Real Property Assessment Valuation Appeal Kenai Peninsula Borough Office of the Borough Clerk       MAR 1 8 2021         Borough Clerk's Offic Kenai Peninsula Borough Soldotna, Alaska 99669-7599       Toll Free: 1-800-478-4441       For Official Use or roofficial Use or authorized office in Homer or Seward by: 5:00 p.m. on March 31, 2021.         Applications must be postmarked or received at the Office of the Borough Clerk or authorized office in Homer or Seward by: 5:00 p.m. on March 31, 2021.       Fees Received: \$	Intion Appeal         Dugh         Clerk         Phone: (907) 714-2160         Ooll Free: 1-800-478-4441         ice of the Borough Clerk or         ch all borough Clerk or         state         state         state         state         state         s	Real Property Assessment Valuation Appeal Kenai Peninsula Borough Office of the Borough Clerk       MAR 18 2021         144 N. Binkley Street       Phone: (907) 714-2160         Soldotna, Alaska 99669-7599       Toll Free: 1-800-478-4441         Applications must be postmarked or received at the Office of the Borough Clerk or authorized office in Homer or Seward by: 500 p.m. on March 31, 2021.       Fees Received: § 100         Filing Fee:       Max 18 2021       For Official Use Only.         Filing Fee:       Max 18 2021       For Official Use Only.         Filing Fee:       Max 18 2021       For Official Use Only.         Filing Fee:       Max 18 2021       For Official Use Only.         Filing Fee:       Max 18 2021       For Official Use Only.         For Commercial Property: Flease include Attachment A       Create Mark Borough Clerk is 340         For Commercial Property: Flease include Attachment A       Create Mark Borough Clerk is 340         For Commercial Property: Flease Include Attachment A       Create Mark Borough Clerk is 340         Status the popeliant Steam Status Borough       Filing Fee         Less than \$100.000       \$30         \$100.000 to \$4199.999       \$100         \$100.000 to \$4199.999       \$100         \$200.000 and higher       \$1.000         Per KPB 5.12.050(R) Hit Be appeal is withdrawn before evidence is due, ori He ap		Tax Year 2	2021		RECEIVED	
Office of the Borough Clerk         Borough Clerk         Adv N, Binkley Street       Phone: (907) 714-2160         For Official Use of the Borough Clerk's IDO         Supplications must be postmarked or received at the Office of the Borough Clerk's IDO         Office in Homer or Seward by: 5:00 p.m. on March 31, 2021.         Withorized office in Homer or Seward by: 5:00 p.m. on March 31, 2021.         Illing Fee: Must be Included with this appeal form.         Or Commercial Property: Please Include Attachment A         Creating Fee BaseD ON TOTAL ASSESSED VALUE PER PARCEL         [Each parcel/account appealed must be accompanied by a separater filling fee         Assessed Value from Assessment Notice         Filling Fee BaseD ON TOTAL ASSESSED VALUE PER PARCEL         [Each parcel/account appealed must be accompanied by a separater filling fee         Assessed Value from Assessment Notice         Filling Fee         Less than \$100,000         \$100         \$100         \$100         \$100         \$100	Clerk       Borough Clerk's Office Kenai Peninsula Borough         Phone: (907) 714-2160       For Official Use Only         Second He Borough Clerk or ch 31, 2021.       For Official Use Only         Fees Received: \$_100       Image: Second Hermisula Borough         Image: Clerk or ch 31, 2021.       Fees Received: \$_100         Image: Clerk or ch 31, 2021.       Clerk or clerk or filling fee         Image: Clerk or clerk or filling fee       Clerk or clerk or filling fee         Image: Clerk or signation or filling fee       Siloo         Image: Clerk or signapeal:       Siloo         Image: Clerk or clerk or filling fee       Siloo         Image: Clerk or clerk or filling fee       Fees Received: \$_100         Image: Clerk or clerk or filling fee       Siloo         Image: Clerk or side or filling fee       Fees Received: \$_100         Image: Clerk or side or filling fee       Fees Received: \$_100         Image: Clerk or side or filling fee       Siloo         Image: Clerk or	Office of the Borough Clerk         A44 N. Binkley Street       Phone: [907] 714-2160         Ioldotna, Alaska 99669-7599       Toll Free: 1-800-478-4441         Applications must be postmarked or received at the Office of the Borough Clerk or uthorized office in Homer or Seward by: 5:00 p.m. on March 31, 2021.       For Official Use Only         Iting Fee: Must be included with this appeal form.       For Official Use Only         or Commercial Property: Please include Attachment A       Ceach # 340         FILING FEE BASED ON TOTAL ASSESSED VALUE PER PARCEL       Ceach # 3100.000         (Each parcel/account appealed must be accompanied by a separate filing fee and form)       Ceach # 3100.000         Assessed Value from Assessment Notice       Filing Fee         Less than \$100.000       \$30         \$100.000 to \$499.999       \$100         \$2000.000 to \$1.999.999       \$200         \$2000	<b>Real Proper</b>	y Assessmen	t Valuatio	n Appeal		
Office of the Borough Clerk44 N. Binkley StreetPhone: (907) 714-2160ioldotna, Alaska 99669-7599Toll Free: 1-800-478-4441ioldotna, Alaska 99669-7599Cashioldotna, Alaska 99669-7599Cashioldotna, Alaska 99669-7599Cashioldotna, Alaska 99669-7599Cashioldotna, Alaska 99669-7599Cashioldotna, Alaska 99669-7599Cashioldotna, Alaska 99669-7599Saoior Commercial Property: Please Include Attachment ACreater And Fernaulacor Commercial Property: Please Include Attachment ACreater And FernaulaRELING FREE BASED ON TOTAL ASSESSED VALUE PER PARCEL(Each parcel/account appealed must be accompanied by a separate filling fee and form)Assessed Value from Assessment NoticeFILING FREE BASED ON TOTAL ASSESSED VALUE PER PARCEL(Each parcel/account appealed must be accompanied by a separate filling fee and form)Assessed Value from Assessment NoticeFILING FREE BASED ON TOTAL ASSESSED VALUE PER PARCEL(Each parcel/account appealed must be accompanied by a separate filling fee and form)Assessed Value f	Clerk Phone: (907) 714-2160 oll Free: 1-800-478-4441 ice of the Borough Clerk or ch 31, 2021. For Official Use Only Fees Received: \$_100 Cash Check # <u>340</u> payable to Kenal Peninsula Borough CREDIT CARDS NOT ACCEPTED FOR FILING FEES L ASSESSED VALUE PER PARCEL recompanied by a separate filing fee and form) Filing Fee \$30 \$100 \$100 Struct Struct Credit cards not accepted for filing fees \$30 \$100 Struct Struct Credit cards not accepted for filing fees Struct Struct Credit cards not accepted for filing fees Struct Struct Struct Credit cards not accepted for filing fees Struct Stru	Office of the Borough Clerk       Borough Clerk's Office Kenal Poninsula Borough         44 N. Binkley Street       Phone: (907) 714-2160         foldotna, Alaska 99669-7599       Toll Free: 1-800-478-4441         wpplications must be postmarked or received at the Office of the Borough Clerk or utilhotized office in Homer or Seward by: 500 p.m. on March 31, 2021.       Fees Received: \$ 100         Illing Fee: Must be included with this appeal form.       Fees Received: \$ 100       Cash         In provide to Earn Perfusion Received at the Office of the Borough Clerk or utilhotized office in Homer or Seward by: 500 p.m. on March 31, 2021.       Fees Received: \$ 100         Illing Fee: Must be included with this appeal form.       Cash       Cash       Cash         In Commercial Property: Please Include Attachment A       Certon CARDS NOT ACCEPTED FOR FILMO FEE         FILMS FEE BASED ON TOTAL ASSESSED VALUE PER PARCEL       Ceach and form)       Ceach         (Each parcel/occount appealed must be accompanied by a separatel filing fee and form)       Assessed Value from Assessment Notice       Filing Fee         Less than \$100.000       \$30       \$100       \$30         \$100.000 to \$499,999       \$100       \$200       \$200         \$2000.000 and higher       \$1.000       \$1.999.999       \$200         \$2000.000 and higher       \$1.000       \$1.999.999       \$200         Standown before ethe					MAR 1 8 2021	
Soldotna, Alaska 99669-7599       Toll Free: 1-800-478-4441       For Official Use Or         Applications must be postmarked or received at the Office of the Borough Clerk or authorized office in Homer or Seward by: 5:00 p.m. on March 31, 2021.       Fees Received: \$ [00         Filing Fee: Must be included with this appeal form.       Fees Received: \$ [00         For Commercial Property: Please include Attachment A       Creck # 340         For Commercial Property: Please include Attachment A       Creck # 340         Filing Fee:       Filing Fee         Filing Fee:       Less than \$100,000         \$30       \$100,000 to \$1,999,999         \$200       \$200         \$200,000 on \$1,999,999       \$200         \$200,000 to \$1,999,999       \$200         \$200,000 to \$1,999,999       \$200         \$200,000 and higher       \$1,000         Per KPB 5,12,050(B), if the appeal is withdrawn before evidence is due, or if the appellant to kPB 5,12,060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5,12,060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5,12,060(T) then the filing before the before the bearing date.         Account / Parcel Number:       / 74/0 5 9 0 /       NOTE: A SEPARATE FORM IS REQUIRED FOR EAC         Property Owner:       R. A.A.B. & K.A.Y. Hoo U.S.R.       Phoo U.S.R.         Legal Description:       TO&S R 13W Secc 10 Sware Mausta	For Official Use Only         For Official Use Only         Fees Received: \$ 100         Check # 340         Dayable to Kenal Peninula Borough         CREDIT CARDS NOT ACCEPTED FOR FILING FEES         L ASSESSED VALUE PER PARCEL         CREDIT CARDS NOT ACCEPTED FOR FILING FEES         L ASSESSED VALUE PER PARCEL         CREDIT CARDS NOT ACCEPTED FOR FILING FEES         L ASSESSED VALUE PER PARCEL         CREDIT CARDS NOT ACCEPTED FOR FILING FEES         L ASSESSED VALUE PER PARCEL         State of the appellant borough         CREDIT CARDS NOT ACCEPTED FOR FILING FEES         L ASSESSED VALUE PER PARCEL         State on form)         Filling Fee         \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Soldotna, Alaska 99669-7599       Toll Free: 1-800-478-4441       For Official Use Only         Applications must be postmarked or received at the Office of the Borough Clerk or Juthofized office in Homer or Seward by: 5:00 p.m. on March 31, 2021.       Fees Received: \$00	Offic		ough Cle	rk	Kenai Peninsula Borough	
Image: Second Secon	CREDIT CARDS NOT ACCEPTED FOR FILING FEES CARDS NOT ACCEPTED FOR FILING FEES CREDIT CARDS NOT ACCEPTED FOR FILING FEES S30 S100 S100 S100 S100 CREDIT CARDS NOT ACCEPTED FOR FILING FEES S200 S11,000 CREDIT CARDS NOT ACCEPTED FOR FILING FEES S100 S10	publicities in the served by: \$00 p.m. on March 31, 2021.         Filing Fee: Must be included with this appeal form.         For Commercial Property: Please Include Attachment A         Filing Fee: Must be included with this appeal form.         For Commercial Property: Please Include Attachment A         Filing Fee: Must be included with this appeal form.         For Commercial Property: Please Include Attachment A         Filing Fee         Filing Fee         It cach parcel/account appealed must be accompanied by a separate filing fee and form.         Assessed Value from Assessment Notice         Filing Fee         Less than \$100,000         \$30         \$100,000 to \$499,999         \$100         \$2,000,000 and higher         \$1,000         Per KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is presered for the appellant is agent of the appellant is agent.         Account / Parcel Number:       / 74/0 S 9 0 /       NOTE: ASEPARATE FORM IS REQUIRED FOR EACH PARCEL         Proper		-7599				
Internet	payable to Kenal Peninsula Borough         CREDIT CARDS NOT ACCEPTED FOR FILING FEES         L ASSESSED VALUE PER PARCEL         ICEDIT CARDS NOT ACCEPTED FOR FILING FEES         ICED TO A Separate filling fee and form)         IFILING FEE         \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Image Text: Index best includes a that has been total.         Proveden to Kanal Performance         Filling Fee Based on TOTAL ASSESSED VALUE PER PARCEL (Each parcel/account appealed must be accompanied by a separate filling fee and form)         Assessed Value from Assessment Notice         Filling Fee         Less than \$100,000         \$30         \$100,000 to \$499,979         \$2000,000 to \$1,999,979         \$2000,000 to \$1,999,979         \$2000,000 and higher         \$2000,000 and higher         \$2000,000 and higher         \$10,000         Per KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is preserved to the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling fee shower to the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling fee shower to the appellant's hearing before the BOE or participates telephonically pursuate to KPB 5.12.060(T) then the filling fee shower to						3)
FILING FEE BASED ON TOTAL ASSESSED VALUE PER PARCEL (Each parcel/account appealed must be accompanied by a separate filing fee and form)         Assessed Value from Assessment Notice         Filing Fee         Less than \$100,000       \$30         \$100,000 to \$499,999       \$100         \$200       \$200         \$200,000 to \$1,999,999       \$200         \$200,000 and higher       \$1,000         Per KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant or the appellant or agent of the appellant or the appellant or agent of the appellant or the appellant or the appellant or agent of the appellant or the BCE or participates telephonically pursuant to KPB 5.12.060(II) then the filing before the BCE or participates telephonically pursuant to KPB 5.12.060(II) then the filing before the BCE or participates telephonically pursuant to KPB 5.12.060(II) then the filing be tully refunded within 30 days after the hearing date.         Account / Parcel Number:       17405901       NOTE: A SEPARATE FORM IS REQUIRED FOR EAC         Property Owner:       Eccharb & Kary       Hoouver         Legal Description:       TOGS R [3W Secc to Seward Maudian Him 2018007 law;         Physical Address of Property:       2995 Goldeen       PLOUEN         Contact information for all correspondence relating to this appeal:       Mailing Address:       PO. Box 3033, Homer, AK 990 <td< td=""><td>L ASSESSED VALUE PER PARCEL   recompanied by a separate filing fee and form)     Filing Fee   \$30   \$100   \$200   \$1,000   Price is due, or if the appellant or agent of the appellant is present telephonically pursuant to KPB 5.12.060(T) then the filing fee shall   NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL.   AY Hoo U &amp; H   C (0 Sewand Mauduan Hen 2018 007 Caryon There   PLOUCH AUC   I AGREE TO BE SERVED VIA EMAIL   pellant's Opinion of Value: \$   Price Paid: \$ 403, 000.   TAGREE TO BE SERVED VIA EMAIL   pellant's Opinion of Value: \$   Price Paid: \$ 403, 000.   Yes I No I</td><td>FILING FEE BASED ON TOTAL ASSESSED VALUE PER PARCEL (Each parcel/account appealed must be accompanied by a separate filing fee and form)         Assessed Value from Assessment Notice         Hiling Fee         Less than \$100,000       \$30         \$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         Per KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is preser         or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing fee showed within 30 days after the hearing date.         Account / Parcel Number:       / 74/0 5 9 0 /         Property Owner:       R.L.LARAD &amp; KAY         Legal Description:       TOGS R 13W SEC to Swared Maxeum Hm 2018007 (arym Theologym Theol</td><td>iling Fee: <u>Must be included</u></td><td>with this appeal for</td><td>n.</td><td></td><td></td><td>h</td></td<>	L ASSESSED VALUE PER PARCEL   recompanied by a separate filing fee and form)     Filing Fee   \$30   \$100   \$200   \$1,000   Price is due, or if the appellant or agent of the appellant is present telephonically pursuant to KPB 5.12.060(T) then the filing fee shall   NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL.   AY Hoo U & H   C (0 Sewand Mauduan Hen 2018 007 Caryon There   PLOUCH AUC   I AGREE TO BE SERVED VIA EMAIL   pellant's Opinion of Value: \$   Price Paid: \$ 403, 000.   TAGREE TO BE SERVED VIA EMAIL   pellant's Opinion of Value: \$   Price Paid: \$ 403, 000.   Yes I No I	FILING FEE BASED ON TOTAL ASSESSED VALUE PER PARCEL (Each parcel/account appealed must be accompanied by a separate filing fee and form)         Assessed Value from Assessment Notice         Hiling Fee         Less than \$100,000       \$30         \$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         Per KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is preser         or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing fee showed within 30 days after the hearing date.         Account / Parcel Number:       / 74/0 5 9 0 /         Property Owner:       R.L.LARAD & KAY         Legal Description:       TOGS R 13W SEC to Swared Maxeum Hm 2018007 (arym Theologym Theol	iling Fee: <u>Must be included</u>	with this appeal for	n.			h
(Each parcel/account appealed must be accompanied by a separate filing fee         Assessed Value from Assessment Notice       Filing Fee         Less than \$100,000       \$30         \$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         Per KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant or the appellant or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the f	Filing Fee         Filing Fee         \$30         \$100         \$100         \$200         \$11,000         Second State	(Each parcel/account appealed must be accompanied by a separate filing fee and form)         Assessed Value from Assessment Notice       Filing Fee         Less than \$100,000       \$30         \$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         Per KPB 5.12.050[8], if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is preser         or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060[7] then the filing fee shower or the appellant's adva after the hearing date.         Account / Parcel Number:       / 74/0 S 9 0 /         NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL.         Property Owner:       Richarab & Kary         Legal Description:       TO66S R 13W Secc 10         Physical Address of Property:       299 5         Q97 207, -16 74       Phone (evening):         Sume       Fallenhao & yodao.         Phone (daytime):       967 207, -16 74         Phone (evening):       Sume         Fallenhao @ yodao.       Trace To Be SERVED VIA EMAIL         /alue from Assessment Notice: \$       ////////////////////////////////////	or Commercial Property: Pl	ease include Attach	ment A		CREDIT CARDS NOT ACCEPTED FOR FILING	FEES
Less than \$100,000       \$30         \$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         Ver KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant or agent of the appellant or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling be fully refunded within 30 days after the hearing date.         Account / Parcel Number:       17405901         NOTE: A SEPARATE FORM IS REQUIRED FOR EAC         Property Owner:       Richardo + Kay Hoouver         Legal Description:       TO65 R 13W Secc 10 Sewand Maudian Hay 2018007 laws         Physical Address of Property:       2995 Golden Plouter Aue         Contact information for all correspondence relating to this appeal:       Mailing Address:         Mailing Address:       Po. Box 3033, Homer, Ak G90         Phone (daytime):       967 2371674       Phone (evening):	\$30 \$100 \$200 \$1,000 sence is due, or if the appellant or agent of the appellant is present telephonically pursuant to KPB 5.12.060(T) then the filing fee shall NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL. Any Hoover C 10 Sewand Mardian Him 2018007 Canyon There an Plover Ave is appeal: 2033, Homer, AK 99603 Phone (evening): Same Same Scome Scome Scome Price Paid: \$403,000. Price Paid: \$400. Price Paid: \$400. Pri	Less than \$100,000       \$30         \$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         Ver KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is presere or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing fee shower of the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing fee shower of the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing fee shower of the appellant's hearing date.         Account / Parcel Number:       17405901       NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL.         Property Owner:       Radaed + Kay       Hoo U e h         Legal Description:       TO65 R 13W Sec 10       Swared Mauduan Hay 2018 of Clayman Theorematic property:         Physical Address of Property:       2995 Goldeen Plouter Aute       Contact information for all correspondence relating to this appeal:         Mailing Address:       Po. Box 3033, Homer, Ak 99603       Phone (evening):       Sume         Imail Address:       hallendeo@ yodoo.eom       Image: Tagete to Be Served VIA EMAIL         /alue from Assessment Notice:       2017       Price Paid: \$ 463, 000.       Image: Tagete to Be served VIA EMAIL         /alue from Assessment Notice:       2017       Price Paid	(Each parcel					
\$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         er KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing the truth refunded within 30 days after the hearing date.         Account / Parcel Number:       17405901         NOTE: A SEPARATE FORM IS REQUIRED FOR EAC         Property Owner:       Richard + Kary         Legal Description:       TO65 R 13W Secc 10 Sewand Mandrum Hen 2018007 lang         Physical Address of Property:       2995 Golden         Plower AUE       Contact information for all correspondence relating to this appeal:         Mailing Address:       Po. Box 3033, Homer, AK 990         Phone (daytime):       907 2271674	\$100 \$200 \$1,000 ence is due, or if the appellant or agent of the appellant is present telephonically pursuant to KPB 5.12.060(T) then the filing fee shall NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL. Any Hoover C 10 Sewand Mardian Hen 2018007 Canyon There an Plover Ave is appeal: 033, Homer, AK 99603 Phone (evening): Same Same Same Same Same Price Paid: \$ 403, 000. er within the past 3-years? Yes No	\$100,000 to \$499,999       \$100         \$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         \$2,000,000 and higher       \$1,000         \$2,000,000 and higher       \$1,000         er KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is presered in the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filing fee shows the fully refunded within 30 days offer the hearing date.         Account / Parcel Number:       17405901         NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL.         Property Owner:       Richard + Kary         Legal Description:       TOGS R 13W Sec 10         Social Address of Property:       2995         Golden       Plouth Aute         Contact information for all correspondence relating to this appeal:         Mailing Address:       B. Box 3033, Homer, AK 99603         Phone (daytime):       907 207,-1674         Phone (evening):       Same         Email Address:       hallenhos & yokos, eem         Inagree to Be SERVED VIA EMAIL         Yalue from Assessment Notice:       2017         Price Paid:       \$453, 000,         Yes In o I       Yes In o I         Yes In o I       Yes In o I <td< td=""><td>Assessed Value fro</td><td>m Assessment Notic</td><td>e</td><td>- 1</td><td>Filing Fee</td><td></td></td<>	Assessed Value fro	m Assessment Notic	e	- 1	Filing Fee	
\$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         er KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant or the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling the fully refunded within 30 days after the hearing date.         Account / Parcel Number:       17405901       NOTE: A SEPARATE FORM IS REQUIRED FOR EAC         Property Owner:       Richard & Kary       Hoover         Legal Description:       TO65 R 13W secc 10 Sewand Maudian Hm 2018007 law         Physical Address of Property:       2995 Golden Plover Ave         Contact information for all correspondence relating to this appeal:         Mailing Address:       Po. Box 3033, Homer, Ak 990         Phone (daytime):       907 2271674       Phone (evening):	\$200 \$1,000 Ence is due, or if the appellant or agent of the appellant is present telephonically pursuant to KPB 5.12.060(T) then the filing fee shall NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL. AY HOOUEN C 10 Sewand Mandran Hon 2018007 Canyon Them C 10 Sewand Mandran Hon 2018007 Canyon Them En Ploven Ave is appeal: 033, Homer, AK 99603 Phone (evening): Same Same Same Same Phone (evening): Same Phone (evening): Same Phone (evening): Same Phone (evening): Same Phone (evening): Same Phone (evening): Same Phone (evening): Same No En Price Paid: \$ 403,000. Price Paid: \$ 400. Price Paid: \$ 400. P	\$500,000 to \$1,999,999       \$200         \$2,000,000 and higher       \$1,000         er KPB 5.12.050(B), if the appeal is withdrawn before evidence is due, or if the appellant or agent of the appellant is preseror the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling fee shows of the appellant's hearing before the BOE or participates telephonically pursuant to KPB 5.12.060(T) then the filling fee shows of the appellant's days after the hearing date.         Account / Parcel Number:       17405901         NOTE: A SEPARATE FORM IS REQUIRED FOR EACH PARCEL.         Property Owner:       Richard + Kary Hoo U & r         Legal Description:       TOGS R 13W Secc (o Sewand Maudian Hay 2018 of Claryon The         Physical Address of Property:       2995 Golden PLOUth AUC         Contact information for all correspondence relating to this appeal:         Mailing Address:       Po. Box 3033, Homer, AK 99603         Phone (daytime):       907 2371674       Phone (evening):         Grant Address:       rallenhoo yohoo.com       TAGREE TO BE SERVED VIA EMAIL         'alue from Assessment Notice:       2017       Price Paid: \$ 403, POO.         'ear Property was Purchased:       2017       Price Paid: \$ 403, POO.         'ear Property been appraised by a private fee appraiser within the past 3-years?       Yes No E	Less tha	n \$100,000			\$30	
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Email Address: bollow has bus has been the served via B	pellant's Opinion of Value: \$ Price Paid: \$_ <u>403</u> _0-00. er within the past 3-years? Yes No D rears? Yes No D	Value from Assessment Notice:       444,000       Appellant's Opinion of Value:         Vear Property was Purchased:       2017       Price Paid:       403,000         Has the property been appraised by a private fee appraiser within the past 3-years?       Yes       No         Has property been advertised FOR SALE within the past 3-years?       Yes       No	Phone (daytime):	907 227	71674	Phone (evening):	Same	
Taberchoo & yonoo	Price Paid: \$ 403,000. er within the past 3-years? Yes No December No December 2010 No Dece	Year Property was Purchased:       2017       Price Paid: \$ 403,000.         Has the property been appraised by a private fee appraiser within the past 3-years?       Yes No         Has property been advertised FOR SALE within the past 3-years?       Yes No	Email Address:	rallenke	o Q yok	oo. com	I AGREE TO BE SERVED VIA EMAIL	
Value from Assessment Notice: \$ 444,000 Appellant's Opinion of Value: \$	er within the past 3-years? Yes No Compared No	Has the property been appraised by a private fee appraiser within the past 3-years?       Yes I No I         Has property been advertised FOR SALE within the past 3-years?       Yes I No I	alue from Assessment Noti	ce: \$ 4/44.0	Appelle	ant's Opinion of Value: \$		
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las the property been appraised by a private fee appraiser within the past 3-years? Yes 🗹 No 🗌			las the property been appi	aised by a private f	ee appraiser w	ithin the past 3-years?		
Has property been advertised FOR SALE within the past 3-years? Yes 🗌 No 🗹		Comparable Sales: PARCEL NO. ADDRESS DATE OF SALE SALE PRICE	las property been advertise	d FOR SALE within t	he past 3-years	\$?	Yes No	
Comparable Sales: PARCEL NO. ADDRESS DATE OF SALE SALE	AUDRESS DATE OF SALE PRICE		Comparable Sales:	PARCEL NO.		ADDRESS	DATE OF SALE SALE PRICE	

Tax Year 2021

THE ONLY GROUNDS FOR APPEAL ARE: UNEQUAL, EXCESSIVE, IMPROPER, OR UNDER VALUATION OF T	HE PROPERTY (KPB 5.12.050
(E)). Mark reason for appeal and provide a detailed explanation below for your appeal to be valid.	(Attach additional sheets
as necessary)	

	/		
4	My property	value is excessive.	(Overvalued)

- My property was valued incorrectly. (Improperly)
- My property has been undervalued.
- My property value is unequal to similar properties.

The following are <u>NOT</u> grounds for appeal:

- ⇒The taxes are too high.⇒The value changed too much in one year.
- →You cannot afford the taxes.

KENAI PENINSULA BOROUGH ASSESSOR'S OFFICE 144 N. BINKLEY STREET SOLDOTNA, AK 99669-7520

Address Service Requested

ROUGH

\*\*\*\*\*\*\*\*\*\*\*\*\*AUTO\*\*SCH 5-DIGIT 99669

AA 8905-1/1 P32 T27

2021 NOTICE OF ASSESSMENT

CHARLIE PIERCE BOROUGH MAYOR

(907) 714-2230 Fax: 714-2393 (800) 478-4441 Toll free within Kenai Peninsula borough only

# THIS IS NOT A TAX BILL

This is a notice of the January 1st assessed value for the following described taxable property.

Property ID (PIN):17405901	Tax Authority: 20 - HOMER CITY
Parcel Address: 2995 GOLDEN PLOVER AVE	Legal Description: T 06S R 13W SEC 10 SEWARD MERIDIAN HM 2018007 CANYON TRAILS AMENDED LOT 1

2021 Assessed Values

Land:	76,700	Improvements*:	387,300		
Total Assessed KPB:	464,000	Exempt Value KPB:	350,000	Total Taxable KPB:	114,000
Total Assessed City:	464,000	Exempt Value City:	170,000	Total Taxable City:	294,000

AS 29.45.180(a) & KPB 5.12.040 (A) require that a person receiving a Notice of Assessment must advise the Assessor of errors or omissions in the assessment of the person's property, or of disputes in assessed value or taxable status of the property, within 30 days after the mailing of the Notice of Assessment.

Any improvements located on this property as of January 1, 2021 that are not reflected on this notice must be reported to the Assessor. Improvements omitted from the main tax roll will be placed on a supplemental tax roll at the time of discovery and a tax bill will be sent to you including accrued interest.

\* Improvements include but are not limited to: Driveway, well, septic, mobile homes, and structures.

Any waivers for filing late exemptions after 3/31/2021 will not be approved.

APPEAL DEADLINE:	3/31/2021	TAXES DUE IN FULL: OR	10/15/2021
BOARD OF EQUALIZATI WILL BEGIN MEETING:		1st INSTALLMENT DUE: 2nd INSTALLMENT DUE:	

APPEAL PROCEDURE AND IMPORTANT TAX INFORMATION ON REVERSE SIDE

### Robert Olchin, Certified Appraiser Ph (907) 399-0955 Fax (877) 364 -1955 e-mail: rpolchin@gmail.com

File No. AK0020-117

## **APPRAISAL OF**



## LOCATED AT:

2995 Golden Plover Ave Homer, AK 99603

## FOR:

Credit Union 1 2995 Golden Plover Ave Homer, AK, 99603

## **BORROWER:**

Richard A. & Kay Hoover

## AS OF:

June 3, 2020

#### BY:

Gretchen Druhot

							- official	Appraisai i					
Th			the second s		provide the lende	r/client		ate, and adequately s	upported				
	Property Address							Homer				Zlp Code 9960	3
	Borrower Richa							ck & Kay Hoover			unty Ker	ai Peninsula	
				C 10 Sev	ward Meridian	HM 20		NYON TRAILS A	MENDE		F. T		4.044
	Assessor's Parcel							Year 2019	AAEE		E. Taxes \$	0011.00	1,911
10	Neighborhood Nar Occupani X On			1.	0			Reference 02122C2				Der year	Transath
8.78				Vacant			ssments \$ 0			PUD HOAS O		per year	per month
20	Property Rights Ap Assignment Type				Leasehold 0	ther (des							
	Lender/Client Cre							Plover Ave, Hom		00603			
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			ayzo ale conva		are subject has sign	no a trinoter		reality of the triangless of			are manys		
RA 0	Contract Price \$		Da	te of Contract	4	is the	e property seller	the owner of public reco	rd?	Yes No	Data Sour	ce(s)	
Ę				_				tc.) to be paid by any par		at of the borrower	_	Yes No	
CONT	If Yes, report the to												
		_											
	Note: Race and ti	he racia	l composition o	ftheneighb	borhood are not ap	opraisalf	actors.		_				
	Neigi	hborho	od Characteris	tice		0	ns-UnitHousi			One-Unit Hou	ising	Present Lan	d Use %
	Location Urba	an	X Suburban	Rural	Property Valu	les I	ncreasing	X Stable Dec	Ining	PRICE	AGE	One-Unit	60 %
	Buill-Up Ove	75%	X 25-75%	Under 25	5% Demand/Supp	ply Ds	Shortage	X) in Balance Ove	W Supply	\$(000)	(yes)	2-4 Unit	5 %
00	Growth Rap	hid	X Stable	Slow	Marketing Tim	ne Di	Inder 3 mths	X 3-6 miths Ove	6 mins	144 Low		Mulli-Family	5 %
H	Neighborhood Bou	undaries	North - Ur	develope	ed forest lands	s, Skyli	ine Rd., So	uth - Kachemak I	Bay,	799 High	59	Commercial	20 %
BU					Ridge/ Sterling					330 Pred.		Other vacant	
GH	Neighborhood Des	scription	The neigh	borhood	is located with	hin the	Homer city	limits to the east	of town	n, in the MLS	Area k	nown as Hor	ner
NEI								n homes. This is					
								predominate in					
								e unit housing refle					
	MLS #492: tot	al (76	) Sales (1+bd	rm, 1+bat	hs), mean \$330	).3k, me	dian \$311.5	k (shown), (11) Pe	nding lis	tings, mean \$	346.9k,	median \$299k	, and (36)
					1.3k. ADOM (1								
	Dimensions 131			.2' x 237.4		2079 s		Shape Irreg	ular		View B	WirMin;Res	
	Specific Zoning Cl	_			and the second sec		n Rural Res						
	Zoning Compliance				forming (Grandfathe								
۲					iproved (or as propo	osed per p	hans and specif	catings) the present use	2 IX	Yes No	I No. des	whe Subject	property
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Freddle Mac Form 70 March 2005

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## **Uniform Residential Appraisal Report**

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		t neighborhood within the pa			and the second sec			
FEATURE	SUBJECT	COMPARABLE			BLE SALE NO. 2		OMPARABLE S	
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I Comparables  X did  Comparables  X did  did not re  did not re  did not re  did confidential se  re  re  re  re  re  re  re  re  re	parables used che ales history inform did not reveal any prior a MLS, office files, X did not reveal any prior a MLS, office files, esearch and analysis of th a MLS, office files, esearch and analysis of the a MLS, office files, esearch and analysis of the area (0.00000000000000000000000000000000000	Gross Adj 16.6% \$ privation of the subject proporties of the subject properties of the subject property and comparable for accurate dollar view, between \$359.91 are the most similar an size. Site values vary in dispersent of the subject of the sub	erty and comparable s rch in MLS and het property for the the s mparable sales for the the S COMPARABLE SA COMPARABLE SA COMPARABLE SA COMPARABLE SA K Multi List/ Pu 6/03/2020 sales The sub paller concession e prior sale app ad public inform alue, and then of k and \$415k, sh d recent comparat this market area d the as vacant, not c n three quarters to D (C1-C6), if there ict is on the low sid Of year to compens res reactions, and a e reconciliation Cost Approach (if de with the Cost A le due to the law	Gross Adj. 18.7% alles. If not, explain KPB public rec ree years prior to the year prior to the date may and comparables and and and and and comparables and	399,70     One sale of sul cords. Alaska is a     effective date of this ap     cords. Alaska is a     effective date of this ap     cords. Alaska is a     effective date of the comparal     comparate of the comparate     comparate of the comp	0 Gross Adj. oject prope a non-disc praisal. Ne sale. No sales on p 10.2 No sales on p 10.2 No sales on p 11/13/20 owner. Ba tion, and r oncession ne does n within rep ustments (az pe, distance market area in reviewed finishes, Gi b)bject site va Approach (If r al suppor operties, s	23.3% \$ erty in the la losure state losure state compared by compared by compared by compared by compared by compared by contails of the contails of the conta	est 3 years, with limite ESALE NO. 3 Public Rcd Public
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FEATURE		SUBJECT	CON	PARAE	BLE S	ALE NO. 4	CO	MPARAB	LES	ALE NO. 5		COMPARAB	LE SA	LE NO. 6
2995 Golden Plove	er Ave		3823 For	rest G	len l	Dr	759 Sou	Indview	Av	e	5464	0 Rolling	Mead	lows Rd
Address Homer, AK	99603		Homer, A	AK 99	603		Homer,	AK 996	603		Hom	er, AK 996	503	
Proximity to Subject			4.08 mile	es SM	1		3.94 mil	es SW	_		5.86	miles NE		
Sale Price	18				18	360,000			\$	445,000			\$	415,00
Sale Price/Gross Liv. Area	8	0.00 sq. ft.	\$ 241.9		_	0.0014 (0	\$ 237.0			0.0014 (74		40.16 sq. ft.		
Data Source(s)						0;DOM 49	_		_	2;DOM 174 ublic Rcds	_	MLS #20-3 Obsv/Realt	-	
Verification Source(s) VALUE ADJUSTMENTS	D	ESCRIPTION	DESCR			+(+) & Adjustment		RIPTION				ESCRIPTION	ONPL	
Sale or Financing		ESUMPTION	ArmLth	IFIIUM	-		Listing	AP TION	-+	+(-) \$ Adjustment	Listi			+(-) \$ Adjustment
Concessions			Conv;0			Ő	;0				:0			
Date of Sale/Time			s02/20;c	01/20			Active		-	-11,971		20		-11,16
Location	N;Re	s;	N;Res;				N;Res;	_			N;Re			
Leasehold/Fee Simple	Fee	Simple	Fee Sim	ple			Fee Sim	ple			Fee	Simple		
Sille	4207	and the second se	13939 sf		_		10890 s			10,000		the second s	-	
View		Mtn;Res	N;Res;Prt		Itn		B;WtrMt				_	tr;Mtn	-	6,00
Design (Style)	_	0;Ranch	DT1;Ran	ch	-+	0	DT1.0;HI	sdRanch	1	0		5;Traditiona	al	
Quality of Construction	Q3		Q3		+		Q3		-+	4 500	Q3			2.20
Actual Age	2 C2		1 C1		-	-6,000	8		+	1,500	_			3,30
Condition Above Gradie	Total Bd	irms. Bailths	Total Bolims.	Baths	+	-0,000	Total Bulms.	Baths	+		Total E	dims. Baths		6,00
Room Count		3 2.0	5 3	2.0	_		6 3	2.0	-	0		3 2.1	-	-3.00
Gross Living Area 60		1,508 sq. ft.		,488 9		0		,877 st		-22,100	- 1	1,728 st	n. n.	-13,200
Basement & Finished	1508	sf0sfwo	Osf		1.11	37,700	1836sf6				864	f864sfwo		-1,20
Rooms Below Grade							1rr1br1.					or1.0ba1o		-6,00
Functional Utility		al/ Average	Similar/I	nferio	r		Superior				Supe			
Heating/Cooling		CFan	Radiant	CFan	1	-5,000	Radiant					ant None		-5,00
Energy Efficient Items	5*+ E		5*+ ER	_	-		6* ER/H	RV		-2,000	_		-	3,00
Garage/Carport	2ga2		1ga2dw		-	10,000	2ga2dw		-			gd3dw	-	
Porch/Patio/Deck	_	intry/Deck	CvdEntry	/Dec	k		Porch/D	eck	-+	0	_	h/Deck		
Addit Amenity	None		None		+		None		+		Non		-	2.00
Addit Amenity Tax parcel #	None 1740	and the second	None 1752704	7	-+	0	None 1751035	:0	+	0		d/GrnHous 15036	e	-3,00
Net Adjustment (Total)	1740	5901	X+	1	1.	58,700		X-	\$	49,771			T.	24,26
and the second	-			16.3%	1	30,700	Net Adj		•	43,771	Net Ad			27,20
			inter real-					1.1.45.70				· · · · · · · ·		000 70
Adjusted Sale Price			Genes Art			418 700		19.0%	2	395 229	Genes	Adl 14.7%	2	39073
of Comparables	1	SL	Gross Adl.		1		Gross Adl.	-				Adj. 14.7%		
		SL 11/13/2017	Gross Adj. 2 Bject		1	418,700 COMPARABLE SA	Gross Adl.	-		395,229 ARABLE SALE NO.				390,734 SALE NO. 6
of Comparables ITEM Date of Prior Sale/Translet		11/13/2017			1		Gross Adl.	-						
of Comparables FEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe		11/13/2017 79,900	BJECT	22.4%	\$	COMPARABLE SA	Gross Adj. LE NO. 4	CI	OMP	ARABLE SALE NO.	5	COMPA	RABLE	SALE NO. 6
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfe Data Source(s)	*	11/13/2017 79,900 AK Multi Lis	BJECT	22.4% Rods	ak I	COMPARABLE SA Multi List/ Pul	Gross Adj. LE NO. 4	AKN	lulti	ARABLE SALE NO.	5 cds	COMPAN	.ist/ F	SALE NO. 6
of Comparables ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sour	HCe(s)	11/13/2017 79,900 AK Multi Lis 06/03/2020	BJECT	22.4% Rods	* AK 06/0	COMPARABLE SA Multi List/ Pul 03/2020	Gross Adj. LE NO. 4 Dic Rcds	AK M 06/03	Iulti	ARABLE SALE NO. List/ Public R 20	5 cds	COMPAN AK Multi L 06/03/202	List/ F	SALE NO. 6 Public Reds
of Comparables ITEM Date of Prior Sale/Tiranster Price of Prior Sale/Tiranste Data Source(s) Effective Date of Data Sour Summary of Sales Compa	rce(s) rison App	11/13/2017 79,900 AK Multi Lis 06/03/2020	BJECT	22.4% Rods	* AK 06/0	COMPARABLE SA Multi List/ Pul 03/2020	Gross Adj. LE NO. 4 Dic Rcds	AK M 06/03	Iulti	ARABLE SALE NO. List/ Public R 20	5 cds	COMPAN AK Multi L 06/03/202	List/ F	SALE NO. 6 Public Reds
of Comparables ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou	rce(s) rison App	11/13/2017 79,900 AK Multi Lis 06/03/2020	BJECT	22.4% Rods	* AK 06/0	COMPARABLE SA Multi List/ Pul 03/2020	Gross Adj. LE NO. 4 Dic Rcds	AK M 06/03	Iulti	ARABLE SALE NO. List/ Public R 20	5 cds	COMPAN AK Multi L 06/03/202	List/ F	SALE NO. 6 Public Rods
of Comparables ITEM Date of Prior Sale/Tiranster Price of Prior Sale/Tiranste Data Source(s) Effective Date of Data Sour Summary of Sales Compa	rce(s) rison App	11/13/2017 79,900 AK Multi Lis 06/03/2020	BJECT	22.4% Rods	* AK 06/0	COMPARABLE SA Multi List/ Pul 03/2020	Gross Adj. LE NO. 4 Dic Rcds	AK M 06/03	Iulti	ARABLE SALE NO. List/ Public R 20	5 cds	COMPAN AK Multi L 06/03/202	List/ F	SALE NO. 6 Public Rods
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of Comparables ITEM Date of Prior Sale/Tiranster Price of Prior Sale/Tiranste Data Source(s) Effective Date of Data Sour Summary of Sales Compa data in report (97.3 Site Adjustments	rce(s) rson App 31%).	11/13/2017 79,900 AK Multi Lis 06/03/2020 roach <u>Active</u>	BJECT It/ Public F listing #5	22.4% Rods	AK 06/0	COMPARABLE SA Multi List/ Pul 03/2020 I listing #6, ha	Gross Adj. LE NO. 4 Dic Rcds	AK M 06/03 LP adj	lulti V20	List/ Public R 20 nent (-2.69%)	5 cds base	COMPAI AK Multi L 06/03/202 ed on mark	List/ F	SALE NO. 6 Public Rods
of Comparables ITEM Date of Prior Sale/Tiranster Price of Prior Sale/Tiranste Data Source(s) Effective Date of Data Sou Summary of Sales Compa data in report (97.3 Site Adjustments The value of a resi	rce(s) rlson App 31%). idential	11/13/2017 79,900 AK Multi Lis 06/03/2020 mach <u>Active</u> site does no	BJECT It/ Public F listing #5	22.4% Rods & Pen	AK 06/0	COMPARABLE SA Multi List/ Pul D3/2020 Listing #6, ha	Gross Adj. LE NO. 4 Dic Rcds ave a SP/	AK M 06/03 LP adj	DMP/ lulti J/20 ustr	ARABLE SALE NO. List/ Public R 20 nent (-2.69%) r sites can be	5 cds base	COMPAN AK Multi L 06/03/202 ed on mark	List/ F	SALE NO. 6 Public Rods Immary larger sites
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Provide adequate information for the lender/client to replicate the below cost figures and calcula         Support for the opinion of site value (summary of comparable land sales or other methods for error vacant land sales in this market area (0.52ac 1.26ac). (7) compary         Image: the opinion of site value (summary of comparable land sales or other methods for error vacant land sales in this market area (0.52ac 1.26ac). (7) compary         Image: the opinion of site value (summary of comparable land sales or other methods for error vacant land sales in this market area (0.52ac 1.26ac). (7) compary         Image: the opinion of site value (summary of comparable Land sales or other methods for error value (state of cost sales)         Image: the opinion of site value (summary of comparable Land sales or other methods for error value (state of cost data Marshall & Swift Residential Cost Handbook         Couling rating from cost service Good /Q-3 Effective date of cost data 03/2020         Comments on Cost Approach (gross living area calculations, degrectation, etc.)         ******         Image: the opinion of site value (HUD and VA only)         54 Years         Image: the opinion of process form 1007 in PDF for cost approach.******         Image: the opinion of the opinion of the HUD and VA only)         Summary of income Approach (including support for market rest and GRM)         Image: the opinion of the HUD and VA only)         Summary of income Approach (including support for market rest and GRM)         Image: the opinion of the HOD conterversion of an exi	Ite appraiser has researched able sales in the past three year that ranged from a vacant. KPB Assessed value \$75.9k, Subject and Sales Table for details.         OPINION OF SITE VALUE         Dwelling       1,508 Sq. R. @ 1         Besmt: 1508       Sq. R. @ 1         SEE COST FORM PDF         Garage/Carport 576       Sq. R. @ 1         Degrectation       External         Degrectation       External         Degrectation       Improvements         SEE COST FORM       Ingrovements         INDEATED VALUE BY COST APPROACH       INDEATED VALUE BY COST APPROACH         UE (not required by Fannie Mae)       0 Indicated Value by Income Approach         N FOR PUDs (if applicable)       No Unit type(s)         No Unit type(s)       Detached         Total number of units sold       Data source(s)	<pre>pm \$60k - \$100} view is benefici</pre>	κ,
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condition rating. In many cases quality and condition ratings are s there are no designations to make these distinctions.	ipenor or interior to one another within the sam	e rating and cui	rrent
In some cases adjustments have been made to the quality and con			
Quality and Condition comments:	· · · · · · · · · · · · · · · · · · ·		
Therefore, comparable sales in our market are drawn from a wider			a.
The local population is spread over a wide area. Buyers typically c	ansider homes in neighborhoods that are many	miles epart	
etc.) yet these are the best comparisons in the local market. Select	ing other comparable sales would result in ever	n larger adjustm	ents
	han those specified by investor guidelines, (net	, gross, site valu	ue,
Some of the adjustments to the comparable sales may be greater t			
		lower price ran	iges
(<\$275k).	50k) and median price and shorter ADOM within		
similar transactions available. There is no market data available to appraiser has noticed longer exposure times on higher range (>\$3 (<\$275k).	show any decline in market activity or value dro	op in local area.	The
Comparable sales older than six months and further than two miles similar transactions available. There is no market data available to appraiser has noticed longer exposure times on higher range (>\$3 (<\$275k). Some of the adjustments to the comparable sales may be greater to	show any decline in market activity or value dro	op in local area.	The

May 4<sup>th</sup> 2021

## railenhoo@yahoo.com (907) 227-1674

# RECEIVED

MAY - 7 2021

Borough Clerk's Office Kenal Peninsula Borough

Re: Parcel No# 17405901 2995 Golden Plover Avenue, Homer 99603

Dear Johni Blankenship,

Please see attached copy of prior Assessment, from the office of Robert P Olchin, concerning the above referenced property. We are submitting this documentation for the Board of Equalization hearing, scheduled for May 25<sup>th</sup> 2021.

Please note the highlighted orange areas on the Robert Olchin Assessment, showing a home value of \$399,700. This is a difference of \$62,200, in comparison to the Kenai Borough Assessment of \$462,200.

We look forward to hearing from you at the hearing date.

Sincerely

**Rick and Kay Hoover** 



# Office of the Borough Clerk

144 N. Binkley Street, Soldotna, Alaska 99669 • (907) 714-2160 • (907) 714-2388 Fax

Johni Blankenship, MMC Borough Clerk

April 23, 2021

Richard & Kay Hoover Email: rallenhoo@yahoo.com

RE: Parcel No(s): 17405901: Owner of Record and Appellant: Richard & Kay Hoover

Mr. & Mrs. Hoover:

This is to advise you that the appeal of the assessment of the above referenced property will be considered by the Board of Equalization at the hearing on **Tuesday, May 25, 2021 at 9:00 a.m.** 

Any additional evidence or documentation you intend to use during the hearing must be <u>received</u> by the Borough Clerk no later than **5:00 p.m. on May 10, 2021**. Your evidence may be mailed, emailed, hand delivered or faxed. Late filed evidence may be denied. The Kenai Peninsula Borough Code pertaining to the conduct of the hearing is available at the following web address: <u>https://library.municode.com/ak/kenai peninsula borough/codes/code of ordinances?nodeld=</u> <u>TIT5REFI CH5.12REPRPEPRTA 5.12.060BOEQPR</u>.

The Board of Equalization hearing session begins at 9:00 a.m. You are requested to be in the Borough Assembly Chambers by 8:45 a.m. Any request for remote (video/teleconference) participation must be received by the borough clerk no later than 15 days before the hearing, unless good cause is shown for filing a late request. If your case is called and you are not available we will try reaching you at a later time and if we are still unable to reach you that day, the Board may elect to decide your case based solely on the written material you have presented.

Sincerely,

Johni Blankenship, MMC Borough Clerk jblankenship@kpb.us

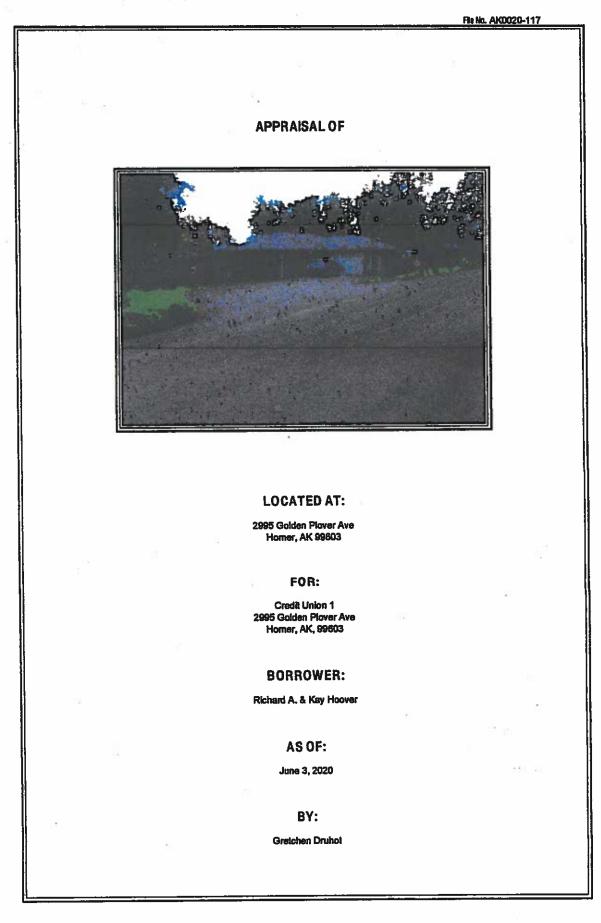
cc: Borough Assessor Adeena Wilcox

Real Property	Assessment Valuat	ion Appeal		ŝ
Kenai	Peninsula Boro	ugh	1	
	of the Borough Cl			
44 North Binkley Street oldotna, AK 99669-7599		Phone: (907) 714-2160 oll Free: (800) 478-4441	For Officio	al Use Only
Applications must be postmart authorized office in Homer or Se	(ed or received at the Offic award by: <b>5:00 p.m. on Marc</b>	ce of the Borough Clerk or h 30, 2020.	Fees Received: \$	
iling Fee: <u>Must be included wit</u>	<u>h this appeal form</u> .		Check #	I Peninsuta Borough
or Commercial Property: Pleas	e include Attachment A		CREDIT CARDS NOT ACC	EPTED FOR FILING FEES
(Each parcel/a	FILING FEE BASED ON TOTAL count appealed must be a	ASSESSED VALUE PER PARGE	il. Ning fee and form)	
Assessed Value from	Assessment Nolice	FI	ling Fee	
Less than \$	100,000		\$30	
\$100,000 to	\$499,999		\$100	
\$500,000 to \$	51,999,999		\$200	
\$2,000,000 c	ind higher		\$1,000	
present for the appellant's hed fee shall be fully refunded with Account / Parcel Number:	in 30 days after the hearing o	aate	PARATE FORM IS REQUIR	
Property Owner:	Rick Hoover	KALY HOOUE	ENDED-LOT	I 20007
Legal Description:		SEC 10 Seward W		M 2018001
Physical Address of Property:		n Diover A	ve	
Contact information for all c	orrespondence relating to th	is appeal:	A	<u></u>
Mailing Address:	PO Box 3	3033, Homer	AR 99	603
Phone (daytime):	907 227-16	うり Phone (evening):		
Email Address:	rallenhoo @ 4	10hos. com		ERVED VIA EMAIL
Value from Assessment Notice Year Property was Purchased		pellant's Opinion of Value: \$ Price Paid: \$	400.00	<u>.</u>
Has the property been appra				ן נ
Has property been advertised			Yes 🗌 No	3
Comparable Sales:	PARCEL NO.	ADDRESS	DATE OF SALE	SALE PRICE

Tax Year 2020

	THE REPORT OF THE PROPERTY (KPB 5 12 050
	THE ONLY GROUNDS FOR APPEAL ARE: <b>UNEQUAL, EXCESSIVE, IMPROPER, OR UNDER VALUATION OF THE PROPERTY</b> (KPB 5.12.050 (E)). Mark reason for appeal and provide a detailed explanation below for your appeal to be valid. (Attach additional sheets
	(E)). Mark reason for appearand provide a derailed oxplantment of one of the second of
ŝ	My property value is excessive. (Overvalued) The following are <u>NOT</u> grounds for appeal:
	The taxes are too high.
	The value changed too much in one year.
	You must provide specific reasons and provide evidence supporting the item checked above.
	Assessed value as of 6/3/20. shows a difference of 62, 200.
	** THE APPELLANT BEARS THE BURDEN OF PROOF (AS 29.45.210(b)) **
	Check the following statement that applies to your intentions:
	I intend to submit additional evidence within the required time limit of 15 days prior to the hearing date.
	My appeal is complete. I have provided all the evidence that I intend to submit, and request that my appeal be reviewed based on the evidence submitted.
	Check the following statement that applies to who is filing this appeal:
	I am the owner of record for the account/parcel number appealed.
	I am the attorney for the owner of record for the account/parcel number appealed.
	The owner of record for this account is a business, trust or other entity for which I am an <b>owner or officer</b> , <b>trustee</b> , <b>or otherwise authorized</b> to act on behalf of the entity. I have attached written proof of my authority to act on behalf of this entity (i.e., copy of articles of incorporation or resolution which designates you as an officer, written authorization from an officer of the company, or copy from trust document identifying you as trustee). If you are not listed by name as the owner of record for this account, this is REQUIRED for confirmation of your right to appeal this account.
	The owner of record is deceased and I am the personal representative of the estate. I have attached written proof of my authority to act on behalf of this individual and/or his/her estate (i.e., copy of recorded personal representative documentation). If you are not listed by name as the owner of record for this account, this is REQUIRED for confirmation of your right to appeal this account.
	I am not the owner of record for this account, but I wish to appeal on behalf of the owner. I have attached a notarized Power of Attorney document signed by the owner of record. If you are not listed by name as the owner of record for this account, this is REQUIRED for confirmation of your right to appeal this account.
	Oath of Appellant: I hereby affirm that the foregoing information and any additional information that I submit is
	true and correct.
(	<u>Auch Hoover</u> <u>Kay Hoover</u> <u>Out 30</u> 2021 Signature of Appellant / Agent / Representative Date
	Rick HOOVEN KAY HOOVER
	Printed Name of Appellant / Agent / Representative

## Robert Olchin, Certilied Appraiser Ph (907) 399-0955 Fax (877) 364 -1955 e-mail: rpolchin@gmail.com



#### Ilniform Ro aidantial A a

A		<b>Uniform Res</b>	sigottual r	hhidran	TOPOIL	File No. AKOO		
There are 6 compa	antile properties consulty	offered for sale in the suble	et mighborhood rang	tag in price from \$	309,000 to1	575,000 .		
There are 19 comp		reichborhood within the pa				bl 495,500		
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Robert P Olchin, Certified Residential Appraiser

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## **Uniform Residential Appraisal Report**

Re No. AK0020-117

Omorn Residenda		NUU20-117
Comparable sales older than six months and further than two miles	from the subject must be selected because they	are the most
similar transactions available. There is no market data available to r	how new dealing in market activity actualus days	is incel area. The
appraiser has noticed longer exposure times on higher range (>\$35	Dk) and median price and shorter ADOM within ic	ower price ranges
(<\$275k).		
Barris all the state of the sta		
Some of the edjustments to the comparable sales may be greater the		
etc.) yet these are the best comparisons in the local market. Selecti	ng other comparable sales would result in even b	erger adjustments.
r		
The local providing is second success while some Bureau burleally on	anides homes is a sight at a de that are more a	line enert
The local population is spread over a wide area. Buvers typically co		
Therefore, comparable sales in our market are drawn from a wider a	area than would be normal for a more densely-de	veloped area.
Quality and Condition comments:		
In some cases adjustments have been made to the quality and con-	Dian of the assessmentate descript hould a similar	r muslike and
condition rating. In many cases quality and condition ratings are su	perior or inferior to one another within the same	rating and ourrently
there are no designations to make these distinctions.	(i )	
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Borrower: Richard A. & Kay Hoover	File No.:	AK0020-117
Property Address: 2995 Golden Ployer Ave	Case No	L.
City: Homer	State: AK	Zig: 99803
Lender, Credit Union 1		

offering similar uses, similar utility and similar function can be purchased within reasonable time limits that the buyer's market demands. In other words, the market value of a property is set by the price of acquiring a substitute property, which could provide the owner with similar and competitive utility characteristics.

## Final Reconciliation VALUATION CONCLUSION:

Appraisal is completed "As Is". The appraiser has considered appropriate adjustments for all factors and applied them to each of the comparable sales. Location and site adjustments, if Indicated, are based on the opinion of different site sizes and values as vacant as they relate to the opinion of their market value in the Homer comparable areas used in this analysis with their influence on market appeal to prospective buyer. Consideration to all comparables is given, as they combine to bracket the specifics of the subject. The appraiser has tried to show similar construction quality & style, age, GLA size, site, condition, location, and view when possible.

The availability of comparable properties was limited with of comparable style, GLA size, room counts, age, condition, landscaping, etc. The appraiser is of the opinion that because each home is unique, the potential for more adjustments than a typical appraisal in a metropolitan area. The net and gross adjustments and the bracketing parameters exceed the recommended limits due in part to the equalization of above/ below grade improvements & garages to subject. Thus the adjustments can be proportionately large. Subject property is a typical/ average GLA home. Realtors advertise and show homes with all GLA included, (above & below grade) but for the purpose of analysis the appraiser separates the different levels as required.

The sales comparison approach is the most reliable indicator of the marketability of the subject. This method utilizes recent sales of similar properties in similar locations to indicate the market range for the subject property. Adjustments are made to these sales to bracket a value for the subject based on the combination of size, location, and view appeal of the sites and features of these houses. The adjustments are market derived, based on paired sales over time and from communication with peers in the local market real estate profession.

Opinion of value is derived with review and consideration of the following data indicators:

1) The mean of the adjusted range of all comparables (\$366.3k - \$418.7k) is \$397.2k

2) The adjusted sold comparables (#1- #4k) have mean of \$399.3k

3) Median adjusted comparables are \$406.2k

4) Most similar sold adjusted property (not including the unfinished basement) from the qualitative analysis (#2) is adjusted to \$399.7k.

5) ACI Weighted Value Calculator \$397k

6) Cost approach at \$400k

Taking these factors into consideration, along with subject's good market appeal from homes available of present inventory in price range and size, very good overall condition rating, strong sales season for the first quarter of the 2020 season, indicated stable values in the area, the appraiser is of the opinion that the indicated market value of \$400,000 "As Is" for a defined marketing period of 3 - 6 months is supported through this analysis. The appraiser has shown opinion of value mid range M/L of above data points with consideration to the most similar comparable (not including the unfinished basement for comparison of GLA), and the mean of the adjusted sold comparables. Current supply in this price range as well as it's desirable location that is located in close proximity to town amenities. The subject property would have good appeal to potential buyer looking for mid/upper level home as a primary/ secondary residence with a close to town location.

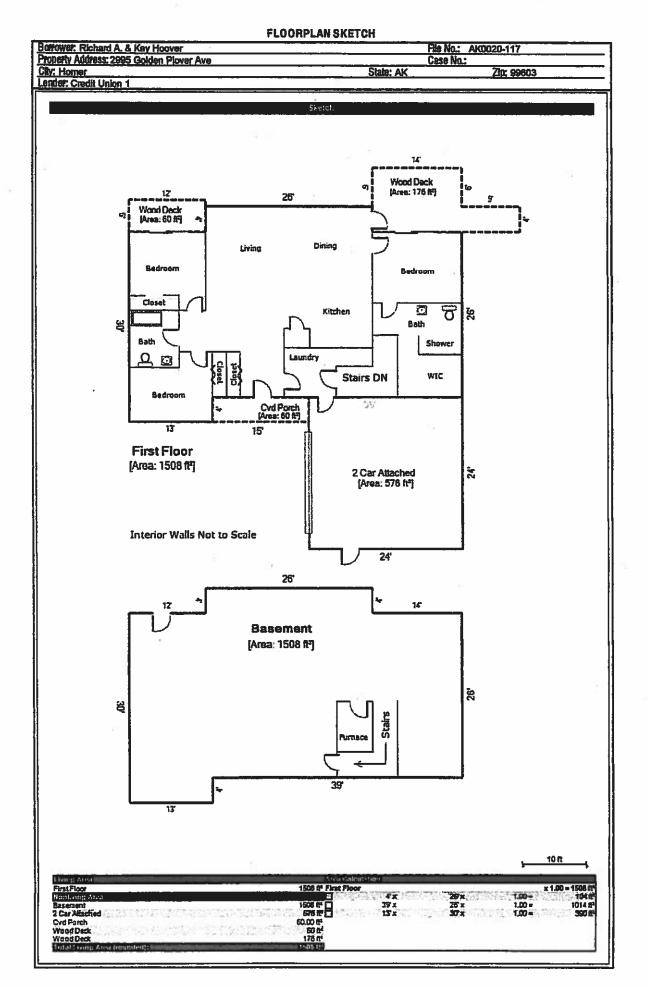
Borrower: Richard A & Key Hoover	File No.: /	NK0020-117
Property Address: 2005 Golden Plover Ave	Case No.:	
City: Homer	State: AK	Zio: 99803
Lender; Credit Union 1		

## Cost Approach Comments:

See sketch for area calculations. The cost values were calculated and indicated lower (<1%) per Marshall & Swift handbook. It is given consideration to the final opinion of market value. There is minimum physical depreciation of the subject improvements as viewed at time of observation.

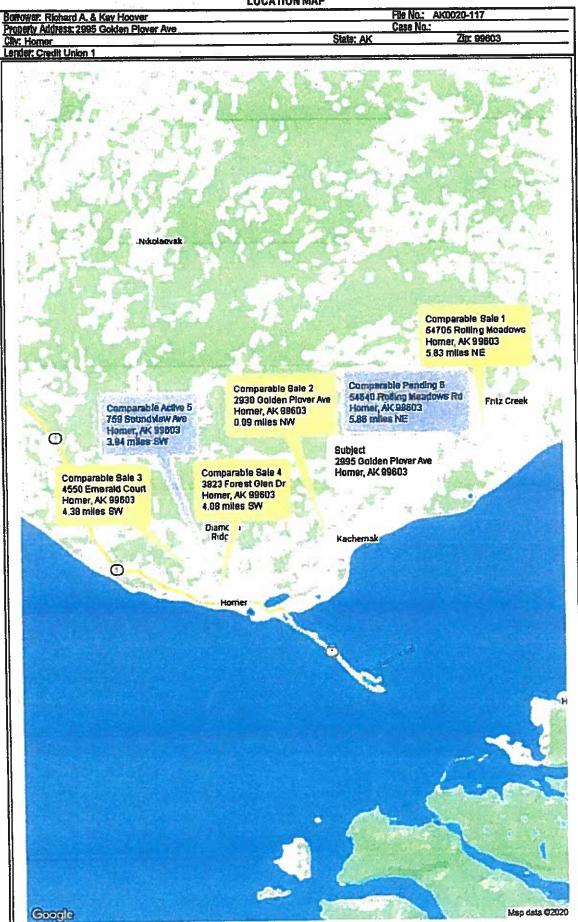
## income Approach Comments:

This approach to value is based on the monthly rental income of a property. In this case, the Income Approach could not be used because of the lack of sufficient sales of single-family rental properties. Single-family homes in Homer areas are generally not purchased as income properties. The subject property is not assumed or reported to be used for income or agricultural income at time of observation.



	Square Foot Cost Fo	rm	Can Ib. Fields Alt	0020-117
	SUBJECTPROPERTY			
Appresent for Credit Union 1			100	. A
Property Damer Rick & Key Hoover	· · · · ·			
Property Address 2995 Golden Plover Ave	Sizie/Province AK Zip/Postal	Cada 99603	Data 06/06	2020
Appreser Gretchen Druhot				
	PROPERTY///FORMATI	(1)		
TYPE QUALITY	STYLE EXTERIOR WALLS	the second s		BALCONYAREA
Single Family 🗶 Low 💭	No. Stortes <u>1.0</u> Hardboard/Phyrood		Comp. Shingle X	
Mustiple - Fair	Bi-level U Stacco Solit Level D Stilling or Statingie	Wood Shine Chary Tibe		PORCH/BRZWY AREA (a) <u>Cvd Porch</u> X
Town House Average	1-1/2 story - Fit.	Concrete 1	ъ Б.	(b) <u>Beck Deck</u> X
Manufactured 🖸 Very Good 🛄	1-1/2 story - Ust. 🖸 Common Brick	State		GARAGETYPE
	2-1/2 story - Fin. Face Brick or Stone			Detached Attached X Belli-to 1
Cabin, Doma, etc. FLOOR AREA HIGH VALUE	2-1/2 story - Ust. Concrete Block End Row MANUFACTURED	_	te Bill of the bill	Anacaso (A) Bata-ta (1)
1st Class I	Inside Row O HOUSING WALLS			Subterranean
2nd Class #	INTERIOR WALL Akm., Ribbed			Carport 🛄
ard Class III L	HEIGHT varies ft. Alum, Lap Skilog NUMBER OF MULTIPLE Handboard		1,508.0	(Gabie, Shed or Fizi)
	UNITS 1.03 Plymod			GARAGE AREA
	CLIMATE: Hat 🗌 Hoderata 🗍 Eare			Central Eastern
AGE 2 CONDITION Good/C3				
	COMPUTATIONS	tor Quantity	Cost	Extension
Wa	d Height Roor Selected			Southeast
1. COMPUTE RESIDENCE BASIC COST: 1	Factor x Area. x Sq. FL. Cost	1,508.00	108,25	1 168,138,23
SQUARE FOOT ADJUSTMENTS: Specify by				
2. Rooting Composite Shingle (Base )		1,508.00	-1.85	-2,789.80
3. Subfloor		1,508.00		0.00
4. Floor Cover Base Allowance 5. Plaster Interfor		1,508,00		9,183.72
5. Plaster Interior 6. Heating/Cooling (Base is FWA)		1,508.00		0.00
7. Energy Adjustment Extreme Alaska		1,508.00	2,42	
<ol> <li>Foundation Seismic Zone 3/4 (\$3.30)</li> </ol>	<u>n</u>	1,508.00	3,30	4,976,40
LUMP BUM ADJUSTMENTS: Specily type, o	usily, condition, soe, etc.			1
9. Plumblog (Base 11)		-2.00	2,360.00	-4,720.00
10. Fireplaces		1.00	6,100.00	6,100.00
Bull-In Appliances         Base Allowance           12.         Miscelansous (Dormers)		1.00	0,100,00	0,100.00
13. SUBTOTAL ADJUSTED RESIDENCE COST:	Line 1 plus or minus Lines 2-12			184,537.91
14. BASEMENT, UNFINISHED Unfinished		1.00 1,508.00	21.98	33,145.84
15. Add for basement interfor finish				
16. Add for basement outside entreace	Daubh	1.00	1,740.00	1,740.00
17. Add for basement gazage: Single				
	porch (\$8,32 concrete slab + \$18,43 roof)	60.00		
19. Deck (60 sf @ \$36.50 and 176sf @	\$22.88)	1.00	6,216,88	6,216,88
20. SUBTOTAL RESIDENCE COST: Total of Lin	es 13-19			: 227,245.63
1		_		
21. GARAGE OR CARPORT - sq. ft. area x sele		576.00	31.13	17,930.88
22. Miscellaneous (rooling adjustment)				
23. SUBTOTAL GARAGE COST: Line 21 plan of	r miaus Line 22			\$ 17,930.88
24. SUBTOTAL OF ALL BUILDING IMPROVEM	ENTS: Sum of Lines 20 and 23 <u>1.05</u> x Local Kultiplier1.28	Kensi Deningu		1.34 1.34
				1.00
26. TOTAL BUILDING COST NEW: Line 24 x 2	5 55.00 Ell. Aga 1.			1 328,538.52
27. Depreciation: Physical/Functional Life Exp	n. <u>55.00</u> Ett. Ags <u>1.</u>	00 Deduction	1.00 % of Line 29	3.285.37
26. Economic and/or Excessive Functional Obs 29. Depreciated cost of building improvements:	Line 28 less Lines 27 and 28			\$ 325,251.15
30. Yard improvements cost: List, total, apply r	nulliplier and depreciate on page 2			
31. Miscellansous: (Landscaping) If local cost,	do not apply any indipliera			75,000.00
32. Lot or Land Value es vecent				13,000.00
33. TOTAL INDICATED VALUE: Total of Lines	29-32			1 400,000
Farm FUNA 1897	This tons was produced as the ACI Development Partificants got	a (0), 21-977	and the second second second second	Page 1 of 2





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	95 Golden Plan			<b>CD</b> (84)	44.98	77.19	16.6%	412,600	17.1%	70.55
19 S 54	705 Rolling Me	adows	465,000	52,400	-11.3%	AL 197		22		1.04
⊡ S 29	30 Golden Ploy	er Ave	399,000	700	0.2%	74,61	13 18.7%		16.7%	66,79
 ⊠S 45	i50 Emerald Co	urt	395,000	28,725	-7,3%	92,03	35 23.39	366,275	15.9%	58,23
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			415,000	24,264	-5.8%	61.0	05 14.79	390.736	17,4%	57,98
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## Market Conditions Addendum to the Appraisal Report Rem. AK0020-117

n purpose of this addentium is to provide the lender/cleat wi		endum to t				_		_	
	in a clear and accurate t	ndentanting of the m	artist trends and com	dilloa:	n provalent in t	he subj	ect neighbo	rhood. T	his is a require
dendem for all americal reports with an effective date on or i	ther April 1. 2009.	Cty Home				A etcl	K ZoC	ada 99	603
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edian Sale & List Price, DOM, Bala List Se	Prior 7-12 Months	Prior 4-8 Months	Carrent - 3 Months	l-	Increasing		Sable		Deciming
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## Robert Olchin, Certified Appraiser Ph (907) 399-0955 Fax (877) 384 -1955 e-mail: rpoichin@gmail.com

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File Number: /	AK0020-117	
No AMC Credit Union 2995 Golden Homer, AK St	Plover Ave	
Barrower :	Richard A. & Kay Hoover	
Invoics # : Order Date : Reference/Ca PO Number :	158 <b>#</b> :	
2995 Golden Homer, AK 9		
	1004 UAD	8 825.00 8
	Invoice Total State Sales Tax @ Included Deposit Deposit	\$ 825.00 \$ 0.00 (\$ ) (\$ )
	Amount Due	\$ 825.00
Terms:		
Piazse Maio	a Check Payable To:	
	Ichin, Certified Appraiser	
	84-1551805	

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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/cilent 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. dolars 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 doltar for doltar cost of the financing or concession but the doltar 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:

 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 appraise). The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. 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 appraisel report whether any portion of the subject sits 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.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations of the subject property will be performed in a professional manner.

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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.

 I performed a complete visual inspection of the interior and exterior areas of the subject property. 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.

 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 approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verilled, 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.

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, handlcap, 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 egreement 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).

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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.

Appraisers Certification, Item #2 Disclosure. Interior observation was performed by State Certified Appraiser: Gretchen Druhot (#154299). The ACI program used for this report does not allow for the bolier plate Appraisers Certification to be modified based on the Appraisers and Clients agreed upon Scope of Work. As per USPAP Standard Rule 1-1, 1-2, AO 2, and AO 23: I am certifying that the degree of observation performed is adequate to develop a credible appraisel as per USPAP

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

 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.

 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.

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 Host And Doubats
Company Name Robert P. Olchin, Certified Appraiser
Company Address P.O. Box 39463
Ninlichik, AK 99639
Telephone Number 907-399-0955
leiephone Number <u>purches-viso</u>
Email Address motchin@omail.com
Date of Signature and Report 06/06/2020
Effective Date of Appraisal 06/03/2020
State Certification # 154299
or State License #
or Other (describe) State #
State AK
Expiration Date of Certification or License 06/30/2021
ADDRESS OF PROPERTY APPRAISED
2995 Golden Plover Ave
Homer, AK 99603
APPRAISED VALUE OF SUBJECT PROPERTY \$ 400,000
LENDER/CLIENT
Name No AMC
Company Nama Credit Union 1
Company Address 2995 Golden Ployar Ave
Hemor AK 99603

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SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature_	610	all
- Allenand		

Name Robert Ordini
Company Name Robert P. Olchin, Certified Appraiser
Company Address P.O. Box 39463
Ninitchik, AK 99639
Telephone Number 907-399-0955
Email Address roolchin@gmail.com
Date of Signature 06/06/2020
State Certification # 687
or State License #
State AK
Expiration Date of Certification or License 06/30/2021

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
 Did inspect exterior of comparable sales from street
 Date of Inspection

Email Address

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# Uniform Appraisal Dataset Definitions

**Condition Ratings and Definitions** 

C1 The improvements have been very recently constructed and have not previously been occupied. The entire situations and all components are new and the dwelling leatures no physical depreciation.\*

Note: Nextly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been reliabilitated/re-manutactured into the-new condition. Recently constructed improvements that have mutation and us review managements and are review output and user are user remembered and the set of the management of the set of th period of time without adequate maintenance or uplesep).

C2 The improvements feature no deterrod maintenance, title or no physical depresiation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and titles have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely recovated and are similar in condition to new construction.

Thois: The improvements represent a relatively new property that is well maintained with no deterred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and issure limited physical depreciation due to normal wear and tear. Some components, but not every major building composent, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age Is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deterred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/maintained and are functionally adequate.

Tiols: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and come short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements is abure obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functions! utility and overall brability is somewhat diminished due to condition, but the dwelling remains useable and functional as a resilience.

Tiols: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-fixed building components are at the end of or have exceeded their physical life expectancy but remain function

C6 The improvements have substantial damage or deterred maintenance with deficiencies or detects that are severe enough to affect the satety, soundness, or structural integrity inte. The improvements are in need of substantizi repairs and rehabilization, including many or most major components.

Thote: Substantial repairs are needed to the improvements due to the tack of adequate maintenance or property damage. It reflects a property with conditions servere enough to affect the salety, soundness, or structurel integrity of the improvements.

#### Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design issures exceptionally high-quality exterior relinsments and creaminations, and exceptionally high-quality interior relinsments. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in On variance with this quarky rating are often canoni using the offen of committee property white a sea, nowever, use any grave are and total in high-qualky rating evolutions is abarbay residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-qualky exterior originantation, high-qualky instor refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high qualky.

Dwellings with this quality ratiog are residences of higher quality bull from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's alle. The design includes significant exterior ornamentation and interiors that are well inlahed. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q.4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate tensoration and some exterior ornamentation and interior retinements. Materials, workmanship, tinish, and equipment are of stock or builder grade and may leature some morades.

Q5 Dwellings with this quality rising testure economy of construction and basis functionally as main considerations. Such dwellings testure a plain design using readily available or basis floor plans leaturing minimal innestration and basis floor plans leature dwellings mast minimum building codes and are basis floor plans leaturing minimal innestration and basis floor plans leature dwellings mast minimum building codes and are basis floor plans leature dwellings. constructed with incorporates, stock materials with limited relinements and upgrades.

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are protessionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Other dwellings may feature one or more substandard or non-contorming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Little or no updating or modernazanon. This description includes, but is not inflated to, new nomes. Residential properties of littlen years of age or less often reflect an original condition with no updating, it no major components have been replaced or updated. Those over filteen years of age are also considered not updated if the appliances, tictures, and finishes are predominantly dated. An area that is thick updated' may still be well maintained and tally functional, and this rating does not necessarily imply deleted maintenance or physical functional deterioration.

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved took and feet, or functional unity. Changes that constitute updates include returbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reliscis fundamental changes that include multiple allerations. These alterations may include some or all of the indowing: replacement of a major component (cabinat(s), bathtub, or bettroom tile), resocition of plumbing/gas itclures/appliances, significant structural alterations (relocating walks, and/or the addition of equare locitage). This would include a complete guilting and rebuild.

### **Explanation of Bathroom Count**

The number of full and has baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The hall bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath to all cases. Quarter baths (baths that feature only tollst) are not to be included in the bathroom count.

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# **Uniform Appraisal Dataset Definitions**

Fite No. AK0020-117

Abbreviatic	ons Used in Data Stan	dardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
20	Acres	Area, Silo	ta .	Interior Only States	Basement & Finished Rooms Below Grade
AdiPik	Adjacent to Park	Location	Lodis	Landt	Location
	Adjacent to Power Lines	Location	LidSolat	Limited Sight	View
Adpur			Listing	Listing	Sale or Financing Concessions
A	Adverse	Location & View	Lisking: MR	Mid-Filsa Structure	Design(Style)
Armilith	Avins Length Sale	Sale or Financing Concessions			Vesgan(orpe)
AT	Attached Structure	Design(Slyle)	Min	Mountain View	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Notiral	
tar 👘	Badroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
8	Banaticial	Location & View	op	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
80	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prit	Park View	View
ChySky	<b>City View Skyline View</b>	View	Patri	Pastoral View	View
ChySt	City Street View	View	PurLn	Power Lines	View
Comm	Commercial Influence	Location	Publin	Public Transportation	Location
C C	Contracted Data	Date of Sale/Time		Recreational (Rec) Room	Basement & Finished Rooms Balow Grade
Coav	Conventional	Sale or Financing Concessions	Reip	Relocation Sale	Sate or Financing Concessions
	Constad	Garage/Carport	RED	REO Sala	Sale or Financing Concessions
CV		Sala or Fisancing Concessions	Res	Residential	Location & View
CrtOrd	Court Ordered Sals			Row of Townhouse	Design(Stvie)
DOM	Days On Markel	Data Sources	RT RH	Rural Housing - USDA	Sale or Anancing Concessions
OT	Detached Structure	Design(Siyla)		Semi-detached Structure	Design(Sh/is)
dw	Driveway	Garage/Carport	SD		Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions	8	Settlement Date	Sale or Financing Concessions
0	Expiration Date	Date of Sale/Time	Short	Short Sale	••••
FHA	Federal Housing Authority	Sale or Financing Concessions	st	Square Feel	Area, Sile, Basement
9	Garage	Garage/Carport	តជួញ	Square Meters	Area, Site, Basement
93.	Garage - Altached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbl	Garage - Buth-In	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Styte)	W11	Walk Up Basement	Basement & Finished Rooms Below Grade
GICas	Goli Course	Location	Wefe	Water Frontage	Location
GIW	Goli Course View	View	WF	Water View	View
HR	High Files Structure	Design(Sivie)	W	Withdrawn Date	Date of Sale/Time
Ind	industrial	Location & View	Woods	Woods View	View
	valser-Defined Abbre		1		
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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The second A in Knowledge	File No.: AK0020-117	
Borrower, Richard A. & Kay Hoover Property Address: 2995 Golden Plover Avs	Case	No.:
	State: AK	Zip: 99803
City: Homer		

## **Digital Signature:**

The appraiser's digital signature is password-protected against unauthorized use.

## Appraisal Observation:

The visual observation of accessible areas of this property was for the sole purpose of valuation. This appraisal report is not intended as a 'home inspection' or a 'building code' inspection, and it cannot be relied upon as such.

#### Purpose

The purpose of the appraisal is to provide a basis for underwriting decisions by researching, organizing, and presenting the relevant information available about the subject site and building improvements, and, through analysis of the current market and current construction costs, by forming an opinion of the value of the fee simple interest. The date of valuation is the date of interior and exterior observation.

#### **Qualifications:**

The appraiser is qualified to perform this assignment by market area familiarization, membership to alaska mls, prior experience, education, and Alaska state certification.

#### **Conformity:**

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification. It conforms with Uniform Standards of Professional Appraisal Practice (USPAP).

#### Scope:

The scope of work includes a thorough physical observation of the property and research of all available market data. All approaches to value were considered, and the final value conclusion was reached by the most appropriate method using standard appraisal techniques. In this case, the final value opinion was based primarily on the market approach with secondary consideration given to the cost approach. Appraisal is completed "As Is".

### Zoning:

City of Homer Zoning Code - 21.12 Rural Residential.

21.12.010 Purpose - The purpose of the Rural Residential District is primarily to provide an area in the City for low-density, primarily residential, development, allow for limited agricultural pursuits; and allow for other uses as provided in this chapter. [Ord. 08-29, 2008].

## Neighborhood Description:

Subject is located to the inside the city limits of Homer to the east of town. This parcel offers beneficial views of the water and mountains, and residential.

Homer is a small incorporated city with residential housing, commercial businesses including restaurants, retail stores, places of public worship, convenience stores spread out over areas including acreage sites. Home owners wanting in town locations, or bay and mountain view sites, closer to recreational areas frequent homes in this area. Homer is primarily a residential, recreational and service oriented community. Major areas of employment within the City of Homer, include government, school system, heath care/ hospital, service, and visitor industries. Many Homer residents work outside the city in oil, gas, mining, and commercial fishing. Therefore, these industries greatly affect the economy of the area while not being major sources of employment within Homer itself.

Homer- 5,003 (2010 U.S. Census Population)

#### Location:

Homer is located on the north shore of Kachemak Bay on the southwestern edge of the Kenai

Bonower, Richard A & Key Hoover		File No.: AK0020-117
Property Address: 2995 Goklen Plover Ave		Case No.:
City: Homer	State: AK	Zip: 99803
Lender: Credit Union 1		

Peninsula. The Homer Spit, a 4.5-mile long bar of gravel, extends from the Homer shoreline. It is 227 road miles south of Anchorage, at the southern-most point of the Sterling Highway. It lies at approximately 59.642500 North Latitude and -151.548330 West Longitude. (Sec. 19, T006S, R013W, Seward Meridian.) Homer is located in the Homer Recording District. The area encompasses 10.6 sq. miles of land and 14.9 sq. miles of water. Homer lies in the maritime climate zone. During the winter, temperatures range from 14 to 27 °F; summer temperatures vary from 45 to 65 °F. Average annual precipitation is 24 inches, with 55 inches of snow.

### History:

The Homer area has been home to Kenaitze Indians for thousands of years. In 1895, the U.S. Geological Survey arrived to study coal and gold resources. Prospectors bound for Hope and Sunrise disembarked at the Homer Spit. The community was named for Homer Pennock, a gold mining company promoter, who arrived in 1896 and built living quarters for his crew of 50 on the spit. Their plans were to mine the beach sands along Cock Inlet, from Homer to Ninlichik. The Homer Post Office opened shortly thereafter. In 1899, Cook Injet Coal Fields Company built a town and dock on the spit, a coal mine at Homer's Bluff Point, and a 7-mile-long railroad that carried the coal to the end of Homer Spit. Various coal mining operations continued until World War I, and settlers continued to trickle into the area, some to homestead in the 1930s and 40s, others to work in the canneries built to process Cook Inlet fish. Coal provided fuel for homes, and there is still an estimated 400 million tons of coal deposits in the vicinity of Homer. The city government was incorporated in March 1964. After the Good Friday Earthquake in 1964, the Homer Spit sunk approximately 4 to 6 feet, and several buildings had to be relocated.

### Culture:

While commercial fishing has long been the mainstay of the Homer economy, tourism has become increasingly important. Homer is known as an arts community and is also a gateway community in relation to more remote destinations, such as Kachemak Bay State Park and Lake Clark National Park and Preserve. Activities and events, such as the Homer Jackpot Halibut Derby and Kachemak Bay Shorebird Festival, draw many participants.

#### Economy:

Homer is primarily a fishing, fish processing, and trade and service center, and it enjoys a considerable seasonal visitor industry. It has also become a popular retirement community. Approximately 10 cruise ships dock each summer. During summer months, the population swells with students and others seeking cannery or fishery employment. Sport fishing for halibut and salmon contribute significantly to the economy. In 2009, 549 area residents held commercial fishing permits. The fish dock is equipped with cold storage facilities, ice manufacturing, and a vacuum fish-loading system. The Alaska Islands and Ocean Visitor Center is popular for tourism and also serves as the headquarters for the Alaska Maritime National Wildlife Refuge and Kachemak Bay National Estuarine Research Reserve. The National Park Service maintains a regional office. Government and health care are major employers. Homer is a small incorporated city with residential housing, commercial businesses including restaurants, retail stores, places of public worship, convenience stores spread out over areas including acreage sites. Home owners wanting in town locations, or bay and mountain view sites, closer to recreational areas frequent homes in this area.

## **Facilities:**

Over 90% of homes are fully plumbed. Water is supplied by a dam and 35-acre reservoir at Bridge Creek and is treated, stored in a 500,000-gallon tank, and piped to the majority of homes in the city. The system provides 2 million gallons per day. Others residents use individual wells or have water delivered to home tanks. City sewage is piped to a deep shaft sewer treatment plant; capacity is 880,000 gallons per day. Refuse is collected by Peninsula Sanitation, a private firm, and hauled to the borough-operated Class 2 landfill and balefill in Homer, at mile 169.3 Sterling Highway. Homer Electric Association operates the Bradley Lake Hydroelectric Plant and is part owner of the Alaska Electric Generation & Transmission

#### ADDENDUM

Borrower: Richard A & Kay Hoover	File File	No.: AK0020-117
Property Address: 2995 Golden Ployer Ave	Car	e No:
City: Homer	State: AK	Zia: 99603
Lender, CraditUnion 1		
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Cooperative, which operates a gas turbine plant in Soldotna. It also purchases electricity from Chugach Electric.

### Transportation:

Homer is accessible through the Sterling Highway. It is often referred to as "The End of the Road," because it lies at the terminus of the Sterling Highway. The state owns and operates the Homer Airport, with a 6,701' long by 150' wide asphalt runway and float plane basin and a seaplane base at Beluga Lake. The city is served by scheduled and chartered aircraft services. There are additional private landing strips in the vicinity. The Alaska Marine Highway and local ferry services provide water transportation. The deep-water dock can accommodate 30-foot drafts and 340-foot vessels. There is a cruise ship dock, a boat harbor with moorage for 920 vessels, and a 4-lane boat launch ramp.

### **Climate:**

Homer lies in the maritime climate zone. During the winter, temperatures range from 14 to 27 °F; summer temperatures vary from 45 to 65 °F. Average annual precipitation is 24 inches, with 55 inches of snow.

## **Neighborhood Market Conditions:**

Single-family inventory is presently in balance for this market segment. Interest rates continue to be favorable. Marketing times are normally under 180 days. The Homer area population is growing, especially outside city limits. Affordable starter homes are in demand and short supply. The market for lower to mid-price homes remains good. The upper price range (\$300K and above) is one of the weaker market segments with longer marketing times. Problem-free houses tend to sell at or near listing price due to the low inventory and steady demand. The listed comparables are a good indicator of current market conditions. All are somewhat similar with personal preferences such as view, location and floorplan being subjective amenities specific to the potential buyers.

### **Marketing Time:**

3-6 months for subject at indicated opinion of market value. This is an opinion of the time required to sell the property, assuming it were placed on the market on the date of valuation. The marketing period looks forward in time and gives a projection of the market after the date of appraisal. In a stable market, exposure time and marketing time will be the same. Marketing times in Homer have generally been six months or less, with longer and shorter exceptions. The opinion of value is based on observations of this market, sales data from MLS, and from discussions with local realtors.

## **Responsibility For Street Addresses:**

The U.S. Postal Service does not assign physical (street) addresses for properties. The complete authority for that task lies with the local municipality or county (in this case, the Kenai Borough). Also, the addresses shown on the USPS website are from a national database that tends to get out of date and out of sync with actual addresses as they are changed and updated by local governments. In short, the USPS website is not a reliable source of information for obtaining the official current and correct street address for a property.

## **Financing For Comps:**

In selecting comparable properties, The appraiser has attempted to provide a mix of conventional, FHA, and VA sales insofar as was possible.

## Home Inspection Report / Property Condition Report:

A home inspection report was not provided. I do not have the proper credentials to review or comment on inspection reports and it is not included in my scope of work. Utilities were on and functioning during site observation.

The second state of the langer	File No.: AK0020-117
Bonower: Richard A & Kay Hoover	Case No.
Property Address: 2995 Golden Plover Ave	State: AK Zin: 99803
City: Homer	
Lender, CreditUnion 1	

## As-Built Survey:

An as-built survey was not provided.

## **Highest And Best Use:**

This refers to the most reasonable and probable use of the property, the one that will support the highest present value as of the date of the appraisal. Surrounding land use is residential, and the trend is toward residential. The improvements are proper for the site and provide will provide the highest return on the property. The appraiser therefore considers the highest and best use of the site to be residential.

## GLA Size Variation Of Comparable Sales:

For the reason discussed above, comparable sales in our market almost always vary by much more than 100 square feet from the subject GLA. In general, Alaska has wide variations among residential properties. There is not the uniform size or design of homes found in more populated areas in the lower 48 states. There is no other choice for appraisers other than to select the most similar comparable sales in terms of location, GLA size, among several other factors. Subject improvements are a typical sized GLA home and is considered typical of this value range for improvement in the market area.

## Size Of Adjustments:

Because of the wide parameters in residential construction in rural Alaska-quality, size, design, lot size, usable site area (due to slope, wetlands, etc.) Adjustments typically exceed FNMA guidelines. The appraiser has chosen the best available and current comparable properties for this report. This is an ongoing issue that lenders who frequently work in this area understand. The proximity to the distant Homer Airport does not results in any noise issues noted at the subject site.

## **Environmental Issues:**

The appraiser is not qualified to be an environmental inspector. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser would advise the client to consult with environmental professionals for opinions in these matters.

## Site Comments:

No noted adverse site conditions or external factors were observed at time of inspection. Flood zone definition as posted from Flood Insights: Zone D - An area of undetermined but possible flood hazards.

The site value for the subject is shown and supported in cost approach area. Adjustments are then made in the sales comparison (+/-) to equalize. This is necessary as many sites in this market are a considerations in the purchase of a home. In some cases the site value can exceed 30% with acreage, water frontage, or with very good views. All site values if shown include well/ septic or city utility. Subject is a typical acreage site in market area offering average views.

## **Comments on Sales Comparison:**

Relevant Listing Certification- The appraiser has considered relevant competitive listings and/or offerings in the performance of this appraisal and in the trending information reported in this section. If a trend is indicated, an attached addendum providing relevant listing /contract offering data is included if necessary as support.

## **Qualitative Analysis:**

The appraiser has chosen four closed sales and one similar pending listing, and one similar active listings in close proximity to subject for this analysis. All offer somewhat similar location, age, and condition amenity from the choices of closed sales over past year. The appraiser has applied quantitative adjustments to the comparables and in addition will

Borrower: Richard A & Key Hoover	File	No.: AK0020-117
Property Address: 2995 Golden Plover Ave	Car	e No.:
	State: AK	Zip: 99903
City: Homer		

describe expanded opinions from the Sales comparison grid areas in the form of a qualitative analysis.

A relative comparison analysis is the study of the relationships indicated by market data without recourse to quantification. It reflects the imperfect nature of real estate markets.

The appraiser has reviewed the comparable sales used and has indicated the opinion whether the comparables characteristics are inferior, superior, or similar to those of the subject property, though some opinion criteria are subtle. Allocation and MLS data were reviewed and considered to determine each of comparable site values, then adjusted M/L to opinion of subject if necessary. The appraiser has used his experience and depth of knowledge to help arrive at these figures and is of the opinion they would be reflective of the market.

Additional Amenity as listed below, and as described on two bottom lines of the grid pages of the quantitative analysis, can also include additional improvement features such as garage bays, basement areas, additional bathrooms, upgrades, etc.

Comp #1- Construction Quality - Similar, Condition - Inferior, GLA- Superior (above grade), Inferior (below grade, finished basement), Landscape- Similar, Addit. Amenity - Superior, Location- Inferior (distance to town), View- Similar, Site Size- Superior, Overall- Superior to subject.

Comp #2- Construction Quality- Similar, Condition- Superior, GLA- Superior (above grade), Inferior (below grade- no basement), Landscape- Similar, Addit. Amenity- Similar, Location-Similar, View- Similar, Site Size- Inferior, Overall- Inferior (no basement) to subject. Comp #3- Construction Quality- Inferior, Condition- Inferior, GLA- Superior (above grade), Inferior (below grade, finished basement), Landscape- Similar, Addit. Amenity - Superior, Location- Similar, View- Inferior, Site Size- Superior, Overall- Superior to subject Comp # 4- Construction Quality- Similar, Condition- Superior, GLA- Similar (above grade), Inferior (below grade- no basement), Landscape- Similar, Addit. Amenity - Inferior (garage size), Location- Superior (in town), View- Inferior, Site Size- Inferior, Overall- Inferior to subject.

## Competing active/pending listings:

Active Listing Comp #5- Construction Quality- Similar, Condition- Inferior, GLA- Superior (above grade), Superior (below grade and partial finished basement), Landscape- Similar, Addlt. Amenity - Similar, Location- Superior (in town), View- Similar, Site Size- Inferior, Overall- Superior to subject

Pending Listing Comp #8- Construction Quality- Similar, Condition- Inferior, GLA- Superior (above grade), Inferior (below grade- finished basement) Landscape- Similar, Addlt. Amenity - Superior, Location- Inferior, View- Inferior, Site Size- Superior, Overall- Superior to subject

The appraiser has chosen properties in this comparison from the comparable sold properties from local Homer market area with similar amenities. The typical buyer in the comparable market would be looking for property with somewhat similar GLA, additional amenities, views, and market value range as the subject. Condition ratings and adjustments are based on upgrades and remodeled items include new electrical and plumbing fixtures, decorating, roofing, flooring, and exterior decking or porches. Comparable condition rating and adjustments are based on era construction and their present condition with remaining effective age opinion.

The appraiser is of the opinion the comparables used in this analysis bracket the subject in as many ways as possible, and the indicated market value is supported through the choice of these comparables. The comparables are a good overview of sales in the subject and comparable area. The comparative sales approach rests on the principle of substitution, which states that no commodity has a value greater than that for which a similar commodity -

Addendum Page 5 of 7

**USPAP ADDENDUM** 

Borrower: Richard A. & Kay Hoover		
Property Address: 2995 Golden Plover Ave	tha State: AKZp Code: 99603	
City: Homer County: Kensi Penins		
Lender: Credit Union 1		
PPRAISAL AND REPORT IDENTIFICATION		
This report was prepared under the following USPAP reportin	g option:	
and the second sec		
Restricted Appraisal Report A written report prepared under S	iandarde Rule 2-2(b).	
	8 N	
Reasonable Exposure Time	00 400 Jan	
My opinion of a reasonable exposure time for the subject property at the mark	et value stated in this report is: <u>90-100 davs</u>	
	being appraised would have been offered on the market prior to the	
Exposure Time: Estimated length of time that the property interests	date of the appraisal. Exposure time is a retrospective opinion based	
hypothetical consumption of a sale at markar value of the circuit on an analysis of past events assuming a competitive and open ma	aricei.	
on an analysis of past events assoring a component and sport		
Additional Certifications		
[X]! 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.		
	and the state of t	
I HAVE performed services, as an appraiser or in another capacity, reg	arding the property that is the subject of this report within the twee-year	
period immediately preceding acceptance of this assignment. Those ser	Vices are described in the comments boldw.	
	oof have been determined to be safe and sound; if it is determined that	
I am using the extraordinary assumption that the foundation and m	of light post destinated to ad one and estimate	
there are deficiencies it could change the opinion and conclusions	•	
Extraordinary Assumptions are defined as follows:		
upper an anti-an Extension Assumption" as "an assumption, di	rectly related to a specific assignment, as of the effective date of the	
assignment results, which if found to be false, could alter the appr	aiser's opinion or conclusions."	
Lumper defines the statistical Condition on "a condition, difficult (8)	lated to a specific assignment, which is contrary to what is known by the	
appraiser to exist on the effective date of the assignment results,	but is used for the purpose of analysis .	
Additional Comments	the surface of the second that is the subject of this	
The intended user of this appraisal report is Credit Union 1. The is	ntended use is to evaluate the property that is the stated Scope of	
	on a real deal of the second s	
the appraiser at the time of the assignment. However, there are unser hu the spiniser and the client(s) and this report has not been		
or the entire appraisal report that were not identified as interiors users by the appraised interior at third party may have should be directed prepared to address any specific needs of those individuals or entities. Questions or concerns a third party may have should be directed to the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, an AK Certified Appraiser (\$154299), to the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, an AK Certified Appraiser (\$154299), to the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (s) identified in this report and not the appraiser. Ms. Gretchen Druhot, and K Certified Appraiser (\$154299), the client (\$154290, \$154200, \$154290, \$154200, \$154200, \$154200, \$154200, \$154200, \$154200,		
to the client (s) identified in this report and not the appraiser. Was Grantian Diduct, an excounter of property characteristics, site valuation, comparable research, and reconcilitation of final assisted with subject site inspection, analysis of property characteristics, site valuation, comparable research, and reconcilitation of final		
value opinion.		
I have no present or prospective interest and no personal interest	t in the subject.	
APPRAISER:	SUPERVISORY APPRAISER (only if required):	
AFFRABER		
All the second sections	Shastine: kik all.	
Signature: Hostalen Dreuhoti		
Name Gretchen Druhot	Nama: Robert Olchin	
1 Data Stanadi (06/06/2020	Data Signed: 06/06/2020 State Certification #: 687	
State Certification #: 154299	State Certification #: 007	
or State License #:	State: AK	
or Other (describe): State #:	Expiration Date of Certification or License: 06/30/2021	
State: AK Expiration Date of Certification or License: 06/30/2021	Supervision Appropriate Inspection of Subject Property.	
Expression Date of Germiczdon of License. <u>Germiczdon of License</u>	Interior and Exterior-only from street	
Chiefinas Dare Al Adhanser		

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## SUBJECT PROPERTY PHOTO ADDENDUM

Soffower: Richard A. & Kay Hoover	File No.: AK0020-117
Property Address: 2995 Golden Plover Ave	Case No.:
City: Homer	Stata: AK Zip: 99603
Landar: Credit Union 1	



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 3, 2020 Appraised Value: \$ 400,000



REAR VIEW OF SUBJECT PROPERTY

STREET SCENE



Appellant's Exhibits

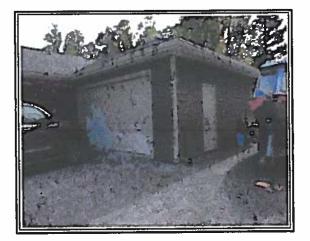
Borrower: Richard A. & Kay Hoover	File No.	: AK0020-117
Property Address: 2995 Golden Plover Ave	Case N	0.:
City: Homer	State: AK	Zip: 99603
Lander Credit Lizion 1		

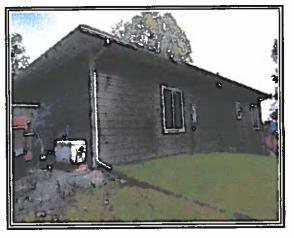




Opposite street scene

Side of house and garage





Garage

Side of house





Covered porch Appellant's Exhibits

Entry into house

Borrower: Richard A. & Kay Hoover	File No.: AK0020-117
Property Address: 2995 Golden Plover Ave	Case No.:
City: Homer	State: AK Zip; 99603
Lender: Credit Union 1	

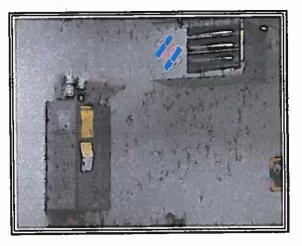




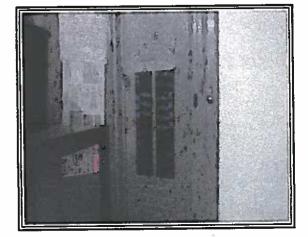
Alternate view of entry area, laundry room on left

Laundry room





On demand hot water, and garage heater





Electric service panel Appellant's Exhibits

Garage

Utility sink in garage

Borrowar: Richard A. & Key Hoover	File N	0.: AK0020-117
Property Address: 2995 Golden Plover Ave	Casa	No.:
City: Homer	State: AK	Zip: 99603
Lender: Cradil Union 1		14



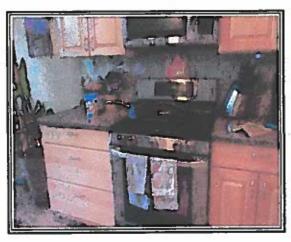


Living room

Kitchen and dining



Kitchen island with quartz counter tops and dining



Stainless steel appliances, glass tile backsplash





Alternate view of kitchen, and pantry closet Appellant's Exhibits **Dining area** 

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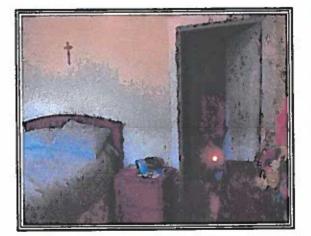
Bowwer: Richard A. & Key Hoover	File No.: AK0020-117
Property Address: 2995 Golden Plover Ave	Case No.:
City: Homer	State: AK Zip: 99603
Lander: Credit Union 1	





Door to deck on left, and door to bedroom on right

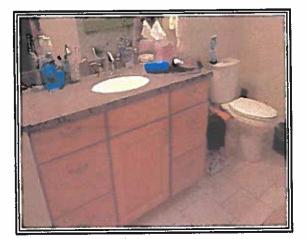
Bedroom



Doorway to bathroom and walk-in closet



Bathroom





Vanity and toilet Appellant's Exhibits Walk in closet

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Borrower: Richard A. & Kay Hoover	File No	: AK0020-117
Property Address: 2995 Golden Plover Ave	Case	lo.:
City: Homer	State: AK	Zip: 99603
Lender Credit Union 1		



Living room and hallway to bedrooms and bathroom



View from living room

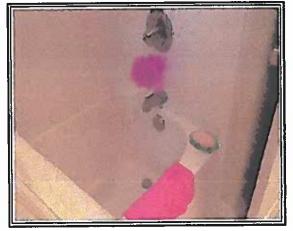


Bedroom on right side of hall, used as a office



Alternate view of bedroom



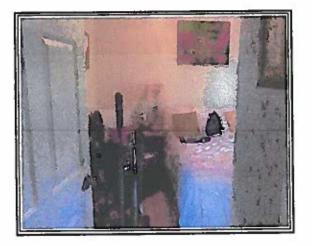


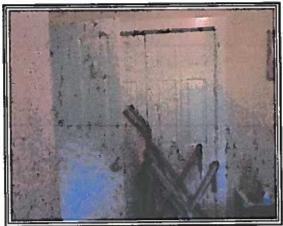
Bethtub

People and a first solution and a second

APP 42

Borrower: Richard A. & Kay Hoover	File No.: AK0020-117
Property Address: 2995 Golden Plover Ave	Case No.:
City: Homer	Stain: AK Zip: 99603
Leader Credit Union 1	



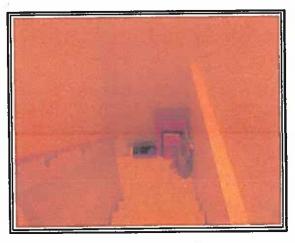


Bedroom on left of hallway

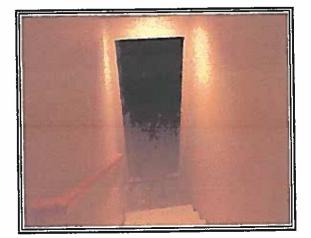
Alternate view of bedroom



Doorway to basement, located in laundry room



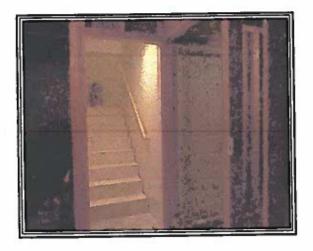
Basement stains





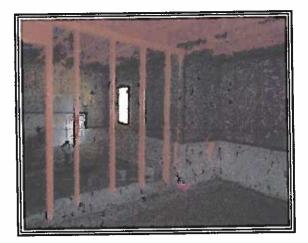
stairs continue Appellant's Exhibits Unfinished besement

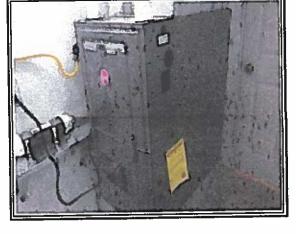
Barrower: Richard A. & Key Hoover	File No.: AK0020-117
Property Address: 2995 Golden Plover Ave	Case No.:
City: Homer	State: AK Zip: 99603
Lander: Credit Union 1	





Unfinished basement, no flooring or subfloor, vapor barrier installed

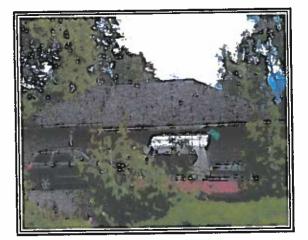


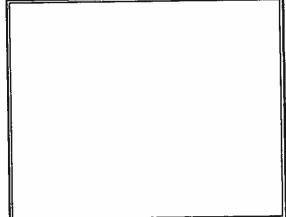


Door to outside

Stairs and door to furnace

Fumace





## **COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Richard A. & Kay Hoover	Fite No.: AK0020-117	
Property Address: 2995 Golden Plover Ave	Case No.:	
City: Homer	State: AK Zip: 99603	
Lettier Condit Linion 1		



#### COMPARABLE SALE#1

54705 Rolling Meadows Homer, AK 99603 Sale Date: s06/20;c04/20 Sale Price: \$ 465,000



#### COMPARABLE SALE #2

2930 Golden Plover Ave Homer, AK 99603 Sale Date: s12/19;c10/19 Sale Price: \$ 399,000



## COMPARABLE SALE #3

4550 Emerald Court Homer, AK 99603 Sala Data: s11/19;010/19 Sale Prica: \$ 395,000

Appellant's Exhibits

## **COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Richard A. & Kay Hoover	FBs No.:	ÁK0020-117
Property Address: 2995 Golden Plover Ave	Case No	*
City: Homer	State: AK	Zip: 99603
Landar: Credit Union 1	- 535	



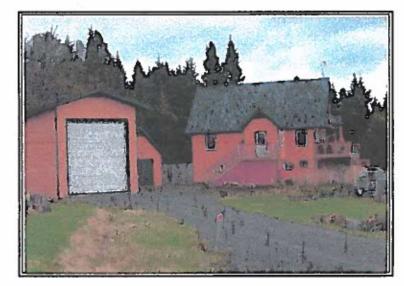
## COMPARABLE SALE #4

3823 Forest Glen Dr Homer, AK 99603 Sals Data: e02/20;c01/20 Sale Prica: \$ 360,000



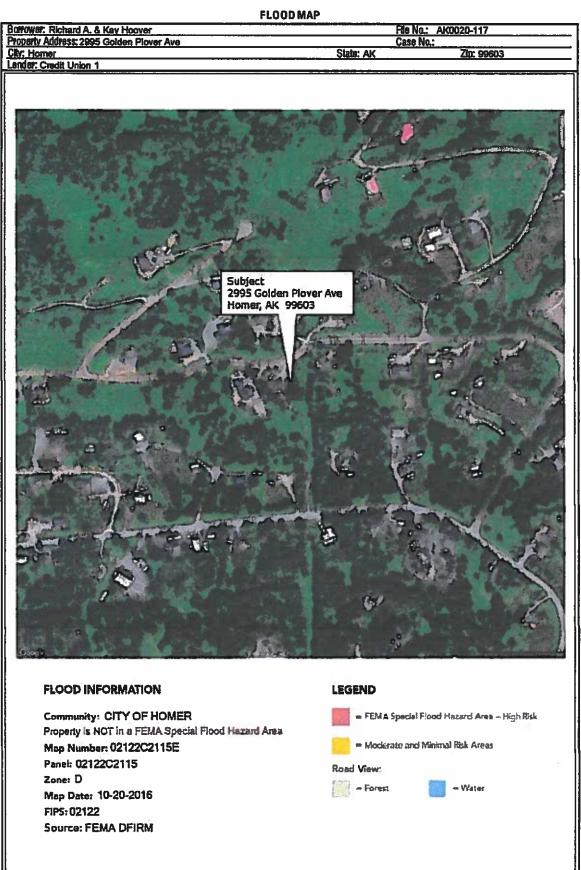
#### COMPARABLE SALE #5

759 Soundvlew Ave Homer, AK 99603 Sals Date: Active Sals Price: \$ 445,000



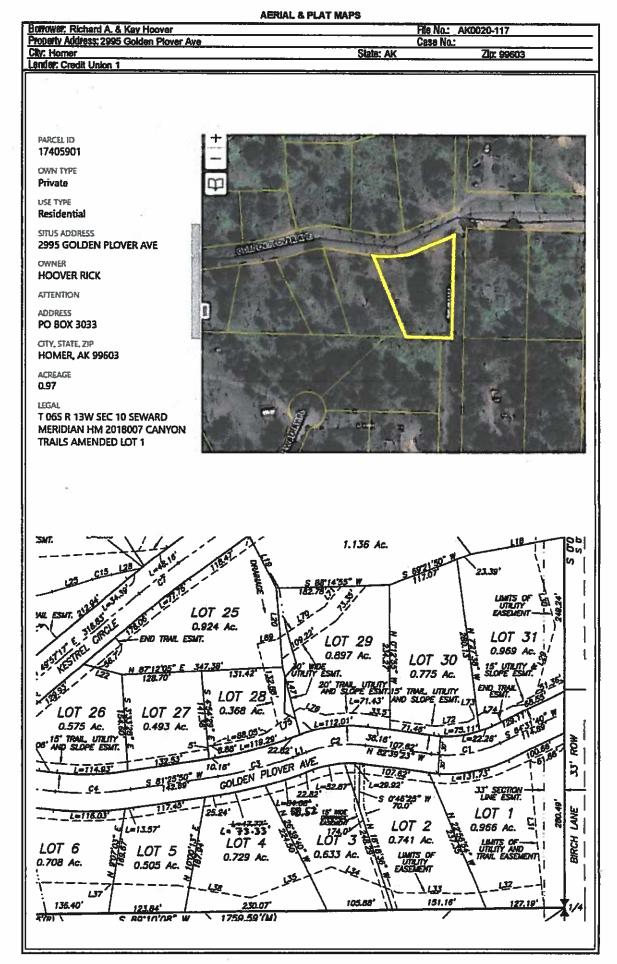
## COMPARABLE SALE #6

54540 Rolling Meadows Rd Homer, AK 99603 Sale Date: c05/20 Sale Price: \$ 415,000

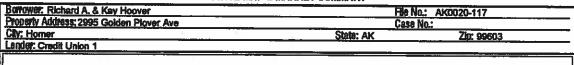


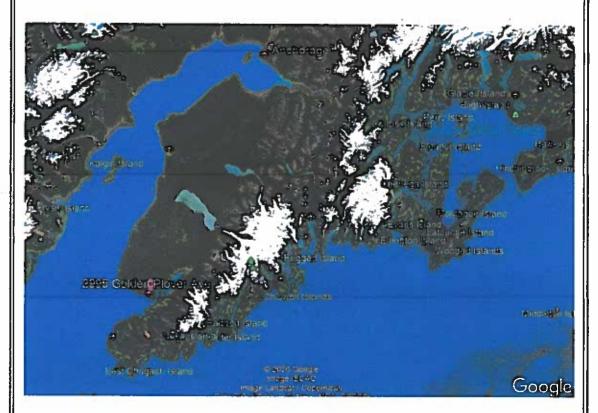
## Sky Flood\*\*

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Appellant's Exhibits





# **Summary Statistics**

Statistics For Entire MLS As of Friday, June 5, 2020 3:38:46 PM From 6/3/2019 to 6/3/2020

Search Parameters: Property type Residential; Status of 'Active', 'Closed', 'Pending', Borough/Census Area of '18 - Kenai Peninsula Borough'; Area of '490 - Homer', '492 - Kachemak City/Fritz Creek'; Beds between 1 and 99; Baths between 1 and 99999.

5A	Total	<b>Total List Volume</b>	Median List Price	Average List Price	ADOM	Total Sold Volume	Median Sold Price	Average Sold Price	SPILP	SPIOLP	
Sold	86	\$29,920,499	\$325,000	\$347,912	114	\$29,115,575	\$323,750	\$338,553	97.31	94.84	
List/Sold	32	\$11,429,900	\$302,000	\$357,184	103	\$11,146,025	\$296,000	\$348,313	97.52	94.72	
Co-Broker	- 54	\$18,490,599	\$342,000	\$342,418	120	\$17,969,550	\$333,500	\$332,769	97_18	94.91	
New	- 99	\$46,004,780	\$359,000	\$454,694	93						
Pending	85	\$29,418,280	\$315,000	\$346,097	108						
Wahdraam	1	\$265,000	\$265,000	\$265,000	31	42					
Cancelled	0	\$0	\$0	50	0						
Expired	6	\$2,290,800	\$367,000	\$381,800	440						
Back On Market	18	\$7,142,800	\$372,000	\$396,822	401						
Extended	- 11	\$3,264,200	\$249,900	\$296,745	222						
Active In Range	131	\$58,260,480	\$349,000	\$444,736	85						
Current Active	- 44	\$28,040,200	\$397,000	\$637.277	246						

	TUGAME
Borrower: Richard A. & Kay Hoover	File No.: AK0020-117
Property Address: 2995 Golden Plover Ave	Case No.:
City: Homer	Stata; AK Zip: 99603
Lender: Credit Union 1	

# **Statistical Market Analysis**

Status		List Volume	Sold Volume		List Price	Sold Price	Sale/List Price	SF- Res	List Price Per SF-Res	Sold Price Per SF-Res	Agent Days on Market
Active	6	2,708,400	0	Low	309,000	0	0.00	1,475	118.54	0.00	3
* =	12 C			Avg	451,400	0	0.00	2,659	183.81	00.0	75
	1		1		468,950	1	0.00	2,738	184.19	0.00	55
	1		}	High	575,000	0	0.00	3,754	242.21	0.00	174
Pending	] з	1,159,900	0	Low	359,900	0	0.00	1,551	160,11	0.00	3
	{			Avg	386,633	0	0.00	1,985	204.59	0.00	23
	[		!	Med	385,000	0	0.00	1,752	205.42	0.00	13
	1		1	High	415,000	0	0.00	2,592	248.23	0.00	55
Closed	19	7,945,000	7,700,800	Low	325,000	310,000	0.89	1,488	119.60	115.23	l o
		10		Avg	418,158	405,305	0.97	2,340	187.84	182,65	107
		Į		Med	399,500	396,000	0.97	2,394	185.93	173.88	111
		Į		High	559,000	498,500	1.03	3,428	273.49	268.70	328
Overall	28	11,813,300	7,700,800	Low	309,000	310,000	0,89	1,475	118.54	115.23	
				Avg	421,904	405,305	0,97	2,368	188.77	182.65	91
	1			Med	404,750	396,000	0.97	2,384	189.91	173.88	62
	1			High	575,000	498,500	1.03	3,754	273.49	268,70	326

Selection Criteria for Comparable Properties

Specified listings from the following search: Property type Residential; Date-Listing between '6/3/2018' and '6/3/2020'; Borough/Census Area of '1B - Kenai Peninsula Borough'; Area of '490 - Homer', '492 - Kachemak City/Fritz Creek'; Status of 'Active', 'Closed', 'Pending'; Beds between 1 and 99; Baths between 1 and 99999; SF-Res between 1400 and 3800; Date-Closing between '6/3/2019' and '8/3/2020'; Date-Pending between '6/3/2019' and '6/3/2020'.

Appellant's Exhibits

Internet Properties       Internet Properties       Internet Properties         Internet Propert Properties       Internet Properties       Internet Properties         Internet Properinter Pr	State: AV     Zit: 99003       mark + APRINAT webs: Gastrong set: (9900001)     STATE OF ALASKA Department of Damments, and Explanation Development Division of Corporation, Business, and Professional Lipetinity: Board of Certified Real Estate Appraisers       License ROBERT PETER OLCHIN License Type: Certified Realdential Real Estate Appr Status: Active     License Type: Certified Real Estate Appr License Type: Certified Real Professional Lipeting       Mark at 19536 Essay: Board of Certified Real Estate Appr Status: Active     License Type: Certified Real Estate Appr License Type: Certified Real Estate App
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