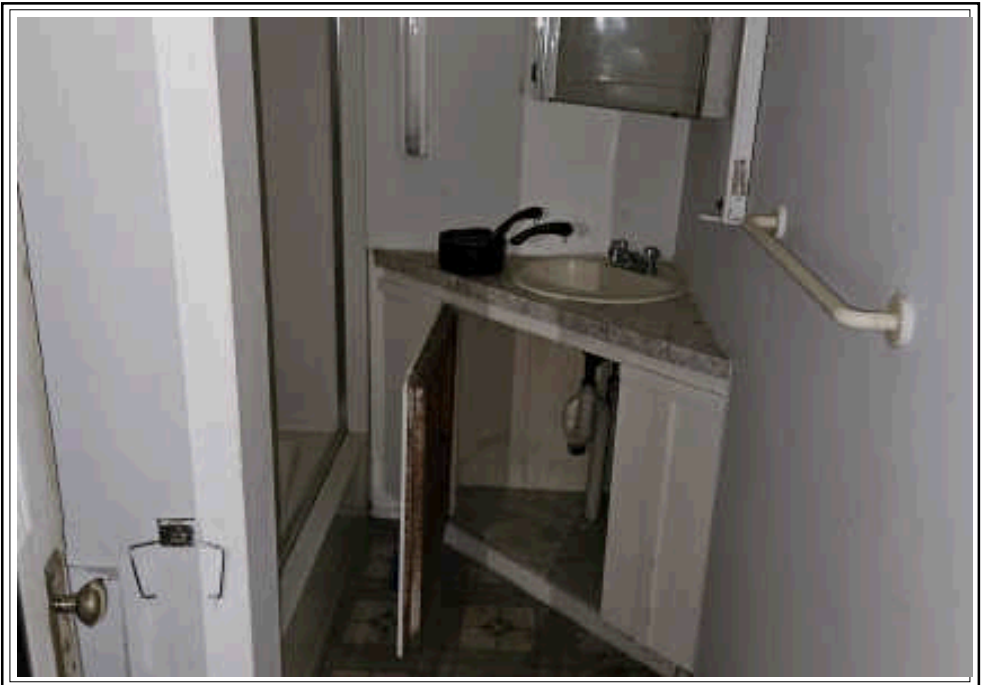
Comment:
Unit 2



Living Area

Description:

Comment:
Unit 2



Bathroom

Description:

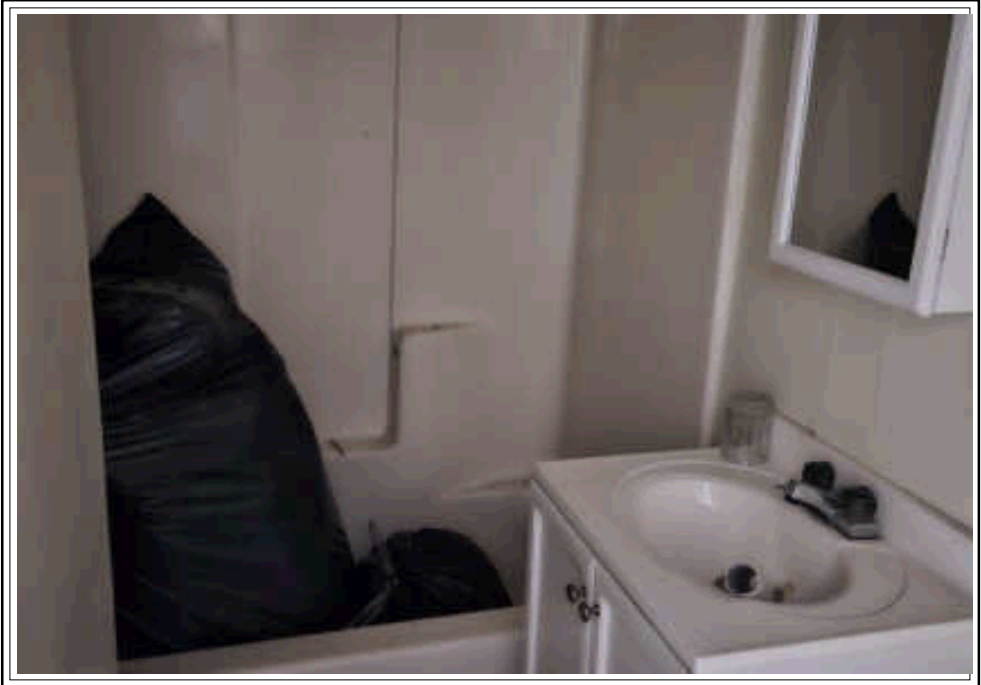
Comment:
Unit 4

BATHROOM PHOTOS

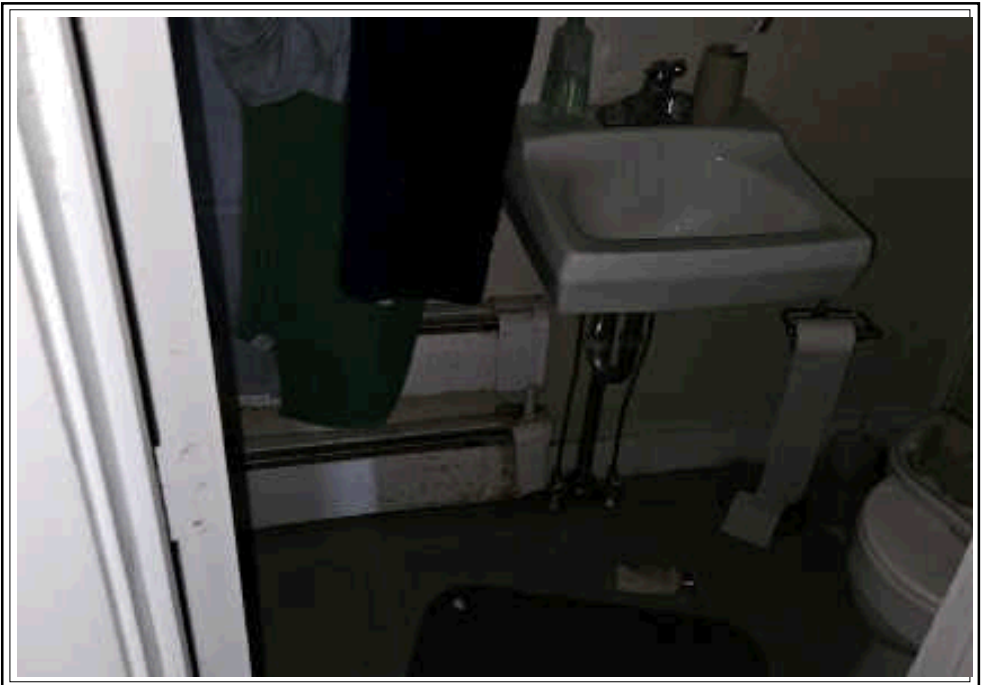
Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



Comment:
Bathroom Unit 3



Comment:
Bathroom Unit 2



Comment:
Bathroom Unit 1

INTERIOR PHOTOS

Borrower: Matthew Collins	File No.: M8172PITTSFIELD	
Property Address: 31 Main Street	Case No.: 002372	
City: Pittsfield	State: NH	Zip: 03263
Lender: Premier Money Source Inc.		



Bedroom #1 Unit 3



Bedroom #2 Unit 3



Living room Unit 3



Kitchen Unit 3



Kitchen Unit 2



Bedroom Unit 2

INTERIOR PHOTOS

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



Electrical panel



Kitchen Unit 2



Living room Unit 2



Scrape and paint ceiling Unit 1



Smoke detector



Living room Unit 1

INTERIOR PHOTOS

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



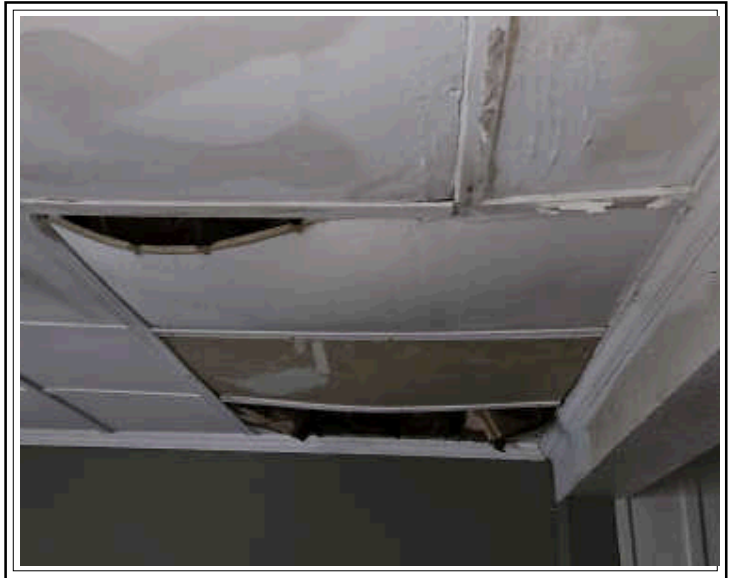
Kitchen Unit 1



Water damage ceiling Unit 1



Second view kitchen Unit 1S



Water damage Unit 1



Entry Unit 4



Ceiling fell in Unit 4

INTERIOR PHOTOS

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



Second view kitchen Unit 4--water damage ceiling



Bedroom #1 Unit 4



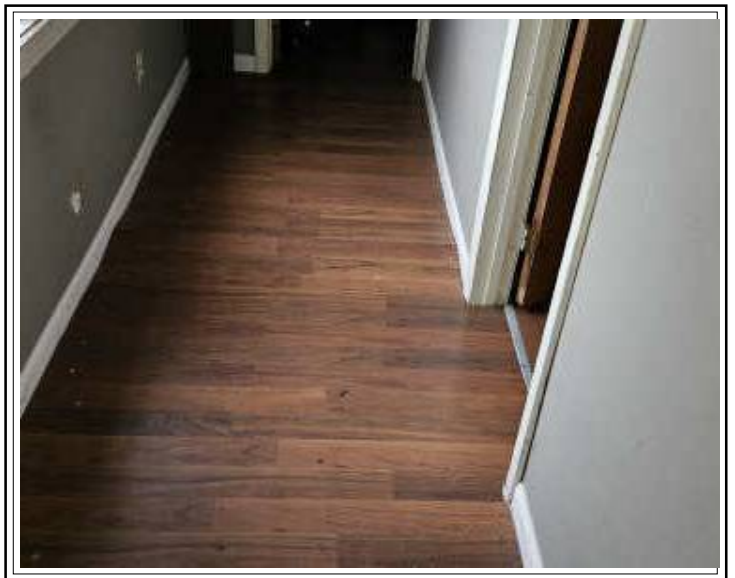
Bedroom #2 Unit 4



Bedroom #3 Unit 4



No flooring living room Unit 4



Flooring coming up Unit 4

INTERIOR PHOTOS

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



Ceiling falling in Unit 4 living room



Heating system



Hot water heater



Electrical services



Electrical services



Location of oil tank basement

INTERIOR PHOTOS

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



Basement area



Forced hot air heating system



Basement area



Crawl space area



Water main



Bedroom Unit 1

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD	
Property Address: 31 Main Street	Case No.: 002372	
City: Pittsfield	State: NH	Zip: 03263
Lender: Premier Money Source Inc.		



COMPARABLE SALE #1

16 Lyford Hill Road
Pittsfield, NH 03263
Sale Date: 05/05/2023
Sale Price: \$ 330,000



COMPARABLE SALE #2

1 Cram Avenue
Pittsfield, NH 03263
Sale Date: 03/05/2024
Sale Price: \$ 425,000



COMPARABLE SALE #3

15 Watson Street
Pittsfield, NH 03263
Sale Date: 04/18/2024
Sale Price: \$ 362,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD	
Property Address: 31 Main Street	Case No.: 002372	
City: Pittsfield	State: NH	Zip: 03263
Lender: Premier Money Source Inc.		



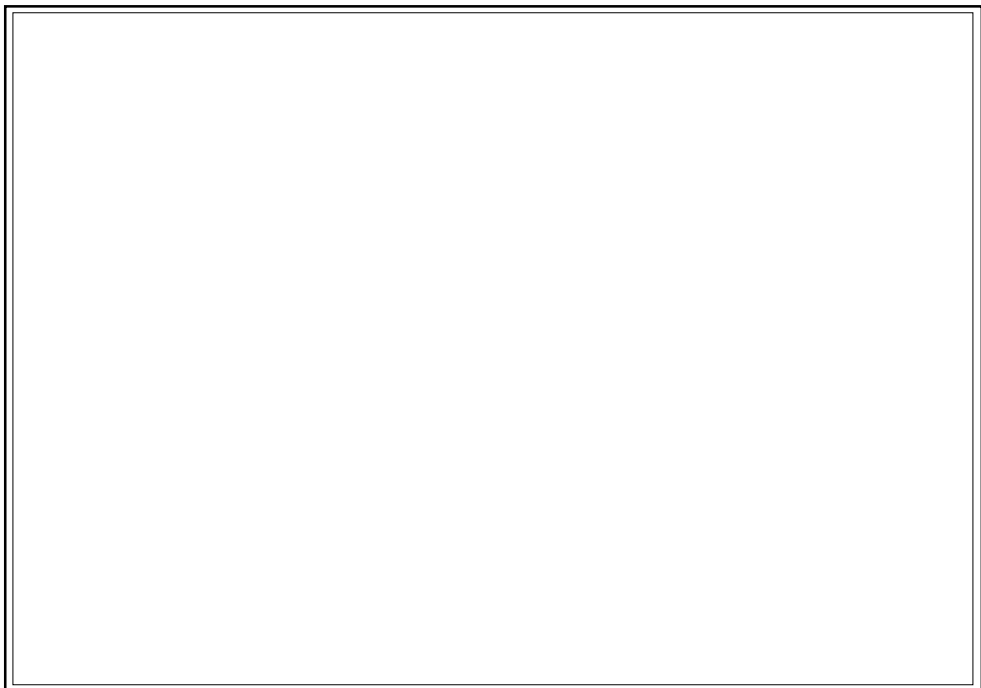
COMPARABLE SALE #4

33 Bridge Street
Pittsfield, NH 03263
Sale Date: 09/22/2023
Sale Price: \$ 385,000



COMPARABLE SALE #5

36 Concord Hill Road
Pittsfield, NH 03263
Sale Date: 09/22/2023
Sale Price: \$ 250,000



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

COMPARABLE RENTALS PHOTO ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



COMPARABLE RENTAL #1

16 Lyford Hill Road
Pittsfield, NH 03263



COMPARABLE RENTAL #2

26 Chestnut Street
Pittsfield, NH 03263



COMPARABLE RENTAL #3

1 Cram Avenue--Unit 3
Pittsfield, NH 03263

COMPARABLE RENTALS PHOTO ADDENDUM

Borrower: Matthew Collins	File No.: M8172PITTSFIELD
Property Address: 31 Main Street	Case No.: 002372
City: Pittsfield	State: NH
Lender: Premier Money Source Inc.	Zip: 03263



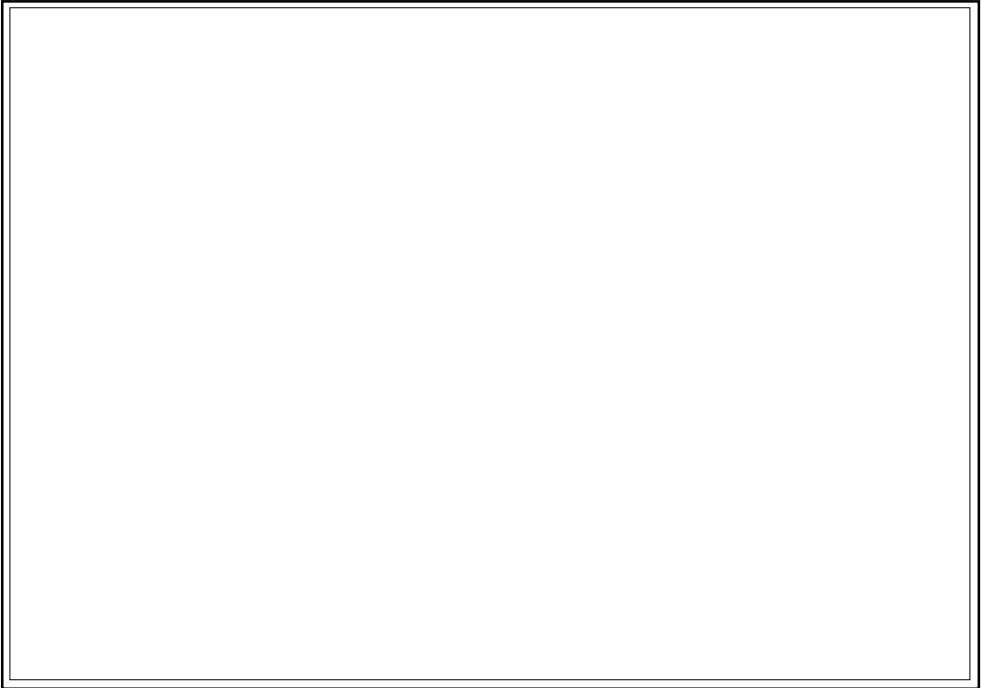
COMPARABLE RENTAL #4

46-1 Chestnut Street
Pittsfield, NH 03263



COMPARABLE RENTAL #5

46-3 Chestnut Street
Pittsfield, NH 03263



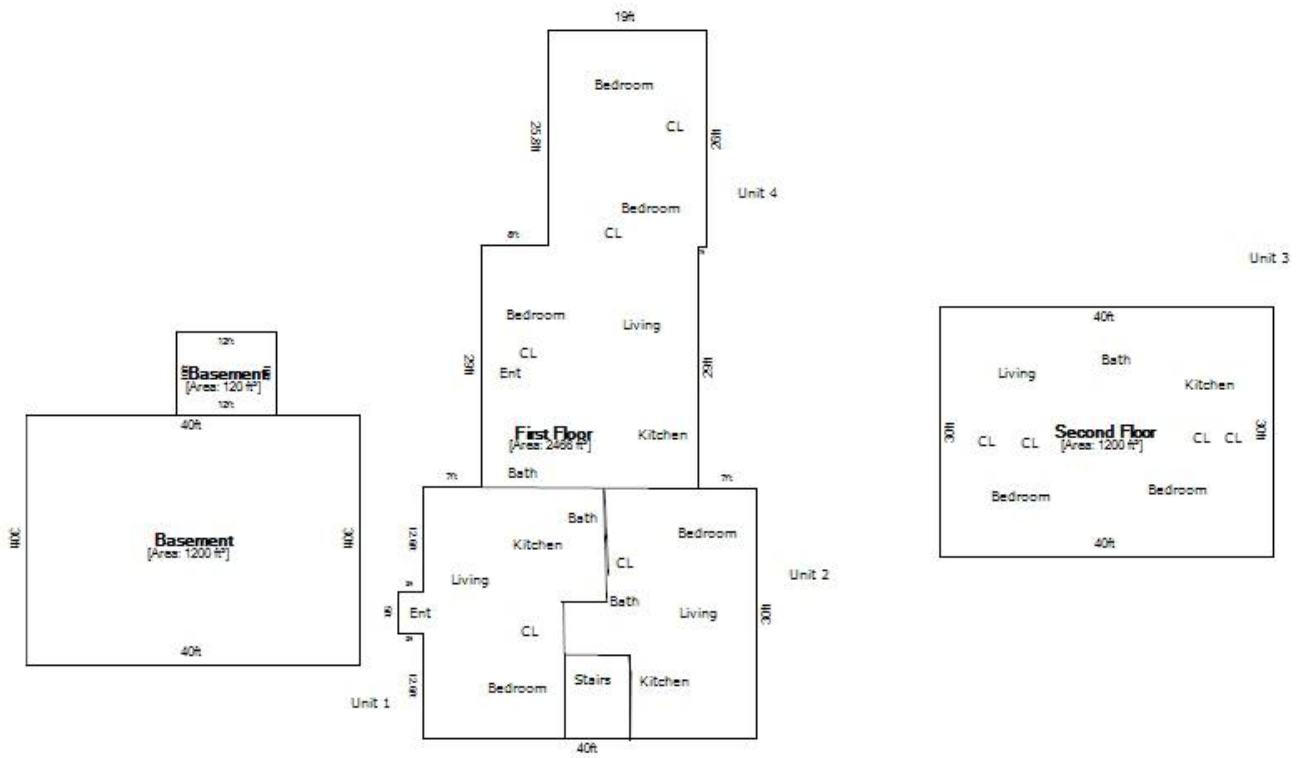
COMPARABLE RENTAL #6

FLOORPLAN SKETCH

Borrower: Matthew Collins
 Property Address: 31 Main Street
 City: Pittsfield
 Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
 Case No.: 002372
 State: NH
 Zip: 03263

Sketch

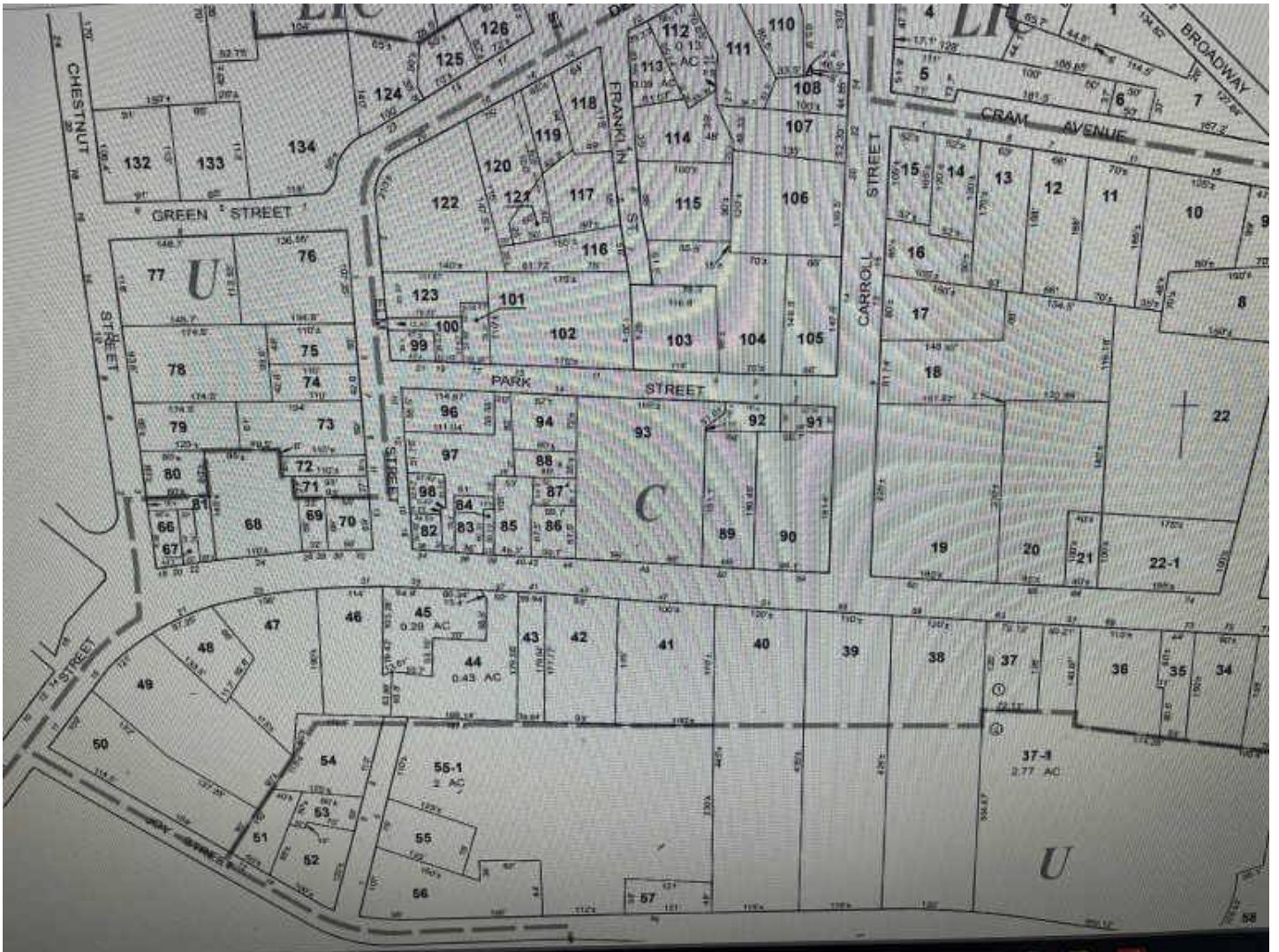


Living Area		Area Calculation			
First Floor	2466 ft²	First Floor			x 1.00 = 2466 ft²
Second Floor	1200 ft²		7ft x 30ft x 1.00 =		210 ft²
Nonliving Area			25.8ft x 19ft x 1.00 =		490.2 ft²
Basement	1200 ft²		3ft x 5ft x 1.00 =		15 ft²
Basement	120 ft²		1ft x 0.20ft x 1.00 =		0.20 ft²
			33ft x 30.2ft x 1.00 =		996.60 ft²
			29ft x 26ft x 1.00 =		754 ft²
		Second Floor			x 1.00 = 1200 ft²
			40ft x 30ft x 0.50 =		600.00 ft²
Total Living Area (rounded):	3666 ft²		40ft x 30ft x 0.50 =		600.00 ft²

PLAT MAP

Borrower: Matthew Collins
Property Address: 31 Main Street
City: Pittsfield
Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
Case No.: 002372
State: NH
Zip: 03263



LOCATION MAP

Borrower: Matthew Collins

File No.: M8172PITTSFIELD

Property Address: 31 Main Street

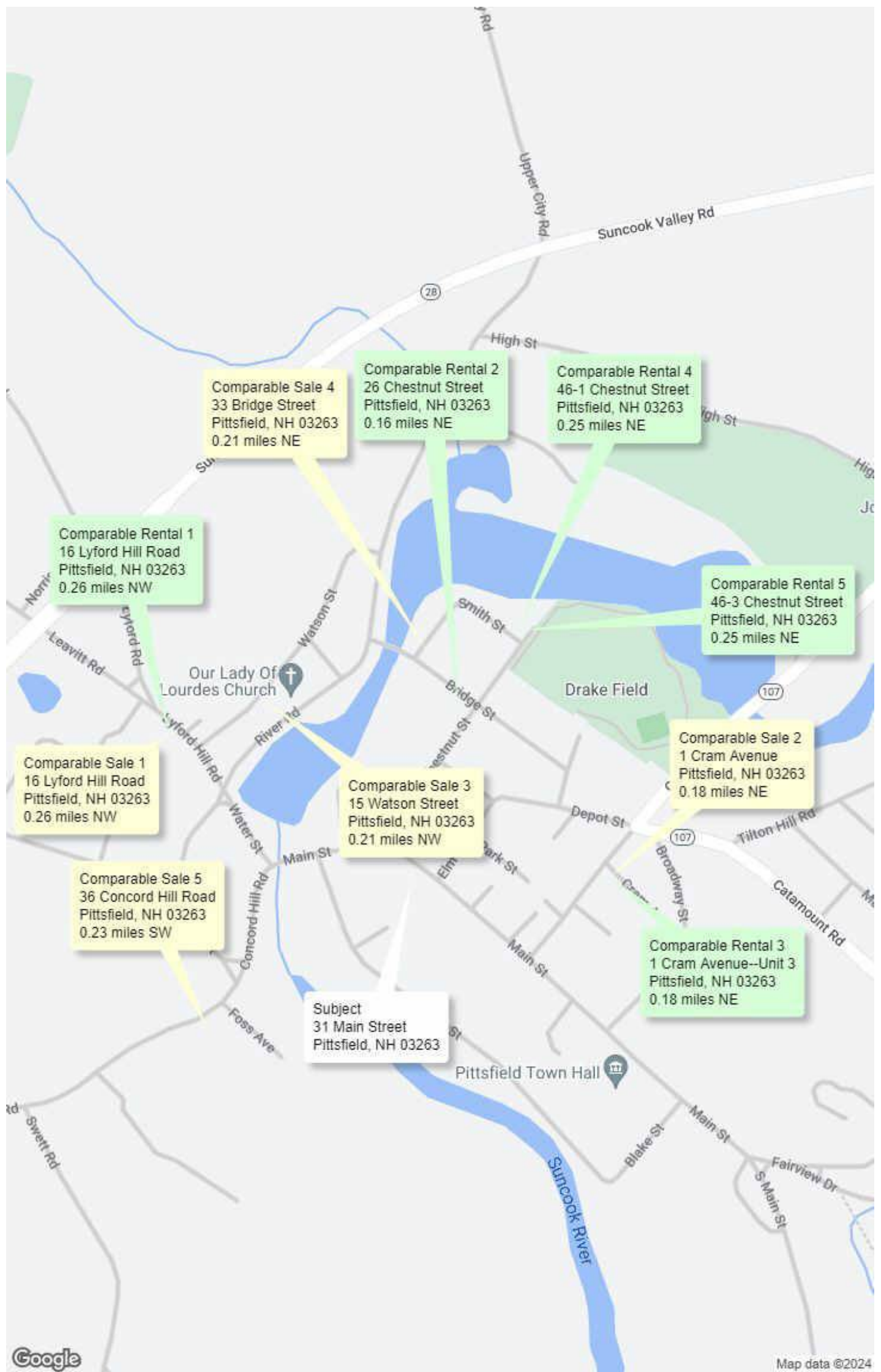
Case No.: 002372

City: Pittsfield

State: NH

Zip: 03263

Lender: Premier Money Source Inc.

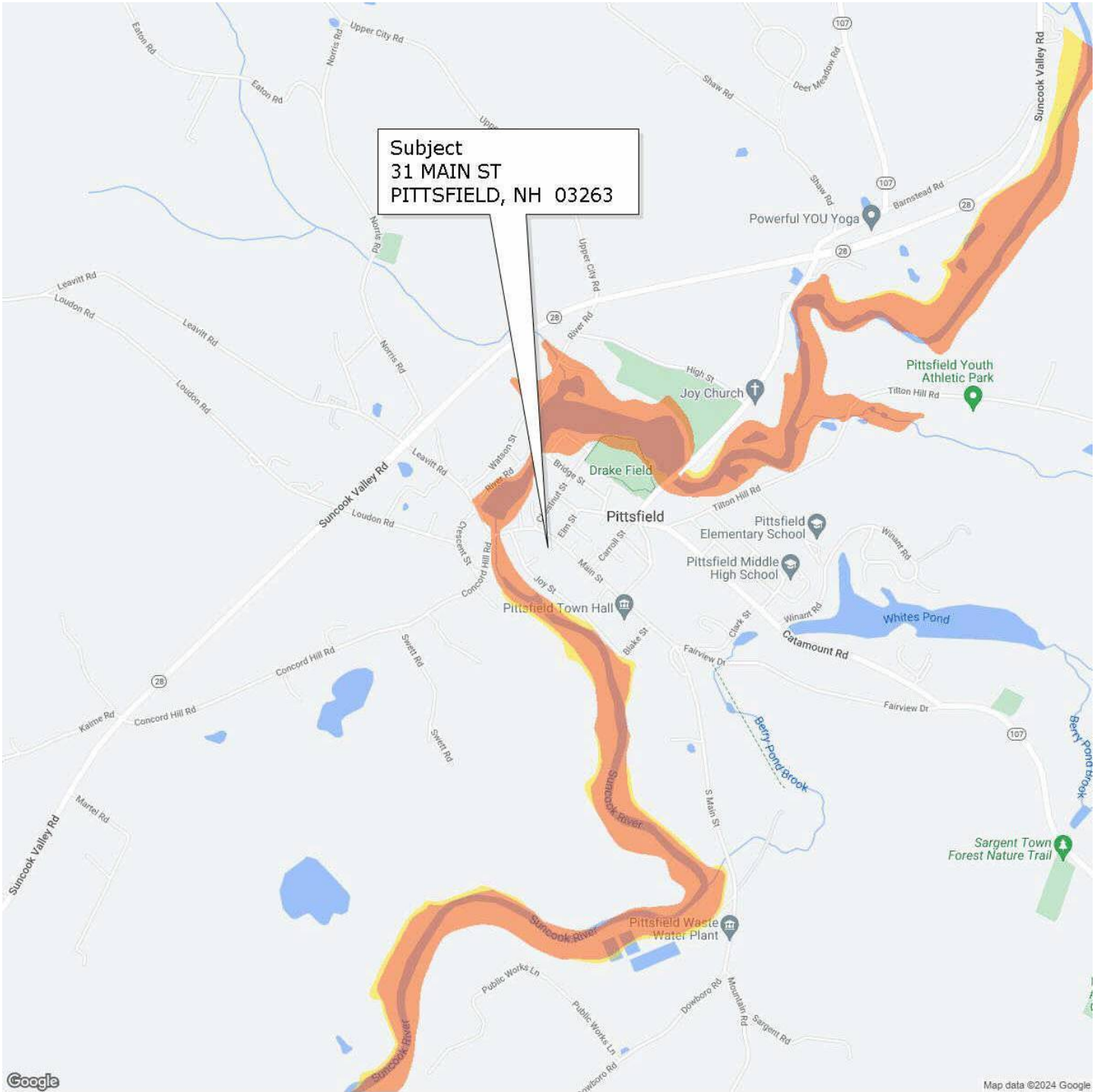


Map data ©2024

FLOOD MAP

Borrower: Matthew Collins
 Property Address: 31 Main Street
 City: Pittsfield
 Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
 Case No.: 002372
 State: NH
 Zip: 03263



FLOOD INFORMATION

Community: TOWN OF PITTSFIELD
 Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 33013C0387E
Panel: 33013C0387
Zone: X
Map Date: 04-19-2010
FIPS: 33013
Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:**
- = Forest
- = Water

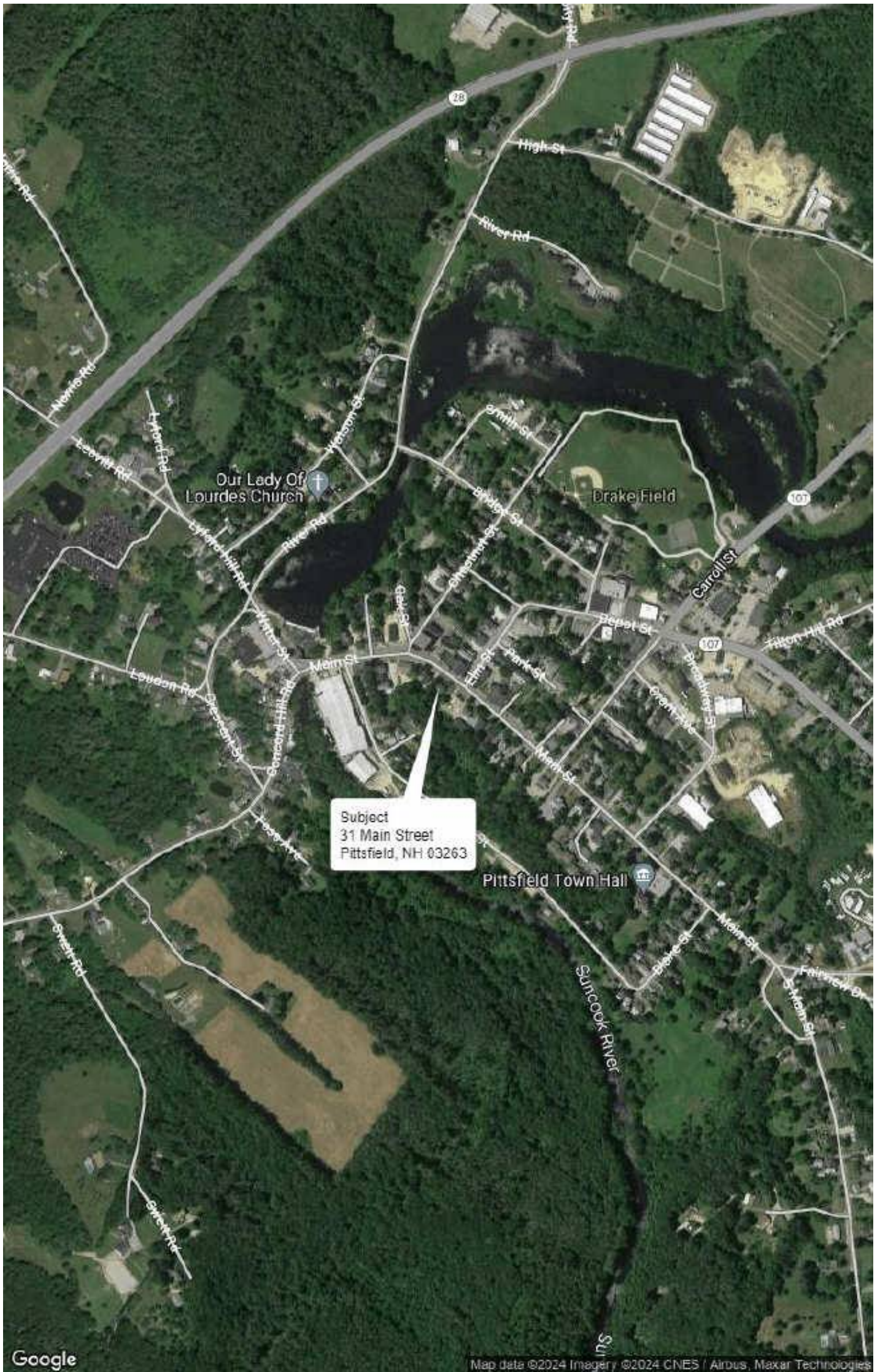
Sky Flood™

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.

AERIAL MAP

Borrower: Matthew Collins
Property Address: 31 Main Street
City: Pittsfield
Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
Case No.: 002372
State: NH
Zip: 03263



Borrower: Matthew Collins
 Property Address: 31 Main Street
 City: Pittsfield
 Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
 Case No.: 002372
 State: NH
 Zip: 03263

Town of Pittsfield

[Print Now](#)

Parcel ID: 000U03 000046 000000 (CARD 1 of 1)
 Owner: ECLIPSE REALTY & PROPERTIES LLC
 Location: 31 MAIN STREET
 Acres: 0.560

General

Valuation	
Building Value:	\$164,100
Features:	\$200
Taxable Land:	\$53,000
Card Value:	\$217,300
Parcel Value:	\$217,300

[Review and Pay Property Taxes Online](#)

Listing History	
List Date	Lister
01/14/2014	JBVM
11/20/2013	INSP
05/04/2009	JDRM
03/16/2006	BLRM

Notes: BUILDING 4 UNITS 2- 3 BEDROOM, 2- 1 BEDROOM, SIDING -OUTDATED KIT/BATH- LAYOUT.09; VINYL SDNG ON FFF/CRL AREA; 1/14 NOH; DNPU 2FT ENT; EXT SHOWS SOME DEFERRED MAINT; NO SUBDIVISION POTENTIAL DUE TO HSE PLACEMENT;

History Of Taxable Values

Tax Year	Building	Features	Land	Value Method	Total Taxable
2023	\$164,100	\$200	\$53,000	Cost Valuation	\$217,300
2022	\$164,100	\$200	\$53,000	Cost Valuation	\$217,300
2021	\$164,100	\$200	\$53,000	Cost Valuation	\$217,300
2020	\$164,100	\$200	\$53,000	Cost Valuation	\$217,300
2019	\$162,200	\$200	\$27,600	Cost Valuation	\$190,000
2018	\$162,200	\$200	\$27,600	Cost Valuation	\$190,000
2017	\$162,200	\$200	\$27,600	Cost Valuation	\$190,000
2016	\$162,200	\$200	\$27,600	Cost Valuation	\$190,000
2015	\$162,200	\$200	\$27,600	Cost Valuation	\$190,000
2014	\$168,600	\$200	\$46,400	Cost Valuation	\$215,200
2013	\$169,000	\$0	\$48,800	Cost Valuation	\$217,800
2012	\$169,000	\$0	\$48,800	Cost Valuation	\$217,800
2007	\$169,600	\$0	\$70,850	Cost Valuation	\$240,450

Borrower: Matthew Collins
 Property Address: 31 Main Street
 City: Pittsfield
 Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
 Case No.: 002372
 State: NH
 Zip: 03263

Size: 0.560 Ac. Site: AVERAGE
 Zone: 20 - COMMERCIAL Driveway: PAVED
 Neighborhood: AVERAGE Road: PAVED
 Land Use: 4F RES
 Taxable Value: \$53,000

Land Type	Units	Base Rate	NC	Adj	Site	Road	Dway	Topo	Cond	SPI	R	Tax Value	Notes
4F RES	0.250 AC	55,000	E	100	100	100	100	95 MILD	100	0	N	52,300	
4F RES	0.310 AC	2,500	X	100	0	0	0	95 MILD	100	0	N	700	

Building

2.50 STORY MULTI FAM Built In 1900

Roof: GABLE OR HIP ASPHALT	Bedrooms: 8	Quality: AVG
Exterior: ASBEST SHNGL VINYL SIDING	Bathrooms: 4.0	Size Adj. 0.8665
Interior: DRYWALL	Extra Kitchens: 3	Base Rate: 78.00
Flooring: CARPET HARDWOOD	Fireplaces: 0	Building Rate: 0.8818
Heats: OIL	Generators: 0	Sq. Foot Cost: 68.78
FA DUCTED	AC: NO	Effective Area: 4,186
		Gross Living Area: 3,940
		Cost New: \$287,913

Depreciation	Normal AVERAGE	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
	43%	0%	0%	0%	0%	43%	\$164,100

Features

Borrower: Matthew Collins

File No.: M8172PITTSFIELD

Property Address: 31 Main Street

Case No.: 002372

City: Pittsfield

State: NH

Zip: 03263

Lender: Premier Money Source Inc.



Code	Description	Area	Eff Area	GL Area
ATF	ATTIC FINISHED	1,200	300	300
UFF	UPPER FLR FIN	1,200	1,200	1,200
FFF	FST FLR FIN	2,440	2,440	2,440
BMU	BSMNT UNFINISHED	1,218	183	0
CRL	CRAWL SPACE	1,222	61	0
DEK	DECK/ENTRANCE	16	2	0
Totals			4,186	3,940

Printed on 05-01-24

Borrower: Matthew Collins

File No.: M8172PITTSFIELD

Property Address: 31 Main Street

Case No.: 002372

City: Pittsfield

State: NH

Zip: 03263

Lender: Premier Money Source Inc.

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Value	Notes
LEAN-TO	27	3 x 9	400	4.00	50	\$216	ATT HSE
Total:						\$200	

Photo



Sketch

Borrower: Matthew Collins

File No.: M8172PITTSFIELD

Property Address: 31 Main Street

Case No.: 002372

City: Pittsfield

State: NH

Zip: 03263

Lender: Premier Money Source Inc.

Sales

Sale Date	Sale Type	Qualified	Sale Price	Grantor	Book	Page
11/10/2010	IMPROVED	YES	\$218,800	DUGAS, SHEILA	3224	1719
08/20/2009	IMPROVED	NO - FINANCIAL CO GRNTR/E	\$102,000	BANK OF AMERICA NA TRU	3150	1710
06/25/2009	IMPROVED	NO - FORECLOSURE	\$163,628	GLADKOWSKI, ALAN W	3139	84
06/29/2006	IMPROVED	YES	\$219,333	BERKETLL ENTERPRISES L	2905	893

Land

Appraiser Independence Certification

002372
File No.: M8172PITTSFIELD

Borrower: Matthew Collins
Property Address: 31 Main Street
City: Pittsfield County: Merrimack State: NH Zip Code: 03263
Lender/Client: Premier Money Source Inc.

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

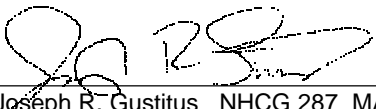
I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature: 
Name: Joseph R. Gustitus NHCG 287 MACG 5524
Date Signed: 05/02/2024
State Certification #: NHCG-287
or State License #: _____
or Other (describe): _____ State #: _____
State: NH
Expiration Date of Certification or License: 09/30/2024

SUPERVISORY APPRAISER (only if required):

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

USPAP ADDENDUM

002372
File No. M8172PITTSFIELD

Borrower: Matthew Collins
 Property Address: 31 Main Street
 City: Pittsfield County: Merrimack State: NH Zip Code: 03263
 Lender: Premier Money Source Inc.

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

Appraisal Report A written report prepared under Standards Rule 2-2(a).
 Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

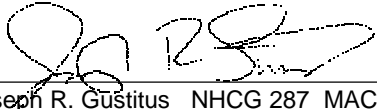
Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 90 days

Additional Certifications

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.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

<p>APPRAISER:</p> <p>Signature: <u></u> Name: <u>Joseph R. Gustitus NHCG 287 MACG 5524</u> Date Signed: <u>05/02/2024</u> State Certification #: <u>NHCG-287</u> or State License #: _____ or Other (describe): _____ State #: _____ State: <u>NH</u> Expiration Date of Certification or License: <u>09/30/2024</u> Effective Date of Appraisal: <u>April 30, 2024</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____ Name: _____ Date Signed: _____ State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Supervisory Appraiser inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior</p>
---	--

Borrower: Matthew Collins

File No.: M8172PITTSFIELD

Property Address: 31 Main Street

Case No.: 002372

City: Pittsfield

State: NH

Zip: 03263

Lender: Premier Money Source Inc.

State of New Hampshire



Real Estate Appraisers Board

Authorized as

Certified General Appraiser

Issued To

JOSEPH R GUSTTUS, SR

License Number: NHCG-287
Active

Issue Date: 04/01/1992

Expiration Date: 09/30/2024

Borrower: Matthew Collins
 Property Address: 31 Main Street
 City: Pittsfield
 Lender: Premier Money Source Inc.

File No.: M8172PITTSFIELD
 Case No.: 002372
 State: NH
 Zip: 03263



LIA Administrators & Insurance Services



**APPRAISAL, VALUATION AND PROPERTY SERVICES
 PROFESSIONAL LIABILITY INSURANCE POLICY**

DECLARATIONS - NEW HAMPSHIRE

Aspen American Insurance Company

(Referred to below as the "Company")
 499 Washington Boulevard, 8th Floor
 Jersey City, NJ 07310
 877-245-3510

Date Issued	Policy Number	Previous Policy Number
2/13/2024	AAI005530-09	AAI005530-08

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

<p>1. Customer ID: 163558 Named Insured: ABACUS APPRAISAL SERVICES, LLC Joseph Gustitus 19 Chandler Drive Londonderry, NH 03053</p>																																																	
<p>2. Policy Period: From: 02/19/2024 To: 02/19/2025 12:01 A.M. Standard Time at the address stated in 1 above.</p>																																																	
<p>3. Deductible: \$1000 Each Claim</p>																																																	
<p>4. Retroactive Date: 02/19/2004</p>																																																	
<p>5. Inception Date: 02/19/2016</p>																																																	
<p>6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate Subpoena Response: \$5,000 Supplemental Payment Coverage Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage Loss of Earnings: \$500 per day Supplemental Payment Coverage</p>																																																	
<p>7. Covered Professional Services (as defined in the Policy and/or by Endorsement):</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">Real Estate Appraisal and Valuation:</td> <td>Yes</td> <td><input checked="" type="checkbox"/></td> <td>No</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td style="padding-left: 40px;">Residential Property:</td> <td>Yes</td> <td><input checked="" type="checkbox"/></td> <td>No</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td style="padding-left: 40px;">Commercial Property:</td> <td>Yes</td> <td><input checked="" type="checkbox"/></td> <td>No</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit):</td> <td>Yes</td> <td><input checked="" type="checkbox"/></td> <td>No</td> <td><input type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td style="padding-left: 20px;">Right of Way Agent and Relocation:</td> <td>Yes</td> <td><input type="checkbox"/></td> <td>No</td> <td><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Machinery and Equipment Valuation:</td> <td>Yes</td> <td><input type="checkbox"/></td> <td>No</td> <td><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Personal Property Appraisal:</td> <td>Yes</td> <td><input type="checkbox"/></td> <td>No</td> <td><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td style="padding-left: 20px;">Real Estate Sales/Brokerage:</td> <td>Yes</td> <td><input type="checkbox"/></td> <td>No</td> <td><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> </table>		Real Estate Appraisal and Valuation:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Residential Property:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Commercial Property:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit):	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	(If "yes", added by endorsement)	Right of Way Agent and Relocation:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>		Machinery and Equipment Valuation:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>		Personal Property Appraisal:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)	Real Estate Sales/Brokerage:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)
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