APPRAISAL OF



Single Family Residence

LOCATED AT:

5445 Pelham Dr Reno, NV 89502

CLIENT:

Truckee Meadows Fire Protection District

AS OF:

November 8, 2018

BY:

Nancy W. Milligan

Phone: (775) 883-7041

Fax: (775) 883-7104

File No. 34143

	李本本中本本本本本	INVOICE ********	
File Number: 34143		11/09/2018	3
THE HUMBER ST. 15			
Charles Moore @ 3 Truckee Meadows I	13-8903 Fire Protection District		
I	244.42		
Invoice # : Order Date : Reference/Case # : PO Number :	34143 11/01/2018		
5445 Pelham Dr Reno, NV 89502			
			6
	Appraisal Report		\$ 750.00 \$
	Invoice Total		\$ 750.00
	State Sales Tax @ Deposit		\$ 0.00 (\$
	Deposit		(\$
	Amount Due		\$ 750.00
Terms: Net 10% o	n unpaid balance after 30 da	ys.	
Please Make Check	Payable To:		
Nancy W. Milligan A 913 N. Division St.	Appraisal Services, LLC		
Fed. I.D. #: 34-2027	7003		
	PLEASE TYPE OUR	FILE NUMBER ON YOU	R CHECK

Phone: (775) 883-7041 Fax: (775) 883-7104

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(0)		er Truckee Mead	ows rire	riolection	District E-	mailv		Çı-	ate	Zip		
		s) None noted			- On	1			att	Zip		
0												
Intended Use	Estimat	e Current Market	Value fo	or purchase	purposes							
Property Add	ress 5445	Pelham Dr			Cir	y Reno		Str	ate NV	Zip 89	502	
Owner of Pub	olic Record (Champery Real E				y recito			unty Wa		302	
		, Block A, Hidder	n Valley :	Subdivision								
Assessor's Pa						x Year 2018				2,121.30		
Property Righ		dden Valley	Lease	Ed Doil	Ma er (describe)	p Reference SkyMaj	ps/Google	Ce	nsus Tract	0021.04		
						three years prior to the	effective date	of this annraisa	Ь			
Prior Sale/Tra	ansfer: [ate 07/31/2018		Price \$358	3,500 So	urce(s) Assessor/N	NRMLS #	tO Ot				
Analysis of pr	ior sale or tr	ansfer history of the sub	ject property	(and comparabl	le sales, if applicable	A three year s	sales sear	ch revealed	that the	e subject w	as a	
						or \$358,500. The						_
to have h		rms Length Sale		sales search	n revealed that	Comp 2 as purc	nased on	12/05/2017	tor \$55	0,000 and	appears	S
\$358,500 to have b	GGII GII Z	ims Length Calc	•									
2												
SA												
						NNRMLS #1800° 9,900 and the sta					<u>n </u>	
00/29/20	6 101 \$3.	25,000. The ask	ing price	was later re	educed to \$495	9,900 and the sta	itus is now	/ "Active/Pe	naing-C	Jail."		_
N	Veighborho	od Characteristics			One-Unit Hous	ing Trends		One-Unit Hou	sing	Present	and Use %	6
Location	Urban	X Suburban Ru	ral F	Property Values			eclining	PRICE	AGE	One-Unit		00 %
		100		Demand/Supply			ver Supply	\$(000)		2-4 Unit		%
	Rapid	X Stable Slo		Marketing Time		State	ver 6 mths	350 Low		Multi-Family		%
		Drive to the Sou		e vvest and	North, Rough	Rock Road to the	e East,	800 High 495 Pred.		Commercial Other		%
		See Attached		um.		N2		493 Pred.	30	Ulner		%
5												
						mand for housing in s typically split closi						-
vears and is	not viewe	ed to be a concession	n. Typical	seller contribu	utions vary from 1	% and 10%. There i	is no marke	t evidence lo	prove tha	at seller cont	ributions a	are
		e or negative effect							p. 0.10 i.i.			
		ectangular - See	Plat Map				tly Rectar			ts/Slough		
Specific Zonin						Density Suburba		s.f. minimu	ım)			_
Zoning Compl				(Grandfathered		ing Illegal (desc fications) the present us		es No	ICAL - Jan-	ribe. See A	Hochod	_
Addendun		or the subject property	as improved	i (oi as proposec	i per piaris anu speci	iicauoris) ure present us	er Wi	es Cino	11 140' 0626	Libe. See M		
Utilities	Public	Other (describe)			Public					-		
Electricity	X				Labito	Other (describe)		M-site Improve	ments—	Type Pu		ivate
0				Water	X	Other (describe)		off-site Improve				
Gas	X	8	404	Sanitary Sew	er X	8	S A	itreet Aspha Illey None	lt		iblic Pri	ivate
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Gas Site Commentinclude an AE flood z has any art of Stories Type X Det X Existing Design (Style) Year Built 190 Effective Age (Atlic Drop Stair Finished Appliances Finished area a Additional Feat asphalt driving the Appliance of Gatures not lighting. The	asphalt cone on fidverse e GENERAL D BENERAL D Att. Propo 1-story 84 Yrs) 10 Refrige above gradures The veway, c the Improverew solid the bathrone	roadway, concre FEMA map #3203 ffect on its Marke ESCRIPTION WAcc. unit S-Det JEnd Unit Sed Under Const None Stairs X Scuttle Heated Later Heated Concrete RV park Brange/Over e contains: subject's on-site concrete RV park ments The subject surface countertcoms feature new	Basemer Outs Heating Other Cooling Individual X Disha 7 R Improve ing, partiect residence with a tile floor with a tile	Sanitary Sew acre (17468 and gutters G. There is or marketab FOUND. crete Slab X Basement nt Area nt Finish side Entry/Exit X Central Ai ridual washer X D ooms ements inclu ial landscap ence featur a tile backs, ring, new te	er X ss.f.) of land ar s, and street lig s no market da illity. ATION Crawl Space Partial Basement 0.0000 sq. ft. 0" Sump Pump HW Radiant uet Gas it Conditioning Other sposal Micros 3 Bedrooms de a covered e ping, split rail fe es average que plash, stainless extured subway	ea and has a bas hts. All utilities hta that indicates is the indicate indicates in the indicate is that indicates in the indicate is that indicates in the indicate indicates in the indicate indicates in the indicates	maxe been that the substitution of the substit	atterials atteri	INTERIOR INTERIOR INTERIOR INTERIOR Walls Irim/Finis Bath Floor Bath Wair Car Stora X Driveway Carpo X Au.	site improviect is loca the AE floc Cpt/Li Drywa b Wood Tile/G ge Non way # of Cars Surface Asph e of Cars Det. ross Living Are arge open	vements ted in th bid zone materials material	d d will-in
Gas Site Comments include an AE flood z has any at Cunits X One of Stories Type X Det X Existing Design (Style) Year Built 19t Effective Age (Attic Drop Stair Finished Appliances Finished area a Additional Feat asphalt driv Comments on t features ne lighting. Th The subj	asphalt cone on I dverse e SENERAL D e One v 1 -story 84 Yrs) 10 Refrige above grad dures The veway, c the Improverew solid he bathro- ect's viere	roadway, concre FMA map #320: ffect on its Marke ESCRIPTION WAcc. unit S-Det/End Unit Stairs Stairs Scuttle Heated Later Arange/Over e contains: subject's on-site concrete RV park ments The subjecture of the subjec	Con Same Same Same Same Same Same Same Same	Sanitary Sew acre (17468 and gutters G. There is or marketab FOUND. crete Slab X Basement Int Area Int Finish ide Entry/Exit X Central Ar idual (I) idual	er X er X ss.f.) of land ar s, and street lig s no market da illity. ATION Crawl Space Partial Basement 0.0000 sq. ft. 0 % Sump Pump HW Radiant uet Gas ir Conditioning Other 3 Bedrooms dde a covered coing, split rail fe	ea and has a bas hts. All utilities h ta that indicates i EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # 0 X) Pato/Deck P/D Pato/Deck P/D Pato/Deck P/D Assentry, an enclose encing, and 6' wo ality traits and press appliances, nev- tille wainscot, gra- peal.	PTION man Concrete Masonite Composis None Yes/Goo Wood X Fence Yes/Goo Able to the the state of the state	street Aspha Illey None Illey Non	Interior Int	site improviect is loca the AE floc Cpt/Li Drywa h Wood Tile/G ge Non way # of Cars Surface Asph e of Cars Tile / Cars Surface Asph e of Cars Tile /	wements ted in the od zone materials am/Good //Good ood ood all s 3 all s 0 Bu sa Above Gr decks, a	d d will-in
Gas Site Comments include an AE flood z has any at Cunits X One For Stories Type X Det X Existing Design (Style) Year Built 19t Effective Age (Attic Drop Stair Floor Finished Appliances Finished area a Additional Feat asphalt driv Comments on t features ne lighting. Th The sub No function	asphalt cone on I dverse e SENERAL D e One v 1 -story 84 Yrs) 10 Refrige above grad dures The veway, c the Improverew solid he bathro- ect's vie- hal or ex	roadway, concre FMA map #320: ffect on its Marke ESCRIPTION WAcc. unit S-Det/End Unit Stairs Stairs Scuttle Heated Later Arange/Over e contains: subject's on-site concrete RV park ments The subjections feature new of water and its ternal inadequaci	Con Same Same Same Same Same Same Same Same	Sanitary Sew acre (17468 and gutters G. There is or marketab FOUND. crete Slab X Basement Int Area Int Finish ide Entry/Exit X Central Ar idual (I) idual	er X er X ss.f.) of land ar s, and street lig s no market da illity. ATION Crawl Space Partial Basement 0.0000 sq. ft. 0 % Sump Pump HW Radiant uet Gas ir Conditioning Other 3 Bedrooms dde a covered coing, split rail fe	ea and has a bas hts. All utilities hta that indicates is the indicate indicates in the indicate is that indicates in the indicate is that indicates in the indicate indicates in the indicate indicates in the indicates	PTION man Concrete Masonite Composis None Yes/Goo Wood X Fence Yes/Goo Able to the the state of the state	street Aspha Illey None Illey Non	Interior Int	site improviect is loca the AE floc Cpt/Li Drywa h Wood Tile/G ge Non way # of Cars Surface Asph e of Cars Tile / Cars Surface Asph e of Cars Tile /	wements ted in the od zone materials am/Good //Good ood ood all s 3 all s 0 Bu sa Above Gr decks, a	d d will-in
Gas Site Comments include an AE flood z has any at Cunits X One For Stories Type X Det X Existing Design (Style) Year Built 19t Effective Age (Attic Drop Stair Floor Finished Appliances Finished area a Additional Feat asphalt driv Comments on t features ne lighting. Th The sub No function	asphalt cone on I dverse e SENERAL D e One v 1 -story 84 Yrs) 10 Refrige above grad dures The veway, c the Improverew solid he bathro- ect's vie- hal or ex	roadway, concre FMA map #320: ffect on its Marke ESCRIPTION WAcc. unit S-Det/End Unit Stairs Stairs Scuttle Heated Later Arange/Over e contains: subject's on-site concrete RV park ments The subjecture of the subjec	Con Same Same Same Same Same Same Same Same	Sanitary Sew acre (17468 and gutters G. There is or marketab FOUND. crete Slab X Basement Int Area Int Finish ide Entry/Exit X Central Ar idual (I) idual	er X er X ss.f.) of land ar s, and street lig s no market da illity. ATION Crawl Space Partial Basement 0.0000 sq. ft. 0 % Sump Pump HW Radiant uet Gas ir Conditioning Other 3 Bedrooms dde a covered coing, split rail fe	ea and has a bas hts. All utilities h ta that indicates i EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # 0 X) Pato/Deck P/D Pato/Deck P/D Pato/Deck P/D Assentry, an enclose encing, and 6' wo ality traits and press appliances, nev- tille wainscot, gra- peal.	PTION man Concrete Masonite Composis None Yes/Goo Wood X Fence Yes/Goo Able to the the state of the state	street Aspha Illey None Illey Non	Interior Int	site improviect is loca the AE floc Cpt/Li Drywa h Wood Tile/G ge Non way # of Cars Surface Asph e of Cars Tile / Cars Surface Asph e of Cars Tile /	wements ted in the od zone materials am/Good //Good ood ood all s 3 all s 0 Bu sa Above Gr decks, a	d d will-in



FEATURE	ŞUBJECT	COMPARABLE S	ALE NO, 1	CO	WPARARI I	SALE NO. 2		COM	#PARABL	E SALE NO. 3	
	5445 Pelham Dr	3520 E Hidden Va	illey Dr			Valley Dr		7605 Pa			
Address	Reno, NV 89502	Reno, NV 89502		Reno, N		2		Reno, N		2	
Proximity to Subject		0.29 miles SE		0.78 mil		100.000		0.33 mile		- 545 000	
Sale Price	ŝ		550,000	. 0== 0=		\$ 490,000	_	. 000 47		\$ 545,000	
Sale Price/Gross Liv, Area	\$ 0,00 sq.ft.	\$ 217.31 sq.ft.	1400044500	\$ 255.87				\$ 293.17		C #400040	
Data Source(s)		Assessor/NNRMLS #	£180011533			S #18001076	5			S #180010	007
Verification Source(s)	P.C. O. D. L. T. C. L.	Doc #4863684	(25 1550A5540	Doc #48		1	0.00	Doc #48		1	250002
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION 01	+(-) S Adjustment	Conv/D	NOTED A	rt- (bA 2 (-)	ners	Conv/DC		* (-) \$ Ad	usrment
Sale or Financing		Cash/DOM: 91						ı			
Concessions		\$0/Typical		\$0/Typic			_	\$0/Typic		_	0
Date of Sale/Time	1844-144	11/02/2018	U	10/25/20		+	- 0	10/05/20		-	U
Location	HiddenValley	HiddenValley		Hidden\		_		HiddenV		_	_
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Sim			_	Fee Sim		+ .	0.000
Site	.40 acre	.40 acre	10,000	.47 acre Mts/GC		10		.66 acre	_		20,000
View	Mts/Slough/City	Mts/Partial City	10,000			-10,	UUU	Mts 2-story		+	20,000
Design (Style)	1-story	1-story Good		1-story		_		Good			_
Quality of Construction	Good			Good 32 years		+	_	35 years	_	_	0
Actual Age	34 years	40 years	U	Good	<u> </u>	+	U	Good			
Condition	Good	Good			-	-	_	1 1	Baths	_	
Above Grade	Total Bdrms Baths	Total Bidems Balhs: 8 3 2.0		Total Bdrms.	2.5	+ -	.500	Total Strms.	2.0	_	-
Room Count	7 3 2.0		0 500								13,900
Gross Living Area 75.00	2,044 sq. ft.	2,531 sq.ft.	-36,500		,915 sq.	щ 9,	700		,859 sq		
Basement & Finished	Name	N		Ness				894 s.f. F		1 "	26,800
Rooms Below Grade	None	None		None		-		Basemen		_	
Functional Utility	Average	Average		Average				Average		_	
Heating/Cooling	FA/Central	FA/Central		FA/Cent	ıaı	+		FA/Cent None	181	_	_
Energy Efficient Items	None	None		None		_	_		0 10		E 000
Garage/Carport	3 Car Garage	3 Car Garage		3 Car G			000	2 Car Det			5,000
Porch/Patio/Deck	2 Lg Decks/Patio/RV	Porch/Pat/Dk/Gzbo		CPt/LgF		4,	000	Pr/LgCPt/L			-2,000
Landscaping	Partial LS	Average LS		Partial I	.5	40	000	Good LS			20,000 10,000
Additional Features:	300' EncPatio	None	10,000	None		10	,000	None		_	10,000
			20.500	(V)	$\overline{\Box}$	144.000	_		(X)-	\$ 9,900	
Net Adjustment (Total)			26,500	[X]-	January	\$ 11,200	_		-1.8%	3 9,900	
Adjusted Sale Price of Comparables		Net Adj4.8% Gross Adi. 12.1% \$ 5	-00 -00	Net Adj, Gross Adj.	2.3%	s 501,200		Net Adj. Gross Adj.		\$ 535,100	,
Summary of Sales Compa	. C A	tached Addendur									
COST APPROACH TO V	ALLIE			11 2 2 2							
	he Cost Approach i	s not judged to be	applicable as i	t best ap	olies to	newly const	ructe	ed homes			
			In	INDAY OF AL	FF 114111F						
	PRODUCTION OR	REPLACEMENT COST NE				1440 5 04					0
			Dw	elling	2,0)44 Sq. Ft. @ \$					
Quality rating from cost se		clive date of cost data				Sq. Ft, @ \$.0004	******	\$	
Comments on Cost Appro	ach (gross living area calcula	alions, depreciation, etc.)		10	040	0.54					0
Quality rating from cost se Comments on Cost Appro				rage/Carport		Sq. Ft. @ \$			man =		0
3				al Estimate o			For		******	-	
			Les		Physical	Functional	FXIE	ernal	-	4.1	0
				preciation	al of !=	I				\$ (0
						rements				4.1	
			- As	-is: Value of	Zite improv	rements		0100000000		2	
			I DAY	WATER HA	HE DV C	CT AUDDOACE				•	0
			LINC	HUNTED VA	UE BY CC	ST APPROACH		*******	=	3	
INCOME APPROACH TO			NI/A ·		1/A · · ·	. 116.6	41.				-
	Rent \$ N/A pach (including support for n marily owner-occup		N/A = \$ ne Income App			ated Value by In eemed to be			s the su	bject prop	erty
Indicated Value by: Sal The Sales Compa	es Comparison Approach rison Approach is ju	s510,000 c dged to best reflec	ost Approach (if de I current mark	veloped) \$ et conditi	N/A ons exis	Inco sting in the	me Ap Subje	oproach (if d ect neighb	eveloped orhood	ı) s N/A i.	
5											
	X "as is," subject to						e impro	overnents hav	e been co	mpleted,	
subject to the followin	g repairs or alterations on th							subject .			
Based on the scope of	f work, assumptions, li	niting conditions and	appraiser's certif	ication, my	(our) opi	nion of the de	fined	value of th	e real pr	operty	
	his report is \$ 510,0					, which is the					



Residential Appraisal Report

File No. 34143

Committy to Subject S	S445 Pelham Dr Reno, NV 89502 Reno, NV 89500 Ren	S445 Pelham Dr. Reno, NV 89502 Ren	S445 Pelham Dr. Reno, NV 89502 Re	S445 Pelham D Reno, NV 89502 Reno,	499,000 #180013086 +(-) \$ Adjuster -9,\$
Reno, NV 89502 Reno	Reno, NV 89502 Reno, NV 89501 Reno	Reno, NV 89502 Reno	Reno, NV 89502 Reno	Reno, NV 89502 Reno,	499,000 #180013086 +(-) \$ Adjustm 9,\$
Reno, NV 89502 Reno	Reno, NV 89502 Reno	Reno, NV 89502 Reno	Reno, NV 89502 Security Note of Security NV 89502 Reno, NV 89502 R	Address	499,000 #180013086 +(-) \$ Adjustm 9,\$
		1.06 miles SE		Proximity to Subject Sale Price Sale	#180013086 +(·) \$ Adjustm -9,8 20,6
Select S	S	PrinceCross Liv. Area \$ 0.00 sq. ft. \$ 14.37 sq. ft. \$ 255,000 \$ 254.39 sq. ft. \$ 302.06 sq. ft. \$ 300.00664 \$ 300.006654 \$ 300.006664 \$ 300.00	Second S	Sale Price \$ \$ \$ \$ \$ \$ \$ \$ \$	#180013086 +(·) \$ Adjustm -9,8 20,6
See	See	Price(Gross Liv. Nea \$ 0.00 sq. ft \$ 214.37 sq. ft \$ 302.06 sq. ft \$ 3	Second S	Sale Price(Gross Liv. Avea \$ 0.00 sq. ft.	#180013086 +(·) \$ Adjustm -9,8 20,6
Assessor/NNRMLS#180008664 Pending/NNRMLS#180015777 Pending/NNRMLS#180013081	Assessor/INRMLS #180008664 Pending/INRMLS #180015777 Pending/INRMLS #1800130866 Pending/INRMLS #180015777 Pending/INRMLS #1800130866 Pending/INRMLS #180015777 Pending/INRMLS #1800130866 Pending/INRMLS #180013086 Pending/INRMLS #18001308 Pending/INRMLS #180013086 Pending/INRMLS #18001308 Pen	Assessor/NNRMLS #180008684 Pending/NNRMLS #180015777 Pending/NNRMLS #180013086 Pending/NNRMLS #180013086 Pending/NNRMLS #180013086 Pending/NNRMLS #180013086 Pending/NNRMLS #180013086 Assessor	Assessor/NRMLS #180008664 Pending/NNRMLS #180015777 Pending/NNRMLS #180013086 Assessor Assessor	Date Source(s)	-(-) \$ Adjuster -9,\$ 20,0
Assessor	Assessor	Doc #4862858 Doc	Assessor	Doc #4862858 Assessor Assessor DESCRIPTION DOM: 134 DOM: 23 DOM: 72 DOM:	-(-) \$ Adjuster -9,\$ 20,0
ALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +() s Adjustment +() s S Adjustment +() s S Adjustment +() s S DIM +()	ALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(3) \$ Adjustment DESCRIPTION DESCR	LUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) s Adjustment DESCRIPTION DESCRIPTION +(-) s Adjustment DESCRIPTION +(-) s Adjustment DESCRIPTION +(-) s Adjustment DESCRIPTION DESCRIPTION DESCRIPTION +(-) s Adjustment DESCRIPTION +(-) s Adjustment DESCRIPTION DESCRIPT	DESCRIPTION DESCRIPTION Activation DESCRIPTION Activation DESCRIPTION Activation DESCRIPTION Activation Activation	DESCRIPTION DESCRIPTION Total Below Description DESCRIPTION Total Below Description	20,0
Conv/DOM: 134 List to Sales Ratio DOM: 23 DOM: 23 DOM: 72 DOM: 7	Conv/DOM: 134 Suffying Suff	Conv/DOM: 134 Softypical	Conv/DOM: 134 Softypical	Convertion Con	20,0
Software	So/Typical DOM: 23 DOM: 72	Software	DOM: 23 DOM: 72 DOM: 72 DOM: 23 DOM: 72 DOM: 23 DOM: 72 DOM: 23 DOM: 72 DOM: 24 DOM: 24 DOM: 24 DOM: 25 DOM: 72 DOM: 25 DOM: 72 DOM: 26 DOM: 27 DOM:	So/Typical DoM: 23 DoM: 72	20,0
Software	So/Typical DOM: 23 DOM: 72	So/Typical DOM: 23 DOM: 72	So/Typical DOM: 23 DOM: 72	Date of Sale/Time	20,0
Age of Sale/Time		Bot Sale/Time	10/31/2018 10/	Date of Sale/Time	29,4
HiddenValley	HiddenValley	HiddenValley	HiddenValley	HiddenValley	29,4
Fee Simple Fee	Fee Simple Fee	Fee Simple Fee	Fee Simple Fee	Fee Simple Gite A0 acre A1 acre O .35 acre O .34 acre	29,4
			Met Adj. Adj	Additional Features: Additional Features:	29,4
Mts/Slough/City Mts 20,000 Mts/GC -10,000 Mts 20	Mts/Slough/City Mts 20,000 Mts/GC -10,000 Mts 20	Miss	Mts/Slough/City Mts 20,000 Mts/GC -10,000 Mts 20,	Mts/Slough/City Mts 20,000 Mts/GC -10,000 Mts Design (Style) 1-story	29,4
Instrict	1-story	1-story	1-story	Design (Style)	29,4
Comparables	Could Age 34 years 44 years 0 22 years 42 years 34 years 0 22 years 42 years 34 years 34 years 34 years 0 22 years 34	Good	Comparables	Quality of Construction Good Go	
Comparables	Could Age 34 years 44 years 0 22 years 42 years 34 years 0 22 years 42 years 34 years 34 years 34 years 0 22 years 34	Good	Comparables	Quality of Construction Good Go	
Addition Good Very Good Cood	Adjustment (Total) Adjusted Sale Price Comparables Adjustment (Total) Adjustment (Total) Adjusted Sale Price Comparables Adjustment (Total) Adjustment (Total) Adjusted Sale Price Comparables Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjusted Sale Price Comparables Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (Total) Adjusted Sale Price Adjustment (Total) Adjustment (T	Val Age 34 Vears 0 22 Vears 42 Vears 0 22 Vears 42 Vears 0 23 Vears 44 Vears 0 25 Very Good -10,000 Good Goo	Stand Age 34 Years 44 Years 0 22 Years 42 Years Stand Age Age Stand Age	Adjustment (Total) Adjusted Sale Price Adjustment (Total) Ad	
Comparables	Description Condition Co	Addition Good Very Good -10,000 Good Go	Description Cool	Condition Good Very Good -10,000 Good G	
Total Bidrms Bailts Total Tota	Total Biderms Bauths Total Biderms B	Total Bidms Bairs Tota	Total Bidress Bauths Total Bidress B	Total Bidrms Baiths Total Bidrms Bidrms Bidrms Bidrms Bidres Bidres Baiths Total Bidres Baiths	
Total Tota	Toss Living Area 75.00	Total Tota	Total Count	Total Tota	
2,044 sq. ft. 2,589 sq. ft. -40,900 2,083 sq. ft. 0 1,652 sq. ft. 25 25 25 25 25 25 25 2	2,044 sq. ft 2,589 sq. ft -40,900 2,083 sq. ft 0 1,652 sq. ft 29	ss Living Area 75.00 2,044 sq. ft. 2,589 sq. ft. -40,900 2,083 sq. ft. 0 1,652 sq. ft. 29,4 sq. ft. sement & Finished Imms Below Grade None 1017 s.f. Finished -30,500 1652 s.f. Finished -49,6 sq. ft. sms Below Grade None Average Average Average Average stional Utility Average Average Average Average stional Fealures: None None None None sqc/Carport 3 Car Garage 3 Car Det Gar 0 3 Car Garage 2 Car Garage 10,000 ch/Patio/Deck 2 Lg Decks/Patio/RV LgPatio/Deck 3,000 Porch/LgCPt/Gzbo 0 CPt/Pt/Deck 3,000 ndscaping Partial LS Average LS -10,000 Average LS -10,000 Average LS -10,000 Adjustment (Total) Image: Scape of the comparables Net Adj11.0% Net Adj3.9% Net Adj. 0.6% 2,620	oss Living Area 75.00 2,044 sq. ft. 2,589 sq. ft. -40,900 2,083 sq. ft. 0 1,652 sq. ft. 29, sement 8 Finished sement 8 Finished oms Below Grade None 1017 s.f. Finished -30,500 1652 s.f. Finished -49, sement nors Below Grade None Average Average Average Average stating/Cooling FA/Central FA/Central FA/Central FA/Central FA/Central None None None None None None None strage/Carport 3 Car Garage 3 Car Det Gar 0 3 Car Garage 2 Car Garage 10, strage LS andscaping Partial LS Average LS -10,000 Average LS -10,000 dditional Features: 300' EncPatio None 10,000 None 10,000 1d Adjustment (Total) Image: Act Adj11.0% Net Adj11.0% Net Adj3.9% Net Adj0.6% Comparables Cross Adj. 22.9% \$ 494,100 Gross Adj. 7.7% \$ 509,302 Gross Adj. 28.5% \$ 501,820	2,044 sq. ft. 2,589 sq. ft. -40,900 2,083 sq. ft. 0 1,652 sq. ft. 1652 sq. ft. 1	
1017 s.f. Finished 200ms Relow Grade None Basement None Relow Grade None Relow Grade Relow Grade None Relow Grade Relow Gr	1017 s.f. Finished 1017 s.f. Finished 30,500 1652 s.f. Finished -49 20,500 20,5	1017 s.f. Finished 30,500 1652 s.f. Finished 30,500 None Basement None Basement Average	1017 s.f. Finished 1017 s.f. Finished 30,500 1652 s.f. Finished -49,	1017 s.f. Finished 1017 s.f. Finished 1017 s.f. Finished 1017 s.f. Finished 1000 1010	
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Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

- 1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
- 2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
- 3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
- 4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
- 5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice,
- 6, Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
- 7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
- 8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, load based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

- 9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
- 10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
- 11. The ACI General Purpose Appraisal Report (GPAR[™]) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions



Residential Appraisal Report File No. 34143 Appraiser's Certification The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief: 1. The statements of fact contained in this report are true and correct. 2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions, 3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties 4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results. 6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. 7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice. 8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report. 9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by: Additional Certifications: Definition of Value: X Market Value Other Value: Source of Definition: Uniform Standards of Appraisal Practice ADDRESS OF THE PROPERTY APPRAISED: 5445 Pelham Dr Reno, NV 89502 EFFECTIVE DATE OF THE APPRAISAL: 11/08/2018 APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 510,000 APPRAISER SUPERVISORY APPRAISER Signature: Name: Nancy W. Milligar Name: State Certification # A.0001465-CR State Certification # or License # or License



Date of Property Viewing:

Degree of property viewing:

or Other (describe):

Expiration Date of Certification or License: 02/29/2020

11/08/2018

Exterior Only

Date of Signature and Report: 11/12/2018

State: NV

State #:

Did not personally view

State:

Date of Signature:

Date of Property Viewing:

Degree of property viewing:

Interior and Exterior

Expiration Date of Certification or License:

Exterior Only

Did not personally view

ADDENDUM

Client: Truckee Meadows Fire Protection District	File No	o.: 34143
Property Address: 5445 Pelham Dr	Case N	vo.:
City: Reno	State: NV	Zip: 89502

Fee Disclosure: Appraiser's Fee: \$750

No AMC

Nevada Mandatory AMC Appraisal Fee Disclosure Requirement:

The Nevada Legislature passed A.B. 287, which was signed by Governor Gibbons on May 29, 2010. Effective April 20, 2010, Regulation 091-09 (codified as an amendment to Chapter 645C of Nevada Administrative Code) requires disclosure within the body of the appraisal report, as a dollar amount, the total compensation paid to the appraiser who performs the appraisal services and the total compensation retained by the Appraisal Management Company for its services associated with the management of the appraisal process.

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Client. The Intended Use is to evaluate the property that is the subject of this appraisal for Estate purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

USPAP Compliance:

In compliance with the Ethics Rule of USPAP, I hereby certify that this appraiser has not performed any services regarding the subject property within the 3 year time period immediately preceding acceptance of this assignment, as an appraiser or in any other capacity.

Appraiser Independence:

No employee, director, officer or agent of the lender, or any other third party acting as 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, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

Neighborhood Description

The Hidden Valley neighborhood is located in Southeast Reno and was been built around an 18 hole golf course referred to as Hidden Valley Golf Course. Homes consist of good to very good quality traits. Schools, shopping and employment are within a close driving distance. Some of the homes in Hidden Valley have either golf course views, city views, views of Boynton Slough in addition to views of the surrounding mountains. The Housing Trend section of the Neighborhood Characteristics is based on a search criteria of homes in the Hidden Valley Market area that are situated on 10 to .75 acre sites, having 1500 to 3500 s.f. of gross living area that were built between 1960 and 2010.

Highest and Best Use

The subject's current use is considered to be its Highest and Best Use. The subject as improved is a legally permissible use based on its current Single Family Residential zoning. The lot size, shape, physical condition and land to building ratio allow the present structure and indicate a good utilization of the improvements. Based upon the current market conditions, the present use as a single family residence is its financially feasible and maximally productive use.

Comments on Sales Comparison

The appraiser's comparable sales search parameters began with an MLS search for single family homes which were purchased within the past 90 days, located within the Hidden Valley market area which were built between 1970 and 2010 having 1800 to 2600 s.f. of gross living area situated on .10 to .75 acre parcels.

The comparable sales used in the Sales Comparison Analysis are the most recent sales of comparable homes located within the Hidden Valley market area meeting the search criteria. The comparable sales were verified by two sources.

There were other comparables in the Johnson Lane area that were considered, however, they were not used in the report as their differences would have required larger adjustments than the comparables that were chosen.

The closed comparable sales used in the Sales Comparison Approach were arms-length transactions.

ADDENDUM

Client: Truckee Meadows Fire Protection District	File No	o.: 34143	
Property Address: 5445 Pelham Dr	Case N	No.:	
City: Reno	State: NV	Zip: 89502	

It is noted that MLS statistics and general market data indicates that home prices increased during the past 6 months compared to the first 6 months of the past year. However, there is insufficient market evidence to support the application of time adjustments to the comparables used in the Sales Comparison Approach which all closed within the past 6 months.

The comparables feature similar quality traits and market appeal.

There is no market evidence which indicates that age adjustments are warranted. In fact, older homes which have been well maintained typically have an Effective Age which is equal to or superior to newer homes which have not been well maintained.

Comp 3 received a downward adjustment for its larger land size.

Comps 1, 3, and 4 received upward consideration for the subject's superior views.

All four of the comparable sales required gross living area adjustments. Comps 3 and 4 received downward adjustments for their finished basements.

All of the sales warranted upward adjustments for the subject's detached enclosed patio.

Comp 5 was listed on 10/17/2018 for \$529,900 and it is now a pending sale.

Comp 6 was listed on 08/29/2018 for \$528,500. The price was later reduced to \$499,000 and it is now listed as a pending sale.

The listing agents were not available for comment regarding the terms of the pending sale. Downward list to sales ratio adjustments of 2% were applied to Comps 5 and 6 based on market evidence that similar homes having been selling for an average of 98% of their asking prices.

In summary, most weight is placed on Comps 1 and 2 as they are the most recent sales of similar homes in Hidden Valley having the most similar traits overall.

The Value Conclusion is within 10% of the predominate median price shown in the Neighborhood Section on Page 1 of the report.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: Truckee Meadows Fire Protection District	File N	lo.: 34143
Property Address: 5445 Pelham Dr	Case	No.:
City: Reno	State: NV	Zip: 89502



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: November 8, 2018 Appraised Value: \$ 510,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Exterior Photos

Client: Truckee Meadows Fire Protection District	File N	io.: 34143	
Property Address: 5445 Pelham Dr	Case No.:		
City: Reno	State: NV	Zip: 89502	





Northwest side / RV parking

Southeast side / Patio





Deck / Enclosed Patio

Deck / View





View

Client: Truckee Meadows Fire Protection District	File N	lo.: 34143
Property Address: 5445 Pelham Dr	Case	No.:
City: Reno	State: NV	Zip: 89502



Living Room / Dining Area



Family Room



Kitchen



Office



Master Bedroom



Bedroom #2

Client: Truckee Meadows Fire Protection District	File N	Vo.: 34143
Property Address: 5445 Pelham Dr	Case	No.:
City: Reno	State: NV	Zip: 89502





Bedroom #3

Master Bath

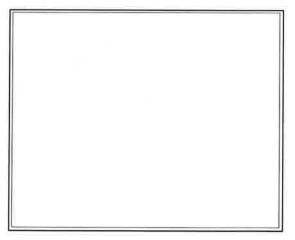




Additional Photo of Master Bath

Bath #2





Subject is located next to Truckee Meadows Fire Protection District

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Truckee Meadows Fire Protection District	File No.: 34143		
Property Address: 5445 Pelham Dr	Case	No.:	
City: Reno	State: NV	Zip: 89502	



COMPARABLE SALE #1

3520 E Hidden Valley Dr Reno, NV 89502 Sale Date: 11/02/2018 Sale Price: \$ 550,000



COMPARABLE SALE #2

6020 W Hidden Valley Dr Reno, NV 89502 Sale Date: 10/25/2018 Sale Price: \$ 490,000



COMPARABLE SALE #3

7605 Palos Verdes Cir Reno, NV 89502 Sale Date: 10/05/2018 Sale Price: \$ 545,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Truckee Meadows Fire Protection District	File N	lo.: 34143	_
Property Address: 5445 Pelham Dr	Case	No.:	
City: Reno	State: NV	Zip: 89502	



COMPARABLE SALE #4

5340 N Scarsdale Cir Reno, NV 89502 Sale Date: 10/31/2018 Sale Price: \$ 555,000



COMPARABLE SALE #5

5973 Hidden Highlands Dr Reno, NV 89502 Sale Date: LD: 10/17/2018 Sale Price: \$ 529,900

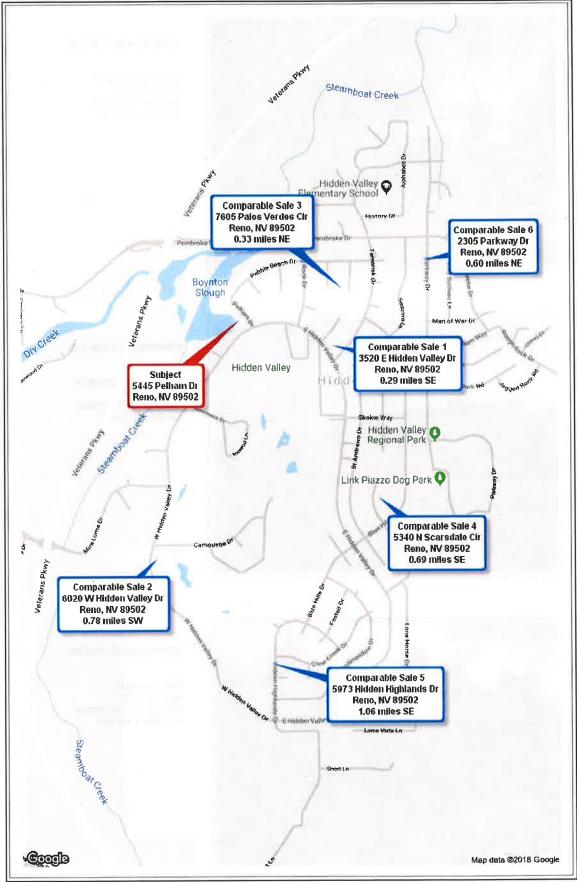


COMPARABLE SALE #6

2305 Parkway Dr Reno, NV 89502 Sale Date: LD: 08/29/2018 Sale Price: \$ 499,000

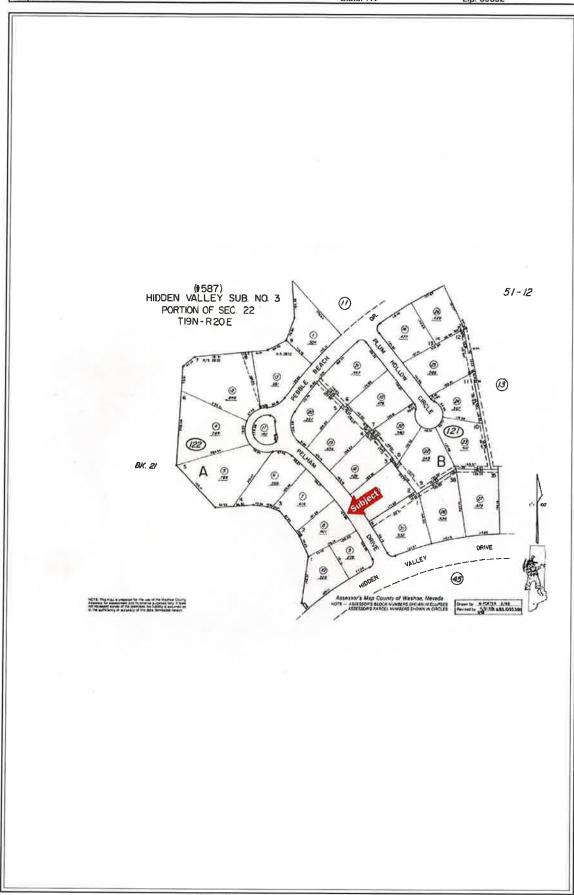
LOCATION MAP

Client: Truckee Meadows Fire Protection District	File No.: 34143		
Property Address: 5445 Pelham Dr	Case No.:		
City: Reno	State: NV	Zip: 89502	



PLAT MAP

Client: Truckee Meadows Fire Protection District	File No.: 34143		
Property Address: 5445 Pelham Dr	Case	No.:	
City: Reno	State: NV	Zip: 89502	

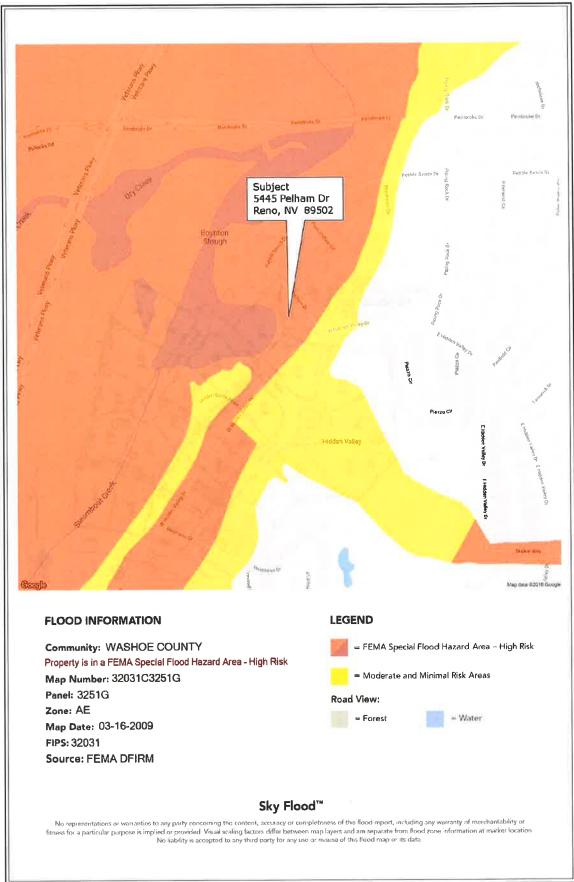


Phone: (775) 883-7041

Fax: (775) 883-7104

FLOOD MAP

Client: Truckee Meadows Fire Protection District	File N	File No.: 34143	
Property Address: 5445 Pelham Dr	Case No.:		
City: Reno	State: NV	Zip: 89502	



AERIAL MAP

Client: Truckee Meadows Fire Protection District	File No.: 34143		
Property Address: 5445 Pelham Dr	Case	No.:	
City: Reno	State: NV	Zip: 89502	

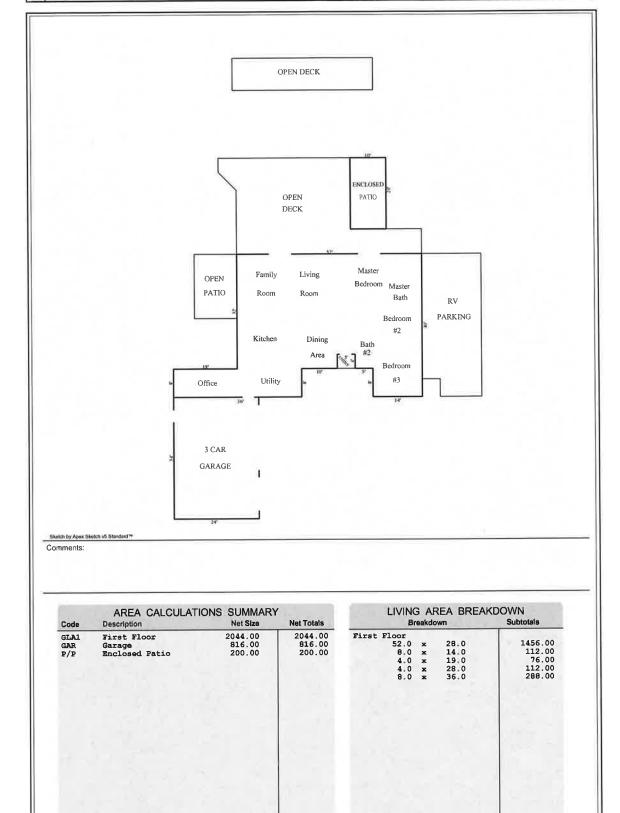


Phone: (775) 883-7041

Fax: (775) 883-7104

FLOORPLAN SKETCH

Client: Truckee Meadows Fire Protection District
Property Address: 5445 Pelham Dr
City: Reno
State: NV
Zip: 89502



Phone: (775) 883-7041

(rounded)

Net LIVABLE Area

Fax: (775) 883-7104

(rounded)

5 Items

2044

2044

USPAP ADDENDUM

Borrower:			
Property Address: 5445 Pelham Dr City: Reno County: Washoe	State: NV Zip Code: 89502		
Lender: Truckee Meadows Fire Protection District			
APPRAISAL AND REPORT IDENTIFICATION			
This report was prepared under the following USPAP reporti	ng antion:		
	• • • • • • • • • • • • • • • • • • • •		
Restricted Appraisal Report A written report prepared under S	standards Rule 2-2(b).		
Reasonable Exposure Time			
My opinion of a reasonable exposure time for the subject property at the mark	et value stated in this report is: 60 to 120 days		
The Exposure Time opinion required is specific to the subject property and represents the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. Based upon the sales utilized in the Sales Comparison Analysis and additional statistics gathered from the Northern Nevada Regional MLS service, the Exposure Time for the subject property is estimated to be 60 to 120 days. Based upon MLS statistics of Sales of similar properties during the past year and Active Listings, the Marketing Time is estimated to be 60 to 180 days.			
Additional Certifications	reparding the property that is the subject of this report within the three year		
	regarding the property that is the subject of this report within the three-year		
☐ I HAVE performed services, as an appraiser or in another capacity, regarderiod immediately preceding acceptance of this assignment. Those services	ording the property that is the subject of this report within the three-year ices are described in the comments below.		
Additional Comments			
APPRAISER:	SUPERVISORY APPRAISER (only if required):		
Signature: Managelimiles	Signature:		
Name: Nancy W. Milligation Date Signed: 11/12/2018	Name:		
State Certification #: A.0001465-CR	Date Signed: State Certification #:		
or State License #:	or State License #:		
or Other (describe): State #:	State:		
Expiration Date of Certification or License: 02/29/2020	Expiration Date of Certification or License: Supervisory Appraiser inspection of Subject Property:		
Effective Date of Appraisal: 11/08/2018	Did Not Exterior-only from street Interior and Exterior		

			10