RESOLUTION NO. 21-16

A RESOLUTION AUTHORIZING SALE OF CITY-OWNED PROPERTY LOCATED AT 306 S. CENTER STREET, OREGON CITY

WHEREAS, Oregon City Public Works purchased the property at 306 S. Center Street in September 2015 for $400,690.12; and

WHEREAS, this property purchase was part of a Master Planning land use process to develop the property at 122 S. Center Street into the City's new Public Works Operations Center; and

WHEREAS, in June 2018, Oregon City Public Works acquired property at 13895 Fir Street that more closely met the needs of the new Oregon City Operations Complex; and

WHEREAS, the upper yard area of the current Public Works Operations Center at 122 S. Center Street has since been dedicated as Parks property; and

WHEREAS, with the acquisition and redevelopment of the Fir Street property and the dedication of the upper yard as Parks property, this property is no longer needed for the purpose it was originally acquired; and

WHEREAS, this property was listed with a professional real estate broker and on January 24, 2021, an offer of $475,000 was made by Yue Cong Zhu; the City accepted this offer; and

WHEREAS, the final agreement has been amended through a variety of addendums including the Closing Change Addendum dated March 18, 2021, whereby seller agrees to credit buyer at closing a total of $8,540 toward Buyers prepaid closing costs; and

WHEREAS, when cities sell real property, ORS 221.725 requires that the City hold a public hearing, provide public notice regarding the public hearing, and provide monetary information regarding the property to be sold; and

WHEREAS, a public hearing was held at a regular City Commission meeting on March 17, 2021; and

WHEREAS, notice of this public hearing was published in the *Clackamas Review* newspaper on March 10, 2021 (Exhibit A); and

WHEREAS, monetary information regarding the property has been provided within the staff report, in the Appraisal Report (Exhibit B), and within the public hearing presentation; and

WHEREAS, the maintenance issues identified within the Appraisal Report requiring remediation have been completed; and

WHEREAS, the City Manager, Anthony J. Konkol, III, is the official representative of the City of Oregon City and is authorized to execute the necessary sales paperwork throughout the sales process; and

WHEREAS, because of the reasons identified, the City Commission gives its support of the sale of property located at 306 S. Center Street, Oregon City.

NOW, THEREFORE, OREGON CITY RESOLVES AS FOLLOWS:

Section 1. The City Manager will execute all necessary sales paperwork to complete the sale of the property at 306 S. Center Street, Oregon City.

Section 2. This resolution shall take effect immediately upon its adoption by the City Commission.

Approved and adopted at a regular meeting of the City Commission held on the 7th day of April, 2021.

RACHEL LYLES SMITH, Mayor

Attested to this 7th day of April, 2021:

Kattie Riggs, City Recorder

Approved as to legal sufficiency:

City Attorney

Pamplin MediaGroup

-Ad Proof-

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Date: 03/01/21 ***Account #:*** 105466 ***Reference #:*** ***Company Name:*** OREGON CITY, CITY OF ***Contact:*** ***Address:*** PO BOX 3040 OREGON CITY ***Telephone:*** (503) 657-0891 ***Fax:*** (000) 000-0000	***Ad ID:*** 194804 ***Start:*** 03/10/21 ***Stop:*** 03/11/21 ***Total Cost:*** $50.03 ***Ad Size:*** 2.111 ***Column Width:*** 1 ***Column Height:*** 2.111 ***Ad Class:*** 1206 ***Phone #*** (971) 204-7706 ***Email:*** callsop@pamplinmedia.com

Run Dates:

Clackamas Review 03/10/21

PUBLIC HEARING ON PROPERTY SALE – 306 S. CENTER STREET, OREGON CITY

March 17, 2021

CITY OF OREGON CITY PUBLIC HEARING REGARDING SALE OF PROPERTY LOCATED AT 306 S. CENTER STREET, OREGON CITY, OREGON. The public hearing will be held virtually on Wednesday, March 17, 2021, at 7 p.m. Contact the City Recorder at recorderteam@orcity.org or 503-657-0891 to register to participate in the public hearing.

The identified property was and remains a single-family dwelling in Oregon City. Oregon City Public Works acquired this property in 2015 as part of the land use process to develop access for the new Public Works Operations Center. With the acquisition and redevelopment of property at a different location, the property at 306 S. Center Street was no longer needed for the purpose it was originally acquired.

Publish March 10, 2021 CLK194804

431-7293661
File No. 4313862

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly 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 rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes 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 renovated and are similar in condition to new construction.

C3

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

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

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

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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 features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. 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 high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

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

Q4

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 fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

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 professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming 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.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

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 look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Uniform Residential Appraisal Report

431-7293661
File # 4313862

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 306 S CENTER ST | City OREGON CITY | State OR | Zip Code 97045
Borrower Zhu, Yue Cong | Owner of Public Record City of Oregon City | County Clackamas
Legal Description Oregon City Pt Lots 7 & 8, Block 86
Assessor's Parcel # 00577370 | Tax Year 2020 | R.E. Taxes $ 5,758
Neighborhood Name Oregon City | Map Reference 38900 | Census Tract 0225.00
Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☐ PUD HOA $ 0 ☐ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
Lender/Client Umpqua Bank | Address 6610 SW Cardinal Lane, Suite 300, Tigard, OR 97224
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No
Report data source(s) used, offering price(s), and date(s). DOM 4;The subject listed for sale on 01/22/2021 for $475,000; no price revisions reported over the 4 day exposure period. No other known listings of the subject in the 36 months prior to the effective date of the appraisal. RMLS#20460247 03/05/2021

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;The subject is pending sale for $475,000 after 4 days on the market. Personal property included in the transaction consists of window treatments and appliances, which are assigned no additional value in the agreement.
Contract Price $ 475,000 | Date of Contract 01/25/2021 | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) County Records/PA
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
If Yes, report the total dollar amount and describe the items to be paid. $0;;

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	☐ Urban ☒ Suburban ☐ Rural		Property Values	☒ Increasing ☐ Stable ☐ Declining		PRICE		AGE	One-Unit	80 %
Built-Up	☒ Over 75% ☐ 25-75% ☐ Under 25%		Demand/Supply	☒ Shortage ☐ In Balance ☐ Over Supply		$ (000)		(yrs)	2-4 Unit	5 %
Growth	☐ Rapid ☒ Stable ☐ Slow		Marketing Time	☒ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths		115	Low	0	Multi-Family	5 %
Neighborhood Boundaries	Bound on the north by Interstate 205, on the south by Warner-Milne, on the west by Highway 99E and on the east by Linn Avenue.					950	High	135	Commercial	5 %
						420	Pred.	35	Other	5 %

Neighborhood Description See 'NEIGHBORHOOD COMMENTS' in the text addendum for neighborhood characteristics. No adverse conditions noted at the time of inspection. OTHER PRESENT LAND USE = VACANT Variance from the predominate value does not indicate over or under improvement for the market, this is due to diversity in housing characteristics
Market Conditions (including support for the above conclusions) See 'NEIGHBORHOOD COMMENTS' in the text addendum and 'MARKET CONDITIONS' addendum for comments and statistical data regarding conditions in the subjects effective market area. None adverse noted.

SITE

Dimensions Irregular - See Attached Plat Map | Area 9005 sf | Shape Irregular - See Plat Map | View N;Res;Cty/ObtRvr
Specific Zoning Classification R6 | Zoning Description SF/MF Residential (6,000 sf Min)
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements – Type	Public	Private
Electricity	☒	☐	Water	☒	☐	Street Asphalt	☒	☐
Gas	☒	☐	Sanitary Sewer	☒	☐	Alley None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 41005C0276D | FEMA Map Date 06/17/2008
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe
No adverse external factors were observed at the time of inspection, no adverse affect from the city maintenance yard was gauged from sales in the area; there is a rail line, mixed uses and traffic noise nusiance, which is typical throughout the subjects immediate market area overlooking highway 99E, mixed uses and in close proximity to the rail line. No readily observable adverse environmental conditions noted in the improvements, on the site or in the immediate vicinity. However, the appraiser is not an expert in this area and can not comment on unseen hazards.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units ☒ One ☐ One with Accessory Unit	☒ Concrete Slab ☐ Crawl Space	Foundation Walls	Concrete/Average	Floors	Lam/CP/Vinyl/Avg
# of Stories 2	☐ Full Basement ☒ Partial Basement	Exterior Walls	Brick/Lap/Good	Walls	Drywall/Good
Type ☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area 1,466 sq.ft.	Roof Surface	Composition/Avg	Trim/Finish	Wood/Good
☒ Existing ☐ Proposed ☐ Under Const.	Basement Finish 100 %	Gutters & Downspouts	Metal/Average	Bath Floor	Vinyl/Average
Design (Style) Traditional	☐ Outside Entry/Exit ☐ Sump Pump	Window Type	Vinyl/Good	Bath Wainscot	Fiberglass/Tile/Avg
Year Built 1994	Evidence of ☐ Infestation	Storm Sash/Insulated	DbleGlaze/Yes/Good	Car Storage	☐ None
Effective Age (Yrs) 14	☐ Dampness ☐ Settlement	Screens	Yes/Good	☒ Driveway	# of Cars 2
Attic ☐ None	Heating ☒ FWA ☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	Concrete
☐ Drop Stair ☐ Stairs	☐ Other Fuel Gas	☒ Fireplace(s) # 1	☒ Fence Wood	☒ Garage	# of Cars 2
☐ Floor ☒ Scuttle	Cooling ☒ Central Air Conditioning	☒ Patio/Deck Decks	☒ Porch Concrete	☐ Carport	# of Cars 0
☐ Finished ☐ Heated	☐ Individual ☐ Other	☐ Pool None	☐ Other None	☐ Att.	☐ Det. ☒ Built-in

Appliances ☐ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☐ Washer/Dryer ☒ Other (describe) Hood
Finished area **above** grade contains: 6 Rooms 3 Bedrooms 2.1 Bath(s) 2,014 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject is an above average quality traditional design dwelling with a finished basement, built in garage, a covered concrete porch, uncovered deck, covered and enclosed deck, and a detached storage shed.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The subject is in good marketable condition due to good levels of maintenance. It's condition meets market expectations for homes of similar age. At point of inspection excessive moss on the shed roof, some on the house roof, black mold in the skylight in master bathroom, and basement family room lighting was not operable, also cracks were observed in the basement flooring; appraisal is subject to remediation of mold in bathroom skylight, roof cleaning (including the shed), repair lighting and provide foundation certification. When complete the improvements will meet HUD MPR's per Handbook 4000.1.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
Appraisal is subject to remediation of mold in bathroom skylight, roof cleaning (including the shed), repair lighting and provide foundation certification. When complete the improvements will meet HUD MPR's per Handbook 4000.1. SEE ADDENDUM - 'INSPECTION PROCESS' for further comments.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe
The subject property is typical in terms of design, quality of construction and functional utility for homes of similar age and appeal in this market area. No adverse factors observed.

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Uniform Residential Appraisal Report

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 0 to $ 0 .

There are 18 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 365,000 to $ 655,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	306 S CENTER ST OREGON CITY, OR 97045	371 BARKER AVE OREGON CITY, OR 97045		466 S CENTER ST OREGON CITY, OR 97045		918 CLEARBROOK DR OREGON CITY, OR 97045	
Proximity to Subject		0.53 MILES SW		0.15 MILES SW		0.63 MILES SW	
Sale Price	$ 475,000		$ 655,000		$ 560,000		$ 422,500
Sale Price/Gross Liv. Area	$ 235.85 sq.ft.	$ 322.50 sq.ft.		$ 268.20 sq.ft.		$ 260.48 sq.ft.	
Data Source(s)		RMLS#20007488;DOM 84		RMLS#20235978;DOM 1		RMLS#20152980;DOM 5	
Verification Source(s)		No Doc Selected		No Doc Selected		No Doc Selected	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s10/20;c09/20	+5,208	s09/20;c06/20	+7,792	s09/20;c08/20	+4,199
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	9005 sf	32670 sf	-47,330	1.49 ac	-111,799	8712 sf	0
View	N;Res;Cty/ObtRvr	B;Res;River	-100,000	N;Res;Cty/ObtRvr		N;Res;Woods	0
Design (Style)	DT2;Trad	DT2;Trad		DT2;Trad		DT1;Ranch	-35,000
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	27	23	0	40	0	27	
Condition	C3	C3		C2	-25,000	C3	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.1	5 / 1 / 1.1	+7,000	8 / 5 / 3.0	-3,500	6 / 3 / 2.0	+3,500
Gross Living Area	2,014 sq.ft.	2,031 sq.ft.	0	2,088 sq.ft.	0	1,622 sq.ft.	+19,600
Basement & Finished	1466sf1466sfwo	864sf864sfin	+24,080	1044sf0sfwo	+37,760	0sf	+58,640
Rooms Below Grade	1rr0br1.0ba3o	1rr2br1.0ba0o	0		+7,000		+7,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	GFA/AC	GFA/AC		GFA/AC		GFA/AC	
Energy Efficient Items	Adequate	Adequate		Adequate		Adequate	
Garage/Carport	2gbi2dw	2ga2dw	0	2dw	+10,000	2ga2dw	0
Porch/Patio/Deck	Porch/Decks	Porch/Patio/Dck	0	Porch/Decks		Porch/Patio/Dck	0
Fireplace	1 Fireplace	2 Fireplaces	-2,100	1 Fireplace		1 Fireplace	
Additional Site Amenities	Shed	Shed		Shed		Shed	
Net Adjustment (Total)		☐ + ☒ -	$ -113,142	☐ + ☒ -	$ -77,747	☒ + ☐ -	$ 57,939
Adjusted Sale Price of Comparables		Net Adj. 17.3 % Gross Adj. 28.4 %	$ 541,858	Net Adj. 13.9 % Gross Adj. 36.2 %	$ 482,253	Net Adj. 13.7 % Gross Adj. 30.3 %	$ 480,439

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

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/County Records

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS/County Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	County Records	County Records	County Records	County Records
Effective Date of Data Source(s)	03/01/2021	03/01/2021	03/01/2021	03/01/2021

Analysis of prior sale or transfer history of the subject property and comparable sales There are no known sales or transfers of the subject property in the past 36 months. No known sales or transfers of the comparables in the previous 12 months.

Summary of Sales Comparison Approach SEE ADDENDUM--COMMENTS ON SALES COMPARISON.

Indicated Value by Sales Comparison Approach $ 475,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 475,000 **Cost Approach (if developed) $** 478,555 **Income Approach (if developed) $**

SEE ADDENDUM--FINAL RECONCILIATION

This appraisal is made ☐ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☒ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: The appraisal is made subject to removal of moss from shed&house roofs, repair basement in operable lighting, remediate black mold in bathroom skylight, foundation certification by structural engineer due to cracking in flooring observed.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 475,000 **, as of** 03/02/2021 **, which is the date of inspection and the effective date of this appraisal.**

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Uniform Residential Appraisal Report

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ADDITIONAL COMMENTS

SEE ADDENDUM FOR COMMENTS ON THE SALES COMPARISON APPROACH 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. See 1004mc form for reasonable exposure time. AM - 117

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Extraction of land value from comparable sales data in this area range from $140,000 - $175,000 depending on size, utility, view and location. Considering the subjects neighborhood setting/location, characteristics and residential view, a value of $150,000 is reasonable. It is typical for land to value ratios to exceed 30% in this market area. This does not create an adverse affect on value or marketability.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Marshall & Swift

Quality rating from cost service Avg/Gd Effective date of cost data 03/2021

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

Costs are based on Marshall & Swift. The subject has an estimated remaining life of 60 years. It is typical for land to value ratios to exceed 30% in this market area. Neighborhood historic economic life of 60 years is relied on. SEE ATTACHED FLOOR PLAN/BUILDING SKETCH, dimensions rounded to the nearest 1'.

Estimated Remaining Economic Life (HUD and VA only) 46 Years

OPINION OF SITE VALUE				=$	150,000
DWELLING	2,014	Sq.Ft. @ $	110.00	=$	221,540
Basement	1,466	Sq.Ft. @ $	88.00	=$	129,008
Porch/Decks				=$	9,800
Garage/Carport	486	Sq.Ft. @ $	37.16	=$	18,060
Total Estimate of Cost-New				=$	378,408
Less	Physical	Functional	External		
Depreciation	88,283			=$(	88,283)
Depreciated Cost of Improvements				=$	290,125
"As-is" Value of Site Improvements				=$	6,800
Site/System Development Charges				=$	31,630
INDICATED VALUE BY COST APPROACH				**=$**	478,555

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) See 'Final Reconciliation' in the text addendum for comments.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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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/client 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. 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.

*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 dollar for dollar cost of the financing or concession but the dollar 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:

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

2. 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 appraisal report whether any portion of 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.

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 the 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.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the 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.

2. 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.

3. 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, verified, 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.

9. 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, 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 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 agreement 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.

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431-7293661
File # 4313862

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).

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.

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

1. 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.

2. 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.

3. 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 F. E. George III
Name Frank E George III
Company Name Integrated Appraisal Services
Company Address PO Box 1294
Clackamas, OR 97015
Telephone Number (503) 705-8646
Email Address IntegratedAppraisalServices@gmail.com
Date of Signature and Report 03/05/2021
Effective Date of Appraisal 03/02/2021
State Certification # CR00480
or State License #
or Other (describe) State #
State OR
Expiration Date of Certification or License 07/31/2021

ADDRESS OF PROPERTY APPRAISED
306 S CENTER ST
OREGON CITY, OR 97045
APPRAISED VALUE OF SUBJECT PROPERTY $ 475,000

LENDER/CLIENT
Name Valutrust Solutions
Company Name Umpqua Bank
Company Address 6610 SW Cardinal Lane, Suite 300, Tigard, OR 97224
Email Address umpquabank.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

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
Date of Inspection

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Uniform Residential Appraisal Report

431-7293661
File # 4313862

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	306 S CENTER ST OREGON CITY, OR 97045	502 S CENTER ST OREGON CITY, OR 97045		503 3RD AVE OREGON CITY, OR 97045		113 DEERBROOK DR OREGON CITY, OR 97045	
Proximity to Subject		0.19 MILES SW		0.56 MILES SW		0.85 MILES SW	
Sale Price	$ 475,000		$ 500,000		$ 485,000		$ 550,000
Sale Price/Gross Liv. Area	$ 235.85 sq.ft.	$ 279.49 sq.ft.		$ 221.26 sq.ft.		$ 386.24 sq.ft.	
Data Source(s)		RMLS#20205954;DOM 4		RMLS#20187275;DOM 5		RMLS#19457978;DOM 28	
Verification Source(s)		No Doc Selected		No Doc Selected		No Doc Selected	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s08/20;c07/20	+5,963	s04/20;c03/20	+9,441	s03/20;c02/20	+12,027
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	9005 sf	1.37 ac	-101,344	5000 sf	+8,010	12632 sf	-7,254
View	N;Res;Cty/ObtRvr	N;Res;Cty/ObtRvr		N;Res;Cty/ObtRvr		B;Res;River	-100,000
Design (Style)	DT2;Trad	DT3;Trad	0	DT2;Trad		DT2;DayRanch	0
Quality of Construction	Q3	Q3		Q3	-60,000	Q3	
Actual Age	27	40	0	14	0	28	0
Condition	C3	C3		C3	-25,000	C3	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.1	7 / 3 / 2.0	+3,500	7 / 3 / 2.1	0	4 / 1 / 2.0	+3,500
Gross Living Area	2,014 sq.ft.	1,789 sq.ft.	+11,250	2,192 sq.ft.	-8,900	1,424 sq.ft.	+29,500
Basement & Finished	1466sf1466sfwo	476sf476sfin	+49,120	0sf	+58,640	1424sf1424sfwo	0
Rooms Below Grade	1rr0br1.0ba3o	1rr0br0.0ba1o	+7,000		+7,000	1rr2br1.0ba0o	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	GFA/AC	EFA/AC	0	GFA/AC		GFA/AC	
Energy Efficient Items	Adequate	Adequate		Adequate		Adequate	
Garage/Carport	2gbi2dw	1ga1gd1dw	0	2gd2dw	0	2ga2dw	0
Porch/Patio/Deck	Porch/Decks	Porch/Deck	0	Porch/Patio/Dck	0	Porch/Patio/Dck	0
Fireplace	1 Fireplace	2 Fireplaces	-2,100	1 Fireplace		None	+2,100
Additional Site Amenities	Shed	Shed		Shed		Shed	
Net Adjustment (Total)		☐ + ☒ -	$ -26,611	☐ + ☒ -	$ -10,809	☐ + ☒ -	$ -60,127
Adjusted Sale Price of Comparables		Net Adj. 5.3 % Gross Adj. 36.1 %	$ 473,389	Net Adj. 2.2 % Gross Adj. 36.5 %	$ 474,191	Net Adj. 10.9 % Gross Adj. 28.1 %	$ 489,873

SALE HISTORY

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	County Records	County Records	County Records	County Records
Effective Date of Data Source(s)	03/01/2021	03/01/2021	03/01/2021	03/01/2021

Analysis of prior sale or transfer history of the subject property and comparable sales See Page 2

ANALYSIS / COMMENTS

Analysis/Comments See supplemental text addendum for comments on sales comparison approach.

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Supplemental Addendum

File No. 4313862

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

NEIGHBORHOOD COMMENTS

The subject is located in the Rivercrest neighborhood of Oregon City, approximately 15 miles south of the Portland city center. As one of Clackamas Counties most populous cities, situated on the edge of the Willamette River, Oregon City is Oregon's oldest city, serving at one time as the state capitol. A full range of social and economic services are available in Oregon City, but it is suburban in nature with Portland and the broader metro area serving as the economic and employment center. Homes vary widely in age, style and quality and generally include a compatible blend of old and newer traditional, ranch, bungalo and manufactured style homes, comprising a broad housing market. Cascade Mountain Range and open territorial views are positive factors that enhance value and marketability. Access to schools, shopping and employment is average for Oregon City, with Southend Road, Highway 99E, Warner-Milne and Linn serving as the main arterials in the area.

A state of emergency has been declared for the State of Oregon by the Governor due to the COVID19. Currently, Oregon residents are encouraged to remain at home with exception to essential travel or essential workers; bars, restaurants, non-essential retail business have been slowly re-opening, k-12 school campuses are partially statewide and are employing distance learning alternatives; some of which is resulting in some interruptions in employment. No conclusive statistical information affecting the subject neighborhood is available due to the recent development of these events, however, if current conditions continue for a prolonged period, or additional restrictions are added, the real estate market and current trends may be affected. Market conditions remain favorable with generally stable to slightly increasing values throughout the Metro region. Interest rates also remain favorable, although fluctuating. Unemployment and general economic conditions similar to those experienced around the nation are expected to continue the current trends. See attached 'MARKET CONDITIONS' addendum for statistical data and summary support.

SITE DESCRIPTION

The site is an irregular shaped lot containing a total of 9,005 sf. It is located on the east side of Center, which is a typical two lane residential street, the site is set back from the street front and does not experience traffic nusiance from the drive. It has a north and westerly slope that appears to facilitate adequate drainage. The soil type is a typical Willamette - Cascade loam with clay composition subsoil, which has proven bearing qualities for residential weight loads. No settlement due to subsoil failure were observed.

UTILITIES

All utilities commonly anticipated by the range of typical buyers are present at the street and connected to the existing dwelling and site improvements. The site is served by public water and waste disposal system.

OFF SITE IMPROVEMENTS

The street is publicly maintained, asphalt paved and 2 lanes wide. Off site improvements are typical for the area. The road is adequately maintained for vehicle access.

HIGHEST AND BEST USE

Considering physical, legal and economic factors, the subjects current use as a single/multi family home site is it's highest and best use. Land use change is not likely, the site is a legal conforming lot of record, the improvements could be rebuilt in the event of loss.

COMMENTS ON SALES COMPARISON

The subject is a late model traditional style home with a finished basement on a low density lot that overlooks the city skyline, is in close proximity to mixed uses that do not have an unusual or adverse affect, backs to a wooded area to its southeast, and an obstructed view of the Willamette River. Few recent sales that bracket its site and physical characteristics have occurred in the immediate area on the northwest ridgeline of the Oregon City Hill Top, making it necessary to exceed the clients request for all transactions closed within the past 90 days. Six sales from the subjects immediate neighborhood are presented for this analysis. All would compete directly with the subject for potential buyers if offered simultaneously on the open market. The sales presented are the best indicators of value currently available for the subject property, therefore all are given consideration in the final analysis. None of the arterials in the area create a boundary by which a buyer would not consider an alternate property in their respective location.

The mls Market Action report (attached as addendum) indicates a year over year average price increase of 7.6% or a rate of 0.6% per month. The median data above indicates an increase in price for the area and segment (434,900 - 415,000/415,000=2.4%) It is reasonable to conclude that property values are increasing, the median data from above is relied on in the analysis for time adjustments due to the good quantity and quality of data available. All sales are adjusted from their contract date - January 2021, the latest statistical data available on which to base the conclusion. See attached 1004mc form and MLS Market Action Report for additional data and summary.

Analysis of sales indicates a range of $1-$5 per sf of surplus site area, given the subjects standard shaped lot appeal and topography, the range is reconciled to $2 per surplus sf and applied to comparables 1, 2 & 4- 6 for their significantly different site size; adjustment for minor differences in surplus site area of less than 1,000 sf of surplus are not conclusivly supported by sales in the area at this time.

Sales indicate a range of $25,000 - $150,000 for elevated unobstructed views of the Willamette River and Willamette Falls, considering the quality of data, the range is reconciled to $100,000 and applied to comparables 1 & 6 for their superior unobstructed views of the river, city skyline, and woods, contributing to their strong line/net/gross adjustment levels. Comparables 2-5 have similar obstructed river, city skyline and/or wooded views.

Analysis of sales indicates a range of 2% - 10% for quality of finishes and condition depending on extent of updating, built in features, kitchen and bathroom fixtures, cabinetry, wainscoting and/or architectural detailing. Considering the subjects condition and architectural quality and finishes, the range is reconciled to $25,000 for condition resulting from recent updating and applied to comparable 2 & 5; $35,000 for comparable 3's superior ranch design/architectural quality which consistently demonstrate higher sales prices in this price segment and location as their cost are higher and incorporate a larger foot print; and for comparable 5's superior quality of finishes such has higher grade cabinetry, mill work, counter tops, fixtures etc - which contributed to strong net/gross adjustment levels in some cases.

Supplemental Addendum

File No. 4313862

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

Analysis of sales indicate the following ranges for GLA, below grade size/finish, bathrooms, garage utility and fireplaces and are reconciled as follows based on the quality and quantity of data available with additional consideration to costs:

Amenity	Range	Reconciled Adj
GLA	$0 - $70	$50 per sf
Below Grade sf/finish	$0 - $55	$20sf size/$20sf finished
Bathroom	$2,000 - $7,000 (1/2 - 1)	$3,000 per half
Garage	$2,500 - $12,000 (crpt/1-2)	$5,000 per space
Fireplace	$0 - $3,000 segment	$2,100 per FP

No adjustment for rooms in addition to that applied for GLA is necessary; adjustments for bathrooms are made per half bathroom. Adjustment for basement area is made based on size then finished area, no adjustment for basement rooms in addition to that applied for basement finished area is applied, adjustment for size of finished area over basement rooms is more supported and gageable as there are wide ranges in configuration of rooms in basement spaces.

It is recognized that the comparables vary in age and improvement size by more than 15% in some cases. This was unavoidable due to the limited number of recent sales available that could be considered comparable in all other respects. The subject would compete with the comparables for potential buyers and its age or improvement size would not receive an adverse or unusual market reaction and should not be considered an out of place or under/over improvement for the market. No adjustment for actual age is warranted as all of similar era of construction, standards and appeal.

After an extensive search of comparable data, no active or pending listings that could be considered comparable and competing with the subject were found in the 1-2 mile area to meet the clients request for inclusion. This is due to continued low inventory levels with relative high demand over an extended period of time.

Adjustments to the comparables are applied in a reasonable and consistent manner based on current market parameters for this market area and price range. The adjusted sales prices indicate a $68,000 range of value for the subject property. Considering the subjects obstructed river view, improvement size, site size, quality of construction/finishes and its condition, a value of $475,000 is supported with greatest weight applied to comparables 2-6 as they required the least net adjustment level, with secondary support from comparable 1 as the most recent sale from the area; comparables 2 & 4 are located on the subjects street.

No consideration is given to an seller paid concessions or personal property in the final opinion of value. The utilities were on and operational, water heater was double strapped and Co2/Smoke detectors present at the point of inspection.

THE BEST POSSIBLE PHOTOGRAPHIC ANGLES OF THE COMPARABLES HAVE BEEN PROVIDED. VIEW OF BOTH FRONT AND SIDE ARE PROVIDED WHERE POSSIBLE IN ORDER TO COMPLY WITH FHA REQUIREMENTS. VIEW OF FRONT OR SIDES BEYOND THOSE PROVIDED ARE NOT POSSIBLE DUE TO HEAVY VEGETATION AND/OR FENCE LINES. ADDITIONAL PHOTOS AVAILABLE IN THE MLS SYSTEM HAVE BEEN PROVIDED AS WELL.

SPECIAL DISCLOSURE

The appraiser has no past, present or prospective interest in the subject property. The appraiser has not performed services for the subject property within the 36 months immediately preceding acceptance of the appraisal assignment. See attached 1004mc for absorption and anticipated market exposure time at the estimated opinion of value.

COMPARABLE DATA VERIFICATION

Sales verified by MLS and assessment records, not with a representative to the transaction.

FINAL RECONCILIATION

The market approach is given primary consideration in the final analysis. At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support the opinion of the property's market value. Because there is limited market evidence to credibly support the site value and estimate the replacement cost given the subjects age and accrued depreciation, the cost approach is not given any consideration in the final reconciliation. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials, and due to changing building codes and governmental regulations and requirements. The subject is located in a predominantly owner occupied single family neighborhood. Buyers in this market do not typically purchase properties of this type for income producing purposes, as monthly rents of single family residences do not produce a level of income that supports market value. Therefore, the income approach is not applicable as it does not provide a reliable indication of value for the subject property. I am satisfied that the extent of the appraisal processes employed are not so limited that the assignment results would confuse or mis-lead the intended user(s).

APPRAISAL PROCESS

This appraisal report intended to comply with the reporting requirements set forth under STANDARDS RULE 2-2 OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE. As such, it presents summary discussions of the data, reasoning and analysis used to develop the opinion of value based on the scope of work necessary to reliably indicate the fair market value of the subject property, as of the effective date of the appraisal.

INTENDED USE AND USERS OF THE REPORT

The Intended Use of this appraisal report is the Lender/Client and HUD/FHA. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. In addition; The use of the appraisal is to support FHA's decision to provide mortgage insurance on the real property that is the subject of the appraisal; therefore, intended users include the lender/client and FHA

Supplemental Addendum

File No. 4313862

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

INSPECTION PROCESS

This is an FHA Appraisal. The subject is existing construction. An interior/exterior visual inspection of the subject property has been completed in conjunction with this appraisal. The appraiser has conducted an FHA compliant inspection pursuant to the HUD Handbook 4000.1. Head and shoulders observation of the attic space has been performed - THERE IS NO CRAWL SPACE. The foundation and substructure show no visible sign of significant deterioration, dry rot or insect damage. All mechanical systems, including plumbing, heating, appliances, electrical, domestic water, and sewage disposal systems operate and appear to be adequately maintained, with exception to the lighting in the basement bonus area, appraisal is subject to repair - see below. No earth/wood contact was found. The appliances indicated on page 1 of the URAR are part of the real property by method of attachment.

Plumbing, electrical, heating, cooling, attic space were observed per FHA guidelines and found to be compliant - THERE IS NO CRAWL SPACE. The property was observed to be safe, sound and secure. The subject was NOT occupied at the time of the appraisal inspection and the appraiser verified that all utilities were on and operational. **At point of inspection excessive moss on the shed roof, some on the house roof, black mold in the skylight in master bathroom, and basement family room lighting was not operable, also cracks were observed in the basement flooring; appraisal is subject to remediation of mold in bathroom skylight, roof cleaning (including the shed), repair lighting and provide foundation certification. When complete the improvements will meet HUD MPR's per Handbook 4000.1.**

The appraiser is not a qualified structural inspector, pest and dry rot inspector, or qualified inspector of the other mechanical systems listed above. The appraiser is not a certified building inspector. Should any reader of this report have concerns regarding the adequacy of appliances, mechanical systems or structural integrity of the improvements, they are urged to obtain a more detailed inspection and assessment from an expert in these fields as to their continued current and intended function and usability.

DIGITAL SIGNATURE(s)

The appraisal software generates and password protects digital signature security by means of a digital securtiy feature of which the appraiser has sole control. The appraisal is secured from editing by means of the password, known only to the appraiser(s).

FIRREA Certification Statement Dodd-Frank Act Safe Harbor - To ensure compliance, a FIRREA Certification Statement comment is required in this appraisal. FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal report 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. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

MLS Area Report

AREA REPORT • JANUARY 2021

Portland Metropolitan Area, Oregon

		RESIDENTIAL															COMMERCIAL		LAND		MULTIFAMILY	
		Current Month								Year-To-Date							Year-To-Date		Year-To-Date		Year-To-Date	
		Active Listings	New Listings	Expired.Canceled Listings	Pending Sales	Pending Sales 2021 v. 2020[1]	Closed Sales	Average Sale Price	Total Market Time[3]	New Listings	Pending Sales	Pending Sales 2021 v. 2020[1]	Closed Sales	Average Sale Price	Median Sale Price	Avg. Sale Price % Change[2]	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price
141	N Portland	98	117	20	116	7.4%	83	482,300	41	117	116	7.4%	83	482,300	450,000	6.9%	1	380,000	-	-	3	726,300
142	NE Portland	157	250	41	239	39.8%	180	538,400	58	250	239	39.8%	180	538,400	488,900	6.7%	2	664,500	2	297,500	14	551,500
143	SE Portland	203	322	49	306	15.5%	225	460,700	37	322	306	15.5%	225	460,700	415,000	9.3%	-	-	7	520,400	7	678,900
144	Gresham/ Troutdale	67	142	22	165	-0.6%	133	409,300	30	142	165	-0.6%	133	409,300	396,000	6.4%	1	517,000	4	168,300	2	750,000
145	Milwaukie/ Clackamas	176	242	35	254	33.7%	178	498,100	37	242	254	33.7%	178	498,100	478,500	8.9%	1	1,600,000	11	397,500	-	-
146	Oregon City/ Canby	83	124	19	150	7.1%	105	490,500	38	124	150	7.1%	105	490,500	467,800	7.6%	4	621,400	7	437,100	2	493,900
147	Lake Oswego/ West Linn	84	112	44	121	14.2%	92	812,700	46	112	121	14.2%	92	812,700	650,000	11.6%	1	2,400,000	3	379,300	-	-
148	W Portland	550	352	147	226	-1.7%	203	639,900	74	352	226	-1.7%	203	639,900	585,000	5.8%	1	395,000	1	535,000	5	812,600
149	NW Wash Co.	70	120	23	122	20.8%	90	586,800	45	120	122	20.8%	90	586,800	549,000	8.4%	1	350,000	2	237,500	1	483,000
150	Beaverton/ Aloha	68	190	23	193	-8.1%	145	432,900	29	190	193	-8.1%	145	432,900	418,000	5.9%	-	-	1	564,000	4	567,400
151	Tigard/ Wilsonville	86	173	23	172	-4.4%	141	552,200	34	173	172	-4.4%	141	552,200	525,000	11.0%	-	-	2	482,500	4	801,500
152	Hillsboro/ Forest Grove	118	230	18	237	21.5%	133	451,300	37	230	237	21.5%	133	451,300	430,000	5.0%	2	142,500	5	223,900	2	591,500
153	Mt. Hood	5	10	2	12	-20.0%	19	426,100	57	10	12	-20.0%	19	426,100	439,900	9.6%	-	-	4	78,900	-	-
155	Columbia Co.	71	84	10	79	6.8%	43	355,300	31	84	79	6.8%	43	355,300	348,900	10.9%	-	-	9	129,800	1	287,000
156	Yamhill Co.	86	111	15	104	-13.3%	77	440,700	65	111	104	-13.3%	77	440,700	422,500	12.5%	1	25,000	5	178,900	2	435,000

[1] Percent change in number of pending sales this year compared to last year. The Current Month section compares January 2021 with January 2020. The Year-To-Date section compares 2021 year-to-date statistics through January with 2020 year-to-date statistics through January.

[2] % Change is based on a comparison of the rolling average sale price for the last 12 months (2/1/2020-1/31/2021) with 12 months before (2/1/2019-1/31/2020).

[3] Total Market Time is the number of days from when a property is listed to when an offer is accepted on that same property. If a property is re-listed within 31 days, Total Market Time continues to accrue; however, it does not include the time that it was off the market.

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Market Conditions Addendum to the Appraisal Report

File No. 431-7293661 4313862

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 306 S CENTER ST City OREGON CITY State OR ZIP Code 97045

Borrower Zhu, Yue Cong

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	8	6	4	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	1.33	2.00	1.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	Unavailable	Unavailable	0	☐ Declining	☐ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	Unavailable	Unavailable	0	☐ 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	415,000	425,900	424,900	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	4	3	2	☒ Declining	☐ Stable	☐ Increasing
Median Comparable List Price	Unavailable	Unavailable	0	☐ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	Unavailable	Unavailable	0	☐ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	103.89	106.48	106.89	☒ Increasing	☐ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Although no statistical information is available, seller concessions examined in sales over the past 12 months are typically modest at 3-5%), and are designed to enhance marketability and facilitate the sale. Concessions and incentives remain at relatively consistent levels compared to previous years, and include modest point buy downs, closing costs and prepaid expenses.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

Too few foreclosure sales to reliably gauge impact of foreclose activity in the defined market area.

Cite data sources for above information. RMLS - Portland; Data considered primary, or most reliable, is selected on a 12 month basis to represent a typical Portland - Metro real estate cycle. The data called for in instructions is insufficient to reliably indicate market conditions due to the limited number of competitive/comparable sales and unavailability of active listing dates within the quarterly segments.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The mls Market Action report (attached as addendum) indicates a year over year average price increase of 7.6% or a rate of 0.6% per month. The median data above indicates an increase in price for the area and segment (434,900 - 415,000/415,000=2.4%) It is reasonable to conclude that property values are increasing, the median data from above is relied on in the analysis for time adjustments due to the good quantity and quality of data available. Cumulative market times are averaging 2-25 days, currently there are no active listings or pending sales in the area in the subject segment that could be considered comparable and competing. have sold. Sales are achieving 107.35% of their original list price, 107.35% of the adjusted list price, with the median SP/LP% reported at 106.89% for the past 90 days. An exposure period for the subject of less than 30 days is estimated based on current supply/demand factors.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: **Project Name:**

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

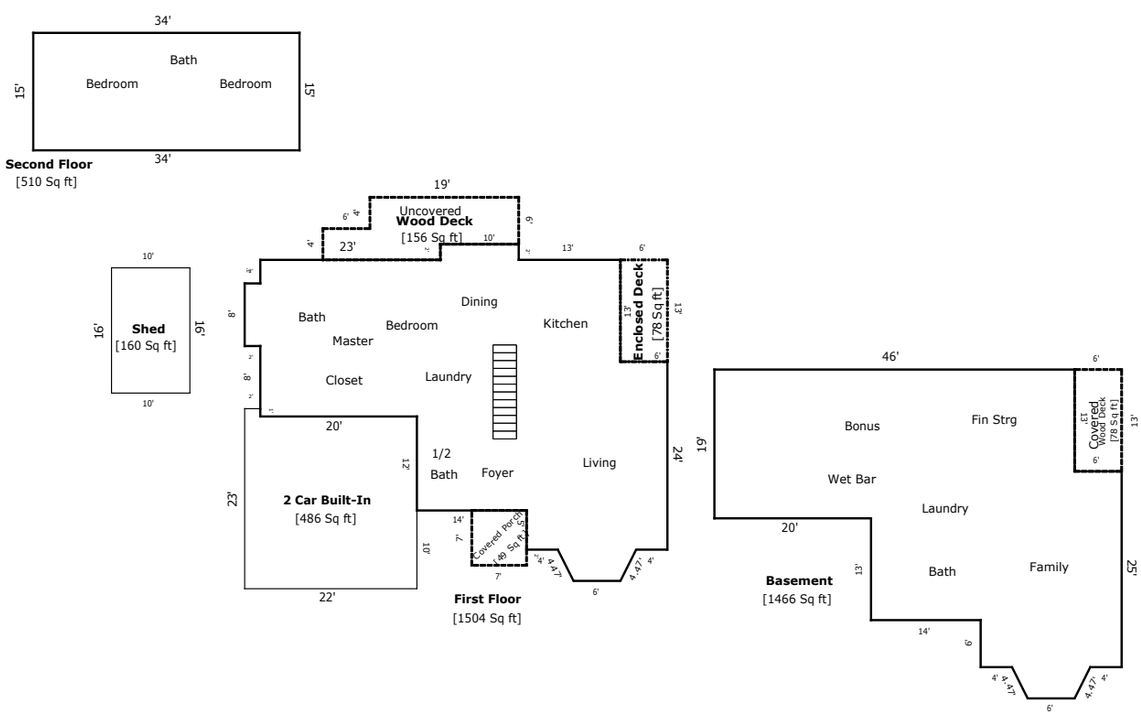
APPRAISER

Signature	F. E. George III	Signature	
Appraiser Name	Frank E George III	Supervisory Appraiser Name	
Company Name	Integrated Appraisal Services	Company Name	
Company Address	PO Box 1294, Clackamas, OR 97015	Company Address	
State License/Certification #	CR00480 State OR	State License/Certification #	State
Email Address	IntegratedAppraisalServices@gmail.com	Email Address	

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

Building Sketch (Page - 1)

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 2)

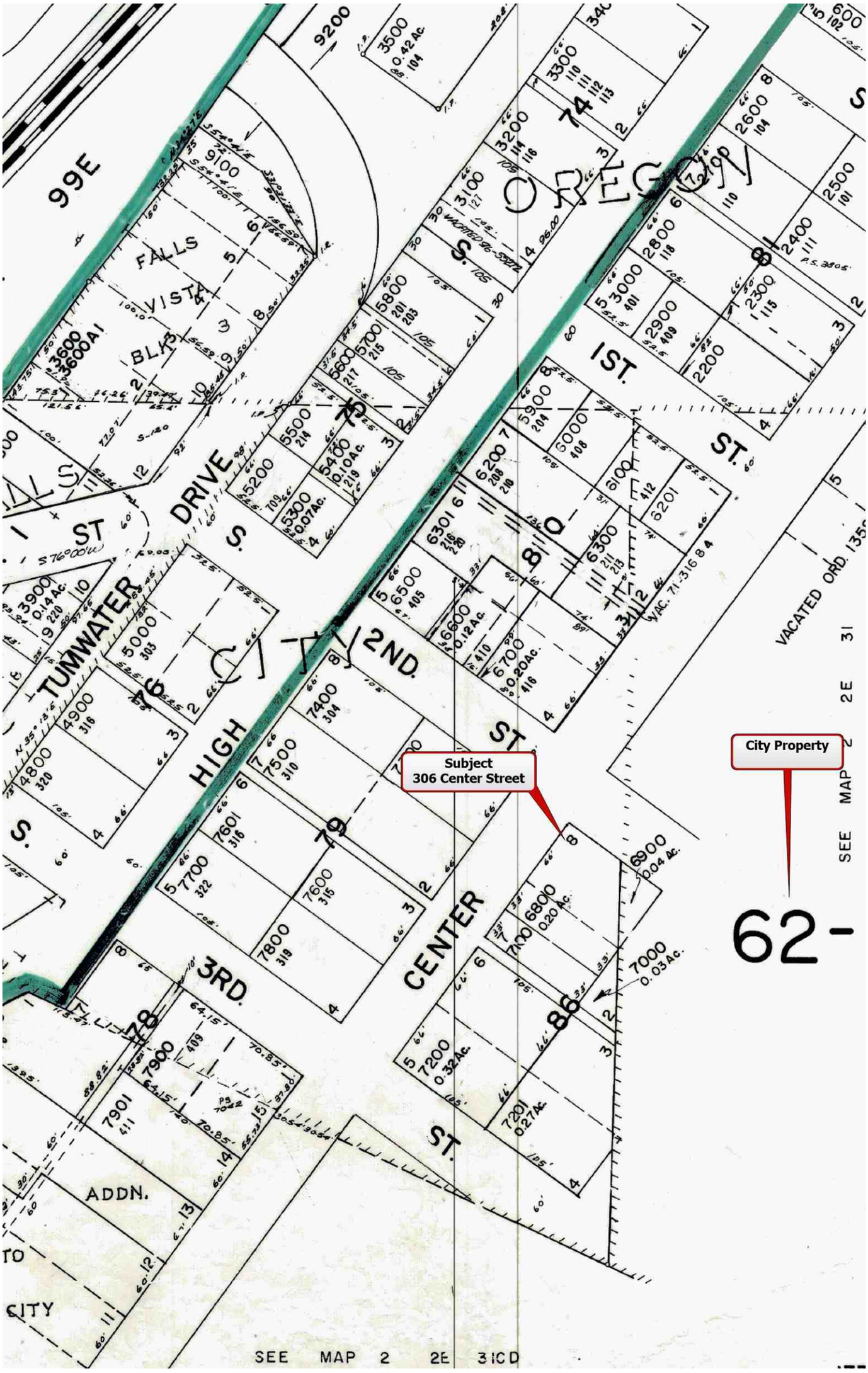
Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

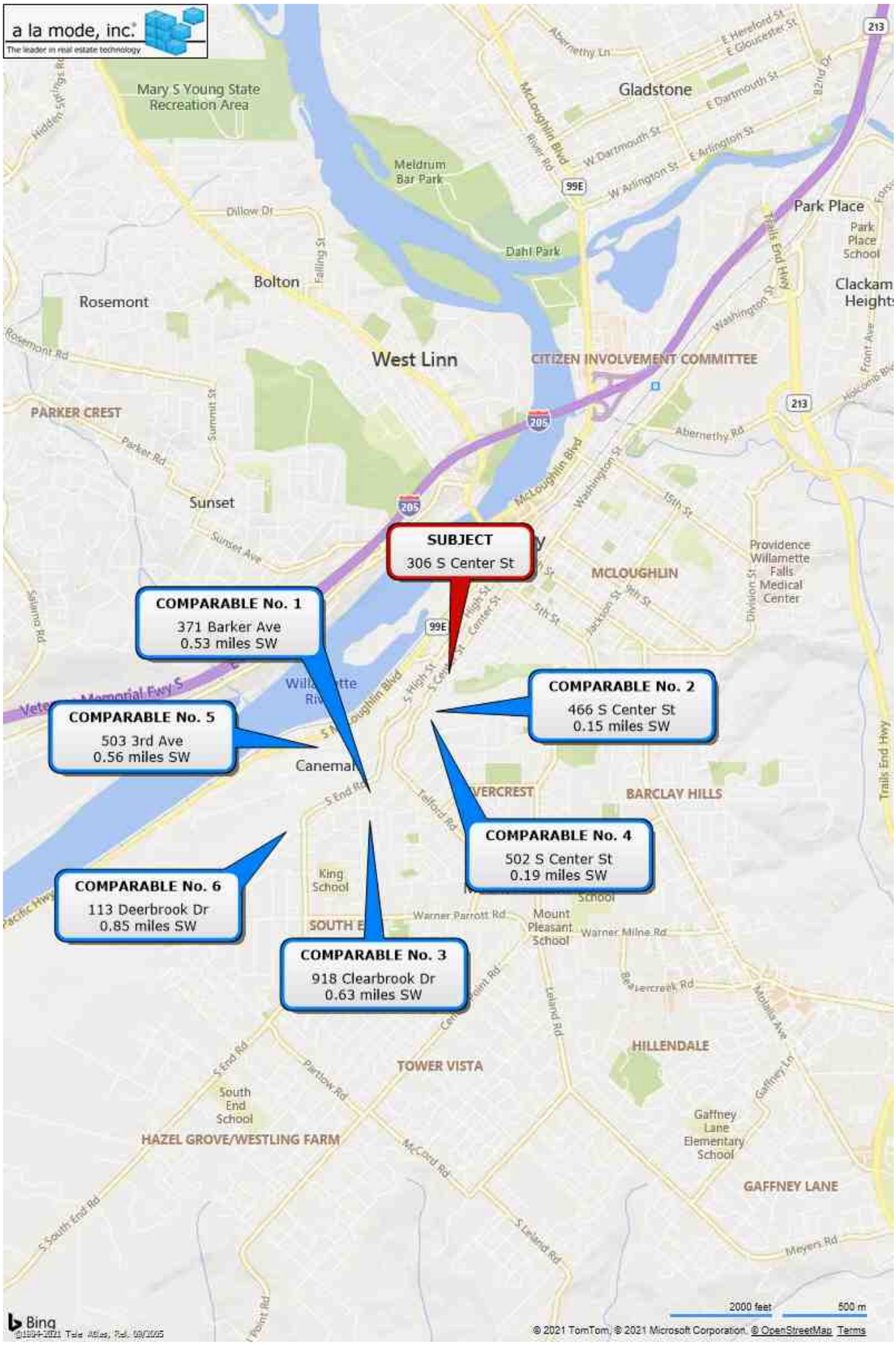
Living Area		**Calculation Details**
First Floor	1504 Sq ft	8 × 2 = 16
		0.5 × 2 × 4 = 4
		0.5 × 4 × 2 = 4
		6 × 4 = 24
		10 × 2 = 20
		20 × 20 = 400
		26 × 13 = 338
		24 × 18 = 432
		14 × 19 = 266
Second Floor	510 Sq ft	15 × 34 = 510
Total Living Area (Rounded):	**2014 Sq ft**	
Non-living Area		
Enclosed Deck	78 Sq ft	6 × 13 = 78
Wood Deck	78 Sq ft	6 × 13 = 78
Covered Porch	49 Sq ft	7 × 7 = 49
2 Car Built-In	486 Sq ft	22 × 22 = 484
		2 × 1 = 2
Wood Deck	156 Sq ft	4 × 6 = 24
		8 × 9 = 72
		10 × 6 = 60
Shed	160 Sq ft	16 × 10 = 160
Basement	1466 Sq ft	0.5 × 2 × 4 = 4
		0.5 × 4 × 2 = 4
		6 × 4 = 24
		19 × 20 = 380
		26 × 13 = 338
		19 × 14 = 266
		25 × 18 = 450

Plat Map


Subject
306 Center Street
City Property
CENTER
HIGH
2ND.
3RD.
TUMWATER
DRIVE
FALLS
VISTA
BLK
ADDN.
VACATED ORD. 135
SEE MAP 2 2E 31
SEE MAP 2 2E 31CD
62-

Location Map

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

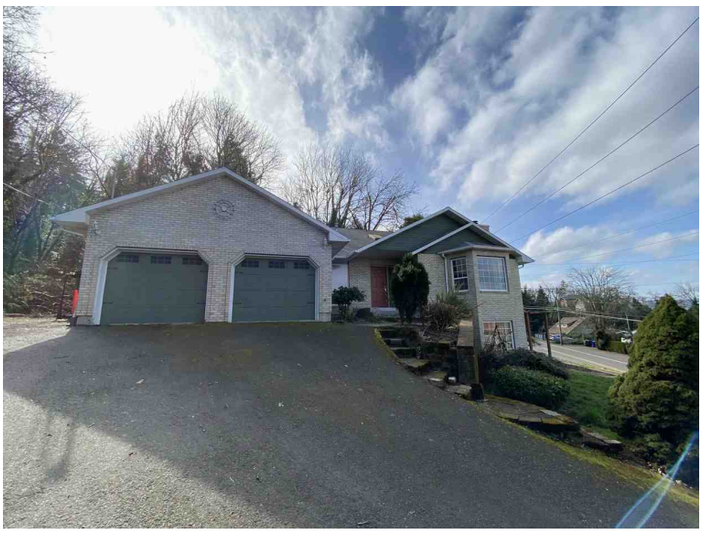


Aerial Map

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

Subject Photo Page

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						



Subject Front

306 S CENTER ST

Sales Price	475,000
Gross Living Area	2,014
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;Cty/ObtRvr
Site	9005 sf
Quality	Q3
Age	27

And Street At Site

Subject Rear

Subject Street

And Subject Site

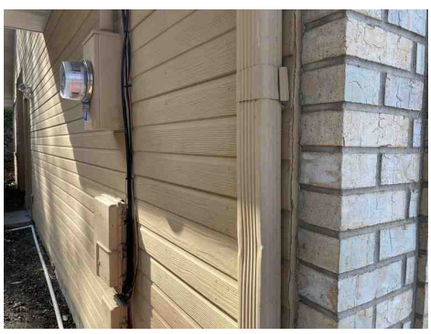
Interior Photos

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

Street Alternate Direction

Side & Rear

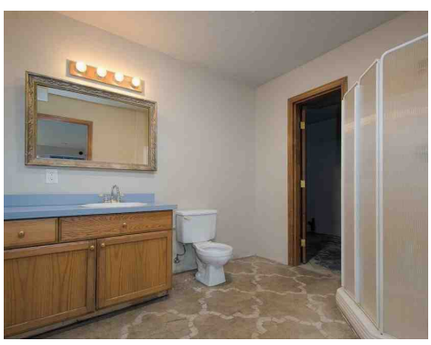
Shed & Side



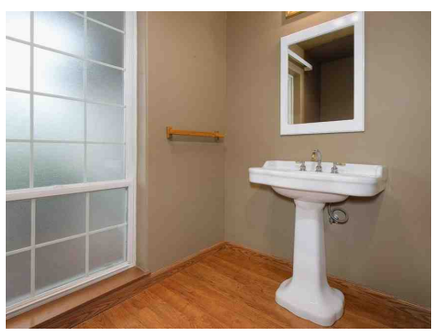
Side

Bathroom

Bathroom

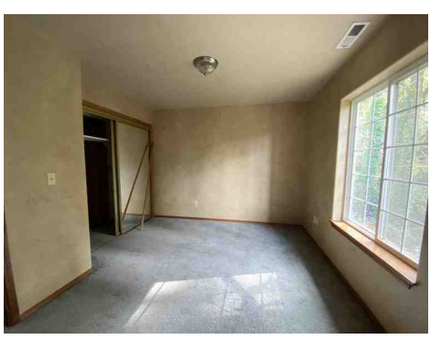


Basement Bathroom



Half Bathroom

Bedroom



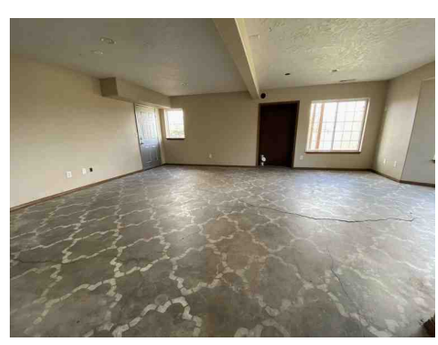
Bedroom

Bedroom

Dining

Kitchen

Main Living Area



Basement Family

Interior Photos

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

Basement Bonus Room

Laundry

Smoke/Co Det Sample

HVAC

Water Heater

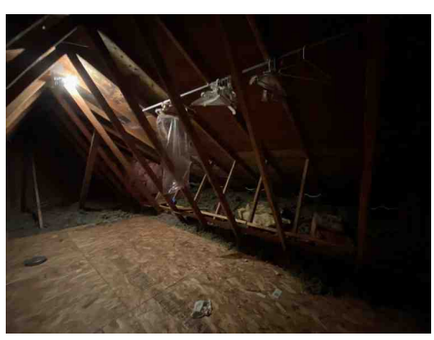
Attic Photo # 1

Attic Photo # 2

Attic Photo # 3

Attic Photo # 4

Attic Photo # 5



Attic Photo # 6

GFCI Sample

GFCI Sample

GFCI Sample

GFCI Sample

Interior Photos

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

Bathroom Sink/Drains

Bathroom Sink/Drains

Kitchen Sink Drain/Disposal

bathroom sink/Drains

Garage Interior

Moss Sample/Shed

Moss Sample/Shed

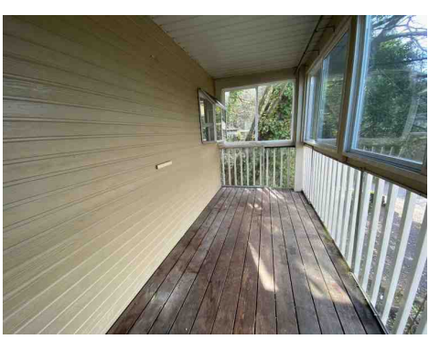
Moss Sample/House Roof

Shed Side/Rear

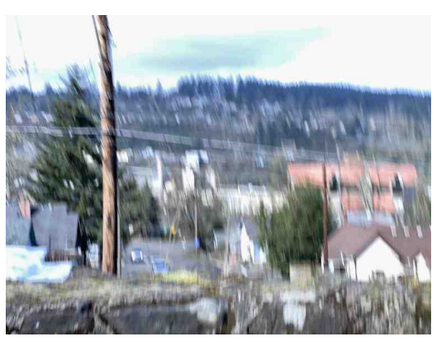
Shed Side/Rear

Shed Interior

Black Mold Bathroom Skylight



Side/Enclosed Deck

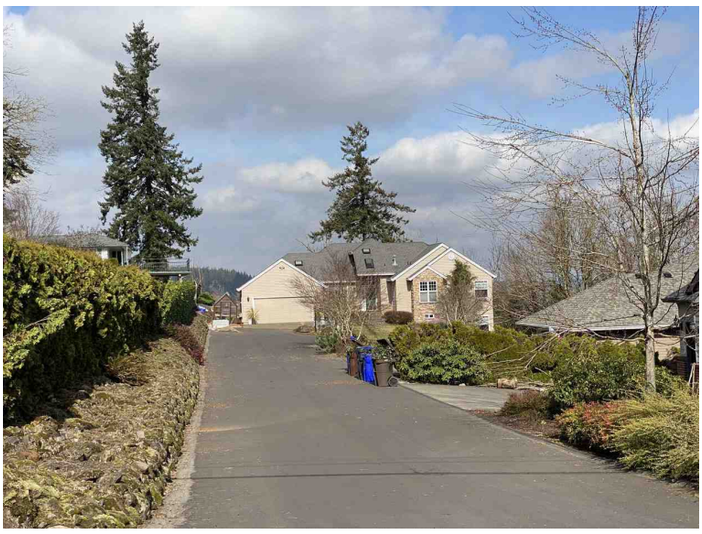


View

City Maintenance Yard

Comparable Photo Page

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						



Comparable 1

371 BARKER AVE

Prox. to Subject	0.53 MILES SW
Sales Price	655,000
Gross Living Area	2,031
Total Rooms	5
Total Bedrooms	1
Total Bathrooms	1.1
Location	N;Res;
View	B;Res;River
Site	32670 sf
Quality	Q3
Age	23

Comparable 2

466 S CENTER ST

Prox. to Subject	0.15 MILES SW
Sales Price	560,000
Gross Living Area	2,088
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;Cty/ObtRvr
Site	1.49 ac
Quality	Q3
Age	40

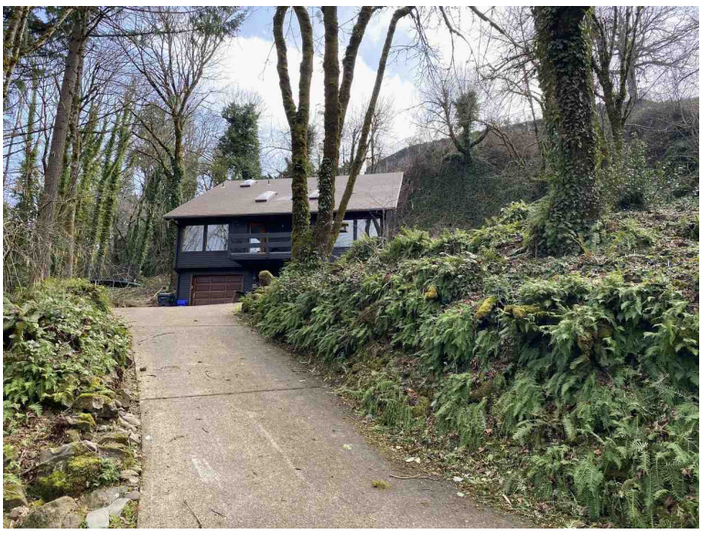
Comparable 3

918 CLEARBROOK DR

Prox. to Subject	0.63 MILES SW
Sales Price	422,500
Gross Living Area	1,622
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Woods
Site	8712 sf
Quality	Q3
Age	27

Comparable Photo Page

Borrower	Zhu, Yue Cong						
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						



Comparable 4

502 S CENTER ST

Prox. to Subject	0.19 MILES SW
Sales Price	500,000
Gross Living Area	1,789
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Cty/ObtRvr
Site	1.37 ac
Quality	Q3
Age	40

Comparable 5

503 3RD AVE

Prox. to Subject	0.56 MILES SW
Sales Price	485,000
Gross Living Area	2,192
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;Cty/ObtRvr
Site	5000 sf
Quality	Q3
Age	14

Comparable 6

113 DEERBROOK DR

Prox. to Subject	0.85 MILES SW
Sales Price	550,000
Gross Living Area	1,424
Total Rooms	4
Total Bedrooms	1
Total Bathrooms	2.0
Location	N;Res;
View	B;Res;River
Site	12632 sf
Quality	Q3
Age	28

Certification

Appraiser Certification and Licensure Board

State Certified Residential Appraiser

28 hours of continuing education required

License No.: CR00480

Issue Date: August 01, 2019

Expiration Date: July 31, 2021

FRANK E GEORGE III
INTEGRATED APPRAISAL SERVICES
PO BOX 1294
CLACKAMAS, OR 97015

Gae Lynne Cooper, Administrator

Borrower	Zhu, Yue Cong					File No.	4313862
Property Address	306 S CENTER ST						
City	OREGON CITY	County	Clackamas	State	OR	Zip Code	97045
Lender/Client	Umpqua Bank						

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- 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.
- Unless otherwise indicated, 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 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.
- 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 (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(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 consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: Less than 30

A reasonable exposure time for the subject property developed independently from the stated marketing time is: Less than 30 days as estimated for the subject based on current supply/demand factors.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

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. See 1004mc form for reasonable exposure time.

APPRAISER:

Signature: F. E. George III

Name: Frank E George III

State Certification #: CR00480

or State License #:

State: OR Expiration Date of Certification or License: 07/31/2021

Date of Signature and Report: 03/05/2021

Effective Date of Appraisal: 03/02/2021

Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): 03/02/2021

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:

Name:

State Certification #:

or State License #:

State: Expiration Date of Certification or License:

Date of Signature:

Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable):

E & O POLICY - Page 1

LEXINGTON INSURANCE COMPANY

WILMINGTON, DELAWARE

Administrative Offices – 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: **018393585-08**

This Certificate forms a part of Master Policy Number: **018389876-08**
Renewal of Master Policy Number : **018389876-07**

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
READ THE ATTACHED MASTER POLICY CAREFULLY

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: **Integrated Appraisal Services, LLC and**
Frank E. George, III
36333 SE Divers Road
Estacada **OR** **97023**

2. Certificate Period: **Effective Date:** **6/9/2020** **to Expiration Date:** **6/9/2021**
12:01 a.m. Local Time at the Address of the Insured.

2a. Retroactive Date: **6/9/2004**
12:01 a.m. Local Time at the Address of the Insured.

3. Limit of Liability: **$ 1,000,000 each claim**
$ 1,000,000 aggregate limit

4. Deductible: **$0 each claim**

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

6. Advance Certificate Holder Premium: **$ 1,158**

7. Minimum Earned Premium: **25% or** **$ 290**

Forms and Endorsements:
See Attached Forms list

Agency Name and Address: **INTERCORP, INC.**
1438-F West Main Street
Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

County: Clackamas

Authorized Representative OR
Countersignature (in states where applicable)

Date: May 22, 2020

PRG 3152 (10/05)

Comparable Interior Photos - Page 1

3/5/2021 RMLSweb - 32 Up Photo Report

Specific Order

Frank George PRM Valuation Division 503-705-8646 frank_george@cascadeaccess.com

32 Up Photo Report Residential 3/5/2021 12:13PM

$655,000 3 bd | 2 / 1 ba | 2895 sqft

Status: Sold
List Date: 6/15/2020
Year Built: 1997 / RESALE
MLS#: 20007488
Acres: 0.75
Unit #:

371 Barker AVE Oregon City, OR 97045

XST/Dir: South End to Barker Ave. Turn North between the 2 brick mailboxes

Property Details:

Property Type: Detachd
Style: CUSTOM, TRAD
Lot Size: 20K-.99AC
Property Tax/Yr: $10,298.37 / 2019
Area: 146
High: Oregon City

Exterior

Living Room

Living Room - Vaulted Ceilings

Deck - Main

Dining Room - Formal

Kitchen

Loft

Partial Bath

Bedroom, Master - Walk-In Closet

Bedroom, Master

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SQUARE FOOTAGE IS APPROXIMATE & MAY INCLUDE BOTH FINISHED & UNFINISHED AREAS - CONSULT BROKER FOR INFO.
SCHOOL AVAILABILITY SUBJECT TO CHANGE.

Comparable Interior Photos - Page 2

3/5/2021 RMLSweb - 32 Up Photo Report

Status: Sold Area: 146 ML#: 20007488 Price: $662,000

371 Barker AVE Oregon City, OR 97045

Bathroom, Master

Family Room - Lower

Bonus Room

Bedroom

Bedroom

Bathroom

Patio - Backyard

Backyard

Creek - Side

Drone View/UAV

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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

1 Top Bottom

Comparable Interior Photos - Page 3

3/5/2021 RMLSweb - 32 Up Photo Report

Frank George PRM Valuation Division 503-705-8646 frank_george@cascadeaccess.com

32 Up Photo Report Residential 3/5/2021 12:13PM

$560,000 5 bd | 3 / 0 ba | 2808 sqft

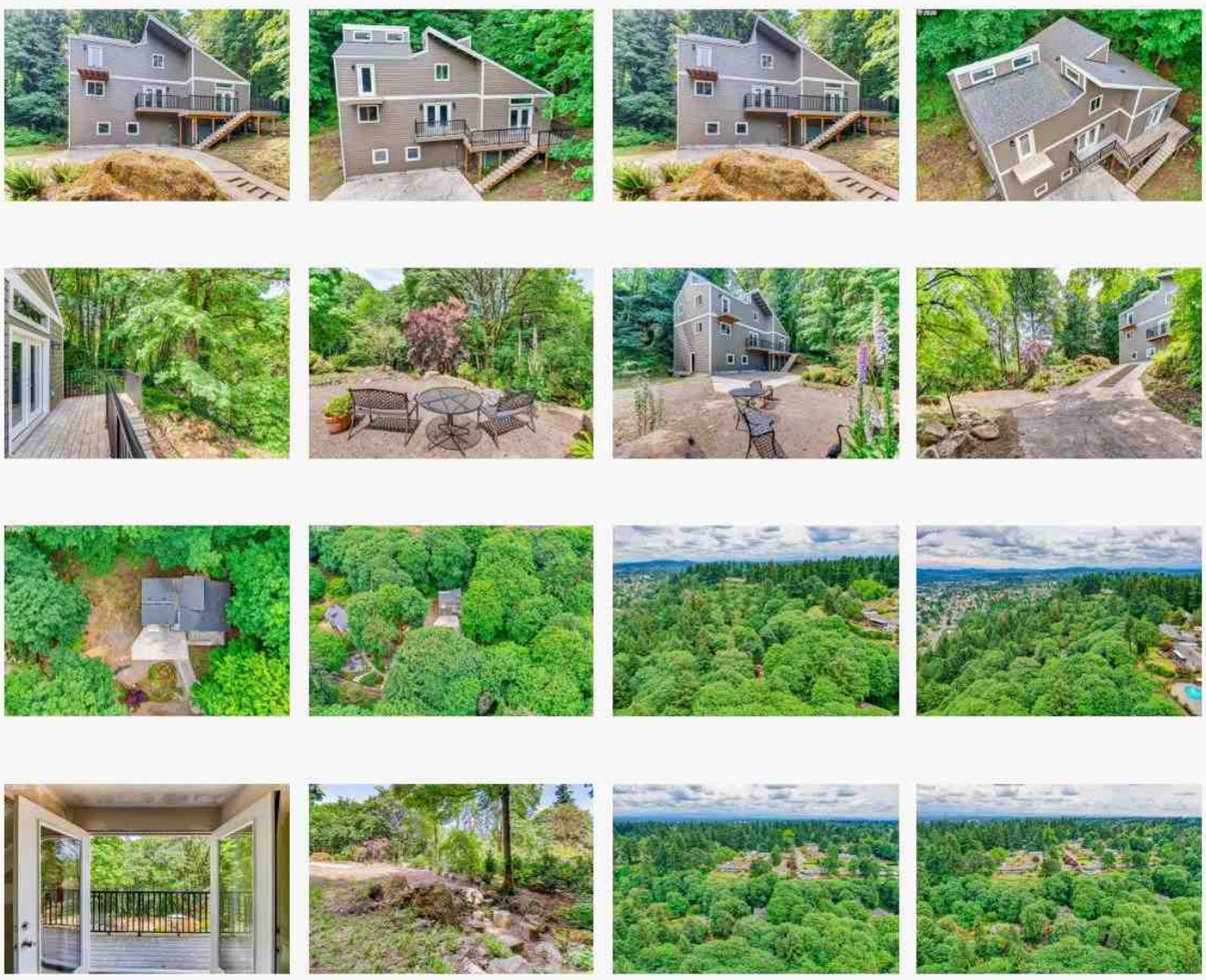
Status: Sold
List Date: 6/25/2020
Year Built: 1980 / REMOD
MLS#: 20235978
Acres: 1.49
Unit #:

466 S CENTER ST Oregon City, OR 97045

XST/Dir: Northwest on Telford Rd towards Ogden Dr. Telford Rd turns slightly right and becomes S Center

Property Details:

Property Type: Detachd
Area: 146
Style: TRAD
High: Oregon City
Lot Size: 1-2.99AC
Property Tax/Yr: $5,809.80 / 2019



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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

Comparable Interior Photos - Page 4

3/5/2021 RMLSweb - 32 Up Photo Report

Status: Sold **Area:** 146 **ML#:** 20235978 **Price:** $560,000

466 S CENTER ST Oregon City, OR 97045

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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

2 Top Bottom

Comparable Interior Photos - Page 5

3/5/2021 RMLSweb - 32 Up Photo Report

Frank George PRM Valuation Division 503-705-8646 frank_george@cascadeaccess.com

32 Up Photo Report Residential 3/5/2021 12:13PM

$422,500 3 bd | 2 / 0 ba | 1622 sqft

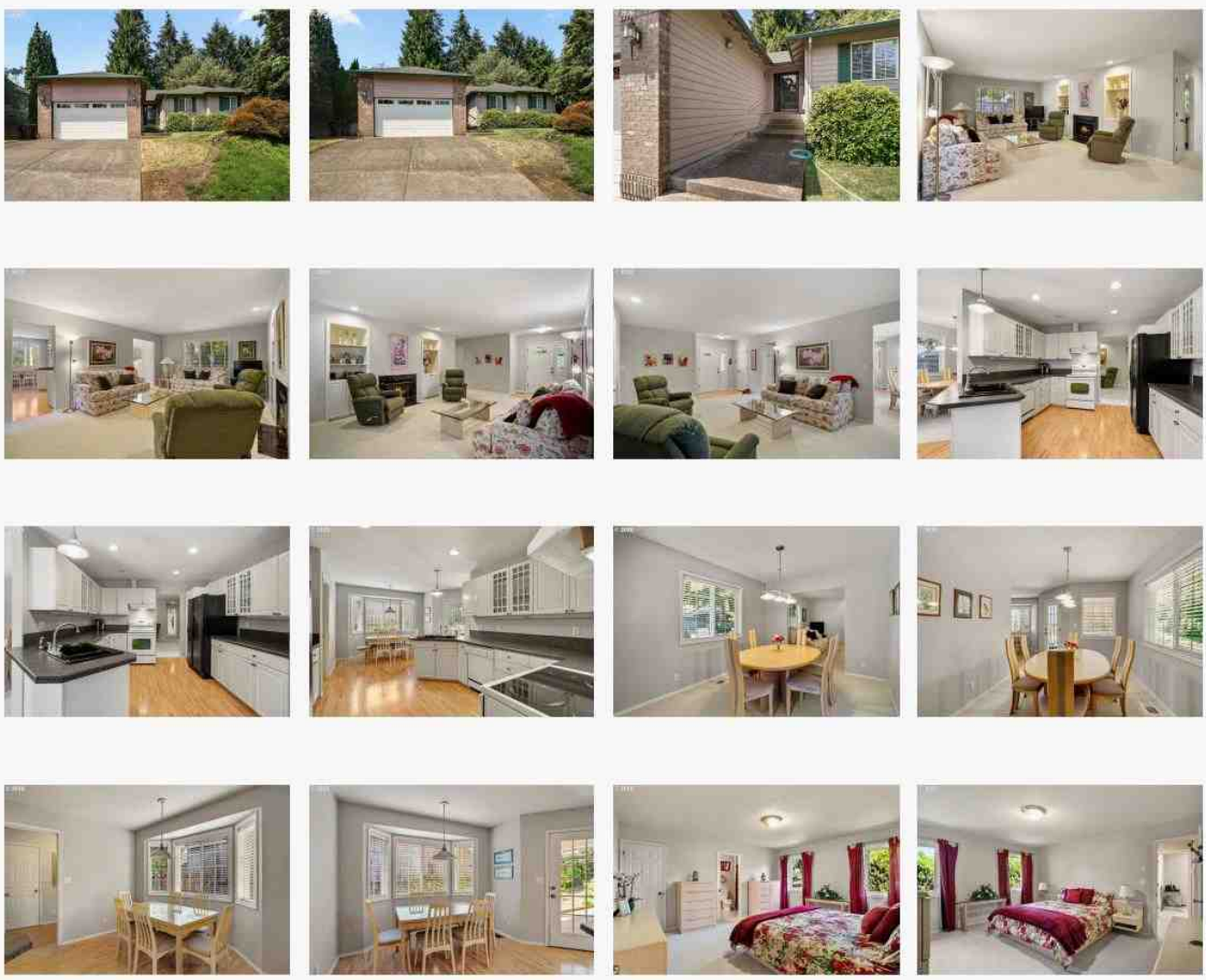
Status: Sold MLS#: 20152980
List Date: 7/30/2020 Acres: 0.2
Year Built: 1993 / RESALE Unit #:

918 CLEARBROOK DR Oregon City, OR 97045

XST/Dir: WARNER-PARROTT - WOODLAWN-BARKER RT TO CLEARBROOK

Property Details:

Property Type: Detachd Area: 146
Style: RANCH High: Oregon City
Lot Size: 7K-9,999SF
Property Tax/Yr: $4,313.92 / 2019



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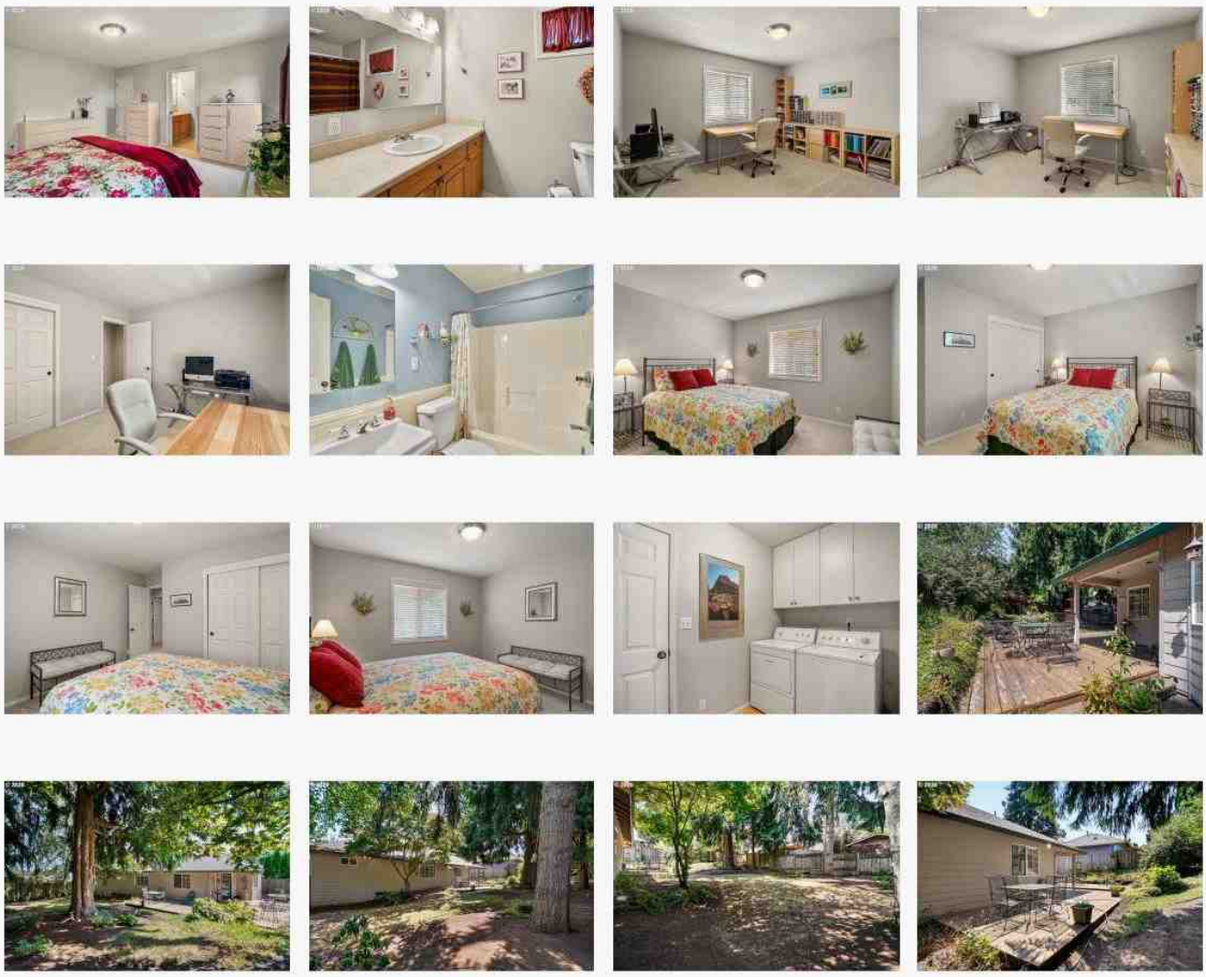
SCHOOL AVAILABILITY SUBJECT TO CHANGE.

Comparable Interior Photos - Page 6

3/5/2021 RMLSweb - 32 Up Photo Report

Status: Sold Area: 146 ML#: 20152980 Price: $419,900

918 CLEARBROOK DR Oregon City, OR 97045



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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

3 Top Bottom

Comparable Interior Photos - Page 7

3/5/2021 RMLSweb - 32 Up Photo Report

Frank George PRM Valuation Division 503-705-8646 frank_george@cascadeaccess.com

32 Up Photo Report Residential 3/5/2021 12:13PM

$500,000 3 bd | 2 / 0 ba | 2267 sqft

Status: Sold
MLS#: 20205954
List Date: 7/16/2020
Acres: 1.37
Year Built: 1980 / RESALE
Unit #:

502 S CENTER ST Oregon City, OR 97045

XST/Dir: Left off of S. Center St. towards the top of the hill

Property Details:

Property Type: Detachd
Area: 146
Style: CHALET, CUSTOM
High: Oregon City
Lot Size: 1-2.99AC
Property Tax/Yr: $6,076.45 / 2019

Living Room

Living Room/Dining Room

Living Room

Dining Room

Dining Area

Kitchen/Dining Room

Kitchen

Kitchen

Living Room/Dining Room

Staircase - To Upper Level

Bedroom, Master - Vaulted Ceilings

Bedroom, Master - Vaulted Ceilings

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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

Comparable Interior Photos - Page 8

3/5/2021 RMLSweb - 32 Up Photo Report

Status: Sold **Area:** 146 **ML#:** 20205954 **Price:** $449,000

502 S CENTER ST Oregon City, OR 97045

Bathroom, Master

Bathroom, Master

Bathroom, Master

Bathroom, Master

Solarium

Sauna - Lower

Bedroom - # 2

Bedroom - # 3

Bathroom - Main

Family Room - Lower

Family Room - Lower

Family Room - Lower

Balcony - West Facing

Balcony - West Facing

Driveway

Shed

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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

4 Top Bottom

Comparable Interior Photos - Page 9

3/5/2021 RMLSweb - 32 Up Photo Report

Frank George PRM Valuation Division 503-705-8646 frank_george@cascadeaccess.com

32 Up Photo Report Residential 3/5/2021 12:13PM

$485,000 3 bd | 2 / 1 ba | 2192 sqft

Status: Sold
List Date: 3/5/2020
Year Built: 2006 / RESALE
MLS#: 20187275
Acres: 0.11
Unit #:

503 3RD AVE Oregon City, OR 97045
XST/Dir: Apperson St to 3rd Ave

Property Details:

Property Type: Detachd
Style: TRAD
Lot Size: 3K-4,999SF
Property Tax/Yr: $4,175.71 / 2018
Area: 146
High: Oregon City

Exterior

Exterior

Covered Porch

Living Room

Living Room

Living Room

Living Room

Kitchen

Kitchen

Kitchen

Dining Room

Dining Room

Bedroom, Owner's Suite

Bedroom, Owner's Suite

Bathroom, Master

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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

Comparable Interior Photos - Page 10

3/5/2021 RMLSweb - 32 Up Photo Report

Status: Sold **Area:** 146 **ML#:** 20187275 **Price:** $470,000

503 3RD AVE Oregon City, OR 97045

Laundry

Bathroom - Main

Bedroom - # 2

Bedroom - # 2

Bathroom - Upper

Bedroom - # 3

Bedroom - # 3

Bathroom - Upper

Deck

Yard - Fenced

Exterior

View - Aerial

View - Aerial

View - Aerial

View - Aerial

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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

5 Top Bottom

Comparable Interior Photos - Page 11

3/5/2021 RMLSweb - 32 Up Photo Report

Frank George PRM Valuation Division 503-705-8646 frank_george@cascadeaccess.com

32 Up Photo Report Residential 3/5/2021 12:13PM

$550,000 3 bd | 3 / 0 ba | 2848 sqft

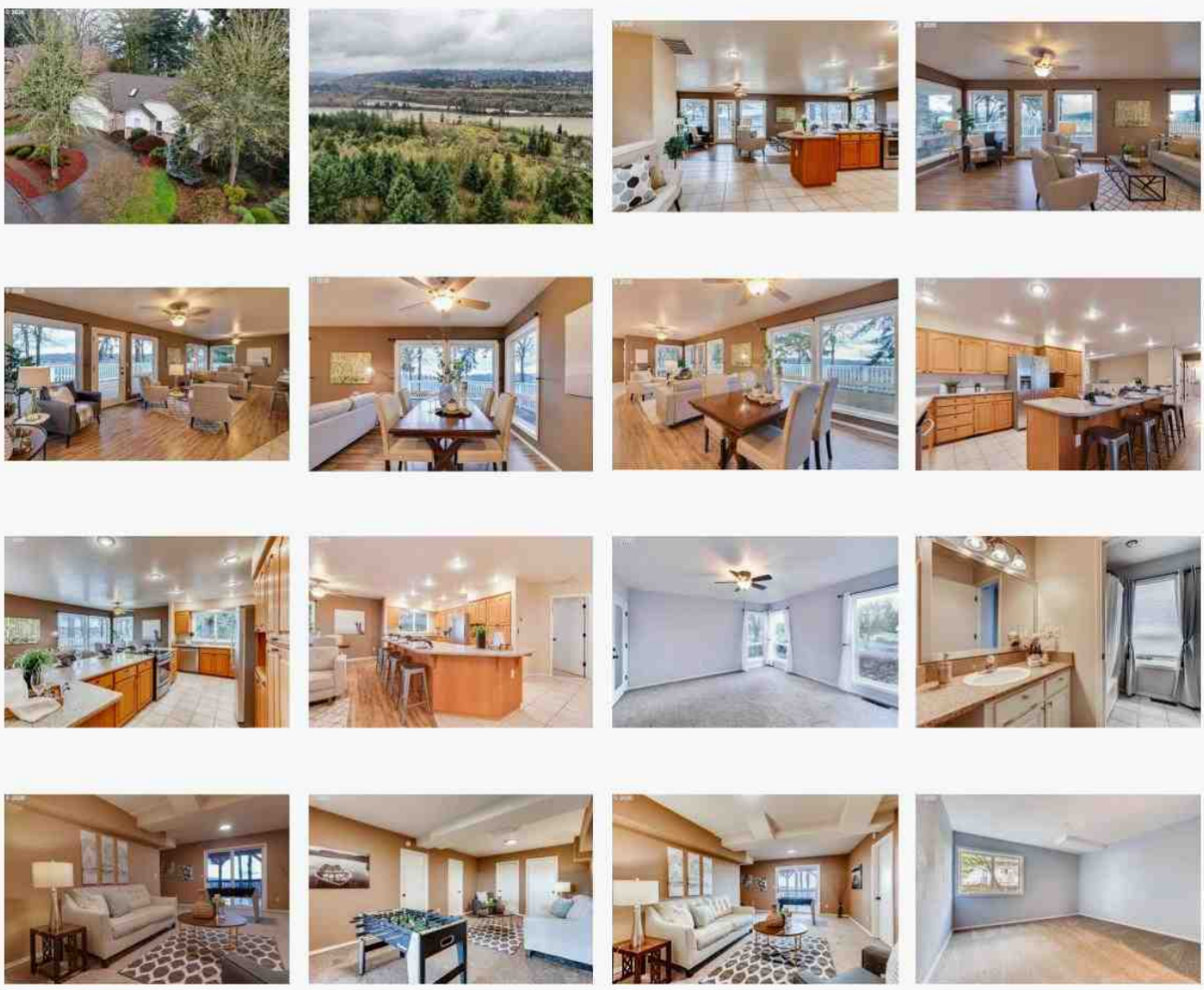
Status: Sold
List Date: 1/17/2020
Year Built: 1992 / RESALE
MLS#: 19457978
Acres: 0.29
Unit #:

113 DEERBROOK DR Oregon City, OR 97045

XST/Dir: 99E to 2nd, R on S High turns into S End Rd, Rt Deerbrook

Property Details:

Property Type: Detachd
Area: 146
Style: CUSTOM
High: Oregon City
Lot Size: 10K-14,999SF
Property Tax/Yr: $6,281.37 / 2018



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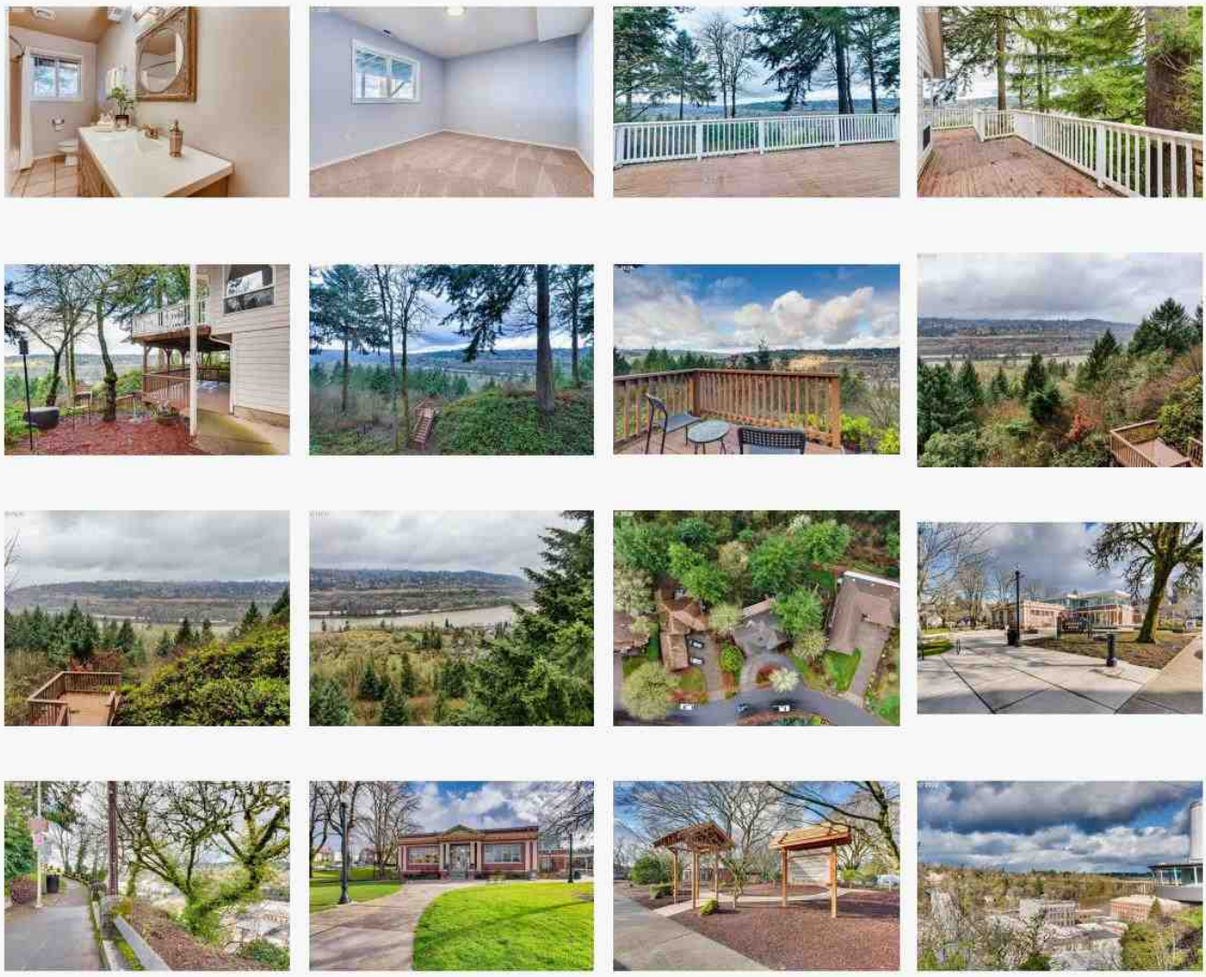
SCHOOL AVAILABILITY SUBJECT TO CHANGE.

Comparable Interior Photos - Page 12

3/5/2021 RMLSweb - 32 Up Photo Report

Status: Sold **Area:** 146 **ML#:** 19457978 **Price:** $565,000

113 DEERBROOK DR Oregon City, OR 97045



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SCHOOL AVAILABILITY SUBJECT TO CHANGE.

6

E-Mail This Report

	Enter E-Mail Address	or	Choose Client
Recipient #1:			-None Available-
Recipient #2:			-None Available-
Recipient #3:			-None Available-
Recipient #4:			-None Available-

[+]

Your E-Mail: frank_george@cascadeaccess.com No Copy

https://www.rmlsweb.com/v2/engine/reportgen.asp 12/13