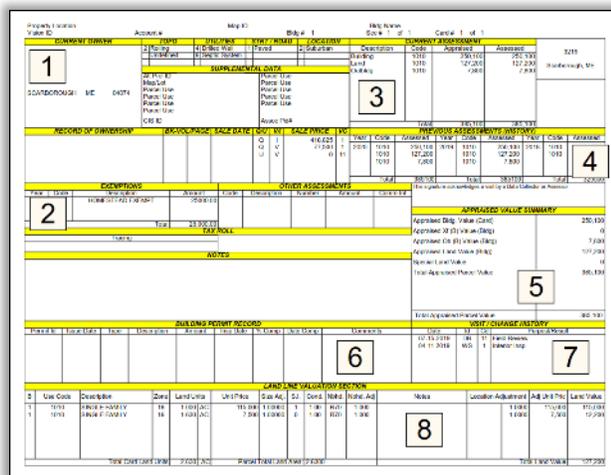


How to Interpret Your Property Card

OBJECTIVE: At first glance, the real estate assessment Property Card (a/k/a “Field Card”) can be intimidating. There is a wealth of information that can be difficult to decipher for someone who does not work in real estate. However, this guide was designed to educate those who wish to understand the layout and content of the Town of Scarborough Property Card.

BACKGROUND: The Town of Scarborough uses the Vision Appraisal Computer-Assisted-Mass-Appraisal, or CAMA, system for maintaining property information and for developing the real estate market model. The Property Card has two sides of critical information, most of which contribute to the value to your assessment, including land values; the quantity and quality of construction elements and condition of your home; and descriptions of features both inside and outside your home like a shed or barn or detached garage etc.

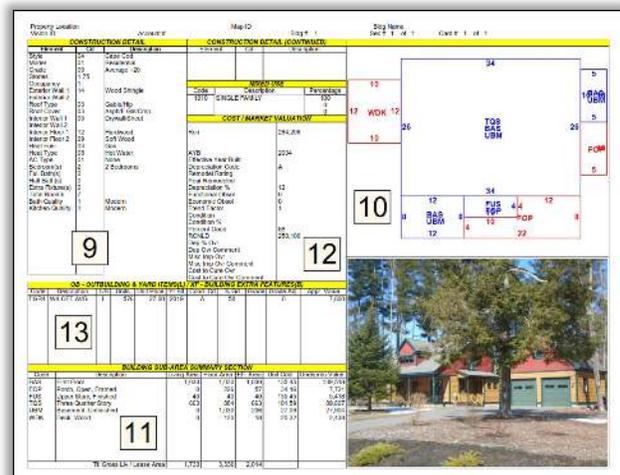
FRONT SIDE



The front side of the property card contains the following sections:

- 1. ELEMENT NUMBER:** A box containing the number 1.
- 2. RECORD OF OWNERSHIP:** A table with columns for Date, Name, and Price.
- 3. SUBSIDIARY DATA:** A table with columns for Type, Value, and Description.
- 4. APPROXIMATE VALUE SUMMARY:** A table with columns for Category and Value.
- 5. TAXES:** A table with columns for Year and Amount.
- 6. BUILDING PERMIT RECORD:** A table with columns for Permit Number, Date, and Description.
- 7. COST MARKET VALUATION:** A table with columns for Category and Value.
- 8. LAND VALUE VALUATION SUMMARY:** A table with columns for Use Code, Description, and Value.

BACK SIDE



The back side of the property card contains the following sections:

- 9. CONSTRUCTION DETAILS:** A table with columns for Item, Description, and Value.
- 10. BUILDING SKETCH:** A diagram showing the layout of the building and its features.
- 11. BUILDING EXPENSE SUMMARY SECTION:** A table with columns for Category and Value.
- 12. PHOTO:** A photograph of the property.
- 13. OUTBUILDING & YARD ITEMS:** A table with columns for Item, Description, and Value.

The front side of the card contains a number of elements that are used to describe and value the property. Examples include:

- **Current Owner and Record of Ownership**, this includes the relevant owner names, deed book and page reference, sale date, and price.
- **Exemptions**, lists any exemptions you are receiving such as a Homestead, Veteran’s, or Blind Person’s property tax exemption. These exemptions reduce the taxable value of your property.
- **Appraised Value Summary**, totals the Building, Extra Features, Outbuilding, and Land value.

The back side of the card contains construction details, building sketch and photo, outbuildings and extra features, etc.

In the following pages, each major component of the record card is explained in detail.

FRONT SIDE: The information on the front side of the Property Card (a/k/a “Field Card”) is legal and historical data about ownership, past sales of the property, previous assessments, inspection history, and current land valuation details. (The areas of the card described below correspond with the number on the sample card attached).

Section 1: Current Owner/Record of Ownership

Section #1, **Current Owner and Record of Ownership**, lists the ownership information as of the most recent sale date known to the Assessing Department, along with mailing address information obtained from deeds recorded at the Cumberland County Registry of Deeds.

| CURRENT OWNER | | TOPO | UTILITIES | STRT / ROAD | LOCATION | | |
|---------------------|----------------------|-------------|-----------------|-------------|------------|------------|----|
| 1 | SCARBOROUGH ME 04074 | 2 Rolling | 4 Drilled Well | 1 Paved | 2 Suburban | | |
| | | Undefined | 6 Septic System | | | | |
| SUPPLEMENTAL DATA | | | | | | | |
| Alt Prcl ID | | | Parcel Use | | | | |
| Map/Lot | | | Parcel Use | | | | |
| Parcel Use | | | Parcel Use | | | | |
| Parcel Use | | | Parcel Use | | | | |
| Parcel Use | | | Parcel Use | | | | |
| GIS ID | | | Assoc Pid# | | | | |
| RECORD OF OWNERSHIP | | BK-VOL/PAGE | SALE DATE | Q/U | V/I | SALE PRICE | VC |
| | | | | Q | I | 416,625 | 1 |
| | | | | Q | V | 77,500 | 1 |
| | | | | U | V | 0 | 11 |

The **Record of Ownership** section shows the ownership history and sales of a given parcel. This includes the names, book and page reference, sale date, and price.

- The “**Q/U**” column indicates whether a sale is qualified or unqualified for our sales analysis.
- The “**V/I**” column indicates whether the parcel is vacant or improved.
- The “**VC**” column indicates the verification code of the sale (1 is an “Arms-Length Transaction,” while 2 is a sale between “Related Parties”).

All sales are reviewed to identify arms-length transactions that can be used to represent the market. An **arms-length transaction** in real estate refers to situations in which there is a transfer of property and the buyer and seller act independently of one another. This kind of transaction ensures that both parties act in their self-interest to get the best deal, and that neither party exerts pressure over the other. Examples of sales that are not considered arms-length transactions are:

Those where the buyer and sellers are related parties such as family members (e.g. estates, divorce), or Bank approved short sales, auctions, where a seller may have gone into a nursing home, sales involved in bankruptcy, foreclosure, seller relocation transfers or other factors preventing a seller from a normal and usual marketing of the property.

Section 2: Exemptions

Section #2, **Exemptions**, lists any exemptions you are receiving such as a Homestead, Veteran's, or Blind Person's property tax exemption. If applicable, these exemptions reduce the taxable value of your property.

| EXEMPTIONS | | | | OTHER ASSESSMENTS | | | | |
|-----------------|------|------------------|-----------|-------------------|-------------|--------|--------|----------|
| Year | Code | Description | Amount | Code | Description | Number | Amount | Comm Int |
| | | HOMESTEAD EXEMPT | 25000.00 | | | | | |
| | | Total | 25,000.00 | | | | | |
| TAX ROLL | | | | | | | | |
| Tracing | | | | | | | | |
| NOTES | | | | | | | | |
| | | | | | | | | |

Section 3: Current Assessment

Section # 3, **Current Assessment**, summarizes the information on your property card and shows the total value of the property. "**Appraised Value**" and "**Assessed Value**" will be the same unless the parcel is enrolled in a State current use program.

| CURRENT ASSESSMENT | | | | 3219 Scarborough, ME |
|--------------------|-------|-----------|----------|-------------------------|
| Description | Code | Appraised | Assessed | |
| Building | 1010 | 250,100 | 250,100 | |
| Land | 1010 | 127,200 | 127,200 | |
| Outbldg | 1010 | 7,800 | 7,800 | |
| | Total | 385,100 | 385,100 | |

The **Current Assessment** is split into the Building, Land, and Outbuilding value. The Total Assessment is the sum of these values.

Section 4: Previous Assessments

Section #4, **Previous Assessments**, shows the assessment history for a parcel for the past three (3) years. As with the **Current Assessment**, it is split into the Building, Land, and Outbuilding value.

| PREVIOUS ASSESSMENTS (HISTORY) | | | | | | | | |
|--------------------------------|------|----------|-------|------|----------|-------|------|----------|
| Year | Code | Assessed | Year | Code | Assessed | Year | Code | Assessed |
| 2020 | 1010 | 250,100 | 2019 | 1010 | 250,100 | 2018 | 1010 | |
| | 1010 | 127,200 | | 1010 | 127,200 | | 1010 | |
| | 1010 | 7,800 | | 1010 | 7,800 | | | |
| Total | | 385100 | Total | | 385100 | Total | | 329500 |

4

Section 5: Appraised Value Summary

Section #5, **Appraised Value Summary**, totals the appraised Building, Extra Features, Outbuilding, and Land value. This should be the same as the **Current Assessment** unless the parcel is enrolled in a State current use program.

| APPRAISED VALUE SUMMARY | |
|-------------------------------|---------|
| Appraised Bldg. Value (Card) | 250,100 |
| Appraised Xf (B) Value (Bldg) | 0 |
| Appraised Ob (B) Value (Bldg) | 7,800 |
| Appraised Land Value (Bldg) | 127,200 |
| Special Land Value | 0 |
| Total Appraised Parcel Value | 385,100 |
| 5 | |
| Total Appraised Parcel Value | 385,100 |

Note: The difference between Section 5 and Section 3 is that the Building Value and Extra Features value are separated.

Section 6: Building Permit Record

Section #6, **Building Permit Record**, lists the recent building permit activity. It includes the Permit ID, description of the permit, the inspection and completion dates. The comments section is where we write our summary of the permitted work.

| BUILDING PERMIT RECORD | | | | | | | | |
|------------------------|------------|------|-------------|--------|-----------|--------|-----------|----------|
| Permit Id | Issue Date | Type | Description | Amount | Insp Date | % Comp | Date Comp | Comments |
| | | | | | | | | 6 |

Section 7: Visit/Change History

Section #7, **Visit/Change History**, is where we track visits by a town official or Assessor to your property and the reason why the visit was conducted, along with any in-office reviews/changes or corrections to your property. It shows the date, initials of the office member, and code for the change or visit. These codes include but are not limited to inspections, building permit changes, and reviews/corrections.

| VISIT / CHANGE HISTORY | | | |
|------------------------|----|----|----------------|
| Date | Id | Cd | Purpost/Result |
| 07-15-2019 | DR | 11 | Field Review |
| 04-11-2019 | WS | 1 | Interior Insp |
| | | | 7 |

Section 8: Land Line Valuation

Section #8, **Land Line Valuation**, provides the information necessary for land valuation. The land is assigned a “**Use Code**” according to various classifications (i.e., single- or multi-family residences, mixed use properties, type of commercial and industrial properties, vacant land, and exempt properties), but this in itself does not impact the value.

The land value of a property is derived from the sales data. The value is largely determined by its permitted uses and its location within the Town and within its neighborhood, and then is adjusted for any unique influences such as wetlands or easements.

| LAND LINE VALUATION SECTION | | | | | | | | | | | | | | |
|-----------------------------|----------|---------------|------|------------|--------------------------------|-----------|------|-------|------------------|------------|-------|---------------------|---------------|------------|
| B | Use Code | Description | Zone | Land Units | Unit Price | Size Adj. | S.I. | Cond. | Nbhd. | Nbhd. Adj. | Notes | Location Adjustment | Adj Unit Pric | Land Value |
| 1 | 1010 | SINGLE FAMILY | 16 | 1.000 AC | 115,000 | 1.00000 | 1 | 1.00 | R70 | 1.000 | 8 | 1.0000 | 115,000 | 115,000 |
| 1 | 1010 | SINGLE FAMILY | 16 | 1.630 AC | 7,500 | 1.00000 | 0 | 1.00 | R70 | 1.000 | | 1.0000 | 7,500 | 12,200 |
| Total Card Land Units | | | | 2.630 AC | Parcel Total Land Area: 2.6300 | | | | Total Land Value | | | | 127,200 | |

Below is a close-up snapshot of Section #8 that provides a detailed breakdown of the land assessment:

| LAND LINE VALUATION SECTION | | | | | | | | | | | | |
|-----------------------------|----------|---------------|------|------------|--------------------------------|-----------|------|-------|-------|------------|--|--|
| B | Use Code | Description | Zone | Land Units | Unit Price | Size Adj. | S.I. | Cond. | Nbhd. | Nbhd. Adj. | | |
| 1 | 1010 | SINGLE FAMILY | 16 | 1.000 AC | 115,000 | 1.00000 | 1 | 1.00 | R70 | 1.000 | | |
| 1 | 1010 | SINGLE FAMILY | 16 | 1.630 AC | 7,500 | 1.00000 | 0 | 1.00 | R70 | 1.000 | | |
| Total Card Land Units | | | | 2.630 AC | Parcel Total Land Area: 2.6300 | | | | | | | |

| Notes | Location Adjustment | Adj Unit Pric | Land Value |
|------------------|---------------------|---------------|------------|
| 8 | | 1.0000 | 115,000 |
| | | 1.0000 | 7,500 |
| Total Land Value | | | 127,200 |

Please see the next page for descriptions

Section 8: Land Line Valuation *(continued)*

“Land Units” shows the acreage of the property. The first acre of a parcel is considered the baselot and is associated with any improvements to the property. Any acreage beyond the baselot is considered rear land and is assessed at a lower unit price.

“Unit Price” shows the price per acre.

“Size Adjustment” shows the effect of the land curve on the lot. The land curve captures how the price of land increases or decreases relative to the base lot size, which is derived from sales data and zoning districts.

“S.I.” stands for Site Index and accounts for differences in land value within the same Neighborhood.

“Cond” stands for Condition Factor. This is where you would see an adjustment for unique influences. You can usually see what the adjustment is for under “Notes.”

“Nbhd” and **“Nbhd Adj”** indicate the Neighborhood, or Market Area, of a property and the effect that has on the value of the land.

Multiplying the Land Units by the Unit Price, Size Adjustment, Condition Factor, and Neighborhood Adjustment will determine your final land value.

Please Note: If you own a condominium, you will have a land value based on your percentage ownership of the common land.

PROPERTY CARD – BACK SIDE

The back side of the Property Card (a/k/a “Field Card”) shows all of the details used in valuing the structure(s), including outbuildings (e.g., sheds, detached garages) and extra features (e.g., fireplaces, hot tubs). A sketch of the principal structure with the measurements used for the replacement cost calculation is also shown. Abbreviations used in the sketch are explained in the **Building Sub-Area Summary Section** at the bottom of the card (see Section 11). Each section of the guide corresponds with each numbered section on the card.

Section 9: Construction Detail

Section #9, **Construction Detail**, shows the elements of construction for the building. This information influences the new construction cost of the property as determined by published construction industry data and modified by the sales analysis. Each element has a code and a description. The cost per square foot is the base rate adjusted for certain elements.

| CONSTRUCTION DETAIL | | |
|---------------------|------|----------------|
| Element | Cd | Description |
| Style | 04 | Cape Cod |
| Model | 01 | Residential |
| Grade | 05 | Average +20 |
| Stories | 1.75 | |
| Occupancy | 1 | |
| Exterior Wall 1 | 14 | Wood Shingle |
| Exterior Wall 2 | | |
| Roof Type | 03 | Gable/Hip |
| Roof Cover | 03 | Asph/F Gls/Cmp |
| Interior Wall 1 | 05 | Drywall/Sheet |
| Interior Wall 2 | | |
| Interior Floor 1 | 12 | Hardwood |
| Interior Floor 2 | 09 | Soft Wood |
| Heat Fuel | 03 | Gas |
| Heat Type | 05 | Hot Water |
| AC Type | 01 | None |
| Bedroom(s) | 2 | 2 Bedrooms |
| Full Bath(s) | 2 | |
| Half Bath(s) | 0 | |
| Extra Fixture(s) | 0 | |
| Total Rooms | 7 | |
| Bath Quality | 1 | Modern |
| Kitchen Quality | 1 | Modern |

9

Section 9: Construction Detail *(continued)*

This section identifies the special features of your property with the most important being the style of your home. If the style of your home (Cape, Colonial, split etc.) is incorrect, then the foundation for your Adjusted Base Rate could be recorded incorrectly and that would directly impact the Assessed Value of your property. Other categories within this section that could have an effect on your valuations are the number of bedrooms, bathroom, kitchens, etc.

The principal elements are described below:

Style – The style of a property shows the type of building and determines the base rate, which is the current estimated new construction cost per square foot.

Grade – The grade of a property measures the construction quality of the property given the workmanship, materials, finishes, and customization. The grade of a house generally does not change except in the case of major renovations.

Interior Wall and Floor – The type of wall and floor influence the cost of construction. Please note that “**Floor 1**” and “**Floor 2**” do not refer to a first and second floor, but the primary and secondary flooring types in a property. For example, if you have a ranch that is about half carpet and half vinyl, “**Floor 1**” will be carpet and “**Floor 2**” will be vinyl.

Heat and AC – The type of heating system you have affects your value, while AC affects your value by the same factor regardless of the system. Heat fuel does not affect your assessment.

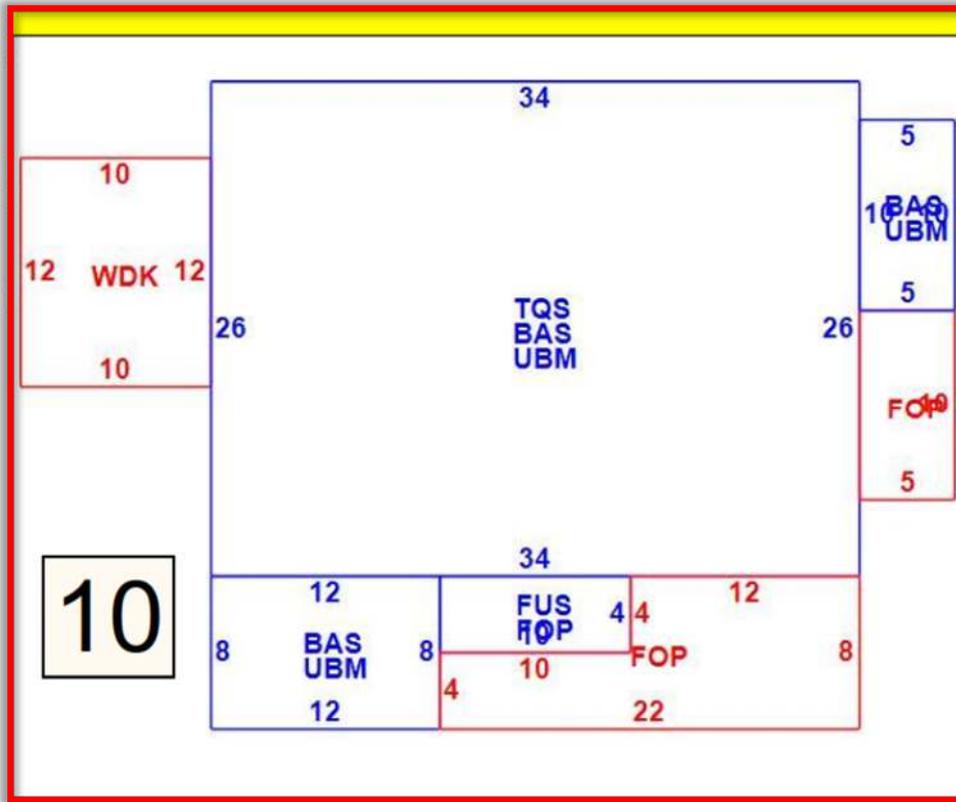
Bedrooms – Bedroom count only affects your value if you have two or fewer bedrooms.

Bathrooms – A full bath is a bathroom with three fixtures, generally a toilet, a sink, and a shower or bath. A half-bath has two fixtures. Three-quarters baths are considered full baths for assessing purposes because of the number of fixtures. If you have two sinks, a separate shower and tub, or any other additional plumbing fixture, it is considered an “extra fixture” and is listed as a separate element.

Bath and Kitchen Quality – This element indicates the style relative to the age of the property. In some cases, because of our software conversion, quality has defaulted to 1: Modern. This has no bearing on your assessment.

Section 10: Sketch

Section #10, **Sketch**, shows the footprint (i.e., diagram/sketch) of the principal structure.



The sketch shows the actual exterior measurement of the buildings, including all floor levels and indicates attached items such as garages, patios, porches, or decks. The different areas are identified by codes described in Section #11: **Building Sub-Area Summary**.

Section 11: Building Sub-Area Summary

Section #11, **Building Sub-Area Summary**, explains in further detail each part of the structure identified in the sketch. Primary living areas count at 100% of gross area and make up the bulk of the building value. All other spaces count at less than 100% of gross area.

| BUILDING SUB-AREA SUMMARY SECTION | | | | | | |
|--|-----------------------|-------------|------------|-----------|-----------|----------------|
| Code | Description | Living Area | Floor Area | Eff. Area | Unit Cost | Undeprec Value |
| BAS | First Floor | 1,030 | 1,030 | 1,030 | 135.45 | 139,518 |
| FOP | Porch, Open, Framed | 0 | 226 | 57 | 34.16 | 7,721 |
| FUS | Upper Story, Finished | 40 | 40 | 40 | 135.45 | 5,418 |
| TQS | Three Quarter Story | 663 | 884 | 663 | 101.59 | 89,807 |
| UBM | Basement, Unfinished | 0 | 1,030 | 206 | 27.09 | 27,904 |
| WDK | Deck, Wood | 0 | 120 | 18 | 20.32 | 2,438 |
| 11 | | | | | | |
| Ttl Gross Liv / Lease Area | | 1,733 | 3,330 | 2,014 | | |

A size adjustment factor is used to adjust the base rate. All else being equal, a smaller structure will cost more per square foot and a larger structure will cost less per square foot. The size adjustment factor accounts for this trend, but it does not appear on the card.

Section 12: Cost/Market Valuation

Section #12, **Cost/Market Valuation**, shows the calculation of the depreciated building cost, which is your final building value.

| COST / MARKET VALUATION | |
|--------------------------|---------|
| Rcn | 284,206 |
| AYB | 2004 |
| Effective Year Built | |
| Depreciation Code | A |
| Remodel Rating | |
| Year Remodeled | |
| Depreciation % | 12 |
| Functional Obsol | 0 |
| Economic Obsol | 0 |
| Trend Factor | 1 |
| Condition | |
| Condition % | |
| Percent Good | 88 |
| RCNLD | 250,100 |
| Dep % Ovr | |
| Dep Ovr Comment | |
| Misc Imp Ovr | |
| Misc Imp Ovr Comment | |
| Cost to Cure Ovr | |
| Cost to Cure Ovr Comment | |

12

First, the **Adjusted Base Rate** is calculated by multiplying the base rate, adjusted for certain construction elements, by the size adjustment and the grade factor. This is multiplied by the Effective Area of the property. Any flat value items are added to this number. The resulting value is the **Replacement Cost New (RCN)**.

The **Replacement Cost New** is depreciated based on the age and condition of the property. This is represented by the **“Depreciation Code”** (Excellent, Very Good, Good, Average, Fair, Poor, or Very Poor). **“Depreciation %”** shows the amount of depreciation taken off. Unusual circumstances will sometimes require an additional discount for Functional or Economic Obsolescence.

“Percent Good” shows the final percentage that is multiplied against the Replacement Cost New. This results in the **Replacement Cost New Less Depreciation (RCNLD)**. This is your final building value.

Section 13: Outbuildings/Extra Features

Section #13, **Outbuildings/Extra Features**, lists additional structures on the parcel or extra features for the building:

- Outbuildings include sheds, detached garages, or pools
- Extra features include fireplaces, hot tubs, and elevators

| OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B) | | | | | | | | | | |
|---|-------------|-----|-------|------------|--------|----------|------|-------|------------|-------------|
| Code | Description | L/B | Units | Unit Price | Yr Blt | Cond. Cd | % Gd | Grade | Grade Adj. | Appr. Value |
| FGR4 | W/LOFT-AVG | L | 576 | 27.00 | 2019 | A | 50 | | 0 | 7,800 |
| <div style="border: 1px solid black; padding: 10px; display: inline-block; font-size: 2em; font-weight: bold;">13</div> | | | | | | | | | | |

Value for outbuildings and extra features is calculated by multiplying the **“Units”** by the **“Unit Price.”** The unit will either be the size in square feet or the quantity of the feature.

The **“Year Built”** indicates the age of the item. For Outbuildings, it is the year built, and for Extra Features, it is generally the same year built as the primary structure. Due to our conversion, the year may have defaulted to 2019.

“Cond Cd” indicates the condition of the item, and **“% Gd”** shows the depreciation on that item. The total value is multiplied by this percentage to determine the **“App Value”** of the item. The totals are shown on the Appraised Value Summary on the front page.

SAMPLE PROPERTY CARD

Please see a Sample Property Card below with the areas labeled to correspond with the sections highlighted in this guide.

We know this information can be overwhelming and at times difficult to absorb but it is necessary for you to have complete transparency of information in order to make sure the assessed value of your home and property is based on accurate information.

Some examples of the types of errors that could affect your property tax calculation:

- Count of bedrooms/bathrooms
- Attic is not finished
- Shed is no longer there/was removed

If you believe any of the information on your Property Card is inaccurate, you should report these errors to the Assessing Department as soon as possible either by writing, emailing Nick Cloutier, Assessor, at (ncloutier@scarboroughmaine.org) or calling (207) 730-4060.

Our mailing address is:

Town of Scarborough
P.O. Box 360
Scarborough, ME 04070

Remember, the Assessing Department is here to serve you and is always willing to respond to any and all of your questions regarding your tax assessment and the assessing process. Call us at 207.730.4060.

| CURRENT OWNER | | | TOPO | UTILITIES | STRT / ROAD | LOCATION | CURRENT ASSESSMENT | | | | | | |
|--------------------------|------------|-----------|------|---------------|-------------|----------|--------------------|----------|-------------|---------|-----------|----------|-------------------------|
| 1 | 2 | Rolling | 4 | Drilled Well | 1 | Paved | 2 | Suburban | Description | Code | Appraised | Assessed | 3219 Scarborough, ME |
| | | Undefined | 6 | Septic System | | | | | Building | 1010 | 250,100 | 250,100 | |
| | | | | | | | | | Land | 1010 | 127,200 | 127,200 | |
| SUPPLEMENTAL DATA | | | | | | | | | | | | | 3 |
| Alt Prcl ID | Parcel Use | | | | Total | | | | 385,100 | 385,100 | | | |
| Map/Lot | Parcel Use | | | | | | | | | | | | |
| Parcel Use | Parcel Use | | | | | | | | | | | | |
| Parcel Use | Parcel Use | | | | | | | | | | | | |
| Parcel Use | Parcel Use | | | | | | | | | | | | |
| Parcel Use | Parcel Use | | | | | | | | | | | | |
| GIS ID | Assoc Pid# | | | | | | | | | | | | |

| RECORD OF OWNERSHIP | | | | | | | BK-VOL/PAGE | SALE DATE | Q/U | V/I | SALE PRICE | VC | PREVIOUS ASSESSMENTS (HISTORY) | | | | | | | | |
|---------------------|------|----------|------|------|----------|------|-------------|-----------|-----|-----|------------|----|--------------------------------|-------|---------|-------|--------|---------|--------|------|---------|
| Year | Code | Assessed | Year | Code | Assessed | Year | Code | Assessed | | | | | | | | | | | | | |
| | | | | | | | | | Q | I | 416,625 | 1 | 2020 | 1010 | 250,100 | 2019 | 1010 | 250,100 | 2018 | 1010 | 250,100 |
| | | | | | | | | | Q | V | 77,500 | 1 | | 1010 | 127,200 | | 1010 | 127,200 | | 1010 | 127,200 |
| | | | | | | | | | U | V | 0 | 11 | | 1010 | 7,800 | | 1010 | 7,800 | | 1010 | 7,800 |
| Total | | | | | | | | | | | | | 385100 | Total | 385100 | Total | 385100 | Total | 329500 | | |

| EXEMPTIONS | | | | OTHER ASSESSMENTS | | | |
|------------|------|------------------|-----------|-------------------|-------------|--------|--------|
| Year | Code | Description | Amount | Code | Description | Number | Amount |
| | | HOMESTEAD EXEMPT | 25000.00 | | | | |
| Total | | | 25,000.00 | | | | |

| TAX ROLL | | | |
|----------|--|--|--|
| Tracing | | | |

| NOTES | | | | | | | | | | | | |
|----------|--|--|--|--|--|--|--|--|--|--|--|--|
| 5 | | | | | | | | | | | | |

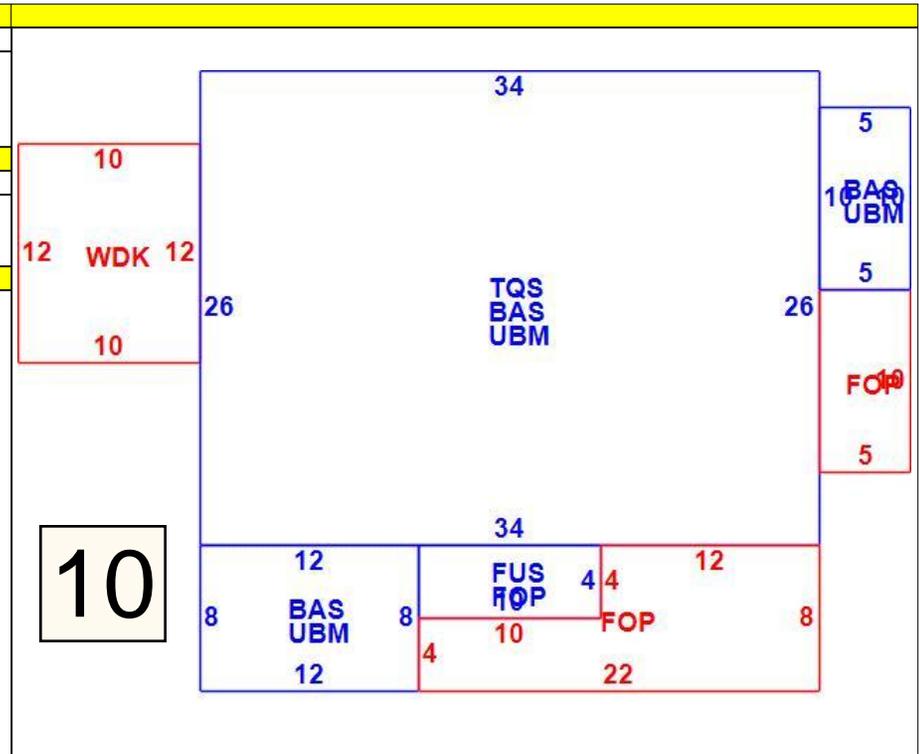
| BUILDING PERMIT RECORD | | | | | | | | | | VISIT / CHANGE HISTORY | | | |
|------------------------|------------|------|-------------|--------|-----------|--------|-----------|----------|--|------------------------|----|----|----------------|
| Permit Id | Issue Date | Type | Description | Amount | Insp Date | % Comp | Date Comp | Comments | | Date | Id | Cd | Purpost/Result |
| | | | | | | | | 6 | | 07-15-2019 | DR | 11 | Field Review |
| | | | | | | | | | | 04-11-2019 | WS | 1 | Interior Insp |
| 7 | | | | | | | | | | | | | |

| LAND LINE VALUATION SECTION | | | | | | | | | | | | | | | | |
|-----------------------------|----------|---------------|------|------------|--------------------------------|-----------|------|-------|------------------|-----------|----------|---------------------|---------------|------------|--|--|
| B | Use Code | Description | Zone | Land Units | Unit Price | Size Adj. | S.I. | Cond. | Nbhd. | Nbhd. Adj | Notes | Location Adjustment | Adj Unit Pric | Land Value | | |
| 1 | 1010 | SINGLE FAMILY | 16 | 1.000 AC | 115,000 | 1.00000 | 1 | 1.00 | R70 | 1.000 | 8 | 1.0000 | 115,000 | 115,000 | | |
| 1 | 1010 | SINGLE FAMILY | 16 | 1.630 AC | 7,500 | 1.00000 | 0 | 1.00 | R70 | 1.000 | | 1.0000 | 7,500 | 12,200 | | |
| Total Card Land Units | | | | 2.630 AC | Parcel Total Land Area: 2.6300 | | | | Total Land Value | | | | 127,200 | | | |

| CONSTRUCTION DETAIL | | | CONSTRUCTION DETAIL (CONTINUED) | | |
|---------------------|------|----------------|---------------------------------|---------------|-------------|
| Element | Cd | Description | Element | Cd | Description |
| Style | 04 | Cape Cod | | | |
| Model | 01 | Residential | | | |
| Grade | 05 | Average +20 | | | |
| Stories | 1.75 | | | | |
| Occupancy | 1 | | | | |
| Exterior Wall 1 | 14 | Wood Shingle | | | |
| Exterior Wall 2 | | | | | |
| Roof Type | 03 | Gable/Hip | | | |
| Roof Cover | 03 | Asph/F Gls/Cmp | | | |
| Interior Wall 1 | 05 | Drywall/Sheet | | | |
| Interior Wall 2 | | | | | |
| Interior Floor 1 | 12 | Hardwood | | | |
| Interior Floor 2 | 09 | Soft Wood | | | |
| Heat Fuel | 03 | Gas | | | |
| Heat Type | 05 | Hot Water | | | |
| AC Type | 01 | None | | | |
| Bedroom(s) | 2 | 2 Bedrooms | | | |
| Full Bath(s) | 2 | | | | |
| Half Bath(s) | 0 | | | | |
| Extra Fixture(s) | 0 | | | | |
| Total Rooms | 7 | | | | |
| Bath Quality | 1 | Modern | | | |
| Kitchen Quality | 1 | Modern | | | |
| | | | MIXED USE | | |
| | | | Code | Description | Percentage |
| | | | 1010 | SINGLE FAMILY | 100 |
| | | | | | 0 |
| | | | | | 0 |
| | | | COST / MARKET VALUATION | | |
| | | | Rcn | | 284,206 |
| | | | AYB | | 2004 |
| | | | Effective Year Built | | |
| | | | Depreciation Code | | A |
| | | | Remodel Rating | | |
| | | | Year Remodeled | | |
| | | | Depreciation % | | 12 |
| | | | Functional Obsol | | 0 |
| | | | Economic Obsol | | 0 |
| | | | Trend Factor | | 1 |
| | | | Condition | | |
| | | | Condition % | | |
| | | | Percent Good | | 88 |
| | | | RCNLD | | 250,100 |
| | | | Dep % Ovr | | |
| | | | Dep Ovr Comment | | |
| | | | Misc Imp Ovr | | |
| | | | Misc Imp Ovr Comment | | |
| | | | Cost to Cure Ovr | | |
| | | | Cost to Cure Ovr Comment | | |

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| OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B) | | | | | | | | | | |
|--|-------------|-----|-------|------------|--------|----------|------|-------|------------|-------------|
| Code | Description | L/B | Units | Unit Price | Yr Blt | Cond. Cd | % Gd | Grade | Grade Adj. | Appr. Value |
| FGR4 | W/LOFT-AVG | L | 576 | 27.00 | 2019 | A | 50 | | 0 | 7,800 |

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| BUILDING SUB-AREA SUMMARY SECTION | | | | | | | |
|-----------------------------------|-----------------------|-------------|------------|-----------|-----------|---------------|--|
| Code | Description | Living Area | Floor Area | Eff. Area | Unit Cost | Undeprc Value | |
| BAS | First Floor | 1,030 | 1,030 | 1,030 | 135.45 | 139,518 | |
| FOP | Porch, Open, Framed | 0 | 226 | 57 | 34.16 | 7,721 | |
| FUS | Upper Story, Finished | 40 | 40 | 40 | 135.45 | 5,418 | |
| TQS | Three Quarter Story | 663 | 884 | 663 | 101.59 | 89,807 | |
| UBM | Basement, Unfinished | 0 | 1,030 | 206 | 27.09 | 27,904 | |
| WDK | Deck, Wood | 0 | 120 | 18 | 20.32 | 2,438 | |
| Ttl Gross Liv / Lease Area | | 1,733 | 3,330 | 2,014 | | | |

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