BARGAIN AND SALE DEED

REARNEY SIMPSON and PATRICIA J. SIMPSON, husband and wife, and GARY L. MARLOW and MAXINE H. MARLOW, husband and wife, convey to HERBY DILLEY all that real property situated in Lane County.

State of Oregon described as:

Beginning at a Brass Monument marking the West 1/4 corner of Section 32, Township 18 South, Range 1 West of the Willamette Meridian in Lane County, Oregon; run thence North 89°49'08" East 2650.32 feet to a 1 1/2" Iron pipe set as center of said Section 32 in Survey No. 13068 Lane County Oregon Survey Records; thence North 0°05'15" East 420.00 feet; thence South 84°49'08" West 2469.83 feet to a point on the West line of said Section 32, from which point a 1/2" Iron rod bears North 89°49'08" East 34.15 feet; thence South 0°09'17" West 420.00 feet to the point of beginning.

The true and actual consideration for this transfer

The foregoing recital of consideration is true as I verily believe.

DATED this 27 day of March, 1973.

Kearney Simpson

Patricia J. Simpson

Gary V. Marlow

Maxipe H. Marlow

STATE OF OREGON)

county of Lane

Personally appeared the above-named KEARNEY SIMPSON and paintiff, SIMPSON and GARY L. MARLOW and MAXINE H. MARLOW and paintiff, SIMPSON and GARY L. MARLOW and their voluntary act.

is none.

Notary Public for Oregon

My Commission expires

July 8 1973

Barysin and Sale Deed

Exhibit I

AFFIDAVIT

STATE OF OREGON)
)
County of Lane)

Before me this day personally appeared Jerry Dilley, who, first being duly sworn, deposes and says:

- 1. I am a life-long friend of Gary and Maxine Marlow and Kearney and Patricia Simpson (hereinafter referred to as "Marlow and Simpson"). I have reviewed the statements and information contained in the narrative filed by Marlow and Simpson in support of their Ballot Measure 37 claim regarding Tax Lots 1000, 1001, 1003 and 1005 of Lane County Assessor's Map 18-01-32-00 (hereinafter referred to as "the subject property") and I agree with all of the statements and information contained therein.
- 2. I know that on March 25, 1963, Marlow and Simpson purchased the subject property from Jennie Kann. I was not a party to that transaction and I did not provide any consideration for the Marlow and Simpson purchase of the subject property.
- 3. Following their purchase of the subject property, Marlow and Simpson requested that I hold an interest in Tax Lot 1003 of the subject property for their benefit. They had received advice to place two of the four parcels that constituted the subject property in the names of trusted individuals to prevent a merger of the four parcels into one parcel by subsequent government action or operation of law. I agreed to assist them and, on March 27, 1973, received a Bargain and Sale Deed from them for that purpose. At that time I executed a Bargain and Sale Deed and delivered it to Marlow and Simpson for immediate filing in the event of an emergency involving me. A copy of that deed is attached to the Marlow and Simpson narrative in support of their claim. It is the intent of the parties that I will convey the legal interest in Tax Lot 1003 to Marlow and Simpson immediately upon their request.
- 4. I have paid no consideration to Marlow and Simpson for the receipt of my interest in Tax Lot 1003 of the subject property. I did not receive the beneficial interest in the property under the Bargain and Sale Deed; the beneficial interest in Tax Lot 1003 has remained with Marlow and Simpson since the date they purchased the subject property from Jennie Kann.
- 5. At no time have I considered my ownership of Tax Lot 1003 as anything more than merely holding an ownership interest in it for the benefit of Marlow and

Simpson. At no time have I considered the Marlow and Simpson transfer of interest in Tax Lot 1003 to me as a gratuitous transfer by Marlow and Simpson that included the beneficial interest in that property.

6. During the period of my legal ownership of Tax Lot 1003 I have paid no

expenses, including property taxes, related to Tax Lot 1003.

Personally appeared the above-named Jerry billey, being duly sworn, who signed this affidavit in my presence as his voluntary act and deed.

Before me this 2nd day of march, 2006.

Notary Public for Oregon My commission expires

Exhibit J

AFFIDAVIT

STATE OF OREGON)
)
County of Lane)

Before me this day personally appeared Thomas U. Marlow, who, first being duly sworn, deposes and says:

- 1. I am the brother of Gary Marlow and Patricia Simpson. I have reviewed the statements and information contained in the narrative filed by Gary and Maxine Marlow and Kearney and Patricia Simpson (hereinafter referred to as "Marlow and Simpson") in support of their Ballot Measure 37 claim regarding Tax Lots 1000, 1001, 1003 and 1005 of Lane County Assessor's Map 18-01-32-00 (hereinafter referred to as "the subject property") and I agree with all of the statements and information contained therein.
- 2. I know that on March 25, 1963, Marlow and Simpson purchased the subject property from Jennie Kann. I was not a party to that transaction and I did not provide any consideration for the Marlow and Simpson purchase of the subject property.
- 3. Following their purchase of the subject property, Marlow and Simpson requested that I hold an interest in Tax Lot 1005 of the subject property for their benefit. They had received advice to place two of the four parcels that constituted the subject property in the names of trusted individuals to prevent a merger of the four parcels into one parcel by subsequent government action or operation of law. I agreed to assist them and, in April of 1964, entered into an unrecorded land sale contract with them for that purpose. My equitable interest was converted to a legal interest by Bargain and Sale Deed on March 3, 1982. At that time I executed a Bargain and Sale Deed and delivered it to Marlow and Simpson for immediate filing in the event of an emergency involving me. A copy of that deed is attached to the Marlow and Simpson narrative in support of their claim. It is the intent of the parties that I will convey the legal interest in Tax Lot 1005 to Marlow and Simpson immediately upon their request.
- 4. I have paid no consideration to Marlow and Simpson for the receipt of my interest in Tax Lot 1005 of the subject property. I did not receive the beneficial interest in the property under the land sale contract or the Bargain and Sale Deed; the beneficial interest in Tax Lot 1005 has remained with Marlow and Simpson since the date they purchased the subject property from Jennie Kann.

- 5. At no time have I considered my ownership of Tax Lot 1005 as anything more than merely holding an ownership interest in it for the benefit of Marlow and Simpson. At no time have I considered the Marlow and Simpson transfer of interest in Tax Lot 1005 as a gratuitous transfer by Marlow and Simpson that included the beneficial interest in that property.
- 6. During the period of my legal ownership of Tax Lot 1005 I have paid no expenses, including property taxes, related to Tax Lot 1005.

Thomas U. Marlow

Thomas U. Marlow

Personally appeared the above-named Thomas U. Marlow, being duly sworn, who signed this affidavit in my presence as his voluntary act and deed.

Before me this 28 day of 1ebruary 2006.

OFFICIAL SEAL
SHERI A SWANZY
NOTARY PUBLIC-OREGON
COMMISSION NO. 370520
MY COMMISSION EXPIRES JULY 15, 2007

Notary Public for Oregon
My commission expires: Quly 15, 2007

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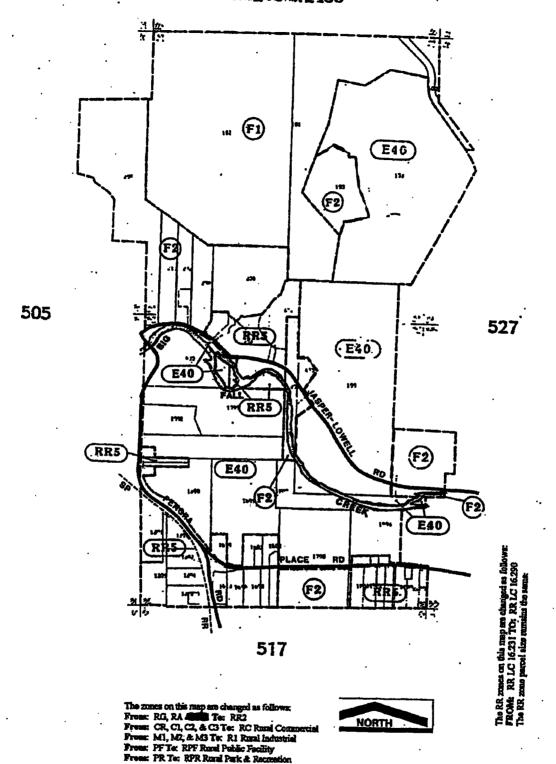
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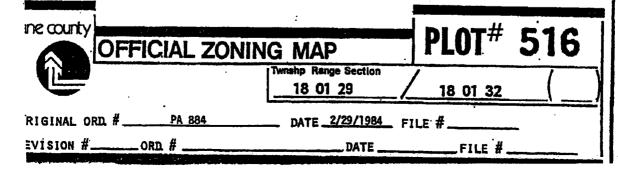
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COUNTY COUNT OR THE STATE OR OXEGOL BOR-LAN Sitting in sud see the Francettion of County Business

the Matter of an Ordinance to Establish oning or land Use Code to be used in stablishing Land Use Districts

ORDER

Zoning and Land Use: Regulation Ordinarion

Furguent to the authority vested in the County Court by Chapter Usy Oregon Laws 1947 and by vote of the people on November 2, 1948 in the justien "Shall the County Court be authorized to enact in the law and land use regulations?" the following ordinance is hereby into the county county for the same of the county county or the cou

AN ORDERANCE OF THE COURTY OF LANE, STATE OF OREGON, ADOPTING A PRECISE LAND USE MASCER PLAN TO HECHATE AND RESTRICT THE LOCATION AND USE OF HETEORIES, AND THE USE OF LAND IN THE UNINCORPORATED THAT HE OF LAND, SOUNTY BY DIVIDING THE COUNTY INTO LAND USE DISTRICTS. TO LAND HELD USE OF TANDS, AND OTHER OPEN SPACES; TO E TANDESH SUTTERN LOT STATES, SIZE OF TANDS, AND OTHER OPEN SPACES; TO PROVIDE FOR THE PROTECTION OF FUTURE GOODINGS. MICHAEL LOT STATES OF CURTAIN. EXISTILO ROADS; TO PROVIDE FOR ANTONOBILE PAREING FACILITIES, TO PROVIDE FOR THE EXPONENCE MAY AND AN END THAT THEREOF; AND TO PRESCRIBE PERALITIES FOR THE FOREIGNERS.

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County of Lane State of Oregon.

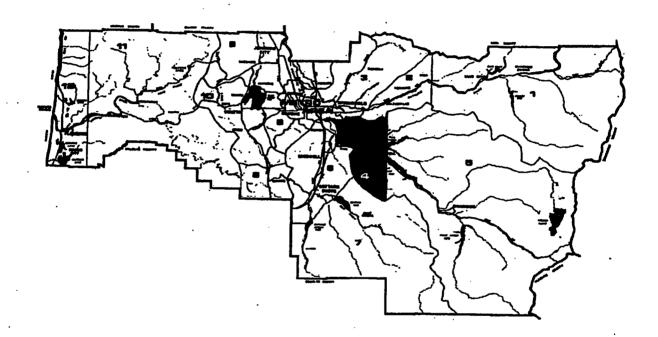
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The known as the "Control Plan of the

BECTION XXIX. VIOLATIONS AND PENALTIES A person, firm, or corporation violating any of the provisions this Ordinance shall, upon conviction thereof, be punished by a soft not more than one-hundred dollars (\$100.00) and in default in thereof, by imprisonment for one day for each two dollars (\$100.00 and in default of sich unpaid fine. Each such person, firm or corporation be deemed guilty of a separate offense for each and every day like any portion of which any violation of any provision of this hance is committed or continued by such person, firm, or corporation and shall be munished accordingly. sition, and shall be punished accordingly. Approved by the affirmative vote of a majority of the Lane County Planning Commission after due public notices and hearings, this 27 day of May, 1949. Regularly passed and adopted by the County Court of the County of Lane, State of Oregon, this 3/5t day of May 1949 County Commissioner

Lane County Department of Environmental Management



A COMPREHENSIVE LAND USE PLAN for THE LOWER MIDDLE FORK SUBAREA

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LANE COUNTY BOARD OF COMMISSIONERS

Frank Elliott, Chairman Nancy Hayward Bob Wood

LAME COUNTY DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

George Svoboda, Director Lee Miller, Director, Division of Planning Michael D. Copely, Senior Planner, Regional Planning Michael G. Yeager, Subarea Planner

Report prepared with assistance of: Lane Council of Governments

Published February, 1975, by Lane Council of Governments, 135 Sixth Avenue East, Eugene, Oregon 97401

Preparation of this plan was financially aided through federal grants from the Farmers Home Administration, Environmental Protection Agency, and Department of Housing and Urban Development. Project No. IGA-OR-10-00-0002.

A COMPREHENSIVE LAND USE PLAN for THE LOWER MIDDLE FORK SUBAREA

Lane County, Oregon Adopted November, 1974

LANE COUNTY DEPARTMENT OF ENVIRONMENTAL MANAGEMENT, DIVISION OF PLANNING

EILED AT__O'CLOCK___M

DEC 2-1974

D. M. PENFOLD, Orector of the IN THE BOARD OF COUNTY COMMISSIONERS OF LANE COUNTY, OREGON Recents and Elections of Lane County

DEPUTY

ORDER NO 74-11-13-13

-

) IN THE MATTER OF ADOPTING THE LOWER
) MIDDLE FORK SUBAREA PLAN AS A COM) PONENT OF THE COUNTY GENERAL PLAN,
) AN ELEMENT OF THE COMPREHENSIVE PLAN
) FOR LANE COUNTY

County Planning Commission a resolution dated September 24, 1974, of record herein, recommending approval of the plan known as the Lower Middle Fork Subarea Plan; and

WHEREAS, the Board of County Commissioners has received public testimony on the Lower Middle Fork Subarea Plan; and

WHEREAS, the Board of County Commissioners has performed its public hearing and other duties in accordance with applicable law.

THEREFORE, IT IS HEREBY RESOLVED AND ORDERED that the "Lower Middle Fork Subarea Plan, Third Draft, dated October, 1974", (copy attached hereto and indicated as Appendix A) is adopted as supplemented by provisions attached as follows:

Appendix B: Revised Plan Diagram section except for Map 9, "Plan Diagram Map" -- Chapter V, pages 87 to 92.

Appendix C: Amend Table 2 in Appendix B (Section V - The Plan Diagram) to designate the RURAL RESIDENTIAL category as having "Potential Plan Conformity: as a secondary land use in the RURAL, WOODLAND and GRAZING category.

Appendix D: Amend the "minimum parcel size" requirements of the RURAL, WOODLAND and GRAZING category in Table 1, Appendix B (Section V, The Plan Diagram) to add the following:

Minimum parcel sizes may be 10 acres in those areas where:

- 1. The general area consists predominantly of parcels of comparable size or smaller and the establishment of 10-acre parcels would not be incompatible with the character of the general area; and
- 2. Ten-acre minimum parcel sizes would not significantly deplete or otherwise prove incompatible with the protection, conservation, use and/or harvesting of important natural resources, particularly timber, sand and gravel, and important agricultural land; and
- 3. Ten-acre minimum parcel sizes would be commensurate with the environmental limitations of the area.

Page 1 of 2

In the Matter of Adopting the Lower Middle Fork Subarea Plan as a Component of the County General Plan, an Element of the Comprehensive Plan for Lane County

Appendix E: Amend Footnote 1 in Table 1 in Appendix B (Section V, The Plan Diagram) to substitute the following language: This Table, and Key Designation Factors, are based upon technical information contained in the Technical Report, which is separate from the Plan Report, and copies of which are on file at Planning Division offices and which are available for public reference.

BE IT FURTHER RESOLVED AND ORDERED that where a conflict exists between the Lower Middle Fork Subarea Plan and the Eugene-Springfield Metropolitan Area 1990 General Plan, the provisions of the Lower Middle Fork Subarea Plan shall prevail.

Adopted this 27th day of November , 1974.

BOARD OF COUNTY COMMISSIONERS OF LANE COUNTY, OREGON

APPROVED AS TO FORM

DATE 11 26 2 Y

JAN DE COUNSEL

BY BULE COMMIS

Commissioner

Commissioner

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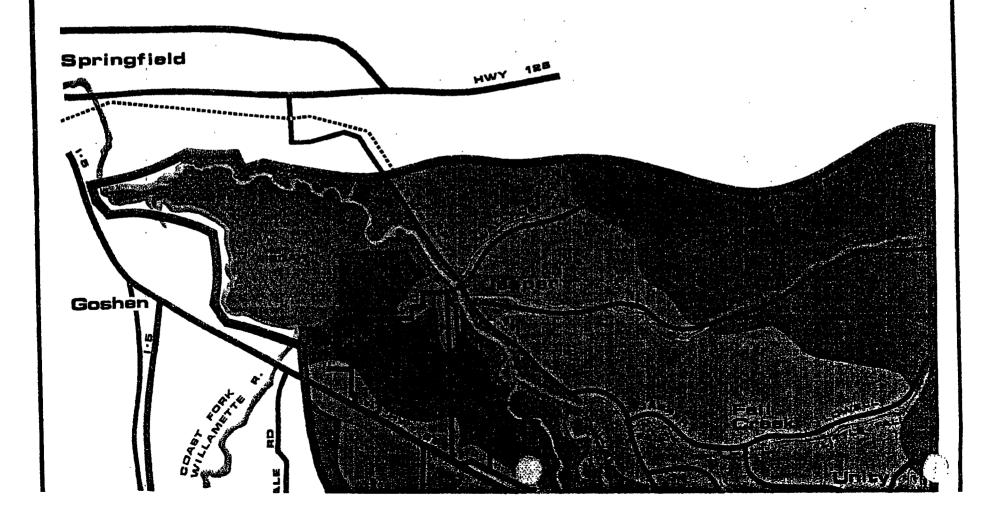
Page 2 of 2

In the Matter of Adopting the Lower Middle Fork Subarea Plan as a Component of the County General Plan, an Element of the Comprehensive Plan for Lane County

Plan Diagram

7

- * Plan Diagram recommendations for Dexter. Refer to the Dexter Community Plan for more detail.
- ** Lowell has its own city plan.
 Refer to the Lowell city plan
 for information on planning
 recommendations by the city.



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LAME COUNTY ZONING AND LAND USE)
ORDINANCE NO. 638

IN THE NATTER OF ECNING AND REZONENG CERTAIN LANDS IN TOWNSHIP 17 SOUTH, RANGE 1 WEST; AND TOWNSHIP 17 SOUTH, RANGES 1 AND 2 EAST; TOWNSHIP 16 SOUTH, RANGE 2 EAST; AND PORTIONS OF TOWNSHIPS 15 SOUTH, RANGE 2 EAST; 16 SOUTH, RANGE 1 WEST, W.M.

After consideration and review of all Lane County Planning Division Staff Reports, Minutes of the Lane County Planning Commission and Board of County Commissioners, and written testimony and correspondence relating to the moning and removing of the lands moned by this Ordinance, the Board of County Commissioners of Lane County ordains as follows:

Under authority of the applicable sections of ORS Chapter 215 and Lane Code Chapter 10 and 12, the lands depicted on the Temporary Official Zoning Maps, copies of which are attached hereto as Exhibits "A", "B", "C", "D", "g", "P" and "C" made a part hereof by reference are hereby soned as set forth on said exhibits, said soning encompassing in whole or in part Range 1 West, Township 17 South; Ranges 15 and 23 East, Township 17 South; Range 25 East, Township 16 South; Range 25 East, Township 15 South, Range 15 East, Township 16 South and Range 1 West, Township 18 in various combinations of the following zoning categories:

Reclusive Farm Use-20 (RFU-20) District; Farm Forestry-20 (FF-20) District; Forest Management (FM) District; General Rural-10 (GR-10) District; Agriculture, Grazing and Timber Raising-5 (AGT-3) District; Rural Residential-5 (RR-3) District; Rural Residential-5 (RR-3) District; Rural Commercial (CA) District; Recreational Combining (/R) District; Commercial (C-3) District; Tourist Commercial (CT) District; and Public Reserve (PR) District. The original Temporary Official zoning maps are on file in the Planning Division Office.

Enacted this 2nd day of November, 1977

Chairman, Lane County Board of Commissioners

Recording Secretary for this Heeting of the Board

After public hearing this 19th of July, 1977, the resoning and soning cited in the herinabove ordinance was approved by the Lane County Planning Commission and is recommended for enectment.

APPROVED AS TO FORM
DATE OF LICAL COUNSEL

Secretary, Lane County Planning Commission

Ordinance No. 638

THESE MAPS ARE NOT EIGHED BECAUSE THE LONGER MIDDLE TO A TEMPORARY NAME (SEE TO 100) AND BOUNDS AND NOT

LANE COUNTY ZONING MAP

(FOR MAP STATUS SEE LANE CODE CHAPTER 10)

TOWNSHIP18 SOUTH, RANGEO1 WEST WM

ORP. *564 (11/12/15)

2NOV1917

CHAIRMAN LAME COUNTY BOARD OF COMMISSIONERS

RECORDING SECRETARY

ORR *54V ORR *638

EXHIBIT B

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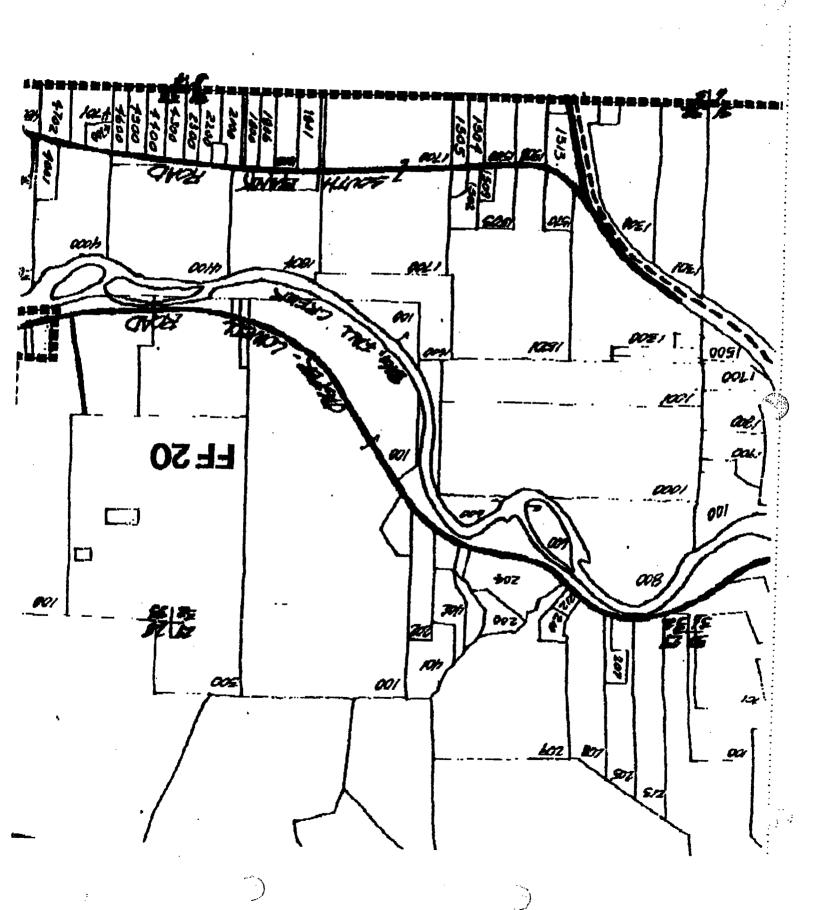


EXHIBIT P

Craig E. McKern, Appraiser, P.C.
State Certified Residential Real Estate Appraiser
Mailing: 1574 Coburg Road, PMB 397, Eugene, Oregon 97401-4802

Telephone 541-345-0744

Facsimile 541-345-0577

email: cem9th@msn.com

January 5, 2006
Jerry Dilley
Gary and Maxine Marlow
Thomas Marlow
Kearney and Patricia Simpson
Number Not Assigned Place Road, Fall Creek, Oregon 97438

c/o Steve Cornacchia
Hershner Hunter
180 East 11th Avenue, Eugene, Oregon 97401

RE: Lane Code 2.740 (6)

Steve,

For your files, here is the Ballot Measure 37 summary for the above owner's properties located at Number Not Assigned Place Road, Fall Creek, Oregon 97438. See the report cover page following this synopsis letter for an outline of the various tax lots and ownerships; see also the Land Use Regulation reports prepared by James Mann, LLC, for the three separate ownership parcels and his findings regarding Ballot Measure 37 as it pertains to these properties.

These six restricted appraisal reports of complete appraisals for the subject properties are restricted to knowledgeable users, namely yourself and your clients, with acknowledgment a Lane County claims decision committee will be a reader of these reports.

The reports are organized to provide opinions of value both for "before" and "after" the Ballot Measure 37 claims process. The "before" values are for the entire tax lots noted primarily "as is" however with the extraordinary assumption that a single buildable homesite can be obtained on each of the three tax lots even under current Exclusive Farm Use zoning. Obtaining such a homesite use would involve a conditional or special use permit for each parcel; this event does not appear to be unreasonable considering the James Mann findings of no or very limited restrictions on having such homesites when the properties were purchased by the various owners.

The actual buildability of each of the "as is" parcels, and of the hypothetical one acre parcels I have been asked to postulate for Ballot Measure 37 purposes, may be affected by one or more of the following physical factors: so far as the appraiser has been made aware, there is presently no well installed and no septic system approval on any of the three parcels. However, soils appear to allow good septic system possibilities with the likelihood sand filter systems will be required because of the various flood zones affecting the various parcels. There are numerous good wells in the area which is in the creek bottom of Fall Creek. However, the possibility of a community water system may need to be explored following Lane County approval of this Measure 37 claim if approval is gained for a number of one acre sites in any specific location. Page one of two

Dilley, Marlow, Marlow and Simpson Number Not Assigned Place Road, Fall Creek, Oregon 97438 c/o Steve Cornacchia Page two of two

In my opinion, Tax Lot 1000 has few development restrictions for one acre parcels however the parcel appears to be mostly in a Zone AE flood plain, requiring elevated house foundations. Tax Lot 1005 is in Zone AE, Zone X (500 year) and Zone FW entirely and it is my opinion that roadways, parcel partitions and homesite placement will be substantially affected by the various flood areas. A survey or resurvey may be necessary to establish the correct east lines of Tax Lots 1005 and 1003 as this line is in dispute with a neighbor, per Mr. Simpson, and this line may affect creek access or frontage for various postulated sites. Tax Lot 1003 is divided by Tax Lot 1001, a 4.09 acre unimproved site, and both Tax Lot 1001 and 1003 appear to be under ownership of Jerry Dilley with possibly the Simpsons having a constructive interest.

Outwardly, about 65 acres appears to be partitionable under the Ballot Measure 37 scenario. In my opinion, Tax Lots 1000 and 1001 are likely mostly partitionable under this scenario while the easterly portions of Tax Lots 1005 and 1003 are likely to have floodway setback issues which may require elevation surveys and careful planning to resolve in favor of an optimum use.

Should the Ballot Measure 37 claim be fully approved by Lane County subject to physical limitations for floodways, setbacks, viable wells and septic system approvals, it is my opinion, hypothetically speaking, that Tax Lot 1000 could have 15 or more one acre sites available out of 23.37 acres total; Tax Lot 1005 could have 10 or more one acre sites available out of 17.70 acres total; and Tax Lot 1001 and 1003 could have 15 or more one acre sites available out of 24.13 acres total. The assumptions in this paragraph are affected by the appraiser's observation that the far easterly portions of Tax Lots 1005 and 1003 are likely to have considerable setback from the floodway creek margin and that perhaps the highest and best use of the creek margin setback area, however wide that may be, could well be for a common area park within a riparian conservation or preservation easement or newly created parcel of about 5 to 15 acres more or less out of those two tax lots.

Therefore it is postulated:

"Before scenario values", assuming one buildable site per present tax lot: Tax Lots 1000 - \$160,000; Tax Lot 1005 - \$135,000; Tax Lots 101 and 1003 - \$150,000; total \$445,000, say \$450,000 even...

"After scenario values" with assumptions outlined above and in the specific reports: A total of 40 one acre hypothetical buildable sites at \$100,000 each - \$4,000,000; plus the residual 25 acres of unbuildable land for roadways, setbacks, buffer zones, riparian zones and possible other common area uses given a base unbuildable farmland value of \$2,000 per net acre for \$50,000; total \$4,050,000, say \$4,000,000 even.

The postulated, hypothetical dollar difference of \$3,550,000 can be attributed to the creation of 40 buildable one acre sites from previously undeveloped acreage.

Please contact me if you have any questions. Cordially,
Craig E. McKern Apply S. Mulland

File No. 092105A

Three Restricted Appraisal Reports of Complete Appraisals of

Vacant Acreages located at Number Not Assigned Place Road Fall Creek, Oregon 97438

Tax Lot 18-01-32-00-01000 ("as is" with 23.37 acres, a "before" scenario Owners of Record: Gary and Maxine Marlow and Kearney and Patricia Simpson file 092105A

A Hypothetical one acre portion of Tax Lot 18-01-32-00-01000 with one hypothetical acre only, an "after" scenario file 092105B

AND

Tax Lot 18-01-32-00-01005 ("as is" with 17.70 acres, a "before" scenario) Owner of Record: Thomas Marlow file 092605C

and
A Hypothetical one acre portion of Tax Lot 18-01-32-00-01005 with one hypothetical acre only, an "after" scenario
File 092105D

AND

Tax Lots 18-01-32-00-01001 and 01003, combined ("as is" with 24.13 acres, a "before" scenario Owner of Record: Jerry Dilley File 092105E

and

A Hypothetical one acre portion of Tax Lots 18-01-32-00-01001 and 01003, combined with one hypothetical acre only, an "after" scenario File 092105F

Clients:

Dilley, Jerry; Marlow, Gary and Maxine; Marlow, Thomas; Simpson, Kearney and Patricia

c/o Steve Comacchia, attorney Hershner Hunter 180 East 11th Avenue Eugene, Oregon 97401

Purpose of the Appraisal:

To estimate market value of actual and hypothetical parcels subject to certain conditions outlined in the text and exhibits of the reports 092105A through F

Use of the Appraisal:

For use in a State Measure 37 proceeding brought by the owners and their attorney in Lane County, Oregon

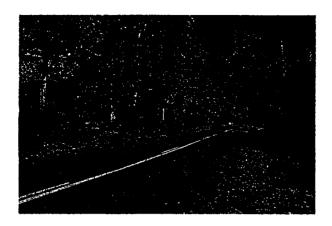
Date of Most Recent Inspection and Effective Date of Reports: October 10, 2005

Reports Completion Date: January 3, 2006

Prepared by: Craig E. McKern, Appraiser, P.C. Certified Residential Real Estate Appraiser 1574 Coburg Road, PMB 397 Eugene, Oregon 97401-4802 files 092105A through F

Tax Lot 1000 photos

Вопом	er/Client	No borrower		
Propert	y Address	Number Not Assigned Place Road // Tax Lot 18-01-	32-00-01000	
City	Fati Creci	County Lane	State OR	Zip Code 97438
Lender	Marlov	and Simpson c/o Steve Cornacchia,		



Place Road looking north from north access road shown on aerial photo



Place Road looking south from same point as photo above, Tax Lot 1002, not included in this Measure 37 claim, is center left and Tax Lot 1003, west portion, is the overgrown Christmas tree line in left distance



Main access road looking east from Place Road, Tax Lot 100 and 1002 property line is approximately at tree line in center of photo, running east and west

Tax Lot 1000 photos page two

Borrower/Client No borro	wer					
Property Address Number	Not Assigned Place Road // Tax Lot 18-01	-32-00-01000				
City Fall Creek	County Lame	State C	R	Zip Code	97438	
Lender Marlow and Sim	pson c/o Steve Comacchia,					



Main access road looking east along north property line area; actual line is left of tree line



Far east end of Tax Lot 1000 looking west; this area has been used as a runway for light plane in the past



Fati Creek looking southwest from Jasper Lowell Road toward bend shown on plat and aerial photos; left bank is on Tax Lot 801 and not part of Tax Lot 1000

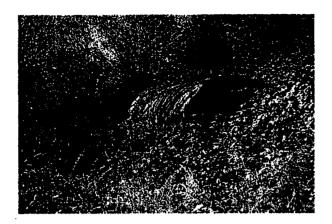
LAND APPRAISAL REPORT

estricted Apprais	al Report					File No. O	92105A
Borrower No borrow	wer				cl <u>41-39-16</u> A	Map Reference Pittr	non County 55
Property Address Nur	mber Not Assigned Plac	e Road // Tax Lot 18-0	<u> </u>	00			
City Fall Creek		County Lan	e	State <u>'C</u>		_ Zip Code <u>9743</u>	8
Legal Description Len	igthy Metes and Bounds	Legal Description\\\\s	iee preliminar		ed attached		
Sale Price S Not Sole				Property Rights			, · De Minimis PUD
Actual Real Estate Taxe	s \$ <u>637.25</u> (yr)	Loan charges to be paid t	,		ncessions Not Ap		
	w and Simpson c/o Ster					Eugene, Oregon	
Occupant vacant lan	Appraiser	Craig E. McKern	7 Europe O	cuons 10 Appraiser <u>ap</u>	bono 541 245 O	Value per USPA	nerr
	Appraiser, P.C. 1574 (Suburban	7, Eugene, O		none 341-345-0	Co.	od Avg. Fair Poor
Location	Urban	25% to 75%	2.5"		ployment Stability	1 .	i X i
Built Up	Over 75%	Steady	⊠ Slow		proymeric stability ivenience to Employi	ment	1 K2
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Demand/Supply	Under 3 Mo	4.4.6	25.53		quacy of Public Tran		i ƙi s
Marketing Time		E.S			reational Facilities	: i>	4 11 10 i
Present Land Use		,	enway, public		quacy of Utilities	í	ì 📈 🗆
Change in Consent Land		Likely (*)			perty Compatibility	i	181
Change in Present Land		int/undeveloped To			lection from Detrime	ntal Conditions	×
O		Tenant	5 % Vac		ce and Fire Protection		
Predominant Occupand		• ••••	minant Value \$		neral Appearance of I		$+\Omega$
Single Family Price Ran	·3·	100+ yrs. Predomina	-		eal to Market	Toporaco :	± Ω i ::
Single Family Age	THEW YIS. IC	J 1007 yrs. Predomin	all nyc	None yra.	ACE TO MENCE		1 A Z
C	ose factors, favorable or unia	unrahle allerting marketahili	itu (e.a. nuhlic n:	arks schools view no	ise). Land use n	ercentages appr	oximate to show
Comments including in	ly. Dedicated farm/fores	turaum, and unity markinous It lands not included in	vacant/devel	looable land perce	entage Subject i	s located in lower	Fall Creek area
about 8 air miles	southeast of Springfield	city limits, close to Jas	sper County F	Park, Willamette R	iver, lakes, Corr	mute time to Eur	ene-Sprinafield
metro area 15 to 2	25 minutes; access to H	iphway 58 about 10 m	inutes. Wide	variety of improve	ments, site size	s, view aspects	values
Dimensions Irregula			=	23.37 Sq.		Cor	rner Lot
Zoning classification	EFU Exclusive Farm Us	se (40 acre min. for ne	w sites)	Present Improveme		do not conform to zo	
Highest and best use	Present use 💢 Ot	her (specify) Subject is a	legal lot of re	ecord platted, imp	roved prior to pri	esent EFU zonin	g circa 1984
Public	Other (Describe)	OFF SITE IMPROVEMENT		Level to slight			
Elec.		Access X Public	Private Size	Larger than typic	al for area plat		
Gas	Surfac	ce Asphalt	Shap	e irregular			
	none to date Maint	enance 🔀 Public	Private View	Wooded, hills			
			/Gutter Drain	age Normally ade	quate FEMA ma	p 41039C1680F	Zones X and AE
Un	derground Elect. & Tel.	Sidewalk Stree				al Flood Hazard Area	
Comments (tavorable or i	untavorable including any appares	nt adverse easements, encroad	Aments, or other a	idverse conditions):		extends from Place	
to Tax Lot 1005 w	ith open pasture area ar	nd overgrown Christma	as trees, frinc	e maples, cottony	woods and under	rbrush along nort	h boundary.
Cleared roadway	has been used for a ligh	nt aircraft airstrip; older	r small plywo	od hanger is only i	mprovement. L	evel, sandy loam	(Newberg Cls
llw) & mixed loam	sand & gravel (Camas	Cle I\Au\ enile: Tay i n	of 1000 have n				
	1 001.0 0 3.0.0.	CIS IT W/ GOIG, TOX EC	1 1000 1100 11	ot been nooded po	er owner since i-	all Creek Dam w	as constructed.
The undersigned has re	cited three recent sales of pro	merties most similar and prot	odmate to subject	and bas considered t	nese in the market a	natysis. The descriptio	n includes a dollar
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[Y2K]

Tax Lot 1005 photos

Borrower	/Client	No borrower		
Property	Address	Number Not Assigned Place Road // Tax Lot 18-01-33	2-00-01005	
City	Fall Creek	County Lame	State OR	Zio Code 97438
Lender	Mariow	Thomas c/o Steve Comacchia,		



Diesel oil tank still in active use and located on Tax Lot 1005 east of Tax Lot 1000, south portion



Low drainage and former creek side channel area in Tax Lot 1005



Typical higher ground in Tax Lot 1005 which is partially flood mapped by FEMA as Zone AE and Zone X (within 500 year flood plain and with areas within the 100 year flood plain

Actuall higher ground buildable areas within Tax Lot 1005 must be determined by on site elevation surveys

Majority of Tax Lot 1005 is brush and tree covered with no recent agricultural use noted

LAND APPRAISAL REPORT

stricted Appraisa	l Renart			•			File No. O	92105C
			•	Ceasu	s Tract 41-39-10	5 Ma	p Reference Pittn	non County 55
Borrower No borrowe	ber Net Applement Disc	a Boad // Tay Lot 18	01.32.00.010		• 1,001			
	ber Not Assigned Place			<u> </u>			Zio Codo O743	
City Fall Creek		County <u>La</u>			ate <u>OR</u>		Zip Code <u>9743</u>	
Legal Description Leng	thy Metes and Bounds	Legal Description\\\\	see prelimina	y title report o	r deed attache	<u> </u>		
Sale Price & Not Sold				Property R	lights Appraised	⋈ Fee	Leasehold	De Minimis PUD
Actual Real Estate Taxes		Loan charges to be paid	by seller \$ N/A	Other sak	es concessions N	ot Appl	icable	
ACIDAL NEW ESIGLE TAKES	Thomas of Store Co		Artdree	s attorney 18	M Fast 11th Av	enue	Eugene, Oregor	97401
	Thomas c/o Steve Co	Oni 5 M 16		stans to Appella	ine to m	orkot .	alue per USPA	D elandarde
Occupant vacant land	Appraiser	Craig E. McKern	ensuru	coons to Appraise	appraise to m	arket 1	AA 4 E44 O45	OS77
Craig E. McKern, A	ppraiser, P.C. 1574 C	oburg Road, PMB 39	97, Eugene, C	regon 97401 t	lelephone 541-	<u>345-07</u>	44 tax 541-345-	05//
Location	Lithan	Suburban	Rura	si			Got	od Avg. Fair Poor
Built Up	Over 75%	25% to 75%	ÜÜlünd	er 25%	Employment Stab	ility	:	
	1.00	Steady	Slov		Convenience to E	•	ent !	i X
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Property Values	Increasing	X Stable		lining	Convenience to S		į.	
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Marketing Time	Under 3 Mo	s. 🔯 4-6 Mos.	Ove	6 Mos.	Adequacy of Publ	ic Trans	portation i	1 × ×
				Commercial	Recreational Facil	itias	· .	3 I I I
								184
	1% Industrial 5% Vacant	F 1155	eenway, publi		Adequacy of Utilit		į ·	1 (2)
Change in Present Land 1	Use NotLikely			ng Place (*)	Property Compati		1	
· •	(*) From vaca	nt/undeveloped To	Residential		Protection from D	etriment	al Conditions	- X
Predominant Occupancy	A A -	Tenant	5 % Vac	ant	Police and Fire Pr	otection	;	
, ,	** *	• •	ominant Value \$		General Appearan	re of Pr	onerties !	- X - 1
Single Family Price Rang		· · ·	-		Appeal to Market		:	\mathbb{R}^{2}
Single Family Age	<u>New</u> yrs. to	100+ yrs. Predomi	nam Age	None yrs.	Appear to market		•	
Comments including the	se factors, favorable or unlav	rorable, affecting marketab	ality (e.g. public p	arks, schools, vie	w, noise): <u>Land</u>	use pe	rcentages appr	oximate, to show
variety of uses only	Dedicated farm/fores	t lands not included i	n vacant/deve	iopable land p	ercentage. Sub	ect is	located in lower	r Fall Creek area
shout 9 sie miles on	outheast of Springfield	city limits close to le	sper County	Park, Williamet	te River, lakes	Comn	nute time to Euc	ene-Springfield
about 6 air miles 50	minutes; access to Hi	intermet ED about 40 a	ninudes IAGA-	unright of ince	muemente eite	Sizes	view senecte	/alues.
		griway so about 10 n	HITTURES. VVIDE	variety of Hillips	O- Charles		1.0 0300013,	new I of
Dimensions Irregular	, see plat map		_ = -	17.70	Sq. ft. or Acres	× 4		mer Lot
Zoning classification E	FU Exclusive Farm Us	se (40 acre min. for n	ew sites)	Present Impro	rvements [_] do	ינצו פ	io not conform to z	oning regulations
Highest and best use	Present use X Ot	her (specify) <u>Subject is</u>	a legal lot of r	ecord platted,	unimproved pr	or to p	resent EFU zor	ning circa 1984
•		OFF SITE IMPROVEME	NTS Tone	Level to slig	ht drainageway	s and	creek channels	
Public	Other (Describe)			Lamas than	typical for area	plat		
Elec					typical lui area	Piat	···	
Gas	Surface	a All Weather Grave		e irregular				
Water in	one to date Maint	enance Public	Private View	Wooded, hill	ls, creek acces	s at mo	oderate slope b	ank
			rb/Gutter Drain	age Normally	adequate FEM	A 4103	19C1680F Zone	s X, AE, FW, X5
	rground Elect. & Tel.		set Linhts lette	a monarty located	in a HI ID Montifier	Snecial	Flood Hazard Area	? XNo XYes
; i onos	a factoring ciseries as serial 1 " ()	OIUCWOIN	eer criding " 100 no	s property rocette	Taylot	1005 h	orders T.L. 1000	3 on west TI
Comments (favorable or un	dayorable including any apparer	nt adverse easements, encrui	ACIBINEIRS, UI VAIREI	ELVEISE CURUMUIS)	, <u>lax cot</u>	-1	<u> </u>	
		manlee cottonwoode						
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[Y2K]

Re	stricted Apprais	sai Report									File N	<u>lo. 092105D</u>	
	Borrower No borro	wer						Census	Tract 4	11-39-16 A	lap Reference	Pittmon Cou	unty 55
	Property Address Nu	mber Not Assigne	d Plac	a Road //	Tax Lot 1	8-01-32-	00-010	105 (HYPOTHE	TICAL	one acre bui	klable site)		
	City Fall Creek				: County I				e OR		Zip Code 9	7438	
110		nothetical Mater a	ad Pa	unde Des			ned no			22 00 01005		1400	
5	Legal Description Hy							TUON OF THE LOT	10-01-	32-00-01003	(-1.	775	****
3	Sale Price \$ Not Sol		2916 N		Loan Ter		yrs.				ee []] Leasel	noxo: juel	Minimis PUD
3	Actual Real Estate Tax				rges to be p	aid by selle				sions <u>Not Ap</u>			
9	Lender/Client Mario	w, Thomas c/o St	eve C	<u>ornacchia</u>	·		Addres	s attorney, 180) East	11th Avenue	Eugene, Ord	egon 97401	
4	Occupant vacant lai	nd Ai	opralser	Craig E.	McKem		instru	ctions to Appraiser	apprai	ise to market	value per US	SPAP stand	lards.
1	Crain F McKern	Appraiser, P.C.	1574 (Cohum Ro	ad PMB	397 Euc							
		Urb			Suburban	001, 005	Rur		<u></u>			Good Avg. I	Fair Poor
	Location			<u> </u>				- ,	C	Carbilla.			rasi POOI
	Built Up	🔯 Ove		ابيا	25% to 759					nent Stability			
	Growth Rate	Fully Dev. 🛄 Rap	id	L.J	Steady		⊠ Slo	*	Conveni	ence to Employi	ment		
	Property Values	f" Incr	easing	X	Stable		Dec	Ening	Conveni	ence to Shoppin	g		. !
	Demand/Supply	È i Sho	rtage	ÍΧΪ	In Balance		Ove	rsupply	Conveni	ence to Schools	-		•
		2.22	•	33	4-6 Mos.		:=:			•		l X i	
	Marketing Time	⋈ Und		V.,					•	y of Public Tran	Sportanon		
7	Present Land Use	<u>80%</u> 1 Family <u>1</u> %	2-4 Far	768y <u>1</u> 9	% Apts	% Condo		Commercial	Recreati	onal Facilities			
8		1% Industrial 5%	Vacant	9%	parks,	greenway	y, publi	<u>c</u>	Adequac	y of Utilities			
Œ	Change in Present Lan	d lise (" Not	Likely		Likely (*)		X Tak	ing Place (*)	Pronerty	Compatibility			
80	Onlingo at 1 1000 it car	· · · · · · · · · · · · · · · · · · ·	•	nt/undeve				• • •		n from Detrime	atal Conditions	וֹא וֹיוֹ	
뚱		****		£>								11:11:12:13:13	
剪	Predominant Occupant		161	L.J	Tenant		5_% Va			nd Fire Protectio			
	Single Family Price Rat	nge \$ <u>100</u>		to \$ <u>700+</u>	Pr	edominant '	Value \$ _	none	General .	Appearance of F	Properties		
	Single Family Age	New	vrs. to	100+ y	rrs. Predo	minant Age		None yrs.	Appeal 6	o Market			
	onigio raim, rigo		_ ,,		,,,,,								
	Comments including th	4 4				abilla. As a	http:-	auka aabaata sinsu	nelne).	I and was n	oroontagon o	oorovimato.	to obour
	Comments incruding a	iose lactors, lavorable	or unia	VUI aure, aries	cung manes	acmity (e.g.	banac b	alks, schools, view	, noise).	Lanu use p	ercemayes a	pproximate.	, to snow
ž,		ly. Dedicated farm											
	about 8 air miles :	southeast of Sprin	gfield	city limits,	close to	Jasper C	ounty	Park, Willamette	e River	, lakes. Com	mute time to	Eugene-Sp	ringfield
	metro area 15 to	25 minutes; acces	s to H	ighway 58	about 10	minutes	. Wide	variety of impro	overner	nts, site sizes	s, view aspec	ts, values.	
	Dimensions 208' x							43,264 9				Corner Lot	
	Zoning classification		acm i le	e (40 acc	e min for	now eite	e\ _				do not conform		latione
								•				• -	
	Highest and best use	Present use	Mary					ngle family resid		inger presen	t measure 37	procedures	5
	Public	Other (Describe)	i	OFF SITE	IMPROVEN	<u>ents</u>	Торс	Level (assum	ed)				
	Elec. 💢		Street	Access	Public	⋉ Priva	te Size	Smaller than t	typical				
	Gas		Surfac	a All Wea	ather Gra	vei	Shar	e Square					
ĬΕ	Water	none to date		enance				Wooded, hills	creek	access			
ŝ							1 .				440200460	0F 7 V	AS 534
	San. Sewer	Assm permit	1 :	Storm Sewe		urb/Gutter		age Normally a					
		derground Elect. & Tel.						property located is		Identified Speck	al Flood Hazard <i>I</i>	lrea?	No Yes
1.	Comments (favorable or	untavorable including any	/ apparei	ni adverse eas	sements, enci	roachments,	or other a	edverse conditions):	Si	te as apprais	sed is a hypot	thetical one	acre
	narcel out of Tax	Lot 1005 for Meas	utne 37	daim nu	moses or	ly and is	not a l	egal lot of recor	nd or a	buildable site	at this time:	permitted d	welling
	site assumed for	cor ross of Mass	···· 27		A sic	blowell.	and on	ed Eller centic e	vetom	pormit are e	co cocumod	Bood soor	no is
	site assumed for	purposes of meas	ure 3/	COMPans	SOII. A VIA	DIE MEIL	911U 58	KI IIILEI SEPIIC S	ystem	pennic are a	SO assumeu.	NUAU ACC	535 13
	good on existing r	oadway. Postulat	ed dw	elling site	s are mai	nry on we	st nair	of lax Lot 100:	o in Zoi	ne X and AL	1000 plains;	out of PVV Z	one.
	The undersigned has re	ecited three recent sales	of pro	perties most	similar and	proximate t	o subjec	t and has considere	d these	in the market ar	alysis. The desc	ription includes	a dollar
	adjustment reflecting ma	arket reaction to those	items o	f significant	variation bet	ween the sa	ubject an	d comparable prope	rties. It a	a significant iten	in the compara	ble property is	superior
	to or more favorable the	an the subject property,	a minu	ıs (-) adjustn	nent is made	thus reduc	ing the	ndicated value of su	ibject; if	a significant iten	in the comparat	ble is inferior to	o or less
	lavorable than the subj	ect property, a plus (+) adjust	tment is mad	de thus incre	asing the ir	ndicated	value of the subject	L.				
					COMPARABL					NO 0	CO	MPARABLE NO	
	ITEM	SUBJECT PROPE	111						ARABLE,				
	Address Tax Lot 18				18-01-32-			Tax Lot 19-01-			Tax Lot 18-0		
	One Hypo	thetical Acre only		Fall Cree	ek // askin	g \$175,0	00	Lowell/ asking	\$110 <u>,</u> (000	Pleasant Hill	// asking \$1	165,000
	Proximity to Subject			1/4 mile :	southeast	1		3 air miles eas	st		5 air miles n	orthwest	J
in	Sales Price	s Not	Sold			\$ 17	75,000		2	110,000	٠,	S	159,900
ŝ		c				-	-1		- 4	.,,			
A.	Price	3				15			12		0: 10	13	
DATA ANALY	Data Source	Obs./Owner/Cou	nty	Observa	tion/ Real	tor/ Cour	ity	Observation/ F		/ County	Obs./Owner	County	
Ā	Date of Sale and	DESCRIPTION		DES	CRIPTION	<u>+(-)</u> :	S Adjust.	DESCRIPTIO	N	+(-)\$ Adjust	DESCRIP	TION +(-)S Adjust.
Ā	Time Adjustment	10-10-2005		Active Li	stina	1		Active Listing			05-2005 (CC	DE)	0
1	Location	Average plus		Average				Average plus		:	Above Avera		-20.000
RKET		One acre/Fields/	Mdc		Voods, Vi	, ; ,	30.000	1.01ac/Creek,	W/do	0	3.15 ac/Field		-30,000
MA	Site/View					' ; 				: "			
**	Dwelling/ permitted	None/ Assumed		None/ pe		- -	0	None/ Assmd		<u>:</u>	None/ permi		0
	Access / Driveway	Average/ no drive		Good/ pr	ivate drive	<u> </u>	-5,000	Good/ no drive	<u> </u>	-5,000	Good/ privat	e drive	-8,000
	Well / Septic	None/Assm'd Pe	mit	Installed	/Installed	;1	5,000	None/ Installed	d	-10,000	Installed/Inst	talled	-15,000
	Adverse factors	AE flood zone ar	eas	None no	ted		-5,000	FW, AE flood	zone	0	X5 flood zon	e area	0
	Sales or Financing	Cash to Seller			Contract			Cash to Seller		;	New Conv. L		
	Concessions	1			Oonauot					: 1			
		assumed		offered	£-:3			assumed			No Points,Co	-,	
	Net Adj. (Total)			11+	<u> </u>	\$ 5	5,000	+ X -	- 5	15,000	11+	<:\	73,000
	Indicated Value	i i							- 1			i	1
	of Subject	t .		Net	31.4 %	\$ 12	20,000	Net 13.6	% 5	95,000	Net 45	.7 % S	86,900
		L						arcels similar to					
		Data: Extremely	limited	recent m	iarket data							ibetitive ma	rket
	Comments on Market I									were review			
4.	Comments on Market I areas around the	Eugene-Springfiel	d mar	ket area.	A number	of active	, pend	ing and sold pro	perties		ved prior to se	election of t	hese
4.	Comments on Market I areas around the three indicators; I	Eugene-Springfiel ndicators 1 and 2	d mar are ac	ket area. A	A number as; Indicat	of active or 1 on n	, pend narket	ing and sold pro since 11-09-200	perties 05, pre	vious old hor	ved prior to so ne removed,	election of the site logged	hese and ""
Sec. 25.	Comments on Market I areas around the three indicators; I Comments and Conditi	Eugene-Springfiel ndicators 1 and 2 ions of Appraisal:	d mar are ac cleare	ket area. tive listing ed, long n	A number as; Indicat arrow slop	of active or 1 on n oing acre	, pend narket age wi	ing and sold pro since 11-09-200 th limited view t	perties 05, pre o north	vious old hor , alder well,	ved prior to so ne removed, septic and ro	election of the site logged ad installed;	hese and *** ; appears
C. 2. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Comments on Market I areas around the three indicators; I Comments and Conditi	Eugene-Springfiel ndicators 1 and 2 ions of Appraisal:	d mar are ac cleare	ket area. tive listing ed, long n	A number as; Indicat arrow slop	of active or 1 on n oing acre	, pend narket age wi	ing and sold pro since 11-09-200 th limited view t	perties 05, pre o north	vious old hor , alder well,	ved prior to so ne removed, septic and ro	election of the site logged ad installed;	hese and *** ; appears
Water Strain	Comments on Market I areas around the three indicators; I Comments and Conditi to be a high indica	Eugene-Springfiel ndicators 1 and 2 ions of Appraisal:	d mar are ac cleare price.	ket area. A tive listing ed, long n Indicator	A number as; Indicat arrow slop 2 is a nar	of active or 1 on n oing acre row strip	, pend narket age wi betwe	ing and sold pro since 11-09-200 th limited view to en Jasper-Lowe	perties 05, pre o north ell Roa	vious old hor , older well, d and Fall Ci	ved prior to so ne removed, septic and ro reek with ven	election of the site logged ad installed; Illimited built	hese and ''' appears Iding site
JON	Comments on Market I areas around the three indicators; I Comments and Conditi to be a high indica area, listing Realt	Eugene-Springfiel ndicators 1 and 2 cons of Appraisal: *** ator at the asking por notes 400' of cr	d mar are ac cleare orice. eek ar	ket area. A tive listing ed, long na Indicator nd road fro	A number as; Indicat arrow slop 2 is a nar ontage; or	of active or 1 on n oing acre row strip n market	, pend narket age wi betwe since (ing and sold pro since 11-09-200 th limited view to en Jasper-Lowe 08-15-2005. Bot	perties 05, pre- o north ell Roa th Indic	vious old hor , older well, d and Fall C ators 1 and	ved prior to so ne removed, septic and ro reek with very 2 are in Lowe	election of the site logged ad installed; I limited buill School Di	hese and *** ; appears Iding site strict,
IATION	Comments on Market I areas around the three indicators; I Comments and Conditi to be a high indicatea, listing Realt like subject. Sate	Eugene-Springfiel ndicators 1 and 2 ions of Appraisal: *** stor at the asking or notes 400' of cr 3 is closer to metr	d man are ac cleare price. eek ar o area	ket area. A tive listing ed, long na Indicator and road fro i, in Pleas	A number as; Indicat arrow slop 2 is a nar ontage; or ant Hill S	of active or 1 on n oing acre row strip n market chool Dis	, pend narket age wi betwee since (strict, is	ing and sold pro since 11-09-200 th limited view to en Jasper-Lowe 18-15-2005. Bot in X5 flood plai	perties 05, pre- o north ell Roa th Indic in, was	vious old hor , older well, d and Fall Ci ators 1 and 3 on market 5	ved prior to so ne removed, septic and ro- reek with vern 2 are in Lowe 3 days, sold	election of the site logged ad installed; fimited built School Disas "ready to	hese and *** : appears Iding site strict, : build".
CILIATION	Comments on Market I areas around the three indicators; I: Comments and Conditi to be a high indica area, listing Realt like subject. Sale Final Reconciliation:	Eugene-Springfiel indicators 1 and 2 ions of Appraisal: *** ator at the asking jor notes 400' of cr 3 is closer to metr. The market data	d man are ac cleare orice. eek ar o area (sale	ket area. Attive listing ed, long national Indicator and road from the Pleas comparison	A number as; Indicat arrow slop 2 is a nar ontage; or ant Hill Son) approx	of active or 1 on n oing acre row strip n market chool Dis ach is the	pend narket age wi betwee since (trict, is	ing and sold pro since 11-09-200 th limited view to en Jasper-Lowe 08-15-2005. Bott in X5 flood plai eliable method	operties 05, pre- o north ell Roa th Indic in, was of estin	vious old hor , older well, d and Fall C ators 1 and on market 5 nating vacan	ved prior to so ne removed, septic and ro- reek with very 2 are in Lowe 3 days, sold t or non-resid	election of the site logged ad installed; fimited built School Direction of the site of th	hese and "" appears Iding site strict, build"
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Tax Lots 1001 and 1003 photos

Borrowe	er/Client No born	ower		
Propert	Address Number	Not Assigned Place Road // Tax Lots 18-01	I-32-00-01001 and 1003	
City	Falt Creek	County Lame	State OR	Zio Code 97438
Lender	Dilley and Simp	eon c/o Steve Cornacchia,		



General view of brushy area in east portion of Tax Lot 1003 near Fall Creek channel



Looking south from near center of west portion of Tax Lot 1003, field beyond brush line is in Tax Lot 1501



General view of east portion of Tax Lot 1003 looking east toward Fall Creek channel, about where fir tree on horizon is and north of property line with Tax Lot 1501

LAND APPRAISAL REPORT

te:	stricted Apprais	sal Report					File No. 092	105E
	Borrower No borrow	wer					Vap Reference Pittmo	n County 55
	Property Address Nu	mber Not Assigned P	Place Road // Tax Lo	ts 18-01-32-0	0-01001 and 1003	· · · · · · · · · · · · · · · · · · ·		
픙	City Fall Creek			y Lane		late OR	Zip Code <u>97438</u>	
¥	Legal Description Ler	gthy Metes and Bou	nds Legal Description	on\\\\see prelin	minary title report			
2	Sale Price \$ Not Sole	d Date of Sale	N/A Loan	Term <u>N/A</u>	yrs. Property 1	Rights Appraised 🛛 🔀 F	ee Leasehold (] De Minimis PUD
Z	Actual Real Estate Taxe	s \$ 637.25 (yr)	Loan charges to b	e paid by seller \$	N/A Other sa	ies concessions Not Ap	plicable	
₽.	Lender/Client Dilley	and Simpson c/o Ste	eve Comacchia,			80 East 11th Avenue		
ı	Occupant vacant lar	nd Appra	iser <u>Craig E. McKerr</u>	<u> </u>	Instructions to Apprais	er appraise to marke	t value per USPAP	standards.
	Craig E. McKern,	Appraiser, P.C. 157				telephone 541-345-0		
	Location	[] Urban	Suburba	. 22.7	Rural		Good	Avg. Fair Poor
	Built Up	💢 Over 75		-	Under 25%	Employment Stability	<u> </u>	X
٠ د		Fully Dev. Rapid	Steady	×	Slow	Convenience to Employ		X
	Property Values	Increasi		<u>Ļ</u>	Declining	Convenience to Shoppin		X
	Demand/Supply	Shortag	-		Oversupply	Convenience to Schools		
	Marketing Time	🔀 Under 3			Over 6 Mos.	Adequacy of Public Trai	rsportation [i	$\bowtie \times$
٥	Present Land Use	<u>BO</u> % 1 Family1% 2-4	Family1% Apts.	% Condo		Recreational Facilities	X	
8	_	<u>1</u> % industrial <u>5</u> % Vac		s, greenway, g		Adequacy of Utilities	<u> </u>	X Liii
S S	Change in Present Land				Taking Place (*)	Property Compatibility		XXX
異			acant/undeveloped			Protection from Detrime		
葽	Predominant Occupance		Tenant		% Vacant	Police and Fire Protection	7.5.7	X
	Single Family Price Rat		to \$ 700+	Predominant Val		General Appearance of	Properties !	X
•	Single Family Age	<u>New</u> yr	rs. to <u>100+</u> yrs. Pre	edominant Age _	None yrs.	Appeal to Market	L,l	
	Comments including th	ose factors, favorable or u	intavorable, affecting mai	ncetability (e.g. pu	buc parks, schools, vie	w, noise): Land use r	ercentages approx	mate, to show
J	variety of uses on	ly. Dedicated farm/fo	rest lands not includ	sed in vacant/o	sevelopable land p	percentage. Subject i	s located in lower F	an Creek area
	about 8 air miles s	southeast of Springlie	eld city limits, close	to Jasper Cou	mty Park, Willame	tte River, lakes. Con	imute time to Euge	ne-Springheld
÷			o Highway 58 about	10 minutes. V		orovements, site size		
3	Dimensions Irregula		- Llee (40	=		Sq. Pt. or Acres	Come	_
	-	EFU Exclusive Farm	Other (common to the common to	nor new sites)		ovements do unimproved prior to		
	Highest and best use						present EPU Zoniii	g Circa 1964
	Public 52	Other (Describe)	OFF SITE IMPROV		Topo Mostly level			
	Elec.			HIC [_] PTIVARE	Shape Mostly Rect	typical for area plat		
ш	Gas		urface Asphalt	lla [] Driveto		angular Ils, possible creek ac	coec frontage at a	act adoa
SI			laintenance 🔀 Pub	Curty/Gutter	Designer Mormally	adequate FEMA 410	130C1680E Zones	Y EW AE
	San. Sewer	Assm permit	Storm Sewer			in a HUD Identified Speci		No X Yes
Ġ		derground Elect. & Tel. [] unlavorable including any app					and 1003 extend f	
	Comments (savorable or o	missanismis mendanin saak shi	hangur anacise caseureurs' (ara www.maas, u	ONUS GUICESC CONTRACTORS			OIN FIGURE
		ible ereck frontsee (cubioct to current	1) meal whee	Newborn Cle Ihu) S			
	Road east to poss	sible creek frontage (subject to survey).	Sandy loam (I	Newberg Cis IIw) 8	& mixed loam, sand &	gravel (Camas Cl	s IVw) soils;
	west end of TL 10	01, 1003 has not bee	en flooded per owne	r since Fall C	Newberg Cls IIw) & reek Dam was cor	& mixed toam, sand & nstructed, per owner.	Site is mostly 428	s IVw) soils;
_	west end of TL 10 2,650 feet m/i dee	01, 1003 has not been p (less TL 1004) from	en flooded per owne m Place Road to nea	er since Fall Cr ar Fall Creek r	Newberg Cls IIw) & reek Dam was cor margin (see aerial	& mixed loam, sand & astructed, per owner. photos, plat map, sit	gravel (Camas Classics Site is mostly 428 e photos).	s IVw) soils; m/I wide and
	west end of TL 10 2,650 feet m/l dee The undersigned has re	01, 1003 has not been p (less TL 1004) from cited three recent sales of article reaction to those item.	en flooded per ownern Place Road to near properties most similar ans of significant variation	er since Fall Creek n ar Fall Creek n and proximate to s between the suble	Newberg Cls Ilw) & reek Dam was cor margin (see aenal subject and has considered and comparable or the	It mixed toam, sand a instructed, per owner. photos, plat map, sit ared these in the market a perties. If a significant fire	Site is mostly 428 e photos). Talysis. The description in the comparable pro	s IVw) soils; 'm/l wide and nctudes a dollar perty is superior
	west end of TL 10 2,650 feet m/i dee The undersigned has re adjustment reflecting ma to or more tavorable that	01, 1003 has not been p (less TL 1004) from the cited three recent sales of arket reaction to those item and the subject property. A in the subject property.	en flooded per owne m Place Road to nea properties most similar a ns of significant variation minus (-) adjustment is m	er since Fall Creek r ar Fall Creek r and proximate to s between the subje- table thus reducing	Newberg Cls IIw) & reek Dam was cor margin (see aerial subject and has conside tot and comparable pro the indicated value of	R mixed loam, sand a nstructed, per owner. photos, plat map, sit ered these in the market a perties. It a significant iter subject if a significant iter	Site is mostly 428 e photos). Talysis. The description in the comparable pro	s IVw) soils; 'm/l wide and nctudes a dollar perty is superior
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⊸ i	stricted Apprais	sai nepuli					File No. 092105F
	Borrower No borrow				Census	Tract 41-39-16 N	lap Reference Pittmon County 55
	Property Address Nu	mber Not Assigned Pla	ce Road // Tax Lots 1	8-01-32-00-01	001 and 1003 (I	HYPOTHETICAL o	ne acre buildable site)
-	City Fall Creek		County La			OR	Zio Code 97438
92	City Foil Clock	pothetical Metes and Be					
C.							
\equiv	Sale Price \$ Not Sok						ee Leasehold i De Minimis PUC
3	Actual Real Estate Taxe		Loan charges to be paid	d by seller \$ <u>N//</u>	Other sales	concessions Not Ap	
5	Lender/Client Dilley	and Simpson c/o Steve	e Cornacchia,	Addres	is attorney, 180	East 11th Avenue	Eugene, Oregon 97401
	Occupant vacant lar	nd Aporaise	Craig E. McKern	Instru	ctions to Appraiser	appraise to market	value per USPAP standards.
	Crain F McKern	Appraiser, P.C. 1574	Coburg Road, PMB 3	97. Eugene. C	regon 97401 tel	lephone 541-345-0	744 fax 541-345-0577
-		Lirban	◯ Suburban	Rur			Good Avg. Fair Poor
	Location	1.2		10.00	-	Townson Chability	
	Built Up	⊠ 0ver 75%	25% to 75%	1		Imployment Stability	
	Growth Rate	Fully Dev. [] Rapid	Steady	🔀 Stov	N (Convenience to Employr	
	Property Values	Increasing	⊠ Stable	Dec	lining [C	Convenience to Shoppin	a 11×1
	Demand/Supply	Shortage	in Balance	37.74	· 1	Convenience to Schools	
	• • • •	C	77.7				
10	Marketing Time	Under 3 M	****	*****		Adequacy of Public Tran	sponation
	Present Land Use	<u>80</u> % 1 Family <u> </u>	mily1% Apts	_% Condo1%	Commercial F	Recreational Facilities	X:
ğ		1% Industrial 5% Vacan	t 9% parks, qu	reenway, publi	c /	Adequacy of Utilities	ii⊠∶
ž	Change in Present Land		Likely (*)			Property Compatibility	1 1 🗙
ğ	Change of Fresent Lan				. ,,		and Considerate Constitution
罴			ant/undeveloped To			Protection from Detrimer	
崩	Predominant Occupano	;y	_ Tenant	5_% Vac	cant F	Police and Fire Protectio	n
۳	Single Family Price Rar	nge \$ 100	to \$ 700+ Prec	iominant Value \$ _	none (General Appearance of F	roperties 🔀
	Single Family Age		o 100+ vrs. Predom	Inant Age	None yrs. A	Appeal to Market	1:50
	Osingio i distry rigo						
					-dbld		
	Comments including th	iose factors, favorable of unit	ivorable, anecting manietal	oeary (e.g. pubec p	ans, schools, view,	noise). Lano use p	ercentages approximate, to show
	variely of uses on	ly. Dedicated farm/fore	st lands not included	in vacanvoeve	lopable land per	centage Subject is	s located in lower Fall Creek area
	about 8 air miles s	southeast of Springfield	city limits, close to Ja	asper County 1	Park, Willamette	River, lakes. Com	mute time to Eugene-Springfield
	metro area 15 to 2	25 minutes: access to h	lighway 58 about 10 i	minutes. Wide	variety of impro	vernents, site sizes	s, view aspects, values.
=	Dimensions 208'x					g. Ft. or Acres	Corner Lot
	Terior desification	EFU Exclusive Farm U	les (40 sem min for r				do not conform to zoning regulations
		ELD EXCUSIVE LAULO	Se (40 acre min. loi i	rew altes/			
	Highest and best use	Present use 💢 0					t Measure 37 procedures
	Public	Other (Describe)	OFF SITE IMPROVEME		Level (assume		
	Elec. 💢	Stree	i Access 💢 Public	Private Size	Smaller than to	ypical	
	Gas	Surt	ce Asphalt		e Square		
Ė					Wooded, hills	• • • • • • • • • • • • • • • • • • • •	
ŝ						toquate CENA mar	41020C1680E 7ages V and AE
ġ.				•			0 41039C1680F Zones X and AE
		derground Elect. & Tel. 📗				a HUD Identified Specia	
A_{k}^{T}	Comments (tavorable or	untavorable including any appan	ent adverse easements, encro	achments, or other a	adverse conditions):		sed is a hypothetical one acre
3	parcel out of T.L's	1001 & 1003 for Meas	ure 37 purposes only	and is not a le	gal lot of record	or a buildable site	at this time; permitted dwelling
4,1	eite accumed for	ournoses of Measure 3	7 comparison A viah	le well and sa	nd filter sentic sy	vstem permit are a	so assumed. Road access is
2	Sile assumed for I	diposes of Measure o	companion. A view	CTou Lat 100	in Zone Y and	AE flood plains: au	t of FW zone at far east edge
	The undersigned has re	cited three recent sales of pr	operties most similar and p	roximate to subjec	and has considered	these in the market at	nalysis. The description includes a dollar
	adjustment reflecting ma	arket reaction to those items	of significant variation betwe	een the subject an	d comparable proper	ties. If a significant item	in the comparable property is superior
	to or more favorable the	an the subject property, a min	us (-) adiustment is made (thus reducing the i	ndicated value of sub	bject; if a significant iten	In the comparable is interior to or less
			,,,				
	(avorable than the sub)	ect property, a plus (+) adju	struent is made thus Increa	sing the indicated	value of the subject.		
	favorable than the subj	ect property, a plus (+) adju	stment is made thus increa				
	favorable than the subj	ect property, a plus (+) adju- SUBJECT PROPERTY	streent is made thus increa- COMPARABLE	NO. 1	COMPA	RABLE NO. 2	COMPARABLE NO. 3
	ITEM Address T.L.'s 18-0	ect property, a plus (+) adjus <u>SUBJECT PROPERTY</u> 01-32-00-1001 & 1003	COMPARABLE Tax Lot 18-01-32-0	NO. 1 D-01800	COMPA Tax Lot 19-01-	RABLE NO. 2 03-00-00501	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06
	ITEM Address T.L.'s 18-0	ect property, a plus (+) adju- SUBJECT PROPERTY	COMPARABLE Tax Lot 18-01-32-00 Fall Creek // asking	NO. 1 D-01800	COMPA Tax Lot 19-01- Lowell/ asking	RABLE NO. 2 03-00-00501 \$110,000	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000
	ITEM Address T.L.'s 18-0	ect property, a plus (+) adjus <u>SUBJECT PROPERTY</u> 01-32-00-1001 & 1003	COMPARABLE Tax Lot 18-01-32-0	NO. 1 D-01800	COMPA Tax Lot 19-01-	RABLE NO. 2 03-00-00501 \$110,000	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06
S	ITEM Address T.L.'s 18-C One Hypo Proximity to Subject	ect property, a plus (+) adju: SUBJECT PROPERTY 01-32-00-1001 & 1003 thetical Acre only	COMPARABLE Tax Lot 18-01-32-0 Fall Creek // asking 1/4 mile southeast	NO. 1 0-01800 \$175,000	COMPA Tax Lot 19-01- Lowell/ asking	RABLE NO. 2 03-00-00501 \$110,000 t	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest
ω	Invorable than the subject Address T.L.'s 18-C One Hypo Proximity to Subject Sales Price	ect property, a plus (+) adjus <u>SUBJECT PROPERTY</u> 01-32-00-1001 & 1003	COMPARABLE Tax Lot 18-01-32-0 Fall Creek // asking 1/4 mile southeast	NO. 1 D-01800	COMPA Tax Lot 19-01- Lowell/ asking	RABLE NO. 2 03-00-00501 \$110,000	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill/ asking \$165,000 5 air miles northwest \$ 159,900
ω	Iavorable than the subj ITEM Address T.L.'s 18-C One Hypo Proximity to Subject Sales Price Price	ect property, a plus (+) adju: SUBJECT PROPERTY 11-32-00-1001 & 1003 thetical Acre only Not Sold S	COMPARABLE Tax Lot 18-01-32-01 Fall Creek // asking 1/4 mile southeast	NO. 1 0-01800 \$175,000 \$ 175,000 \$	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles eas	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900
ANALYS	Iavorable than the subj ITEM Address T.L.'s 18-C One Hypo Proximity to Subject Sales Price Price Data Source	ect property, a plus (+) adjus SUBJECT PROPERTY 11-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County	COMPARABLE Tax Lot 18-01-32-0 Fall Creek // asking 1/4 mile southeast Observation/ Realto	NO. 1 D-01800 \$175,000 \$ 175,000 \$ or/ County	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles easi Observation/ R	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ Realtor/ County	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ Observation/ Realtor/ County
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DATA ANALYS	Iavorable than the subject Address T.L.'s 18-C One Hypo Proximity to Subject Sales Price Price Data Source Date of Sale and Time Adjustment	ect property, a plus (+) adjus SUBJECT PROPERTY 11-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005	COMPARABLE Tax Lot 18-01-32-0 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing	NO. 1 D-01800 \$175,000 \$ 175,000 \$ or/ County	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles easi Observation/ R DESCRIPTION	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ Realtor/ County	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ Observation/ Realtor/ County DESCRIPTION [+(-)\$ Adjust 05-2005 (COE) 0
DATA ANALYS	Iavorable than the subject Address T.L.'s 18-C One Hypo Proximity to Subject Sales Price Price Data Source Date of Sale and Time Adjustment	ect property, a plus (+) adjus SUBJECT PROPERTY 21-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus	COMPARABLE Tax Lot 18-01-32-04 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus	NO. 1 0-01800 \$175,000 \$ 175,000 \$ 27/ County +(-)\$ Adjust	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles east Observation/ R DESCRIPTION Active Listing Average plus	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ 110,000 Realtor/ County N +(-)\$ Adjust	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ Observation/ Realtor/ County DESCRIPTION
ANALYS	lavorable than the subject Address T.L.'s 18-C One Hypo Proximity to Subject Sales Price Price Data Source Date of Sale and Time Adjustment Location Site, View	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds	COMPARABLE Tax Lot 18-01-32-04 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Viy	NO. 1 D-01800 \$175,000 \$ 175,000 \$ 27/ County +(-)\$ Adjust -30,000	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles easi Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ 14(-)\$ Adjust Wds 0	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ Observation/ Realtor/ County DESCRIPTION
DATA ANALYS	lavorable than the subject Address T.L's 18-C One Hypo Proximity to Subject Sales Price Price Date of Sale and Time Adjustment Location Site/View Dwelling/permitted	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds None/ Assumed Print	COMPARABLE Tax Lot 18-01-32-01 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Vly None/ permitted	NO. 1 D-01800 \$175,000 \$ 175,000 \$ or/ County +(-)\$ Adjust. -30,000 0	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles eas: Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek, None/ Assmd f	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ teattor/ County N +(-)\$ Adjust Wds 0 Print	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ 159,900 Cobservation/ Realtor/ County DESCRIPTION
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MARKET DATA ANALYS	lavorable than the subjuint Manager T. L.'s 18-C One Hypo Proximity to Subject Sales Price Price Date of Sale and Time Adjustment Location Stev'iew Dwelling/ permitted Access / Driveway Well / Septic	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds None/ Assumed Print Good/ no driveway None/Assm'd Permit	COMPARABLE Tax Lot 18-01-32-01 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Viy None/ permitted Good/ private drive Installed/Installed	NO. 1 D-01800 \$175,000 \$ 175,000 \$ or/ County +(-)\$ Adjust -30,000 0 -5,000 -15,000	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles eas: Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek, None/ Assmd f Good/ no drive None/ Installed	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ Realtor/ County N +(-)\$ Adjust Wds 0 Prmt -10,000	COMPARABLE NO. 3
DATA ANALYS	lavorable than the subject Address T.L.'s 18-C One Hypo Proximity to Subject Sales Price Price Data Source Date of Sale and Time Adjustment Location Site/View Dwelling/permitted Access / Driveway	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs/Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds None/ Assumed Print Good/ no driveway	COMPARABLE Tax Lot 18-01-32-01 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Viy None/ permitted Good/ private drive	NO. 1 D-01800 \$175,000 \$ 175,000 \$ rr/ County +(-)\$ Adjust -30,000 0 -5,000	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles eas: Observation/ R DESCRIPTION Active Listing 1.01ac/Creek, None/ Assmd I Good/ no drive None/ Installed FW, AE flood 2	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ Realtor/ County N +(-)\$ Adjust Wds 0 Prmt -10,000	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill/ asking \$165,000 5 air miles northwest \$ 159,900 \$ 159
MARKET DATA ANALYS	lavorable than the subjuint Manager T. L.'s 18-C One Hypo Proximity to Subject Sales Price Price Date Source Date of Sale and Time Adjustment Location Stev'iew Dwelling/ permitted Access / Driveway Well / Septic Adverse factors	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds None/ Assumed Print Good/ no driveway None/Assm'd Permit	COMPARABLE Tax Lot 18-01-32-01 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Viy None/ permitted Good/ private drive Installed/Installed	NO. 1 D-01800 \$175,000 \$ 175,000 \$ or/ County +(-)\$ Adjust -30,000 0 -5,000 -15,000	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles eas: Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek, None/ Assmd f Good/ no drive None/ Installed	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ Realtor/ County N +(-)\$ Adjust Wds 0 Prmt -10,000	COMPARABLE NO. 3
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MARKET DATA ANALYS	Iavorable than the subjuint Members T.L.'s 18-C One Hypo Proximity to Subject Sales Price Price Data Source Date of Sale and Time Adjustment Location Site/View Dwelling/ permitted Access / Driveway Well / Septic Adverse factors Sales or Financing Concessions Net Adj. (Total)	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds None/ Assumed Print Good/ no driveway None/Assin'd Permit AE flood zone areas Cash to Seiler	COMPARABLE Tax Lot 18-01-32-01 Fall Creek // asking 1/4 mile southeast Observation/ Realt DESCRIPTION Active Listing Average plus 2.86ac/Woods, Viy None/ permitted Good/ private drive Installed/Installed None noted Cash or Contract	NO. 1 D-01800 \$175,000 \$ 175,000 \$ xr/ County +(-)\$ Adjust -30,000 0 -5,000 -15,000	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles eas: Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek, None/ Assmd F Good/ no drive None/ Installed FW, AE flood 2 Cash to Seller	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ Realtor/ County N +(-)\$ Adjust Wds 0 Prmt -10,000	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ \$ 159,900 \$ Observation/ Realtor/ County DESCRIPTION
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THE STATE OF THE STATE OF THE WARKET DATA ANALYS	lavorable than the subjuility of the subjuility of Subject Sales Price Price Date of Sale and Time Adjustment Location Site/View Dwelling/ permitted Access / Driveway Well / Septic Adverse factors Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments on Market I areas around the three indicators; It comments and Condition be a high indication.	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds None/ Assumed Print Good/ no driveway None/Assum'd Permit AE flood zone areas Cash to Seller assumed Data: Extremely limite Eugene-Springfield me indicators 1 and 2 are a ions of Appraisa! *** clea	COMPARABLE Tax Lot 18-01-32-04 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Viy, None/ permitted Good/ private drive Installed/Installed None noted Cash or Contract offered i	NO. 1 D-01800 \$175,000 \$ 175,000 \$ 175,000 +(-)\$ Adjust -30,000 -5,000 -15,000 -5,000 \$ 120,000 available for p of active, pend of a on market ng acreage wi	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles easi Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek, None/ Assmd f Good/ no drive None/ Installed FW, AE flood z Cash to Seller assumed + - Active Listing Average plus 1.01ac/Creek, None/ Assmd f Good/ no drive None/ Installed FW, AE flood z Cash to Seller assumed + - arcels similar to ing and sold pro- since 11-09-200 th limited view to en Jasper-Lowe	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ 110,000 W +(-)\$ Adjust Wds 0 Prmt \$ -10,000 zone 0 \$ 100,000 subject in the Fall perties were review 5, previous old hor or north, older well, ell Road and Fall C	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ 15
THE STATE OF THE STATE OF THE WARKET DATA ANALYS	lavorable than the subjuility of the subjuility of Subject Sales Price Price Date of Sale and Time Adjustment Location Site/View Dwelling/ permitted Access / Driveway Well / Septic Adverse factors Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments on Market I areas around the three indicators; It comments and Condition be a high indication.	subject property, a plus (+) adjus SUBJECT PROPERTY D1-32-00-1001 & 1003 thetical Acre only Not Sold S Obs./Owner/County DESCRIPTION 10-10-2005 Average plus One acre/Fields/Wds None/ Assumed Print Good/ no driveway None/Assum'd Permit AE flood zone areas Cash to Seller assumed Data: Extremely limite Eugene-Springfield me indicators 1 and 2 are a ions of Appraisa! *** clea	COMPARABLE Tax Lot 18-01-32-04 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Viy, None/ permitted Good/ private drive Installed/Installed None noted Cash or Contract offered i	NO. 1 D-01800 \$175,000 \$ 175,000 \$ 175,000 +(-)\$ Adjust -30,000 -5,000 -15,000 -5,000 \$ 120,000 available for p of active, pend of a on market ng acreage wi	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles easi Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek, None/ Assmd f Good/ no drive None/ Installed FW, AE flood z Cash to Seller assumed + - Active Listing Average plus 1.01ac/Creek, None/ Assmd f Good/ no drive None/ Installed FW, AE flood z Cash to Seller assumed + - arcels similar to ing and sold pro- since 11-09-200 th limited view to en Jasper-Lowe	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ 110,000 W +(-)\$ Adjust Wds 0 Prmt \$ -10,000 zone 0 \$ 100,000 subject in the Fall perties were review 5, previous old hor or north, older well, ell Road and Fall C	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ Observation/ Realtor/ County DESCRIPTION +(-)\$ Adjust 05-2005 (COE) 0 Above Average -20,000 3.15 ac/Fields, Hills -30,000 None/ permitted 0 Good/ private drive -5,000 Installed/Installed -15,000 X5 flood zone area 0 New Conv. Ln. No Points, Costs + × - \$ 70,000 Net 43.8 \$ 89,900 Creek or competitive market wed prior to selection of these me removed site logged and *** septic and road installed, appears
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ION SECTION OF THE PROPERTY OF THE WARKET DATA ANALYS	lavorable than the subject Address T.L's 18-C One Hypo Proximity to Subject Sales Price Price Data Source Date of Sale and Time Adjustment Location Site/View Dwelling/ permitted Access / Driveway Well - Septic Adverse factors Sales or Financing Concessions Net Adj. (Total) Indicated Value of Subject Comments on Market to areas around the three indicators; If Comments and Condition to be a high indicatera, I listing Realt like subject, Sale	SUBJECT PROPERTY 21-32-00-1001 & 1003 thetical Acre only Not Sold Not Sol	COMPARABLE Tax Lot 18-01-32-04 Fall Creek // asking 1/4 mile southeast Observation/ Realto DESCRIPTION Active Listing Average plus 2.86ac/Woods, Vly None/ permitted Good/ private drive Installed/Installed None noted Cash or Contract offered	NO. 1 D-01800 \$175,000 \$ 175,000 \$ 175,000 +(-)\$ Adjust +(-)\$ Adjust -30,000 -5,000 -15,000 -5,000 \$ \$ 120,000 available for pof active, pend or 1 on market since thool District, is	COMPA Tax Lot 19-01- Lowell/ asking 3 air miles easi Observation/ R DESCRIPTION Active Listing Average plus 1.01ac/Creek, None/ Assmd I Good/ no drive None/ Installed FW, AE flood 2 Cash to Seller assumed	RABLE NO. 2 03-00-00501 \$110,000 t \$ 110,000 \$ 110,000 Wds	COMPARABLE NO. 3 Tax Lot 18-02-15-00-03304 & 06 Pleasant Hill// asking \$165,000 5 air miles northwest \$ 159,900 \$ 15
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ower No borrower	File No. 092105A
erty Address Number Not A Fall Creek	ssigned Place Road // Tax Lot 18-01-32-00-01000 State OR Zip Code 97438
er Marlow and Simpson o	Andrew Contract and Anti-Anti-Anti-Anti-Anti-Anti-Anti-Anti-
PPRAISAL AND	REPORT IDENTIFICATION
his appraisal conforms to o	ne of the following definitions:
Complete Appraisal	(The act or process of estimating value, or an opinion of value, performed without invoking the Departure Rule.)
Limited Appraisal	(The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.).
his report is one of the folio	wing types:
	(A written report prepared under Standards Rule 2-2(a) of a Complete or Limited Appraisal performed under STANDARD 1.1
	(A written report prepared under Standards Rule 2-2(b) of a Complete or Limited Appraisal performed under STANDARD 1
Restricted	(A written report prepared under Standards Rule 2-2(c) of a Complete or Limited Appraisal performed under STANDARD 1 restricted to the stated intended use by the specified client or intended user.)
The reported analyses, opinion professional analyses, opinions I have no present or prospective I have no bias with respect to I My engagement in this assign. My compensation for completion the client, the amount of the this appraisal.	re Interest in the property that is the subject of this report, and no personal interest with respect to the parties involved. the property that is the subject of this report or the parties involved with this assignment, ment was not contingent upon developing or reporting predetermined results. In this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of
I have made a personal observ No one provided significant real langthy period passed between indications for the subject propor handling Measure 37 claims,	inclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ration of the property that is the subject of this report. If property appraisal assistance to the person signing this certification. The date of inspection and the date of completion as the appraiser performed a variety of investigations on Measure 37 and its entry. There is no guarantee from the appraiser that the attached report(s) will be found fully satisfactory to the Lane County invisdiction as these requirements may change due to court ordered or Legislature passed modifications. Recently, a Circuit Court court in Manon written was unconstitutional for various judicial reasons. This ruling is being appealed to tha State Supreme Court.
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I have made a personal observe No one provided significant real bengthy period passed between amelications for the subject property handling Measure 37 claims. Country held that Measure 37 as a country held that Measure 4 accountry held that Measure 4 accountry held to be used accountry held that Measure 4 accountry held that Measure 37 as a country held that Measure	ation of the property that is the subject of this report. In property appraisal assistance to the person signing this certification. The date of inspection and the date of completion as the appraiser performed a variety of investigations on Measure 37 and its enty. There is no guarantee from the appraiser that the attached report(s) will be found fully satisfactory to the Lane County inusdiction as these requirements may change due to court ordered or Logislature passed modifications. Recently, a Circuit Court court in Manon written was unconstitutional for various judicial reasons. This ruling is being appealed to the State Supreme Court. **Popraisal and Report Identification** In Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure: Implete on the basis of the full site inspection, not the extent of commentary attached. In Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure: Implete on the basis of the full site inspection, not the extent of commentary attached. In Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure: Implete on the basis of the full site inspection, not the extent of commentary attached. In Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure: Implete on the basis of the full site inspection, not the extent of commentary attached. In Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure: Implete on the basis of the full site inspection, not the extent of commentary attached. In Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure: Implete on the basis of the full site inspection, and these are assumed to be cording to label directions. A specific search for and recognition of toxic waste and hazardous materials such as full relative to the subject of the appraiser's training and knowledge of the reader, are the site. These common toxic materials and hazardous substances include chemicals such as fertilizers, weed kill bleach
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SUPPLEMENTAL ADDENDUM

Borrower/Client No borrower Property Address Number Not Assigned Place Road // Tax Lot 18-01-32-00-01000 State_OR Zip Code 97438 City Fall Creek County Lane Leider Marlow and Simpson c/o Steve Cornacchia

Appraisal Development and Reporting Process:

As per prior agreement with the client named on the cover sheet and first form page of this report, the level of appraisal service requested is a Restricted Appraisal Report of a Complete Appraisal of the subject property plus additional reports as necessary for the purpose of the report. This level of service has, in the past, been known as a "form appraisal" using standard FNMA or FHLMC forms to convey information to the reader. This level of appraisal service is for the most part the same as past "form appraisals".

This report is a Restricted Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2c of the Uniform Standards of Professional Appraisal Practice (USPAP) for a Restricted Appraisal Report. As such, it represents only limited or summary discussions of the data, reasoning and analyses used in the appraisal process to develop the appraiser's opinion of value stated elsewhere. Supporting documentation that is not provided with this report concerning the data, reasoning and analyses has been retained in the appraiser's file copy. The depth of the discussion contained in this report is specific to the needs of the client and for the intended use of this report stated below.

Scope of Work:

In preparing this report, the appraiser observed the subject site and the improvements on October 10, 2005. Relevant information on comparable land and improved site sales, construction costs and accrued depreciation were also gathered, verified and considered.

All three approaches to value were considered; the sales comparison approach only was developed. The cost approach does not apply to unimproved land in the case of all six of the actual site and hypothetical site value reports.

A land value range was determined by appraisal of the subject site(s) and site improvements "as is" with present EFU-40 acre minimum zoning and for comparison purposes of the total subject site(s) and the hypothetical sites as discussed in the various reports.

The income approach, along with rents, comparative rental data and calculated formulas and multipliers, is used ONLY IF the subject is likely to become a rental income property in the foreseeable future, which is not the case for the subject acreages at this time.

Purpose of the Appraisal and Use of the Report:

The purpose of this appraisal report is to estimate the market value as defined on the attached certification/limiting conditions addendum included with the attached USPAP addendum.

This appraisal report is intended ONLY for the use of the client named for the purpose of establishing a fair market value by an independent third party for Measure 37 proceedings. The use of this report is restricted to the clients, Gary and Maxine Marlow, Kearney and Patricia Simpson, Thomas Marlow et al and Jerry Dilley et al as owners of the various parcels as discussed in the reports, and to Steve Cornacchia, as their attorney and agent, for this specific purpose only. Duly constituted Lane County committees or courts for Measure 37 appeals are also expected readers of this report but Lane County is not a client of the appraiser.

This report in its present configuration is not intended for any financing purpose whatsoever. Any other authorized use of this report will be stated either below or in the letter of engagement.

The appraiser is not and will not become responsible for any unauthorized use. Errors and omissions insurance is not extended to a future third party reader and the appraiser must be notified, timely and in writing, of any future transfer/assignment of this report to any party not specifically named above as an intended user.

Supplemental Certifications:

I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives. In addition, I certify that, to the best of my knowledge and belief, the reported analyses, opinions and conclusions were developed, and this report prepared, with conformity to the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.

signed and dated January & (& Molera

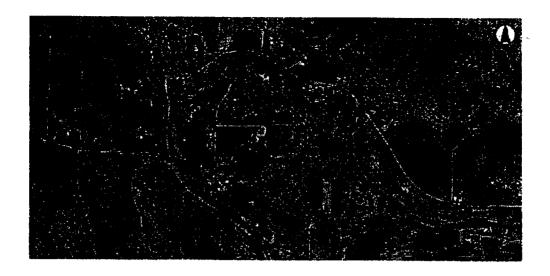
Craig E. McKern president

Craig E. McKern Appraiser P.C.

LAND APPRAISAL REPORT

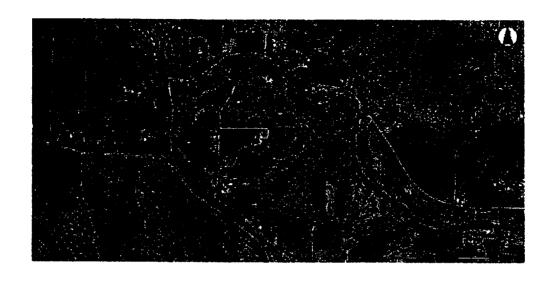
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-	Craig E. McKern,	Appraiser, F		_			_		<u>lelepho</u>	ne 541-345-	0744 fax 54		
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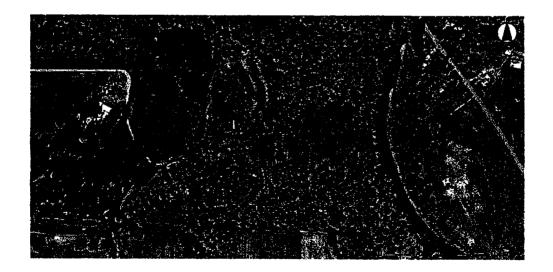


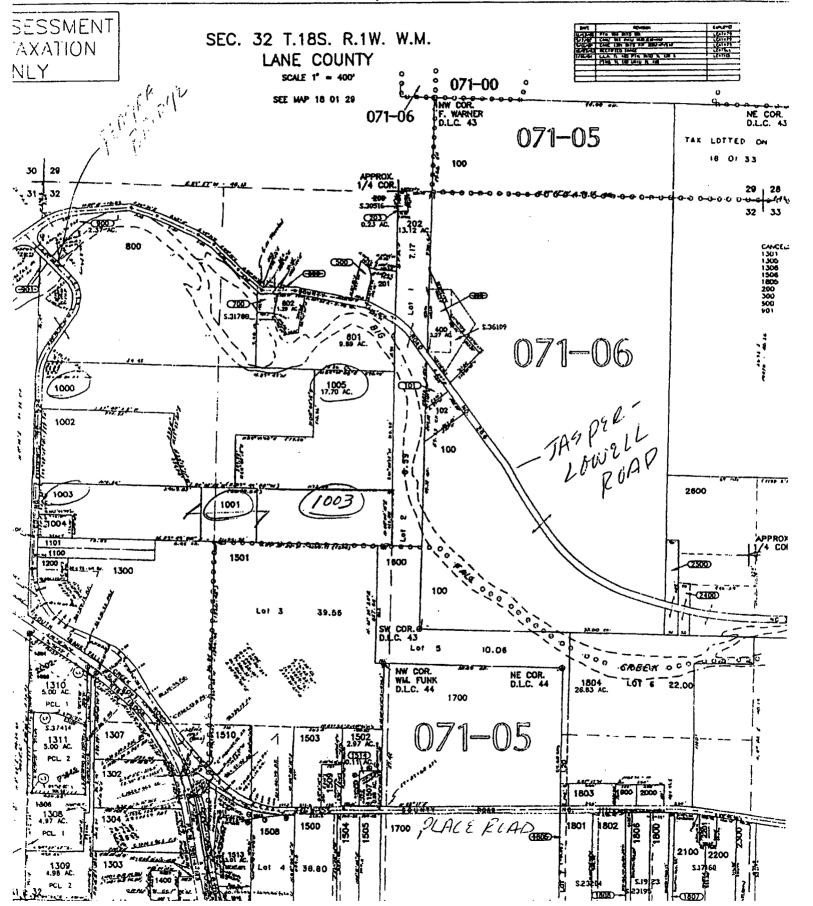
General subject area aerial view

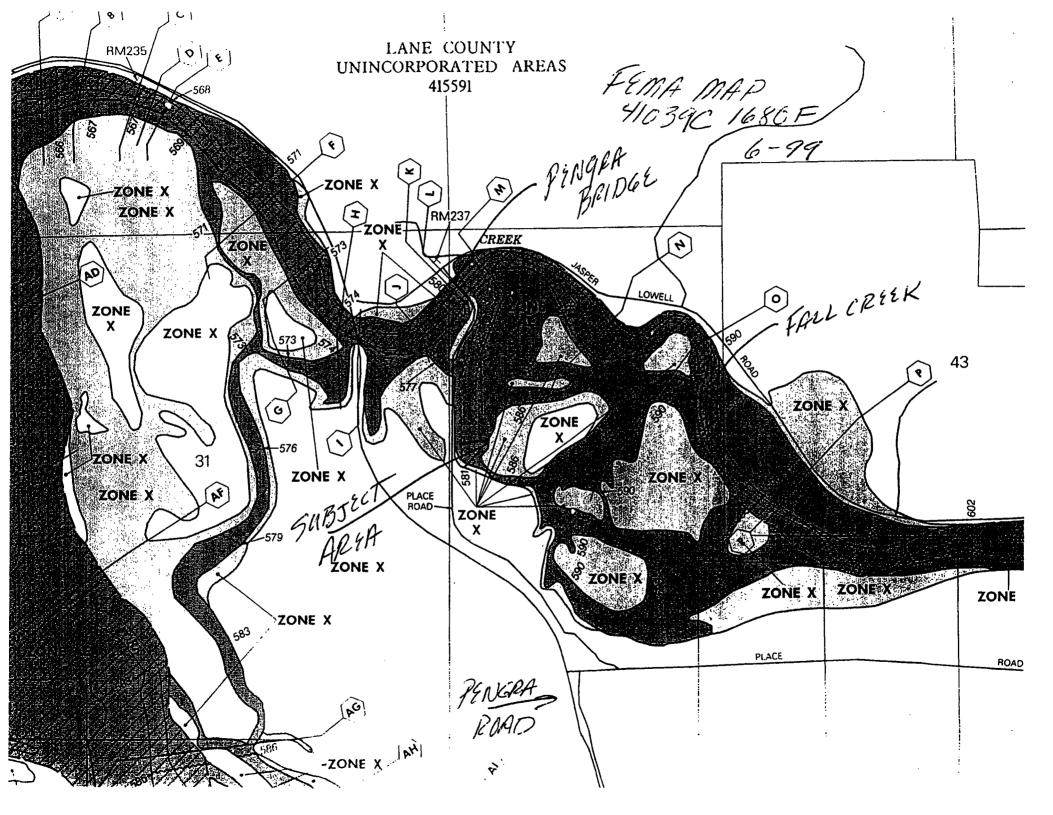




General subject area aerial view









General subject area aerial view

