

Town of New Hartford

Board of Assessment Appeals

Pursuant to P.A. 95-283 of the State of Connecticut.

A written application to appeal an assessment must be filed on or before February 20, 2020.

Please complete the "Application to Appeal" section and return to the address at the right by February 20, 2020.

Applications may be sent to:

Board of Assessment Appeals
c/o Assessor's Office
Town of New Hartford
530 Main Street, P.O. Box 316
New Hartford, CT 06057
Phone: 860.379.5235

APPLICATION TO APPEAL

Grand List of October 1, 2019 for Real Estate, Personal Property and Motor Vehicle

** Must be completed*

Property Owner's Name: Lansford W. Perry

Property Location: 68 Ratlum Road

number & street name, or assessor's map, block and lot number

Property Type: ☒ Real Estate ☐ Personal Property ☐ Motor Vehicle

Reason for Appeal: I filed timely PA490 paperwork with Assessor pursuant to CGS Section 12-107c (a)

Property should be classified as Farm Woodland at \$240/Acre.

Owner/Appellant's Estimate of Value* (*required by statute*): \$1,368.00

Owner/Appellant's Phone Number: 860-307-3195

day

evening

Name and mailing address of party to which all correspondence should be sent (list one address only):

Lansford W. Perry

P. O. Box 1

Canton Center, CT 06020-0001

Email Address: snowynight59@yahoo.com

Signature of property owner or duly authorized agent

2-18-2020

Date

Agent's Certification

Date: _____

To Whom It May Concern:

I, _____ being the legal property owner located at _____,

Hereby authorize _____ to act as agent in all matters before the Board of Assessment Appeals of the Town of New Hartford for the Grand List of October 1, _____.

Print Name of Owner

Signature of Owner

RECEIVED

OCT 31 2019



APPLICATION TO THE ASSESSOR FOR CLASSIFICATION OF LAND AS FARM LAND

Declaration of policy: It is hereby declared that it is in the public interest to encourage the preservation of farm land, forest land and open space land in order to maintain a readily available source of food and farm products close to the metropolitan areas of the state, to conserve the state's natural resources and to provide for the welfare and happiness of the inhabitants of the state [and] that it is in the public interest to prevent the forced conversion of farm land, forest land and open space land to more intensive uses as the result of economic pressures caused by the assessment thereof for the purposes of property taxation at values incompatible with their preservation as such farm land, forest land and open space land.

FILE A SEPARATE APPLICATION FOR EACH PARCEL. PLEASE PRINT. COMPLETE ALL SECTIONS. SEE REVERSE SIDE OF THIS FORM. ATTACH ANY ADDITIONAL PAGES.

☒ NEW APPLICATION

☐ UPDATE APPLICATION (EXCEPTED TRANSFERS ONLY)
ATTACH EXPLANATION.

☐ ACREAGE CHANGE
ATTACH EXPLANATION

☐ USE CHANGE
ATTACH EXPLANATION

NAME OF ALL OWNERS

MAILING ADDRESS

Lansford W. Perry

PO Box 1
Canton Center, CT 06020

CONTACT PERSON'S NAME

Lansford W. Perry

CONTACT PERSON'S TELEPHONE NUMBER

860 307 3195

CONTACT PERSON'S E-MAIL ADDRESS

snowynight59@yahoo.com

TYPE OF FARMING OPERATION

Dairy, hay, wood

EQUIPMENT USED IN THE FARM OPERATION

Tractors, skidders, implements

TOTAL GROSS INCOME DERIVED FROM FARM OPERATION

~120,000

PROPERTY LOCATION: 68 Raritan Road, New Hartford CT

OWNER'S
ACREAGE
ESTIMATE
THIS TOWN ONLYASSESSOR'S
ACREAGE
ESTIMATEASSESSOR'S
USE VALUE
PER ACREUSE
ASSESSMENT

TOTAL ACREAGE THIS PARCEL THIS TOWN ONLY:

TILLABLE A: Excellent (shade tobacco and ball and burlap nursery, crop land)

TILLABLE B: Very good (blender tobacco, vegetables, potatoes, crop land)

TILLABLE C: Very good, quite level (corn silage, hay, vegetables, potatoes, crop land)

TILLABLE D: Good to fair, moderate to considerable slopes (hay, corn silage, rotation pasture, crop land)

ORCHARD: Well-maintained trees for the purpose of bearing fruit

PERMANENT PASTURE: Grazing for livestock, not tilled land

WOODLAND: Woodland in a farm unit

WASTELAND: Swamp/ledge/scrub

TOTAL 5.7

TOTAL

PLEASE ATTACH A SKETCH OF YOUR FARM SHOWING THE LOCATION AND NUMBER OF ACRES IN EACH FARM USE

OWNER'S AFFIDAVIT (ALL OWNERS MUST SIGN)

I DO HEREBY DECLARE under the penalty of false statement that the statements made herein by me are true according to the best of my knowledge and belief, and that I have received and reviewed § 12-504a through 12-504e, inclusive of the Connecticut General Statutes concerning a potential tax liability upon a change of ownership or use of this property.

[Signature] 10.30.19

OWNER'S SIGNATURE

DATE SIGNED

OWNER'S SIGNATURE

DATE SIGNED

OWNER'S SIGNATURE

DATE SIGNED

ASSESSOR'S VERIFICATION SECTION

ACQUISITION DATE	DATE RECORDED	VOLUME/PAGE	MAP/BLOCK/LOT	TOTAL ACREAGE	TOTAL ACREAGE CLASSIFIED
2/31/19	2/31/19	300/834	45/130/5	5.7	0

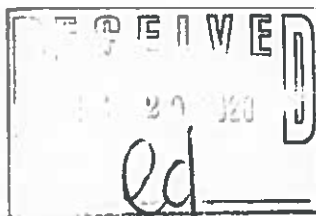
APPLICATION APPROVED: ☐ YES; AS NOTED ABOVE ☒ NO; REASON: _____

ASSESSOR

DATE

[illegible]

#2



Town of New Hartford

Board of Assessment Appeals

Pursuant to P.A. 95-283 of the State of Connecticut.

A written application to appeal an assessment must be filed on or before ~~February~~ ^{March} 20, 2020.

Please complete the "Application to Appeal" section and return to the address at the right by ~~February~~ ^{March} 20, 2020.

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c/o Assessor's Office
Town of New Hartford
530 Main Street, P.O. Box 316
New Hartford, CT 06057
Phone: 860.379.5235

APPLICATION TO APPEAL

Grand List of October 1, 2019 for Real Estate, Personal Property and Motor Vehicle

* Must be completed

Property Owner's Name: DCS Construction, LLC

Property Location: 17 Richards Rd, New Hartford

number & street name, or assessor's map, block and lot number

Property Type: ☒ Real Estate ☐ Personal Property ☐ Motor Vehicle

Reason for Appeal: Increase

Owner/Appellant's Estimate of Value* (required by statute): 81,200

Owner/Appellant's Phone Number: (860) 489-1536 (860) 489-1536
day evening

Name and mailing address of party to which all correspondence should be sent (list one address only):

DCS Construction, LLC

21 Richards Road

New Hartford, CT 06057

Email Address: N/A

[Signature]
Signature of property owner or duly authorized agent

3/14/2020
Date

Agent's Certification

Date: _____

To Whom It May Concern:

I, _____ being the legal property owner located at _____,

Hereby authorize _____ to act as agent in all matters before the Board of Assessment Appeals of the Town of New Hartford for the Grand List of October 1, _____.

Print Name of Owner

Signature of Owner

CONSTRUCTION DETAIL

CONSTRUCTION DETAIL (CONTINUED)

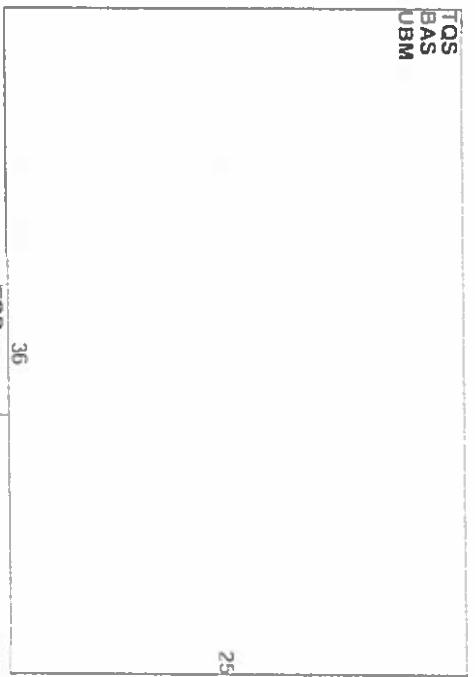
Item	Code	Description	Element	Code	Description
1	06	Old Style			
2	01	Residential			
3	03	Average			
4	1.75	1.34 Stories			
5	1	Wood Shingle			
6	1.4	Wood Shingle			
7	03	Shingle			
8	03	Asphalt			
9	05	Drywall			
10	1.2	Hardwood			
11	02	Hardwood			
12	04	Forced Air			
13	01	None			
14	03	3 Bedrooms			
15	02	2 Bathrooms			
16	01	Hall Bath			
17	01	Hall Bath			
18	01	Rooms			
19	02	Average			
20	02	Average			
21	02	Average			
22	02	Average			
23	02	Average			
24	02	Average			
25	02	Average			
26	02	Average			
27	02	Average			
28	02	Average			
29	02	Average			
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31	02	Average			
32	02	Average			
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94	02	Average			
95	02	Average			
96	02	Average			
97	02	Average			
98	02	Average			
99	02	Average			
100	02	Average			

OR-OUTBUILDING & YARD ITEM(S) / XF-BUILDING EXTRA FEATURES(B)

Description	Sub	Sub Description	Unit	Units	Unit Price	Yr	Code	Tip Rq	Cond	%dnd	Shor Value
Garage			1	288	30.00	1949	C		30		2,600

BUILDING SUB-AREA SUMMARY SECTION

Item	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Indeprec. Value
1	First Floor	9000	9000	9000	86.47	77,822
2	Porch, Open	0	28	6	18.53	519
3	Three Quarter Story	720	900	720	69.17	62,257
4	Basement, Unfinished	0	900	180	17.29	15,564
5	1st. Gross Liv./Lease Area:	1,620	2,728	1,806		156,162



FOP
 36
 7 4

#3



Town of New Hartford

Board of Assessment Appeals

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Phone: 860.379.5235

APPLICATION TO APPEAL

Grand List of October 1, 2019 for Real Estate, Personal Property and Motor Vehicle

* Must be completed

Property Owner's Name: Ron Dutoit

Property Location: Three Acre Wood

number & street name, or assessor's map, block and lot number

Property Type: Real Estate Personal Property Motor Vehicle Vacant Land

Reason for Appeal: Assessment Dispute

Owner/Appellant's Estimate of Value* (required by statute): \$75,000 100% value

Owner/Appellant's Phone Number: 860 307-7713 SAME
day evening

Name and mailing address of party to which all correspondence should be sent (list one address only):

John Connole
166 Hillcrest Dr.
Barkhamsted CT 06063

Email Address: Johnconnole22@yahoo.com

[Signature]
Signature of property owner or duly authorized agent

2/25/20
Date

Agent's Certification

Date: _____

To Whom It May Concern:

I, _____ being the legal property owner located at _____

Hereby authorize _____ to act as agent in all matters before the Board of Assessment Appeals of the Town of New Hartford for the Grand List of October 1, _____

Print Name of Owner

Signature of Owner

Ronald Dufour
1125 Ellsworth Dr.
Ocean Isle Beach, NC 28469

Michele DaSilva
Town of New Hartford Tax Assessor
530 Main St.
P. O. Box 316
New Hartford, CT 06057

February 6, 2020

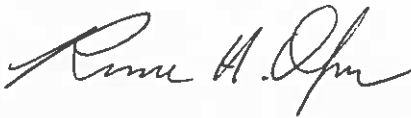
Dear Ms Silva,

Please accept this letter as my authorization to allow John Connoles to discuss the current assessment and to attend future Board of Assessment Appeals meeting(s) regarding my property in the name of Three Acre Wood located on Lot # 3 West Hill Road (rear lot between house at 22 West Hill Road and house at 30 West Hill Road).

Mr. Connoles is considering purchase of the property. He is concerned with the current assessed value of the property since it is a rear lot which will require substantial additional costs in order to build there.

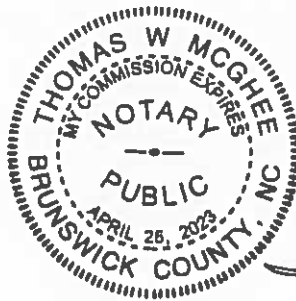
If you have any questions, please contact me at 860-485-3354.

Sincerely,



Ronald Dufour

cc: John Connoles



parcel ID 031-041-29-3



Make checks payable to:

Town of New Hartford
PO Box 402
New Hartford, CT 06057-0402
860-379-5795

REAL ESTATE TAX BILL
FISCAL YEAR 2019-2020

WEST HILL ROAD
031041/29-3
197 59

TAXPAYER'S COPY C
(See reverse side for important information)

Without estimated funding of \$3,461,261 from the State of Connecticut for state financed programs your 2019-2020 property tax mill rate would be 35.48 mills instead of 30.25 mills. Visit our web site at www.newhartfordct.gov for more information and to view and pay bills online.
2018 Grand List bills will appear online July 1, 2019.

2018 Grand List bills will appear online July 1, 2019.

LIST NUMBER	DIST	BANK	ON GRAND LIST		TOTAL TAX DUE	PAYMENT DUE	PAYMENT DUE
2018 01 0002984	1		OCTOBER 1, 2018		\$2,341.96	July 1, 2019	January 1, 2020
MILL RATE	GROSS ASSESSMENT		EXEMPTION	NET ASSESSMENT		\$1,170.98	\$1,170.98
30.2500	77,420		0	77,420			
00183600 TR P1823 *****MIXED A ADC 060						DELINQUENT AFTER AUG 1, 2019	DELINQUENT AFTER FEB 1, 2020

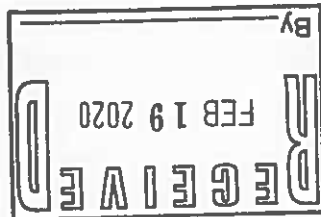
THREE ACRE WOOD
C/O RON DUFOR
1125 ELLSWORTH DR SW
OCEAN ISLE BEACH NC 28469-3200

V# 1129 585.49 mid to Jun 7/19/19
V# 1136 585.49 mid to Jun 12/19



TAX OFFICE HOURS: Monday through Thursday, 8:00 A.M. - 4:00 P.M. / Friday, 8:00 A.M. - 1:00 P.M.

#4



Town of New Hartford

Board of Assessment Appeals

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New Hartford, CT 06057
Phone: 860.379.5235

APPLICATION TO APPEAL

Grand List of October 1, 2019 for Real Estate, Personal Property and Motor Vehicle

* Must be completed

Property Owner's Name: Aaron Vozzolo

Property Location: 924 Litchfield Turnpike

number & street name, or assessor's map, block and lot number

Property Type: ☒ Real Estate ☐ Personal Property ☐ Motor Vehicle

Reason for Appeal: Taxed for a pool that was never built.

Grand lists: 2014, 2015, 2016, 2017.

Owner/Appellant's Estimate of Value* (required by statute): \$2,870.87

Owner/Appellant's Phone Number: 860 916 6385 860 916 6385

day

evening

Name and mailing address of party to which all correspondence should be sent (list one address only):

Aaron Vozzolo
924 Litchfield Turnpike
New Hartford CT 06057

Email Address: aaronvkv@gmail.com

Signature of property owner or duly authorized agent

2/18/2020
Date

Agent's Certification

Date: _____

To Whom It May Concern:

I, _____ being the legal property owner located at _____,

Hereby authorize _____ to act as agent in all matters before the Board of Assessment Appeals of the Town of New Hartford for the Grand List of October 1, _____.

Print Name of Owner

Signature of Owner

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Q'd	Ch	Description	Element	Q'd	Ch	Description
ce	03		Commercial				
bed	01		Residential				
de	05		Average + 20				
res	02		2 Stories				
capacity	1						
rior Wall 1	25		Vinyl Siding				
rior Wall 2							
Structure	03		Kable				
f Cover	03		Asphalt				
rior Wall 1	05		Brickwall				
rior Wall 2							
rior Flr 1	12		Hardwood				
rior Flr 2	14		Carpet				
fuel	03		Kas				
l Type	04		Forced Air				
l Type	03		Central				
Bedrooms	04		Bedrooms				
Full Bathm	02						
Full Bath	01						
Extra Finrs	1						
Rooms	5		Rooms				
l Style	02		Average				
hen Style	02		Average				
at Kitchens							
places							
at Openings							
ment Garage							
l pool							

MIXED USE			
Code	Description	Percentage	
1010	Single Family	100	

COST/MARKET VALUATION			
Adj. Base Rate			
81.66			
Replacement Cost	328,776		
AVB	2007		
B-YB	2007		
Dep Code	A		
Remodel Rating			
Year Remodeled			
Dep %	11		
Functional Obsolescence			
External Obsolescence			
Cost Trend Factor	1		
Condition Codes			
% Complete	89		
Overall % Cond	292,600		
Apprais Val			
Dep % Ovr			
Dep Ovr Comment			
Misc Imp Ovr			
Misc Imp Ovr Comment			
Cost to Cure Ovr			
Cost to Cure Comment			

[illegible][illegible]A black and white photograph of a building facade. On the left, there is a large, multi-paned arched window. To its right, there is a smaller, rectangular window. The building appears to be made of brick or stone. In the foreground, there is a dark, textured wall or fence. The image is oriented vertically, but the building's facade is shown horizontally.

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Indeprec. Value
1	First Floor	2,016	2,016	2,016	81.66	164,633
K	Attached	0	686	0	0.00	0
2	Porch, Open	0	328	66	16.43	5,390
3	1st Story, Finished	1,330	1,330	1,330	81.66	108,612
M	Basement, Unfinished	0	392	78	16.25	6,370
N	Basement, Unfin. Raised	0	1,624	487	24.49	39,770
K	Deck, Wood	0	492	49	8.13	4,001

A black and white photograph showing a large, dense crowd of people gathered on a street. The people are mostly seen from the back or side, looking towards a building in the background. The building has several windows and a dark facade. The scene appears to be a public gathering or protest. In the bottom right corner, there is a small logo that reads "ZOOM".

III. Gross Liv/Lease Rev:

3,346

0,868

61

328,776

HS



Town of New Hartford

Board of Assessment Appeals

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530 Main Street, P.O. Box 316
New Hartford, CT 06057
Phone: 860.379.5235

APPLICATION TO APPEAL

Grand List of October 1, 2019 for Real Estate, Personal Property and Motor Vehicle

* Must be completed

Property Owner's Name: James R McLaughlin

Property Location: 36 Cotton Hill RD New Hartford CT 06057
number & street name, or assessor's map, block and lot number

Property Type: ☒ Real Estate ☐ Personal Property ☐ Motor Vehicle

Reason for Appeal: Intrusion of the building inspector/enforcement officer - my garage cannot be used as my spice storage only - this used as stilling company

Owner/Appellant's Estimate of Value* (required by statute): 80,000

Owner/Appellant's Phone Number: 860-830-5832 860-830-5832
day evening

Name and mailing address of party to which all correspondence should be sent (list one address only):

James McLaughlin
36 Cotton Hill RD
New Hartford CT 06057

Email Address: smithier70w@hotmail.com

Signature of property owner or duly authorized agent [Signature] Date 1/24/20

Agent's Certification

Date: _____

To Whom It May Concern:

I, _____ being the legal property owner located at _____,

Hereby authorize _____ to act as agent in all matters before the Board of Assessment Appeals of the Town of New Hartford for the Grand List of October 1, _____.

Print Name of Owner

Signature of Owner

CURRENT OWNER			CURRENT ASSESSMENT		
ICCARD JAMES R 6 COTTON HILL ROAD NEW HARTFORD, CT 06057 Additional Owners:	TOPO.	UTILITIES	STRT/ROAD	LOCATION	Description
	1 Level	5 Well	1 Paved	3 Rural	RES LAND
	4 Rolling	6 Septic			DWELLING
					RES OUTBL.
SUPPLEMENTAL DATA					
Other ID:			REVAL 2018 C		
Census			no zone?		
Rout			Section#		
NBHD			MBL		
Zone			014 004 010		
AUDIT					
GIS ID: 67300			ASSOC PID#		

RECORD OF OWNERSHIP			OTHER ASSESSMENTS		
ICCARD JAMES R ONNORS BRETT S ONNORS BRETT S	BK-VOL/PAGE	SALE DATE	SALE PRICE	V.C.	Yr. Code
	274/567	08/09/2012	145,000	02	1-1
	271/064	12/15/2011			1-3
	172/154	12/23/1997			1-4
PREVIOUS ASSESSMENTS (HISTORY)					
Total:			200,000	140,000	

EXEMPTIONS			OTHER ASSESSMENTS		
Year	Type	Description	Amount	Code	Description
ASSESSING NEIGHBORHOOD					
NBHD ST/B			Street Index Name	Tracing	Batch
0001/A					
NOTES					
ARAGE 2ND FL. - W/TREN DECK AND SLIDER					
1 REAR - APPEARS AS "BAS"					
- 4 FT DORMERS W/GAMBREL STYLE ROOF					
100GL INCREASE FOR ADDITION					
GL ADD GARAGE					
GL BAA CHANGE					

BUILDING PERMIT RECORD			VISIT/CHANGE HISTORY		
Permit ID	Issue Date	Type	Description	Amount	Insp. Date
CA11029	03/03/2011	CA	Cert Approval	0	
11029	02/25/2011	PL	Plumbing	1,500	
CO10-153	09/21/2010	CO	KO ISSUED	0	
10213	08/02/2010	EL	Electric	200	
10214	08/02/2010	BAA	BAA	100	
10153	06/15/2010	AD	Addition	5,000	
5140	09/30/2002	GARAGE	GARAGE	15,400	

LAND LINE VALUATION SECTION			APPRaised VALUE SUMMARY		
Use	Description	Zone	D	Front Depth	Units
1017	Single Fam W/Acc	R2	4		1.00 AC
Total Card Land Units:					
1.00 AC					
Parcel Total Land Area: 1 AC					
Total Land Value:					
70,000					

APPRaised VALUE SUMMARY			PREVIOUS ASSESSMENTS (HISTORY)		
Appraised Bldg. Value (Card)			Appraised Value		
Appraised Xf: (B) Value (Bldg)			Yr. Code		
Appraised OB (1.) Value (Bldg)			Yr. Code		
Appraised Land Value (Bldg)			Yr. Code		
Special Land Value			Yr. Code		
Total Appraised Parcel Value			Yr. Code		
Valuation Method:			Yr. Code		
Adjustment:			Yr. Code		
Net Total Appraised Parcel Value			Yr. Code		
200,000			Yr. Code		

VISIT/CHANGE HISTORY			APPRaised VALUE SUMMARY		
Permit ID	Issue Date	Type	Description	Amount	Insp. Date
CA11029	03/03/2011	CA	Cert Approval	0	
11029	02/25/2011	PL	Plumbing	1,500	
CO10-153	09/21/2010	CO	KO ISSUED	0	
10213	08/02/2010	EL	Electric	200	
10214	08/02/2010	BAA	BAA	100	
10153	06/15/2010	AD	Addition	5,000	
5140	09/30/2002	GARAGE	GARAGE	15,400	



#6



Town of New Hartford

Board of Assessment Appeals

received by Mail
March 3rd 2020

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530 Main Street, P.O. Box 316
New Hartford, CT 06057
Phone: 860.379.5235

APPLICATION TO APPEAL

Grand List of October 1, 2019 for Real Estate, Personal Property and Motor Vehicle

** Must be completed*

Property Owner's Name: Susan L Stagg
Property Location: 9 Brook Street New Hartford, CT 06057
number & street name, or assessor's map, block and lot number
Property Type: ☒ Real Estate ☐ Personal Property ☐ Motor Vehicle
Reason for Appeal: Contest ~~value~~ increase by Assessor

Owner/Appellant's Estimate of Value* (required by statute): 92,190
Owner/Appellant's Phone Number: 860 653 7238 860 379 6759
day evening

Name and mailing address of party to which all correspondence should be sent (list one address only):

Same as above

Email Address: Do Not Email

Signature of property owner or duly authorized agent

3/13/2020
Date

Agent's Certification

Date: _____

To Whom It May Concern:

I, _____ being the legal property owner located at _____,

Hereby authorize _____ to act as agent in all matters before the Board of Assessment Appeals of the Town of New Hartford for the Grand List of October 1, _____.

Print Name of Owner

Signature of Owner

Property Location: 9 BROOK STREET

MAP ID: 37A/123/006//

Bldg Name:

State Use: 1010

Vision ID: 3972

Account #00149700

Bldg #: 1 of 1

Sec #: 1 of

Card 1 of 1

Print Date: 03/26/2020 14:07

CURRENT OWNER				TOPO.		UTILITIES		STRT./ROAD		LOCATION		CURRENT ASSESSMENT																													
STAGG SUSAN L.				1	Level	3	Public Sewer	1	Paved	3	Rural	Description	Code	Appraised Value	Assessed Value																										
9 BROOK STREET						2	Public Water					RES LAND	1-1	54,700	38,290																										
NEW HARTFORD, CT 06057												DWELLING	1-3	79,800	55,860																										
Additional Owners:																																									
Other ID:																																									
Census																																									
Rout																																									
NBHD																																									
Zone																																									
AUDIT																																									
GIS ID: 149700																																									
ASSOC PID#																																									
REVAL. 2018 C																																									
no zone2																																									
Section#																																									
MBL																																									
37A 123 6&6A																																									
BK-VOL/PAGE				SALE DATE		sq/ft		v/i		SALE PRICE/V.C.		PREVIOUS ASSESSMENTS (HISTORY)																													
149/ 651				05/04/1993		U		1		78,000		Yr	Code	Assessed Value	Yr	Code	Assessed Value																								
66/ 636				10/31/1968		U		1				4000	1-1	38,290	2019	1-1	37,100																								
												4000	1-3	55,860	2019	1-3	55,000																								
EXEMPTIONS				Amount		Code		Description		Number		Amount		Comm. Int		Total:																									
Year				Type																																					
Total																																									
ASSESSING NEIGHBORHOOD				Street Index Name		Tracing		Batch																																	
NBHD SUR				NBHD Name																																					
0001/A																																									
NOTES																																									
WAS 37A 123 6&6A																																									
CURB- STONE WALL.																																									
PARTIAL DIRT																																									
1961 CORRECT ACREAGE MAP 2299																																									
SURVEY 2299; 6.632 SQ. FT. OR 0.15 ACRE.																																									
BUILDING PERMIT RECORD				Permit ID		Issue Date		Type		Description		Amount		Insp. Date		% Comp		Date Comp		Comments		Date		Type		IS		ID		C'd		Purpose Result									
831988				RE:		07/29/2019		IIA		Remodel		8,000		08/16/2005		100				NEW VINYL SIDING		11/28/2018								WG		53		Hearing No Change							
19369				FL.		02/06/2006		EL.		Electric		14,600				100				GAS FURNACE AND A		06/05/2018								WG		98		Review							
200173																						03/06/2018								WG		02		Callback 1							
																						03/06/2018								WG		01		Measured							
																						11/16/2017								V		77		Change - Data Mailer							
LAND LINE VALUATION SECTION				Zone		D		Front		Depth		Units		Unit Price		Factor		ST		C		Factor		Index		Adj		Spec Use		Spec Calc		S Adj		Fact		Adj		Unit Price		Land Value	
R15				1								0.15 AC		70,000.00		5.2063		5		1.00		60		1.00		1.00						1.00				364,441.00		54,700			
Total Card Land Units:														0.15 AC																								Total Land Value:		54,700	

#7



Town of New Hartford

Board of Assessment Appeals

Pursuant to P.A. 95-283 of the State of Connecticut.

A written application to appeal an assessment must be filed on or before February 20, 2020.

Please complete the "Application to Appeal" section and return to the address at the right by February 20, 2020.

Applications may be sent to:

Board of Assessment Appeals
c/o Assessor's Office
Town of New Hartford
530 Main Street, P.O. Box 316
New Hartford, CT 06057
Phone: 860.379.5235

APPLICATION TO APPEAL

Grand List of October 1, 2019 for Real Estate, Personal Property and Motor Vehicle

** Must be completed*

Property Owner's Name: Kimberly C. Scott Esq

Property Location: 385 Southeast Rd

number & street name, or assessor's map, block and lot number

Property Type: ☒ Real Estate ☐ Personal Property ☐ Motor Vehicle

Reason for Appeal: Property was appraised for

Mortgage in June, 2019

Owner/Appellant's Estimate of Value* (required by statute): \$1,000,000

Owner/Appellant's Phone Number: 860-309-9216 Same

day

evening

Name and mailing address of party to which all correspondence should be sent (list one address only):

385 Southeast Rd

New Hartford CT 06057

Email Address: Ken@branig.com

Ken Scott 1/29/2020

Signature of property owner or duly authorized agent

Date

Agent's Certification

Date: _____

To Whom It May Concern:

I, _____ being the legal property owner located at _____,

Hereby authorize _____ to act as agent in all matters before the Board of Assessment Appeals of the Town of New Hartford for the Grand List of October 1, _____.

Print Name of Owner

Signature of Owner

CURRENT OWNER				CURRENT ASSESSMENT				6092 NEW HARTFORD, CT
STEP KIMBERLY L AND SCOTT A								
TOPO.	UTILITIES	STRT./ROAD	LOCATION	Description	Code	Appraised Value	Assessed Value	VISION
1 Level	5 Well	1 Paved	3 Rural	RES LAND	1-1	79,500	55,650	
	6 Septic			DWELLING	1-3	753,500	527,450	
SUPPLEMENTAL DATA				RES OUTBL.	1-4	76,900	53,830	
				FOREST	6-2	252,000	6,050	
				OPN SPACE	6-3	77,000	13,475	
Other ID:				REVAL 2018 C				
Census				3061				
Rout				026/001				
NBID				1	no zone?	3		
Zone				R2	MBL.	026 010 007		
AUDIT				X				
GIS ID: 275200				ASSOC PID#				
						Total	1,238,900	656,455

RECORD OF OWNERSHIP			PREVIOUS ASSESSMENTS (HISTORY)										
BR/VOL/PAGE	SALE DATE	g/u w/	SALE PRICE	V.C.	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
STEP KIMBERLY I. AND SCOTT A	11/17/2011	U	1,000,000	25	4000	1-1	55,650	2019	1-1	55,650	2018	1-1	55,650
ATIONAL, RESIDENTIAL, NOMINEE SVCS INC	08/15/2011	U	1,275,000	28	4000	1-3	527,450	2019	1-3	527,450	2018	1-3	527,450
IBSON PHIL L P D	11/01/2006	U	1,900,000	28	4000	1-3	53,830	2019	1-4	53,830	2018	1-4	53,830
OZZO NICHOLAS I. AND BETTIE N	01/10/2005	Q	645,000	00	4000	1-4	6,050	2019	6-2	6,050	2018	6-2	6,050
ROHOWSKI TIMOTHY E & DEBORAH	06/02/1997	U			4000	6-2	13,475	2019	6-3	13,475	2018	6-3	13,475
Total:							656,455		Total:			656,455	

EXEMPTIONS			OTHER ASSESSMENTS					This signature acknowledges a visit by a Data Collector or Assessor
Year	Type	Description	Amount	Code	Description	Number	Amount	
Total								
APPRAISED VALUE SUMMARY								
Appraised Bldg. Value (Card)							753,500	

ASSESSING NEIGHBORHOOD					
NRHID / SUB	NRHID Name	Street Index Name	Tracing	Batch	Appraised XF (B) Value (Bldg)
0001/A					Appraised OB (L) Value (Bldg)
NOTES 14GL 490 FOREST 14GL 490 OS DUE TO POOL/1/2 BTH IN FRM MASONRY FIREPLACE ON POOL PATIO 14GL PAVILION					Appraised Land Value (Bldg)
					Special Land Value
Total Appraised Parcel Value					1,238,900
Valuation Method:					C
Adjustment:					0
Net Total Appraised Parcel Value					1,238,900

BUILDING PERMIT RECORD										VISIT/CHANGE HISTORY				
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	JD	Cd.	Purpose/Result
14-356	09/22/2014	E.L.	Electric	1,500		100		FIREPLACE POWER	06/17/2018				07	Measure/Inf/Dtr
14-339	09/09/2014	STV	STOVE	8,709		100		WOODSTOVE INSERT	06/11/2018				08	Review
14-340	09/09/2014	SH	Shed	20,000		100		POOLSIDE PAVILION	12/05/2008				98	Review
13-188	06/24/2013	E.L.	Electric	500		100		WIRING HOT TUB	09/30/2008				00	Measure+Listed
13-186	06/20/2013		HOT TUB	1,000		100		8X8 HOT TUB	07/24/2008				02	Callback 1
12-109	01/18/2012	H/A	HVAC	100		100		LINE FROM GENERAL						
11-437	12/06/2011	E.L.	Electric	10,000		100		INSTALL PROPANE G						

LAND LINE VALUATION SECTION																				
Use Code	Use Description	Zone	D	From	Depth	Units	Unit Price	I		C		ST. Ldx	Adj.	Notes-Adj	Special Pricing			S Adj Frac	Adj. Unit Price	Land Value
								Factor	S.A.	Factor	Ldx				Spec Use	Spec Calc				
1010	Simple Family	R2	4			2.00	70,000.00	0.5679	5	1.00	60	1.00						1.00	39,753.00	79,500
8000	OPEN SPACE, MNDL-00	R2	4			11.00	7,000.00	1.00000	0	1.00	0.00	0.00						1.00	77,000.00	77,000
6100	FOREST	R2	4			36.00	7,000.00	1.00000	0	1.00	0.00	0.00						1.00	7,000.00	252,000
Total Card Land Units:						49.00	AC	Parcel Total Land Area: 49 AC									Total Land Value:			408,500

APPRAISAL OF REAL PROPERTY



LOCATED AT

385 Southeast Road
New Hartford, CT 06057
Volume 270 Page 867

FOR

Amalgamated Bank
275 Seventh Avenue
New York, NY 10001

AS OF

06/15/2019

BY

Wayne Wright
G. W. Real Property Analysts
PO Box 67
Wallingford, CT 06492-0067
203-623-2666
gwrealproperty@reagan.com

Uniform Residential Appraisal Report

1121405740
File # 1121405740

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.

Property Address **385 Southeast Road** City **New Hartford** State **CT** Zip Code **06057**
Borrower **Kimberly Lynne Bramley-Estep** Owner of Public Record **Kimberly Lynne Bramley-Estep** County **Hartford**
Legal Description **Volume 270 Page 867**
Assessor's Parcel # **M 26 b 011 L007 PID 5210** Tax Year **2017** R E Taxes \$ **20,218**
Neighborhood Name **southern New Hartford** Map Reference **25540** Census Tract **4601.00**
Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ **0** PUD ☐ HOA \$ **0** per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)
Lender/Client **Amalgamated Bank** Address **275 Seventh Avenue, New York, NY 10001**
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) **public records,MLS**

☐ I did ☐ I 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 terms to be paid _____

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Percent Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	78 %		
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	1 %		
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	50	Low	Multi-Family	1 %		
Neighborhood Boundaries	north by Barkhamsted, east by Canton, south by Harwinton & Burlington, west by Torrington.			1,500	High	Commercial	10 %		
Neighborhood Description	located in southern New Hartford near the Burlington town line and Nepaug Reservoir. The area is comprised of primarily residential development of various ages and styles. Access to schools, shopping and highways is via Routes 202, 219 and 44 as well as several other streets throughout the neighborhood.			217	Pred. 100	Other	10 %		

Market Conditions (including support for the above conclusions) **New Hartford appears to be stable based on the single family median price history. \$800,000 to \$1,500,000 market in Litchfield County is over-supplied based on 1004MC. Marketing times are less than 6 months for homes that are priced correctly and professionally exposed to the market. Sales and financing concessions are common but do not dominate the market.**

Dimensions **see map** Area **49 ac** Shape **triangular** View **N;Res;Res**
Specific Zoning Classification **Residential R-2** Zoning Description **R-2, 87,120 sf, 200ff**
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 **only possible**
use for property is a single family home

Utilities **Public** Other (describe) _____ Public Other (describe) _____ Off-site Improvements - Type **Public** Private _____
Electricity ☒ _____ Water ☐ drilled well _____ Street **ASPHALT** ☒ _____
Gas ☒ _____ Sanitary Sewer ☐ septic _____ Alley **NONE** ☐ _____
FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone **X** FEMA Map # **09003C0484F** 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 _____
The site is located on the west side of Southeast Road. The site backs up to Bee Mountain. Its size is larger than most. shape and topography are similar to others on the street. At the time of the inspection there were no adverse conditions noted.

General Description		Foundation		Exterior Description		Interior	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	concrete/avg	Floors	ct,ww,hw/avg		
# of Stories 2.5	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	clapboard/Avg	Walls	drywall/average		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 4,195 sq ft	Roof Surface	Asphalt/Avg	Trim/Finish	wood/average		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 37 %	Gutters & Downspouts	aluminum/avg	Bath Floor	ceramic/average		
Design (Style) colonial	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	double hung/AVG	Bath Wainscot	ct.fiberglass/avg		
Year Built 2005	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	thermopane/avg	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 5	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	aluminum /avg	<input checked="" type="checkbox"/> Driveway # of Cars 2			
Attic <input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Arches	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	asphalt		
<input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Stairs	Other <input type="checkbox"/> Fuel oil	Fireplace(s) # 1	Fence none	<input checked="" type="checkbox"/> Garage # of Cars 6			
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio Deck 288 sf	<input checked="" type="checkbox"/> Porch wd 264 sf	<input type="checkbox"/> Carport # of Cars 0			
<input checked="" type="checkbox"/> Finished <input checked="" type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool lg pool	<input type="checkbox"/> Other none	<input checked="" type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains: 10 Rooms 4 Bedrooms 4.2 Bath(s)		6,267 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.) finished walkout basement with fireplace and half bath, inground pool, 3 car detached garage							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C3.No updates in the prior 15 years;Estate property which has received excellent levels of maintenance, no necessary repairs or replacements.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Uniform Residential Appraisal Report

1121405740
File # 1121405740

There are 126 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 925,000 to \$ 1,500,000	
There are 54 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 901,250 to \$ 1,500,000	
FEATURE	SUBJECT
Address: 385 Southeast Road New Hartford, CT 06057	33 South Main St Sharon, CT 06069
Proximity to Subject	38.42 MILES W
Sale Price	\$ 1,085,000
Sale Price/Gross Liv. Area	\$ 33.78 sq. ft.
Data Source(s)	SmartMLS#170145445, DOM 45
Verification Source(s)	Doc#206-967
VALUE ADJUSTMENTS	DESCRIPTION
Sales or Financing Concessions	Armlth Conv;0
Date of Sale/Time	s02/19;c01/19
Location	N,Res,Res
Leasehold/Fee Simple	Fee Simple
Site	49 ac
View	N,Res,Res
Design (Style)	DT2.5, colonial
Quality of Construction	Q3
Actual Age	14
Condition	C3
Above Grade	Total Bdrms Baths
Room Count	10 4 4.2
Gross Living Area	6,267 sq. ft.
Basement & Finished	4195sf1552sfwo
Rooms Below Grade	1r0br0.1ba0o
Functional Utility	Average
Heating/Cooling	hwbb/central
Energy Efficient Items	patio 870 sf
Garage/Carport	3ga3gd2dw
Porch/Patio/Deck	none
Fireplace(s)	2 fireplaces
Op, ep, sp, patio	op 638 sf
Op, Patio, WD, Sp, Ep, Shed	lg pool
Net Adjustment (Total)	\$ 28,500
Adjusted Sale Price of Comparables	\$ 1,113,500

I ☒ 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, MLS

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/MLS

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	CoreLogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	06/15/2019	06/15/2019	06/15/2019	06/15/2019

Analysis of prior sale or transfer history of the subject property and comparable sales Current owner acquired the property on 11/17/2011 for \$1,000,000.

Summary of Sales Comparison Approach The appraiser searched relevant data including the local mls, public records and the commercial record.

Every effort was made to find comparables that sold within 90 days of the date of the report. The comparables selected and used in this report are the most similar that are available and meet the clients guidelines. Bracketing of all relevant components of the home was attempted however, given the condition of the Connecticut real estate market and the client's requirements bracketing is not always achievable. The use of sales and listings located more than 1 mile from the subject property is common in Connecticut as the average size town is just over 20,000+ people. Towns with small populations rarely produce enough sales in good markets to meet client and secondary market guidelines, in the current market it is unusual. Connecticut's real estate market has stabilized over the last 3 years due to record low mortgage rates.

Indicated Value by Sales Comparison Approach \$ 1,055,000

Indicated Value by: Sales Comparison Approach \$ 1,055,000 Cost Approach (if developed) \$ 1,073,847 Income Approach (if developed) \$

Income approach not developed due to lack of data. Cost and market approaches indicate a similar value, however, due to the difficulties inherent in estimating depreciation the market approach is given most consideration.

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.

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 \$ 1,055,000, as of 06/15/2019, which is the date of inspection and the effective date of this appraisal.

THE INTENDED USER OF THIS REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM AND DEFINITION OF MARKET VALUE. NO ADDITIONAL USERS ARE IDENTIFIED BY THE APPRAISER.

AIR.

The Appraiser has prepared this Appraisal in full compliance with applicable Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

Exposure Time:

Exposure time for the subject property represents the length of time the subject would likely have been listed for sale prior to a hypothetical sale of the subject property on the effective date of the appraisal. The exposure time for the subject property is approximately 3-6 months.

Marketing time is the length of time properties in the subject's neighborhood would be expected to be on the market prior to a sales agreement.

Highest and Best Use:

The reasonably probable and legal use of vacant land or an improved property that is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity. Alternatively, the probable use of land or improved property – specific with respect to the user and timing of the use – that is adequately supported and results in the highest present value.

A single family home is the only legally permissible use which will bring the highest return to the land.

COMMERCIAL INFLUENCE:

The commercial influence in the area consists of industrial, retail and office space located along Routes 202, 219 & 44 as well as streets throughout the neighborhood. This influence does not negatively impact the subject property or the neighborhood as it is sufficiently buffered from the residential areas.

The "other" area in the present land use consists of schools, parks and land which is not available for development.

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)

Site value was based on a review of recent sales

in the market.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	300,000
Source of cost data: local contractors	DWELLING	6,267 Sq. Ft. @ \$ 100.00	= \$ 626,700
Quality rating from cost service: n/a Effective date of cost data: 06/15/2019		4,195 Sq. Ft. @ \$ 10.00	= \$ 41,950
Comments on Cost Approach (gross living area calculations, depreciation, etc.):	wds, lba, lgp, fps		= \$ 250,000
Cost estimates were derived from local contractors. Site value was estimated based on comparable sales data from the subject's community. Square footage calculations were derived from measurements taken by the appraiser at the site.	Garage/Carport	1,708 Sq. Ft. @ \$ 50.00	= \$ 85,400
	Total Estimate of Cost-New		= \$ 1,004,050
	Less: Physical		
	Depreciation	50,203	= \$ (250,203)
	Depreciated Cost of Improvements		= \$ 753,847
	"As-is" Value of Site Improvements		= \$ 20,000
Estimated Remaining Economic Life (HUD and VA only): 95 Years	INDICATED VALUE BY COST APPROACH	= \$	1,073,847

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)

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

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.

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's Marked Form 703, 10/1/19
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APPRAISER

Signature Wayne Wright
Name Wayne Wright
Company Name G. W. Real Property Analysts
Company Address PO Box 67
Wallingford, CT 06492-0067
Telephone Number 203-623-2666
Email Address gwrealproperty@reagan.com
Date of Signature and Report 06/21/2019
Effective Date of Appraisal 06/15/2019
State Certification # rcr.0000578
or State License # _____
or Other (describe) _____ State # _____
State CT
Expiration Date of Certification or License 04/30/2020

ADDRESS OF PROPERTY APPRAISED

385 Southeast Road
New Hartford, CT 06057
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,055,000
LENDER/CLIENT

Name United States Appraisals
Company Name Amalgamated Bank
Company Address 275 Seventh Avenue, New York, NY 10001
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 _____

File # 1121405740

Love & Light

Supplemental Addendum

File No 1121405740

Borrower	Kimberly Lynne Bramley-Estep					
Property Address	385 Southeast Road					
City	New Hartford	County	Hartford	State	CT	Zip Code 06057
Lender/Client	Amalgamated Bank					

Mechanicals/Appliances:

The heating system, electrical and plumbing systems were in use by the homeowners during the inspections, water was run in the sinks, toilets flushed and lights were turned on and off. The appliances were working as well, refrigerator and stove were in use by the property owners.

Utilities:

Utilities were on and functioning at time of inspection.

CO & Smoke Detectors:

CO detectors are not present and not required by law in Connecticut. Smoke detectors are required in new construction.

Predominate Value:

The subject property has a value which exceeds the predominate for the area. This is not unusual in Connecticut as million dollar homes near \$200,000 homes is common in many towns in the State. The subject is not an over-improvement as there are homes as large or larger and homes of greater value than the subject. The subject's value and marketability is unaffected by the wide range in prices in the town.

Septic system:

The subject property is serviced by a septic system. septic systems are common in the marketplace and not adverse to value or marketability. Public sewers are not available in the street.

Well:

The subject property is serviced by a well. Wells are common in the marketplace and are not adverse to value or marketability. Public water not available in the street.

Oil Tank:

Oil tank is in basement and in average condition on day of inspection, no leaks observed. See photo.

External Obsolescence:

External obsolescence is evident in the current market as prices have not full recovered from the crash of 2008. Prices have stabilized in some towns and in some markets prices have risen to pre-crash levels. However, this activity has taken place primarily in suburban towns with high values. The market stabilized because of record low mortgage rates. The economy in Connecticut is weak at best due to high taxes and business regulation which has kept the growth of private sector jobs at a very low rate.

DIRECT SALES COMPARISON:

New Hartford is a town of 7,265+- people spread out over 37 square miles. The median household income is \$92,970 versus the statewide median income of \$71,755.

The following valuation issues were encountered when developing an estimate of market value. 1. subject is an estate property, estate properties like the subject make up a small percentage of the housing stock in New Hartford and in most towns in Connecticut. 2. limited sales of estate homes required searching all towns in Litchfield and hartford /counties for sales data. No closed sales were available to bracket the subject's acreage. scarcity of data required the use of sales in towns which have higher predominate values. Avon has a median household income of \$124,608 and a median price of \$406,000 versus New Hartford's median income of \$92,970 and median price of \$217,000. Sharon has a median price of \$642,500. Location adjustments were applied to these sales due to these differences. 4. paucity of data required the use of sales more than 1 mile away, this is common practice in valuing estate properties. 5. a sale which closed more than 6 months ago had to be utilized due to the lack of comparables in Litchfield and Hartford Counties.

No declining values in this market segment is based on the median price history which is included as an exhibit in the appraisal. The median price for a single family in New Hartford peaked in 2006 at \$275,000. The median price for a single family home in New hartford has been trading in a narrow range over the last 4 years, the narrow trading range is an indication of stability.

Over-supply of houses in Litchfield County for homes with values in \$800,000 based on the 1004MC which indicates an 18.9 month supply of ^{houses} this

Supplemental Addendum

File No 1121405740

Borrower	Kimberly Lynne Bramley-Estep					
Property Address	385 Southeast Road					
City	New Hartford	County	Hartford	State	CT	Zip Code 06057
Lender/Client	Amalgamated Bank					

County. A supply over 6 months is considered to be an over-supply.

The absorption rate for the first 5 months of 2019 increased in relation to 2018. The 2018 market absorbed 6.17 sales per month, the 2019 market is absorbing 6.6 homes per month.

Most weight given to sales 2 & 3 as they are newer homes like the subject.

6/21/2019

1. One half bath photo is missing. The picture is just a blur, nothing can be seen

File No. 1121405740

8-1-54 1544E87C

6/20/2019

SmartMLS Matrix

#	MLS#	Status	Status Date	Price Type	Days Closed	Price	Address	City	Acres	Sq Ft	Style or Ref	Type	Rooms	Baths	Remarks
1	100176000	ACTV	04/12/19	SF	LP	\$1,179,000	214 Pleasant Hill Rd.	Bethlehem	40.00	3,096	European, Tudor		7	3	2 Full & 1 Half
2	100176003	NEW	06/11/19	SF	LP	\$1,275,000	7 Woods Edge Rd.	Bethlehem	2.14	4,211	Colonial		5	3	3 Full & 1 Half
3	100176009	ACTV	08/10/18	SF	LP	\$995,000	132 Old Village Dr.	Bridgewater	20.76	2,821	Antique		10	4	4 Full
4	100176016	ACTV	03/07/19	SF	LP	\$1,395,000	31 Smart Rd.	Bridgewater	4.90	4,643	Colonial		10	5	3 Full & 2 Half
5	100176019	ACTV	05/20/19	SF	LP	\$1,458,000	2 Beacon Point Ln.	Bridgewater	9.22	3,800	Farm House		7	5	3 Full & 1 Half
6	100176016	CLOS	04/15/19	SF	LP	\$1,025,000	251 Main St.	Bridgewater	3.09	4,490	Cape Cod		10	4	5 Full & 1 Half
7	100176020	CLOS	08/17/18	SF	LP	\$1,050,000	1A Pine Point Apt.	Bridgewater	2.30	5,968	Colonial, Contemporary		12	4	4 Full & 2 Half
8	100176020	CLOS	10/15/18	SF	LP	\$1,150,000	4 Seaside Lane	Bridgewater	30.21	5,805	Colonial		10	4	4 Full & 2 Half
9	100176020	CLOS	10/01/18	SF	LP	\$1,399,000	1 Bridgewater Dr.	Bridgewater	5.61	5,302	Colonial		10	4	3 Full & 1 Half
10	100176024	ACTV	09/07/18	SF	LP	\$1,050,000	28 Aspen Hill Rd.	Canaan	7.96	2,914	Contemporary		8	4	4 Full & 1 Half
11	100176027	ACTV	02/15/19	SF	LP	\$1,195,000	181 Beech Hill Rd.	Canaan	31.00	3,150	Colonial		9	4	2 Full & 1 Half
12	100176028	CLOS	02/01/19	SF	LP	\$1,048,000	21 Colman Hill Rd.	Colebrook	140.00	3,544	Farm House		9	4	2 Full & 1 Half
13	100176028	CLOS	03/07/19	SF	LP	\$995,000	12 Pine Hill Rd.	Colebrook	22.73	9,600	Other		10	8	5 Full & 2 Half
14	100176028	ACTV	05/03/18	SF	LP	\$1,050,000	111 Maple Hill Rd.	Comwall	18.73	5,000	Barn		10	4	4 Full & 1 Half
15	100176028	NEW	06/08/19	SF	LP	\$1,125,000	270 Kent St.	Comwall	3.18	3,600	Other		18	13	14 Full
16	100176028	ACTV	06/10/19	SF	LP	\$1,150,000	119 Beech Street Rd.	Comwall	100.00	3,724	Colonial		10	4	5 Full
17	100176028	ACTV	02/17/18	SF	LP	\$1,195,000	116 Kent St.	Comwall	7.05	2,590	Colonial		7	3	3 Full & 1 Half
18	100176028	ACTV	01/07/19	SF	LP	\$1,200,000	38 Mountain Hill Rd.	Comwall	67.69	7,704	Colonial		8	4	1 Full & 1 Half
19	100176028	ACTV	05/22/19	SF	LP	\$1,225,000	218 Maple Hill Rd.	Comwall	5.00	5,252	Colonial		10	5	4 Full & 1 Half
20	100176028	ACTV	05/25/19	SF	LP	\$925,000	100 Westside Rd.	Goshen	1.19	3,265	Cape Cod, Other		7	4	3 Full & 1 Half
21	100176028	ACTV	01/01/19	SF	LP	\$989,500	27 Road Ridge Rd.	Goshen	5.00	3,187	Other		8	4	3 Full & 1 Half
22	100176028	ACTV	06/04/19	SF	LP	\$990,000	101 W. Hyattsville Dr.	Goshen	0.81	2,335	Contemporary		8	4	2 Full & 1 Half
23	100176028	ACTV	03/08/19	SF	LP	\$1,185,000	246 W. Hyattsville Dr.	Goshen	0.92	4,284	Contemporary		9	6	6 Full & 1 Half
24	100176028	ACTV	03/06/19	SF	LP	\$1,275,000	242 W. Hyattsville Dr.	Goshen	0.94	5,880	Contemporary		10	5	4 Full & 1 Half
25	100176028	ACTV	04/18/18	SF	LP	\$1,275,000	301 W. Hyattsville Dr.	Goshen	0.82	3,177	Ranch		8	4	3 Full
26	100176028	ACTV	05/09/19	SF	LP	\$1,350,000	219 W. Hyattsville Dr.	Goshen	0.88	4,674	Contemporary		7	4	3 Full & 1 Half
27	100176028	ACTV	04/24/19	SF	LP	\$1,450,000	152 W. Hyattsville Dr.	Goshen	0.98	3,431	Ranch		9	3	2 Full & 1 Half
28	100176028	CLOS	08/30/18	SF	LP	\$1,150,000	260 W. Hyattsville Dr.	Goshen	0.98	10,260	Contemporary		16	6	6 Full & 2 Half
29	100176028	CLOS	05/06/19	SF	LP	\$1,390,000	241 W. Hyattsville Dr.	Goshen	0.84	4,278	Contemporary		8	4	3 Full & 1 Half
30	100176028	CLOS	03/18/19	SF	LP	\$1,850,000	280 S. Hyattsville Dr.	Goshen	0.92	3,893	Contemporary		10	6	4 Full & 2 Half
31	100176028	ACTV	03/31/19	SF	LP	\$975,000	544 S. Main Rd.	Hamorton	58.90	1,596	Colonial		6	3	1 Full & 1 Half
32	100176028	ACTV	04/29/19	SF	LP	\$969,900	100 S. Main Rd.	Kent	5.34	3,214	Colonial		12	5	4 Full & 1 Half
33	100176028	ACTV	09/29/18	SF	LP	\$985,000	10 South Rd.	Kent	3.30	4,567	Colonial		6	4	3 Full & 1 Half
34	100176028	ACTV	05/01/19	SF	LP	\$1,150,000	57 Sandover Hill Rd.	Kent	2.72	4,103	Contemporary, Barn		7	4	3 Full & 1 Half
35	100176028	ACTV	06/27/18	SF	LP	\$1,175,000	212 Kent Farm Rd.	Kent	3.64	4,002	Barn		7	3	3 Full & 1 Half
36	100176028	ACTV	03/21/18	SF	LP	\$1,785,000	97 Flat Rock Rd.	Kent	7.00	6,815	Contemporary, Other		15	6	6 Full & 1 Half
37	100176028	CLOS	11/15/18	SF	LP	\$985,000	107 Kent Farm Rd.	Kent	2.00	5,361	Colonial, Antique		12	6	6 Full & 1 Half
38	100176028	CLOS	05/10/19	SF	LP	\$1,850,000	152 Oak Hill Rd.	Pent	7.40	3,800	Contemporary		14	4	4 Full & 1 Half
39	100176028	ACTV	06/18/19	SF	LP	\$931,000	250 Maple St.	Litchfield	19.09	2,422	Colonial		9	4	3 Full
40	100176028	ACTV	03/08/18	SF	LP	\$987,500	141 Elmwood Lane	Litchfield	2.28	4,144	Barn, Other		10	5	5 Full
41	100176028	ACTV	02/23/18	SF	LP	\$995,000	58 Elm Hill Rd.	Litchfield	4.96	4,435	Barn		12	3	3 Full
42	100176028	ACTV	05/03/19	SF	LP	\$996,500	35 Station Lane	Litchfield	5.33	2,882	Colonial		11	4	3 Full & 2 Half
43	100176028	ACTV	04/05/19	SF	LP	\$1,050,000	152 South St.	Litchfield	1.38	4,774	Colonial		11	5	3 Full & 1 Half
44	100176028	ACTV	11/22/17	SF	LP	\$1,050,000	35 South St.	Litchfield	8.25	8,138	Colonial		9	4	3 Full & 1 Half
45	100176028	ACTV	06/18/19	SF	LP	\$1,100,000	245 Green Hill Rd.	Litchfield	5.00	5,651	Colonial, Contemporary		11	4	4 Full & 1 Half
46	100176028	ACTV	02/13/19	SF	LP	\$1,100,000	129 Maple St.	Litchfield	38.19	3,180	Colonial		9	4	3 Full & 1 Half
47	100176028	ACTV	03/29/19	SF	LP	\$1,245,000	26 Main Rd.	Litchfield	9.11	6,347	Farm House		1	6	6 Full & 2 Half
48	100176028	ACTV	11/27/18	SF	LP	\$1,249,900	166 Maple St.	Litchfield	48.00	2,880	Colonial, Antique		10	4	4 Full
49	100176028	ACTV	09/26/17	SF	LP	\$1,249,900	215 Station Lane	Litchfield	6.39	4,917	Colonial, Contemporary		10	4	3 Full & 1 Half
50	100176028	ACTV	08/22/18	SF	LP	\$1,280,000	7 Main St.	Litchfield	0.10	4,021	Colonial		11	5	3 Full & 2 Half
51	100176028	ACTV	09/27/18	SF	LP	\$1,299,000	81 Maple St.	Litchfield	15.00	4,014	Contemporary		8	3	2 Full
52	100176028	ACTV	04/05/19	SF	LP	\$1,325,000	14 South Hill Rd.	Litchfield	3.58	4,252	Colonial		12	6	5 Full & 1 Half
53	100176028	ACTV	06/25/18	SF	LP	\$1,395,000	28 Jefferson Hill Rd.	Litchfield	77.54	5,737	Cape Cod		12	4	3 Full & 3 Half
54	100176028	ACTV	02/18/19	SF	LP	\$1,400,000	11 Maple St.	Litchfield	2.37	8,216	Colonial, Antique		18	13	4 Full & 10 Ha
55	100176028	ACTV	06/14/19	SF	LP	\$1,500,000	81 Maple St.	Litchfield	49.28	3,174	Colonial, Antique		11	4	3 Full
56	100176028	ACTV	12/04/18	SF	LP	\$1,295,000	230 Northside Rd.	Litchfield	47.48	6,183	Contemporary		7	3	3 Full & 1 Half
57	100176028	CLOS	01/25/19	SF	LP	\$1,350,000	210 Cheshire Hill Rd.	Litchfield	8.00	3,260	Colonial, Antique		8	3	2 Full & 2 Half
58	100176028	CLOS	07/24/18	SF	LP	\$1,345,000	55 Pleasant St.	Litchfield	2.58	4,528	Colonial, Antique		15	7	4 Full & 2 Half
59	100176028	ACTV	09/01/18	SF	LP	\$988,000	76 Hickory Hill Rd.	Morris	6.23	2,548	Contemporary		6	3	2 Full & 1 Half
60	100176028	ACTV	04/27/19	SF	LP	\$1,000,000	100 F. Sharp Rd.	Morris	2.99	3,503	Colonial, Antique		13	6	2 Full & 1 Half
61	100176028	ACTV	08/17/18	SF	LP	\$1,280,000	26-28 Brewster Drive	Morris	0.30	2,228	Contemporary		7	3	3 Full
62	100176028	ACTV	11/30/18	SF	LP	\$1,200,000	60 W. Morris Rd.	Morris	61.00	3,868	Antique		9	5	3 Full
63	100176028	CLOS	05/11/19	SF	LP	\$1,325,000	214 Island Trail	Morris	0.92	2,536	Other		7	3	2 Full & 1 Half
64	100176028	CLOS	02/22/19	SF	LP	\$1,295,000	5 Pioneer Lane	Morris	0.19	3,103	Cape Cod		6	4	3 Full & 1 Half
65	100176028	ACTV	05/30/19	SF	LP	\$1,495,000	201 South East Road	New Hartford	64.06	11,539	Colonial		18	7	7 Full & 3 Half
66	100176028	ACTV	10/31/18	SF	LP	\$1,100,000	166 Main Rd.	New Milford	25.43	3,653	Cape Cod, Log		4	3	3 Full & 2 Half
67	100176028	ACTV	08/09/18	SF	LP	\$1,195,000	25 E. Main Rd.	New Milford	0.33	2,585	Chateau, Cottage		8	3	2 Full
68	100176028	ACTV	05/12/19	SF	LP	\$1,225,000	201 South Hill Rd.	New Milford	10.50	2,562	Cottage		9	3	3 Full
69	100176028	ACTV	05/10/19	SF	LP	\$1,294,000	214 Sweeney Hill Rd.	New Milford	3.87	2,893	Colonial		8	4	3 Full
70	100176028	ACTV	01/08/19	SF	LP	\$1,299,000	1 Main Hill Rd.	New Milford	6.94	4,123	Colonial, Antique		10	4	3 Full & 1 Half
71	100176028	ACTV	01/08/19	SF	LP	\$1,299,000	100 S. Main Rd.	New Milford	7.35	5,219	Barn		12	4	3 Full & 1 Half
72	100176028	SHOW	06/18/19	SF	LP	\$1,249,000	214 Sweeney Lane	New Milford	0.37	3,330	Contemporary		8	3	4 Full
73	100176028	CLOS	10/17/18	SF	LP	\$989,000	35 Lake Dr.	New Milford	0.49	3,400	Colonial		8	3	3 Full & 1 Half
74	100176028	CLOS	04/18/19	SF	LP	\$713,900	44 S. Main Rd.	New Milford	9.06	12,783	Colonial, Cottage		15	6	5 Full & 3 Half

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75	170141800	CLSD	09/27/18	SF	LP: \$995,000 CP: \$950,000	1000 Highland Street	New Bedford	0.54	1.956	Contemporary	8	4	4 Full & 1 Half
76	170000175	CLSD	10/08/18	SF	LP: \$1,050,000 CP: \$975,000	16 Lake Dr. N.	New Bedford	0.37	2.317	Contemporary Ranch	7	3	2 Full & 1 Half
77	170000170	CLSD	07/31/18	SF	LP: \$1,145,000 CP: \$1,020,000	2500 Highland St. N. B. C.	New Bedford	0.44	2.333	Contemporary	9	3	3 Full
78	170102700	CLSD	11/02/18	SF	LP: \$1,495,000 CP: \$1,375,000	9 Kennedy Blvd. N.	New Bedford	0.24	3.125	Contemporary Ranch	8	3	3 Full & 1 Half
79	170156612	ACTV	04/15/18	SA	LP: \$995,000	105 Greenway Rd. E.	Norfolk	5.00	4.689	Victorian	12	8	4 Full & 2 Half
80	170103810	ACTV	05/10/18	SF	LP: \$975,000	170 Turner St.	North Canton	12.02	3.324	Farm House	9	3	3 Full
81	170100213	ACTV	08/29/18	SF	LP: \$995,000	51 Stone Hill Rd.	Roxbury	2.73	2.745	Colonial, Antique	7	4	3 Full
82	170100108	ACTV	06/18/18	SF	LP: \$1,050,000	25 Glen View Rd.	Roxbury	15.01	6.561	Contemporary	13	4	4 Full
83	170101114	ACTV	03/07/18	SF	LP: \$1,100,000	17 Justice St.	Roxbury	6.67	5.367	Contemporary	10	4	3 Full & 1 Half
84	170101012	ACTV	01/07/18	SF	LP: \$1,145,000	18 Manor Bridge Rd.	Roxbury	2.53	4.392	Colonial, Other	10	4	3 Full & 2 Half
85	170100821	ACTV	02/15/18	SF	LP: \$1,150,000	246 Parker St. S.	Roxbury	4.00	3.364	Colonial	12	5	3 Full & 1 Half
86	170100822	ACTV	04/11/18	SF	LP: \$1,195,000	11 North St.	Roxbury	14.37	4.158	Colonial	9	4	3 Full & 2 Half
87	170100823	ACTV	03/19/18	SF	LP: \$1,200,000	51 Spaulding Rd.	Roxbury	5.85	4.858	Cottage, Tudor	7	4	3 Full & 1 Half
88	170100824	ACTV	01/24/18	SF	LP: \$1,225,000	25 Northview Ave. N.	Roxbury	17.31	6.090	Colonial, Other	11	5	3 Full
89	170100825	ACTV	06/18/18	SF	LP: \$1,250,000	8 Northview Ave. N.	Roxbury	3.74	3.600	Antique	12	4	3 Full & 1 Half
90	170100826	ACTV	03/25/18	SF	LP: \$1,495,000	44 South St.	Roxbury	6.17	3.450	Colonial, Antique	10	3	3 Full & 1 Half
91	170100827	ACTV	11/01/18	SA	LP: \$1,495,000	211 South St.	Roxbury	12.26	4.000	Colonial	10	5	3 Full & 2 Half
92	170100828	ACTV	03/27/18	SF	LP: \$1,495,000	48 Federal St.	Roxbury	4.94	4.162	Colonial	10	4	4 Full & 1 Half
93	170100829	CLSD	06/18/18	SF	LP: \$1,225,000 CP: \$950,000	171 North St.	Roxbury	11.55	4.002	Cape Cod	7	5	4 Full & 1 Half
94	170100830	CLSD	02/16/18	SF	LP: \$1,049,000 CP: \$950,000	84 Parker St. N.	Roxbury	7.81	3.244	Colonial	8	3	3 Full
95	170100831	CLSD	12/18/18	SF	LP: \$999,999 CP: \$950,000	79 Federal St.	Roxbury	15.29	1.302	Farm House	9	3	3 Full & 1 Half
96	170100832	CLSD	10/01/18	SF	LP: \$1,095,000 CP: \$1,050,000	156 Beacon St. N.	Roxbury	4.68	3.040	Cape Cod	9	4	4 Full & 1 Half
97	170100833	CLSD	04/16/18	SF	LP: \$1,195,000 CP: \$1,195,000	6 Newcomb St.	Roxbury	5.07	4.936	Contemporary	10	4	4 Full & 1 Half
98	170100834	CLSD	05/13/18	SF	LP: \$1,950,000 CP: \$1,400,000	25 North St. N.	Roxbury	22.34	3.645	Colonial	9	3	3 Full & 1 Half
99	170100835	ACTV	01/22/18	SF	LP: \$945,000	251 North St. N.	Salisbury	6.12	2.259	Contemporary	7	3	3 Full & 5 Half
100	170100836	ACTV	02/21/18	SF	LP: \$949,900	113 Montgomery E. York St.	Salisbury	8.34	2.796	Colonial, Antique	9	4	2 Full & 1 Half
101	170100837	ACTV	01/28/18	SF	LP: \$950,000	14 Butler St.	Salisbury	5.43	3.074	Contemporary	6	3	2 Full
102	170100838	ACTV	01/12/18	SF	LP: \$985,000	2 North St.	Salisbury	0.80	11.968	Other	20	2	1 Full
103	170100839	ACTV	10/08/18	SF	LP: \$996,000	100 North St.	Salisbury	3.98	2.128	Colonial	7	3	2 Full & 1 Half
104	170100840	ACTV	05/31/17	SF	LP: \$996,000	18 Hancock St.	Salisbury	2.18	2.842	Farm House	8	4	3 Full & 1 Half
105	170100841	ACTV	04/15/18	SF	LP: \$1,046,000	16 Butler St. N.	Salisbury	3.00	3.066	Cape Cod	8	3	2 Full & 1 Half
106	170100842	ACTV	03/16/18	SF	LP: \$1,050,000	100 Federal St. N.	Salisbury	3.63	2.812	Colonial	7	4	3 Full
107	170100843	ACTV	04/14/18	SF	LP: \$1,095,000	100 Butler St. N.	Salisbury	2.80	2.930	Antique	9	4	2 Full & 1 Half
108	170100844	ACTV	01/28/18	SF	LP: \$1,095,000	24 Montgomery St. N.	Salisbury	3.94	1.302	Colonial	13	4	3 Full
109	170100845	ACTV	06/06/18	SA	LP: \$1,115,000	21 Main St.	Salisbury	2.51	4.040	Antique	6	5	4 Full & 1 Half
110	170100846	ACTV	03/13/18	SF	LP: \$1,150,000	231 Indian Mountain Rd.	Salisbury	2.50	3.673	Contemporary	9	4	3 Full & 1 Half
111	170100847	ACTV	05/31/18	SF	LP: \$1,150,000	111 Town House Rd.	Salisbury	12.05	4.875	Colonial	17	7	6 Full & 1 Half
112	170100848	ACTV	06/14/18	SF	LP: \$1,175,000	170 Main St. N.	Salisbury	1.40	1.248	Cottage	6	3	2 Full
113	170100849	ACTV	05/14/18	SF	LP: \$1,185,000	18 Morgan Lane	Salisbury	0.69	1.747	Mediterranean	7	4	3 Full
114	170100850	ACTV	04/01/18	SF	LP: \$1,249,000	105 Town House Rd.	Salisbury	1.38	3.918	Victorian, Other	8	4	2 Full & 1 Half
115	170100851	ACTV	02/15/18	SF	LP: \$1,295,000	21 Bruce St.	Salisbury	13.01	2.730	Colonial	9	4	2 Full
116	170100852	ACTV	03/07/18	SF	LP: \$1,298,000	171 Main St. N.	Salisbury	0.72	7.178	Colonial, Victorian	13	5	5 Full & 1 Half
117	170100853	ACTV	05/25/17	SF	LP: \$1,298,000	170 S. Street Rd.	Salisbury	0.87	2.036	Cottage	9	4	1 Full & 1 Half
118	170100854	ACTV	04/04/18	SF	LP: \$1,345,000	100 Westview Rd.	Salisbury	14.70	3.920	Contemporary	10	4	3 Full & 1 Half
119	170100855	ACTV	02/05/18	SF	LP: \$1,345,000	221 Long Beach Rd.	Salisbury	11.13	1.179	Colonial	13	7	4 Full & 2 Half
120	170100856	ACTV	05/01/18	SF	LP: \$1,398,000	112 Upper Mountain Rd.	Salisbury	10.00	2.320	Contemporary	7	4	3 Full & 1 Half
121	170100857	ACTV	07/09/18	SF	LP: \$1,425,000	51 Upper Mountain Rd.	Salisbury	70.19	4.828	Contemporary	8	3	3 Full & 1 Half
122	170100858	ACTV	03/14/18	SF	LP: \$1,450,000	14 Bayview Ridge Rd.	Salisbury	13.57	3.095	Contemporary	9	4	2 Full & 1 Half
123	170100859	ACTV	04/26/18	SF	LP: \$1,475,000	110 Belknap The Lakes Rd.	Salisbury	1.77	7.306	Contemporary	8	3	3 Full
124	170100860	SHOW	06/13/18	SF	LP: \$1,495,000	21 Spruce Dr.	Salisbury	13.59	4.261	Contemporary	9	4	3 Full & 1 Half
125	170100861	DEP	05/31/18	SF	LP: \$1,249,000	100 Westview Rd. N.	Salisbury	16.81	3.021	Contemporary	7	3	3 Full
126	170100862	CLSD	07/27/18	SF	LP: \$949,000 CP: \$920,000	85 Palmer Hill Rd.	Salisbury	16.94	2.360	Saltbox	7	3	2 Full & 1 Half
127	170100863	CLSD	04/03/18	SF	LP: \$1,195,000 CP: \$985,000	171 Sherman Rd.	Salisbury	2.85	3.077	Cottage	9	4	3 Full
128	170100864	CLSD	04/30/18	SF	LP: \$1,195,000 CP: \$1,050,000	111 Sherman Rd.	Salisbury	0.52	2.042	Contemporary	7	2	3 Full
129	170100865	CLSD	08/22/18	SF	LP: \$1,185,000 CP: \$1,050,000	162 Main St.	Salisbury	3.50	4.380	Antique	12	6	3 Full & 2 Half
130	170100866	CLSD	11/26/18	SF	LP: \$1,265,000 CP: \$1,150,000	263 West Hill Rd.	Salisbury	7.00	2.442	Colonial	7	3	2 Full & 1 Half
131	170100867	CLSD	06/13/18	SF	LP: \$1,325,000 CP: \$1,200,000	9 Butler Hill Rd.	Salisbury	7.31	3.199	Contemporary	9	4	3 Full
132	170100868	CLSD	07/03/18	SF	LP: \$1,350,000 CP: \$1,200,000	100 Westview Rd. N.	Salisbury	2.82	2.684	Cape Cod	10	5	3 Full
133	170100869	CLSD	07/17/18	SF	LP: \$1,390,000 CP: \$1,250,000	100 Westview Rd. N.	Salisbury	2.60	6.702	Antique	15	5	5 Full & 1 Half
134	170100870	ACTV	04/19/18	SF	LP: \$950,000	112 Montgomery Rd.	Sharon	4.94	2.717	Cape Cod	9	3	3 Full
135	170100871	ACTV	06/07/18	SA	LP: \$965,000	100 P. Montgomery Rd.	Sharon	1.29	2.530	Colonial	7	3	3 Full & 1 Half
136	170100872	ACTV	01/31/18	SF	LP: \$995,000	100 Montgomery Rd.	Sharon	35.10	2.175	Cape Cod	8	3	2 Full & 1 Half
137	170100873	ACTV	05/09/18	SF	LP: \$1,050,000	100 Main St.	Sharon	5.97	5.057	Barn, Other	13	4	2 Full & 1 Half
138	170100874	ACTV	12/06/18	SA	LP: \$1,095,000	100 W. Montgomery Rd.	Sharon	5.41	5.400	Farm House	12	6	3 Full & 1 Half
139	170100875	ACTV	03/07/18	SF	LP: \$1,175,000	100 P. Montgomery Rd.	Sharon	1.78	3.353	Antique	10	5	4 Full
140	170100876	ACTV	03/15/18	SF	LP: \$1,490,000	22 Ivory Rd.	Sharon	120.00	9.18	Colonial, Antique	4	2	1 Full
141	170100877	DEP	08/21/18	SF	LP: \$1,495,000	111 Main St.	Sharon	5.94	3.988	Colonial	10	5	4 Full & 1 Half
142	170100878	ACTV	06/14/18	SF	LP: \$1,500,000	100 P. Montgomery Rd.	Sharon	5.00	4.199	Colonial, Antique	11	4	4 Full
143	170100879	CLSD	04/08/18	SF	LP: \$995,000 CP: \$912,500	60 Main St.	Sharon	3.62	3.405	Ranch	11	3	4 Full
144	170100880	CLSD	02/28/18	SF	LP: \$1,325,000 CP: \$1,045,000	111 S. Main St.	Sharon	5.27	6.239	Colonial	9	4	5 Full & 1 Half
145	170100881	CLSD	03/15/18	SF	LP: \$1,495,000 CP: \$1,250,000	111 S. Main St.	Sharon	20.19	4.118	Contemporary	8	3	3 Full & 1 Half
146	170100882	CLSD	04/23/18	SF	LP: \$1,495,000 CP: \$1,250,000	111 W. Main St.	Sharon	7.51	2.378	Farm House	7	3	2 Full & 1 Half
147	170100883	CLSD	07/27/18	SF	LP: \$1,495,000 CP: \$1,360,000	104 Main St.	Sharon	6.18	3.447	Cape Cod	8	4	3 Full & 2 Half

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148	1701151721	ACTV	07/23/18	SF	LP: \$951,000	1800 S. Main St. Bldg.	Torrington	113.80	1,325	Ranch	5	2	1 Full
149	1701151707	ACTV	08/12/18	SF	LP: \$975,000	1800 S. Main St. Bldg.	Warren	49.17	4,193	Colonial	11	6	5 Full
150	1701172819	REDC	04/04/19	SF	LP: \$995,000	1800 S. Main St. Bldg.	Warren	4.10	3,020	Antique	10	5	3 Full & 1 Half
151	1701172819	ACTV	02/26/19	SF	LP: \$1,499,000	1800 S. Main St. Bldg.	Warren	41.01	3,000	Colonial, Antique	10	5	2 Full & 1 Half
152	1701172819	CLSD	01/17/19	SF	LP: \$1,120,000 CP: \$1,000,000	1800 S. Main St. Bldg.	Warren	32.00	2,686	Colonial, Antique	10	4	3 Full
153	1701172819	CLSD	10/15/18	SF	LP: \$1,250,000 CP: \$1,150,000	1800 S. Main St. Bldg.	Warren	3.06	3,739	Contemporary	10	4	3 Full & 1 Half
154	1701172819	CLSD	03/18/19	SF	LP: \$1,295,000 CP: \$1,175,000	1800 S. Main St. Bldg.	Warren	3.68	3,941	Colonial, Antique	9	4	3 Full
155	1701172819	ACTV	04/06/19	SF	LP: \$950,000	2017 S. Main St. Bldg.	Washington	0.89	1,008	Contemporary, Cottage	5	2	1 Full & 1 Half
156	1701172819	ACTV	06/03/19	SF	LP: \$999,000	21 S. Main St. Bldg.	Washington	1.84	4,270	Contemporary	7	3	4 Full & 2 Half
157	1701172819	REDC	05/23/19	SF	LP: \$1,050,000	21 S. Main St. Bldg.	Washington	3.80	3,400	Cape Cod	8	5	4 Full & 1 Half
158	1701172819	ACTV	05/21/19	SF	LP: \$1,050,000	21 S. Main St. Bldg.	Washington	3.04	3,065	Colonial	7	3	3 Full
159	1701172819	ACTV	07/05/18	SF	LP: \$1,123,000	21 S. Main St. Bldg.	Washington	3.00	4,234	Contemporary	9	4	3 Full & 1 Half
160	1701172819	ACTV	02/08/19	SF	LP: \$1,150,000	21 S. Main St. Bldg.	Washington	2.21	3,676	Colonial	13	5	4 Full
161	1701172819	ACTV	08/17/18	SF	LP: \$1,200,000	21 S. Main St. Bldg.	Washington	50.45	3,200	Colonial, Antique	11	4	3 Full & 1 Half
162	1701172819	REDC	06/14/19	SF	LP: \$1,295,000	21 S. Main St. Bldg.	Washington	6.65	4,754	Colonial, Farm House	10	4	3 Full & 1 Half
163	1701172819	REDC	03/26/19	SF	LP: \$1,295,000	21 S. Main St. Bldg.	Washington	3.12	3,296	Colonial, Antique	11	5	3 Full & 2 Half
164	1701172819	ACTV	03/07/18	SF	LP: \$1,295,000	21 S. Main St. Bldg.	Washington	5.14	4,984	Colonial	9	5	5 Full & 1 Half
165	1701172819	ACTV	01/30/19	SF	LP: \$1,495,000	21 S. Main St. Bldg.	Washington	14.19	3,808	Ranch	5	2	1 Full
166	1701172819	REDC	06/17/19	SF	LP: \$1,495,000	21 S. Main St. Bldg.	Washington	27.86	1,000	Colonial	4	2	1 Full
167	1701172819	ACTV	10/12/18	SF	LP: \$1,495,000	21 S. Main St. Bldg.	Washington	10.36	4,495	Colonial, Contemporary	8	4	4 Full
168	1701172819	SHOW	04/23/19	SF	LP: \$995,000	21 S. Main St. Bldg.	Washington	3.77	4,482	Colonial	10	4	3 Full & 1 Half
169	1701172819	SHOW	06/16/19	SF	LP: \$1,100,000	21 S. Main St. Bldg.	Washington	17.22	2,087	Colonial	6	2	2 Full
170	1701172819	CLSD	04/17/19	SF	LP: \$1,100,000 CP: \$967,500	21 S. Main St. Bldg.	Washington	1.70	2,240	Cottage	8	4	2 Full
171	1701172819	CLSD	08/01/18	SF	LP: \$1,200,000 CP: \$1,010,000	21 S. Main St. Bldg.	Washington	23.13	1,857	Contemporary	5	3	3 Full
172	1701172819	CLSD	06/17/19	SF	LP: \$1,199,000 CP: \$1,199,000	21 S. Main St. Bldg.	Washington	12.80	3,260	Contemporary, Other	7	3	2 Full
173	1701172819	CLSD	07/23/18	SF	LP: \$1,395,000 CP: \$1,250,000	21 S. Main St. Bldg.	Washington	0.40	1,763	Cottage	5	3	2 Full
174	1701172819	CLSD	06/04/19	SF	LP: \$1,495,000 CP: \$1,350,000	21 S. Main St. Bldg.	Washington	7.10	3,745	Colonial	8	3	3 Full & 1 Half
175	1701172819	CLSD	04/18/19	SF	LP: \$1,495,000 CP: \$1,380,000	21 S. Main St. Bldg.	Washington	9.30	4,238	Colonial	10	4	4 Full & 1 Half
176	1701172819	CLSD	04/19/19	SF	LP: \$1,750,000 CP: \$1,450,000	21 S. Main St. Bldg.	Washington	39.39	3,620	Cape Cod	10	7	5 Full & 1 Half
177	1701172819	CLSD	11/06/18	SF	LP: \$1,675,000 CP: \$1,500,000	21 S. Main St. Bldg.	Washington	5.06	5,086	Colonial	9	4	4 Full & 2 Half
178	1701172819	ACTV	05/14/19	SF	LP: \$1,350,000	21 S. Main St. Bldg.	Watertown	3.33	7,005	Colonial, Georgian Cole	25	5	4 Full & 2 Half
179	1701172819	CLSD	05/02/19	SF	LP: \$1,095,000 CP: \$979,000	21 S. Main St. Bldg.	Watertown	4.25	6,548	Colonial, Chalet	11	4	4 Full & 2 Half
180	1701172819	ACTV	04/13/19	SF	LP: \$975,000	21 S. Main St. Bldg.	Winchester	0.43	3,170	Colonial	7	4	3 Full
181	1701172819	ACTV	03/31/19	SF	LP: \$999,999	21 S. Main St. Bldg.	Winchester	0.86	2,003	Victorian	8	3	2 Full
182	1701172819	ACTV	04/15/19	SF	LP: \$1,050,000	21 S. Main St. Bldg.	Winchester	0.94	2,746	Cape Cod	7	3	2 Full
183	1701172819	ACTV	03/29/19	SF	LP: \$1,500,000	21 S. Main St. Bldg.	Winchester	1.05	7,591	Colonial, Other	13	5	4 Full & 2 Half
184	1701172819	ACTV	06/01/19	SF	LP: \$995,000	21 S. Main St. Bldg.	Woodbury	3.96	6,115	Colonial	10	5	3 Full & 2 Half
185	1701172819	ACTV	05/17/19	SF	LP: \$999,000	21 S. Main St. Bldg.	Woodbury	9.27	6,000	Colonial	12	4	5 Full & 1 Half
186	1701172819	ACTV	01/28/19	SF	LP: \$1,200,000	21 S. Main St. Bldg.	Woodbury	9.18	4,734	Colonial	9	3	2 Full & 1 Half
187	1701172819	CLSD	07/19/18	SF	LP: \$1,395,000 CP: \$1,293,000	21 S. Main St. Bldg.	Woodbury	7.19	6,911	Colonial	12	5	6 Full & 1 Half

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Median Price History

6/20/2019

SmartMLS Matrix

Primary Year	Sale Price, Median	Sales, Number of
2005	\$262,000	100
2006	\$275,000	85
2007	\$268,900	71
2008	\$268,500	46
2009	\$235,000	51
2010	\$236,000	53
2011	\$261,000	48
2012	\$259,500	62
2013	\$265,000	67
2014	\$277,500	68
2015	\$239,900	89
2016	\$266,700	62
2017	\$267,500	93
2018	\$237,750	74
2019	\$217,000	33

Search Criteria

Time frame is from Jan 2005 to May 2019
 Property Type is 'Single Family Sale'
 County is 'Litchfield'
 City is 'New Hartford'
 Results calculated from approximately 1,000 listings

© SmartMLS 2019

New Hartford Land Sales 20+ Acres

6/20/2019

SmartMLS Matrix

#	MLS#	Status	Status Date	Status Date	Prop Type	List/Closed Price	Address	City	Acres	Zone	Present Use	Count
1	170147097	CLSD	02/28/19	04/23/19	LN/RS	LP: \$450,000 CP: \$120,000	257 Sycamore St	New Hartford	32.56	R2		153
2	170050671	CLSD	05/23/18	05/23/18	LN/RS	LP: \$250,000 CP: \$110,000	135 S. Chestnut St.	New Hartford	77.30	R2		33
3	170006783	CLSD	01/19/18	01/29/18	LN/RS	LP: \$69,900 CP: \$60,000	15 S. Chestnut St.	New Hartford	20.00	R2		130
4	170167057	CLSD	10/21/16	10/24/16	LN/RS	LP: \$249,000 CP: \$175,000	21 Sycamore St.	New Hartford	32.90	Residential		0
5	170150154	CLSD	10/21/16	10/24/16	LN/RS	LP: \$400,000 CP: \$175,000	17 Chestnut St.	New Hartford	119.00	Residential		61
6	170150154	CLSD	03/13/14	03/14/14	LN/RS	LP: \$400,000 CP: \$250,000	17 Chestnut St.	New Hartford	30.20	Residential		571
7	170150154	CLSD	09/12/13	09/12/13	LN/RS	LP: \$134,000 CP: \$105,000	150 Maple St.	New Hartford	20.61	Residential		108
8	170150154	CLSD	08/29/13	08/30/13	LN/RS	LP: \$300,000 CP: \$175,000	100 Chestnut St.	New Hartford	24.71	Residential		113
9	170150154	CLSD	02/01/11	02/05/11	LN/RS	LP: \$70,000 CP: \$54,000	11 Chestnut St.	New Hartford	37.23	Residential		364

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Name: _____

State Certification # _____
or State License # _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

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

Date of Inspection (if applicable): _____



Approximate Scale: 1 inch = 330 feet



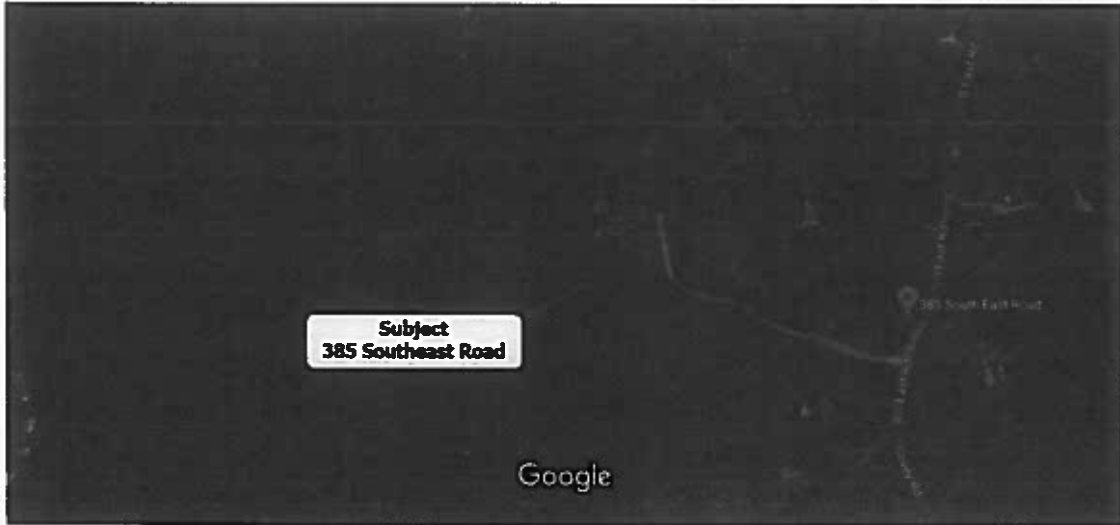
Disclaimer: This map is for informational purposes only.
All information is subject to verification by any user.
The Town of New Hartford and its mapping contractors
assume no legal responsibility for the
information contained herein.

Map Produced September 2014

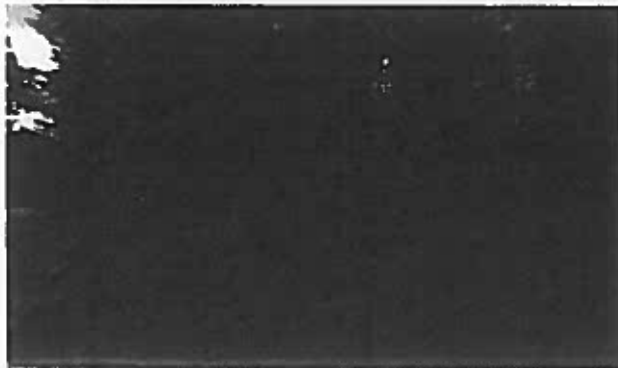
6/20/2019

385 S East Rd - Google Maps

Google Maps 385 S East Rd



Imagery ©2019 Google, Map data ©2019 200 ft



385 S East Rd

New Hartford, CT 06057



Directions



Save



Nearby



Send to your
phone



Share



R238+79 New Hartford, Connecticut

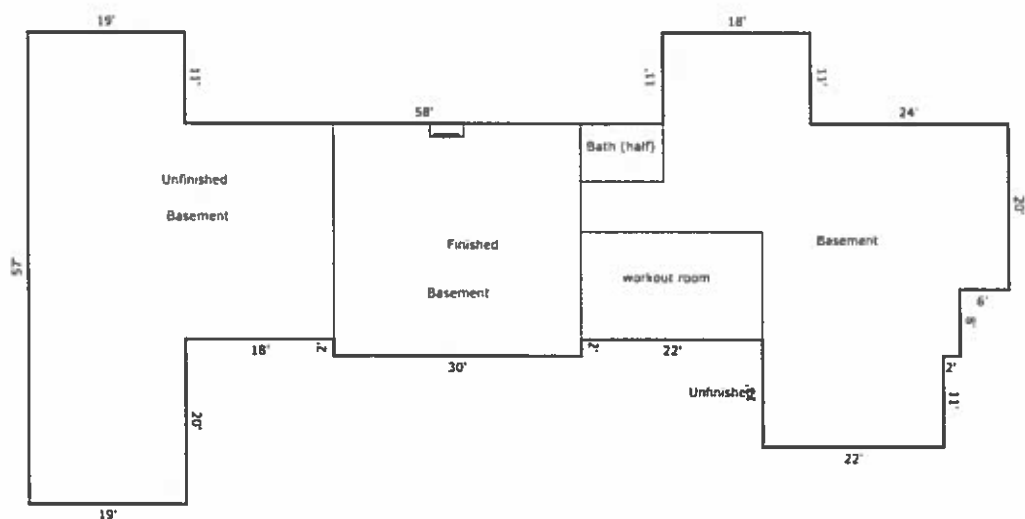
Photos

Location map

Borrower	Kimberly Lynne Bramley-Estep					
Property Address	385 Southeast Road					
City	New Hartford	County	Hartford	State	CT	Zip Code 06057
Lender/Client	Amalgamated Bank					



Borrower	Kimberly Lynne Bramley-Estep						
Property Address	385 Southeast Road						
City	New Hartford	County	Hartford	State	CT	Zip Code	06057
Lender/Client	Amalgamated Bank						

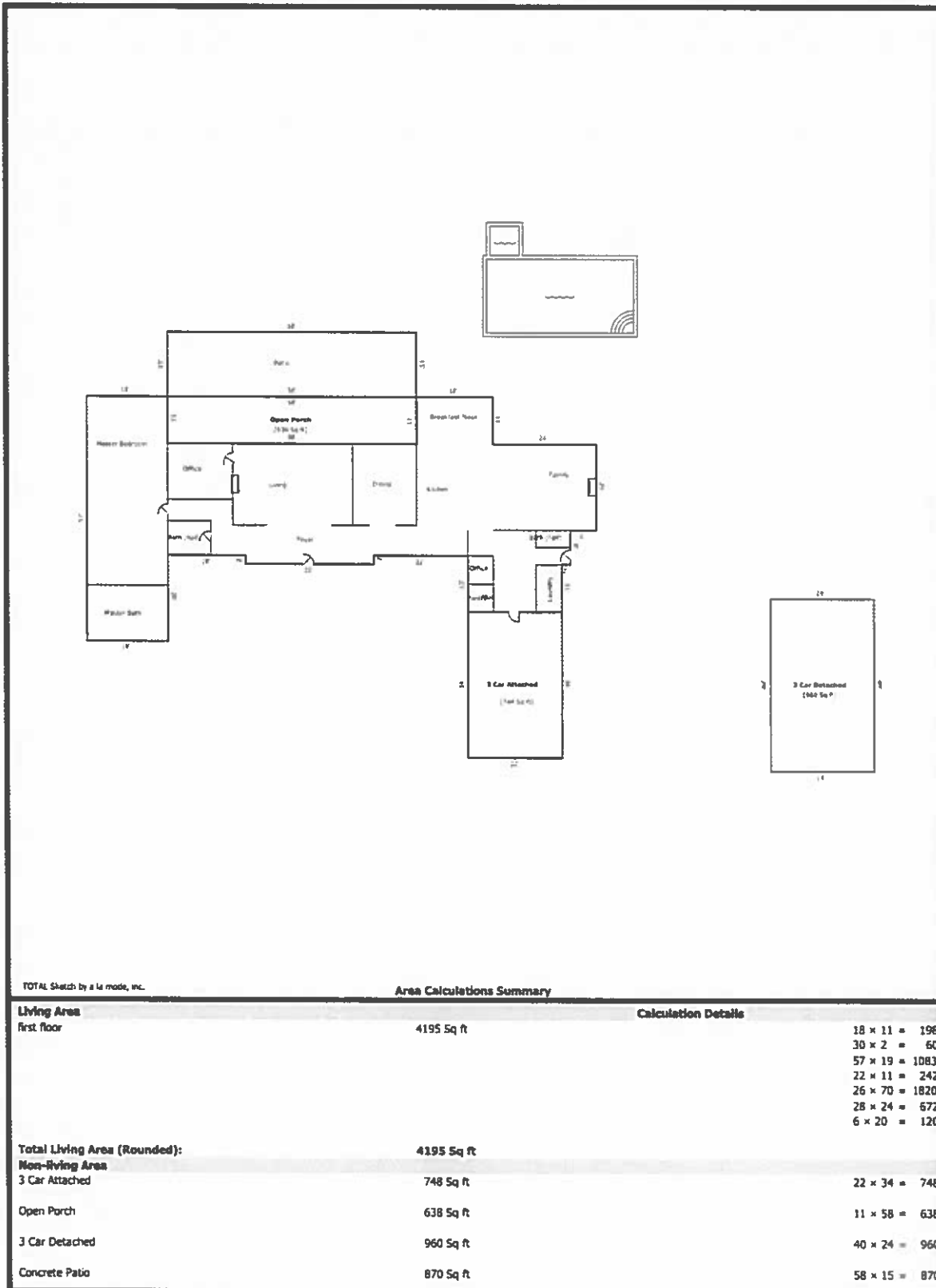


Area Calculations Summary

$$\begin{array}{rcl} 18 \times 11 & = & 198 \\ 30 \times 2 & = & 60 \\ 57 \times 19 & = & 1083 \\ 22 \times 11 & = & 242 \\ 26 \times 70 & = & 1820 \\ 28 \times 24 & = & 672 \\ 6 \times 20 & = & 120 \end{array}$$

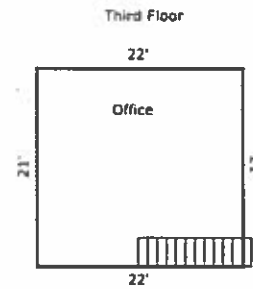
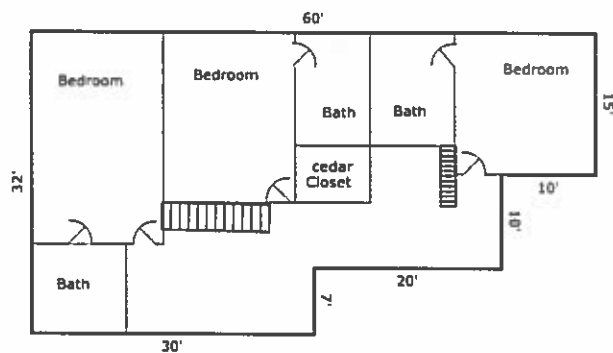
Building Sketch (Page - 2)

Borrower	Kimberly Lynne Bramley-Estep				
Property Address	385 Southeast Road				
City	New Hartford	County	Hartford	State	CT Zip Code 06057
Lender/Client	Amalgamated Bank				



Building Sketch (Page - 3)

Borrower	Kimberly Lynne Bramley-Estep				
Property Address	385 Southeast Road				
City	New Hartford	County	Hartford	State	CT Zip Code 06057
Lender/Client	Amalgamated Bank				



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
Second Floor	1610 Sq ft	$32 \times 30 = 960$ $25 \times 20 = 500$ $10 \times 15 = 150$
attic	462 Sq ft	$21 \times 22 = 462$
Total Living Area (Rounded):	2072 Sq ft	

Subject Photo Page

Borrower	Kimberly Lynne Bramley-Estep					
Property Address	385 Southeast Road					
City	New Hartford	County	Hartford	State	CT	Zip Code 06057
Lender/Client	Amalgamated Bank					



Subject Front

385 Southeast Road

Sales Price

Gross Living Area 6,267

Total Rooms 10

Total Bedrooms 4

Total Bathrooms 4.2

Location N;Res;Res

View N;Res;Res

Site 49 ac

Quality Q3

Age 14



Subject Rear



Subject Street

Photograph Addendum

Borrower	Kimberly Lynne Bramley-Estep					
Property Address	385 Southeast Road					
City	New Hartford	County	Hartford	State	CT	Zip Code 06057
Lender/Client	Amalgamated Bank					



Front

Comments:



Front

Comments:



Rear

Comments:



Rear

Comments:

interior PHOTOS

Borrower	Kimberly Lynne Bramley-Estep				
Property Address	385 Southeast Road				
City	New Hartford	County	Hartford	State	CT Zip Code 06057
Lender/Client	Amalgamated Bank				



driveway



pastures off back of house



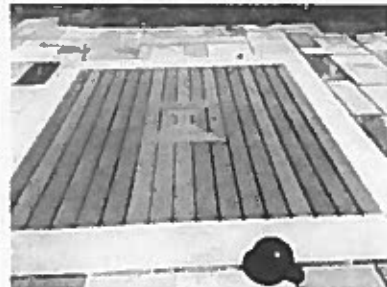
pond on property



whole house generator power sup



Interior of detached garage



Hot Tub



lg pool



patio off pool



3rd floor office



Air Handler



Bedroom



full bathroom



hallway



Bedroom



Kitchen

interior photos

Borrower	Kimberly Lynne Bramley-Estep					
Property Address	385 Southeast Road					
City	New Hartford	County	Hartford	State	CT	Zip Code 06057
Lender/Cient	Amalgamated Bank					



hallway



bathroom



Bedroom



Interior of attached garage



Laundry Room



office off mud room



Mud Room



hallway



Family Room



Kitchen



Breakfast Nook



Dining Room



1/2 bath



master bathroom



2nd view large light bedroom
BRAND NEW BEDDING

Interior Photos

Borrower	Kimberly Lynne Bramley-Estep				
Property Address	385 Southeast Road				
City	New Hartford	County	Hartford	State	CT Zip Code 06057
Lender/Client	Amalgamated Bank				



master bedroom



Office



Living Room



Foyer



1/2 bath in basement



workout room in basement



Electric Service



power supply to generator



Finished basement



Boiler



Well Pump

Borrower	Kimberly Lynne Bramley-Estep					
Property Address	385 Southeast Road					
City	New Hartford	County	Hartford	State	CT	Zip Code 06057
Lender/Client	Amalgamated Bank					



Comparable 1

33 South Main St
 Prox. to Subject 38.42 MILES W
 Sales Price 1,085,000
 Gross Living Area 6,239
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 5.1
 Location B;Res;Res
 View N;Res;Res
 Site 5.27 ac
 Quality Q3
 Age 55



Comparable 2

19 Stockbridge Drive
 Prox. to Subject 9.07 MILES NW
 Sales Price 950,000
 Gross Living Area 6,102
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 5.2
 Location B;Res;Res
 View N;Res;Res
 Site 1.02 ac
 Quality Q3
 Age 12



Comparable 3

25 Garnet Hill Lane
 Prox. to Subject 8.35 MILES NW
 Sales Price 980,000
 Gross Living Area 6,038
 Total Rooms 11
 Total Bedrooms 6
 Total Bathrooms 5.3
 Location B;Res;Res
 View N;Res;Res
 Site 1.37 ac
 Quality Q3
 Age 17

Borrower	Kimberly Lynne Bramley-Estep				
Property Address	385 Southeast Road				
City	New Hartford	County	Hartford	State	CT
				Zip Code	06057
Lender/Client	Amalgamated Bank				



207 South East Road

Prox. to Subject	2.91 MILES NW
Sales Price	1,495,000
Gross Living Area	9,681
Total Rooms	18
Total Bedrooms	7
Total Bathrooms	7.3
Location	N;Res,Res
View	N;Res,Res
Site	64.06 ac
Quality	Q3
Age	16

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

Client:	United States Appraisals	Client File #:	641529
Subject Property:	385 Southeast Road, New Hartford, CT 06057	Appraisal File #:	1121405740

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of our data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, we have 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 have assumed that there are no such conditions and make no guarantees or warranties, express or implied. We 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 I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment or contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them 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 other media.
- A true and complete copy of this report contains _____ pages including exhibits which are considered an integral part of the report. The appraisal report may not be properly understood without access to the entire report.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

☒ Market Value Definition (below) ☐ Alternate Value Definition (attached)

MARKET VALUE is defined as 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.

Source: The Dictionary of Real Estate Appraisal, 4th ed., Appraisal Institute

* NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and analysis or any other work product provided by the individual appraiser(s).

appraiser may need sibility for the data,

Client:	United States Appraisals	Client File #:	641529
Subject Property:	385 Southeast Road, New Hartford, CT 06057	Appraisal File #:	1121405740

APPRAISER 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 reported analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any 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 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 use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

☒ None ☐ Name(s) _____

As previously identified in the Scope Of Work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as follows:

Property inspected by Appraiser ☒ Yes ☐ No

Property inspected by Co-Appraiser ☐ Yes ☐ No

ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS

Appraisal Institute Member Certify:

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute, which include the Uniform Standards of Professional Appraisal Practice.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

Designated Appraisal Institute Member Certify:

- As of the date of this report, I ☒ have / ☐ have not completed the continuing education program of the Appraisal Institute.

Designated Appraisal Institute Member Certify:

- As of the date of this report, I ☐ have / ☐ have not completed the continuing education program of the Appraisal Institute.

APPRAISER:

Signature _____

Name Wayne Wright

Report Date 06/21/2019

Trainee ☐ Licensed ☐ Certified Residential ☒ Certified General ☐

License # rcr.0000578 State CT

Expiration Date 04/30/2020

CO-APPRAISER:

Signature _____

Name _____

Report Date _____

Trainee ☐ Licensed ☐ Certified Residential ☐ Certified General ☐

License # _____ State _____

Expiration Date _____

* NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and analysis or any other work product provided by the individual appraiser(s).

AI Reports® AI-900.03 Assumptions and Limiting Conditions/Certification

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Serial# B544F67C
esign.alamode.com/verify

appraiser may need
ability for the data,

December 2008



LIA Administrators & Insurance Services

**APPRAISAL AND VALUATION
PROFESSIONAL LIABILITY INSURANCE POLICY
DECLARATIONS**



ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company")
175 Capitol Blvd. Suite 100
Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
08/21/2018	AAI002936-04	AAI002936-03

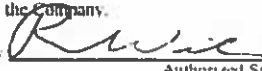
THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED 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.

Item

1. Customer ID: 123185 Named Insured: G.W. REAL PROPERTY ANALYSTS, INC. Wayne Wright P.O. Box 67 Wallingford, CT 06492	
2. Policy Period: From: 09/30/2018 To: 09/30/2019 12:01 A.M. Standard Time at the address stated in 1 above	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 09/30/1994	
5. Inception Date: 09/30/2015	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652 Fax: (805) 962-0652	
8. Annual Premium: \$719.00	
9. Forms attached at issue: LIA002 (12/14) LIA CT (11/14) LIA012 (12/14) LIA018 (10/14) LIA020 (10/14) LIA122 (10/14) LIA131 (10/14)	

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

08/21/2018
Date
LIA-001 (12/14)

By 
Authorized Signature
Aspen American Insurance Company

**Appraisal and Valuation
Professional Liability Insurance Policy**



Named Insured: G.W. REAL PROPERTY ANALYSTS, INC.
Wayne Wright

Policy Number: AA1002936-04
Effective Date: 09/30/2018
Customer ID: 123185

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED APPRAISERS ENDORSEMENT

In consideration of the premium charged, it is agreed that Section IV, DEFINITIONS (I) "Insured" is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name	Coverage Effective Date	Principal Owner, Appraiser or Trainee
Wayne Wright	09/30/2018	Principal Owner

All other terms, conditions, and exclusions of this Policy remain unchanged.

STATE OF CONNECTICUT ♦ DEPARTMENT OF CONSUMER PROTECTION
Be it known that

WAYNE WRIGHT

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

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

License # RCR.0000578

Effective: 05/01/2019

Expiration: 04/30/2020

Michelle Seagull
Michelle Seagull, Commissioner