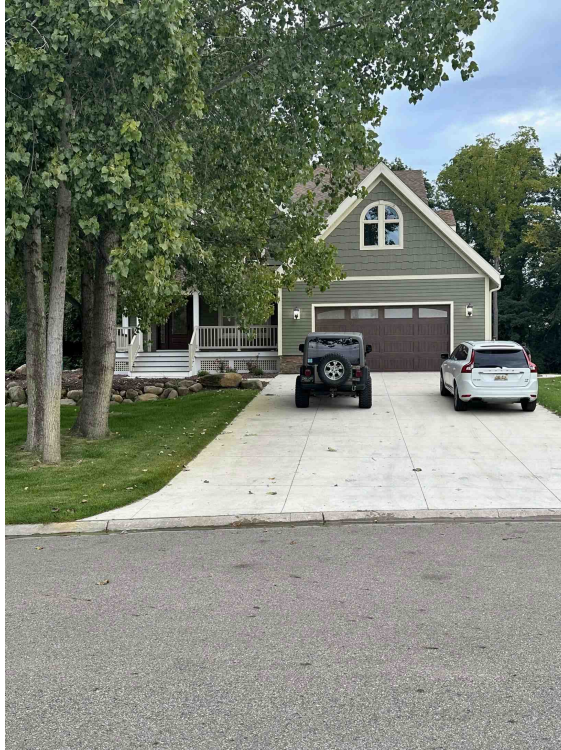


APPRAISAL OF REAL PROPERTY



LOCATED AT

1156 Lexington Blvd
Jackson, MI 49201
See Attached GIS Reports

FOR

Rick Vess / Jackson County ISD

OPINION OF VALUE

\$508,000

AS OF

09/20/2023

BY

Aaron Melling
A+ Appraisals LLC
7549 Lakeview Ave
Jackson, MI 49201-9240
517-499-8998
kx828_1@yahoo.com

GP RESIDENTIAL

File No.:

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Form GPRES2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE 3/2007

File No.:

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Form GPRES2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE 3/2007

Assumptions, Limiting Conditions & Scope of Work

File No.:

Property Address:	1156 Lexington Blvd	City:	Jackson	State:	MI	Zip Code:	49201
Client:	Rick Vess	Address:					
Appraiser:	Aaron Melling	Address: 7549 Lakeview Ave, Jackson, MI 49201-9240					

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

File No.:

Property Address:	1156 Lexington Blvd	City:	Jackson	State:	MI	Zip Code:	49201
Client:	Rick Vess	Address:					
Appraiser:	Aaron Melling	Address:	7549 Lakeview Ave, Jackson, MI 49201-9240				

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.
- 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

Client Contact:	810-241-4775	Client Name:	Rick Vess
E-Mail:	rick.vess@jcisd.org	Address:	

APPRAISER

SUPERVISORY APPRAISER (if required)
or CO-APPRAISER (if applicable)

Appraiser Name: Aaron Melling

Company: A+ Appraisals LLC

Phone: 517-499-8998

E-Mail: kx828_1@yahoo.com

Date Report Signed: 09/21/2023

License or Certification #: 1203078300

Designation: Licensed Real Estate Appraiser

Designation:	<u>Licensed Real Estate Appraiser</u>
Expiration Date of License or Certification:	07/31/2024

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

Date of Inspection: 09/20/2023

Supervisory or

Co-Appraiser Name:

Company:

Phone:

E-Mail:

Date Report Signed: _____

License or Certification #:

Designation:

Expiration Date of License or Certification: _____

Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None

Date of Inspection:

SIGNATURES

Subject Photo Page

Borrower					
Property Address 1156 Lexington Blvd					
City	Jackson	County	Jackson	State	MI Zip Code 49201
Lender/Client Rick Vess / Jackson County ISD					

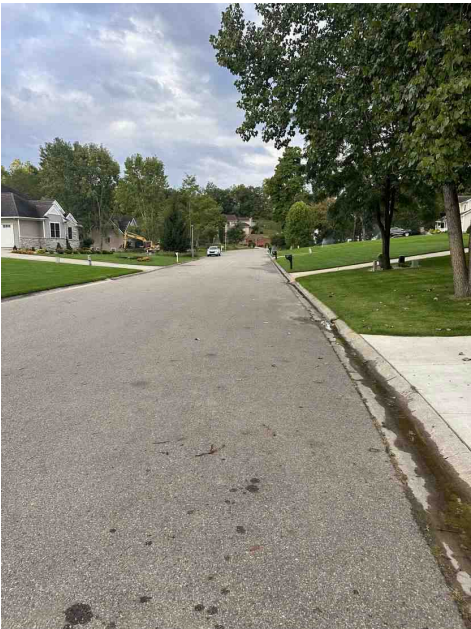


Subject Front

1156 Lexington Blvd



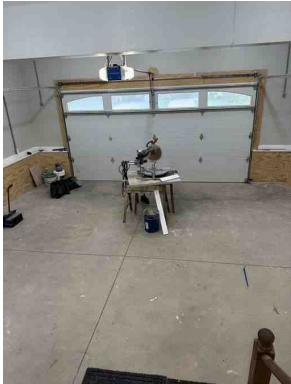
Subject Rear



Subject Street

Interior Photos

Borrower						
Property Address	1156 Lexington Blvd					
City	Jackson	County	Jackson	State	MI	Zip Code 49201
Lender/Client	Rick Vess / Jackson County ISD					



Garage Interior



Laundry Room



Kitchen & Dining Area



2 Sided Fireplace



Living Room



Family Room



Master Bedroom



Master Bath



Walk in Closet in Master Bed



Split Bedroom



Full Bath



Split Bedroom



Bedroom



Bedroom



Basement Rec Room

Interior Photos

Borrower					
Property Address 1156 Lexington Blvd					
City	Jackson	County	Jackson	State	MI Zip Code 49201
Lender/Client Rick Vess / Jackson County ISD					



Basement Kitchen



Basement Rec Room



Water Heater



Utility room



Furnace



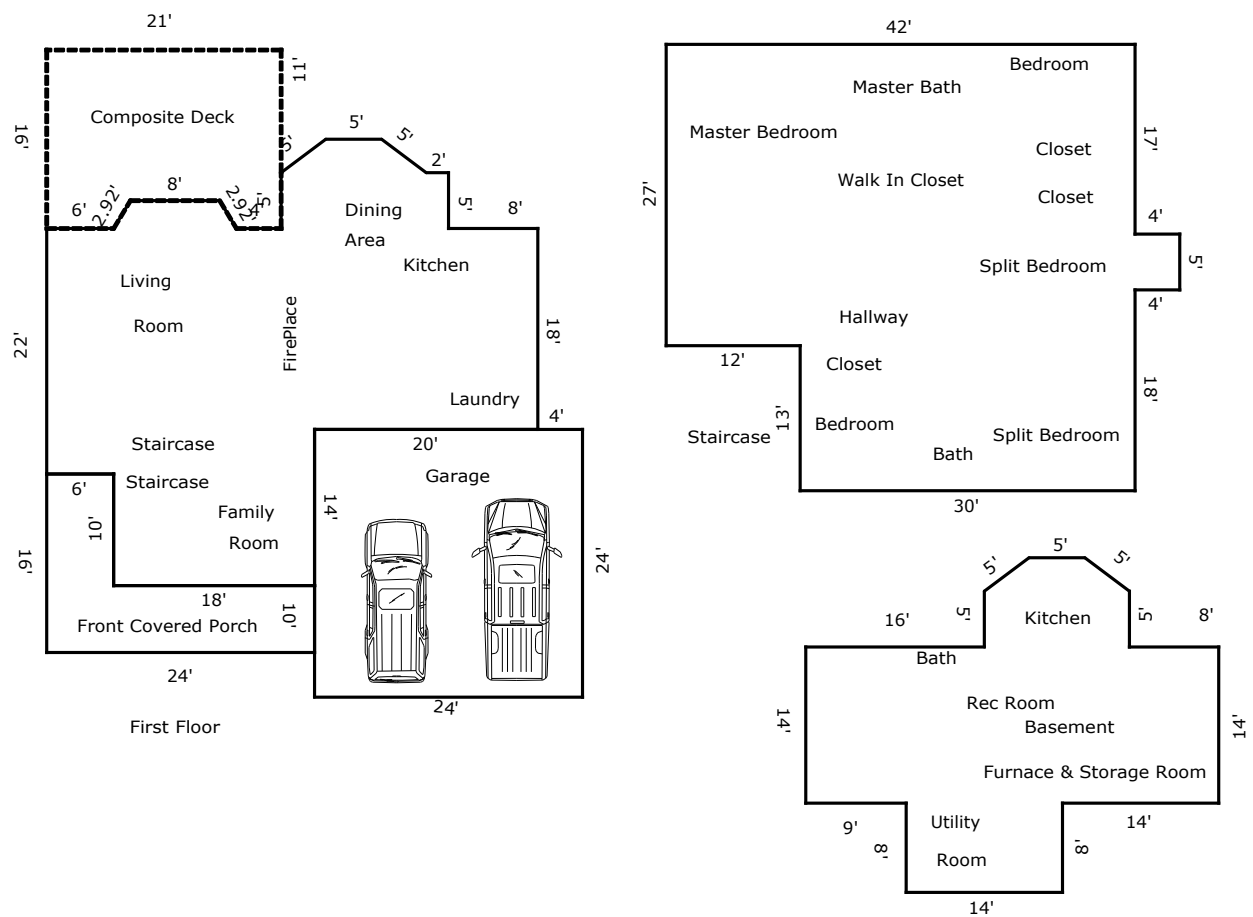
Furnace Room / Storage



Full Basement Bath

Building Sketch (Page - 1)

Borrower						
Property Address	1156 Lexington Blvd					
City	Jackson	County	Jackson	State	MI	Zip Code 49201
Lender/Client	Rick Vess / Jackson County ISD					



TOTAL Sketch by a la mode

Building Sketch (Page - 2)

Borrower						
Property Address	1156 Lexington Blvd					
City	Jackson	County	Jackson	State	MI	Zip Code 49201
Lender/Client	Rick Vess / Jackson County ISD					

TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		Calculation Details			
First Floor	1193.75 Sq ft	$0.5 \times 4 \times 3$	=	6	
		$0.5 \times 3 \times 4$	=	6	
		5×3	=	15	
		22×6	=	132	
		$0.5 \times 1.5 \times 2.5$	=	1.88	
		$0.5 \times 2.5 \times 1.5$	=	1.88	
		8×2.5	=	20	
		15×5	=	75	
		18×20	=	360	
		18×32	=	576	
Second Floor	1544 Sq ft	5×4	=	20	
		40×30	=	1200	
		27×12	=	324	
Total Living Area (Rounded):		2738 Sq ft			
Non-living Area					
Covered Porch	204 Sq ft	6×10	=	60	
		24×6	=	144	
2 Car Attached	576 Sq ft	24×24	=	576	
Composite Deck	312.25 Sq ft	21×13.5	=	283.5	
		2.5×6	=	15	
		$0.5 \times 2.5 \times 1.5$	=	1.88	
		2.5×4	=	10	
		$0.5 \times 2.5 \times 1.5$	=	1.88	
Basement	722 Sq ft	14×8	=	112	
		37×14	=	518	
		13×5	=	65	
		5×3	=	15	
		$0.5 \times 3 \times 4$	=	6	
		$0.5 \times 4 \times 3$	=	6	

Comparable Photo Page

Borrower					
Property Address 1156 Lexington Blvd					
City	Jackson	County	Jackson	State	MI Zip Code 49201
Lender/Client Rick Vess / Jackson County ISD					



Comparable 1

5922 Finn St



Comparable 2

1164 Lexington Blvd



Comparable 3

5046 Ikram Oaks

Comparable Photo Page

Borrower					
Property Address 1156 Lexington Blvd					
City	Jackson	County	Jackson	State	MI Zip Code 49201
Lender/Client Rick Vess / Jackson County ISD					



Comparable 4

1722 Probert Rd	
Prox. to Subject	2.17 miles NE
Sale Price	442,500
Gross Living Area	3,004
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Residential
View	Residential
Site	0.52 AC
Quality	Above Average
Age	58



Comparable 5

5600 Horton Rd	
Prox. to Subject	2.78 miles W
Sale Price	
Gross Living Area	1,920
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Residential
View	Residential
Site	1.5 AC
Quality	Above Average
Age	25

Comparable 6

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

ADDITIONAL COMPARABLE SALES

File No.:

[illegible]



Parcel Report - Parcel ID: 564-13-28-405-183-00

9/19/2023



Owner Name JACKSON CO INTERMEDIATE SCHOOL
Owner Address 6700 BROWNS LAKE RD
JACKSON, MI 49201
Homestead 0
Parcel Address 1156 LEXINGTON BLVD
JACKSON, MI 49201
Property Class 401 - RESIDENTIAL
Status Active
Acreage 0.46
Gov't Unit Summit
Tax Unit Summit
School District JACKSON PUBLIC SCHOOL
Liber/Page

	2021	2022	2023
Taxable Value	\$0.00	\$0.00	\$0.00
Assessed Value	\$0.00	\$0.00	\$0.00

Tax Description:
LOT 182 OF THREE FORTY FARMS NO 8 A RECORDED
PLAT SEC 28 T3S R1W



WARNING: Displayed boundaries are NOT SURVEY GRADE and may not reflect legal property description.
The intent of this map is to allow easy access and visual display of government information and services.
Every reasonable effort is made to ensure the accuracy of this map and data; nevertheless, errors may occur.



This parcel data last updated: September 12, 2023

Due to increasing costs, as well as sustaining the investment required to continue product improvements & expanding database coverage, the cost for record lookups has increased to \$6 per search as of September 5th, 2023. Please note, property owners will continue to be able to access their own property information **for free** by creating a BS&A Online account [here](#).

1156 LEXINGTON BLVD JACKSON, MI 49201 (Property Address)

Parcel Number: 564-13-28-405-183-00

Property Owner: JACKSON CO INTERMEDIATE SCHOOL

Summary Information

> Assessed Value: \$0 | Taxable Value: \$0

No Images Found

Owner and Taxpayer Information

Owner	JACKSON CO INTERMEDIATE SCHOOL 6700 BROWNS LAKE RD JACKSON, MI 49201	Taxpayer	SEE OWNER INFORMATION
--------------	--	-----------------	-----------------------

General Information for Tax Year 2021

Property Class	401 RESIDENTIAL-IMPROVED	Unit	17 SUMMIT
School District	JACKSON PUBLIC SCHOOLS	Assessed Value	\$0
MAP #	Not Available	Taxable Value	\$0
USER NUMBER IDX	Not Available	State Equalized Value	\$0
USER ALPHA 1	Not Available	Date of Last Name Change	09/29/2015
USER ALPHA 3	Not Available	Notes	Not Available
Historical District	Not Available	Census Block Group	Not Available
USER ALPHA 2	Not Available	Exemption	No Data to Display

Principal Residence Exemption Information

Homestead Date 06/30/1999

Principal Residence Exemption	June 1st	Final
2021	0.0000 %	0.0000 %

Previous Year Information

Year	MBOR Assessed	Final SEV	Final Taxable
2020	\$0	\$0	\$0
2019	\$0	\$0	\$0
2018	\$0	\$0	\$0

Land Information

Zoning Code	Not Available	Total Acres	0.460
Land Value	\$0	Land Improvements	\$0
Renaissance Zone	No	Renaissance Zone Expiration Date	No Data to Display
ECF Neighborhood	Not Available	Mortgage Code	No Data to Display
Lot Dimensions/Comments	No Data to Display	Neighborhood Enterprise Zone	No

Lot(s)	Frontage	Depth
---------------	-----------------	--------------

No lots found.

Total Frontage: 0.00 ft

Average Depth: 0.00 ft

Legal Description

LOT 182 OF THREE FORTY FARMS NO 8 A RECORDED PLAT SEC 28 T3S R1W

Land Division Act Information

Date of Last Split/Combine	No Data to Display	Number of Splits Left	Not Available
Date Form Filed	No Data to Display	Unallocated Div.s of Parent	Not Available
Date Created	01/01/0001	Unallocated Div.s Transferred	Not Available
Acreage of Parent	0.00	Rights Were Transferred	Yes
Split Number	0	Courtesy Split	No
Parent Parcel	No Data to Display		

Sale History

Sale Date	Sale Price	Instrument	Grantor	Grantee	Terms of Sale	Liber/Page
No sales history found.						

****Disclaimer:** BS&A Software provides BS&A Online as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.

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Statistical Market Analysis

Status	# Listings	List Volume	Sold Volume	List Price	Sold Price	Sale/List Price	SqFt Above Grade	List Price Per SqFt Above Grade	Sold Price Per SqFt Above Grade	Days on Market	Cumulative Days on Market
Active	1	429,900	0	Low 429,900	0	0.00	1,920	223.91	0.00	26	26
Contingent				Avg 429,900	0	0.00	1,920	223.91	0.00	26	26
				Med 429,900	0	0.00	1,920	223.91	0.00	26	26
				High 429,900	0	0.00	1,920	223.91	0.00	26	26
Sold	6	2,718,700	2,705,900	Low 399,900	401,000	0.97	1,900	189.03	189.03	6	10
				Avg 453,117	450,983	1.00	2,118	214.51	213.49	24	39
				Med 437,450	437,450	1.00	2,106	212.88	213.16	16	34
				High 539,000	524,000	1.00	2,407	258.51	251.32	50	95
Overall	7	3,148,600	2,705,900	Low 399,900	401,000	0.97	1,900	189.03	189.03	6	10
				Avg 449,800	450,983	1.00	2,090	215.85	213.49	24	37
				Med 429,900	437,450	1.00	2,085	221.00	213.16	19	26
				High 539,000	524,000	1.00	2,407	258.51	251.32	50	95


Selection Criteria for Comparable Properties

Specified listings from the following search: MichRIC®, Realcomp/MichRIC; Property type Residential; Inside 3.00 mi. radius search from 1156 Lexington Blvd, Jackson, MI 49201, USA; Inside 4.01 mi. radius search from 2590 Meadowbrook Ln, Jackson, MI 49201, USA; Status of 'Active', 'Coming Soon', 'Pending', 'Sold', 'Active Backup', 'Active Contingent'; Current Price of 400000 and 550000; SqFt Above Grade between 1800 and 2600; Under Contract Date between '09/20/2021' and '09/20/2033'; Sold Date between '09/20/2021' and '09/20/2033'; or Waterfront Options of Water Access Y/N of ('N'); or Garage of Garage of ('Y').







Fannie Mae 1004MC Statistics

Inventory Analysis	Prior 7-12 Months 9/20/2022 - 3/19/2023	Prior 4-6 Months 3/20/2023 - 6/19/2023	Current - 3 Months 6/20/2023 - 9/20/2023
Total # of Comparable Sales (Settled)	1	0	1
Absorption Rate (Total Sales/Months)	0.17	0.00	0.33
Total # of Active Listings	0 (Active on 3/19/2023)	0 (Active on 6/19/2023)	1 (Active on 9/20/2023)
Months of Housing Supply (Total Listings / Ab. Rate)	0		3.03
Median Sale & list Price, Dom, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
Median Comparable Sale Price	401,000		405,000
Median Comparable Sales DOM	10		50
Median Comparable List Price			429,900
Median Comparable Listings DOM			26
Median Sale Price as % of List Price	100.28 %		100.00 %

Active Contingent Listings

Photo	MLS #	Address	Days Listing Office On Market	Listing Member	Municipality	Lot Year Acres Built	Total Fin Selling SqFt All Office Levels	Selling Member	Total Next Bedrooms Open House	Total School Baths District	Co-listing Member	SqFt Above Grade
	23031622	5600 Horizon Road	26	Beiswanger and Risner RE Group (jx0450) +1 517-435-1500 Admin@MiRealEstatePro.com http://MiRealEstatePro.com	Eric Baker 517-812-2330 eric@ebakerrealtor.com	Spring Arbor Twp	1.5 1998	1,920 (undefined)	3	2	Concord	1,920

Sold Listings

Photo	MLS #	Address	Days Listing Office On Market	Listing Member	Municipality	Lot Year Acres Built	Total Selling Office Fin SqFt All Levels	Selling Member	Total Next Bedrooms Open House	
	22008754	3031 W Kimmel Road	6	RE/MAX MID-MICHIGAN R.E. (jx0147) +1 517-788-2633	Stephanie Bosanac-Mortimer 517-812-3173 stephanie@stephaniebosanac.com http://www.stephaniebosanac.com	Liberty Twp	14.86 1972 1,900	GOOD EARTH REAL ESTATE, LLC (jx0324) +1 517-782-2024 http://www.GoodEarthLink.com	Brock Spink	4
	22041803	1164 Lexington Boulevard	10	Beiswanger and Risner RE Group (jx0450) +1 517-435-1500 Admin@MiRealEstatePro.com http://MiRealEstatePro.com	Kristina Kulka 517-262-9404 KristinaKulkaHomes@gmail.com	Summit Twp	0.4 2003 3,653	NCDG REALTY & PROPERTY MANAGE (jx0373) +1 517-796-6148 John@NCDevGroup.com http://www.NCDevGroup.com	JOHN W COLLIS 517-745-3948 john@nodevgroup.com	4
	21106568	2718 Lindsey Road	12	Home 1st Real Estate (jx0455) +1 517-780-8090 yourrealtortymn@gmail.com	JEFF REDMAN 517-206-6518 j.redman.realtor@gmail.com http://Home1st-RealEstate.com	Liberty Twp	2.26 2004 4,407	XSell Realty (jx0445) +1 517-888-0204	Joshua Bice	5
	21101593	5046 Ikram Oaks Lane 12	19	HOWARD HANNA REAL ESTATE SERVI (jx0139) +1 517-787-9800 http://www.HowardHanna.com	HEATHER HERNDON 517-812-1641 heatherherndon@howardhanna.com http://www.HeatherHerndon.com	Spring Arbor Twp	1.23 2004 4,039	NON-MEMBER REALTOR 'LIST' (jx0000) +1 000-000-0000	MichRIC Non-Member	4
	22005815	2118 Lake Wood Drive	48	Val Stover Real Estate Team (jx0451) +1 517-262-3237 list@valstover.com http://www.valstover.com	Valerie Stover 517-262-3237 list@valstover.com http://www.valstover.com	Summit Twp	0.26 1996 3,522	Val Stover Real Estate Team (jx0451) +1 517-262-3237 list@valstover.com http://www.valstover.com	Valerie Stover 517-262-3237 list@valstover.com http://www.valstover.com	4
	23022828	5822 Finn Street	50	HOWARD HANNA REAL ESTATE SERVI (jx0139) +1 517-787-9800 http://www.HowardHanna.com	HEATHER HERNDON 517-812-1641 heatherherndon@howardhanna.com http://www.HeatherHerndon.com	Summit Twp	0.31 2004 4,244	HOWARD HANNA REAL ESTATE SERVI (jx0139) +1 517-787-9800 http://www.HowardHanna.com	HEATHER HERNDON 517-812-1641 heatherherndon@howardhanna.com http://www.HeatherHerndon.com	5

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Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL104537-00

Renewal of: New

- 1. Named Insured: Aaron Melling
- 2. Address: 7549 Lakeview Ave
Jackson, MI 49201
- 3. Policy Period: From: September 15, 2023 To: September 15, 2024
12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.
- 4. Limit of Liability: Each Claim Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000 4D. \$ 1,000,000
- 5. Deductible (Inclusive of Claims Expenses): Each Claim Aggregate
5A. \$500 5B. \$1,000
- 6. Policy Premium: \$ 618
- 7. Retroactive Date: September 15, 2022
- 8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115
- 9. Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org
- 10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: August 22, 2023 By: Isaac Peck
Authorized Representative

GRETCHEN WHITMER
GOVERNOR

Q396400

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF PROFESSIONAL LICENSING
STATE LICENSED REAL ESTATE APPRAISER LICENSE

AARON JOHN MELLING

LICENSE NO.
1203078300

EXPIRATION DATE
07/31/2024

22251040901

THIS DOCUMENT IS DULY
ISSUED UNDER THE LAWS OF
THE STATE OF MICHIGAN

INVOICE

FROM:

A+ Appraisals LLC
7549 Lakeview Ave
Jackson, MI 49201-9240

Telephone Number: (517) 499-8998 Fax Number:

T0:	
Rick Vess / Jackson County ISD	
,	
E-Mail:	
Telephone Number:	Fax Number:
Alternate Number:	

INVOICE NUMBER	
1156 Lexington BLVD	
DATES	
Invoice Date:	09/20/2023
Due Date:	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	
Other File # on form:	
Federal Tax ID:	
Employer ID:	

DESCRIPTION					
Lender:	Rick Vess / Jackson County ISD		Client:	Rick Vess	
Purchaser/Borrower:					
Property Address:	1156 Lexington Blvd				
City:	Jackson				
County:	Jackson	State:	MI	Zip:	49201
Legal Description:	See Attached GIS Reports				
FEES					AMOUNT
Residential; Real Estate Appraisal					400.00
SUBTOTAL					400.00
PAYMENTS					AMOUNT
Check #:	Date:	Description:			
Check #:	Date:	Description:			
Check #:	Date:	Description:			
Paid in Full on 06/07/2023					
SUBTOTAL					
TOTAL DUE					\$ 400.00