



**APPRAISAL OF**



**LOCATED AT:**

295 Holtshire Road (Parcel E) (Non-approved plan)  
Orange, MA 01364

**FOR:**

Town of Orange  
6 Prospect Street  
Orange, MA, 01364

**BORROWER:**

**AS OF:**

May 9, 2024

**BY:**

John Dellasanta  
MACR #75578



File No. 24050020

REVISED REPORT 06/12/2024

Matthew Fortier  
Town Administrator  
Town of Orange  
6 Prospect Street  
Orange, MA, 01364

File Number: 24050020

Dear Mr. Fortier:

In accordance with your request, I have appraised the real property at:

295 Holtshire Road (Parcel E) (Non-approved plan)  
Orange, MA 01364

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as vacant.  
The property rights appraised are the fee simple interest in the site.

In my opinion, the market value of the property as of May 9, 2024 is:

\$60,000  
Sixty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,  
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Respectfully submitted,

A handwritten signature in black ink, which appears to read "John Dellasanta".

John Dellasanta  
MACR #75578

Howard S. Dono & Associates, Inc.  
LAND APPRAISAL REPORT

File No. 24050020

SUBJECT	Property Address <b>295 Holtshire Road (Parcel E) (Non-approved plan)</b> Census Tract <b>0405.01</b>				LENDER DISCRETIONARY USE					
	City <b>Orange</b> County <b>Franklin</b> State <b>MA</b> Zip Code <b>01364</b>		Sale Price \$ _____		Date _____		Mortgage Amount \$ _____			
	Legal Description <b>Franklin Registry of Deeds: Book 1125, Page 455. References town as Owner</b>				Mortgage Type _____		Discount Points and Other Concessions _____			
	Owner/Occupant <b>Town Of Orange</b> Map Reference <b>144;18</b>		Property Rights Appraised		Paid by Seller \$ _____		Source _____			
	Sale Price \$ <b>N/A</b> Date of Sale <b>N/A</b>		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leashold <input type="checkbox"/> Condominium (HUD/VA) <input type="checkbox"/> PUD							
NEIGHBORHOOD	Loan charges/concessions to be paid by seller \$ _____									
	R.E. Taxes \$ <b>N/A</b> Tax Year <b>2024</b> HOA \$/Mo. <b>0.00</b>									
	Lender/Client <b>Town of Orange</b>									
	6 Prospect Street, Orange, MA 01364									
	LOCATION <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		NEIGHBORHOOD ANALYSIS		Good		Avg			
	BUILT UP <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Employment Stability		<input type="checkbox"/>		<input checked="" type="checkbox"/>			
	GROWTH RATE <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Convenience to Employment		<input type="checkbox"/>		<input checked="" type="checkbox"/>			
	PROPERTY VALUES <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining		Convenience to Shopping		<input type="checkbox"/>		<input checked="" type="checkbox"/>			
	DEMAND/SUPPLY <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		Convenience to Schools		<input type="checkbox"/>		<input checked="" type="checkbox"/>			
	MARKETING TIME <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		Adequacy of Public Transportation		<input type="checkbox"/>		<input checked="" type="checkbox"/>			
PRESENT LAND USE %		LAND USE CHANGE		PREDOMINANT OCCUPANCY		SINGLEFAMILYHOUSING				
Single Family <b>70%</b> Not Likely <input checked="" type="checkbox"/>		Likely <input type="checkbox"/>		Owner <input checked="" type="checkbox"/>		PRICE \$ (000) AGE (yrs)				
2-4 Family <b>5%</b>		In process <input type="checkbox"/>		Tenant <input type="checkbox"/>		<b>30</b> Low <b>0</b>				
Multi-Family <b>0%</b>		To: _____		Vacant (0-5%) <input checked="" type="checkbox"/>		<b>901</b> High <b>200</b>				
Commercial <b>10%</b>				Vacant (over 5%) <input type="checkbox"/>		<b>287</b> - <b>65</b>				
Industrial <b>0%</b>										
Vacant <b>15%</b>										
Note: Race or the racial composition of the neighborhood are not considered reliable appraisal factors. COMMENTS: <b>The land is located on Lake Mattawa, a full recreational body of water featuring swimming, boating and fishing in a well established section of town featuring mostly single-family residential homes of mixed styles, ages and sizes.</b>										
SITE	Dimensions <b>125.45 FF</b> See deed owner referenced/non-approved plan attached				Topography		Level			
	Site Area <b>7205 +/- SF</b> Corner Lot <b>N/A</b>				Size		Typical			
	Zoning Classification <b>Res / 43,560 sq ft. min/100 FF</b> Zoning Compliance <b>Non-Conforming</b>				Shape		Rectangular			
	HIGHEST & BEST USE: Present Use <b>Residential</b> Other Use <b>N/A</b>				Drainage		Unknown			
	UTILITIES Public Other		SITE IMPROVEMENTS Type Public Private		View		Water			
	Electricity <input checked="" type="checkbox"/> Municipal <input type="checkbox"/> Unknown		Street <input checked="" type="checkbox"/> Asphalt <input type="checkbox"/>		Landscaping		None			
	Gas <input type="checkbox"/> Unknown		Curb/Gutter <input type="checkbox"/>		Driveway		None			
	Water <input checked="" type="checkbox"/> Private		Sidewalk <input type="checkbox"/>		Apparent Easements		See addendum			
	Sanitary Sewer <input checked="" type="checkbox"/> Private		Street Lights <input type="checkbox"/>		FEMA Flood Hazard		Yes* _____ No <input checked="" type="checkbox"/>			
	Storm Sewer <input type="checkbox"/>		Alley <input type="checkbox"/>		FEMA* Map/Zone		2501250023B/X500			
Comments (Apparent adverse easements, encroachments, special assessments, slide areas, etc.): <b>No apparent adverse easements, encroachments, or special assessments. Site offers a good amenity value due to it's waterfront location. Utilities private. At the time of the inspection, the subject lot had a condemned structure on it. Appraised as a vacant developable site due to the structure still in place being able to rehab. Town owned land, leased to the condemned house owner</b>										
The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.										
SALES COMPARISON ANALYSIS	ITEM		SUBJECT		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
	Address		295 Holtshire Road (Parcel E) Orange, MA 01364		0 Fairman Road Orange, MA 01364		0 Barre Road Phillipston, MA 01331		28 Barre Road Petersham, MA 01366	
	Proximity to Subject		0.66 miles SE		0.66 miles SE		9.94 miles SE		9.51 miles SE	
	Sales Price		\$ <b>N/A</b>		\$ <b>35,000</b>		\$ <b>39,000</b>		\$ <b>50,000</b>	
	Price/		\$ <b>35000/0</b>		\$ <b>39000/0</b>		\$ <b>50000/0</b>			
	Data Source		Inspection/PR		MLSPIN #72809497: DOM 96		MLSPIN #72814530: DOM 48		MLSPIN #72851891: DOM 38	
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
	Sales or Financing		Cash		Cash		Cash		Cash	
	Concessions		None Reported		None Reported		None Reported		None Reported	
	Date of Sale/Time		08/16/2021		10,500		04/20/2022		8,000	
	Location		Residential/Lake		Residential		Residential/pond		20,000	
	Site/View		7205 SF/Water		1.57 Ac/Water		-2,000		3.08 Ac/Water	
	Zoning		Residential		Residential		Residential		Residential	
	Water & Sewer		Private / Private		Private / Private		Private / Private		Private / Private	
	Amenities		None		None		None		None	
Other		None		None		None		Well/Septic		
Net Adj. (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <b>8,500</b>		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <b>23,000</b>		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <b>18,000</b>				
Indicated Value of Subject		Gross: <b>35.7</b> Net: <b>24.3</b> \$ <b>43,500</b>		Gross: <b>84.6</b> Net: <b>59.0</b> \$ <b>62,000</b>		Gross: <b>104.0</b> Net: <b>36.0</b> \$ <b>68,000</b>				
Comments of Sales Comparison: <b>The analyst considered only sales of land that are considered developable. Sales of developable lots in the subject's general market area indicate a value range of \$43,500 to \$68,000; 10% per year for market conditions; With all comps given equal weight in the analysis with an indicated value of the subject parcel at (rounded): \$60,000. REVISED REPORT DATED 06/12/2024 - Original Report Dated 05/09/2024.</b>										
RECONCILIATION	Comments and Conditions of Appraisal: <b>The Subject has been appraised "LAND ONLY" with a rehabable camp improvement and "AS IS" a non-conforming lot. "AS-OF" 05/09/2024 site value: \$60,000. A rudimentary search for the deed proved unsuccessful, if one is located we reserve the right to amend our opinion of value.</b>									
	Final Reconciliation: <b>This report has been electronically signed and transmitted in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP). Electronic signatures are password protected.</b>									
	I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF <b>May 9, 2024</b> to be \$ <b>60,000</b>									
	I (We) certify: that to the best of my (our) knowledge and belief, the facts and data used herein are true and correct; that I (we) personally inspected the subject property and inspected all comparable sales cited in this report; and that I (we) have no undisclosed interest, present or prospective therein.									
Appraiser(s) <u>John Dellasanta</u> Review Appraiser (if applicable) <u>Howard S. Dono, MRA, IFAS, ASA</u> <input type="checkbox"/> Did <input checked="" type="checkbox"/> Did Not Inspect Property										

Borrower:		File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)		Case No.:
City: Orange	State: MA	Zip: 01364
Lender: Town of Orange		

#### FUNCTION OF THE APPRAISAL

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is subject of this appraisal for probate purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### PURPOSE OF THE APPRAISAL

The purpose of this appraisal is to estimate the market value of the above referenced property. The market value provided herein is based on the definition of market value as defined in Fannie Mae Form 1004B, revised 6/93, of the fee simple title to the appraised property.

#### SCOPE OF THE APPRAISAL

The scope of this report is FULL and full consideration has been given to all factors influencing the value and marketability of the subject property. Information was obtained from government publications; public records or documents; conversations with state and local officials; conversations with knowledgeable developers, builders, brokers and building users; conversations with the subject property owner; national, state and local real estate services and publications; grantees and grantors; lessees and lessors; listing, selling and representing brokers; lenders and personal inspections by the appraiser(s). Information was verified by as many sources as possible. This appraisal is an "Appraisal Report" per the Appraisal Standards Board.

#### APPRAISAL CERTIFICATION

Information was verified by as many sources as possible and any information which was unavailable to the analyst has been detailed in the report and has been divulged to the client.

To the best of my knowledge the statements of fact contained in this appraisal report are true and accurate.

A clear and marketable title is assumed for the subject property, as the appraiser has not performed a title of ownership search.

The appraiser certifies that he/she is competent to complete the appraisal report in accordance with the competency provision of the Uniform Standards of Professional Appraisal Practice.

The appraisal report has been prepared in conformity with and is subject to the requirements of the Code of Professional Ethics and Standards of Professional Practice of the Massachusetts Board of Real Estate Appraisers and the American Society of Appraisers.

The appraisal report has been prepared in conformity with and is subject to the requirements of the Code of Professional Ethics and Standards of Professional Practice of the Massachusetts Board of Real Estate Appraisers (MBREA) and the American Society of Appraisers (ASA). As of the effective date of this report, Howard S. Dono, MRA, IFAS, ASA has completed the continuing education requirements of the MBREA and the ASA.

#### SALE / LISTING HISTORY

According to the MLSPIN, the subject has not been listed for sale within the past twelve months.

#### PRIOR SERVICE

Howard S. Dono & Associates, Inc. has not provided services regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

#### HIGHEST AND BEST USE

#### AS THOUGH VACANT

The subject is a non-conforming lot and development of the site appears physically not possible without town approval. The subject's zoning is intended to promote residential uses and construction of any of these uses appears economically feasible given our neighborhood analysis. Therefore, highest and best use would be for residential development if vacant.

#### MARKET DATA

The COVID 19 global pandemic and the Russian invasion of Ukraine appear to have ended the economic expansion that has lasted since the collapse of Wall Street in the fall of 2008 which was augmented by low financing rates and unemployment rates. With consumers forced to stay home, businesses forced to shut and personal financial stress mounting, segments of the economy appear to be contracting with many economists forecasting a mild recession. Residential real estate has weathered the pandemic and remains strong due to historic low inventory of new and existing residential homes as many Americans are now working remotely.

Financing is available to qualified borrowers through traditional lending sources. Mortgage rates have been at historic lows for both fixed and ARM products. Mortgage rates are now at a thirty year high, have for the first time doubled within a calendar year as the stock markets have been volatile due to the Central Bank's recent rate hike(s) due to rising inflation, unstable energy markets, the mounting international tensions in Ukraine, North Korea, Iran, the Mid East and the presidential elections. The pandemic has forced millions to work from home and has crippled the retail, office and hospitality sectors of the economy. Now that COVID 19 appears to be behind us, Americans are slowly returning to the office which will augment the recovery in the retail, office and hospitality markets.

Unemployment as of March 2024 was reported at 2.9% for Massachusetts while national unemployment was reported at 3.8% over the same time period according to the Bureau of Labor Statistics and appears to have stabilized. Massachusetts has been one of the hardest hit states by the virus.

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Orange's market appears to mirror what is happening regionally. A closer look at the activity of professionally brokered properties is more meaningful. The Multiple Listing Service, Property Information Network (MLS, PIN) reports the following for Franklin County:

Average Sales Price	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Single Family	\$327,672	\$348,018	\$337,545	\$346,621	\$321,771	\$335,151	\$385,216	\$411,942	\$372,937
Days on Market	42	39	31	39	63	52	34	44	57

This data illustrates lower prices and longer marketing times during the traditionally slow winter months in the residential market with reduced marketing times and higher prices in the Spring and demonstrates signs of stabilization as we go through the Spring and into the Summer. The increased cost of financing a home purchase is causing many buyers to proceed with caution. Many sellers are pulling their properties off the market while some potential sellers are choosing not to sell due to a paltry of purchase alternatives which is compounding the housing inventory. This bodes well for the rental market.

The number of homes for sale in Franklin County according to the MLS, PIN have shown a steady decline over the past five years: 192 as of Q4 2018; 144 as of Q4 2019; 72 as of Q4 2020, 49 as of Q4 2021, 79 as of Q4 2022 and 44 as of Q4 2023. State wide inventory is reported to be at a ten year low. Currently homes for sale, county wide are down 21.3% compared to Q4 2022, with an estimated 1.3 month inventory. This has resulted in homes selling over list price due to bidding wars.

The Multiple Listing Service, Property Information Network recent statistics reports an average original listing price to sales price ratio from 96.3% for all residential properties in the subject's marketing area.

I have considered relevant competitive listings and/or contract offerings in the performance of this appraisal and in the trending information reported in this section. If a trend is indicated, I have attached an addendum providing relevant competitive listing/contract offering data.

Sales and financing concessions are typical to the subjects marketing area with no apparent adverse effect on the value or marketability.

The county wide statistical sales data cited above is the basis for the appraiser's conclusions on page 1 of the URAR Neighborhood section concerning housing trends. Data considered on the Market Conditions form are property specific comparable sales only, as determined by the appraiser that may contradict the county wide trends.

EXPOSURE TIME: estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

The exposure time has been estimated at one to three months for the appraised property.

#### General Neighborhood Comments

The subject is located on Lake Mattawa in the town of Orange. The subject property is located in a neighborhood comprised of primarily single family homes, with a mix commercial development. Access to commuter routes, employment centers, services and amenities is good; the subject is well supported by surrounding uses. Lake Mattawa, a full recreational body of water featuring swimming, boating and fishing.

#### Highest and Best Use Summary

##### AS THOUGH VACANT

The subject is a non-conforming lot and development of the site appears physically not possible without town approval. The subject's zoning is intended to promote residential uses and construction of any of these uses appears economically feasible given our neighborhood analysis. Therefore, highest and best use would be for residential development if vacant.

##### AS IMPROVED

At the time of the inspection the leased land had a summer camp for improvements and in our opinion gives no contributory value.

#### Site Comments

No apparent adverse easements, encroachments or special assessments. Site offers a good amenity per its waterfront location and setting. Site does not conform to minimum zoning requirements.

PRIVATE WATER & PRIVATE WASTE DISPOSAL SYSTEM: The subject property would be serviced by private water and private waste disposal systems.

Special Note: All private on site disposal systems must meet Title V requirements at the time of transfer after March 31, 1995. A mandatory compliance inspection is required within six months of the transfer.

#### Final Reconciliation

##### COST APPROACH

The Cost Approach is not considered applicable to the appraisal of vacant land.

##### INCOME APPROACH

The Income Approach to value is not considered to be a reliable indicator of value for vacant land in the general market area. The Income Approach has been fully considered although limited verifiable rental data is available. Therefore there is not a clear indicator of value via the income approach. Currently there are few, if any, parcels of vacant land rented in the general area at time of sale.

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#### SALES COMPARISON APPROACH TO VALUE

The sales comparison approach to value is considered to be a reliable indicator of value for residential properties. Buyers will typically make purchase decisions based on comparable options with adjustments made for perceived differences.

#### ADDITIONAL COMMENTS

Original photographs of the comparable sales analyzed in the Direct Sales Comparison are used when ever possible, except when people or seasonal religious decorations are present at the time of the exterior inspection. In these instances, alternate sources such as prior work file, MLS or assessor's photographs that are considered representative are used.

Photographs of the sales analyzed in the Direct Sales Comparison are intended to represent the condition of the sale property at the time of the transfer. Photographs from alternative sources or prior appraisals were used when weather conditions or darkness produced poor quality images, or when people or religious holiday decorations were obstructing the building at the time of the inspection.



File No. 24050020

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and 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 each acting in what he considers his own best interest; (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.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

### **STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION**

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. 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.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. 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.
4. 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.
5. 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.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc. ) observed during the 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 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.
7. 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.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated ) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

File No. 24050020


**APPRAISERS CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and Limiting Conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

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


**ADDRESS OF PROPERTY APPRAISED:** 295 Holtshire Road (Parcel E) (Non-approved plan), Orange, MA, 01364

**APPRAISER:**

Signature:   
 Name: John Dellasanta  
 Date Signed: 06/12/2024  
 State Certification #: MACR #75578  
 or State License #: \_\_\_\_\_  
 State: MA  
 Expiration Date of Certification or License: 10/03/2025

MACR #75578

**SUPERVISORY APPRAISER (only if required)**

Signature:   
 Name: Howard S. Dono, MRA, IFAS, ASA  
 Date Signed: 06/12/2024  
 State Certification #: MACG 1204  
 or State License #: \_\_\_\_\_  
 State: MA  
 Expiration Date of Certification or License: 08/07/2025

☐ Did ☒ Did Not Inspect Property  
 MACG #1204



Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: May 9, 2024  
Appraised Value: \$ 60,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

## FLOOD MAP

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA
Lender: Town of Orange	Zip: 01364



## FloodMap Legend



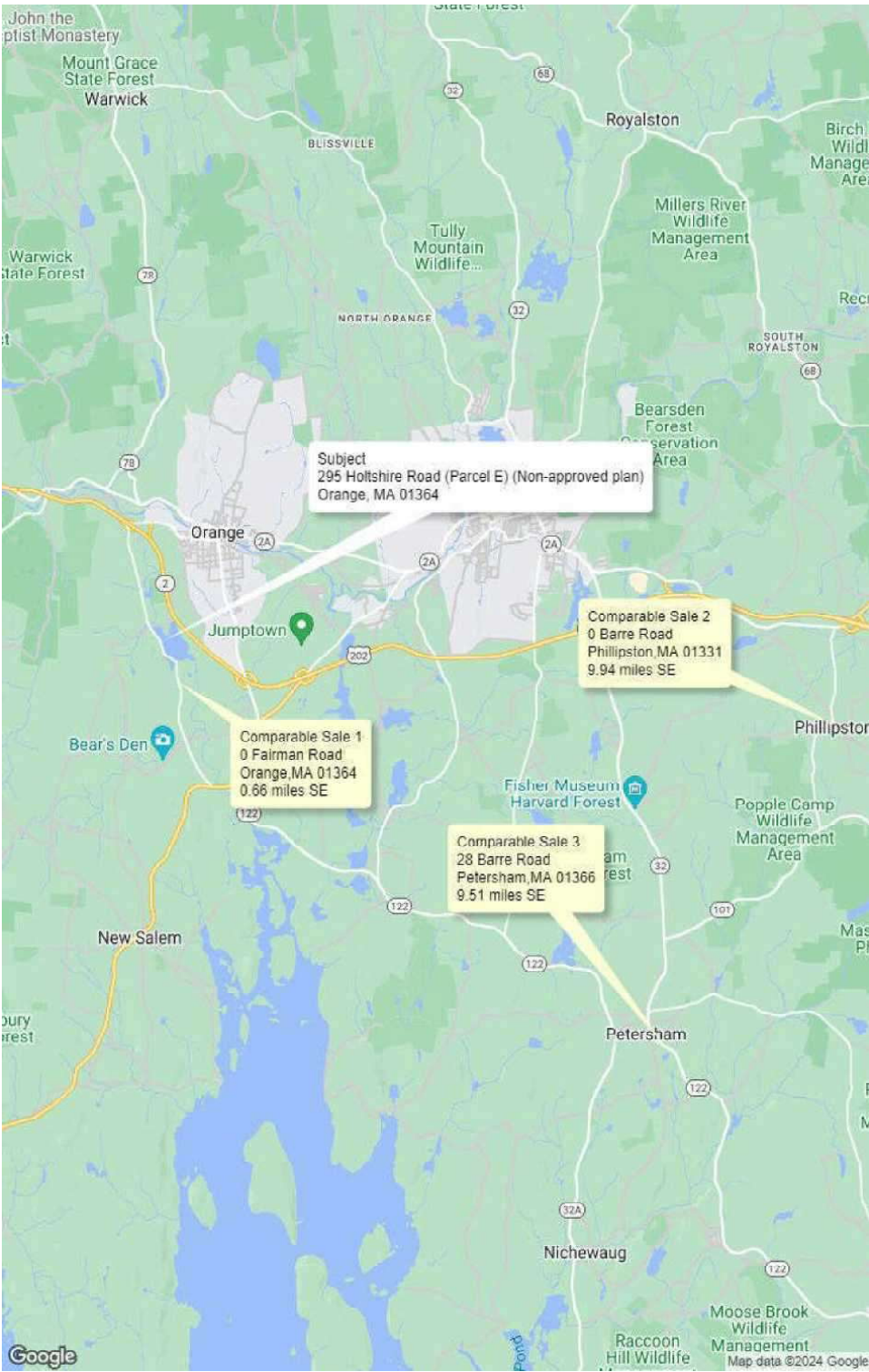
## Flood Information

Community: 250125 ORANGE, TOWN OF  
 Property is not in a FEMA special flood hazard area  
 Map Number: 2501250023B Map Date: 07/05/1982  
 Parcel: 0023B FIPS: 25011  
 Zone: X500

Neither Transamerica Flood Hazard Certification (TFHC) nor ACI make any representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of or merchantability or fitness for a particular purpose. Neither TFHC nor ACI nor the seller of this flood report shall have any liability to any third party for any use or misuse of this flood report.

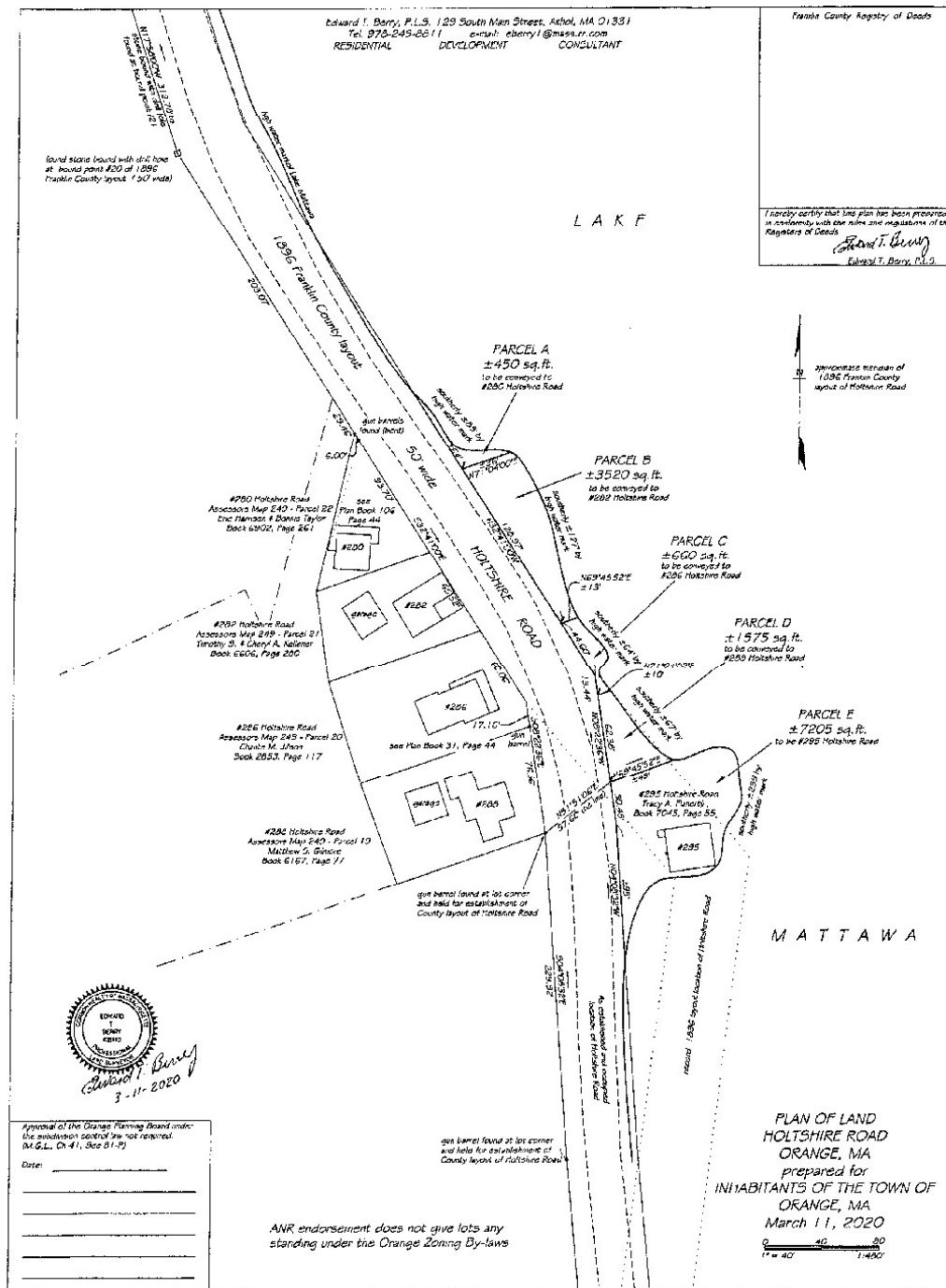
LOCATION MAP

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	





Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	



## Property Record Card

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	

**Property Card: 283 HOLTSHIRE RD**  
Town of Orange, MA

**Parcel Information**

<b>Parcel ID:</b> 249-24 <b>Vision ID:</b> 2778 <b>Owner:</b> O'TOOLE, YVONNE <b>Co-Owner:</b> <b>Mailing Address:</b> 66 LAKE MATTAWA ROAD ORANGE, MA 01364	<b>Map:</b> 249 <b>Lot:</b> 24 <b>Use Description:</b> RES ACLNUD <b>Zone:</b> C <b>Land Area in Acres:</b> 0.07
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------

**Sale History**

**Book/Page:** 0/0  
**Sale Date:** 1/1/1900  
**Sale Price:** \$1

**Assessed Value**

**Land:** \$67,500  
**Buildings:** \$0  
**Extra Bldg Features:** \$0  
**Outbuildings:** \$67,500  
**Total:** \$67,500

**Building Details: Building #1**

NO PHOTO  
AVAILABLE

**Model:** Vacant  
**Living Area:** 0  
**Appr. Year Built:** 1799  
**Style:**  
**Stories:**  
**Occupancy:**  
**No. Total Rooms:**  
**No. Bedrooms:**  
**No. Baths:**  
**No. Half Baths:**

**Int Wall Desc 1:**  
**Int Wall Desc 2:**  
**Ext Wall Desc 1:**  
**Ext Wall Desc 2:**  
**Roof Cover:**  
**Roof Structure:**  
**Heat Type:**  
**Heat Fuel:**  
**A/C Type:**



This information is believed to be correct but is subject to change and is not warranted.

5/11/2024

Property Information - Orange, MA

Page 1 of 1



## Property Record Card

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	

**Property Card: 295 HOLTSHIRE RD**  
Town of Orange, MA



Parcel Information	
<b>Parcel ID:</b> 249-25 <b>Vision ID:</b> 2782 <b>Owner:</b> FLAHERTY TRACY A <b>Co-Owner:</b> <b>Mailing Address:</b> 523 SOUTH MAIN STREET ORANGE, MA 01364	<b>Map:</b> 249 <b>Lot:</b> 25 <b>Use Description:</b> Single Fam <b>Zone:</b> C <b>Land Area in Acres:</b> 0.22
Sale History	Assessed Value
<b>Book/Page:</b> 7045/55 <b>Sale Date:</b> 6/13/2017 <b>Sale Price:</b> \$0	<b>Land:</b> \$59,600 <b>Buildings:</b> \$60,400 <b>Extra Bldg Features:</b> \$60,400 <b>Outbuildings:</b> \$60,600 <b>Total:</b> \$121,000

Building Details: Building # 1	
<b>Model:</b> Residential <b>Living Area:</b> 732 <b>Appr. Year Built:</b> 1940 <b>Style:</b> Camp, Seasonal <b>Stories:</b> 0 <b>Occupancy:</b> 05 <b>No. Total Rooms:</b> 4 <b>No. Bedrooms:</b> 3 <b>No. Baths:</b> 1 <b>No. Half Baths:</b> 0	<b>Int Wall Desc 1:</b> Plywood Panel <b>Int Wall Desc 2:</b> <b>Ext Wall Desc 1:</b> Comp./Wall Brd <b>Ext Wall Desc 2:</b> <b>Roof Cover:</b> Asphalt <b>Roof Structure:</b> Gable/Hip <b>Heat Type:</b> Forced Air-Duc <b>Heat Fuel:</b> Oil <b>A/C Type:</b>

NO PHOTO  
AVAILABLE



This Information is believed to be correct but is subject to change and is not warranted.

5/11/2024

Property Information - Orange, MA

Page 1 of 1





## Deed

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	

LIBER

1125

PAGE

455

See Discharge

Book 1236

Page 474

This FINANCING STATEMENT is presented to a filing officer for filing pursuant to the Uniform Commercial Code:

3. Maturity date (if any): 8/25

1 Debtor(s) (Last Name First) and address(es)

Mrs. Yvonne O'Toole  
505 South 2nd Avenue  
Mount Vernon, New York

2 Secured Party(ies) and address(es)

The First National Bank of Athol  
368 Main Street  
Athol, Massachusetts

3 For Filing Officer (Date, Time, Number, and Filing Office)

No. 3365 Time 9:32  
Sept. 5, 1961FRANKLIN COUNTY REGISTRY OF DEEDS  
GREENFIELD, MASS.

4 This financing statement covers the following type(s) (or types) of property:

The cottage and contents thereof situated on the east side of Holtshire Road and on the west side of Lake Mattawa in Orange, Franklin County, Massachusetts. Said cottage being the same described in Bill of Sale to Eleanor A. Conner from Arthur E. Strahan and Ethelyn D. Strahan dated June 8, 1956.

The record owner of the Real Estate is the Town of Orange, Massachusetts.

Check ☒ If covered: ☒ Records of Collateral are also covered ☐ Products of Collateral are also covered No. of additional sheets attached:

Filed with: Franklin County Registry of Deeds, Greenfield, Mass. & Town Clerk, Orange, Mass.

By: Yvonne O'Toole

The First National Bank of Athol

Signature(s) of Debtor(s)

By: Asst. Cashier

Signature(s) of Secured Party(ies)

Filing Officer Copy - Alphabetical

A. S. BARTLETT & SONS, INC. FORM 105

Rec'd for record 9 Mr. 32 Min. 2 Sept 5 1961

Deed

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	

1236

1. Mortgagor's Name (Last, First, Middle Initial)		2. Mortgagor's Address (Last, First, Middle Initial)	3. Mortgage Date (Month, Day, Year)
Mrs. Thomas O'Toole 505 South 2nd Avenue Mount Vernon, New York		The First National Bank of Boston 220 Main Street Boston, Massachusetts	For This Office (Date, Time, Number, and Title of Office) Date Sept 5, 1961 FRANKLIN COUNTY REGISTRY OF DEEDS, GREENFIELD, MASS. Book 1125

4. The following statement is made by the Mortgagor (or him) of record:

The cottage and contents thereof situated on the east side of Holtshire Road and on the west side of Lake Katana in Orange, Franklin County, Massachusetts. Said cottage being the same described in Bill of Sale to Eleanor A. Connor from Arthur K. Strahan and Ethelyn D. Strahan dated June 6, 1956.

The record owner of the Real Estate is the Town of Orange, Massachusetts.

Check ☒ if correct. ☐ Foreclosure of Collateral was also covered. ☐ Foreclosure of Collateral was also covered. No. of additional Deeds presented.

Filed with the Franklin County Registry of Deeds, Greenfield, Mass. & Town Clerk, Orange, Mass.

Witnesses: The Registrar of Deeds of Franklin County, Massachusetts, and the Town Clerk of Orange, Massachusetts. The Registrar of Deeds of Franklin County, Massachusetts, and the Town Clerk of Orange, Massachusetts, certify that the Mortgagor has signed a mortgage document under the following circumstances: bearing the following number above them.

Done at Orange, Mass. on the 27th day of Jan. 1962.

Franklin Co. Reg'd for record 8:45 Min 4 M Jan 27 1962

Filed Officer Copy - Acknowledgment.

Form 100 is prepared to suit the number, date and hour of filing on this card and return to the proper office.

U.S. DEPT. OF COMMERCE FORM 100

## Assessors Map

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA
Lender: Town of Orange	Zip: 01364



Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	

PROPERTY RECORDS		ACCOUNT # 2816		Map ID 2491 / 251 /		Bldg Name		Bldg # 1 of 1		Card # 1 of 1		Site Use 1010		Print Date 6/11/2024 1:50:20 PM	
CURRENT OWNER		TOPO		UTILITIES		START/ROAD		LOCATION		CURRENT ASSESSMENT					
LAHERTY TRACY A		0 Level		0 ART WL		0 Paved		BLDG		Code		Appraised		Assessed	
				0 Unknown						1010		66,900		66,900	
				0 Unknown						1010		63,200		63,200	
				0 Unknown						1010		1,000		1,000	
				0 Unknown						1010		300		300	
				0 Unknown						1010		1,000		1,000	
				0 Unknown						1010		300		300	
				0 Unknown						1010		1,000		1,000	
				0 Unknown						1010		300		300	
				0 Unknown						1010		1,000		1,000	
				0 Unknown						1010		300		300	
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				0 Unknown						1010		300		300	
				0 Unknown						1010		1,000		1,000	
				0 Unknown						1010					

Property Record Card

Borrower:

File No.: 24050020

Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)

Case No.:

City: Orange

State: MA

Zip: 01364

Lender: Town of Orange

Map ID 2409/125/1

Account # 2816

State Use 1010

Print Date 6/11/2024 1:59:28 PM

Card # 1 of 1

Bldg Name Sec # 1 of 1

CONSTRUCTION DETAIL

CONSTRUCTION DETAIL (CONTINUED)

Element	Description	Element	Description	Element	Description	Element	Description
01	Residential	01	Residential	01	Residential	01	Residential
35	Camp, Seasonal	02	Comp. Avail Bld	02	Comp. Avail Bld	02	Comp. Avail Bld
2.00	2 Stories	03	Gable/Hip	03	Gable/Hip	03	Gable/Hip
C	Average	04	Asphalt	04	Asphalt	04	Asphalt
1	Living Units	05	Piers	05	Piers	05	Piers
1	Total # Units	06	Wood	06	Wood	06	Wood
1	Foundation	07	Comp. Avail Bld	07	Comp. Avail Bld	07	Comp. Avail Bld
1	Frame	08	Gable/Hip	08	Gable/Hip	08	Gable/Hip
1	Ext Wall 1	09	Asphalt	09	Asphalt	09	Asphalt
1	Ext Wall 2	10	Plywood Panel	10	Plywood Panel	10	Plywood Panel
1	Roof Structure	11	Pinet/Soft Wood	11	Pinet/Soft Wood	11	Pinet/Soft Wood
1	Roof Cover	12	Typical	12	Typical	12	Typical
1	Roof Desirability	13	Average	13	Average	13	Average
1	Att Wall 1	14	Typical	14	Typical	14	Typical
1	Att Wall 2	15	Oil	15	Oil	15	Oil
1	Att Floor 1	16	Forced Air-Duc	16	Forced Air-Duc	16	Forced Air-Duc
1	Att Floor 2	17	Heated	17	Heated	17	Heated
1	Att Garage	18	AC	18	AC	18	AC
1	Electric	19	Total Rooms	19	Total Rooms	19	Total Rooms
1	Insulation	20	Bedrooms	20	Bedrooms	20	Bedrooms
1	Heat Fuel	21	Bathrooms	21	Bathrooms	21	Bathrooms
1	Heat Type	22	Att Bath	22	Att Bath	22	Att Bath
1	Heat Sys	23	Att FB Rating	23	Att FB Rating	23	Att FB Rating
1	Heated	24	Att FB Rating	24	Att FB Rating	24	Att FB Rating
1	AC	25	Att FB Rating	25	Att FB Rating	25	Att FB Rating
1	Total Rooms	26	Att FB Rating	26	Att FB Rating	26	Att FB Rating
1	Bedrooms	27	Att FB Rating	27	Att FB Rating	27	Att FB Rating
1	Bathrooms	28	Att FB Rating	28	Att FB Rating	28	Att FB Rating
1	Att Bath	29	Att FB Rating	29	Att FB Rating	29	Att FB Rating
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1	Att FB Rating	97	Att FB Rating	97	Att FB Rating	97	Att FB Rating
1	Att FB Rating	98	Att FB Rating	98	Att FB Rating	98	Att FB Rating
1	Att FB Rating	99	Att FB Rating	99	Att FB Rating	99	Att FB Rating
1	Att FB Rating	100	Att FB Rating	100	Att FB Rating	100	Att FB Rating

OB - OUTBUILDING & YARD ITEMS (L) / XF - BUILDING EXTRA FEATURES (B)

OB - OUTBUILDING & YARD ITEMS (L) / XF - BUILDING EXTRA FEATURES (B)

Code	Description	Unit	Price	Yr Bld	Cond	Cd	% Gd	Grate	Grate Adj	Appl. Value
1HD1	Shed Frame	L	84	10.00	1950	AV	50	A	1.00	400
1HD1	Shed Frame	L	171	10.00	1940	FR	35	A	1.00	600

BUILDING SUB-AREA SUMMARY

BUILDING SUB-AREA SUMMARY

Code	Description	Living Area	Floor Area	Unit Cost	Unspec Value
HS	First Floor	448	448	106.15	47,555
OP	Half Story, Finished	140	280	53.08	14,861
SP	Porch, Open	0	25	21.23	531
US	Porch, Screen	0	384	26.54	10,190
US	Upper Story, Finished	144	144	106.15	15,288
Tot Gross Liv / Lease Area		732	1,281	833	105,473

PHOTO

PHOTO

HOWARD S. DONO & ASSOCIATES, INC.

Real Estate Appraisers & Consultants

License

Borrower:	File No.: 24050020
Property Address: 295 Holtshire Road (Parcel E) (Non-approved plan)	Case No.:
City: Orange	State: MA Zip: 01364
Lender: Town of Orange	

