FHA/VA Case No. 061-287013

APPRAISAL OF REAL PROPERTY



LOCATED AT

2 Parkmore St
New Britain, CT 06051
See attached legal

FOR

Raine & Company LLC
3575 Piedmont Rd NE, Suite L-120
Atlanta, GA 30305

OPINION OF VALUE

260,000

AS OF

10/28/2026

BY

Paul Jasko
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Uniform Residential Appraisal Report

061-287013
File # 061-287013

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 2 Parkmore St | City New Britain | State CT | Zip Code 06051
Borrower n/a | Owner of Public Record HUD | County Hartford
Legal Description See attached legal
Assessor's Parcel # D8D/13 | Tax Year 2026 | R.E. Taxes $ 5,162
Neighborhood Name n/a | Map Reference 25540 | Census Tract 4157.00
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) "Dept of HUD REO Appraisal" to help establish a list price.
Lender/Client Raine & Company LLC | Address 3575 Piedmont Rd NE, Suite L-120, Atlanta, GA 30305
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 82;SMARTMLS. The subject was listed on 01/19/2026 for $285,000 and was reduced to $265,000 on 01/27/2026 then was cancelled on 02/11/2026.

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.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? ☐ Yes ☐ No | Data Source(s)
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.

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	50 %
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	$ (000)	(yrs)		2-4 Unit	10 %
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	☐ Over 6 mths	215	Low	25	Multi-Family	5 %
Neighborhood Boundaries	The subject market area is bounded to the North by Route 72, to the South by							515	High	226	Commercial	25 %
City lines and to the West by Corbin St and to the East by Route 9.								342	Pred.	106	Other	10 %

Neighborhood Description New Britain is a City consisting of 13.0 miles and a population of approximately 74,000. The area near the subject has public transportation. There is easy access to employment areas within the Town via Route 9, 71 and 72. New Britain has several recreational areas available to residents. Route 9 and Interstate 84 provide access to employment opportunities outside of the Town.
Market Conditions (including support for the above conclusions) The property values have been overall increasing in the neighborhood and the market is showing signs of stabilizing. There is no new construction of single family homes in the market area however there are homes being purchased renovated and put back on the market. The 10% under land use is for parks, schools, vacant land, places of worship.

SITE

Dimensions See attached legal | Area 9148 sf | Shape Mostly Rectangular | View N;Res;
Specific Zoning Classification Residential Zone T | Zoning Description 6,000 sft 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 # 09003C0491F | FEMA Map Date 09/26/2008
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 easements, encroachments or special assessments were noted.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	☒ One ☐ One with Accessory Unit	☐ Concrete Slab	☐ Crawl Space	Foundation Walls	Stone;Brick/Avg	Floors	Tile;Crpt/Avg/bavg
# of Stories	2	☒ Full Basement	☐ Partial Basement	Exterior Walls	Vinyl/Avg	Walls	Drywll;Plstr/avg
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	785 sq.ft.	Roof Surface	Asphalt/Bavg	Trim/Finish	Wood/avg
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish	0 %	Gutters & Downspouts	Yes/Yes/avg	Bath Floor	Vinyl/Avg
Design (Style)	Colonial	☒ Outside Entry/Exit	☐ Sump Pump	Window Type	DbleHng/Avg	Bath Wainscot	None
Year Built	1905	Evidence of	☐ Infestation	Storm Sash/Insulated	Yes/Avg	Car Storage	☐ None
Effective Age (Yrs)	45	☐ Dampness	☐ Settlement	Screens	Yes/Avg	☒ Driveway	# of Cars 2
Attic	☐ None	Heating ☐ FWA	☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	Asphalt
☐ Drop Stair	☒ Stairs	☒ Other HWRAD	Fuel Oil	☐ Fireplace(s) # 0	☐ Fence None	☐ Garage	# of Cars 0
☐ Floor	☐ Scuttle	Cooling	☐ Central Air Conditioning	☐ Patio/Deck None	☒ Porch CvPrch	☐ Carport	# of Cars 0
☐ Finished	☒ Heated	☐ Individual	☒ Other None	☐ Pool none	☒ Other SmEnPr	☐ Att.	☐ Det. ☐ Built-in

Appliances ☐ Refrigerator ☒ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)
Finished area **above** grade contains: 7 Rooms | 3 Bedrooms | 1.0 Bath(s) | 1,487 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject is a Colonial style home that has 7 rooms, 3 bedrooms and 1 full bath. The subject also has a full unfinished basement and a covered porch. The subject also has a walk up attic that does have heat.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C5;No updates in the prior 15 years;The subject was in overall average to below average condition at the time of the inspection. The kitchen and the baths have not been updated.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☒ Yes ☐ No If Yes, describe
The subject has deteriorating roofing material and per the PCR damaged HVAC and electrical.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

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There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 329,900 to $ 425,000 .
There are 13 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 257,254 to $ 470,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2 Parkmore St New Britain, CT 06051	304 Maple St New Britain, CT 06051		69 Columbia St New Britain, CT 06052		66 Lincoln St New Britain, CT 06052	
Proximity to Subject		0.50 miles E		0.07 miles W		0.73 miles NW	
Sale Price	$		$ 257,254		$ 335,000		$ 305,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 191.41 sq.ft.		$ 247.60 sq.ft.		$ 171.06 sq.ft.	
Data Source(s)		SmartMLS#24171826;DOM 166		SmartMLS#24184034;DOM 10		SmartMLS#24184034;DOM 10	
Verification Source(s)		Ext Inspect;Pblc Records		Ext Inspect;Pblc Records		Ext Inspect;Pblc Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		REO Unknown;0		ArmLth Unknown;0		Estate Unknown;0	
Date of Sale/Time		s10/26;c10/26		s10/26;c07/26		s10/26;c07/26	
Location	N;Res;	N;Res;		N;Res;		A;BsyRd;	+7,500
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	9148 sf	6534 sf	0	8276 sf	0	11761 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Colonial	DT2;Colonial		DT2;Colonial		DT2;Colonial	
Quality of Construction	Q4	Q4		Q3	-3,400	Q4	
Actual Age	121	119	0	126	0	126	0
Condition	C5	C5		C3	-67,000	C4	-30,500
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 1.0	6 / 3 / 2.0	-5,000	6 / 3 / 1.1	-2,500	8 / 4 / 2.0	-5,000
Gross Living Area	1,487 sq.ft.	1,344 sq.ft.	+4,300	1,353 sq.ft.	+4,000	1,783 sq.ft.	-8,900
Basement & Finished Rooms Below Grade	785sf0sfwu	672sf0sfwu	0	606sf0sfwu	0	816sf0sfwu	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	HWRD/None	HWBB/None	0	FWA/None	0	HWBB/None	0
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	2dw	1gd2dw	-5,000	2dw		1gd2dw	-5,000
Porch/Patio/Deck	CvPr;SmEnPr	CvPrch	0	CvPr;Wdk	0	EnPr;2CvPr;	-8,000
Fireplaces	Fpl-0	Fpl-0		Fpl-0		Fpl-1	-2,000
IGPool	None	None		None		None	
Net Adjustment (Total)		☐ + ☒ -	$ -5,700	☐ + ☒ -	$ -68,900	☐ + ☒ -	$ -51,900
Adjusted Sale Price of Comparables		Net Adj. 2.2 % Gross Adj. 5.6 %	$ 251,554	Net Adj. 20.6 % Gross Adj. 23.0 %	$ 266,100	Net Adj. 17.0 % Gross Adj. 21.9 %	$ 253,100

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) Public 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) Public 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	10/01/2026			
Price of Prior Sale/Transfer	$0			
Data Source(s)	Public Records	Public Records	Public Records	Public Records
Effective Date of Data Source(s)	10/28/2026	10/28/2026	10/28/2026	10/28/2026

Analysis of prior sale or transfer history of the subject property and comparable sales The last transfer for the subject was a foreclosure transfer.

Summary of Sales Comparison Approach GLA adjusted at $30/sft, full baths were adjusted at $5,000 and half baths were adjusted at $2,500. Comps #2, #3 and #4 were adjusted down for their superior condition due to overall superior upkeep and or recent updating. Comp #2 was adjusted for its superior quality due to the use of stone counters in the kitchen. Comp #3 was adjusted up for being located on a busier traveled roadway. Some weight was given to all 4 comps with the most weight being given to comps #1, #2 and #3 as they were closed sales.

Indicated Value by Sales Comparison Approach $ 260,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 260,000 **Cost Approach (if developed) $** 0 **Income Approach (if developed) $** 0

Uninsurable: Properties offered for sale "Uninsured" do not meet, in their as-is condition, FHA's MPR or MPS and the cost of repairs identified by the appraiser, to meet MPR or MPS, are estimated to exceed $10,000. Uninsurable properties can qualify for FHA's Section 203(k) rehabilitation program and, depending upon the scope and extent of repairs needed, the Streamlined (k) Limited Repair Program.

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: This is a Hud REO "as-is" appraisal reference HUD Handbook 4000.1 Appendix A, Mortgagee Letter 00-227, and the current M&M Contract.

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 $ 260,000 **, as of** 10/28/2026 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

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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) Land sales were very limited in town and the land value was determined through land sales within the last 3 years and within close proximity to the subject.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data --

Quality rating from cost service -- Effective date of cost data --

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

Site value was determined through site sales. Estimated remaining economic life is approximately 30 years.

OPINION OF SITE VALUE				=$ 75,000
DWELLING	Sq.Ft. @ $			=$
	Sq.Ft. @ $			=$
				=$
Garage/Carport	Sq.Ft. @ $			=$
Total Estimate of Cost-New				=$
Less Depreciation	Physical	Functional	External	=$( )
Depreciated Cost of Improvements				=$
"As-is" Value of Site Improvements				=$
INDICATED VALUE BY COST APPROACH				**=$ 0**

Estimated Remaining Economic Life (HUD and VA only) 30 Years

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)

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.

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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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.

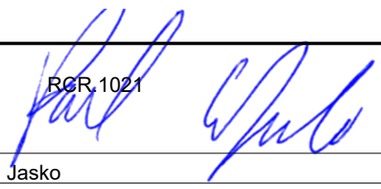
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

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 RCR.1021

Signature 
Name Paul Jasko
Company Name Jasko Real Estate Appraisal, LLC
Company Address 35 Canady Ln
Madison Ct 06443
Telephone Number (860) 304-9039
Email Address Jaskorealestate@hotmail.com
Date of Signature and Report 10/29/2026
Effective Date of Appraisal 10/28/2026
State Certification # RCR.0001021
or State License #
or Other (describe) State #
State CT
Expiration Date of Certification or License 04/30/2027

ADDRESS OF PROPERTY APPRAISED
2 Parkmore St
New Britain, CT 06051
APPRAISED VALUE OF SUBJECT PROPERTY $ 260,000

LENDER/CLIENT
Name No AMC
Company Name Raine & Company LLC
Company Address 3575 Piedmont Rd NE, Suite L-120, Atlanta, GA 30305
Email Address --

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

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

FHA/VA Case No. 061-287013

Uniform Residential Appraisal Report

061-287013
File # 061-287013

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	2 Parkmore St New Britain, CT 06051	37 Brady Ave New Britain, CT 06052					
Proximity to Subject		0.46 miles W					
Sale Price	$		$ 329,900		$		$
Sale Price/Gross Liv. Area	$ sq.ft.	$ 197.78 sq.ft.		$ sq.ft.		$ sq.ft.	
Data Source(s)		SmartMLS#24201853;DOM 19					
Verification Source(s)		Ext Inspect;Pblc Records					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		Listing					
Date of Sale/Time		c09/26					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	9148 sf	6098 sf	0				
View	N;Res;	N;Res;					
Design (Style)	DT2;Colonial	DT2;Colonial					
Quality of Construction	Q4	Q4					
Actual Age	121	91	0				
Condition	C5	C4	-33,000				
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 1.0	7 / 3 / 1.1	-2,500	/ /		/ /	
Gross Living Area	1,487 sq.ft.	1,668 sq.ft.	-5,400	sq.ft.		sq.ft.	
Basement & Finished Rooms Below Grade	785sf0sfwu	728sf0sfwu	0				
Functional Utility	Average	Average					
Heating/Cooling	HWRD/None	HWRD/None					
Energy Efficient Items	Standard	Standard					
Garage/Carport	2dw	1gd2dw	-5,000				
Porch/Patio/Deck	CvPr;SmEnPr	LrgDeck	0				
Fireplaces	Fpl-0	Fpl-1	-2,000				
IGPool	None	None					
Net Adjustment (Total)		☐ + ☒ -	$ -47,900	☐ + ☐ -	$	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 14.5 % Gross Adj. 14.5 %	$ 282,000	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

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	10/01/2026			
Price of Prior Sale/Transfer	$0			
Data Source(s)	Public Records	Public Records		
Effective Date of Data Source(s)	10/28/2026	10/28/2026		

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

ANALYSIS / COMMENTS

Analysis/Comments

FHA/VA Case No. 061-287013

Market Conditions Addendum to the Appraisal Report

061-287013

File No. 061-287013

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 2 Parkmore St City New Britain State CT ZIP Code 06051

Borrower n/a

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	2	3	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	1.33	0.67	1	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	0	2	2	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	3	2	☐ 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	$369,000	$343,000	$275,000	☐ Increasing	☐ Stable	☒ Declining
Median Comparable Sales Days on Market	14.5	22.5	68	☐ Declining	☐ Stable	☒ Increasing
Median Comparable List Price	0	$269,950	$377,450	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	0	145	43	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	101.12	99.93	98.94	☐ 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.). The data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

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).

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. SmartMLS was the data source used to complete the Market Conditions Addendum. 10/28/2026

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.

Over the past 12 months for similar comparable sales the market area of the subject appears to be showing a decrease in the market and looking at the most current listing data it seems to indicate a possible increase in the market moving forward. The above data is not considered to be sufficient in determining a accurate trend for the market area.

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	Signature
Appraiser Name Paul Jasko	Supervisory Appraiser Name
Company Name Jasko Real Estate Appraisal, LLC	Company Name
Company Address 35 Canady Ln, Madison Ct 06443	Company Address
State License/Certification # RCR.0001021 State CT	State License/Certification # State
Email Address Jaskorealestate@hotmail.com	Email Address

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

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

Supplemental Addendum

File No. 061-287013

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						

Additional Comments Addendum

Purpose of the Report

Intended Use of appraisal or function of the HUD REO appraisal is to provide the "as-is" value of a foreclosed property for marketing and bidding purposes.

Repairs, Alterations, Required Inspections:

A property condition report was completed on 10/24/2026 and was made available to the appraiser by the client. This report has been retained by the appraiser and is part of the appraisers work file.

Extraordinary assumptions

The mechanical systems were not checked for functionality by the appraiser; however, a visual inspection was performed. The PCR indicated HVAC and electrical damage and the remaining mechanicals were in satisfactory condition. If this proves to be false, the appraiser has the right to change opinion or estimated value of this report.

“All properties built prior to 1978 will require a lead base paint inspection and possible stabilization if FHA financing is used."

HUD Include: Dwelling doesn't meet HUD’s minimum property standard for existing dwellings per Handbook 4000.1

Utilities were not on at the time of the appraisers inspection.

Minor peeling paint. $250

Deteriorating roof. $10,000

Per the PCR damaged and missing HVAC system. $1,500

Per the PCR damaged and missing electrical system. $1,000

The total MPR repairs are estimated at $12,750

Uninsurable: Properties offered for sale "Uninsured" do not meet, in their as-is condition, FHA's MPR or MPS and the cost of repairs identified by the appraiser, to meet MPR or MPS, are estimated to exceed $10,000. Uninsurable properties can qualify for FHA’s Section 203(k) rehabilitation program and, depending upon the scope and extent of repairs needed, the Streamlined (k) Limited Repair Program.

Supplemental Addendum

File No. 061-287013

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						

Intended User/Intended Use

The intended user of a REO appraisal is the M&M contractor, the lender (under certain circumstances) and HUD/FHA. The Intended Use is to evaluate the property that is the subject of this appraisal for marketing of REO finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form and the Definition of Market Value. No additional Intended Users are identified by the appraiser

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.

Adverse Environmental Conditions

There were no apparent adverse environmental conditions noted at the time of inspection either on the site, in the improvements, or area of the subject. However, the appraiser is not an environmental expert. The improvements were built prior to 1978 and might contain lead paint. The appraiser is not an environmental expert and could not determine the presence of the lead paint. The buyer is encouraged to consider obtaining the resources of an environmental expert if additional knowledge of the condition of the lead paint or other environmental issues is desired. The existence of potentially hazardous material or toxic material used in the construction or maintenance of the subject property and/or existence of potentially hazardous or toxic material on the subject property (which may or may not be present) was not observed by the appraiser. The appraiser has no knowledge of the existence of any hazardous or toxic materials on the property. The appraiser is not, nor does he pretend to be, qualified to detect the existence, extent, or potential damage, of any hazardous or toxic materials on the subject property. The existence of any hazardous or toxic material in or on the subject property may have an effect on the estimate of market value for the subject property.

Digital Photographs

This report contains digital imaged photographs. Each photo is an original and the appraiser has not altered the photo's in any way that would misrepresent the properties.

Digital Signatures

This appraisal report utilizes a digital signature which complies with the Uniform Standards of Professional Appraisal Practice. The software used to sign the report has the required security measures in place to protect the appraisers signature and only the appraiser has control of placing the signature in the report.

Electronically affixing a signature to a report carries the same authenticity and responsibility as an ink signature on a printed paper report.

Extent of the Appraisal Process

The scope of the appraisal involves valuation of the property based upon an interior inspection, information obtained by public records, town hall records, multiple listing services (MLS), and from the appraisers files. Where possible data obtained from MLS is confirmed from a second source. Pertinent information and data developed is presented in this report as descriptive information or as market data in the applicable approaches to value. All three approaches to value(the cost approach, the sales comparison approach and the income approach have been considered. the final opinion of value is made after the completion of all information gathering and data analysis.

In developing the final estimate of value the appraiser considered all resources to developing value. The Income Approach, while considered, was not developed due to the lack of sufficient data to confirm a GRM. The Sales Comparison Approach was given the entire weight in developing the value and the Cost Approach was not developed due to clients request.

Additional Certifications

In accordance with the competency provisions of USPAP, the appraiser certifies that his education experience and knowledge is sufficient to appraiser this type of property and that no other appraiser has provided significant professional assistance to the person in inspecting the property and in the completion of the analysis.

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 the developing 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 the appraisal.

In compliance with the Ethics Rule of USPAP, I certify that I have not appraised this property within the 3 years preceding the acceptance of the assignment

"As per USPAP guidelines the conclusion of value in this report is based upon an exposure time of 1 to 4 months. The Exposure time definition is :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."

THE APPRAISER HAS DEVELOPED AN APPRAISAL ON THE SUBJECT PROPERTY IN ACCORDANCE TO STANDARD 1 OF USPAP AND HAS COMMUNICATED THE RESULT OF THE APPRAISAL IN AN APPRAISAL REPORT, PURSUANT TO STANDARD RULES 2-2(A), USPAP (01/01/2014) AND FHA GUIDELINES.

THE APPRAISERS ANALYSIS, OPINIONS AND CONCLUSIONS WERE DEVELOPED IN ACCORDANCE WITH AND IN CONFORMITY TO THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) STANDARDS RULE 2-3, THAT TOOK EFFECT AUGUST 1990, BY FNMA AND THE OFFICE OF THE COMPTROLLER, AND WITH THE FEDERAL FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA); AND TITLE XI.

Highest and Best Use statement:

The appraiser has analyzed the relevant legal, physical and economic factors to the extent necessary to develop the appraisers conclusion of highest and best use. The location is in a residential area, the zoning is a residential zone and this site conforms with current zoning regulations, and the improvements have sufficient economic life. These factors all support the highest and best use conclusion for the subjects current use

The global outbreak of a "novel corona virus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal. The market values overall for single family homes in the town of New Britain have increased since June of 2020 and the market is showing signs of stabilizing over the last several months.

ENVIRONMENTAL COMPLIANCE RECORD
SINGLE FAMILY PROPERTY DISPOSITION

File No.: 061-287013

FHA CASE NUMBER: 061-287013

PROPERTY ADDRESS:
2 Parkmore St
New Britain, CT 06051

COMPLIANCE FINDINGS	SOURCE/DOCUMENTATION
1. HISTORIC PRESERVATION Property ☐ is ☒ is not listed on the National Register of Historic Places. Property ☐ is ☒ is not located in an Historical District. Note: An appropriate deed restriction will be required if property meets either of the foregoing conditions.	Checked National Register of Historical Places. Checked National Register of Historical Places.
2. FLOODPLAIN Property ☐ is ☒ is not located within a FEMA Special Flood Hazard Area. Note: Flood insurance may be required.	Panel #: Map #: 09003C0491F Date of Map: 09/26/2008
3. AIRPORT RUNWAY CLEAR ZONES (24 CER 51D) Property ☐ is ☒ is not located within boundary of runway zone. If "yes", ** has the airport operator declined to aquire the property? ☐ yes ☐ no ** a signed disclaimer is required (24 CFR Part 51D).	Property not within 3,000 feet of the runway clear zone.
4. SUMMARY Additional actions ☐ are ☒ are not required on the basis of the findings above. If additional actions are required, describe them in an attachment.	

Instructions for Completion of Environmental Compliance Record

Environmental Compliance. Single Family Property Disposition is subject to the environmental policy and procedures shown at 24 CFR Part 50, where applicable. An Environmental Compliance Record must be completed for each acquired property prior to listing for sale and the results considered in the development of the terms and condition of the sale. The Contractor shall use the format contained in Exhibit 4, Attachment B-1, for documentation of the review. The compliance record is to be maintained in the individual property file.

Preparing the Compliance Record. To document the results of compliance findings, use copies of the appropriate floodplain and airport runway maps, and the National Register of Historic Places, in order to identify those properties that are subject to these three requirements. Instructions for completing the compliance findings on the Environmental Compliance Record are:

1. Historic Preservation. The National Register of Historic Places identifies specific properties and historic districts which are subject to historic preservation requirements, If a HUD-Owned Property is listed on the register, or the district in which it is located is listed, a deed restriction must be prepared. Consult with counsel for appropriate language to be included in the deed.

2. Floodplain. Based on the floodplain map, properties located in Special Flood Hazard Areas (SFHA) which are being sold with HUD-insured mortgages or with buydowns or cash rebates, are required to have flood insurance. At the time of assignment of a case to the closing agent, the closing agent must be alerted to this requirement and must ensure that the purchaser obtains flood insurance. Such insurance may be purchased from any state licensed agent. If a property is located in a SFHA in a community which is suspended from or is not participating in the National Flood Insurance Program, the property must be offered on an uninsured basis and without a buydown or cash rebate. Listing advertisements must disclose such properties.

3. Airport Runway Clear Zones. Based on airport clear zone maps, properties located within the runway clear zone must be offered to the airport operator before the public listing. Property will be sold to the airport in accordance with the policy on sales to local governments described in Exhibit 2. A decision by the airport operator not to purchase must be documented in the file, preferably in the form of a letter from the airport operator. In the absence of such a letter, a note to the file documenting the verbal response by the airport operator is sufficient

   Bidders on properties located in runway clear zones must provide a signed Notice to Prospective Buyers of Properties Located in Runway Clear Zones and Clear Zones (see Exhibit 4, Attachment B-2). In those few jurisdictions which have properties in runway clear zones, Selling Brokers must be provided with copies of this notice and be advised that it must be included when submitted a bid on a property which is located in a runway clear zone.

Listing for Sale. Any property which is subject to these historic, floodplain, or airport clear zone requirements must be so identified when listing the property for sale

NOTE: OTHER ENVIRONMENTAL STATUTES, EXECUTIVE ORDERS AND AUTHORITIES
The remainig statutes and authorities cited at 24 CFR 50.4 do not require compliance because they are not relevant to property disposition actions which do not involve new construction.

Preparer: Paul Jasko
Title: RCR.1021 Date: 10/29/2026

Supervisor: _____
Title: _____ Date: _____

Paul Jasko

File No. 061-287013

January 1990

REVISED LEAD BASED PAINT CERTIFICATION - SECOND REVISION

Defective paint surfaces are defined as cracking, scaling, chipping, peeling or loose paint surfaces on all interior and exterior surfaces on all structures which make up the subject property regardless of height.

This certification must be completed as part of all FHA appraisals on properties constructed prior to 1978.

FHA CASE NUMBER: 061-287013

PROPERTY ADDRESS: 2 Parkmore St
New Britain, CT 06051

I hereby certify that the above property has been visually inspected by me on 10/28/2026 and the following was found:

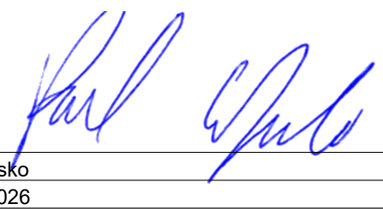
☐ No defective paint surfaces found.

☒ Defective paint surfaces found as follows: Peeling paint interior.

☐ If defective paint is removed from any surface of the structure on the property, clear compliance for the removal will be given by the FHA fee appraiser only if the paint chips and other debris are collected in the removal process and disposed of properly.

Appraiser must transfer these narrative comments to the Valuation Condition Sheet, if defective paint surfaces are found.

I estimate the cost to treat the defective paint surface is 250 .

Signature 

Name Paul Jasko

Date 10/29/2026

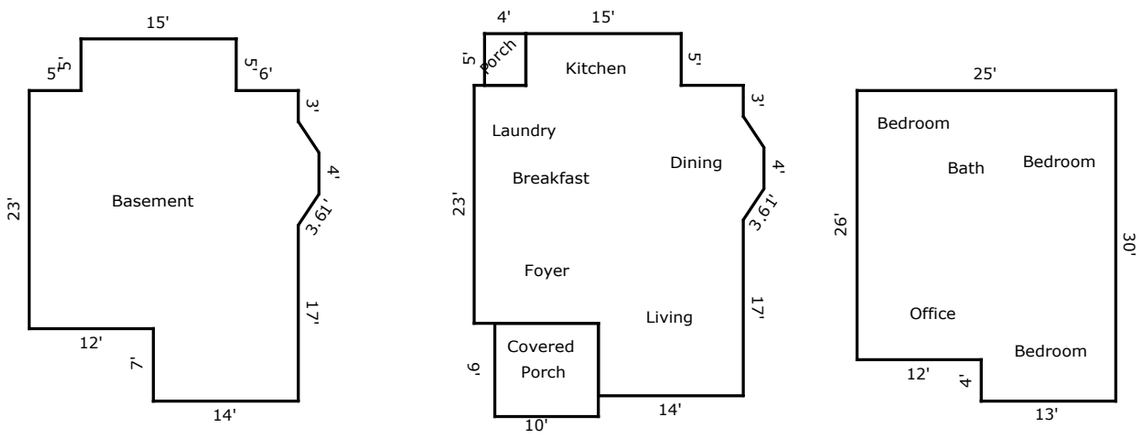
State Certification # RCR.0001021 State CT

Or State License # State

FHA/VA Case No. 061-287013

Building Sketch

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	785 Sq ft	15 × 5	= 75
		0.5 × 3 × 2	= 3
		0.5 × 2 × 3	= 3
		4 × 2	= 8
		26 × 23	= 598
		7 × 14	= 98
Second Floor	702 Sq ft	25 × 26	= 650
		4 × 13	= 52
Total Living Area (Rounded):	**1487 Sq ft**		
Non-living Area			
Open Porch	90 Sq ft	10 × 9	= 90
Closed Porch	20 Sq ft	4 × 5	= 20
Basement	785 Sq ft	0.5 × 3 × 2	= 3
		0.5 × 2 × 3	= 3
		4 × 2	= 8
		15 × 5	= 75
		26 × 23	= 598
		7 × 14	= 98

Legal Description

Doc ID: 007254800002 Type: LAN
BK 2255 PG 366-367

Record and Return To:
Post Sale
Korde & Associates, P.C.
900 Chelmsford Street, Suite 3102
Lowell, MA 01851

DEED IN LIEU OF FORECLOSURE

Property Address: 2 Parkmore Street, New Britain, CT 06051

KNOW ALL MEN BY THESE PRESENTS, that **I, Shirley R. Murr** of 15 View St, Plainville, CT 06062

for consideration of forgiveness of debt in the amount of Two Hundred Forty-Two Thousand Thirteen Dollars and Sixty-Four Cents ($242,013.64) Dollars, does hereby

GRANT to **The Secretary of Housing and Urban Development**, with a mailing address of 451 Seventh Avenue SW, Washington, DC 20410

with QUITCLAIM COVENANTS the following described property:

A certain piece or parcel of land with all the buildings and improvements thereon, situated in the Town of New Britain, County of Hartford and State of Connecticut, known as No. 2 Parkmore Street, and more particularly bounded and described as follows, to wit:

BOUNDED:

NORTH by Columbia Street; 143 feet, more or less.

NORTHEAST by land now or formerly of Clayton Parker; 11 feet, more or less;

EAST by land now or formerly of Howard Corbin; 65 feet, more or less;

SOUTH by land now or formerly of George Pittsinger; 119 feet, more or less; and

WEST by Parkmore Street; 50 feet.

This deed is an absolute conveyance, the Grantor having transferred said premises with the improvements thereon to the Grantee for a fair and adequate consideration, such consideration being full satisfaction of all obligations secured by the mortgage executed by **Edward M. Murr and Shirley R. Murr** to **Webster Bank, National Association** dated **July 18, 2005, and**

NO CONVEYANCE TAX COLLECTED

NEW BRITAIN, CT TOWN CLERK

UNOFFICIAL

FHA/VA Case No. 061-287013

Plat Map

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Flood Map

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						

REALIST

APN NBRI-000D8D-000013 | CLIP 5208522322

2 Parkmore St, New Britain, CT 06051-3356, Hartford County

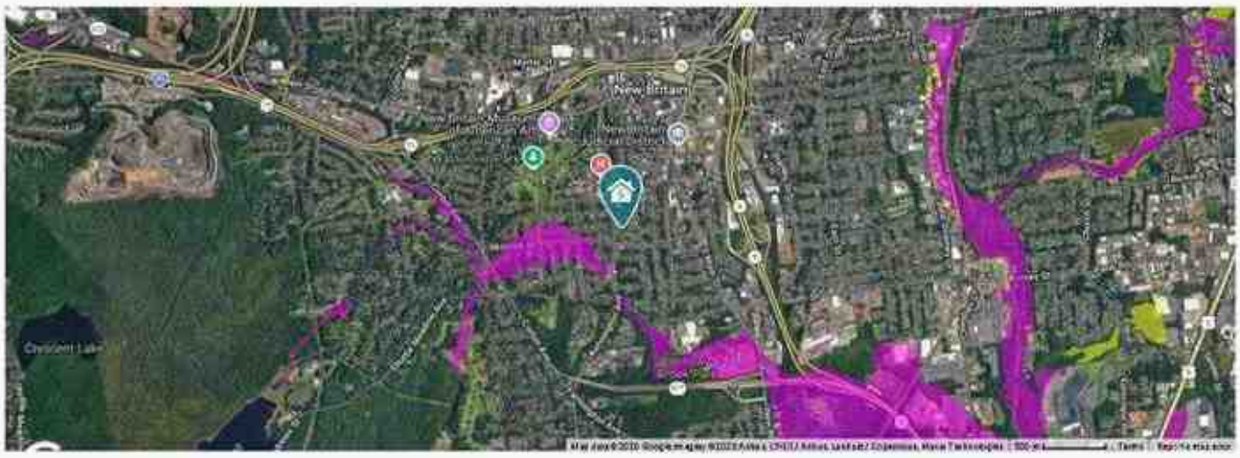
STANDARD FLOOD MAP

Flood Zone Determination

Report Generated on October 29, 2025

Flood Zone Determination

OUT



Special Flood Hazard Area (SFHA)	Out
Community Participation Status	R - Regular
Distance to 100 yr Flood Plain	767 ft
Community Number - Map Panel & Suffix	090032-0491F
Flood Zone Code	X
Panel Date	September, 26, 2008
County	Hartford
Original Panel Firm Date	July, 16, 1981
FIPS Code	09003
Coastal Barrier Resource Area (CBRA)	Out
Community Name	New Britain, City Of
Letter of Map Amendment (LOMA)	N/A

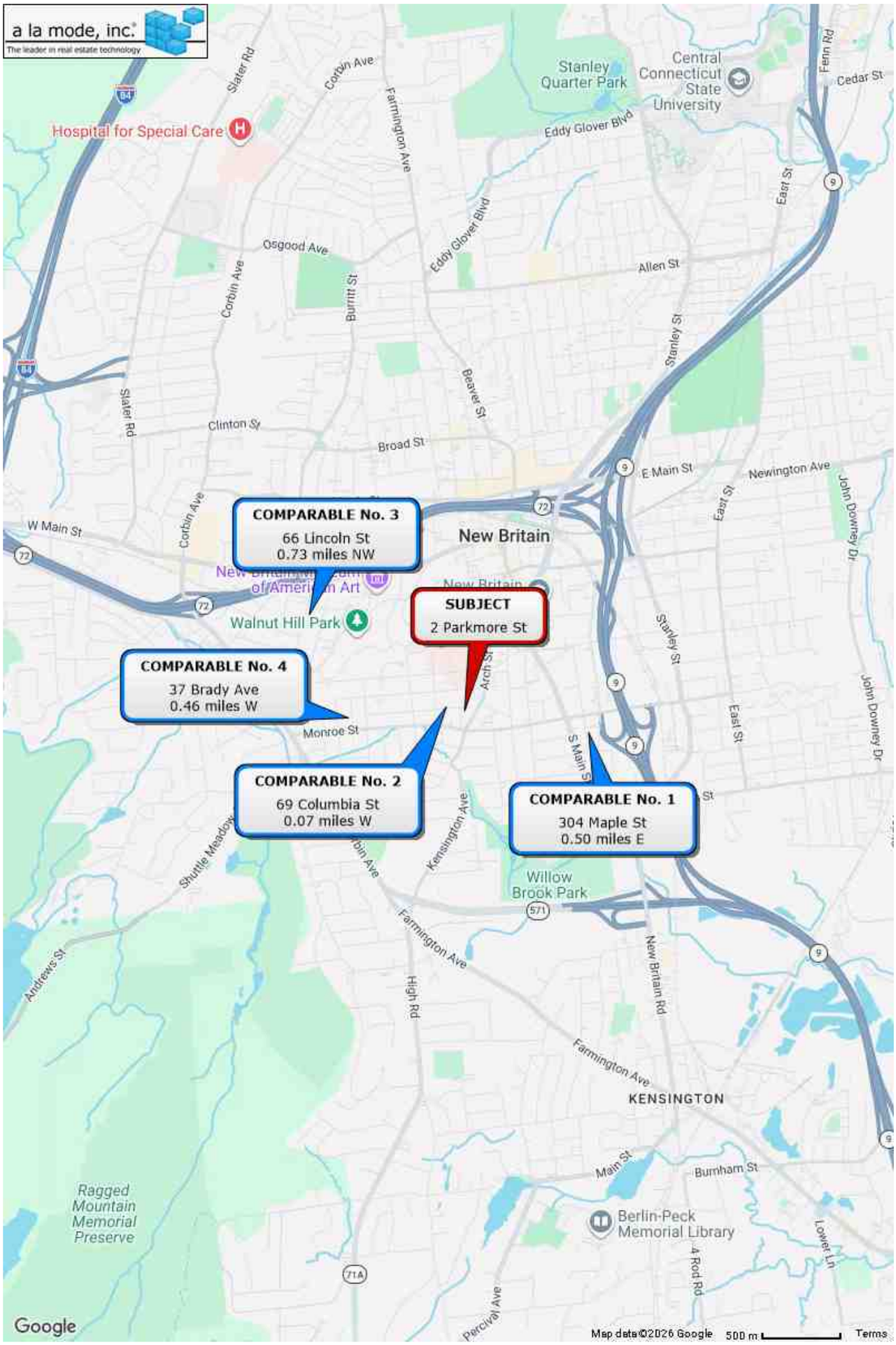
Flood Map | Courtesy of Paul Jeske, Smart MLS, Inc

The data within this report is compiled by CoStar from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality. This report is for informational purposes only and is not a Flood Certification Report.

Generated on: 10/29/25 09:38 AM UTC

Location Map

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



FHA/VA Case No. 061-287013

Subject Photos

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



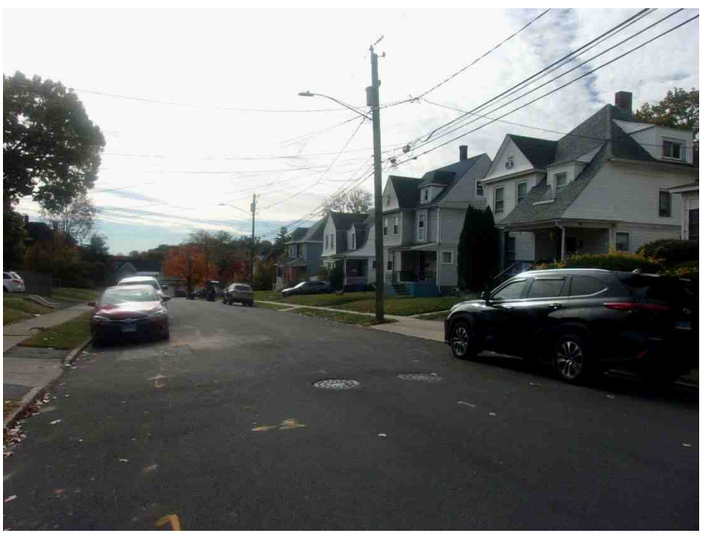
Subject Front

2 Parkmore St

Sales Price	
Gross Living Area	1,487
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q4
Age	121



Subject Rear



Subject Street

FHA/VA Case No. 061-287013

Subject Photos

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Side view

2 Parkmore St
Sales Price
Gross Living Area 1,487
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;
Site 9148 sf
Quality Q4
Age 121



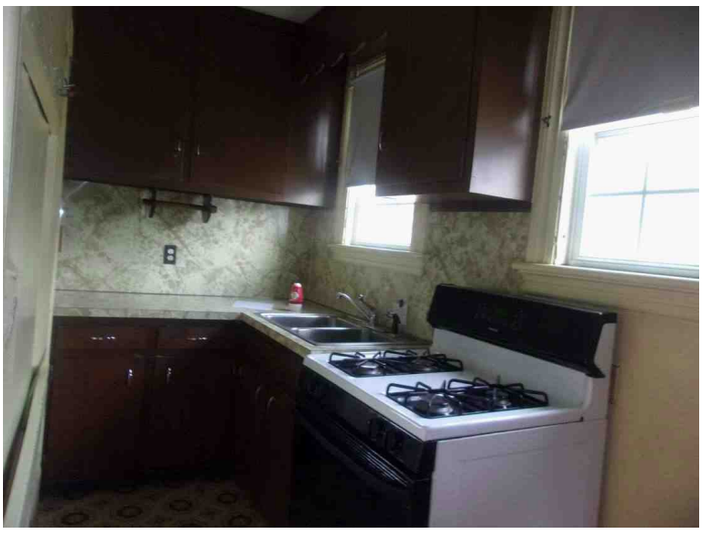
Side view



Mechanicals

Subject Photos

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Kitchen

2 Parkmore St	
Sales Price	
Gross Living Area	1,487
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q4
Age	121



Living room



Dining room

FHA/VA Case No. 061-287013

Subject Photos

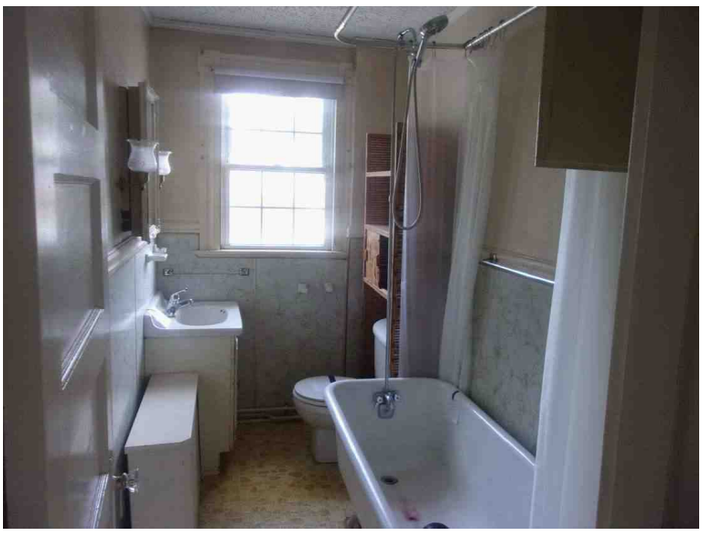
Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Breakfast area/Laundry area

2 Parkmore St

Sales Price	
Gross Living Area	1,487
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q4
Age	121



Full bath



Bedroom

FHA/VA Case No. 061-287013

Subject Photos

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Bedroom

2 Parkmore St	
Sales Price	
Gross Living Area	1,487
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q4
Age	121



Office



Bedroom

Subject Photo Page

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Peeling paint

2 Parkmore St

Sales Price	
Gross Living Area	1,487
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q4
Age	121



Peeling paint



Water stains on attic ceiling

FHA/VA Case No. 061-287013

Subject Photo Page

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Deteriorating roof

2 Parkmore St

Sales Price	
Gross Living Area	1,487
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q4
Age	121



Deteriorating roof

FHA/VA Case No. 061-287013

Comparable Photos 1-3

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Comparable 1

304 Maple St

Prox. to Subject	0.50 miles E
Sales Price	257,254
Gross Living Area	1,344
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6534 sf
Quality	Q4
Age	119



Comparable 2

69 Columbia St

Prox. to Subject	0.07 miles W
Sales Price	335,000
Gross Living Area	1,353
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	8276 sf
Quality	Q3
Age	126



Comparable 3

66 Lincoln St

Prox. to Subject	0.73 miles NW
Sales Price	305,000
Gross Living Area	1,783
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	11761 sf
Quality	Q4
Age	126

Comparable Photos 4-6

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



Comparable 4

37 Brady Ave

Prox. to Subject	0.46 miles W
Sales Price	329,900
Gross Living Area	1,668
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	6098 sf
Quality	Q4
Age	91

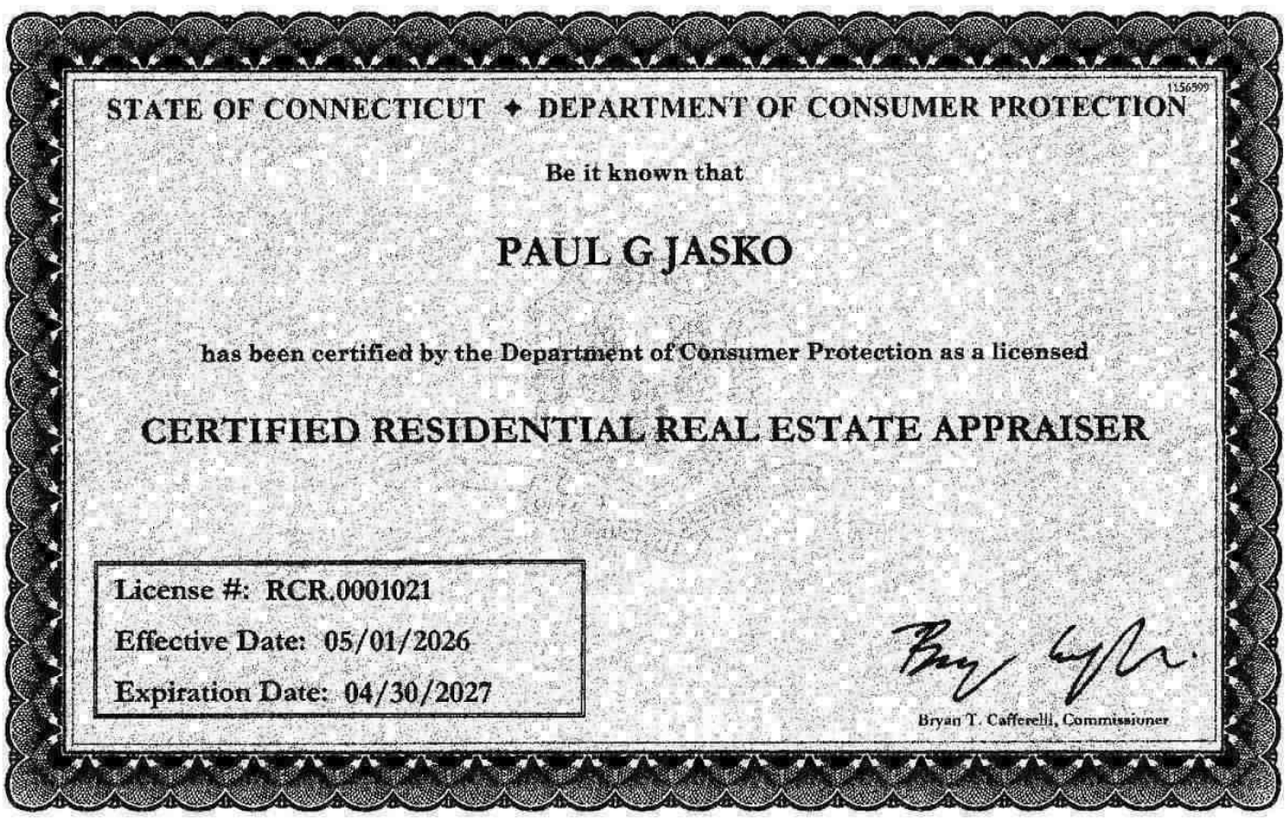
File photo

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Appraisers License

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						



STATE OF CONNECTICUT ✦ DEPARTMENT OF CONSUMER PROTECTION

1156599

Be it known that

PAUL G JASKO

has been certified by the Department of Consumer Protection as a licensed

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

License #: RCR.0001021
Effective Date: 05/01/2026
Expiration Date: 04/30/2027

Bryan T. Cafferelli, Commissioner

E&O Insurance

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						

Aspen

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

LIA Administrators & Insurance Services

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

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Date Issued: 7/7/2026 Policy Number: AAI001926-12 Previous Policy Number: AAI001926-11

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 154077
Named **Insured:**
JASKO REAL ESTATE APPRAISAL, LLC
Paul G. Jasko, Member
35 Canady Lane
Madison, CT 06443

2. **Policy Period:** From: 07/18/2026 To: 07/18/2027
12:01 A.M. Standard Time at the address stated in **1** above.

3. **Deductible:** $1000 Each **Claim**

4. **Retroactive Date:** 07/18/2003

5. **Inception Date:** 07/18/2015

6. **Limits of Liability:** **A.** $1,000,000 Each **Claim**
B. $1,000,000 Aggregate

7. **Covered Professional Services (as defined in the Policy and/or by Endorsement):**

Real Estate Appraisal and Valuation:	Yes	X	No		
Residential Property:	Yes	X	No		
Commercial Property:	Yes		No	X	
Bodily Injury and Property Damage Caused During Appraisal Inspection ($100,000 Sub-Limit):	Yes	X	No		(If "yes", added by endorsement)
Right of Way Agent and Relocation:	Yes		No	X	
Machinery and Equipment Valuation:	Yes		No	X	
Personal Property Appraisal:	Yes		No	X	(If "yes", added by endorsement)
Real Estate Sales/Brokerage:	Yes		No	X	(If "yes", added by endorsement)

8. Report **Claims** to: LIA Administrators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa Street, Santa Barbara, CA 93102-1319

9. **Annual Premium:** **$587.00**

10. **Forms attached at issue:** LIA002 (04/19) LIA CT (09/19) LIA012 (06/22) LIA018 (06/20) LIA021 (02/22) LIA122 (05/19) LIA131 (05/19) LIA164 (05/19) LIA169 (12/21) LIA173 (01/24) LIA174 (01/25)

This Declarations page, together with the completed and signed Policy Application including all attachments and thereto, and the Policy shall constitute the contract between the Named **Insured** and the Company.

07/07/2026
Date

By _____
Authorized Representative

LIA001 (05/22)

FHA/VA Case No. 061-287013

PCR Report

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						

Property Condition Report

Case Number:	061-287013	**Contract Area:**	3P
Current Step:	1c-Ready to Show Condition	**Address:**	2 PARKMORE ST
Step Date:	10/24/2026	**City, St Zip:**	NEW BRITAIN, CT 06051-0000
HOC:	Philadelphia		

Property Condition Report

Item Description/Condition		Item Functionality		Functionality/Test Notes
Cooling/Air-Conditioner:	N/A	**HVAC tested and functional?:**	No	System Incomplete Missing Components
--Heating/Furnace:	Damaged			
--HVAC System Duct:	N/A			
Electrical Wiring:	Damaged	**Electric supply tested and functional?:**	No	Could not test due to missing electrical components
--Other:	N/A			
--Other:	N/A			
Stove/Range/Oven:	Missing	**Built-in appliances tested and functional?:**	No	Appliances missing could not test
--Kitchen Cabinets:	OK			
--Other:	Missing			
Plumbing:	OK	**Water supply tested and functional?:**	Yes	Pressure Test PASS
--Sink:	OK			
--Other:	N/A			
Water Heater:	OK	**Water heater functional?:**	Yes	Water heater visually inspected PASS
Sewer/Septic System:	OK	**Sanitary & plumbing system functional?:**	Yes	Pour water/antifreeze in drains PASS
--Toilet:	OK			
--Other:	N/A			
Roof:	OK	**Roofing in acceptable condition?:**	Yes	PASS - visually inspected peaks, valleys, ridge lines/caps, chimneys soffits, vents
--Other:	N/A			

Tax Doc

Borrower	n/a						
Property Address	2 Parkmore St						
City	New Britain	County	Hartford	State	CT	Zip Code	06051
Lender/Client	Raine & Company LLC						

2 PARKMORE ST

Location	2 PARKMORE ST	**Mblu**	D8D/ 13/ / /
Acct#	70400002	**Owner**	MURR SHIRLEY R
Total Market Va...	$131,740	**Appraisal**	$188,200
PID	13081	**Building Count**	1

Current Value

Appraisal			
Valuation Year	**Improvements**	**Land**	**Total**
2022	$120,300	$67,900	$188,200
Assessment			
Valuation Year	**Improvements**	**Land**	**Total**
2022	$84,210	$47,530	$131,740

Owner of Record

Owner MURR SHIRLEY R
Co-Owner
Address 2 PARKMORE ST
NEW BRITAIN , CT 06051

Sale Price $0
Certificate
Book & Page 2209/377
Sale Date 03/17/2025

Ownership History

Ownership History				
Owner	**Sale Price**	**Certificate**	**Book & Page**	**Sale Date**
MURR SHIRLEY R	$0		2209/377	03/17/2025
MURR SHIRLEY R	$0		0689/0179	03/11/2024
MURR EDWARD M +	$0		0689/0179	08/16/1972
DOROTHY B WRENN	$0		0409/0039	09/13/1955
IDA A BARNES	$0		0131/0018	01/01/1900

Building Information

Building 1 : Section 1

Year Built: 1905
Living Area: 1,608
Replacement Cost: $187,929
Building Percent Good: 64