

INVOICE NUMBER	
PPJR24-876	
DATE	
12/16/2024	
REFERENCE	
Internal Order #:	PPJR24-876
Lender Case #:	
Client File #:	Whittenburg
Main File # on form:	PPJR24-876
Other File # on form:	Whittenburg
Federal Tax ID:	84-1380187
Employer ID:	

Fax Number:
E-Mail: kmurchwhit21@gmail.com

Lender:			Client: Jordan & Kathryn Whittenburg		
Purchaser/Borrower:					
Property Address: TBD Lot 5 High Corral Sub #					
City: Boise					
County: Boise			State: ID		Zip: 83716
Legal Description: T4n R4e Sec 1 High Corral Sub 2 Lot 5					
FEES					AMOUNT
GP - Boise County					700.00
PayPal: billschultz@yahoo.com (add 3% to fee OR use friends & family. Either method is perfectly acceptable)					
Venmo: @William-Schultz-42 (add 3% to fee OR use friends & family. Either method is perfectly acceptable)					
ApplePay: 208-890-2261					
SUBTOTAL					700.00
PAYMENTS					AMOUNT
Check #:	Date:	Description:			
Check #:	Date:	Description:			
Check #:	Date:	Description:			
SUBTOTAL					
TOTAL DUE					\$ 700.00

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Employer ID:	

APPRAISAL OF REAL PROPERTY



LOCATED AT

TBD Lot 5 High Corral Sub #
Boise, ID 83716
T4n R4e Sec 1 High Corral Sub 2 Lot 5

FOR

Jordan & Kathryn Whittenburg
3495 N Sirocco Ave
Meridian, ID 83646

OPINION OF VALUE

315,000

AS OF

12/17/2024

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LAND APPRAISAL REPORT

File No.: PPJR24-876

SUBJECT

Property Address: TBD Lot 5 High Corral Sub #City: BoiseState: IDZip Code: 83716

County: BoiseLegal Description: T4n R4e Sec 1 High Corral Sub 2 Lot 5

Assessor's Parcel #: RP033020000050Tax Year: 2024R.E. Taxes: \$ 768.74Special Assessments: \$ 0

Market Area Name: High CorralMap Reference: 14260Census Tract: 9502.01

Current Owner of Record: Yingling Donald Yingling DanielleBorrower (if applicable):

Project Type (if applicable): ☒ PUD☐ De Minimis PUD☐ Other (describe)HOA: \$ 450☒ per year☐ per month

Are there any existing improvements to the property? ☐ No☒ YesIf Yes, indicate current occupancy: ☐ Owner☐ Tenant☒ Vacant☐ Not habitable

If Yes, give a brief description:

ASSIGNMENT

The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or☐ other type of value (describe)

This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date)☐ Retrospective☐ Prospective

Property Rights Appraised: ☒ Fee Simple☐ Leasehold☐ Leased Fee☐ Other (describe)

Intended Use: Estimate market value for potential acquisition.

Intended User(s) (by name or type): Jordan & Kathryn Whittenburg

Client: Jordan & Kathryn WhittenburgAddress: 3495 N Sirocco Ave, Meridian, ID 83646

Appraiser: Christopher A BrownAddress: PO Box 1845, Eagle, ID 83616

MARKET AREA DESCRIPTION

Characteristics						Predominant Occupancy	One-Unit Housing		Present Land Use		Change in Land Use	
Location:	☐ Urban	☐ Suburban	☒ Rural			☒ Owner	PRICE	AGE	One-Unit	40 %	☒ Not Likely	
Built up:	☐ Over 75%	☒ 25-75%	☐ Under 25%			☐ Tenant	\$ (000)	(yrs)	2-4 Unit	0 %	☐ Likely *	☐ In Process *
Growth rate:	☐ Rapid	☒ Stable	☐ Slow			☒ Vacant (0-5%)	300	Low	0	0 %	* To:	
Property values:	☐ Increasing	☒ Stable	☐ Declining			☐ Vacant (>5%)	1,500	High	65	10 %		
Demand/supply:	☐ Shortage	☒ In Balance	☐ Over Supply				600	Pred	30	50 %		
Marketing time:	☐ Under 3 Mos.	☒ 3-6 Mos.	☐ Over 6 Mos.							%		

Factors Affecting Marketability											
Item	Good	Average	Fair	Poor	N/A	Item	Good	Average	Fair	Poor	N/A
Employment Stability	☐	☒	☐	☐	☐	Adequacy of Utilities	☐	☒	☐	☐	☐
Convenience to Employment	☐	☐	☒	☐	☐	Property Compatibility	☐	☒	☐	☐	☐
Convenience to Shopping	☐	☐	☒	☐	☐	Protection from Detrimental Conditions	☐	☒	☐	☐	☐
Convenience to Schools	☐	☐	☒	☐	☐	Police and Fire Protection	☐	☒	☐	☐	☐
Adequacy of Public Transportation	☐	☐	☐	☐	☒	General Appearance of Properties	☐	☒	☐	☐	☐
Recreational Facilities	☒	☐	☐	☐	☐	Appeal to Market	☐	☒	☐	☐	☐

Market Area Comments: The subject lot is located in High Corral subdivision, an established residential rural mountain community located off hwy 21 approximately 15 miles north east of Boise and 8 miles south west of Idaho City, a suburb of Boise, in Boise County with commute times running approximately 20-40 minutes on average. Schools, shopping, religious and recreational facilities are proximate, with much more available in Boise & Meridian. Major employment centers are also located in Boise & Meridian, No adverse factors are noted from location. "Other" land use is defined as vacant/public.

SITE DESCRIPTION

Dimensions: See attached plat mapSite Area: 8.7 Acres

Zoning Classification: MUDescription: Multiple Use - Single Family Residential Allowed

Do present improvements comply with existing zoning requirements? ☐ Yes☐ No☒ No Improvements

Uses allowed under current zoning: The multiple use is suitable for single family residential living and rural subdivisions.

Are CC&Rs applicable? ☐ Yes☐ No☒ UnknownHave the documents been reviewed? ☐ Yes☒ NoGround Rent (if applicable) \$ /

Comments:

Highest & Best Use as improved: ☐ Present use, or☒ Other use (explain) Improve current site with a single family dwelling and related site improvements

Actual Use as of Effective Date: Vacant building lotUse as appraised in this report: Vacant building lot

Summary of Highest & Best Use: The highest and best use of the subject was analyzed as "though vacant" and "as improved". Consideration was given to those uses which are legally permissible, physically possible, financially feasible, and maximally productive. It has been determined by this appraiser that the highest and best use would be to improve the site with a single family dwelling and related improvements.

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Frontage	Road
Electricity	☒	☐	Idaho Power	Street	Gravel	☒	☐	Topography	Slope
Gas	☐	☒	Private Propane	Width				Size	Large for Tract
Water	☐	☒	Private Well	Surface				Shape	Irregular
Sanitary Sewer	☐	☒	Private Septic	Curb/Gutter	None	☐	☐	Drainage	Adequate
Storm Sewer	☐	☒	None	Sidewalk	None	☐	☐	View	Mountains
Telephone	☒	☐	Sparklight	Street Lights	None	☐	☐		
Multimedia	☒	☐	Multiple	Alley	None	☐	☐		

Other site elements: ☐ Inside Lot☒ Corner Lot☐ Cul de Sac☐ Underground Utilities☐ Other (describe)

FEMA Spec'l Flood Hazard Area ☐ Yes☒ NoFEMA Flood Zone XFEMA Map # 16015C0525BFEMA Map Date 4/5/1988

Site Comments: The subject site is a typical 5 +/- acre site that backs and sides other similar sites that have single family dwellings and related outbuildings.

LAND APPRAISAL REPORT

Whittenburg
File No.: PPJR24-876

TRANSFER HISTORY

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): IMLS/Assessor/BlackKnight
1st Prior Subject Sale/Transfer
Date: 06/04/2021
Price: 250,000
Source(s): MLS Tax Suite / CRS Data
2nd Prior Subject Sale/Transfer
Date:
Price:
Source(s):

Analysis of sale/transfer history and/or any current agreement of sale/listing:

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	TBD Lot 5 High Corral Sub # Boise, ID 83716	TBD Lot 8 High Corral Sub Boise, ID 83716		173 Wilderness Way Boise, ID 83716-3383		TBD Lot 27 Elk Run Idaho City, ID 83631	
Proximity to Subject		0.90 miles NW		4.20 miles SW		8.17 miles NE	
Sale Price	\$		\$ 315,000		\$ 236,550		\$ 225,000
Price/ Acre	\$	\$ 121,153.85		\$ 75,095.24		\$ 39,130.43	
Data Source(s)	tax records	IMLS#98913237		IMLS#98904640		IMLS#98897733	
Verification Source(s)	Inspection	MLS/Assessor		MLS/Assessor		MLS/Assessor	
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust	DESCRIPTION	+ (-) \$ Adjust	DESCRIPTION	+ (-) \$ Adjust
Sales or Financing	--	Cash		Cash		Conventional	
Concessions	--	None Noted		None Noted		None Noted	
Date of Sale/Time		08/23/2024 DOM 68		08/15/2024 DOM 128		02/09/2024 DOM 35	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	High Corral	High Corral		Wilderness Ranch		Elk Run	
Site Area (in Acres)	8.7	2.6		3.15		5.75	
Outbuildings	None	None		Large Shop		None	
Road	Gravel	Gravel		Gravel		Gravel	
Well/Septic	Proposed/Proposed	Well/Septic		Community/Proposed		Well/Proposed	
Power	Proposed	To Site		To Site		To Site	
View	Mountains/Woods	Rim/River/Elevated		Mountains/Woods		Mountains/Woods	
Net Adjustment (Total, in \$)		☐ + ☒ - \$	-3,000	☒ + ☐ - \$	66,000	☒ + ☐ - \$	59,000
Adjusted Sale Price (in \$)			\$ 312,000		\$ 302,550		\$ 284,000

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach

PUD

PROJECT INFORMATION FOR PUDs (if applicable) ☒ The Subject is part of a Planned Unit Development.
Legal Name of Project: High Corral
Describe common elements and recreational facilities:

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 315,000
Final Reconciliation The sales comparison approach was given the most weight in the final opinion of value, as it most accurately reflects typical buyer/seller motivation. Cost and income approach does not apply.
This appraisal is made ☒ "as is", or ☐ subject to the following conditions:

☐ This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.
Based upon an inspection of the subject property, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 315,000 , as of: 12/17/2024 , which is the effective date of this appraisal.
If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

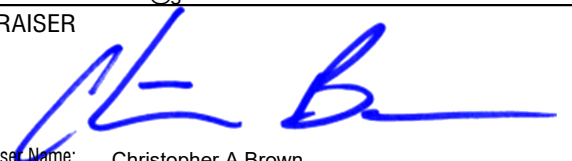
ATTACH.

A true and complete copy of this report contains 16 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report, which contains the following attached exhibits: ☐ Scope of Work
☒ Limiting cond./Certifications ☐ Narrative Addendum ☒ Location Map(s) ☐ Flood Addendum ☒ Additional Sales
☒ Photo Addenda ☒ Parcel Map ☐ Hypothetical Conditions ☐ Extraordinary Assumptions ☐ Hypothetical Conditions

SIGNATURES

Client Contact: Jordan & Kathryn Whittenburg Client Name: Jordan & Kathryn Whittenburg
E-Mail: kmurchwhit21@gmail.com Address: 3495 N Sirocco Ave, Meridian, ID 83646

APPRAISER


Appraiser Name: Christopher A Brown
Company: Schultz Appraisal, Inc
Phone: (208) 336-7600 Fax:
E-Mail: propertyproappraiser@gmail.com
Date of Report (Signature): 12/18/2024
License or Certification #: CRA-1874 State: ID
Designation:
Expiration Date of License or Certification: 01/24/2025
Inspection of Subject: ☒ Did Inspect ☐ Did Not Inspect (Desktop)
Date of Inspection: 12/17/2024

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

Supervisory or Co-Appraiser Name:
Company:
Phone: Fax:
E-Mail:
Date of Report (Signature):
License or Certification #:
State:
Designation:
Expiration Date of License or Certification:
Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect
Date of Inspection:

GP LAND

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3/2007

FEATURE		SUBJECT PROPERTY		COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address		TBD Lot 5 High Corral Sub # Boise, ID 83716		TBD Lot 2 Elk Run Idaho City, ID 83631		TBD Lot 18 Mores Creek Hts Boise, ID 83716		TBD Lot 17 Mores Creek Hts Boise, ID 83716	
Proximity to Subject				8.01 miles NE		0.76 miles W		0.72 miles W	
Sale Price		\$		\$ 245,000		\$ 200,000		\$ 199,900	
Price/ Acre		\$		\$ 47,945.21		\$ 153,846.15		\$ 199,900.00	
Data Source(s)		tax records		IMLS#98904084		IMLS#98891055		IMLS#98914551	
Verification Source(s)		Inspection		MLS/Assessor		MLS/Assessor		MLS/Assessor	
VALUE ADJUSTMENT		DESCRIPTION		DESCRIPTION + (-) \$ Adjust		DESCRIPTION + (-) \$ Adjust		DESCRIPTION + (-) \$ Adjust	
Sales or Financing		--		Conventional		Cash		Active Listings	
Concessions		--		None Noted		None Noted		None	
Date of Sale/Time				05/24/2024 DOM 36		03/13/2024 DOM 147		Active	
Rights Appraised		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
Location		High Corral		Elk Run		Mores Creek Hts		Mores Creek Hts	
Site Area (in Acres)		8.7		5.11		1.3		1.0	
Outbuildings		None		None		None		None	
Road		Gravel		Gravel		Gravel		Gravel	
Well/Septic		Proposed/Proposed		Well/Proposed		Proposed/Proposed		Proposed/Proposed	
Power		Proposed		To Site		To Site		To Site	
View		Mountains/Woods		Mountains/Woods		Mountains/Woods		Mountains/Woods	
Net Adjustment (Total, in \$)		☒ + ☐ -		\$ 71,800		☒ + ☐ -		\$ 144,000	
Adjusted Sale Price (in \$)				\$ 316,800		\$ 338,000		\$ 343,900	
Summary of Sales Comparison Approach									

Supplemental Addendum

File No. PPJR24-876

Client	Jordan & Kathryn Whittenburg					
Property Address	TBD Lot 5 High Corral Sub #					
City	Boise	County	Boise	State	ID	Zip Code 83716
Appraiser	Christopher A Brown					

• Land: General Comments/Appraisal Conditions

The subject project is located in Boise County between the cities of Boise and Idaho City. In the market, properties are a mix of weekend cabins, retirement homes, and homes for those who wish to work and commute to Boise. A location/view adjustment was given to comp 1 as it has a flat more usable lot that sits on an elevated rim overlooking the creek below and mountains. Lot size adjustments were made and warranted as they are all smaller than the subject lot. The amount of the adjustments are supported by matched pairing as well as data from other lot sales in the area. Adjustments were made to account for water and septic systems. The amount of the adjustments are supported by matched pairing and estimated costs to install although the adjusted amounts can be much lower than actual cost. All comps bracket subject features and were all given consideration when arriving at the final opinion of value.

CRS Data Tax Info

12/16/24, 1:46 PM

CRS Data - Property Report for Parcel/Tax ID RP033020000050

Monday, December 16, 2024



LOCATION

Property Address No Address Available
Boise, ID 83716

Subdivision High Corral Gd
County Boise County, ID

GENERAL PARCEL INFORMATION

Parcel ID/Tax ID RP033020000050

Alternate Parcel ID

Account Number

District/Ward 028000

2020 Census Trct/Blk 9502.01/1

Assessor Roll Year 2023

PROPERTY SUMMARY

Property Type Residential
Land Use Residential Vacant Land

Improvement Type

Square Feet

CURRENT OWNER

Name Yingling Donald Yingling Danielle

Mailing Address 3527 S Federal Way # 103-37
Boise, ID 83705-5204

SCHOOL ZONE INFORMATION

Basin Elementary School 9.6 mi

Primary Middle: Pre K to 6 Distance

Idaho City High School--Middle School 9.6 mi

Middle-High: 7 to 12 Distance

SALES HISTORY THROUGH 11/15/2024

Tax Data

Date	Buyer/Owners	Seller	Instrument	Book/Page or Document#	MLS Data Date	Amount
6/2/2021	Yingling Donald & Yingling Danielle	Rados Jeffry & Rados Nan	Warranty Deed	274388	06/04/2021	\$250,000
9/12/2005	Osprey Land Company	Chapman Ranch LLC	Quit Claim Deed	204580	11/25/2020	\$140,000

TAX ASSESSMENT

Appraisal	Amount	Assessment	Amount
Appraisal Year 2023		Assessment Year 2023	
Appraised Land \$200,000		Assessed Land \$200,000	
Appraised Improvements		Assessed Improvements	
Total Tax Appraisal \$200,000		Total Assessment \$200,000	
		Exempt Amount	
		Exempt Reason	

TAXES

Tax Year	City Taxes	County Taxes	Total Taxes
2024			\$768.74
2023			\$711.96
2022			\$753.78
2021			\$711.44
2020			\$287.34
2019			\$355.72
2017			\$235.66
2016			\$257.98
2014			\$244.90

MORTGAGE HISTORY

No mortgages were found for this parcel.

PROPERTY CHARACTERISTICS: BUILDING

No Buildings were found for this parcel.

PROPERTY CHARACTERISTICS: EXTRA FEATURES

No extra features were found for this parcel.

PROPERTY CHARACTERISTICS: LOT

Land Use Residential Vacant Land	Lot Dimensions
Block/Lot /5	Lot Square Feet 378,972
Latitude/Longitude 43.712728°/-115.931843°	Acreage 8.7

PROPERTY CHARACTERISTICS: UTILITIES/AREA

Gas Source	Road Type
Electric Source	Topography
Water Source Yes	District Trend
Sewer Source Yes	School District
Zoning Code	
Owner Type	

LEGAL DESCRIPTION

Subdivision High Corral Gd	Plat Book/Page	
Block/Lot /5	District/Ward	028000
Description T4n R4e Sec 1 High Corral Sub 2 Lot 5		

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Information Deemed Reliable But Not Guaranteed.

Subject Photo Page

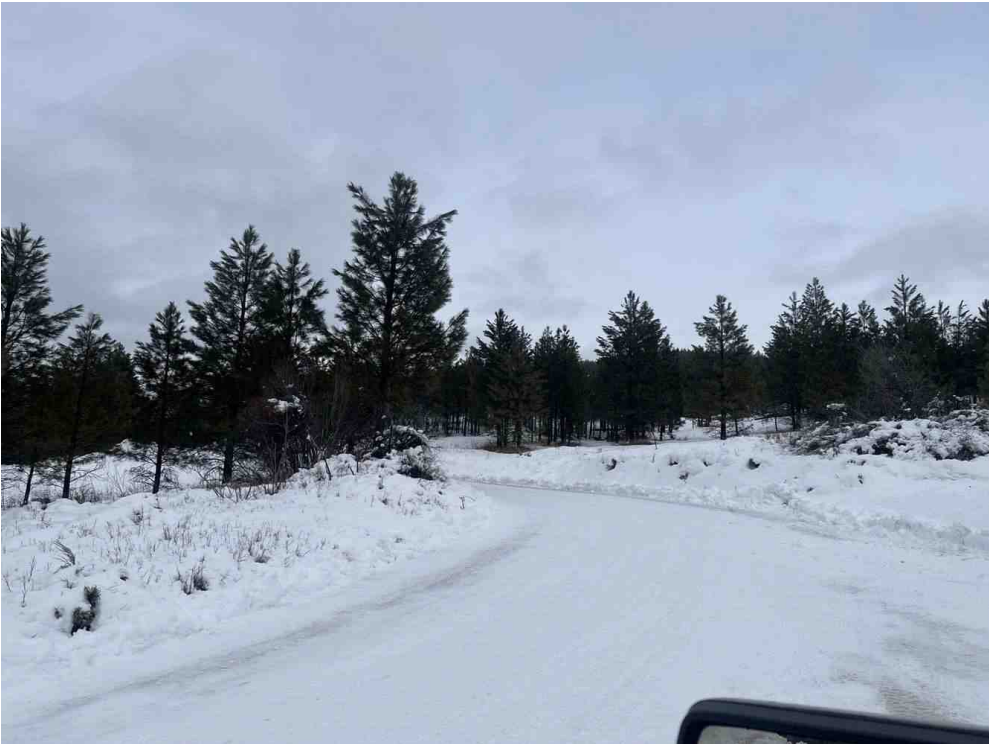
Client	Jordan & Kathryn Whittenburg					
Property Address	TBD Lot 5 High Corral Sub #					
City	Boise	County	Boise	State	ID	Zip Code 83716
Appraiser	Christopher A Brown					



Subject Front

TBD Lot 5 High Corral Sub #
Sales Price
G.L.A.
Tot. Rooms
Tot. Bedrms.
Tot. Bathrms.
Location High Corral
View Mountains
Site 8.7
Quality
Age

Subject Rear



Subject Street

Comparable Photo Page							
Client	Jordan & Kathryn Whittenburg						
Property Address	TBD Lot 5 High Corral Sub #						
City	Boise	County	Boise	State	ID	Zip Code	83716
Appraiser	Christopher A Brown						



Comparable 1

TBD Lot 8 High Corral Sub
Proximity 0.90 miles NW
Sale Price 315,000
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location High Corral
View
Site 2.6
Quality
Age



Comparable 2

173 Wilderness Way
Proximity 4.20 miles SW
Sale Price 236,550
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location Wilderness Ranch
View
Site 3.15
Quality
Age



Comparable 3

TBD Lot 27 Elk Run
Proximity 8.17 miles NE
Sale Price 225,000
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location Elk Run
View
Site 5.75
Quality
Age

Comparable Photo Page

Client	Jordan & Kathryn Whittenburg					
Property Address	TBD Lot 5 High Corral Sub #					
City	Boise	County	Boise	State	ID	Zip Code 83716
Appraiser	Christopher A Brown					



Comparable 4

TBD Lot 2 Elk Run
Proximity 8.01 miles NE
Sale Price 245,000
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location Elk Run
View
Site 5.11
Quality
Age



Comparable 5

TBD Lot 18 Mores Creek Hts
Proximity 0.76 miles W
Sale Price 200,000
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location Mores Creek Hts
View
Site 1.3
Quality
Age



Comparable 6

TBD Lot 17 Mores Creek Hts
Proximity 0.72 miles W
Sale Price 199,900
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location Mores Creek Hts
View
Site 1.0
Quality
Age

Plat Map

12/16/24, 1:43 PM

CRS Data - Property Map for



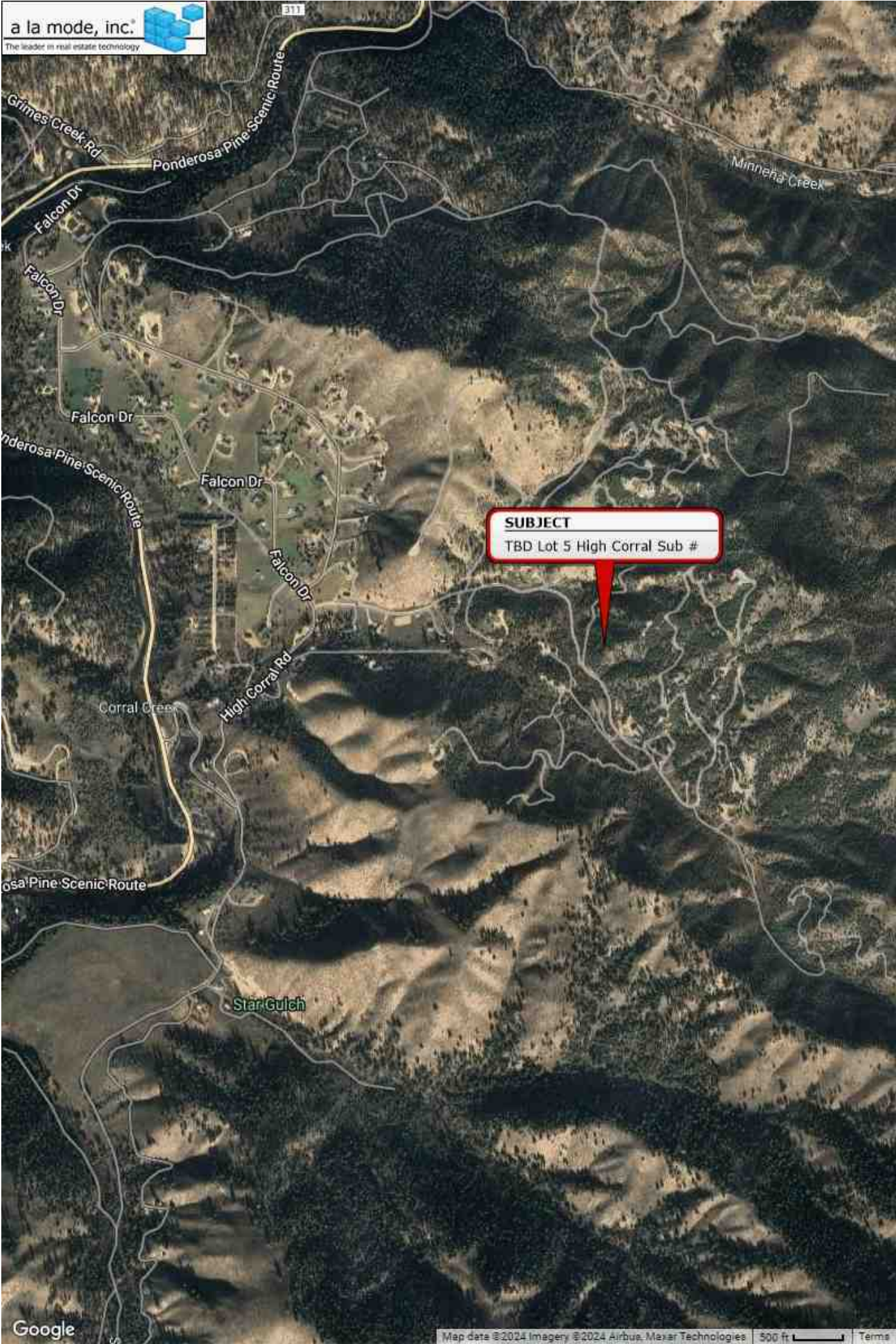
Map for Parcel Address: No Address Available Boise, ID 83716 Parcel ID: RP033020000050



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Location Map

Client	Jordan & Kathryn Whittenburg					
Property Address	TBD Lot 5 High Corral Sub #					
City	Boise	County	Boise	State	ID	Zip Code 83716
Appraiser	Christopher A Brown					



Comparable Sales Map

Client	Jordan & Kathryn Whittenburg					
Property Address	TBD Lot 5 High Corral Sub #					
City	Boise	County	Boise	State	ID	Zip Code 83716
Appraiser	Christopher A Brown					



Assumptions, Limiting Conditions & Scope of Work

Whittenburg
File No.: PPJR24-876

Property Address:	TBD Lot 5 High Corral Sub #	City:	Boise	State:	ID	Zip Code:	83716
Client:	Jordan & Kathryn Whittenburg		Address:	3495 N Sirocco Ave, Meridian, ID 83646			
Appraiser:	Christopher A Brown		Address:	PO Box 1845, Eagle, ID 83616			

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this report or any copy thereof does not carry with it the right of publication.
- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

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

Certifications & Definitions

Whittenburg

File No.: PPJR24-876

Property Address: TBD Lot 5 High Corral Sub #		City: Boise	State: ID	Zip Code: 83716
Client: Jordan & Kathryn Whittenburg		Address: 3495 N Sirocco Ave, Meridian, ID 83646		
Appraiser: Christopher A Brown		Address: PO Box 1845, Eagle, ID 83616		
APPRAISER'S CERTIFICATION				
I certify that, to the best of my knowledge and belief:				
- The statements of fact contained in this report are true and correct. - The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. - Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. - I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.				
Additional Certifications:				
DEFINITION OF MARKET VALUE *:				
Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:				
1. Buyer and seller are typically motivated; 2. Both parties are well informed or well advised and acting in what they consider their own best interests; 3. A reasonable time is allowed for exposure in the open market; 4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and 5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.				
* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.				
Client Contact: Jordan & Kathryn Whittenburg		Client Name: Jordan & Kathryn Whittenburg		
E-Mail: kmurchwhit21@gmail.com		Address: 3495 N Sirocco Ave, Meridian, ID 83646		
APPRAISER		SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
 Appraiser Name: Christopher A Brown Company: Schultz Appraisal, Inc Phone: (208) 336-7600 Fax: E-Mail: propertyproappraiser@gmail.com Date Report Signed: 12/18/2024 License or Certification #: CRA-1874 State: ID Designation: Expiration Date of License or Certification: 01/24/2025 Inspection of Subject: ☒ Did Inspect ☐ Did Not Inspect (Desktop) Date of Inspection: 12/17/2024		Supervisory or Co-Appraiser Name: Company: Phone: Fax: E-Mail: Date Report Signed: License or Certification #: State: Designation: Expiration Date of License or Certification: Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect Date of Inspection:		

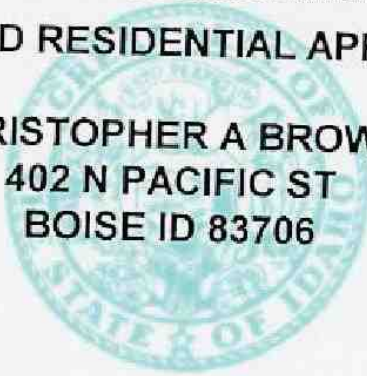
License

**Division of Occupational and Professional Licenses
Department of Self Governing Agencies**

The person named has met the requirements for licensure and is entitled
under the laws and rules of the State of Idaho to operate as a(n)

CERTIFIED RESIDENTIAL APPRAISER

**CHRISTOPHER A BROWN
402 N PACIFIC ST
BOISE ID 83706**



Russell S. Barron
Russell S. Barron
Division Admin

CRA-1874
Number

01/24/2025
Expires