

Client	Housing Authority For LaSalle County		File No.	23-5463	
Property Address	1100 Denhard Dr # 15				
City	Ottawa	County	LaSalle	State	IL Zip Code 61350
Owner	Housing Authority For LaSalle County				

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	1100 Denhard Dr # 15
	Legal Description	Retz 1st & 2nd Add E1/2 Lot 30 & 31 Exempt Docket #90-50-57
	City	Ottawa
	County	LaSalle
	State	IL
	Zip Code	61350
	Census Tract	9626.00
	Map Reference	18-01-254-006
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)	1,056
	Price per Square Foot	\$
	Location	Average
	Age	~73
	Condition	Average-
	Total Rooms	5
	Bedrooms	3
	Baths	1
APPRAISER	Appraiser	Scott E. Stewart
	Effective Date of Appraisal	10/04/2023
VALUE	Opinion of Value	\$ 50,000

Client	Housing Authority For LaSalle County	File No. 23-5463
Property Address	1100 Denhard Dr # 15	
City	County	State
Ottawa	LaSalle	IL
Owner	Housing Authority For LaSalle County	
	Zip Code	61350

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:

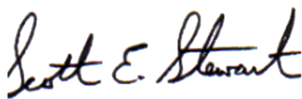
Appraiser has not previously performed any appraisal services pertaining to the subject property within the three year period immediately preceding the agreement to perform this assignment.

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

No additional intended users are identified by the appraiser.

Note: Austin Stewart, State Certified Residential Appraiser provided data research assistance.

APPRAISER:



Signature: _____
 Name: Scott E. Stewart
 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: 11/02/2023
 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.: 23-5463

SUBJECT	Property Address: 1100 Denhard Dr # 15 City: Ottawa State: IL Zip Code: 61350																																																																																
	County: LaSalle Legal Description: Retz 1st & 2nd Add E1/2 Lot 30 & 31 Exempt Docket #90-50-57	Assessor's Parcel #: 21-01-214-017																																																																															
	Tax Year: 2021 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 Ottawa Map Reference: 18-01-254-006 Census Tract: 9626.00																																																																																
	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): Housing Authority For LaSalle County																																																																																
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 checked="" type="checkbox"/> Urban <input 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%																																																																																
DESCRIPTION OF THE IMPROVEMENTS	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2">Predominant Occupancy</th> <th colspan="2">One-Unit Housing</th> <th colspan="2">Present Land Use</th> <th colspan="2">Change in Land Use</th> </tr> <tr> <td><input type="checkbox"/> Owner</td> <td>PRICE \$ (000)</td> <td>AGE (yrs)</td> <td>One-Unit 100%</td> <td><input checked="" type="checkbox"/> Not Likely</td> <td><input type="checkbox"/> Likely *</td> <td><input type="checkbox"/> In Process *</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Tenant 100</td> <td>35 Low 15</td> <td></td> <td>2-4 Unit %</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> Vacant (0-5%)</td> <td>85 High 140</td> <td></td> <td>Multi-Unit %</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Vacant (>5%)</td> <td>50 Pred 50</td> <td></td> <td>Comm'l %</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		Predominant Occupancy		One-Unit Housing		Present Land Use		Change in Land Use		<input type="checkbox"/> Owner	PRICE \$ (000)	AGE (yrs)	One-Unit 100%	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely *	<input type="checkbox"/> In Process *		<input checked="" type="checkbox"/> Tenant 100	35 Low 15		2-4 Unit %					<input checked="" type="checkbox"/> Vacant (0-5%)	85 High 140		Multi-Unit %					<input type="checkbox"/> Vacant (>5%)	50 Pred 50		Comm'l %																																											
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	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): Subject is located on the north east side of Ottawa, east of Champlain St., south of Cherie Ln., north of Rt. 6.																																																																																
	Market conditions have remained stable with some increased demand due to limited inventory.																																																																																
	Interest rates have remained competitive with financing available from numerous area lenders.																																																																																
	Dimensions: 82x110 Site Area: 9,020 sf																																																																																
Zoning Classification: R-R Description: Rural Residence																																																																																	
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 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 if for residence.																																																																																	
<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>9,020 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>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Drainage</td> <td>Appears Typical</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	9,020 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	None	<input type="checkbox"/>	<input type="checkbox"/>	Drainage	Appears Typical	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 # 17099C0530F FEMA Map Date 7/18/2011																																																																																	
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.																																																																																	
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2">General Description</th> <th colspan="2">Exterior Description</th> <th colspan="2">Foundation</th> <th colspan="2">Basement</th> <th colspan="2">Heating</th> </tr> <tr> <td># of Units</td> <td>1 <input type="checkbox"/> Acc. Unit</td> <td>Foundation</td> <td>Con/Avg-</td> <td>Slab</td> <td>-</td> <td>Area Sq. Ft.</td> <td>1,056</td> <td>Type</td> <td>HW-Boiler</td> </tr> <tr> <td># of Stories</td> <td>1</td> <td>Exterior Walls</td> <td>Vinyl/Avg-</td> <td>Crawl Space</td> <td>-</td> <td>% Finished</td> <td>0</td> <td>Fuel</td> <td>Gas</td> </tr> <tr> <td>Type</td> <td><input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/></td> <td>Roof Surface</td> <td>Asphalt/Avg-</td> <td>Basement</td> <td>Concrete</td> <td>Ceiling</td> <td>Joist</td> <td>Cooling</td> <td>Central</td> </tr> <tr> <td>Design (Style)</td> <td>1 Story</td> <td>Gutters & Dwnspts.</td> <td>Alum/Avg-</td> <td>Sump Pump</td> <td><input checked="" type="checkbox"/></td> <td>Walls</td> <td>Concrete</td> <td>Other</td> <td>Window</td> </tr> <tr> <td><input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.</td> <td></td> <td>Window Type</td> <td>Slider/Avg-</td> <td>Dampness</td> <td><input type="checkbox"/></td> <td>Floor</td> <td>Concrete</td> <td></td> <td></td> </tr> <tr> <td>Actual Age (Yrs.)</td> <td>~73</td> <td>Storm/Screens</td> <td>Alum/Avg-</td> <td>Settlement</td> <td>NA</td> <td>Outside Entry</td> <td>NA</td> <td></td> <td></td> </tr> <tr> <td>Effective Age (Yrs.)</td> <td>40</td> <td></td> <td></td> <td>Infestation</td> <td>NA</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		General Description		Exterior Description		Foundation		Basement		Heating		# of Units	1 <input type="checkbox"/> Acc. Unit	Foundation	Con/Avg-	Slab	-	Area Sq. Ft.	1,056	Type	HW-Boiler	# of Stories	1	Exterior Walls	Vinyl/Avg-	Crawl Space	-	% Finished	0	Fuel	Gas	Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface	Asphalt/Avg-	Basement	Concrete	Ceiling	Joist	Cooling	Central	Design (Style)	1 Story	Gutters & Dwnspts.	Alum/Avg-	Sump Pump	<input checked="" type="checkbox"/>	Walls	Concrete	Other	Window	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.		Window Type	Slider/Avg-	Dampness	<input type="checkbox"/>	Floor	Concrete			Actual Age (Yrs.)	~73	Storm/Screens	Alum/Avg-	Settlement	NA	Outside Entry	NA			Effective Age (Yrs.)	40			Infestation	NA				
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		Washer/Dryer	<input type="checkbox"/>	Finished	<input type="checkbox"/>																																																																												
Finished area above grade contains: 5 Rooms 3 Bedrooms 1 Bath(s) 1,056 Square Feet of Gross Living Area Above Grade																																																																																	
Additional features: One story three bedroom one bath home on a full basement.																																																																																	
Describe the condition of the property (including physical, functional and external obsolescence): Subject is in fair to average- overall condition in need of renovations.																																																																																	

RESIDENTIAL APPRAISAL REPORT

File No.: 23-5463

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			
TRANSFER HISTORY	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.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	1100 Denhard Dr # 15 Ottawa, IL 61350	1429 La Salle St Ottawa, IL 61350		1509 Sycamore St Ottawa, IL 61350		620 Highland St Ottawa, IL 61350	
Proximity to Subject		1.10 miles SW		1.44 miles SW		2.02 miles S	
Sale Price	\$ 0	\$ 53,000		\$ 56,500		\$ 58,000	
Sale Price/GLA	\$ /sq.ft.	\$ 62.95 /sq.ft.		\$ 61.15 /sq.ft.		\$ 54.92 /sq.ft.	
Data Source(s)	Inspection	Assessor/Realist/MLS		Assessor/Realist/MLS		Assessor/Realist/MLS	
Verification Source(s)	Public records	MLS# 11807006		MLS# 11698347		MLS# 11351498	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing		Cash		Cash		Cash	
Concessions	-	No concessions		No concessions		No concessions	
Date of Sale/Time	N/A	07/20/2023 7 Da		01/31/2023 6 Da		04/06/2022 9 Da	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Average	Average		Average		Average	
Site	9,020 sf	2,220 sf	+3,400	7,500 sf	0	7,200 sf	0
View	Average	Average		Average		Average	
Design (Style)	1 Story	1 Story		1 Story		1 Story	
Quality of Construction	Average	Average		Average		Average	
Age	~73	137	0	95	0	46	0
Condition	Average-	Average	-5,300	Average	-5,600	Average	-5,800
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 3 1	5 2 1	0	6 3 1	-2,000	6 3 1	-2,000
Gross Living Area	1,056 sq.ft.	842 sq.ft.	+2,100	924 sq.ft.	+1,300	1,056 sq.ft.	
Basement & Finished	Full	Partial	0	Partial	0	Full	
Rooms Below Grade	-	-		-		-	
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	GHW	GFA/CA	-2,000	GFA	0	GFA	0
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	None	None		None		None	
Porch/Patio/Deck	-	Cvd Pch	-1,000	Porch	-1,000	-	
Fireplace	-	-		-		-	
Shed, Fence, Other	-	-		-		-	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -2,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -7,300	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -7,800
Adjusted Sale Price of Comparables		Net 5.3 %		Net 12.9 %		Net 13.4 %	
		Gross 26.0 %	\$ 50,200	Gross 17.5 %	\$ 49,200	Gross 13.4 %	\$ 50,200

Summary of Sales Comparison Approach **Limited sales of comparable 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 similar to the subject in being three bedroom ranch style homes on basements and without garages located in established neighborhoods of comparable property composition within the market area.

Adjustments based on estimated market values of features, not actual costs.

Sales were adjusted for differences in site size, condition, room count, gross living area, central air and porches.

Adjusted range of \$49,200 to \$50,200 is indicated.

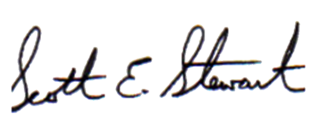
Reasonable and supported estimated value for the subject based on the analysis is \$50,000.

Indicated Value by Sales Comparison Approach \$ **50,000**



RESIDENTIAL APPRAISAL REPORT

File No.: 23-5463

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: 06/2022	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): 30 Years	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 \$ 700 X Gross Rent Multiplier 70 = \$ 49,000 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 \$ 50,000 Cost Approach (if developed) \$ Income Approach (if developed) \$ 49,000	
	Final Reconciliation Sales Comparison Approach given most weight. Cost Approach subject to estimations of costs and depreciation from all causes. Income Approach subject to 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:	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
ATTACHMENTS	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: \$ 50,000 , 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 14 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 checked="" 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	
	E-Mail: _____ Address: 526 E. Norris Drive, Ottawa, IL 61350	
	APPRaiser	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
	 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): 11/02/2023 License or Certification #: 553.001428 State: IL Designation: 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	



Assumptions, Limiting Conditions & Scope of Work

File No.: 23-5463

Property Address: 1100 Denhard Dr # 15	City: Ottawa	State: IL	Zip Code: 61350
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:	1100 Denhard Dr # 15	City:	Ottawa	File No.:	23-5463
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:	61350

APPRAISER'S CERTIFICATION

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

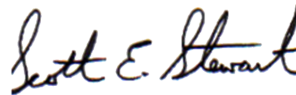
- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, 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 #:	
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	1100 Denhard Dr # 15				
City	Ottawa	County	LaSalle	State	IL Zip Code 61350
Owner	Housing Authority For LaSalle County				



Front



Rear



Street



Living room



Dining



Kitchen



Bedroom



Bedroom



Bathroom



Bedroom



Boiler



Basement

Comparable Photo Page

Client	Housing Authority For LaSalle County				
Property Address	1100 Denhard Dr # 15				
City	Ottawa	County	LaSalle	State	IL
				Zip Code	61350
Owner	Housing Authority For LaSalle County				

**Comparable 1**

1429 La Salle St
 Prox. to Subj. 1.10 miles SW
 Sales Price 53,000
 G.L.A. 842
 Tot. Rooms 5
 Tot. Bedrms. 2
 Tot. Bathrms. 1
 Location Average
 View Average
 Site 2,220 sf
 Quality Average
 Age 137

**Comparable 2**

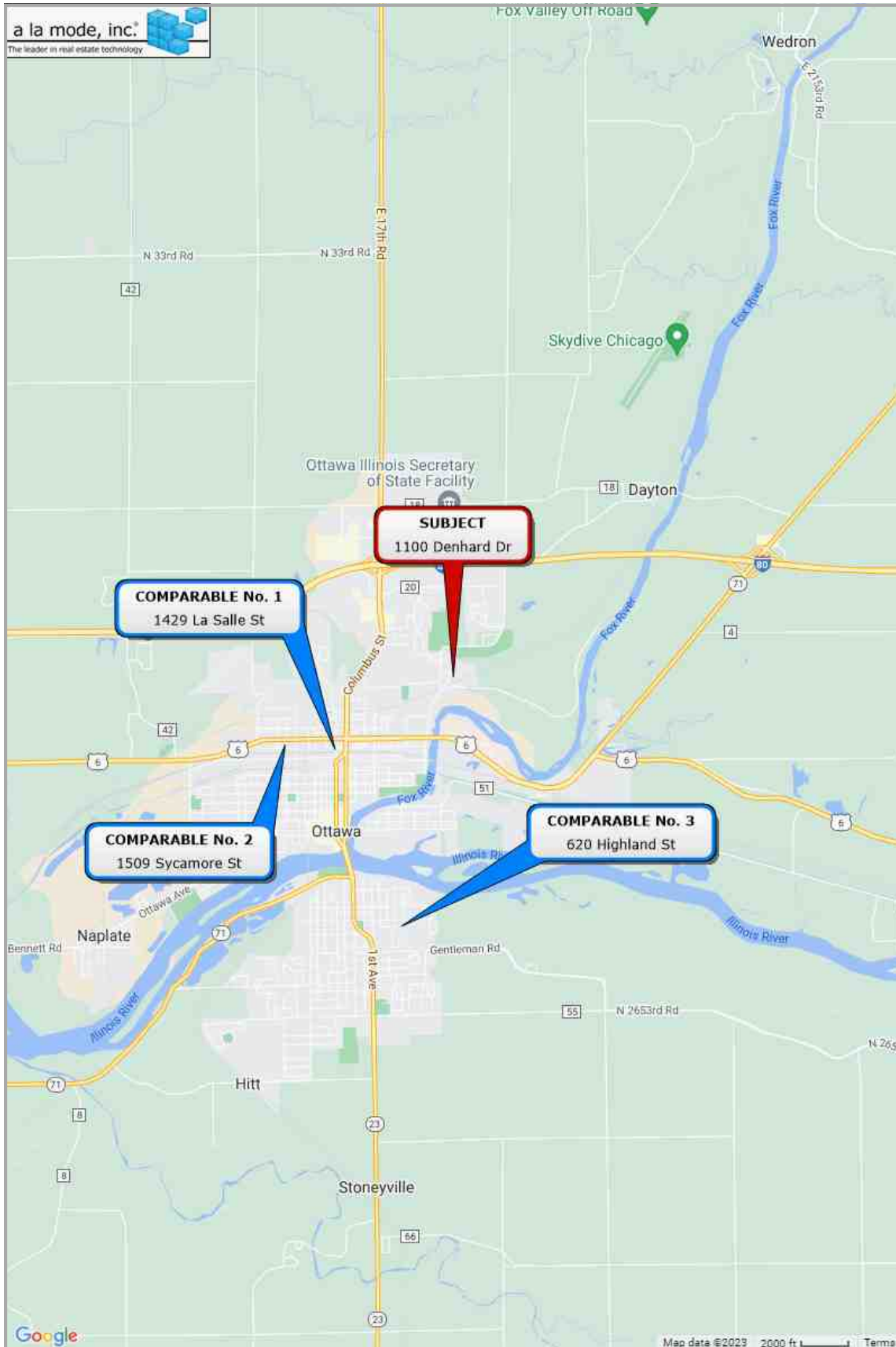
1509 Sycamore St
 Prox. to Subj. 1.44 miles SW
 Sales Price 56,500
 G.L.A. 924
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 1
 Location Average
 View Average
 Site 7,500 sf
 Quality Average
 Age 95

**Comparable 3**

620 Highland St
 Prox. to Subj. 2.02 miles S
 Sales Price 58,000
 G.L.A. 1,056
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 1
 Location Average
 View Average
 Site 7,200 sf
 Quality Average
 Age 46

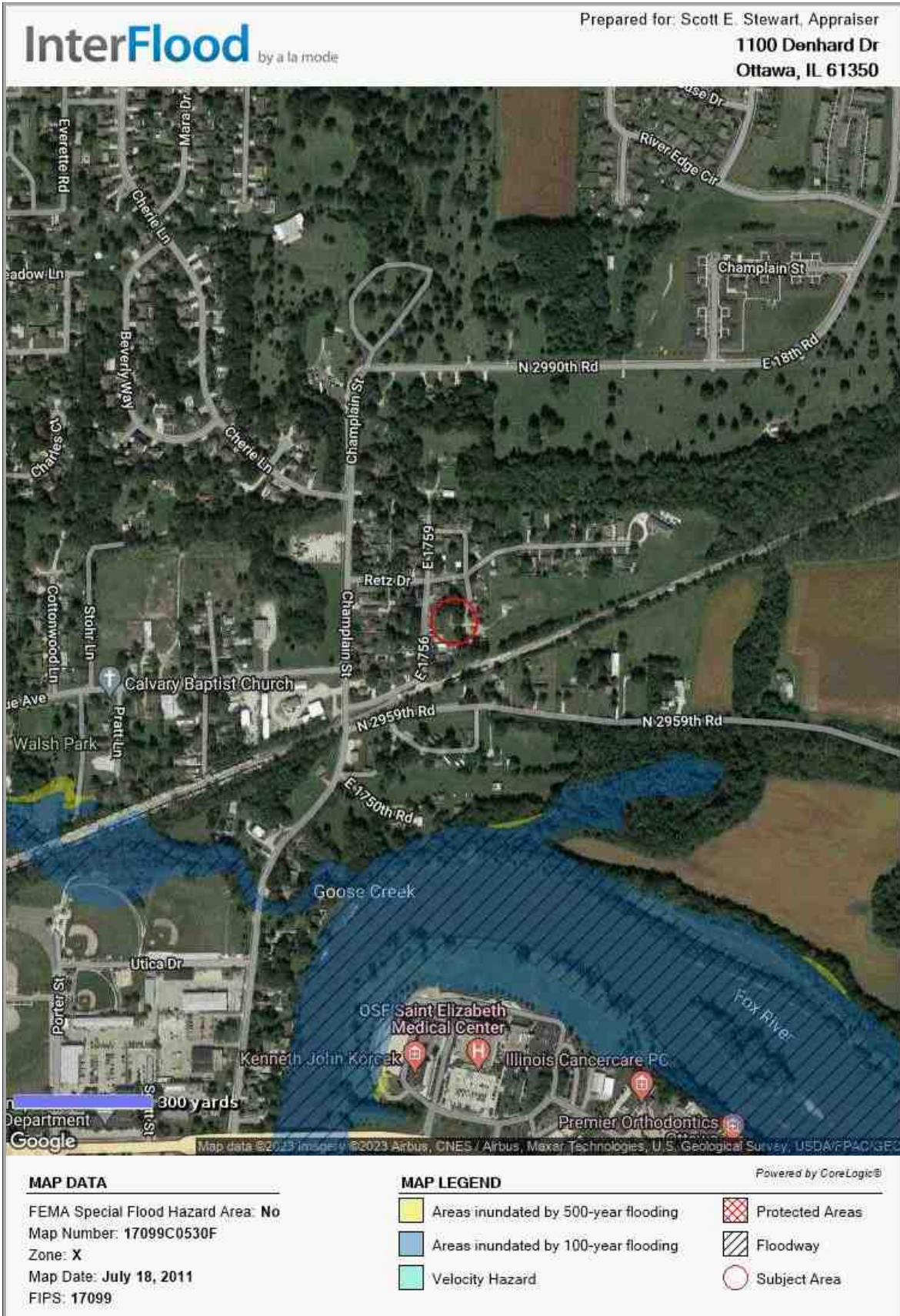
Location Map

Client	Housing Authority For LaSalle County				
Property Address	1100 Denhard Dr # 15				
City	Ottawa	County	LaSalle	State	IL Zip Code 61350
Owner	Housing Authority For LaSalle County				



Flood Map

Client	Housing Authority For LaSalle County				
Property Address	1100 Denhard Dr # 15				
City	Ottawa	County	LaSalle	State	IL Zip Code 61350
Owner	Housing Authority For LaSalle County				



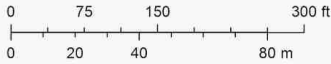
Aerial Plat

Client	Housing Authority For LaSalle County						
Property Address	1100 Denhard Dr # 15						
City	Ottawa	County	LaSalle	State	IL	Zip Code	61350
Owner	Housing Authority For LaSalle County						



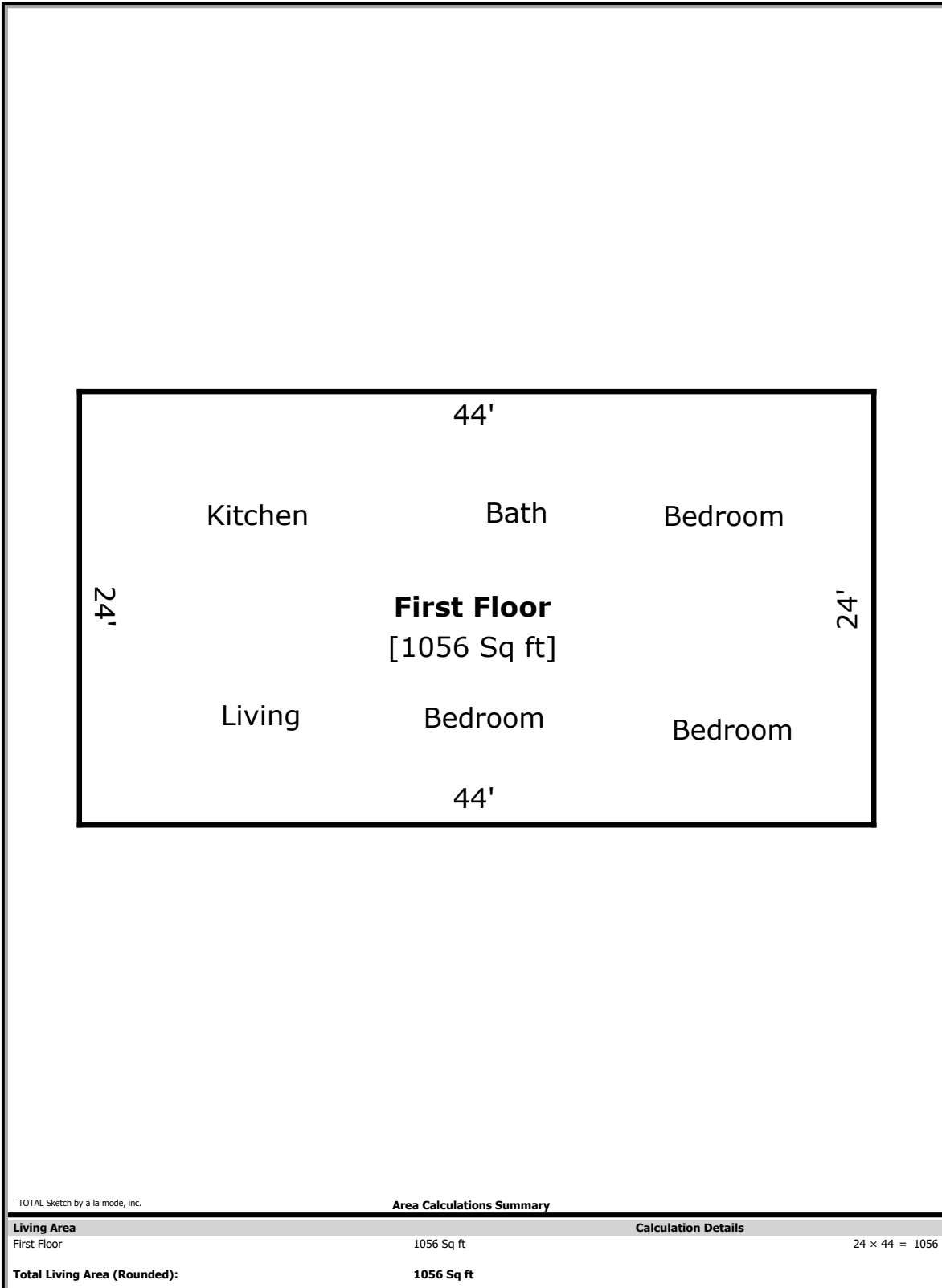
July 5, 2022

1:2,257



Building Sketch

Client	Housing Authority For LaSalle County		
Property Address	1100 Denhard Dr # 15		
City	Ottawa	County	LaSalle
		State	IL
		Zip Code	61350
Owner	Housing Authority For LaSalle County		



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1056 Sq ft	24 × 44 = 1056
Total Living Area (Rounded):	1056 Sq ft	

Resume'

Client	Housing Authority For LaSalle County						
Property Address	1100 Denhard Dr # 15						
City	Ottawa	County	LaSalle	State	IL	Zip Code	61350
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