VAL Appraisals

File No. 19-028

APPRAISAL REPORT



OF IMPROVEMENTS (MOBILE ONLY) LOCATED AT

39, 5612-53 Avenue Cold Lake, AB

PREPARED FOR

City of Cold Lake tmaraiyesa@coldlake.com

PREPARED BY

Colleen Hoolahan DAR/Certified Appraisal Reviewer

Bonnyville, Alberta

File No.: 19-028

February 6, 2019

City of Cold Lake

The purpose of this appraisal and appraisal report is to determine the market value, as defined in this appraisal report, of the improvements (mobile only - fully sited in Creekside Village), and located at 39, 5612-53 Avenue, Cold Lake, Alberta, for the function of "marketing".

I have personally viewed the subject property (exterior only) on February 6, 2019 and have gathered and analyzed all the data obtained from the local real estate board, the Multiple Listing Service, the public record, and the appraiser's own files.

The appraiser has further completed a cost approach analysis and a sales comparison approach analysis.

This appraisal and appraisal report have been completed in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

It is the opinion of the appraiser that the market value of the subject property as of February 6, 2019, is:

Forty-Two Thousand Dollars \$42,000

THIS REPORT CONTAINS AND IS SUBJECT TO specific terminology descriptions, conditions, and special limitations which affect the stated opinion of market value, the use, and the intended user of the report. Please carefully read, and pay particular attention to all of these descriptions, conditions, and special limitations.

Colleen Hoolahan DAR/Certified Appraisal Reviewer



19-028

| | e | | | APPR | AISER Colleen | Hoolahan |
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| ADDRESS: tmaraiyesa@coldla | ke.com | | S OF PROPERTY 12-53 Avenue | | ess: <u>4915 - 50</u> lyville, Alberta | Avenue, P.O. Box 5289 |
| | | CITY 39, 30 | Cold Lake | | 780) 826 | |
| / / | | PROVINCE AB PC | | | <u></u> | 5-2115 |
| APPLICANT NAME City of Cold LEGAL DESCRIPTION Mobile LC MUNICIPALITY or DISTRICT City of ASSESSMENT: LAND N/A | ocated @ 39, 5612-53 of Cold Lake (South) ⊮ | 3 Avenue | TOTAL 61,00 | | (ES\$ 628.30 | YEAR 2018 |
| PURPOSE OF APPRAISAL: To estimate | ite the market value | x or "As Is | »" | | | |
| INTENDED USER(S) City of Cold | | | | | | |
| INTENDED USE OF APPRAISAL REF | 'ORT: Financing | or <u>"Mark</u> | ceting" | | | |
| PROPERTY RIGHTS APPRAISED: | Fee simple | Leasehold | | · Ci | | Other (Specify) Personal Property |
| OCCUPIED BY: Owner HIGHEST & BEST USE: X | We Assume As Is NO | | BEST USE IS NOT THE | | Vacant | |
| | 7/313 NO | | HOOD DESCRIPTI | | | |
| NATURE OF DISTRICT | TREND OF DISTRICT | CONFORMIT | Y OF SUBJ. A | VG. AGE OF PF | ROPERTIES | SUPPLY DEMAND |
| <u>x</u> RESIDENTIAL | IMPROVING | I | INFERIOR I | IN NEIGHBOUR | | <u>x</u> GOOD GOOD |
| RURAL | X STABLE | | - | | YEARS | AVG AVG. |
| MIXED | DETERIORATII | | | AREA BUILT UP | <u>100</u> % | FAIR FAIR |
| <u>x</u> <u>RMH</u> | | | Fairly Typical | - | | POOR POOR |
| | Walking/School Bu | IS SHOPPING F DOWNTOWN | NSPORTATION In Ard ACILITIES Approx. | 3 Blocks | | PRICE RANGE IN NEIGHBOURHOOD 5,000 to 60,000 |
| SUMMARY: including VALUE TREI Subject is situated on a rented lot | | | | | | |
| Immediate area comprises of mob | | | | | | |
| time; however buyers are still bein | | | | | | |
| and continues through to mid Aug | | | | | | |
| influences observed. | | | | | | |
| | | | DESCRIPTION | | | |
| SITE DIMENSIONS: <u>Rented Lot</u> | | | x PAVED ROAD | | TELEPHONE | X SANITARY SEWER |
| SITE AREA: N/A | SOURCE: N/A | | GRAVEL ROA | | - | SEPTIC |
| TOPOGRAPHY: N/A | | | SIDEWALK | X | | |
| CONFIGURATION: N/A ZONING: RMHC - Residential | Monufactured Home | <u> </u> | CURBS X STREET LIGH | | WELL-PRIVATE | |
| Community | | | x CABLEVISION | | _ WELL-COIVINIO | NAL |
| DOES PRESENT USE CONFORM: | x YES NO | | | | | |
| LANDSCAPING | EASEMENTS | | | | | ELECTRICAL |
| CUSTOM | FAIR UTILI | TY <u>x</u> Pr | RIVATE <u>x</u> | SINGLE | CONCRE | TE <u>x</u> UNDERGROUND |
| | POOR ACCE | | | | | |
| AVERAGE | NONE | NC | DNE | | x Unknov | wn |
| COMMENT ON ANY POSITIVE/NE Creekside Village. Subject is | | | | | | |
| has a small side deck. | | | 11115 \$540.00 ± | (provides ior | maintenance | |
| | | | | | | of common areas). Subject |
| | | | | | | |
| | | | | | | |
| | | | MPROVEMENTS - E | | | |
| ESTIMATED YEAR BUILT: | 2007 EF | FECTIVE AGE: | 6 Yrs | REMAIN | NG ECONOMIC LIF | E (Yrs.) 34 Yrs |
| CONSTRUCTION COMPLETE: | 2007 EF x PE | FECTIVE AGE: RCENTAGE COMPLE ⁻ | 6 Yrs TE: 100 % | Remaini | NG ECONOMIC LIF | E (Yrs.) 34 Yrs |
| CONSTRUCTION COMPLETE: | 2007 EF x PE BASEMENT | FECTIVE AGE: RCENTAGE COMPLE ⁻ TYPE OF E | 6 Yrs TE: 100 % BUILDING | REMAINI | | E (Yrs.) <u>34 Yrs</u> CONSTRUCTION |
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| Reserve the Model, Serial and CSA are unknown. We assume shall demonstrates adequate strutural performance. CARACE-SCARFORTS: None. CARACE-SCARFORTS: None. Decome mys. On-Ref amery constraints: Subject is a 2007, 600 set mobile home. Subject is hilly stlud on a rented bit in Construction and materials is typical for a motion beare bear made. We assume subject is in average condition and that the quality of construction and materials is typical for a mobile home. COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTION COMPACTI | | | | ACE(S) | | | | | | | | |
| assume subject is set on wood / oncrete blocks. We assume the unit demonstrates adequate structural performance. CARACESCARTORIS None_ DECK PATOS None_DECK PATOS OFFER WARROVCENTY. Small side dock. COMMENTS Note and with intervention and with intervention was additioned from the assessment traceds and additional assessment traceds and additenticated assessment trace assessment | | | | | | | | | | | | |
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| CARACESICARPORTS Mone_ DECKS PATOS, OTHER MARRYORDERTS: Small side dock. DECKS PATOS, OTHER MARRYORDERTS: Small side dock. DECKS PATOS, OTHER MARRYORDERTS: Small side dock. Decks Patos, Small Side dock Patos, Smal | assume subject | is set on v | vood / con | crete block | s We assu | me the uni | it demonstra | tes adequa | te structural | performance | ce. | |
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| COMMENTS: Existing approares outply consultance continue. Subject is a 2007, 980 sqft mobile home. Subject is a 2007, 980 sqft home. Subject is a 2007, 980 sqft mobile home.< | | | | Small ai | do doolí | | | | | | | |
| Creeksele Village. No internal viewing. Some of the interior information was obtained from the assessment records and distional assumptions have been made. We assume subject is in average controls and materials is typical for a mobile home of this age. Average curb appeal. Location is average. Cost AppRoAct ROUKE PRF SCONN Cost AppRoAct Cost AppRoAct Cost AppRoAct ROUKE PRF SCONN Cost AppRoAct Cost AppRoAct DEPERCITED COST ROUKE 2 None SUM2 OF COST DVK AMAINAL DOST COST PMF DEPERCITED COST ROUKE 2 None SUM2 OF COST DVK AMAINAL DOST COST PMF DOST COST PMF DEPERCITED COST RUTANCE 2 None Cost PMF DOST PMF <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | - | | | | | | | | |
| Creeksele Village. No internal viewing. Some of the interior information was obtained from the assessment records and distional assumptions have been made. We assume subject is in average controls and materials is typical for a mobile home of this age. Average curb appeal. Location is average. Cost AppRoAct ROUKE PRF SCONN Cost AppRoAct Cost AppRoAct Cost AppRoAct ROUKE PRF SCONN Cost AppRoAct Cost AppRoAct DEPERCITED COST ROUKE 2 None SUM2 OF COST DVK AMAINAL DOST COST PMF DEPERCITED COST ROUKE 2 None SUM2 OF COST DVK AMAINAL DOST COST PMF DOST COST PMF DEPERCITED COST RUTANCE 2 None Cost PMF DOST PMF <td>COMMENTS: Buil</td> <td>ding, appearan</td> <td>ce, quality of co</td> <td>nstruction, con</td> <td>dition: Subje</td> <td>ct is a 200</td> <td>7, 960 sqft n</td> <td>nobile hom</td> <td>e. Subject is</td> <td>s fully sited</td> <td>on a rented</td> <td>lot in</td> | COMMENTS: Buil | ding, appearan | ce, quality of co | nstruction, con | dition: Subje | ct is a 200 | 7, 960 sqft n | nobile hom | e. Subject is | s fully sited | on a rented | lot in |
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| INDICATED VALUE: Marshall & Swift Cost Manual S B22,003 INDICATED VALUE: ROM THE COST APPROACH \$ 82,000 SALES COMPARABLE NO 1 COMPARABLE NO 2 COMPARABLE NO 3 ADDRESS 39,5612-53 Avenue 55,4405-50 Avenue 22,612-53 Avenue 52,4405-50 Avenue Cold Lake Cold Lake Cold Lake Cold Lake Cold Lake Cold Lake Cold Lake Sept 21, 2018 May 4, 2018 March 7, 2018 40,000 STE Rented Lot Rented Lot Rented Lot Rented Lot Rented Lot EFF ACE/CONID 124/0E / Average 1088 Sq FI -5,600 960 Sq FI 1088 Sq FI -5,600 ESGRAAPPCL Average Mobile / Average Mobile / Average +2,000 6 / 3 / 2F RNSEDSEXATIR 5 / 3 / 2F 5 / 3 / 1F +5,000 6 / 3 / 1F +5,000 6 / 3 / 2F RNSEDSEXATIR 5 / 3 / 2F 5 / 3 / 1F +5,000 6 / 3 / 1F +5,000 6 < | | | | | | | | | | 7.5 | 17 ¢ | 76 002 |
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| BASEMENT None None None None GRARACE/PARKING None None None None MLS #/ DOM E4123591 / 143+ Days E4106653 / 411+ Days E4093477 / 234 + Days GasFp E4123591 / 143+ Days E4106653 / 411+ Days E4093477 / 234 + Days MLS #/ DOM SasFp +3,500 Appl Dw +3,000 SmDeck +2,500 SmDeck -2,500 SmDeck/Fnc - Creekside Village Wildwood Trailer Court Creekside Village Wildwood Trailer Court SRI Homes Inc. ADJUSTED VALUES/NET ADJUSTED TOTALS 35.6% 7.9% 43,700 15.6% -0.6% 66,575 31.7% -1.3% 33,570 CONCLUSIONS: See next page for Conclusions. The final opinion of value is based on an analysis and reconciliation of both the Cost Approach and the Sales Comparison Approach. The Sales Comparison Approach best models the current market; therefore most relevance to value is placed the the Sales Comparison Approach. Value is with an active marketing period of 90 to 180 days. Comments on Sales activity on subject property in the last three years. Currently to our knowledge subject is not listed for sale nor does it have a pending offer. The appraiser has not performed any 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. ASARESULT | RMS/BEDS/BATHS | 5 / 3 | 3 / 2F | 5 / | 3 / 2F | | 6 / | 3 / 1F | +5,000 | 6 / 3 | 3 / 2F | |
| GARAGE/PARKING None None MLS # / DOM E4123591 / 143+ Days E4106653 / 411+ Days E403477 / 234 + Days GasEp SmDeck +3,500 Appl Dw +3,000 SmDeck +2,500 LgDeck -2,500 SmDeck/Fnc Midwood Trailer Court ADJUSTED VALUES/NET ADJUSTED TOTALS 35,6% 7,9% 43,700 15,6% -0,6% 66,575 31,7% -1.3% 33,570 CONCLUSIONS: See next page for Conclusions. INDICATED VALUE FROM THE SALES COMPARISON APPROACH \$ 42,000 FINAL DETERMINATION OF VALUE/COMMENT ON REASONABLE EXPOSURE TIME: The final opinion of value is based on an analysis and reconciliation of both the Cost Approach and the Sales Comparison Approach. The Sales Comparison Approach. The Sales Comparison Approach best models the current market; therefore most relevance to value is placed the the Sales Comparison Approach. Value is with an active marketing period of 90 to 180 days. COMMENT ON AND ANALYZE ANY KNOWN SALES, LISTING OR OFFER TO PURCHASE ON THE SUBJECT PROPERTY OVER THE PAST THREE YEARS: (Include source of information.) MLS system shows no sales activity on subject property in the last three years. Currently to our knowledge subject is not listed for sale nor does it have a pending offer. The appraiser has not performed any 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 a | | None | | None | | | None | | , | None | | |
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| Client Reference No: |
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File No: 19-028

| SALES COMPARISON APPROACH | | | | | | | |
|---------------------------|------------------------|----------------------|-------------|--------------------|-------------------|----------------------|-----------|
| ITEM | SUBJECT PROPERTY | COMPARABLE N | 0.4 | COMPARABLE N | 0.5 | COMPARABLE N | 0.6 |
| | | DESCRIPTION | \$ ADJUST. | DESCRIPTION | \$ ADJUST | DESCRIPTION | \$ ADJUST |
| ADDRESS | 39, 5612-53 Avenue | | | | | | |
| | Cold Lake | | | | | | |
| DATE OF SALE | | | 1 | | | | |
| SALE PRICE | | | | | | | |
| SITE | Rented Lot | | | | | | |
| | | | | | | | |
| SIZE GLA | 960 Sq.Ft. | , i | | 1 | | | |
| EFF. AGE/COND | 12A/6E / Average | | | 1 | | 1 | |
| DESIGN&APPEAL | Mobile / Average | | | | | | |
| RMS/BEDS/BATHS | 5 / 3 / 2F | | | | | | |
| BASEMENT | None | | | | | | |
| GARAGE/PARKING | None | | | | | | |
| MLS # / DOM | | | | | | | |
| | GasFp | | | | | | |
| | SmDeck | | | | | | |
| | Creekside Village | | | | | | |
| | | | | | | | |
| | S/NET ADJUSTED TOTALS | 0.0% 0.0% | 0 | | | | |
| | S/INET ADJUSTED TOTALS | 0.0% | 0 | | | | |
| CONCLUSIONS: | | | | | | | |
| | | | | | | | |
| No interior vi | iewing. | | | | | | |
| | | • • • • • | | • | | •. • · | |
| | | lot in Creekside Vil | llage, a ma | inufactured housin | g commu | nity, located in the | west |
| central quad | rant of the City of (| Cold Lake (South). | | | | | |
| | | | | | | | |
| The lot renta | I per month is \$540 | 0.00 ± (provides for | maintena | nce of common are | eas). | | |
| | · · · · | | | | | | |
| Subject is a 2 | 2007, 960 saft mob | ile home. No inter | nal viewin | q. Some of the int | erior infor | mation was obtain | ed from |
| the assessm | ent records and ad | Iditional assumptio | ns have h | een made. We ass | ume subie | ect is in average co | ndition |
| | | tion and materials | | | | | |
| | quality of constitut | | is typical | | or this age | 71 | |
| The foregoin | a three color are i | n the appraiser's o | ninion the | bast indicators of | markaty | | |
| The loregoin | g tillee sales ale, i | n the appraisers o | pinion, the | | market va | aiue. | |
| | | | | ,. | | | |
| All the compa | arables are located | l in similar manufa | ctured hou | ising communities | • | | |
| | | | | | | | |
| | | n early 2018; howe | | | | | has |
| changed in the | he past year for thi | s type of property; | therefore | no time adjustmen | <u>ts have be</u> | en made. | |
| | | | | | | | |
| Adjustments | have been made f | or variables recogn | nized by th | e market. | | | |
| | | | | | | | |
| Due to the sl | ow marketing seas | on, market value te | ends to the | e low mid range of | the adjust | ed values. | |
| | j | | | j. | | | |
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APPRAISAL REPORT

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuring the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby; (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what they consider their best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in the currency of use in the country where the property is located 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.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS:

1. The appraiser is not 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.

2. The appraiser may provide a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. All improvements were measured in compliance with the current guidelines of the American National Standards Institute (ANSI).

3. 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.

4. 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.

5. The appraiser has noted in the appraisal report any adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the viewing 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 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, expressed 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 qualified in any way through experience or education in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.

6. 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.

7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.

8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workpersonlike manner.

9. The appraiser must provide his or her prior expressed written consent before the lender and or client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successors and assigns, and the mortgage insurer. The appraiser's expressed written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties that I consider most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.

2. I have taken into consideration the factors that in my opinion have an impact on value in my development of my opinion of market value in this appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.

3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form or as stated in the appraisal report.

APPRAISAL REPORT

4. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in any transaction that may involve the property being appraised. I did not base, either partially or completely, my analysis and/or my opinion of market value in the appraisal report on the race, color, religion, sex, disability, familial status, or national origin of either the present owners, prospective owners, or present occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.

5. I have no present or contemplated future interest in the subject property, and neither my current or future employment, nor my compensation for performing, this appraisal is contingent upon the appraised value of the property.

6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value opinion, the attainment of a specific result, or the occurence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.

7. I have diligently attempted to perform this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value.

8. I have personally viewed at least the exterior areas of the subject property and exterior of all properties listed as comparables, where applicable, in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements or on the subject site of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about, the effect of the adverse conditions, if any on the marketability of the subject property.

9. I personally prepared all conclusions and opinions about the real estate that are set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the appraisal report. I certify that any individual so named is qualified to perform the tasks. Unless otherwise noted in the report, I have not authorized anyone to make a change to any item in the report. I am therefore not responsible for any unauthorized change made to the appraisal report.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervised the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications number 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

No internal viewing. Some of the interior information was obtained from assessment records.

This appraisal and appraisal report were completed by a member in good standing with CNAREA and licensed with RECA.

Note: Any questions included in this appraisal report that were answered by indicating "unknown" means that the appraiser is unable to answer the question.

ADDRESS OF PROPERTY APPRAISED: 39, 5612-53 Avenue, Cold Lake, AB

| APPRAISER | : | SUPERVIS | ORY APF | RAISER: (onl | y if required) |
|-----------------------------------------------------|--------------------------------------------------------------------------|-----------------------------------------------------|---------|--------------|----------------|
| Signature: Name: Designation: Date signed: | Colleen Hoolahan DAR/Certified Appraisal Reviewer February 6, 2019 | Signature: Name: Designation: Date signed: | Did | Did Not | View Property |

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SCOPE OF THE APPRAISAL

The Scope of the Appraisal contains the necessary research and analysis to prepare a report in accordance with its intended use. The following are comments which describe the extent of the procedures used in the collection, confirmation and reporting of the information involved in preparing this report.

Collection and confirmation of data consisted of the following:

1. A personal site viewing (exterior only) was performed on February 6, 2019 by Colleen Hoolahan. No internal viewing. Some of the interior information was obtained from assessment records. Appraisal and Appraisal Report were completed by Colleen Hoolahan.

Note: Several attempts were made by phone, with messages left; however no calls were returned. The City of Cold Lake posted a notice on the door on Friday, February 1, 2019 setting a viewing time for Wednesday, February 6, 2019. I knocked on the door at about 11:30 am with no response. On February 6, 2019 I proceeded to take pictures of the exterior only.

- 2. Site area is not applicable rented lot.
- 3. Property assessment and taxes, and land use classification are sourced from the corresponding municipality/town.
- 4. Supportive market information regarding comparable properties is obtained through the Edmonton Real Estate Board and Land Sales from the Northern Alberta Land Data System. Comparable market information was confirmed with either the listing selling realtor or other participants who are knowledgeable of the transaction details.
- 5. The market value includes the 5 % GST if applicable.
- 6. The purposes of this appraisal and appraisal report is to determine the market value, as defined in this appraisal report, of the improvements (mobile only fully sited in Creekside Village) and the effective date of the Appraisal is February 6, 2019.
- 7. Occupancy and site history of the subject is described below.

OCCUPANCY AND SITE HISTORY

We assume subject is owner occupied.

REASONABLE EXPOSURE TIME

Form #: CSA-SCOPE 09/97

An estimate of market value is related to the concept of reasonable exposure time. Exposure time is the property's estimated marketing time prior to a hypothetical sale at market value on the effective date of appraisal. It is a retrospective function of asking price, property type, and past market conditions; and encompasses not only adequate, sufficient and reasonable time but also adequate, sufficient and reasonable effort. Reasonable exposure time is one of the necessary elements in the most market value definition, although it is not intended to be a prediction of a specific date of sale as it may be expressed as a range.

In appraisal theory and practice, there is a distinction relating to perspective between exposure time and marketing time; exposure time is presumed to precede the effective date of appraisal whereas marketing time is presumed to succeed the effective date. Marketing time is a prospective function of asking price, property type and anticipated market conditions.

The subject's market value estimate is based on a reasonable exposure time of 90 to 180 days at an asking price of 5 % greater than expected value. The market value conclusion should not be viewed as a full detailed narrative report. The contents are concise and briefly descriptive. The market value is based upon a review of available sales data, primarily the data listed on a "Multiple Listing Service" and private sales from office records. The MLS sales are not normally inspected nor verified unless there is a reason to doubt their accuracy. The sales data is then adjusted by way of the application of appraisal theory and experience. It is often necessary to use adjustments that are subjective to derive the current market value of the subject. In most instances the comparables were not inspected on the interior.

GENERAL COMMENTS

For the purpose of this appraisal report, the highest and best use is defined as that legally permitted use for which there is a demand, and is most likely to produce the greatest net return, tangible or intangible, to the subject property, while utilizing the property as a whole. The subject property **Mobile Only - fully sited on rented lot** and it is the opinion of the appraiser that this activity constitutes the highest and best use.

The income approach to value was not considered as no properties similar to the subject, in the subject market area, were predominately leased at the time of sale. It is therefore, impossible to determine a legitimate rent multiplier figure necessary in calculating a valid income approach value.

The appraiser assumes that all information describing the insulation, and the water and sewer systems supplied by the owner of other sources, is correct. This information was not verified by the appraiser.

Cost Data (If Applicable)

The cost approach calculations were based on current information published by the Marshall & Swift Company and were adjusted for geographical location, climatic conditions, seismic zones, and wind factors. Physical depreciation was calculated using the modified effective age/life method, utilizing Marshall & Swift Cost Manual as a base. The accrued depreciation includes any applicable functional and external obsolescence. The land value was determined from an analysis of the most recent sales of similar but undeveloped land in the subject market area, and by the abstraction method utilizing the comparables incorporated in the sales comparison analysis.

Sales Comparison Data

The date of sale figures reflect the actual contract date of each comparable. The condition adjustment reflects both the incurable and the curable physical depreciation and was calculated by a comparison of the effective age of the subject's improvements to that of the respective comparable. The difference of the respective depreciation rates was then applied to the abstracted value of the improvements only. The gross living area adjustments reflect both size and room differences. These adjustments have been calculated by abstracting from the sales price of each comparable, the market value of all items which do not contribute to the actual Gross Living Area of the house itself. The residual was then divided by the size of the respective house to arrive at an average market value per square foot or meter. The values thus derived from each of the comparables were correlated with the depreciated cost of the subject to arrive at the actual adjustment rate utilized.

SPECIAL LIMITATIONS

This APPRAISAL REPORT has been prepared for the sole and exclusive use and benefit of City of Cold Lake

______ (hereinafter referred to as the client). Any use of this report by anyone other than the client or for any purpose or function other than the original intent, invalidates the findings and voids all results and or conclusions.

All analysis, opinions, and conclusions were developed, and this appraisal report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP) and the code of ethics of the Canadian National Association of Real Estate Appraisers.

It is assumed that the utilization of land and any improvements thereon, are within the boundaries of the property lines of the described property and that there is no encroachment or trespass, unless otherwise stated in the appraisal report.

It is assumed that the subject property is in full compliance with all applicable Federal, State/Provincial, and local environmental regulations and laws unless otherwise stated in the appraisal report.

It is assumed that all required licenses, consents, or any required legislative or administrative authority from any local, State/Provincial, Federal, or private entity or organization, have been acquired and or renewed for any use upon which the value opinion in the appraisal report is based.

It is assumed that any lease encumbrances pertaining to the subject property are legally binding contracts between the lessee and the lessor and that all information transmitted to the appraiser concerning these lease contracts is accurate and correct. Although this appraisal report may include information concerning the physical improvements being appraised, including their adequacy and or condition, it should be understood that this information is provided only for use as a general guide in the valuation of the subject property and is not to be construed as a complete or detailed physical report. The observed condition of the roof, exterior walls, foundation, interior walls, floors, heating system, plumbing, insulation, electrical system, and any other of the mechanical system or physical components of the improvements is based on a casual viewing only. **No detailed inspection was made**. The improvements were not checked for current building code violations unless otherwise noted in the appraisal report. If such an inspection is required, the client is advised to retain the services of an expert in this field.

Comments: _

This appraisal and appraisal report was completed by a member in good standing with CNAREA and licensed with RECA.

APPRAISER:

| Signature: | L'Hoalaken |
|--------------|--------------------------------|
| Name: Colle | een Hoolahan |
| Decignation: | DAR/Contified Appraisal Roview |

 Name:
 Colleen Hoolahan

 Designation:
 DAR/Certified Appraisal Reviewer

 Date Signed:
 February 6, 2019

SUPERVISORY APPRAISER (only if required):

| Signature: | | | |
|-------------|---------|---------------|--|
| Name: | | | |
| Designation | : | | |
| Date Signed | l: | | |
| DID (| DID NOT | VIEW PROPERTY | |

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SUBJECT PHOTOGRAPHS

| Borrower: City of Cold Lake | | | File No.: | 19-028 | |
|-----------------------------|--------------------|--------|-----------|--------|--|
| Property Address: | 39, 5612-53 Avenue | | Case No.: | | |
| City: | Cold Lake | Prov.: | AB | P.C.: | |
| Lender: City of Cold Lake | | | | | |







Rear View

Side View

Neighbourhood View

COMPARABLE PROPERTY PHOTO ADDENDUM

| Borrower: City of Cold Lake | | | File No.: | 19-028 | |
|-----------------------------|--------------------|--------|-----------|--------|--|
| Property Address: | 39, 5612-53 Avenue | | Case No.: | : | |
| City: | Cold Lake | Prov.: | AB | P.C.: | |
| Lender: City of Cold Lake | | | | | |



COMPARABLE SALE #1

55, 4405-50 Avenue Cold Lake Sale Date: Sept 21, 2018 Sale Price: \$ 40,500



COMPARABLE SALE #2

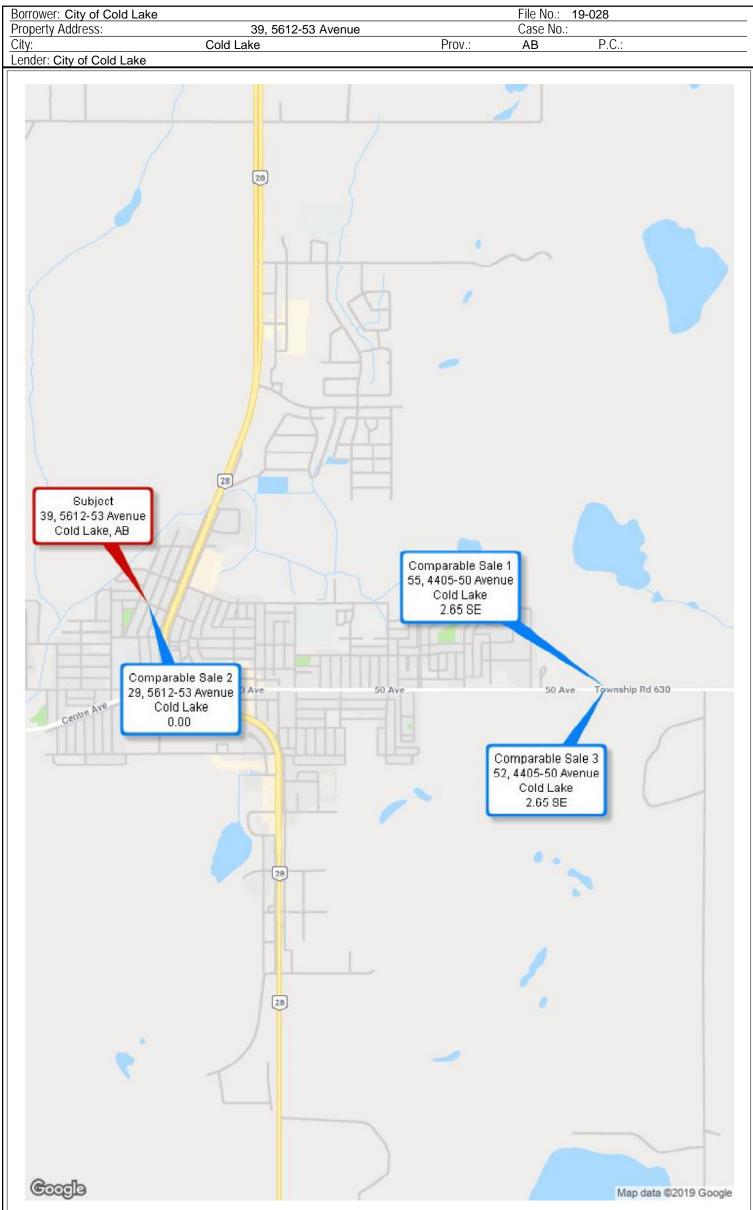
29, 5612-53 Avenue Cold Lake Sale Date: May 4, 2018 Sale Price: \$ 67,000



COMPARABLE SALE #3

52, 4405-50 Avenue Cold Lake Sale Date: March 7, 2018 Sale Price: \$ 34,000

LOCATION MAP



4915 - 50 Avenue, P.O. Box 5289, Bonnyville, Alberta T9N 2G4 (780) 826-2719