<u>AND APPRAIS</u>	<u>AL SUMMARY</u>	<u> REPORT</u>		File No.:	8-13A-24
Property Address: 4300 W Pe	otvin Ln	City:	Tucson	State: AZ	Zip Code: 85742
County: Pima	Legal D	escription: W 251.67	of E 785' of S 660' of	SE4 NW4 EXC S 30	' 3.64 AC SEC 7-12-13
Assessor's Parcel #: 224-15-	0190	Tax Year	: 2023 R.E. Taxes:	\$ \$1,920 Special	Assessments: \$ Unknown
Market Area Name: Unsubdiv			Map Reference: 51-PV-2		Ontrion
	shazo James & Jennifer			N/A	00+0.0+
Project Type (if applicable):	PUD De Minimis PUD	Other (describe)	sonowor (ii apprioasio).	HOA: \$	per year per mo
Are there any existing improvements			e current occupancy:	Owner Tenant	Vacant Not habitable
If Yes, give a brief description:	no and proporty.		o danoni occupancy.		Tubuni Tubuni
, ,					
The purpose of this appraisal is to d	levelop an opinion of: X Ma	arket Value (as defined), or	other type of value (d	lescribe)	
This report reflects the following val	ue (if not Current, see comments):	Current (the In	spection Date is the Effective	Date) Retros	pective Prospective
	Fee Simple Leasehold		Other (describe)		
Intended Use: The purpose of	f this appraisal is for Consu	Iting Purposes Only	. Fair Market Value		
Intended User(s) (by name or type):	Jennifer Manzi-Karp &	Weiss, Jennifer Des	Shanzo		
Olit		Add			
Client Jennifer Manzi-Ka	•		N. Swan Road, Tucson		
Appraiser: Ira J. Gold, SR			ox 14942, Tucson, AZ		
	acteristics	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use
Location: Urban	Suburban Rural		PRICE AGE	One-Unit 80 9	-
Built up: Over 75%	■ 25-75% Under 259		\$(000) (yrs)	2-4 Unit 9	
Growth rate: Rapid	➤ Stable Slow	Tenant 2	200 Low New	Multi-Unit 9	
Property values: Increasing	Stable Declining	➤ Vacant (0-5%)	2,000 High 60	Comm'l 9	
Demand/supply: Shortage	In Balance X Over Supp		600 Pred 25	Vacant 20 9	
Marketing time: Under 3 Mo	s. 🗙 3-6 Mos. 🗌 Over 6 Mo		<u> </u>	9	6
h		Factors Affecting			
Item	Good Average Fair		item		verage Fair Poor N
Employment Stability			dequacy of Utilities		X
Convenience to Employment			roperty Compatibility		X
Convenience to Shopping			rotection from Detrimental Co	nditions	X
Convenience to Schools			olice and Fire Protection		X
Adequacy of Public Transportation			eneral Appearance of Properti		X
Recreational Facilities			ppeal to Market		X
	orthwest foothills residential		•		
-	and West by Camino De Oe				•
	single family homes. Hom				
•	e some scattered merchant	•			-
	enities in this market segment		•		•
	y to homeowner amenities s intersection of Camino De				
to 1-10 Freeway. Near the	intersection of Camino De	Deste and Lambert	Lane See allached Ma	irket Conditions Con	inients.
Dimensions: Rectangular - F	Plat attached			Site Area:	3.62 Acres
	ourban Ranch/Pima County		Description: SFR/F	Residential	
	Do p	resent improvements comp	ply with existing zoning require	ements? Ye	s 🗌 No 🗙 No Improvemer
Uses allowed under current zoning:	Single Family Resider	ntial			
A			10 V SI	0 1 1 1 1 1 1 1 1 1 1 1	11.
Are CC&Rs applicable? Yes	No X Unknown Have	e the documents been revie	ewed? Yes X No	Ground Rent (if applica	ble) \$/
Comments:	V Drocont upo or Othe	w use (auntain)			
Highest & Best Use as improved:	🔀 Present use, or 🗌 Othe	r use (explain)			
Actual Use as of Effective Date.			lles as annusiced in this year	+ 1/ 11 15	
Actual Use as of Effective Date:	Vacant Land Residential Z	oned	Use as appraised in this repor	Vacant Land Re	esidential Zoned
Summary of Highest & Best Use:	Vacant Land				
Hallaine Dublic Other	Drovider/Description At 19-1		Dublic Div	to Frontago	4- 4
Utilities Public Other	· ·	mprovements Type	Public Priva		
Electricity X TE		Graded	X 🗆		tly rolling
	vailable Width	Typical			Acres
	ater Company Surfac				tangular-Typical
	eptic needed Curb/Gutt	er None			ears Adequate
Storm Sewer	Sidewalk	None		View Des	ert, Distant Mountain
Telephone X	Street Light	hts None			
Multimedia	Alley	None			

	Other site elements: X Inside	e Lot Corner Lot Cul de Sac	Underground Utilities	Other (describe)		
	FEMA Spec'l Flood Hazard Area	🗙 Yes 🗌 No FEMA Flood Zone	AO FEMA Map #	04019C1070L	FEMA Map Date 6/16/2011	
	Site Comments: See attach	hed Site Comments.				
14						
И						
И						
М						



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AND APPRAISAL SUMMARY REPORT File No.: 8-13A-24 My research 🔃 did 🗙 did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data Source(s): MLS, As. Records 1st Prior Subject Sale/Transfer Analysis of sale/transfer history and/or any current agreement of sale/listing: If applicable, the prior 3 year sales Date: 03/03/2021 history for the subject and prior 1 year sales history for the comparables contained in Pima County Price: Assessor Information System are listed above. The subject's and comparable historical sales data is \$103,000 Source(s): As. Rec/CRS/TARMLS considered to conform with the neighborhood value trend. The difference in the comparables most 2nd Prior Subject Sale/Transfer recent sales prices and the prior sales prices listed above, is a result of updating/remodeling and Date: increasing/decreasing values in the subject's market area and the metropolitan Tucson area. Last sale Price: on the subject was 03/03/2021 for \$103,000. This was an MLS sale. No other 36 month sale history. Source(s): SUBJECT PROPERTY COMPARABLE NO. 1 COMPARABLE NO. 2 COMPARABLE NO. 3 FEATURE Address 4300 W Potvin Ln 4701 W Flying Diamond Dr 4826 W Lambert Ln 4720 W Linda Vista Blvd Marana, AZ 85658 Tucson, AZ 85742 Tucson, AZ 85742 Tucson, AZ 85742 Proximity to Subject 0.89 miles SW 1.57 miles SW 0.56 miles SW Sale Price 172,500 N/A 185,000 185,000 Price/ Acre 55,223.88 55,891.24 51,339.29 Data Source(s) As. Rec/CRS TARMLS# 22319898 TARMLS# 22314248 TARMLS# 22312911 Verification Source(s) Inspect/Owner TAR/MLS/Affidavit TAR/MLS/Affidavit TAR/MLS/Affidavit VALUE ADJUSTMENT DESCRIPTION DESCRIPTION DESCRIPTION DESCRIPTION + (-) \$ Adjust + (-) \$ Adjust +(-) \$ Adjust Sales or Financing N/A Cash Cash Cash Concessions N/A None Noted None Noted None Noted Date of Sale/Time N/A 12/15/2023 08/17/2023 07/10/2023 Rights Appraised Fee Simple Fee Simple Fee Simple Fee Simple Location Unsubdivided/Avg Unsubdivided/Avg Unsubdivided/Ava Unsubdivided/Ava Site Area (in Acres) 3.31 3.36 3.62 3.35 Zoning/View SR/Avg R144/Avg SR/Fair-Avg +10,000 SR/Avg 219-34-006C 216-27-007D Tax Code 216-27-011E 216-31-039A Days on Market 0 davs 51 days 5 days 4 days PREVIOUS SALE DATE N/A N/A N/A N/A PREVIOUS SALE PRICE N/A N/A N/A N/A Net Adjustment (Total, in \$) - \$ X +10,000 5.8 % Net Net Net Adjusted Sale Price (in \$) 185,000 Gross 185,000 Gross 182,500 Gross Summary of Sales Comparison Approach See attached Market Data Comments PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development. Legal Name of Project: Describe common elements and recreational facilities: Indicated Value by: Sales Comparison Approach \$ 185,000 Final Reconciliation Each of the comparables used above should be considered good alternatives to the subject. The Market Data Approach is the best method of valuation for land. This appraisal is made 🗶 "as is", or subject to the following conditions: The appraisal is based upon no adverse environmental conditions on the site. X This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda Based upon an inspection of the subject property, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: 185 000 , as of: 08/26/2024 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda. A true and complete copy of this report contains 20 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report, which contains the following attached exhibits: 🔀 Scope of Work ★ Limiting cond./Certifications X Narrative Addendum X Location Map(s) ▼ Flood Addendum Additional Sales Photo Addenda Parcel Map Hypothetical Conditions **X** Extraordinary Assumptions X USPAP Addendum Client Contact Jennifer Manzi Client Name: Jennifer Manzi-Karp & Weiss E-Mail: jmanzi@karpweiss.com 3060 N. Swan Road, Tucson, AZ 85712 APPRAISER SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or

Co-Appraiser Name:

Appraiser Name:

Ira J. Gold, SRA

E	Company: Ira J. Gold a Phone: (520) 290-6116 E-Mail: irajgoldcompany Date of Report (Signature):	nd Company		Company:		
Ž	Phone: (520) 290-6116	Fax: (520) 290-236	0	Phone:	Fax:	
33	E-Mail: irajgoldcompany	@gmail.com		E-Mail:		
"	Date of Report (Signature):	08/29/2024		Date of Report (Signature):		
1131	License or Certification #:	20035	State: AZ	License or Certification #:		State:
П	Designation: SRA			Designation:		
13	Expiration Date of License or C	Certification: 08/31/2024		Expiration Date of License or Certification:		
	Inspection of Subject		esktop)	Inspection of Subject Did Inspect	Did Not Inspect	
	Date of Inspection: 08/2	6/2024		Date of Inspection:		



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Assumptions, Limiting Conditions & Scope of Work File No.: 8-13A-24

STATEMENT OF ASSUMPTIONS & 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis

of it being under responsible ownership.

- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- If so indicated, 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 the appraisal report whether the subject site is located in an identified Special Flood Hazard Area.
 Because

the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

- 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.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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 normal research involved

in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no quarantees or

warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.

 The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items

that were furnished by other parties.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the

client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements

applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the

 The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
 Possession of this

report or any copy thereof does not carry with it the right of publication.

- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties

assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):



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Certifications & Definitions

Property A	\ddress:	4300 W Potvin Ln		City: Tucson	State: AZ	Zip Code: 85742
Client:	Jennifer	Manzi-Karp & Weiss	Address:	3060 N. Swan Road, Tucson, AZ 8571	12	
Appraiser:	Ira J.	Gold, SRA	Address:	P.O. Box 14942, Tucson, AZ 85732		

File No.: 8-13A-24

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by

the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction

in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
- 3. A reasonable time is allowed for exposure in the open market;
- 4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- 5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.
- * This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions

 Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System

 (FDS) National Credit Union Administration (NCIA) Federal Reposit Insurance Corneration (FDC) the Office of Thrift Supervision (OTS)

E-Mail: jmanzi@karpweiss.com

Address: 3060 N. Swan Road, Tucson, AZ 85712

APPRAISER

SUPERVISORY APPRAISER (if required)
or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name:

RES

Appraiser Name: Ira J. Gold, SRA

Z	Company: <u>Ira J. Gold a</u> Phone: <u>(520)</u> 290-6116	nd Company		Company:			
SIG	Phone: (520) 290-6116	Fax: (520) 290-236	60	Phone:		Fax:	
0,	E-Mail: irajgoldcompany	@gmail.com		E-Mail:			
	Date Report Signed:	08/29/2024		Date Report Signed:			
	License or Certification #:	20035	State: AZ	License or Certification #:			State:
	Designation: SRA			Designation:			
	Expiration Date of License or (Certification: 08/31/2024		Expiration Date of License or	Certification:		
	Inspection of Subject	➤ Did Inspect □ Did Not Inspect (I	Desktop)	Inspection of Subject	Did Inspect	Did Not Inspect	
H	Date of Inspection: 08/2	6/2024		Date of Inspection:			



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Supplemental Addendum

File No. 8-13A-24

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karn & Weiss							

LOT MARKET CONDITIONS COMMENTS

There still is a slight oversupply of available SR and R144 zoned lots in the general competing market segment. Most SR and R144 market segments are stable. The immediate market segment has been stable over the past 16 months. When properly priced, lots are selling within 101 days.

There appears to be a 7 month supply of lots based on the 1004MC Form. Values appear to be stable over the past 16 months. The stable rating on Page 1 was based on paired sale/listing analysis and the data on the 1004MC Form. The data in the 1004MC Form has some limitations with respect to a limited data pool and some areas included in the geographical search that do not compete with the subject's market segment.

HIGHEST AND BEST USE COMMENTS

The subject property is a vacant lot located in a single family zoned subdivision consistent with like properties (Vacant lots and Custom SFR's). There are no known current or expected significant changes in zoning or changing environmental, economic, or social trends within the subject's immediate neighborhood subsequent to the data analyzed, which would tend to indicate a change in the subject's being the Highest and Best Use. The Highest and Best Use is building a custom SFR.

SITE COMMENTS

The subject is an approximate 3.62 acre parcel. Subject site size is per site/grading plan provided to the appraiser.

Access to the subject site appears to be from a proposed driveway off of Potvin Lane. The subject also sides to Paisano Avenue. Potvin Lane is a pubic graded road. Public and private graded roads and easements are typical to many homes in this area and market and are not considered adverse. The road was in average and adequate condition as of the date of the inspection.

The subject site is natural rolling desert terrain. The subject is afforded primarily desert views. The subject has distant mountain views.

A portion of the site appears to be located in an AO FEMA flood hazard zone. Flood insurance may be required for a future custom home. An issuance of a building permit would require improvements to be engineered out of this area.

The subject has access to a Water Company and electric. Gas is available but not yet run to the lot. The subject will need a septic tank. Septic tanks are typical to this area. A Soil Report was provided to the appraiser. There is also an engineered stamped foundation plan. There is no market evidence that these contribute to value. They could be used as a marketing tool if the property were put up for sale. Utility information is per owner and assumed to be correct and accurate.

SEARCH CRITERIA

Land. Active, Closed, Pending, Coming Soon, Pending Short Sale Approval, Signature Pending, Cancellation Provision, Active Contingent. Township of 12 and Range 12 and Sections 01,12,13,14,11 and Township of 12 and Range of 13 and Sections 05,06,07,,08,09,04,16 and Township 11 of Range 13 and Sections 31,32,33,34,29. Pending Date between 08/13/2022 and 08/13/2034. Sold Date between 08/13/2022 and 08/13/2034.

PININE I PAIA CUPILIEI IS

As is noted above, the appraiser made a 24 month back search. There is a limited pool of qualified SR land sales in the subject's immediate neighborhood area. After a thorough and extensive search, three sales were selected to bracket and support a value indication.

The comps are located in competing neighborhoods with similar locational appeal, buyer profiles and

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Supplemental Addendum

File No. 8-13A-24

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	AZ	Zip Code	85742	
Lender/Client	Karn & Weiss							

price ranges. Comp 3 is located outside the desired one mile area but is still considered to be located in the competing market area. The competing market area for a lot of similar size, zoning and views is an approximate 3 mile radius.

Every attempt was made to utilize comps which have closed within the last 90 days. Comp 1 sold within the last 240 days. Comp 2 sold within the last 360 days. Comp 3 sold within the last 390 days. There were 39 lot sales in the appraiser search parameter in this time period. Some of the more recent sales of the 39 total lot sales were precluded from being utilized because of substantial differences in GLA, condition, age and features. The comps are the most recent and best available qualified data from the competing market area. No adjustments were required for date of sale or market conditions. Market conditions are similar in this time frame (16 months). Paired sale/listing analysis was utilized as well as reconciliation of the 1004MC Form to determine if date adjustments were applicable.

The 1004MC Form is showing an increase in value. The range of value within the last 12 months is (MCSP \$172,500 to MCSP \$175,500). This is a narrow range. Emphasis was placed for the stable market conditions on paired sale/listing analysis and the 1004MC Form results. The 1004MC data has limitations with respect to a smaller data pool and some areas included in the geographical search that do not compete with the subject's market segment.

The subject and comps are all situated on SR or R144 zoned parcels. No site size adjustments were required as SR parcels in this market area tend to be sold more on a per unit basis rather than by square footage. Site differentials are mostly based on such characteristics as privacy, functional utility, topography and views.

Comp 3 is located off of Linda Vista Road. Comp 3 subject suffers some slight external obsolescence caused by the traffic/noise impact along Linda Vista Road. Comp 3 required an upward adjustment for inferior site location.

The subject and comps are afforded similar or offsetting desert and or distant mountain views. The appraiser has completed a visual exterior drive by of the comps as well as reviewed plats and view photos on line in MLS.

RECONCILIATION: Each comp is a similar property located within the subject's competing market area. The comps are all SR or R144 zoned sites which have sold within the past 303 days. The subject's appraised value falls within the comps final adjusted values. Comps 1 and 2 are the most recent sales. Comps 1 and 2 are most similar with respect to location. Comps 1 and 2 were given the most weight. A value opinion of \$185,000 is considered reasonable and supported.

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

I have not performed an appraisal service as an appraiser regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. This did not impact on the value estimate supported in the appraisal.

The most probable price which a property should bring in a competitive an 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 her and she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market: (4) Payment is made in terms of cash in U.S. dollars or in terms of financial

arrangements comparable thereto; (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.

USPAP defines exposure time as - The estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical

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Supplemental Addendum

File No. 8-13A-24

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karn & Weiss							

consummation of a sale at market value on the effective date of the appraisal. A reasonable exposure time, in the subject market, for the property to sell at the appraised value is estimated at 101 days.

The appraisal report was developed in adherence to Appraiser Independence Requirements.

The appraisal was prepared in accordance with requirements of the Uniform Standards of Professional Appraisal Practice. The appraisal provided is an Appraisal Report as defined by Standards Rule 2-2.

As of the date of this report, Ira J. Gold, SRA, has completed the continuing education program of the Appraisal Institute. The appraiser has lived in Tucson, AZ since 1958. The appraiser has been appraising properties in Tucson, Arizona and Pima County since 1981. The subject property is located within 15 miles of the appraiser's office. The appraiser is qualified and experienced to complete appraisals in the subject's area and market segment. The appraiser holds the SRA Designation from the Appraisal Institute. As of the date of this report, Ira J. Gold, SRA, has completed the continuing education program of the Appraisal Institute.

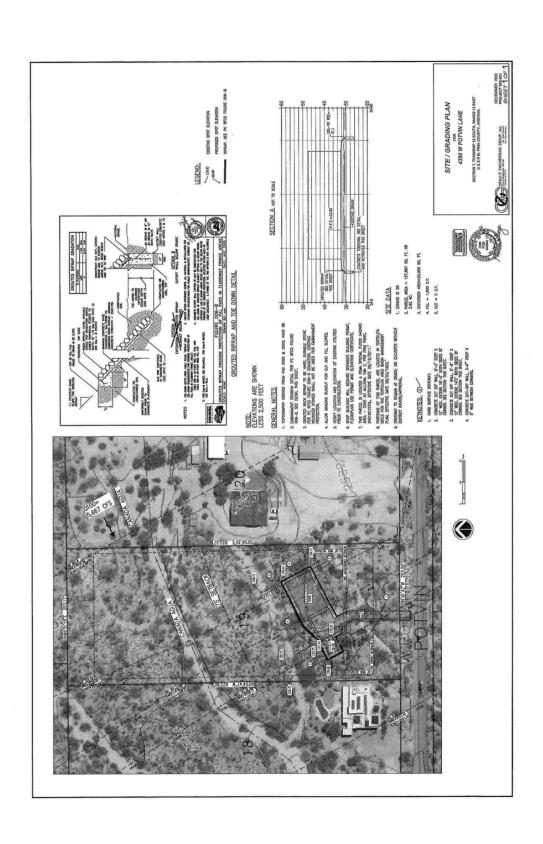
No employee, director, officer, or agent of the client, or any other third party acting as joint venture partner, independent contractor or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner.

The fee for this appraisal assignment was \$450.

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Site/Grading Plan

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	AZ	Zip Code	85742	
Lender/Client	Karn & Weiss							



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Subject Photo Page

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karn & Weiss							



Subject Front

4300 W Potvin Ln Sales Price N/A Gross Living Area Total Rooms Total Bedrooms Total Bathrooms

Location Unsubdivided/Avg

View

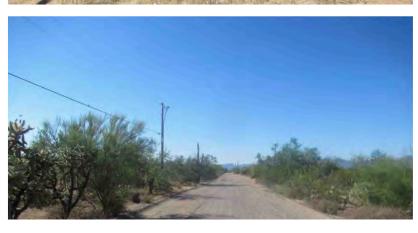
Site 3.62

Quality Age





Subject Street

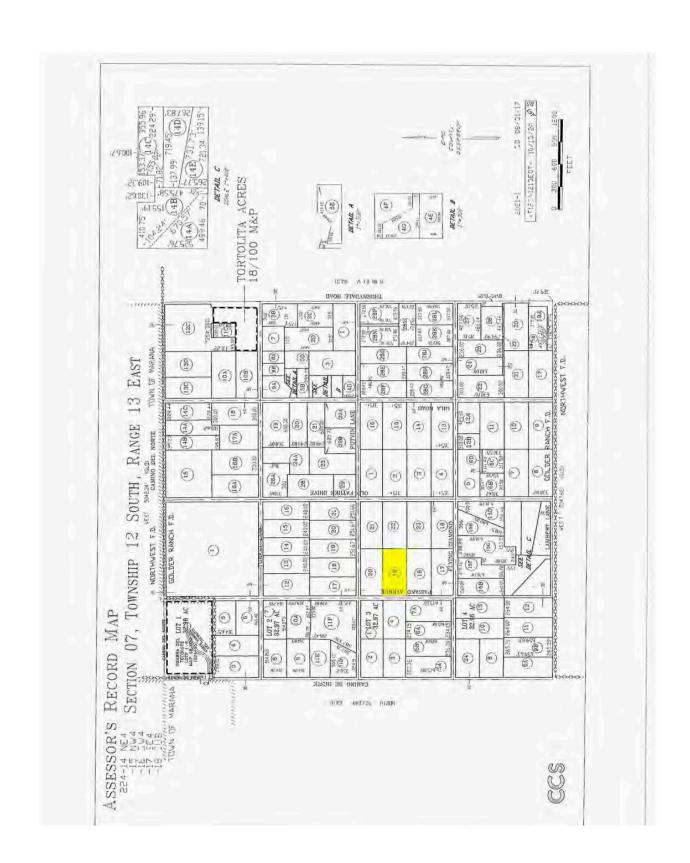




Form PIC3x5.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Plat Map

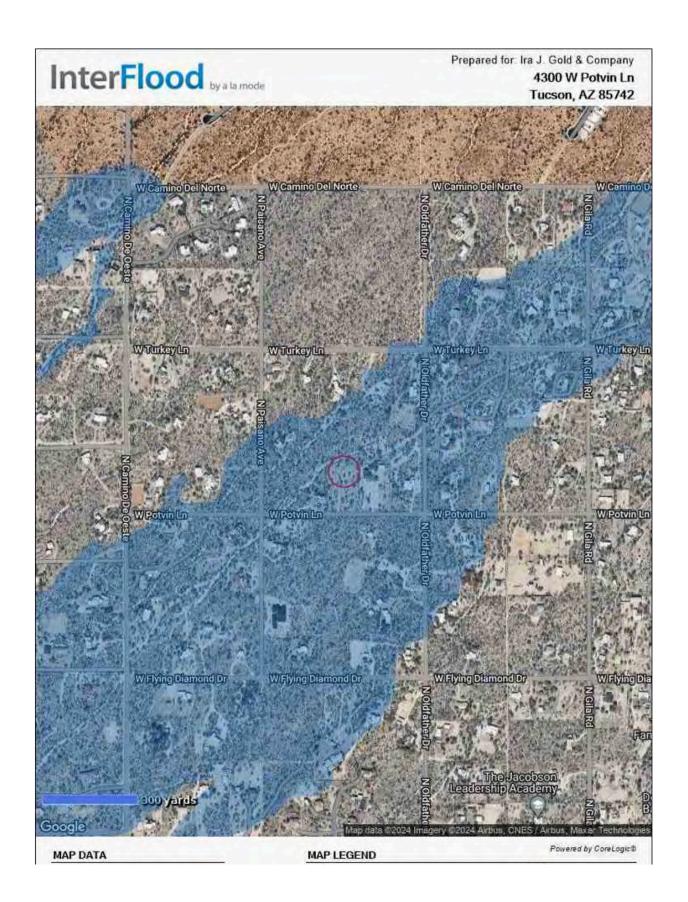
Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karn & Weiss							



Form SCNLGH - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Flood Map

Borrower	N/A			
Property Address	4300 W Potvin Ln			
City	Tucson	County Pima	State AZ	Zip Code 85742
Lender/Client	Karp & Weiss			



FEMA Special Flood Hazard Area: Yes

Map Number: 04019C1070L

Zone: AO

Map Date: June 16, 2011

FIPS: 04019

Areas inundated by 500-year flooding

Areas inundated by 100-year flooding

Velocity Hazard

Velocity Hazard

Subject Area

Form MAP.FLOOD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	N/A			
Property Address	4300 W Potvin Ln			
City	Tucson	County Pima	State AZ	Zip Code 85742
Lender/Client	Karp & Weiss			



Comparable 1

4701 W Flying Diamond Dr Prox. to Subject 0.56 miles SW Sales Price 185,000

Gross Living Area Total Rooms Total Bedrooms Total Bathrooms

Location Unsubdivided/Avg
View 3.3AC+-/Avg
Site 3.35

Quality Age



Comparable 2

4826 W Lambert Ln

Prox. to Subject 0.89 miles SW Sales Price 185,000

Gross Living Area Total Rooms Total Bedrooms Total Bathrooms

Location Unsubdivided/Avg View 4.73AC+-/Avg-Gd

Site 3.31

Quality Age



Comparable 3

4720 W Linda Vista Blvd

Prox. to Subject 1.57 miles SW

Sales Price 172,500

Gross Living Area Total Rooms Total Bedrooms Total Bathrooms

Location Unsubdivided/Avg View 3.79AC+-/Avg

Site 3.36

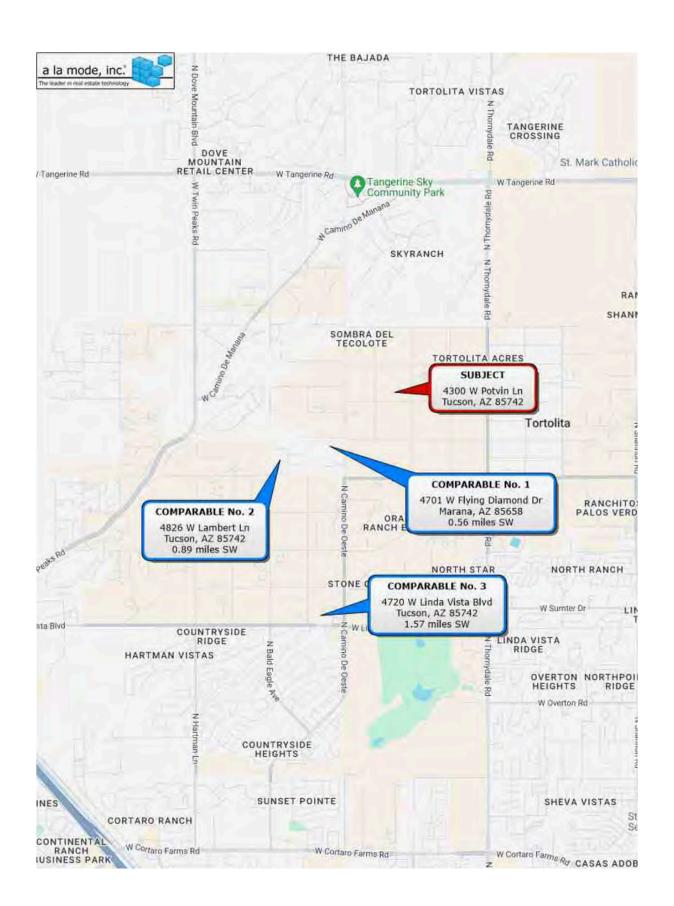
Quality Age



Form PIC3x5.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Location Map

Borrower	N/A				
Property Address	4300 W Potvin Ln				
City	Tucson	County Pima	State A	Z Zip Code	85742
Lender/Client	Karp & Weiss				



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Market Conditions Addendum to the Appraisal Report

- market			<u> </u>	File No.		
The purpose of this addendum is to provide the lender/cli		•		prevalent in the subj	ject	
neighborhood. This is a required addendum for all apprai	sal reports with an effective		009.		715 6 1	
Property Address 4300 W Potvin Ln		City Tucson		State AZ	ZIP Code 857	42
Borrower N/A	1 - 1 this form on the h	'- f his/har aanalusian	t averádo oumourt	f - #		
Instructions: The appraiser must use the information req						
housing trends and overall market conditions as reported	•					
it is available and reliable and must provide analysis as ir explanation. It is recognized that not all data sources will	, ,					
in the analysis. If data sources provide the required inform						
average. Sales and listings must be properties that comp	-		·	-	•	
subject property. The appraiser must explain any anomal				eu by a prospective	buyer of the	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	1	Overall Trend	
Total # of Comparable Sales (Settled)	8	4	6	X Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	1.33	1.33	2.00	■ Increasing	Stable	Declining
Total # of Comparable Active Listings	13	16	14	X Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	9.8	12.0	7.0	X Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	172,500	200,000	175,500	Increasing	Stable	X Declining
Median Comparable Sales Days on Market	48	15	101	Declining	Stable	★ Increasing
Median Comparable List Price	395,000	422,500	422,500	Increasing	X Stable	Declining
Median Comparable Listings Days on Market	245	196.5	196.5	Declining	X Stable	Increasing
Median Sale Price as % of List Price	94%	94%	83%	Increasing	Stable	▼ Declining
Seller-(developer, builder, etc.)paid financial assistance p	revalent? X Yes	No		Declining	★ Stable	Increasing
Explain in detail the seller concessions trends for the pas	t 12 months (e.g., seller co	ontributions increased from	3% to 5%, increasing use of	f buydowns, closing	g costs, condo	
fees, options, etc.). MLS data and convers	ations with local rea	altors and lenders inc	licate that sellers are	paying 1-4 poi	nts. Sellers a	re
contributing/participating in financing as a				. , , ,		
Though there is a slight oversupply in this						
may reflect some homes and neighborhoo						
		•	•		· ·	•
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	o If yes, explain (includ	ing the trends in listings and	sales of foreclosed	properties).	
Foreclosures and short sales are not having	ng a negative impact	t on the subject's ma	rket area. The appra	iser considere	d short sales	and
foreclosure properties but did not utilize an						
market area. Most foredosures and short		-		-		
considered to be the best available.						
Cite data sources for above information. Tucso	n Association of Rea	altors, MLS, Arizona	Daily Star and Tucso	on Citizen, The	Daily Territo	rial and
Cite data sources for above information. Tucso other miscellaneous national, regional and		altors, MLS, Arizona	Daily Star and Tucso	on Citizen, The	Daily Territo	rial and
		altors, MLS, Arizona	Daily Star and Tucso	on Citizen, The	Daily Territo	rial and
	local publications.					rial and
other miscellaneous national, regional and	local publications.	nood section of the appraisa	al report form. If you used ar	ny additional informa	ation, such as	rial and
other miscellaneous national, regional and Summarize the above information as support for your co	l local publications. Inclusions in the Neighborh Inclusions, to formulate you	nood section of the appraisa	al report form. If you used ar th an explanation and suppor	ny additional informa t for your conclusio	ation, such as	
other miscellaneous national, regional and Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray	I local publications. Inclusions in the Neighborh I listings, to formulate you contingent. Sellers a	nood section of the appraiss ur conclusions, provide bot re paying 1-4 points	al report form. If you used ar h an explanation and suppor in many markets. ML	ny additional informa t for your conclusio S data indicate	ation, such as ons. es that prope	rties are
other miscellaneous national, regional and Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw Of the 14 properties available, 1 is active or	l local publications. Inclusions in the Neighborh on listings, to formulate you contingent. Sellers are ed. Lots are selling or	nood section of the appraisa ur conclusions, provide bot are paying 1-4 points with 83%-94% of fina	al report form. If you used ar h an explanation and suppor in many markets. ML al MLS list price. Inter	ny additional informa t for your conclusio S data indicate est rates are cu	ation, such as ons. es that prope urrently runni	rties are
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Signature	Signature
Appraiser Name Ira J. Gold, SRA Company Name Ira J. Gold and Company Company Address P.O. Box 14942, Tucson, AZ 85732 State License/Certification # 20035 State AZ	Supervisory Appraiser Name
Company Name Ira J. Gold and Company	Company Name
Company Address P.O. Box 14942, Tucson, AZ 85732	Company Address
State License/Certification # 20035 State AZ	State License/Certification # State
Email Address irajgoldcompany@gmail.com	Email Address

Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Form 1004MC March 2009

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower	N/A			File	No. 8-13A-24
Property Address City Lender/Client	4300 W Potvin Ln Tucson Karp & Weiss	County P	Pima Pima	State AZ	Zip Code 85742
APPRAIS	SAL AND REPORT	IDENTIFICATION			
This Report	is <u>one</u> of the following types	i:			
★ Appraisa	al Report (A written report p	orepared under Standards Rule	2-2(a) , pursuant to t	he Scope of Work, as disclos	sed elsewhere in this report.)
Restricte Appraisa	(prepared under Standards Rule tated intended use only by the spe			osed elsewhere in this report,
- The statement: - The reported a analyses, opinio - Unless otherwi - Unless otherwi period immediat: - I have no bias - My engagemet - My compensat client, the amout - My analyses, of were in effect at - Unless otherwi - Unless otherwi	ns, and conclusions. ise indicated, I have no present or ise indicated, I have no present or ise indicated, I have performed no ely preceding acceptance of this as with respect to the property that is nt in this assignment was not contition for completing this assignment of the value opinion, the attainment of the value opinion, the attainment opinions, and conclusions were detent the time this report was prepared, ise indicated, I have made a person ise indicated, no one provided sign	re true and correct. s are limited only by the reported assu prospective interest in the property tha services, as an appraiser or in any oth	at is the subject of this re her capacity, regarding th es involved with this assi- predetermined results. hent or reporting of a pred rence of a subsequent ever pared, in conformity with the subject of this report. nce to the person(s) signi	port and no personal interest wi e property that is the subject of t gnment. letermined value or direction in v ent directly related to the intended the Uniform Standards of Profes	ith respect to the parties involved. this report within the three-year value that favors the cause of the d use of this appraisal. ssional Appraisal Practice that
appraised wou My Opinion o		ket prior to the hypothetical consur e for the subject property at the	mmation of a sale at ma		,
Note any U	SPAP-related issues requ	and Report Identification disclosure and any state subject property within the particular pro	tate mandated requ		ve inspected the subject

Signature:

APPRAISER:

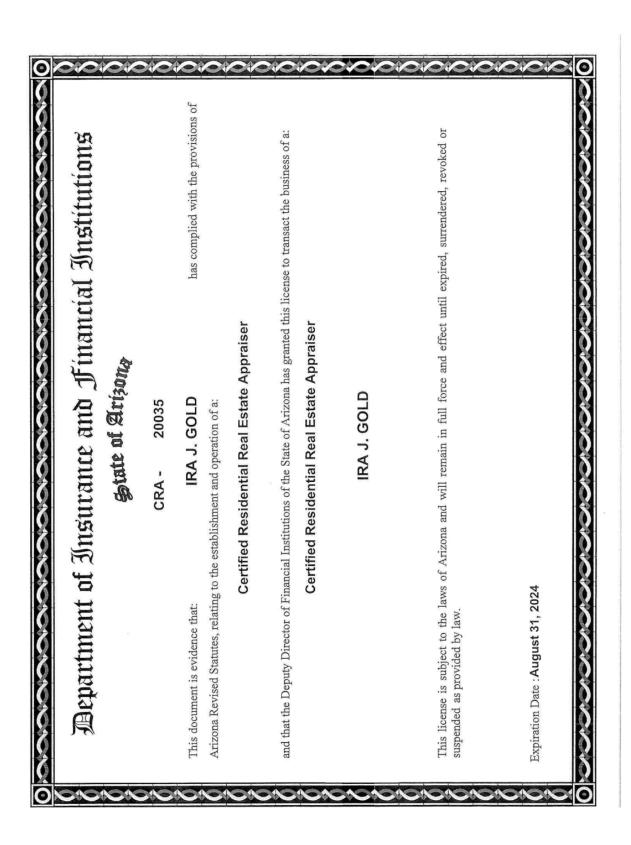
Signature:

Name: Ira J. Gold, SRA	Name:
SRA State Certification #: 20035	State Certification #:
or State License #: State: AZ Expiration Date of Certification or License: 08/31/2024	or State License #: State: Expiration Date of Certification or License:
Date of Signature and Report 08/29/2024 Effective Date of Appraisal: 08/26/2024	Date of Signature:
Inspection of Subject: None IX Interior and Exterior IX Exterior-Only Date of Inspection (if applicable): 08/26/2024	Inspection of Subject None Interior and Exterior Exterior-Only Date of Inspection (if applicable):

Form ID20E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

License

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karn & Weiss							



Form SCNLGH - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karp & Weiss							



LIA001 (05/22)



Aspen American Insurance Company Insurer (Referred to below as the "Company") 499 Washington Boulevard, 8th Floor Jersey City, NJ 07310

Company's Program Administrator: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, CA 93108 800-334-0652

APPRAISAL VALUATION AND PROPERTY SERVICES

PROFESSIONAL LIABILITY INSURANCE POLIC	
DECLARATIONS	
Date Issued: 5/29/2024 Policy Number: AAI00	01429-10 Previous Policy Number: AAI001429-09
THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE THAT ARE FIRST MADE AGAINST THE INSURED DURING COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AF DURING THE EXTENDED REPORTING PERIOD, IF APPLICA AFTER THE RETROACTIVE DATE AND BEFORE THE ENDICAREFULLY.	THE POLICY PERIOD AND THEN REPORTED TO THE FER EXPIRATION OR TERMINATION OF THIS POLICY, OR CABLE, FOR A WRONGFUL ACT COMMITTED ON OR
1. Customer ID: 112871 Named Insured: GOLD, IRA J. AND COMPANY Ira Gold 3945 E. Paradise Falls Drive Tucson, AZ 85712	
2. Policy Period: From: 07/01/2024 To: 07/01/2025	
12:01 A.M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1000 Each Claim	
4. Retroactive Date: 07/01/1991	
5. Inception Date: 07/01/2015	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$2,000,000 Aggregate	
7. Covered Professional Services (as defined in the Policy and/or by I Real Estate Appraisal and Valuation: Residential Property: Commercial Property: Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit): Right of Way Agent and Relocation: Machinery and Equipment Valuation: Personal Property Appraisal: Real Estate Sales/Brokerage:	Yes
Report Claims to: L1A Administrators & Insurance Services, 800-334-0652, P.O.	
9. Annual Premium: \$1,658.00	
10. Forms attached at issue: LIA002 (04/19) LIA AZ (05/19) LIA0 (05/19) LIA169 (12/21)	12 (06/22) LIA018 (05/19) LIA164 (05/19) LIA165
This Declarations page, together with the completed and signed Policy Application is constitute the contract between the Named Insured and the Company.	
05/29/2024 By	Ruie
Date	Authorized Representative

Page 1 of 1

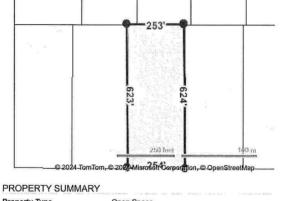
Form SCNLGH - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Public Records

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karp & Weiss							







Tuesday, August 13, 2024

contacts of the contract contract we have been contracted from the contract of
4300 W Potvin Ln Tucson, AZ 85742
AND DESCRIPTION OF THE LAW OF THE PARTY OF
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Pima County, AZ
FORMATION
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2024

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Distance
1.7 mi
Distance

SALES	HISTORY	THROUGH	07/26/2024

Date	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
3/3/2021	\$103,000	Deshazo James & Deshazo Jennifer	Johnson Bruce & Johnson Kathy	Non-Qualfd Warranty Deed Sale		20210690903
6/24/1999	\$74,400	Johnson Bruce & Johnson Kathy	Bartunek Mark & Bartunek Jim	Joint Tenancy		11080/715 19991260304
6/21/1999		Bartunek Mark	Bartunek Rosemary	Quit Claim Deed		11080/713 19991260303
6/21/1999		Bartunek Mark & Bartunek Jim	Grossman Jean	Quit Claim Deed		11080/711 19991260302

TAX	ASS	ESS	M	E	IV

Appraisal	Amount	Assessment	Amount
Appraisal Year	2024	Assessment Year	2024
Appraised Land	\$145,000	Assessed Land	
Appraised Improvements		Assessed Improvements	
Total Tax Appraisal	\$145,000	Total Assessment	\$21,750
Tay Area	0677	%Improvement	

Form SCNLGH - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Public Records Cont'd

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	ΑZ	Zip Code	85742	
Lender/Client	Karp & Weiss							

Clay Taxes	AXES		
1782 1782	ax Year City	Taxes County Taxes Total Taxes	
1,1316.23 1,13	023	\$1,920.22	
	022	\$1,789.23	
1,724.99	021	\$1,816.23	
1919	020		
1016 \$2,217.14 \$2,275.01	019		
1016 1016 1018 1019 1019 1019 1019 1019 1019 1019	2018	many of which in the distribution that the property could be only in the second could be a con-	
1015	2017		
1015 1014 1018 1019 1019 1019 1019 1019 1019 1019	016		
1014 \$2,326.08 1013 \$2,125.01 MORTGAGE HISTORY NORTGAGE HISTORY	2015		
ACREAGE HISTORY No mortgages were found for this parcet. PROPERTY CHARACTERISTICS: BUILDING TROPERTY CHARACTERISTICS: EXTRA FEATURES To extra features were found for this parcet. PROPERTY CHARACTERISTICS: EXTRA FEATURES To extra features were found for this parcet. PROPERTY CHARACTERISTICS: LOT and Use Out2: Vacant Residential Urban Non-Subdivided Dot2: Vacant Residential Urban Non-Subdivided Lot Square Feet 158,558 attitude/Longitude 32,403534':-111.057624* Acreage 3.64 ROPERTY CHARACTERISTICS: UTILITIES/AREA as Source Road Type leatric Source Topography Interest Trend Server Source District Trend Server Source Warrana Unified School District Plat Book/Page EGAL DESCRIPTION Ubdivision From Parcel:20317030G /W 251.57' OIE 785' OIS 680' OI Se4 Nw4 Exc S 30' 3.64 Ac Sec 7-12-13 (Formerly 203-17-030G) FROM Parcel:20317030G /W 251.57' OIE 785' OIS 680' OI Se4 Nw4 Exc S 30' 3.64 Ac Sec 7-12-13 (Formerly 203-17-050G) PIRM FLOOD ZONES The Code Flood Risk BFE Description AC High Areas subject to inundation by 1-percent-annual-chance shallow delphis are between one and three feet. Average flood depths Mandatory flood insurance purchase requirements and floodplain management standards apply.			
MORTGAGE HISTORY for mortgages were found for this parcel. PROPERTY CHARACTERISTICS: BUILDING to buildings were found for this parcel. PROPERTY CHARACTERISTICS: EXTRA FEATURES to extra features were found for this parcel. PROPERTY CHARACTERISTICS: LOT and Use 10012: Vacant Residential Urban Non-Subdivided 1002: Vacant Residential Urban Non-Subdivided 1002: Vacant Residential Urban Non-Subdivided 1004: Lot Square Feet 158,558 Acreage 3.64 ROPERTY CHARACTERISTICS: UTILITIES/AREA as Source Road Type 10strict Trend School District Marana Unified School District M		the state of the s	
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PROPERTY CHARACTERISTICS: EXTRA FEATURES to extra features were found for this parcel. PROPERTY CHARACTERISTICS: LOT and Use	the contract of the contract o	The control of the co	500
to extra features were found for this parcel. PROPERTY CHARACTERISTICS: LOT and Use 0012: Vacant Residential Urban Non-Subdivided 10ck/Lot Lot Square Feet 158,558 158,558 158,558 158,558 158,0	No Buildings were found for this parce	a a sure of the second of the	
AND PERTY CHARACTERISTICS: LOT and Use 0012: Vacant Residential Urban Non-Subdivided Lot Square Feet 158,558 158,558	PROPERTY CHARACTERISTIC	CS: EXTRA FEATURES	
Idock/Lot Lot Square Feet 158,558 Idock/Lot Lot Square Feet 158,558 Idock/Lot Square Fee	No extra features were found for this p	parcel.	
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Non-Subdivided Lot Square Feet 158,558	PROPERTY CHARACTERISTIC	CS: LOT	
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Public Records Cont'd

Borrower	N/A							
Property Address	4300 W Potvin Ln							
City	Tucson	County	Pima	State	. AZ	Zip Code	85742	
Lender/Client	Karp & Weiss							

22003090	Sold	03/10/2021	02/02/2020	\$115,000	03/10/2021	\$103,000	Janet M Korzan	United Real Estate Specialists	Margie E Le Roy
21907231	Cancelled	01/29/2020	03/14/2019	\$115,000			Janet M Korzan	Coldwell Banker Realty	
9909446	Sold	07/02/1999	05/18/1999	\$77,900	07/02/1999	\$74,400	Marian Earwood	Long Realty Company	Vincent Volpe
9900481	Expired	04/08/1999	01/07/1999	\$79,900			Lenore Becker	Long Realty Company	

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