APPRAISAL OF REAL PROPERTY



LOCATED AT

20 Garr Field Ave Chillicothe, MO 64601 Lot 20 Graham's Mill Final Plat

FUB

AS OF June 12, 2014

BY

LAND APPRAISAL REPORT

								FRE NO.				
	Borrower N/A			Censu	us Tract <u>4</u>	1804.00	Ma	ip Relerence	S-2, T-5	57. R-2	24	- 1
	Property Address 20 G	arr Field Ave						•				_
2	City Chillicothe			Count	bi I bassa			Clots A40	7-0	-d		
SUBJECT				codm	ty <u>Livings</u>	sion		State MO	_ 4000	xde <u>64</u>	6U1	1
画	Legal Description Let 2	0 Graham's Mil	Final Plat									
120	Sale Price S N/A	Date of Sa	le N/A	Loan Term	N/A	yrs. Pa	perty Rights Appraised 🛛	Fee Le	asehold	☐ De	Minimin	DHID
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~	Actual Real Estate Taxes	5 130.19	INU I NO	n chames to be nair	I Un collet	s <u>o</u>	Other sales connections of	•				- 1
333	Lender/Client					Address						—
30	Occupant Vacant											
3.7		Appral				Instructions	to Appraiser None					
36	Location	∏Uab	an.	Suburban Suburban		Rural		6	ood A	lvg.	Fair	Poor
[2]	Built Up	77 4	- 7EN		=		l	•				<u>.</u>
(4)			r 75%	⊠ 25% to 75%	╙	Under 25%	Employment Stability			X	IJ	\sqcup \sqcup
13	Growth Rate 🔲 F	ully Dev. 🔲 Rap	kd	⊠ Steady	\Box	Slow	Convenience to Employment			X		
13	Property Values	· = ·			=		***************************************				느	
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Ī	Land Use 🕝 🖰) From Vacant 8	itoo	To Single	Family	Residence	Protection from Detrimental C	ocdificac		Ž	_	Ħ┪
9								Onuments			ऱ—	
NEIGHBORHOOD	Predominant Occupancy	🛛 Owner	لــا	Tenant	<u>5</u> %\	/acant	Police and Fire Protection		نا ــــــــــــــــــــــــــــــــــــ	X	\sqcup	\cup \cup
-	One-Unit Price Range	\$ \$50,000	to \$ \$750.	.000 Predominar	nt Value S	\$150,000	General Appearance of Prope	fes	The second	Я́ —		\neg
	One-Unit Age Range										 	
5.2		14814 A12	n <u> </u>	rs. Predominant A	ige <u> </u>	<u>· 15</u> yış.	Appeal to Market			X	Ц	
3	Comments including the	se tactors, favorable	or unfavorable	e, affecting marketab	lity (e.n. o	ublic parks, sc	hools, view, noise) Emplo	yment is st	able an	d com	mutino	is
	typical for the area	All amonition as	a anailatia	in the nelabback	sood are	n Cuestie	nd demand are in balanc					
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	Marketing times for	competing prop	<u>perties is qu</u>	nerally under 3	manths.	VA, FHA, a	nd Conventional financin	g is typical	for this a	area a	nd fina	ncina l
[,]	concessions do not	seem to influen	ce value S	ubject is compo	tible with	the marks)					
3					www Will	i are marke						
	Dimensions 75' x 14					_ =	10,500	_	UС	omer Lo	X	- 1
8	Zoning Classification	R1 Residential				Present	Improvements 🛛 Do 🛛	Do Not (Conform to	Zonina	Republ	ions
13		Present Use	M Other for	erital Developm	ont				N	y		
37	•	_		ecity) <u>Developm</u>		-						
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12.				=								<u></u>
34		ground Elect. & Tel.			et Lights	j is the proper	ty located in a FEMA Special FI	ood Hazard Ar	ea?	⊠Y	es	□ No
1	Comments (lavorable or	unfavorable includin	g any apparen	t adverse easements	s, encroach	uments, or othe	r adverse conditions) No	apparent a	dverse e	easem	ents o	.
	encreachments we	ne acted. The ar	oraisar is r		ne it enn	adad that I	here are any special ass	naamanta '	Trainel :			
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131	easements are ass	umed. The sub	<u>ect site is t</u>	voical of other st	tes in the	e neighborh	ood					
2.7												
1.3	The understaned has a	erited the following	meant color	al according most	elmilar an	d nemámata te	subject and has considered	(hose is the		- al .a.'.	The de-	
3	The undersigned has re	cited the following	recent sales	of properties most	similar an	d proximate to	subject and has considered	these in the	market a	nalysis.	The des	cription
37	i includes a dollar aduls	lmeat rellection m:	tricet reaction	to those items of	sionifican	il usrislinn hei	ween the subject and comm	penno aldere	ice if a	clanifics	noti tom	in the
S-12506	comparable property is	ment rellecting ma superior to or ma	erket reaction one favorable	to those items of	Significan nomeny	ıl variation bei	ween the subject and comp	arable propert	ies. If a	significa	int item	in the
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Supplemental Addendum

Borrower	N/A						
Property Address	20 Garr Field Ave						
City	Chilicothe	County Livingston State	MC) Zir	Code	64601	 \neg
Chent							\neg

Market Conditions

Market conditions in the area are average. The area shows a stable growth rate with moderately increasing property values. Supply and demand are in relative balance with typical marketing times of 3 to 6 months. The influx of new construction appears to be readily absorbed into the local housing market. Financing at favorable interest rates is available. There appear to be no signs of seller concessions or special financing. The neighborhood is composed of similar housing.

Market trends appear to be stable in northern Missouri. Fannie Mae recognizes that all requested data for analysis are not equally available in all markets. In some markets, it may not be possible to retrieve comparable sales and listings in a market area that has no multi list or disclosure law for reporting closed sales. As there is limited multiple listing service in this area of northern Missouri, an analysis of comparable listing information is unavailable.

The neighborhood is primarily single family homes. Composed of average homes with adequate maintenance and average appeal in the market. Employment is stable and commuting is typical for the area. All amenities are available in the Chillicothe area. Increasing prices on recent land sales and improved sites demonstrate good market demand for this area.

Comments on Sales Comparison:

Proximity-

All sales are located within a 2 mile radius of the subject. Sales were not available within the recommended one mile radius and, therefore, the geographical search area was expanded. All sales used are considered to have comparable linkages and influences on value.

Site-

Site value adjustments reflect quantity, quality, topography and view differences. Due to the combination of these contributing factors, it is not uncommon for site adjustments to appear "inconsistent" when comparing acreage tracts of otherwise similar size. It is the appraiser's opinion that the estimated site value of the subject and each sale recited is the most probable price it would bring in a fair market transaction by an informed buyer acting in their own best interest.

Comment on MLS Service:

In this area of Northern Missouri, realtors participating in a Multiple Listing Service are limited. Only one realtor in the Chillicothe area is a participant in the Heartland Area Board of Realtors.

Comment on Comparable Photos-

All comparable sales have been driven by and observed and photographed from the street by this appraiser.

Land Subject Photos

N/A				
20 Garr Field Ave				
Chillicothe	County Livingston	State MO	Zip Code 64601	
	20 Garr Field Ave			



Subject Front

 20 Garr Field Ave

 Sales Price
 N/A

 Date of Sale
 N/A

 Site Area
 Suburban

 Location
 Suburban

 Road Frontage
 Concrete

 Improvements/Buildings
 No Buildings

Topography Basically Level Improvements/Fencing None

S/Acre

Subject Rear



Subject Street

Plat Map

Borrower	N/A							
Property Address	20 Garr Field Ave							
City	Chillicothe	County	Livinaston	State	MO	Zip Code	64601	
Client								

