

Client	Housing Authority For LaSalle County		File No.	23-5459	
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	235 W Lincoln St
	Legal Description	Burl Hgts Add to Gr Rdg Lot 2 Blk 9 Exempt
	City	Grand Ridge
	County	LaSalle
	State	IL
	Zip Code	61325
	Census Tract	9640.00
	Map Reference	23-24-109-004
PRICE & DATE	Contract Price	\$ 0
	Date of Contract	N/A
PARTIES	Client	Housing Authority For LaSalle County
	Owner	Housing Authority For LaSalle County
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,152
	Price per Square Foot	\$
	Location	Average
	Age	~73
	Condition	Average-
	Total Rooms	6
	Bedrooms	3
	Baths	2
APPRAISER	Appraiser	Scott E. Stewart
	Effective Date of Appraisal	10/04/2023
VALUE	Opinion of Value	\$ 65,000

Client	Housing Authority For LaSalle County	File No. 23-5459
Property Address	235 W Lincoln St	
City	Grand Ridge	County LaSalle State IL Zip Code 61325
Owner	Housing Authority For LaSalle County	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being

appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 30-90 days

Comments on Appraisal and Report Identification

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

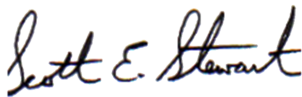
Appraiser has previously performed any appraisal services pertaining to the subject property within the three year period immediately preceding the agreement to perform this assignment.

Intended user/use of this report is the named client.

No additional intended users are identified by the appraiser.

Note: Austin Stewart provided data research assistance.

APPRAISER:



Signature: _____
 Name: Scott E. Stewart
 State Certified General Real Estate Appraiser
 State Certification #: 553.001428
 or State License #: _____
 State: IL Expiration Date of Certification or License: 09/30/2025
 Date of Signature and Report: 10/17/2023
 Effective Date of Appraisal: 10/04/2023
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 10/04/2023

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

RESIDENTIAL APPRAISAL REPORT

File No.: 23-5459

SUBJECT	Property Address: 235 W Lincoln St City: Grand Ridge State: IL Zip Code: 61325																																																													
	County: LaSalle Legal Description: Burl Hgts Add to Gr Rdg Lot 2 Blk 9 Exempt	Assessor's Parcel #: 27-24-118-002																																																												
	Tax Year: 2023 R.E. Taxes: \$ 0 Special Assessments: \$ 0 Borrower (if applicable): -																																																													
	Current Owner of Record: Housing Authority For LaSalle County Occupant: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing																																																													
ASSIGNMENT	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) HOA: \$ 0 per year <input type="checkbox"/> per month																																																													
	Market Area Name: Community of Grand Ridge Map Reference: 23-24-109-004 Census Tract: 9640.00																																																													
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																													
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																													
MARKET AREA DESCRIPTION	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input checked="" type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)																																																													
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																													
	Intended Use: Estimate of current market value for client.																																																													
	Intended User(s) (by name or type): Client use																																																													
SITE DESCRIPTION	Client: Housing Authority For LaSalle County Address: 526 E. Norris Drive, Ottawa, IL 61350																																																													
	Appraiser: Scott E. Stewart Address: 1421 Birchlawn Place, Ottawa, IL 61350																																																													
	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural																																																													
	Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%																																																													
MARKET AREA DESCRIPTION	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow																																																													
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining																																																													
	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply																																																													
	Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.																																																													
Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): Subject is located in the westside of Grand Ridge, east of Rt. 23., west of Sylvan Ave., north of E. Washington St., and south of E. Liberty St.																																																														
Market conditions stable for most properties with some increased demand due to limited inventory.																																																														
Financing available from numerous area lenders.																																																														
SITE DESCRIPTION	Dimensions: 54.66x120.92 Site Area: 6,609 sf																																																													
	Zoning Classification: R Description: Residential																																																													
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning																																																													
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ /																																																													
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)																																																														
Actual Use as of Effective Date: Single Family Use as appraised in this report: Single Family																																																														
Summary of Highest & Best Use: Highest and best use is for residence.																																																														
DESCRIPTION OF THE IMPROVEMENTS	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Utilities</th> <th>Public</th> <th>Other</th> <th>Provider/Description</th> <th>Off-site Improvements</th> <th>Type</th> <th>Public</th> <th>Private</th> <th>Topography</th> <th>Level to street grade</th> </tr> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Public</td> <td>Street</td> <td>Asphalt</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Size</td> <td>6,609 sf</td> </tr> <tr> <td>Gas</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Public</td> <td>Curb/Gutter</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Shape</td> <td>Rectangular</td> </tr> <tr> <td>Water</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>City</td> <td>Sidewalk</td> <td>Concrete</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Drainage</td> <td>Assume to be adequate</td> </tr> <tr> <td>Sanitary Sewer</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Septic</td> <td>Street Lights</td> <td>Vapor pole</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>View</td> <td>Average</td> </tr> <tr> <td>Storm Sewer</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Public</td> <td>Alley</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td></td> <td></td> </tr> </table>		Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Level to street grade	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	6,609 sf	Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Curb/Gutter	None	<input type="checkbox"/>	<input type="checkbox"/>	Shape	Rectangular	Water	<input type="checkbox"/>	<input type="checkbox"/>	City	Sidewalk	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	Assume to be adequate	Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Septic	Street Lights	Vapor pole	<input checked="" type="checkbox"/>	<input type="checkbox"/>	View	Average	Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>		
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Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)																																																														
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 17099C0700F FEMA Map Date 07/18/2011																																																														
Site Comments: No apparent adverse conditions. Note: Appraiser is not aware of any adverse conditions, however is not an environmental expert or engineer therefore does not warrant site or area conditions. Appraiser suggests contacting appropriate professional to further address any concerns of the lender/client/borrower.																																																														
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Finished area above grade contains: 6 Rooms 3 Bedrooms 2 Bath(s) 1,152 Square Feet of Gross Living Area Above Grade																																																														
Additional features: One story three bedroom two bath home on a slab. Master bedroom with private bath. Rear patio. One car attached garage.																																																														
Describe the condition of the property (including physical, functional and external obsolescence): Subject is in average- overall condition in need of updating.																																																														

RESIDENTIAL APPRAISAL REPORT

File No.: 23-5459

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**

TRANSFER HISTORY

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing:	No recent sales of subject.
Date:	No other sales of the above comparables within one year other than noted.	
Price:		
Source(s): Public Records		
2nd Prior Subject Sale/Transfer		
Date:		
Price:		
Source(s):		

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	235 W Lincoln St Grand Ridge, IL 61325	130 E Liberty St Grand Ridge, IL 61325		741 Tomahawk Dr Ottawa, IL 61350		1711 Wright St Streator, IL 61364	
Proximity to Subject		0.21 miles NE		6.44 miles N		6.53 miles S	
Sale Price	\$ 0	\$ 75,000		\$ 68,000		\$ 70,000	
Sale Price/GLA	\$ /sq.ft.	\$ 48.45 /sq.ft.		\$ 72.88 /sq.ft.		\$ 77.52 /sq.ft.	
Data Source(s)	Inspection	Assessor/Realist/MLS		Assessor/Realist/MLS		Assessor/Realist/MLS	
Verification Source(s)	Public records	MLS# 11625896		MLS# 1171737		MLS# 11663746	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions	-	Conventional Concession \$5000	-5,000	Conventional No concess		Conventional No concess	
Date of Sale/Time	N/A	05/13/2023 186 Da		03/16/2023 8 Da		12/16/2022 12 Da	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Average	Average		Average		Average	
Site	6,609 sf	6,480 sf		8050 sf		9240 sf	
View	Average	Average		Average		Average	
Design (Style)	1 Story	2 Story		1 Story		1 Story	
Quality of Construction	Average-	Average-		Average	-6,800	Average-	-3,500
Age	~73	107		69		51	
Condition	Average-	Average-		Average	-6,800	Average	-7,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 3 2	6 3 2		4 2 1.0	+5,000	5 3 1	+3,000
Gross Living Area	1,152 sq.ft.	1,548 sq.ft.	-5,940	933 sq.ft.	+3,285	903 sq.ft.	+3,735
Basement & Finished Rooms Below Grade	None	Full	-5,000	None		None	
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	GHW	GFA/CA	-2,000	GFA		GFA/CA	-2,000
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	1 Car-Attached	None	+3,000	None	+3,000	1 Car-Attached	
Porch/Patio/Deck	Patio	Porch_deck		Porch		Patio	
Shed/shop	-	Shed	-3,000	Shed	-500	-	
Fence	Fence	-	+500	Fence		Fence	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -17,440	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -2,815	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -5,765
Adjusted Sale Price of Comparables		Net 23.3 %		Net 4.1 %		Net 8.2 %	
		Gross 32.6 %	\$ 57,560	Gross 37.3 %	\$ 65,185	Gross 27.5 %	\$ 64,235

Summary of Sales Comparison Approach **Limited sales of comparable properties due to the subject's very small community with limited properties.**

The sales utilized were considered among the best available and are reliable indicators of the estimated value of the subject after value-related adjustments are applied for differences. The sales were all located within the comparable market area. It was necessary to utilize homes located in the neighboring communities of Ottawa to the north and Streator to the south. Sales #4 & #5 closed over 12 months ago, however are located in the subject's small community and provide additional value support.

Adjustments based on estimated market values of features, not actual costs. Sales were adjusted for differences in site size, quality, condition, room/bath count, gross living area, basement, central air, garage, porch/patio/deck, shed and fence.

Adjusted range of \$57,560 to \$65,185 is indicated.

Reasonable and supported estimated value for the subject based on the analysis is \$65,000.

Indicated Value by Sales Comparison Approach \$ **65,000**



ADDITIONAL COMPARABLE SALES

File No.: 23-5459

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	235 W Lincoln St Grand Ridge, IL 61325	350 E Penn St Grand Ridge, IL 61325			2300 State Route 23 Grand Ridge, IL 61325					
Proximity to Subject		0.34 miles NE			2.20 miles N					
Sale Price	\$ 0	\$ 70,000			\$ 69,130					
Sale Price/GLA	\$ /sq.ft.	\$ 107.69 /sq.ft.			\$ 76.81 /sq.ft.					
Data Source(s)	Inspection	Inspection, Public records			Assessor/Realist/MLS					
Verification Source(s)	Public records	Public records			MLS# 11011812					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.
Sales or Financing Concessions	-	Conventional No concessions			ArmLth Conv;2065		-2,065			
Date of Sale/Time	N/A	06/07/2021			05/2021 26 Da					
Rights Appraised	Fee Simple	Fee Simple			Fee Simple					
Location	Average	Average			Average					
Site	6,609 sf	8,190 sf		0	13774 sf		-3,582			
View	Average	Average			Average					
Design (Style)	1 Story	1 Story			1 Story					
Quality of Construction	Average-	Average+		-7,000	Average		-3,456			
Age	~73	74			~81					
Condition	Average-	Average		-7,000	Average		-6,913			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		+4,000	Total Bdrms Baths		+2,000	Total Bdrms Baths		
Room Count	6 3 2	4 2 1.0		+2,000	5 3 1.0		+2,000			
Gross Living Area	1,152 sq.ft.	650 sq.ft.		+7,530	900 sq.ft.		+3,780			sq.ft.
Basement & Finished Rooms Below Grade	None	Full		-5,000	0sf					
Functional Utility	Typical	Typical			Typical					
Heating/Cooling	GHW	GFA/CA		-2,000	GFA		0			
Energy Efficient Items	Typical	Typical			Typical					
Garage/Carport	1 Car-Attached	1 Car-Detached		0	1 Car-Detached		0			
Porch/Patio/Deck	Patio	Patio			-		+500			
Shed/shop	-	-			-					
Fence	Fence	Fence			-		+500			
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -7,470			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -7,236			<input type="checkbox"/> + <input type="checkbox"/> - \$
Adjusted Sale Price of Comparables		Net 10.7 %			Net 10.5 %			Net %		%
		Gross 49.3 %		\$ 62,530	Gross 35.9 %		\$ 61,894	Gross %		%

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach **Limited sales of comparable properties due to the subject's very small community with limited properties.**

The sales utilized were considered among the best available and are reliable indicators of the estimated value of the subject after value-related adjustments are applied for differences.

The sales were all located within the comparable market area. It was necessary to utilize homes located in the neighboring communities of Ottawa to the north and Streator to the south. Sales #4 & #5 closed over 12 months ago, however are located in the subject's small community and provide additional value support.

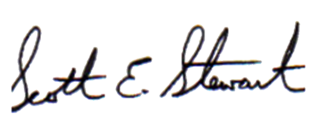
Adjustments based on estimated market values of features, not actual costs.
Sales were adjusted for differences in site size, quality, condition, room/bath count, gross living area, basement, central air, garage, porch/patio/deck, shed and fence.

Adjusted range of \$57,560 to \$65,185 is indicated.

Reasonable and supported estimated value for the subject based on the analysis is \$65,000.

RESIDENTIAL APPRAISAL REPORT

File No.: 23-5459

COST APPROACH	COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data: Marshall Swift Cost Manual. Local Cost Data	OPINION OF SITE VALUE -----=\$
	Quality rating from cost service: Avg Effective date of cost data: 06/2023	DWELLING Sq.Ft. @ \$ -----=\$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ -----=\$
	Gross living area based on measurements made by the appraiser.	Sq.Ft. @ \$ -----=\$
	Cost Approach not developed as it is subject to error due to excessive estimations of costs and depreciation involved.	Sq.Ft. @ \$ -----=\$
	Estimated Remaining Economic Life (if required): 25 Years	Total Estimate of Cost-New -----=\$
	INDICATED VALUE BY COST APPROACH -----=\$	
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ 750 X Gross Rent Multiplier 80 = \$ 60,000	Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM): Income Approach subject to estimations due to limited rental data. Rental rates for similar properties range from \$600 to \$800 per month.	
	Gross Rent Multiplier is extracted from market by dividing comparable sales prices by monthly rents to obtain a factor. Typical rates range from 60 to 100.	
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 65,000	Cost Approach (if developed) \$ 60,000
	Income Approach (if developed) \$ 60,000	
	Final Reconciliation Sales Comparison Approach given most weight. Cost Approach subject to estimations of costs and depreciation from all causes. Income Approach subject to market data estimations.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:	
ATTACHMENTS	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 65,000 , as of: 10/04/2023 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
	A true and complete copy of this report contains 17 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits: <input type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input checked="" type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>	
SIGNATURES	Client Contact: _____ Client Name: Housing Authority For LaSalle County	Address: 526 E. Norris Drive, Ottawa, IL 61350
	E-Mail: _____	APPRAISER Supervisory APPRAISER (if required) or CO-APPRAISER (if applicable)
		Appraiser Name: Scott E. Stewart
	Appraiser Name: Scott E. Stewart Company: Stewart Appraisal Phone: (815) 434-9920 Fax: (815) 434-9920 E-Mail: sestewart1438@sbcglobal.net Date of Report (Signature): 10/17/2023 License or Certification #: 553.001428 State: IL Designation: State Certified General Real Estate Appraiser Expiration Date of License or Certification: 09/30/2025 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 10/04/2023	Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____



Assumptions, Limiting Conditions & Scope of Work

File No.: 23-5459

Property Address: 235 W Lincoln St	City: Grand Ridge	State: IL	Zip Code: 61325
Client: Housing Authority For LaSalle County	Address: 526 E. Norris Drive, Ottawa, IL 61350		
Appraiser: Scott E. Stewart	Address: 1421 Birchlawn Place, Ottawa, IL 61350		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

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

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

Certifications

Property Address:	235 W Lincoln St	City:	Grand Ridge	File No.:	23-5459
Client:	Housing Authority For LaSalle County	Address:	526 E. Norris Drive, Ottawa, IL 61350	State:	IL
Appraiser:	Scott E. Stewart	Address:	1421 Birchlawn Place, Ottawa, IL 61350	Zip Code:	61325

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

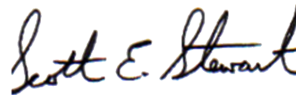
Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact:	Client Name:	Housing Authority For LaSalle County
E-Mail:	Address:	526 E. Norris Drive, Ottawa, IL 61350
APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Supervisory or Co-Appraiser Name:	
Appraiser Name:	Company:	
Company:	Phone:	
Phone:	Fax:	
E-Mail:	E-Mail:	
Date Report Signed:	Date Report Signed:	
License or Certification #:	License or Certification #:	
State:	State:	
Designation:	Designation:	
Expiration Date of License or Certification:	Expiration Date of License or Certification:	
Inspection of Subject:	Inspection of Subject:	
Date of Inspection:	Date of Inspection:	

Subject Photograph Addendum

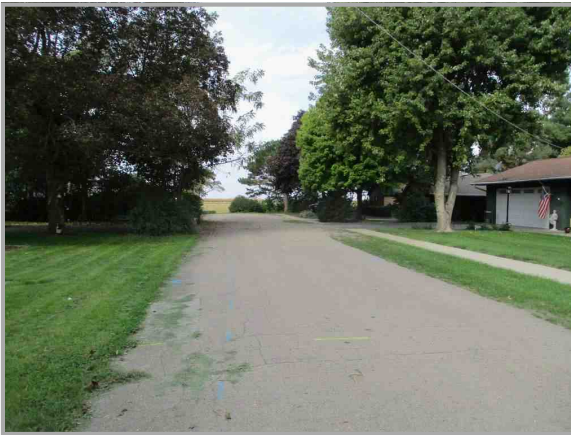
Client	Housing Authority For LaSalle County				
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				



Front



Rear



Street



Interior



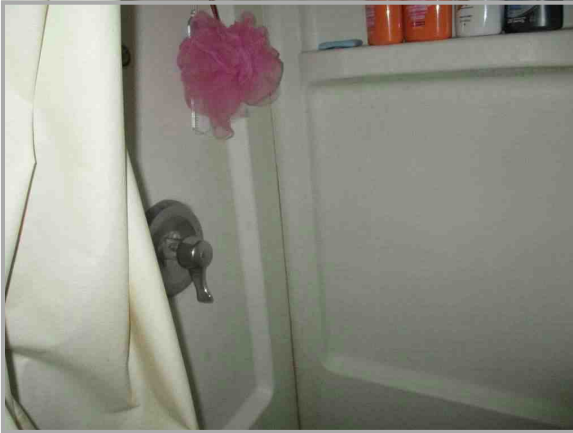
Interior



Kitchen

Subject Photograph Addendum

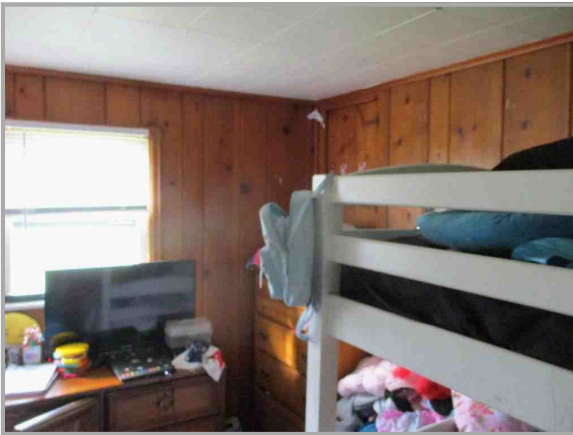
Client	Housing Authority For LaSalle County				
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City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				



Bathroom



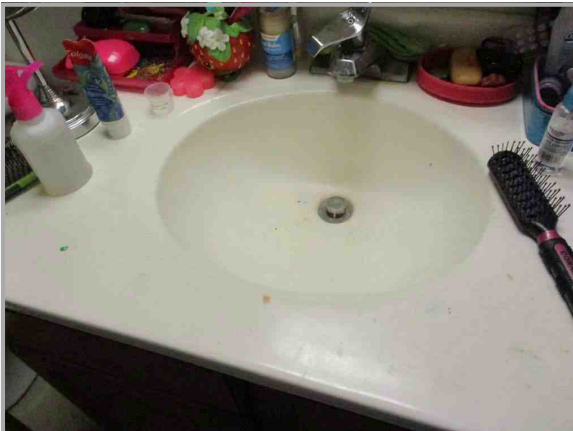
Bedroom



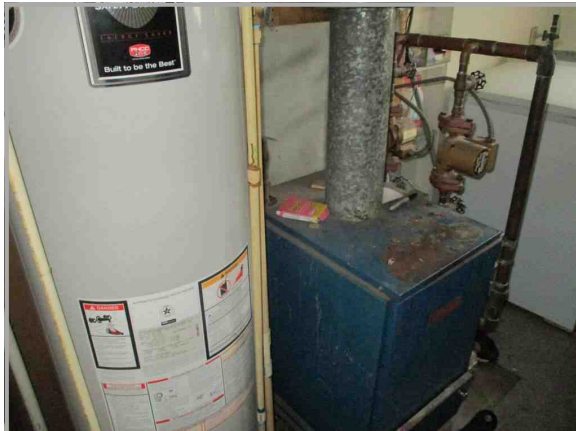
Bedroom



Bathroom



Bathroom



Utility

Comparable Photo Page

Client	Housing Authority For LaSalle County				
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				

**Comparable 1**

130 E Liberty St
 Prox. to Subj. 0.21 miles NE
 Sales Price 75,000
 G.L.A. 1,548
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 2
 Location Average
 View Average
 Site 6,480 sf
 Quality Average-
 Age 107

**Comparable 2**

741 Tomahawk Dr
 Prox. to Subj. 6.44 miles N
 Sales Price 68,000
 G.L.A. 933
 Tot. Rooms 4
 Tot. Bedrms. 2
 Tot. Bathrms. 1.0
 Location Average
 View Average
 Site 8050 sf
 Quality Average
 Age 69

**Comparable 3**

1711 Wright St
 Prox. to Subj. 6.53 miles S
 Sales Price 70,000
 G.L.A. 903
 Tot. Rooms 5
 Tot. Bedrms. 3
 Tot. Bathrms. 1
 Location Average
 View Average
 Site 9240 sf
 Quality Average-
 Age 51

Comparable Photo Page

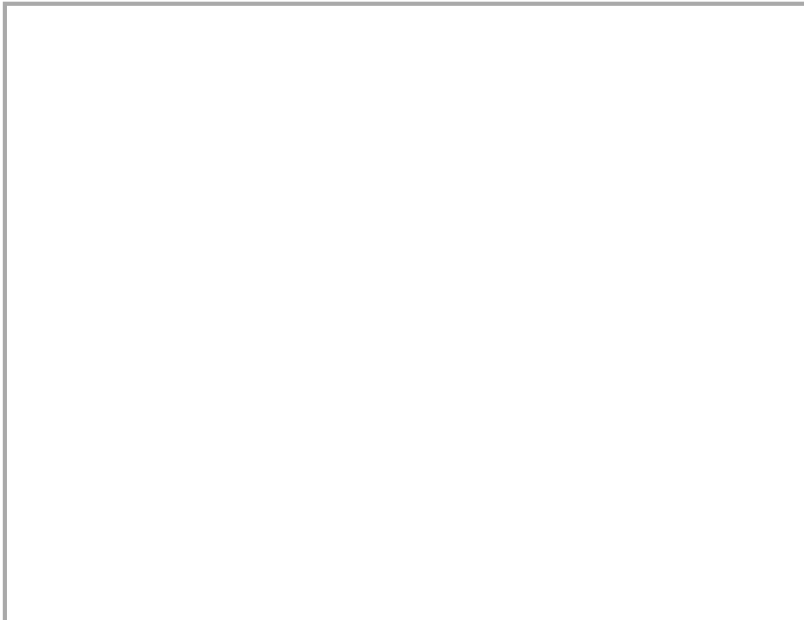
Client	Housing Authority For LaSalle County				
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				

**Comparable 4**

350 E Penn St
Proximity 0.34 miles NE
Sale Price 70,000
GLA 650
Total Rooms 4
Total Bedrms 2
Total Bathrms 1.0
Location Average
View Average
Site 8,190 sf
Quality Average+
Age 74

**Comparable 5**

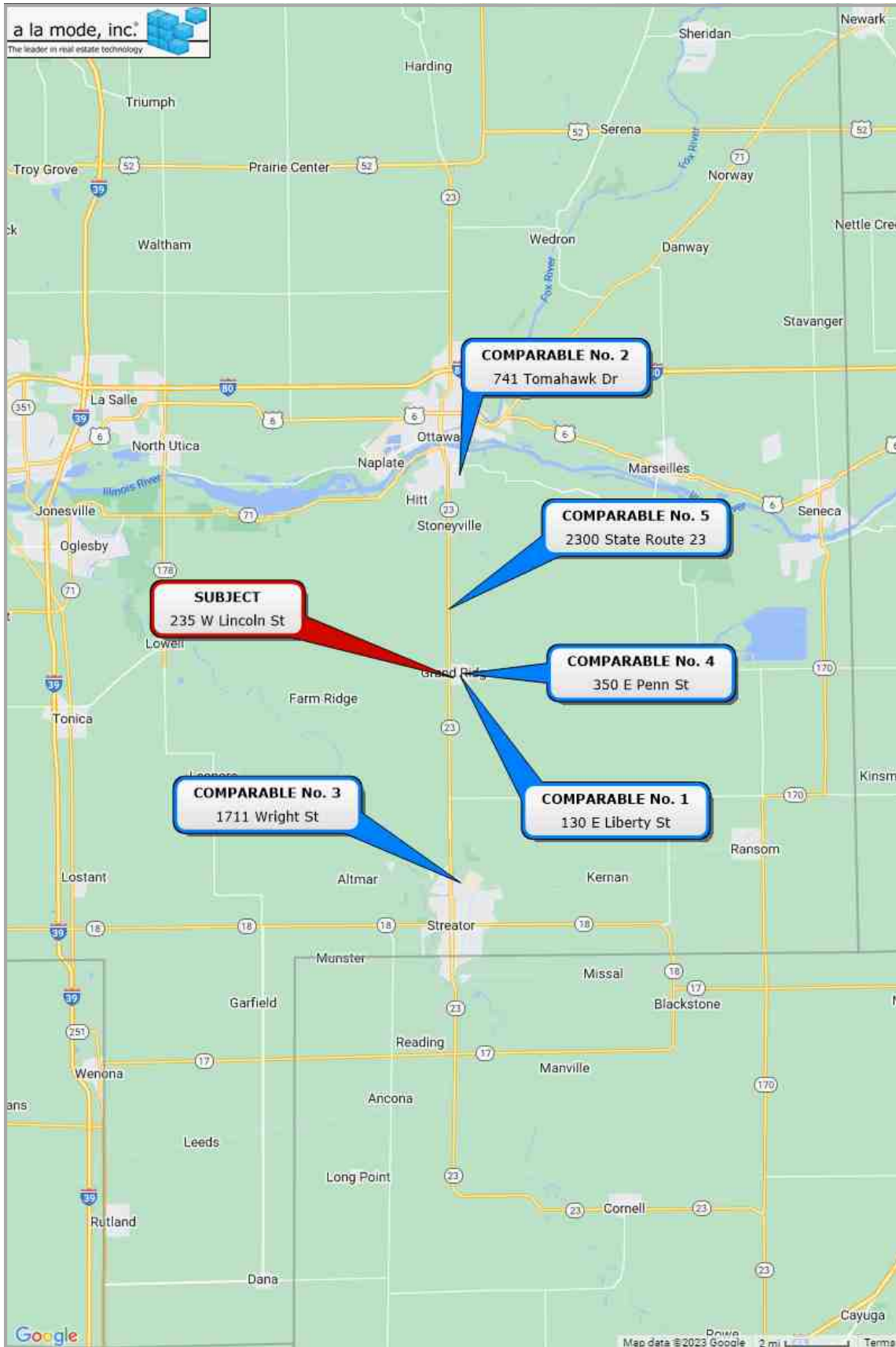
2300 State Route 23
Proximity 2.20 miles N
Sale Price 69,130
GLA 900
Total Rooms 5
Total Bedrms 3
Total Bathrms 1.0
Location Average
View Average
Site 13774 sf
Quality Average
Age ~81

**Comparable 6**

Proximity
Sale Price
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location
View
Site
Quality
Age

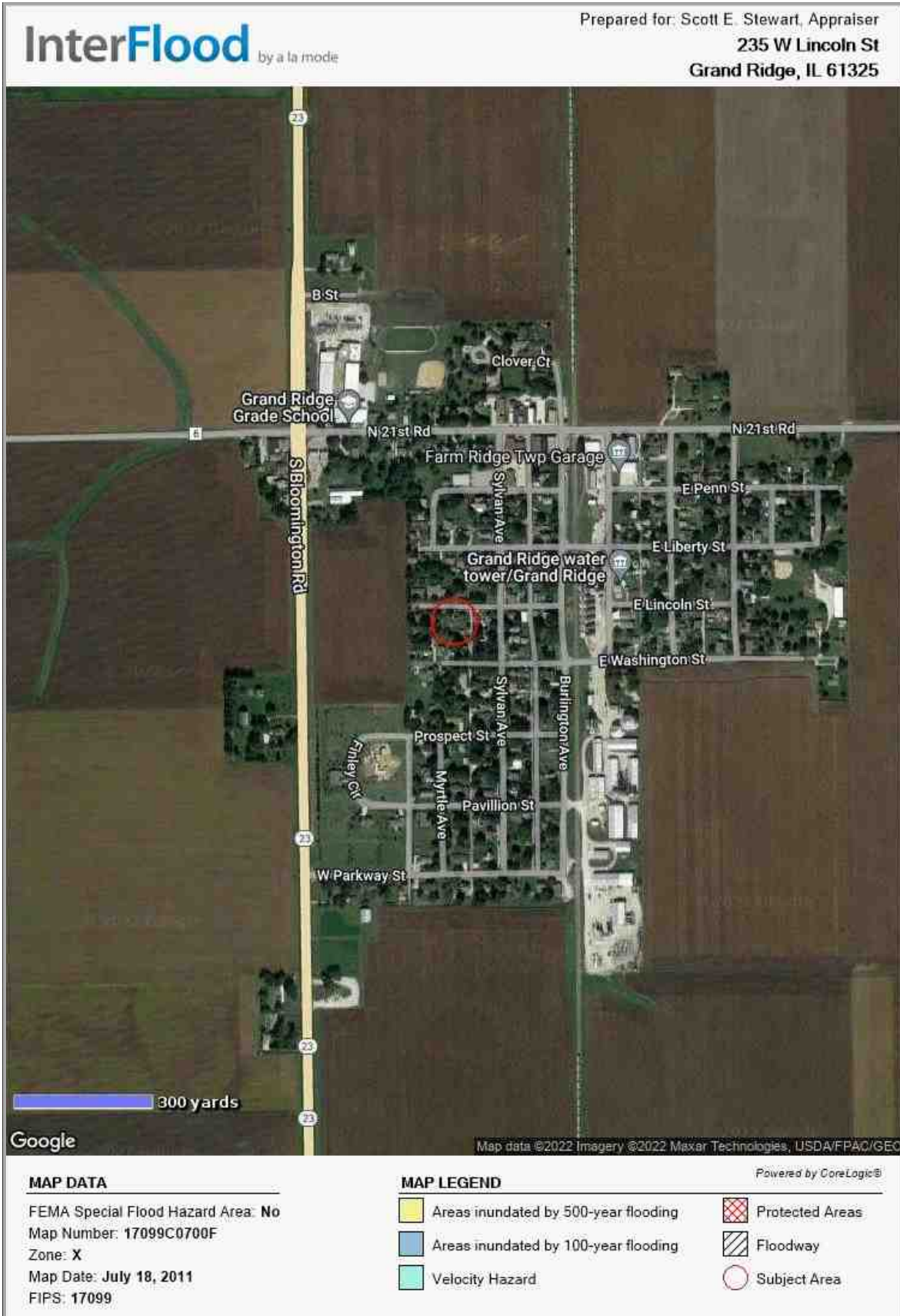
Location Map

Client	Housing Authority For LaSalle County				
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				



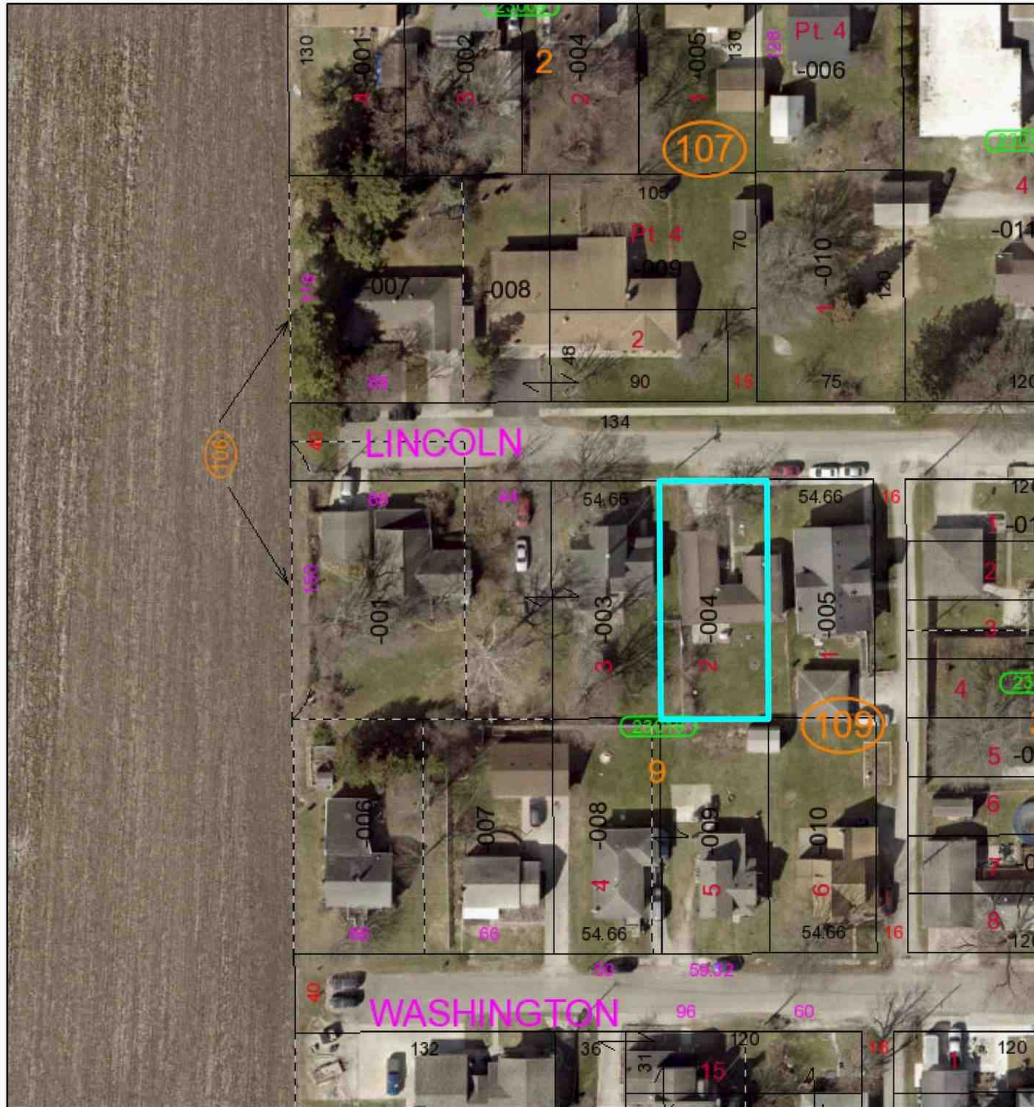
Flood Map

Client	Housing Authority For LaSalle County				
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				



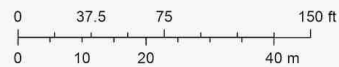
Aerial Plat

Client	Housing Authority For LaSalle County				
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				



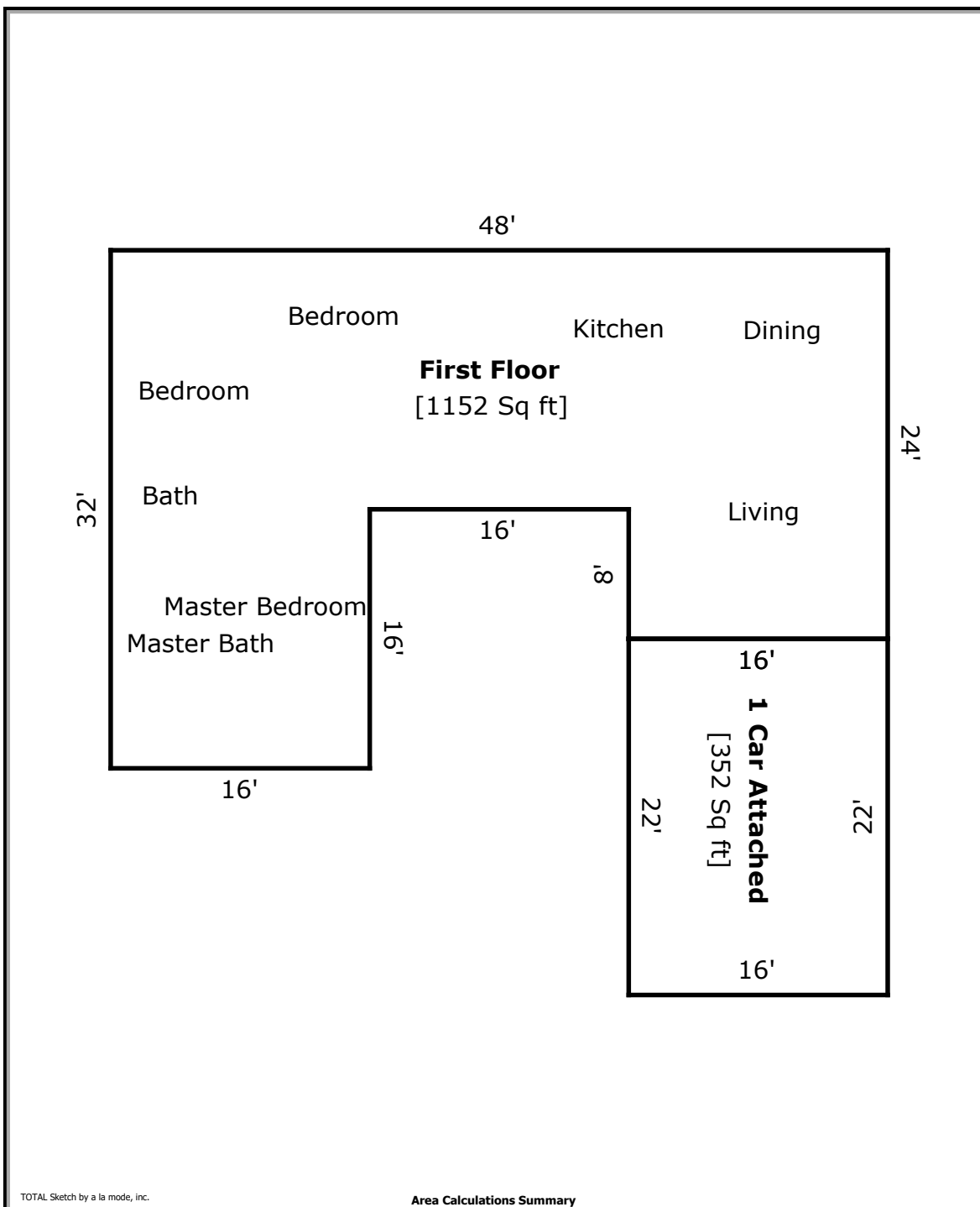
July 8, 2022

1:1,128



Building Sketch

Client	Housing Authority For LaSalle County				
Property Address	235 W Lincoln St				
City	Grand Ridge	County	LaSalle	State	IL Zip Code 61325
Owner	Housing Authority For LaSalle County				



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	1152 Sq ft	16 x 16 = 256 24 x 16 = 384 16 x 32 = 512
Total Living Area (Rounded):	1152 Sq ft	
Non-living Area		
1 Car Attached	352 Sq ft	16 x 22 = 352

Resume'

Client	Housing Authority For LaSalle County					
Property Address	235 W Lincoln St					
City	Grand Ridge	County	LaSalle	State	IL	Zip Code 61325
Owner	Housing Authority For LaSalle County					

SCOTT E. STEWART
 ILLINOIS CERTIFIED REAL ESTATE APPRAISER
 1421 BIRCHLAWN PLACE
 OTTAWA, IL 61350
 815.434.9920

QUALIFICATIONS OF THE APPRAISER

EDUCATION:

- *Graduate Southern Illinois University-Carbondale, IL
 B.A. Degree in Biological Sciences
- *State Licensed Real Estate Broker
- *State Certified General Real Estate Appraiser (highest license rank state offers)
 License No. 553.001428

APPRAISAL COURSE WORK-STATE OF ILLINOIS ACCREDITED:

Uniform Standards of Professional Appraisal Practice. Fundamentals of Real Estate Appraisal. Appraisal Methods. Single Family Residential Appraisal. Principles of Capitalization. Non-Residential Appraisal. Cost Approach. Residential Report Writing. Residential Design & Functional Utility. Appraising FHA. Construction Details & Trends. 2-4 Family Appraisal. Residential Appraisal Review. Tough Residential Appraisals. Appraising High Value Residential Properties. Relocation Appraisals. Fair Lending. Appraising REO & Foreclosure Properties. (Numerous additional courses & seminars).

EXPERIENCE:

- *Completed appraisals of all types of real estate including residential, commercial, industrial, agricultural, multi-family and special use properties throughout LaSalle County and surrounding counties for clients including individuals, financial institutions, estates, brokers, attorneys and governmental bodies since 1996.
- *Real Estate transaction experience as a licensed real estate broker.
- *Real Estate management experience including farm operations and rental properties located in north central, east central and western Illinois and west central Indiana.
- *Business management experience as owner/manager of service and retail business operations.
- *Residential construction experience as office administrator for construction and development company.

PROFESSIONAL AFFILIATIONS:

Illinois Association of Realtors
 National Association of Realtors
 Illini Valley Association of Realtors