



Avitar Associates of New England, Inc.

Municipal Services Company

Hebron, NH

2011 VALUATION UPDATE

April 1, 2011

Avitar Associates of New England, Inc.
150 Suncook Valley Highway • Chichester, NH 03258 • (603) 798-4419
www.avitarassociates.com

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Manual V3.13

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INTRODUCTION

The purpose of this report is to document the guidelines, standards and procedures used in the recent town wide revaluation. The building cost data and the specific building and land information of each property, which is the foundation for this report and the valuation, were gathered and/or verified by the appraisal staff of Avitar Associates of N.E., Inc., all qualified to do so and approved by the New Hampshire Department of Revenue, Property Appraisal Division, (See Section 1.C.). Sources include, local builders and developers, as well as the use of cost manuals, such as the Marshall & Swift Manual.

We use a data collection card to facilitate the listing and pricing of buildings which will insure uniformity and accuracy in the collection of data and use of the CAMA system. See Section 1.D. Data Collection.

It should be kept in mind that nothing can replace common sense and experience. While this report is a guide to information about the revaluation and the resulting assessments, one needs to keep in mind that an assessment is an opinion of value, based on information contained herein and the knowledge and experience of the assessor. This is simply a guideline.

An appraisal is an estimate of value at a point in time. Value is a moving target based on the actions of the market buyers and sellers and what they are willing to pay and accept for any individual property. As such, the assessment as of April 1st, (the assessment date for the State of New Hampshire), is not a fact, but rather an opinion of value based on all the local sales data and the social and economic forces observed in the community and represents a “reasonable” assessment that, while likely never matching another assessors opinion of value, should be reasonably close, assuming each opinion of value is factual and accurately established, generally meaning +/- about 10%.

There is no area of appraising where this judgement of value becomes more evident than in the valuation of land and its amenities, such as view, waterfront and neighborhood/location.

Land values are local. They cannot be compared to values of similar properties in other localities with any known accuracy. This suggests that the most valuable tool in arriving at a judgement of land value is going to be the local market. For any land valuation method to work, it must be based on local market sales, as the social and economic values and condition of each community is different.

Adjustments for topography, shape and cost to develop vary greatly, as each property is unique. However, a review or comparison of these properties will show a relationship exists between the adjustment and severity of topography, shape and site development costs, based on the opinion of the revaluation supervisor and local sales data.

The contributory value of views, while based on sales data, also varies widely as do the views. The relationship between the value added based on sales having views compared to other property in town with views is shown by the View Sample Pictures (Section 10.). This section aides in the application of adjustment for views, as well as shows consistency in the process. However, sales data never accounts for every variation of view or value adding feature or deduction for that matter that the job supervisor may come across in any given town. As such, experience and knowledge of the local sales must be used to assess these unique properties and make adjustments for the severity of the feature affecting value in his or her opinion and then consistently apply that condition.

Intended Use of Report

The intended use of the report is to be a tool for local assessing officials to understand how the assessments were developed. To help them feel comfortable that the values are well founded and equitable, as well as help in the future assessment of new homes and maintenance of property values in the future.

It is not intended to make the reader an assessor, but rather help the reader understand the process. It is intended to document the facts, assumptions and data used for their review and use in understanding and explaining the revaluation process.

The use of this report is to present the foundation of the recent revaluation and the process and procedures used to develop the assessed values for all property in town.

Intended Users of Report

Intended users include, local assessing officials and real estate appraisers and other assessors.

It may also be used by the public on a more general level to understand the process, facts and methods used to estimate values.

What This Report is Not Intended to Do

It is not intended to answer any and all possible questions, but rather to document the revaluation in general terms and enable the local assessor to answer more detailed questions which may not be readily apparent to the average property owner.

SECTION 1.

CERTIFICATION/CONTRACT & SCOPE OF WORK

A. CERTIFICATION

B. CONTRACT & SCOPE OF WORK

C. PERSONNEL & QUALIFICATIONS

D. DATA COLLECTION

CERTIFICATION

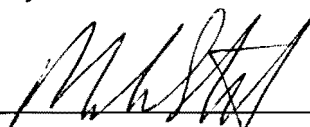
Dear Board Members:

The attached Revaluation Report is hereby provided to the Town of Hebron for an effective date of new values of 4/1/2011.

Avitar appraised all taxable property (fee simple) within the municipality according to NH Revised Statute 75:1 and appraised all tax exempt and non-taxable property within the jurisdiction of this municipality in the same manner as taxable property. Avitar verified all sales used as a benchmark for this town wide valuation process. When developing the value of a leased fee estate or a leasehold estate, we analyze the effect on value, if any, #1 the terms and conditions of the lease, and #2 the effect on value, if any, of the assemblage of the various parcels, divided interest or component parts of a property. The resulting assessments are my opinion as of the effective date of this agreement, of each property's most probable market value based on all of the local sales data analyzed and my experience with and opinion of that data, as well as, similar circumstances experienced elsewhere.

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

- The statements of fact contained in this report are true and correct.
- The reported assumptions and limiting conditions are my impartial and unbiased professional analyses, opinions and conclusions.
- I have no present or prospective interest in any property that is the subject of this report and I have no personal interest with respect to the parties involved, nor any bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment and compensation for completing this task, although contingent upon developing and reporting predetermined statistical results was not contingent upon the resulting assessment of any individual property.
- My analyses, opinions and conclusions were developed and this report has been prepared in conformity with the NH State Law in affect as of the date of the signed contract, to the best of my knowledge.
- I **have** made a personal viewing of the properties, per the contract and scope of services agreement, (*Section 1B of this manual*) that are the subject of this report and I or members of my staff have inspected each building's interior when allowed.
- I certify that the total taxable value of the town is \$261,116,972.

Signature:  Date: 8/12/11

RESUME' OF SUPERVISOR OR SIGNOR

Mark R. Stetson
Avitar Associates
150 Suncook Valley Highway
Chichester, NH 03258

Experience:

- 4/08 – Present** **Assessor, Avitar Associates of New England, Inc., Chichester, NH**
Responsible for all day to day assessing responsibilities for 16 towns.
Specific Appraisal Experience - Assisted in the valuation updates for the towns of Webster, Salisbury, Boscawen, Harrisville, Greenville, Winchester and Andover. Supervised the valuation updates for the town's of Cornish, Greenfield, Temple, Sharon, Croydon, Grafton, Springfield, Deering & Groton.
- 4/95 – 4/08** **Town Administrator, Town of Andover, NH**
Assessor, Finance Director, Health Officer, Welfare Administrator and other duties as assigned by the Board of Selectmen.
Specific Appraisal Experience - Assessed all new construction and subdivisions; reviewed and recommended approval or denial of all property tax exemption and credit applications; prepared annual MS-1; completed the annual equalization survey for NH DRA; prepared property, timber, land use and gravel tax warrants; reviewed and recommended approval or denial of all abatement applications; monitored the town-wide valuation update in 2004; assisted in the defense of values before the Merrimack County Superior Court in August 2006.
- 1/89 - 10/94** **Owner/Operator, Stetson's Village Store, Andover, NH**
Managed all aspects of a small grocery store and adjoining pizza and sandwich take-out business.

Education: New Hampshire Technical Institute, Concord, NH – Associate of Science Degree, Class of 1985. Major: Electronic Engineering Technology
IAAO Course 101 – Fundamentals of Real Property Appraisal
IAAO Course 102 – Income Approach to Valuation
IAAO Course 300 – Fundamentals of Mass Appraisal
IAAO Course 400 – Assessment Administration
National 15-Hour USPAP Course
NHAAO/NH DRA - State Statutes

Professional Designations or Affiliations:

Certified NH Assessor #186
State of NH DRA - Certified Property Assessor Supervisor
IAAO
NHAAO
Qualified as expert witness before the Board of Tax & Land Appeals

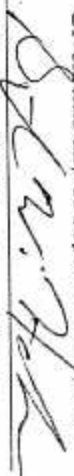
**NEW HAMPSHIRE DEPARTMENT
OF REVENUE ADMINISTRATION**

**THIS CERTIFIES THAT
Mark Stetson**

Has successfully completed and submitted the required documentation as
required by state law to obtain status as a

CERTIFIED PROPERTY ASSESSOR SUPERVISOR

Which shall remain valid until December 31, 2014

Given this day of September 28, 2009

Stephan W. Hamilton, Director

SECTION 1.

B. CONTRACT & SCOPE OF WORK

REVALUATION/UPDATE AGREEMENT

SUBJECT: Update of all taxable, tax exempt and non-taxable property for tax assessment purposes, in accordance with the standards set forth in the laws of the State of New Hampshire and Administrative Rules adopted by the Department of Revenue Administration (DRA) and the Assessing Standards Board (ASB), in effect at the time of execution.

Hebron, NH, a municipal corporation organized and existing under the laws of the State of New Hampshire, hereinafter called the Municipality; and **Avitar Associates of NE, Inc.**, a business organization existing under the laws of the State of New Hampshire and having a principal place of business at **150 Suncook Valley Highway, Chichester, NH 03258** hereinafter called the Company, hereby mutually agree as follows:

GENERAL PROVISIONS

1. IDENTIFICATION

1.1 Name of Municipality:	Town of Hebron
1.2 Address of Municipality:	P.O. Box 188
	Hebron, NH 14352
1.3 Contracting Officer for the Municipality:	Board of Selectmen
1.4 Telephone:	(603) 744-2631
1.5 Name of Company:	Avitar Associates of N.E., Inc.
1.6 Address of Company:	150 Suncook Valley Highway
	Chichester, NH 03258
1.7 Telephone:	(603) 798-4419
1.8 Name and Title of Company Signer:	Loren J. Martin, President of Assessing Operations
	or Gary J. Roberge, CEO

2. GENERAL SERVICES TO BE PERFORMED BY THE COMPANY

2.1 Appraise all property.

- 2.1.1 To appraise all taxable property within the municipality in a good and workmanlike manner according to New Hampshire Revised Statutes 75:1.
- 2.1.2 To appraise all tax exempt and non-taxable property within the taxing jurisdiction of the Municipality in the same manner as taxable property.
- 2.1.3 The Company will verify all sales used as benchmarks for the update process.

2.2 Completion of Work:

2.2.1 The company shall complete all work and deliver the same in final form to the Selectmen/Assessors on or before 10/1/2011 with assessments as of 4/1/2011.

2.2.2 A penalty of \$35.00 per day shall be paid by the Company for each day required for completion beyond the above stated completion date for delays caused by the Company.

2.2.3 The re-assessment shall be considered complete and in its final form only when informal reviews have been complete, value changes made as required and the figures are submitted to and accepted by the Selectmen/Assessors. The Company shall provide the municipality with a full set of property record cards, the USPAP Standard 6 Compliant Manual and the CAMA Manual, if applicable.

2.3 Personnel.

2.3.1 The Company shall employ experienced and competent assessors who have been certified by the N.H. Department of Revenue Administration in accordance with the NH Code of Administrative Rules, ASB 303 for the work they will be performing.

2.3.2 The Company shall not compensate, in any way, a Municipal officer or employee or any member of the family of such officer or employee in the performance of any work under this contract.

2.3.3 Upon approval of the contract and before the update begins, the Company shall forward to the N.H. Department of Revenue Administration a list of the approved employees assigned to the update project.

2.3.4 The Company will ensure the DRA Certified Assessor Supervisor will be on the job site 50% of the time.

2.3.5 The Company will ensure that there will be no assigning of any part of the contract to anyone other than the Company without express written permission by the Town.

2.4 Public Relations.

The Company and the Municipality, during the progress of the work, shall use its best efforts and that of its employees to promote full cooperation and amiable relations with the taxpayers. All publicity and news releases will be cleared with the Selectmen/Assessors. The Company, upon request of the Municipality, will make available speakers to acquaint property owners with the nature and purpose of the update at a public forum scheduled by the Municipality, but not more than 4 during the course of the project.

2.5 Confidentiality.

2.5.1 The Company agrees to not disclose to anyone except the Selectmen/Assessors and the Commissioner of the N.H. Department of Revenue Administration or his/her designee, any preliminary values or new values discovered, for any purpose, or to permit anyone to use or peruse any of the data on file in connection with the update.

2.5.2 The Company agrees to furnish the New Hampshire Department of Revenue Administration staff member assigned to monitor the update reasonable requests for information made in writing.

2.6 Compensation and Terms.

The Municipality in consideration of the services hereunder to be performed by the Company agrees to pay to the Company the sum of **\$37,500** dollars, in manner and form as follows:

2.6.1 Payment shall be made in monthly installments as the work progresses based on 90% of the estimated proportion of the work completed in the preceding month with the 10% balance being held and accumulated until final satisfactory completion of the update as defined in 2.2.3.

2.6.2 Payment shall be based on monthly progress reports submitted by the Company and accepted by the Municipality.

3. DETAIL SERVICES TO BE PERFORMED BY THE COMPANY

3.1 Development of Unit Costs:

3.1.1 The Company shall use Marshall & Swift Cost Manual as a basis to develop the costs of residential, commercial and industrial construction in the area and modify those costs by local sales, material costs and prevailing wage rates in the building trades. These shall include architects and engineer's fees, and contractor's overhead and profits. Before using such unit costs, the Company shall make tests using costs against actual sales of buildings whose actual current costs are known, in order to insure accuracy.

3.1.2 Residential Property Appraisal Schedules. The Company shall use unit cost as the basis of appraisal of residential properties. Schedules shall consist of unit base prices upon definite specifications for houses of various types and quality of construction and reflect the building customs and practices in the community. The schedules shall include adjustment for story height, square foot size and extra features, such as barns, garages, pools, fireplaces, etc.

3.2 Manual of Appraisal:

3.2.1 Final Appraisal Report. This report shall follow closely the 2010-11 edition of Uniform Standards of Appraisal Practice (USPAP) Standard 6. The report shall contain the following sections:

1. A Letter of Transmittal.
2. A Certification Statement.
3. A section including the contracted Scope of Work.
4. A section detailing sales, income, and cost approaches to value including all valuation premises.
5. A section including all tables pertinent to the valuation process along with any schedules for the valuation of residential, commercial, industrial, manufactured housing and exempt properties.
6. A section including statistical analysis and testing.

The Company shall instruct the Selectmen/Assessors in the use of the manual so that the Selectmen/Assessors will have an understanding of the appraisal process being utilized. Upon completion of the full revaluation, the Company shall deliver one electronic copy of the manual to the Selectmen/Assessors and one electronic copy to the DRA.

3.3 Property Record Cards:

3.3.1 The Company shall prepare property record cards 8-1/2 x 11 inches for each separate parcel of property in the municipality.

3.3.2 The cards shall be arranged based on the Town's CAMA system design, as to show the owner's name, street number, or other designation of the property and the mailing address of the owner, together with the necessary information for determining land value and classification and space for indicating the land value and value of the buildings on the land.

3.3.3 The card shall be so arranged as to show descriptive information of the buildings, pricing detail, depreciation allowed for physical, functional and economic factors and an outline sketch of all principal buildings in the parcel. The property record cards shall be provided in map, lot and subplot sequence.

3.3.4 Any coding used by the Company on the property record card will be clearly explained elsewhere on the card or in the appraisal manual.

3.3.5 The initial's of the Company's employee who measured and/or listed the property shall be noted on each property record card.

3.4 Sales Survey.

- 3.4.1** A DRA Certified Property Assessor Assistant under the guidance of a DRA Certified Property Assessor or Supervisor may validate sales data. A DRA Certified Property Assessor Supervisor shall prepare the company's sales survey.
- 3.4.2** In order to ensure that appraisals will reflect full and true value, the Municipality shall provide to the Company a copy of all property transfers for a period not to exceed two (2) years immediately preceding the effective date of the update.
- 3.4.3** A sales analysis shall be conducted using accepted appraisal methods in order to determine land, building and total property values. Such accepted methodology shall include the consideration of all sales given by the municipality to the Company and their inclusion in the sales survey book with appropriate notations for those sales not used in the correlation of values.
- 3.4.4** All qualified property sales shall be included in the manual by photocopy or printout of the property assessment record card and a photograph of the principal buildings shall be attached thereto. A list of all unqualified sales will also be provided.
- 3.4.5** The sales price and terms of the sale shall be verified by the Company and a notation as to qualified or unqualified transaction with unqualified sales noted as to reason made on the property assessment record card along with the sale price, date of the sale, and date of inspection.
- 3.4.6** Land values shall be determined from land only sales whenever possible, however, in the absence of an adequate number of land sales, the appraiser may use the land residual technique to assist him in the determination of land values. The analysis shall show the sale price, adjustments made and final value as of the effective date of the update.
- 3.4.7** The indicated land values shall be shown as, but not limited to, front foot, square foot, front acre or rear acre units or other appropriate units of comparison.
- 3.4.8** The completed sales survey showing the sales used and the analysis to indicate property values, including front foot, square foot or front acre, rear acre unit values, or other appropriate units of comparison shall be delivered to the Selectmen/Assessors for approval and shall become the property of the Municipality at the completion of the update.

3.5 Informal Reviews.

3.5.1 The Company shall mail, first class, to all property owners a notice of the newly estimated value of the property. Such notice shall also contain instructions for online access for 30 days for their ease in review and comparing assessments. The notice shall also contain the date, time and location of the informal review process including instructions on obtaining an informal review, the time frame in which the reviews will be scheduled and instructions relating to the appeal of the informal review process.

3.5.2 The informal review process shall include a **3** day window for property owners to call and schedule an appointment which will occur at a later date. The informal review process may be monitored by the Selectmen/Assessor or his/her designee. The Company shall ensure that an informal review of the newly estimated property values is provided to all property owners who request such review during the timeframe allowed for setting up appointments.

3.5.3 The Company shall notify all property owners addressed during the informal reviews of the disposition of their review stating whether or not a change in value has resulted and the amount thereof.

3.6 Appeal; Procedure Notification.

If any property owner believes their assessment is unfair and wishes to appeal for abatement, they **SHALL FIRST APPEAL TO THE LOCAL ASSESSING OFFICIALS** in writing, by March 1, in accordance with RSA 76:16. Forms for this purpose may be obtained from the local Assessing Officials. The **MUNICIPALITY** has until July 1 following notice of tax to grant or deny the abatement. If the property owner is dissatisfied with the decision of the local assessing authority, or the taxpayer does not receive a decision, the taxpayer may exercise **ONE** of the following options:

OPTION NUMBER 1

The taxpayer may **APPEAL TO THE BOARD OF TAX AND LAND APPEALS, 107 PLEASANT STREET, CONCORD, NEW HAMPSHIRE 03301**, in writing, after receiving the **MUNICIPALITY'S** decision or after July 1 and no later than September 1 after the date of the notice of tax, with a payment of an application fee as set by the Board (RSA76:16a)

OPTION NUMBER 2

The taxpayer may **APPEAL BY PETITION TO THE SUPERIOR COURT IN THE COUNTY IN WHICH THE PROPERTY IS LOCATED** on or before September 1 following the date of notice of tax. (RSA 76:17)

NOTE: An appeal to the State Board of Tax and Land Appeals shall be deemed a waiver of any right to petition the Superior Court (RSA 71-B:11)

INTEREST AT 12% PER ANNUM WILL BE CHARGED ON ALL PROPERTY TAXES NOT PAID BY THE DUE DATE AS SPECIFIED ON THE TAX BILL AND THE FILING OF A REQUEST FOR REVIEW OF THE ASSESSMENT WILL NOT WAIVE THIS PENALTY. (RSA 76:13)

4. CONDUCT OF VALUATION OF RESIDENTIAL AND COMMERCIAL/INDUSTRIAL PROPERTY

4.1 Inspection

The exterior and interior of each house or commercial/industrial building and appurtenant buildings to both, shall be carefully measured and the interior inspected where allowed.

4.2 Entrance

The Company shall guarantee 100% interior inspection of all property in the Municipality except for vacancies, refusals, unsafe structure, inhabitants that appear dangerous or threatening and those properties where the Company is unable to make reasonable arrangements for interior inspection, via the mailing of listing request letters for appointments to be made.

When entrance to a building is refused or the occupants are not present, the Company shall make a note, together with the date, on the property record card. If the inspection of the property is unsuccessful, the Company shall send a letter to the property owner requesting the property owner arrange an appointment for an interior inspection.

4.2.1 In all cases of entry, the property owner or occupant must be at least 18 years of age.

4.3 Measurement

The Company shall show on the property record card a diagram of the principal building and its dimensions, with the street side or waterfront toward the bottom of the diagram or otherwise noted.

4.4 Construction

The quality of construction and approximate age shall be noted and the specific details of the following features, as applicable, such as foundation, basement area, roofing, flooring, exterior cover, interior finish, fireplaces, heating and air conditioning systems, solar collectors, plumbing and plumbing fixtures, tiling, the number of bed and bathrooms, sprinkler systems, elevators and any other data which would influence value.

4.5 Commercial and industrial property, whether rented or not, may have its earnings or estimated earnings capitalized to be used as a check against physical value.

5. HOW THE COMPANY VALUES PROPERTY

- 5.1** Replacement cost shall be computed using the schedules described in section 3.2. These values shall then be depreciated according to age, condition, utility and desirability and the appropriate amount of physical, functional and economic depreciation shall be shown on each property record card, or shown as a composite adjustment based on condition, utility and desirability.
- 5.2** If the residential property contains 4 or more separate apartments or residential areas and if the rental charges are at market level, the earnings may be examined to establish a basis of rent capitalization to be used as a comparison to other property indications of value.
- 5.3** Before the final values are estimated, a DRA Certified Property Assessor Supervisor shall compare the preliminary values with the sales utilized in the sales survey to ensure all values reflect the market as of April 1 of the year of the revaluation.
- 5.4** When computations of the data obtained from the inspection have been completed a final review shall be made by a DRA Certified Property Assessor Supervisor parcel by parcel, block by block, to identify and correct any mechanical errors, unusual features or anything influencing the final value and to ensure all properties are valued at their highest and best use.

6. CONDUCT OF VALUATION OF PUBLIC UTILITY PROPERTY

- 6.1** Public Utility property shall be appraised by the Company using the Handi Whitman replacement cost manual and depreciated for age and economic factors by the Company as commercial property so far as applicable.
- 6.2** Each industrial property record card, or an attachment thereto, shall show a diagram of the principal buildings accurately measured and to scale.
- 6.3** The Company shall carefully describe and price each industrial building by its component parts and depreciate it according to age, condition, utility, and desirability and the appropriate amount of physical, functional and economic depreciation or a “composite percent good” shall be shown. Total values shall represent the sound utility value for which it is being used or might be used.

7. ABATEMENT & TAX APPEALS

The Company agrees to furnish the services of a qualified representative to support the values established for the revaluation tax year upon local abatements without cost. Appeals to the N.H. Board of Tax and Land Appeals or Superior Court, in all cases where the appeals have been entered within the time prescribed by law will be at no additional cost. In the case of an appeal upon Public Utility property that has been appraised by the Company, the services of an expert may be required and the charge shall be **\$1,500** per proposal per day plus expenses. The Company shall continue to be responsible for providing a qualified representative to support the established value even if the Selectmen/Assessors have reduced the value as part of the proceedings defined in RSA 76:16. However, if the Selectmen/Assessors increase any value established by the Company, they forfeit their right to Company representation.

8. SERVICES TO BE PERFORMED BY THE MUNICIPALITY/CITY

8.1 The Municipality shall notify the Company, in writing, what property is exempt from taxation or for any reason dangerous or unsafe, so special arrangements can be made.

8.2 Office Space and Equipment.

The Municipality shall provide suitable office space with desks, tables, telephone access and chairs for the use of the agents and employees of the Company in performing their necessary work. The Company shall furnish any needed typewriters, adding machines, calculators and other such equipment. The municipality shall provide a private phone line for the scheduling of interior inspections, as well as the informal review appointments.

8.3 Records and Maps.

The Municipality shall furnish to the Company information pertaining to ownership of all property in the Municipality, including two sets of up-to-date tax maps, zoning maps, charts, plans and sales information which may be requested by the Company in performing its work under this contract. Maps must show lot size and road frontages. If lot size and road frontage is not on the maps, it must be provided by the town with the maps.

8.4 Sales Information.

The Municipality shall keep the Company informed of all sales of property taking place during the progress of the update of which it has knowledge, shall make corrections on municipal maps as of April 1 of the update year where lots have been subdivided, merged or apportioned , and notify the company of all ownership, name and address changes.

9. INDEMNIFICATION AND INSURANCE

9.1 The Company agrees to indemnify the Municipality against claims for bodily injury, death and property damage which arises through the company's actions in the course of the Company's performance of the agreement.

9.2 The Company shall not be responsible for consequential or compensatory damages arising from the late performance or non-performance of the agreement caused by circumstances which are beyond the Company's reasonable control.

9.3 The Company shall maintain Public Liability Insurance, Automobile Liability Insurance and Workmen's Compensation Insurance.

9.3.1 The Public Liability Insurance shall be in the form of commercial general liability with the inclusion of contractual liability coverage and shall provide limits of \$1,000,000 each occurrence for bodily injury liability, and \$1,000,000 each occurrence for property damage liability.

9.3.2 The Automobile Liability Insurance shall be in the form of comprehensive automobile liability and shall provide limits of \$1,000,000 each occurrence for bodily injury liability. A copy of the insurance certificate shall be forwarded to the Department of Revenue Administration before starting any work.

9.4 The Company shall maintain certificates of insurance on record with the Department of Revenue before starting the revaluation confirming the required insurance coverage and providing that the State shall receive ten (10) days written notice of the cancellation or material change in the required insurance coverage.

10. PERFORMANCE BOND

The Company, before starting any update work shall deliver to the Municipality an executed bond or irrevocable letter of credit in the principal sum of the amount to be paid by the Municipality to the Company, if required, as provided in sub-paragraph 2.6, as security for the faithful and satisfactory performance of this contract and shall not expire before final values are submitted to and accepted by the assessing officials. A copy of the bond or irrevocable letter of credit shall be forwarded to the Department of Revenue Administration before starting any work.

11. PROJECT SIZE

It is agreed between the parties that the entire project consists of an estimate of 921 tracts as defined by RSA 75:9, and that in the event that the number should exceed 100% of said estimate, the company shall be entitled to additional remuneration based on \$35 per parcel/tract.

12. **ADDENDUMS AND APPENDIXES**

No measure and list, except sales properties.

Payment shall be in accordance with 5-Year Assessor Agreement 2007-2011,

Agreement Execution

***Bond Required by Town Please Check One & Initial:** Yes No

Additional Cost of \$1,125

New Total, If Bond Required \$38,625

In the presence of:

Municipality of: Hebron, N.H.

Helen Orliss
Witness

By: [Signature]
[Signature]
Curtis R. Thronley
Board of Selectmen

Date: October 21, 2010

In the presence of:

Company: Avitar Associates of N.E., Inc.

[Signature]
Witness

By: [Signature]
Loren J. Martin, President of Assessing Operations
or Gary J. Roberge, CEO

Date: 11-5-10

SECTION 1.

C. PERSONNEL & QUALIFICATIONS

**PERSONNEL WHO CONTRIBUTED
TO THIS PROJECT**

<u>ID</u>	<u>EMPLOYEE</u>	<u>AVITAR POSITION</u>	<u>NH DRA CERTIFICATION</u>
GR	Gary J. Roberge	CEO, Sr Assessor	Certified Property Assessor Supervisor
LM	Loren J. Martin	President, Sr Assessor	Certified Property Assessor Supervisor
MS	Mark Stetson	Assessor/Supervisor	Certified Property Assessor Supervisor
KC	Kerry Connor	Assessor Assistant	Certified Property Assessor Assistant
DM	Dan Martin	Building Data Collector	Certified Measurer & Lister
JB	Jonathan Babon	Building Data Collector	Certified Measurer & Lister

DRA certification can be verified online at the State of NH DRA website at www.nh.gov/revenue as the Department of Revenue approve and certify all assessing personnel in the state.

SECTION 1.

D. DATA COLLECTION

I. Introduction to Data Collection (No data collection was part of this update)

The task of the Measurer and Lister or Data Collector, as we refer to them, is to collect data pertaining to:

- Square footage
- Exterior and interior characteristics
- Overall quality and condition of all building and land

Data Collectors are extremely important and are an integral part of the revaluation process. The data collected by the Measurer and Lister is used to establish the fair market value of properties for ad valorem taxation. Therefore, it is critical that such data be collected accurately and consistently to the best of their ability. The degree of accuracy obtained will directly reflect the overall quality of the individual appraisal, as well as the entire town wide revaluation.

In many instances it is only the Data Collector whom the homeowner meets. Their ability to be courteous and professional lends credibility to the entire job. Conversely, a nonprofessional and discourteous attitude will create a very negative atmosphere throughout the town and promote distrust, as such, it is not tolerated.

Our staff is well trained, most with numerous years of experience. They are trained to measure and list all physical information, as well as note abnormalities in building or land condition for the Appraisal Supervisor's use on final review. Not all items noted or measured will directly impact value, but are noted for consistency and accuracy. A picture of the building, waterfront or view may be taken at this time, as well to be attached to the assessment record card.

All personnel carry Company ID badges and their vehicles are marked with signs "Municipal Assessor". The Town Hall staff and/or the Police Department are notified of all staff working in the town, as well as maintain the identity of and vehicle registration for each employee.

Building Site & Land Topography Description

Natural	Often found on seasonal/camp style properties and at times on some year round homes. Typically, has little to no landscape features.
Fair	Normally consists of lawn area only. May contain some minor ornamental features such as trees or shrubbery or gardens, but typically of a very nominal amount.
Average	Typical landscaping features consisting of lawn area and typical ornamental features such as trees or shrubbery or minor garden/flower beds. Can contain any/or all above features.
Good	Typically consists of nice lawn area, desirable ornamental features such as trees, shrubbery or garden/flower beds or minor amounts of stonewalls or walkways.
V. Good	Typically nice landscaped lawn and ornamental shrubbery professionally designed or a non-professional well designed layout, with some or all of the above.
Excellent	More expansive or manicured lawn areas and ornamental shrubs and trees or contain stonewalls or stone walkways or pond areas in a generally well laid out professional looking design.
Best	Extensive manicured lawn areas which include a combination of extensive trees/shrubs, well laid out gardens/flower beds and stonewalls and/or stone walls and/or pond areas in a well designed professional looking landscape.

Topography

Level	Flat, no hills, little to no ups or downs.
Mild	Mostly level topography with minor slopes and/or very gentle rolling topography.
Rolling	Typically rolling terrain with ups and downs or terraced areas or minor grade changes.
Moderate	Can have level areas, but predominately sloping topography which can be typically overcome by development, but costs are typically higher. Slopes can be readily walked and most people typically could control themselves if they fell on the slope.
Steep	Typically highly sloping terrain, but not as severe as severe slope. Development costs are typically higher, but developable with added costs. Generally difficult to walk, but can be safely walked with care.
Severe	Typically extremely sloping topography that would normally be viewed as unbuildable due to extremely high site costs for well, septic, driveways and home site creation. Typical person would not be able to walk or climb easily.

II. Data Collection Form = DCF

The DCF document is a form onto which all information about the parcel is written. Each designated lot on a tax map should have a corresponding DCF. If a DCF is lacking for a lot, one is created.

Map - Lot - Sublot: Owner - Location - City - State

This information is important and serves to identify the lot, location and corresponding owner. This information is supplied by the town, generally in the form of computerized labels which are transferred to the DCF. When in the field, it is very important to determine if the information written on the label is accurate. If there are any discrepancies, make a note on the DCF. Mapping and ownership problems must be identified and it is the towns responsibility to resolve these discrepancies. If information is missing, obtain accurate information so that the label is complete.

In addition to map and owner information, a special code or account number may occasionally be found on the label and is used by the town. Original DCF's should not be destroyed. If a new one is needed, it is stapled behind the original. This will eliminate the possibility of errors being made when copying the label information onto the new DCF.

Date - Book - Page - Grantor - Q/U - Code - Sale Price

This section is used to describe recent sale information when available. When it exists, it is verified and noted on the DCF with a code of "VBO" meaning Verified by Owner. If no sales exist, we question the homeowner as to how long they have owned the property, if less than three years get sales information from owner.

During our introduction to the property owner, we include the following or something similar:

Approximately when was the home built and how long have you owned it?

If they are new owners (within the past three years), request and write down the date of the purchase, from whom the home was purchased, and whether or not other items were included in the sale such as boats, furniture, beach rights, if near water, etc. and if changes were made to the property after the sale. Make appropriate notes.

ARMS LENGTH SALE = Willing seller and willing buyer, both of whom are knowledgeable concerning all the uses of the property and having no previous relation and neither are under any undo duress.

It should be indicated on the DCF if any information relative to the sale or other circumstances causing the selling price to be abnormally high or low is known.

It should be noted that some property owners may be reluctant to offer information regarding their purchase, as such, it is not always noted on the DCF.

History

This section is for the date, the assessors initials, the reason they were there and the action taken. Listed below are codes of various actions. Characters one & two are the initials of assessor/lister, three is why they were there and four is the action taken.

ie: “04/04/2005 JDRL” indicates that Jane Doe visited the property on April 4, 2005 for the revaluation and measured and listed the property.

Third Character

A = Abatement/Appeal
C = Callback
H = Hearing
P = New Construction/Pickup
R = Revaluation
S = Subdivision
T = Town Request
U = Update
V = Verification Process
N = No Change used w/Hearing Only

Fourth Character

E = Estimate
L = Measure & Listed or just listed after a previous measure.
M = Measure Only
R = Reviewed
X = Refusal with notes

Used with 3rd Character H only

C = Change used w/Hearing Only

MAIL - System Applies When List Letters are Sent from Data Verification

INSP - System Applies to Properties Selected for Verification in the Random Select Process

ACTIONS

E = ESTIMATED - Interior characteristics are estimated when entry is not possible, either now or in the future. Some common reasons for estimating interiors are:

Attempted to obtain a list at two different times and no one has been present.

Homeowner has refused to allow interior inspection or to give the information about the interior that was requested or information given was not believable.

Abandoned buildings.

L = LISTED - A person (not necessarily a homeowner) was asked questions about the property, and a walk through of the entire dwelling was made. If the owner refuses to help, by not allowing an interior tour or requesting you to leave the property, all such information must be clearly noted on the DCF.

M = MEASURED only.

R = REVIEWED - Generally there for an abatement, appeal, or comparable research and review of property information, refers to exterior review only.

X = REFUSED - Homeowner or person talked to at the property has refused to:

Allow the building to be measured.

Allow a walk-through the home.

Or requested you leave the property.

LISTING THE PROPERTY

Building Style & Normal Story Height

<u>BUILDING STYLES</u>	<u>PREDOMINATE STORY HEIGHT</u>
Ranch	One Story
Mobile Home	One Story
Cape	1-1/2, 1-3/4 Story
Saltbox	1-3/4 Story
Gambrel	1-3/4, 2 Story
Colonial	2 Story
Raised Ranch	One Story w/Raised Basement
Tri-Level	Split-Level
A-Frame	One, 1-1/2
Camp	One Story
Conventional	1-3/4 - 2-3/4

Story Height Explanation (See Story Height Examples)

The story heights are based on the amount of floor space which has headroom for the average person, we use six (6) feet for this calculation. What this means is if the upper floor of a particular house has only 100 usable square feet as defined above, and the first floor area is 400 square feet, then the house will be classified as one (1) story with a finished or unfinished attic.

The critical thing to notice when listing the house is the amount of headroom available in the upper stories and the approximate floor space covered. Use of this method to classify story height will facilitate consistent story height classification. The story height of the main section of the building is used to establish the story height description of the structure.

One Story (Typically Ranch or Camp style buildings): The living area in this type of residence is confined to the ground floor. The headroom in the attic is usually too low for use as a living area and is used for storage only, however attics are possible providing about 25% of the first floor space.

One & Half Stories (Typically Cape & Conventional style buildings): The living area in the upper level of this type of residence is around 50% of the ground floor. This is made possible by a combination of high peaked roof, extended wall heights and/or dormers. Only the upper level area with a ceiling height of 6 feet or more is considered living area. Measurements are taken by holding the tape at the 6 foot height mark and then measuring across the building. The living area of this residence is the ground floor area times 1.50.

One & Three Quarter Stories (Typically Cape, Conventional & Gambrel style buildings): The living area in the upper level of this type of residence is made from 65% to 90% of the ground floor. This is made possible by a combination of high peaked roof, extended wall heights and/or dormers. Only the upper level area with a ceiling height of 6 feet or more is considered living area. The living area of this residence is the ground floor times 1.75. See description on 1-1/2 stories for details on how to measure.

Two Stories (Typically Colonial, Conventional & Gambrel style buildings): The living area in the upper level of this type of residence is 90% to 100% of the ground floor. The living area is the ground floor times 2.0.

Split Levels (Typically Raised Ranches or Tri-Level style buildings): This type of residence has two (2) or (3) living area levels. One area is about four (4) feet below grade and the second is about (4) feet above grade and the third is above or right on top of one of these. The lower level in this type of residence was originally designed and built to serve as a living area and not a basement. Both levels have full ceiling heights. Another variation is an added third living area at or above ground level.

Coding: A three (3) character acronym coding system is used to classify areas and story heights of buildings. The following is the coding system and descriptions which must be used in identifying areas of the sketch:

ATF: ATTIC FINISHED - Access is through permanent stairs, normally no more than 25% of the total floor area and has 6 foot ceiling height.

ATU: ATTIC UNFINISHED - No interior finish. (Same as above)

BMF: BASEMENT FINISHED - Below grade and meets at least three of these four criteria: finished floors, finished walls, finished ceilings and heat.

BMG: BASEMENT GARAGE - Generally sectioned off from the rest of the basement.

BMU: BASEMENT UNFINISHED - Known as cellar and is below grade.

COF: COMMERCIAL OFFICE - Refers to office area in commercial buildings not built for offices, such as factories and warehouses.

CRL: CRAWL - Basement having 5' or less headroom.

CPT: CARPORT - A roofed structure generally with 1 or 2 walls and attached to the main structure.

CTH: Cathedral ceiling area, this is where the ceiling height is greater than 12 feet.

DEK: DECK - An open deck or entrance landing with no roof.

ENT: ENTRANCE - Entrance Landing with no roof, 2x3 and larger, normally unable to place a chair and sit.

EPF: ENCLOSED PORCH - Typically unheated & uninsulated area. May have small heater, but is of seasonal use. Finished walls, floors and ceilings.

EPU: ENCLOSED PORCH - All four sides are tight to weather, entrance to BMU, other than metal door (bulkheads).

FFF: FIRST FLOOR FINISH - Living space with full ceiling height and finished interior.

FFU: FIRST FLOOR UNFINISHED - Similar to FFF, but unfinished interior.

GAR: GARAGE - A structure large enough to hold and store automobiles at grade level.

HSF: HALF STORY FINISHED - Usually an upper level story with approximately 40% to 60% of floor area available and used for living. (6 foot ceiling height).

HSU: HALF STORY UNFINISHED - Same as HSF, but interior is unfinished.

LDK: Loading Dock area. Raised platform of cement.

OFF: OFFICE AREA - Finished area within home used primarily for business.

OPF: OPEN PORCH - Roof structure with floor, but at least one (1) side is exposed to the weather. Screened porches are considered OPF's.

PAT: Patio area of stone, cement, brick etc.

PRS: Piling driven into the ground or other material used to support a building off the ground. Normally found with camps or seasonal construction.

RBF: RAISED BASEMENT FINISHED - Used on raised ranch (split level) and Tri-Level homes or any building where 3 of the 4 walls or all 4 walls are 3' to 4' above ground, creating greater utility than a normal basement, or 1.5 or more walls with large windows providing good natural lighting in the basement, and walkout access.

RBU: RAISED BASEMENT UNFINISHED - Same as RBF, but unfinished.

STO: STORAGE - Unfinished area used for storage. Not easily converted to living space.

SFA: SEMI-FINISHED-AREA - Enclosed areas finished like living space, but not living space, like indoor pool enclosures.

SLB: SLAB - Foundation description where no basement or crawl space exist. Poured cement slab.

TQF: 3/4 STORY FINISHED - A finished area with approximately 75% of floor area usable as living space.

TQU: 3/4 STORY UNFINISHED - Same as TQF, except unfinished.

UFF: UPPER FLOOR FINISHED - Upper floor living space with full ceiling height and finished interior.

UFU: UPPER FLOOR UNFINISHED - Same as UFF, except there is no finished interior.

VLT: VAULTED CEILING - Ceilings which are slanted or extended above the normal 8 feet, but less than 12 feet. Normally found in manufactured housing.

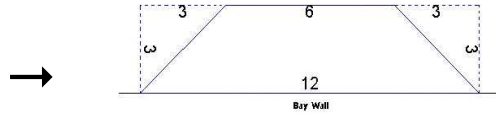
Notes:

- 1.) Attics - Attics are only classified if they are accessed by a permanent stairway. Attics which are accessed by pull down stairs or ladder are not assessed, but should be noted in the notes.
- 2.) Basements - Below grade areas with at least 5' or more headroom are considered basements. Areas with less than 5' of headroom are considered crawl space. A note should be made when access to the basement is from the outside of the home only. Usable basement areas should be measured, drawn and coded on the sketch. If basement areas are estimated, a note should be made of this estimate in the remark section.
- 3.) Office Areas - Office areas should be measured and drawn on the sketch for all commercial buildings, not designed specifically for offices, ie. garages, warehouses, factories, etc.
- 4.) Cathedral Ceilings - Cathedral ceiling areas must be measured when entry into the home is obtained. The area of the cathedral ceiling (length and width) must be drawn and depicted in the sketch area.
- 5.) Vaulted Ceilings - Are areas where the ceiling is pitched upward, not flat by about 2 to 5 feet, but less than one-story which is the typical height of a cathedral ceiling.

Bay or Bow Window

A bay or bow window is a projection on the side(s) of a house which may or may not be considered a livable area. If the bay window(s) include useable floor space, it must be measured, drawn on the sketch at its actual location and properly labeled. Bay windows are most often angled and are drawn to scale on the sketch as they exist, plus a few extra measures as described below to allow for accurate area calculations.

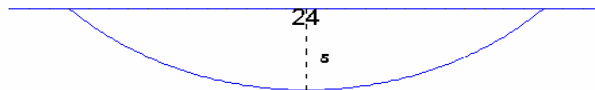
Only needed if different from other side



How to measure and sketch a bay window:

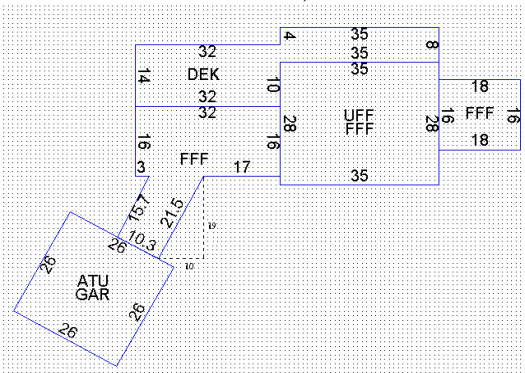
- 1.) Classify the bay window according its appropriate story height.
- 2.) Check for basement area under the bay window upon listing.
- 3.) Bay windows are only picked up when they include floor space.

In the case of a **Bow window**, the same floor area requirements exist as with the bay window. However, measuring is a bit different. We need to know the depth of the window (5') and the length (24') to be able to sketch and calculate the area. In this case, the length from the point where the bow begins to where it ends is 24 feet. The altitude of the arc created by the bow, or the depth of the window, is 5 feet.



Angles

Angles are a common type of measure that we come across in the field and it is crucial when measuring an angle to have enough written measurements on the sketch. The square footage on an angle cannot be computed if the appropriate measurements are not placed on the drawing. Create a right triangle on the ground where the hypotenuse is the building wall that is at an angle from the main structure, then draw that triangle in your sketch giving all the measurements.



The two dashed lines form a 90° angle or right triangle with the building wall being the hypotenuse. Record all the dimensions accurately. With this information, the ATU/GAR addition and the FFF area can be drawn and calculated accurately.

Structural Elements

Structural elements describe exterior and interior characteristics of the house. The following is a description list of each structural element.

EXTERIOR WALLS

Two (2) entries possible, the 2 most predominate

- MINIMUM:** Plywood. Subwall sheathing with tar paper cover as a permanent siding.
- BELOW AVERAGE:** Siding not otherwise described and reflecting less than average quality. ie: masonite, rough sawn lumber w/bark.
- NOVELTY:** Denotes wood siding, generally found on camps, with or without sheathing underneath.
- AVERAGE:** Siding not otherwise described and reflecting average quality (for comparison purposes other average quality sidings include novelty, board & batten & clapboard). All forms of softwood.
- BOARD & BATTEN:** Vertical boards with narrow wooden strips called battens covering the joists.
- ASBESTOS SHINGLE:** Typically the shingles are hard and brittle with noticeable grain or textured surface, non-flammable material that comes in 1x2 sections used in homes 1940 - 1960's.
- LOGS:** Logs, not simulated log.
- ABOVE AVERAGE:** Siding not otherwise described and reflecting better than average quality.
- CLAPBOARD:** Wood siding having one edge thicker than the other and laid so that the thick edge overlaps the thin edge of the previous board, not cedar or redwood, usually has knots.
- CEDAR OR REDWOOD:** Most commonly found as vertical siding, or at various angles on contemporary style housing, also exist as a very high grade clapboard or shingles can have knots on low side of cedar/redwood.
- PREFAB WOOD PANEL:** A type of plywood siding of which there are unlimited varieties on the market. (T-111) typically 4x8 sheets.
- DECORATIVE BLOCK:** Cement block that is either fluted or has a rough finish which appears like it has been broken in half.

WOOD SHINGLE:	Shingles not of cedar or redwood, good quality shingles, but not above average.
CONCRETE/CINDER:	Concrete or cinderblock siding.
STUCCO:	Stucco veneer on concrete, cinder block or wood.
ASPHALT:	Asphalt composition shingle, usually on modest housing.
BRICK ON VENEER:	Brick veneer on wood or metal frame construction with wood sheathing.
BRICK ON MASONRY:	A load bearing structural wall. Not brick buildings.
STONE ON MASONRY:	Refers to various stone or stone veneers usually on a load bearing masonry wall.
VINYL SIDING:	Clapboards made of vinyl. Various grades or qualities. Typical siding used in today's construction due to low cost when compared to cedar clapboard.
ALUMINUM SIDING:	Same as vinyl, but with aluminum material, clapboard style siding made from aluminum.
PRE-FINISHED METAL:	Enameled or anodized metal commonly found on campers/mobile homes, commercial and industrial buildings.
GLASS/THERMOPANE:	Vacuum packed glass sandwich, usually tinted and commonly found on large commercial and office buildings.
SOLID BRICK/STONE:	Solid masonry walls; precast concrete panels.
CEMENT CLAPBOARD:	Cement fiber siding. Asbestos-free fiber and cement combined and pressed together in the shape of a clapboard. Holds paint very well.

ROOF STRUCTURES

FLAT ROOF:	Flat, no pitch to any direction.
SHED ROOF:	Single direction sloping.
GABLE:	A ridged roof with two pitches sloping away from each other.
HIP:	A roof that rises by inclined planes from all four sides of the house to one common ridge or point.

SALTBOX:	Essentially the same as a gable roof, but one of the two slopes is much longer than the other.
MANSARD:	Similar to hip roof, but having a flat area on the top or changes the pitch of incline part way.
GAMBREL:	A roof with two distant slopes on each side forming four roof planes.
IRREGULAR:	Otherwise not described and having many different angles, shapes and slopes, i.e. bow style roof.

ROOF COVER

METAL/TIN:	Tin or metal covering, often times corrugated like ribbon candy, typically 4x8 sheets, light gauge.
ROLLED COMPOSITION:	Typically a felt saturated with asphalt and granule stones on the surface. Comes in a roll. Good for low pitch roofs.
ASPHALT/FIBER:	Standard type of shingle used today. Can be single or three tab. Including Architectural style shingles.
TAR/GRAVEL:	A flat or very low pitched roof, coated with tar material and then covered by a uniform crushed gravel material. Normally seen on commercial/industrial buildings.
RUBBER MEMBRANE:	A thin sheet of rubber seamed together. Typically found on flat roofs. Typical for commercial/industrial buildings.
ASBESTOS:	Shingles of rigid fireproof asbestos. Typically laid in a diamond pattern. Very brittle. Used in homes circa 1940-1960's.
CLAY/TILE:	Terra Cotta roofs that are not typically found in New England.
WOOD SHINGLES:	Wood shingle or shake. Wood shakes are random thicknesses as they are hand split.
SLATE SHINGLES:	Rectangular pieces of slate, each overlapping the other.
CORRUGATED COMPOSITION:	Typically in 4'x8' sheets. This includes Anjuline panels.
PREFAB METAL:	Modified corrugated metal panels that are one piece which run from ridge to soffit. These are either nailed or screwed. Panels that are one piece and run from ridge to soffit.

HIGH QUALITY/COMPOSITION:

This is a newer roof that is typically found on higher priced homes. The material can be made with almost any material. Pressed or formed to look like slate or shake. Life expectancy is 50 years.

STANDING SEAM:

A heavy gauge metal roofing that “stands up” at seams about 2”, every 6-8 inches in an upside down cone fashion. 50 year life.

INTERIOR WALLS

Two (2) entries possible, choose the 2 most predominate

MASONRY/MINIMUM:

Cinder block or concrete form/or studs, no finish.

WALL BOARD:

Composition 4' x 8' sheets, such as celotex.

PLASTER:

All plaster backed by wood lattice attached to the studs.

****WOOD/LOG:**

Tongue & groove construction, logs, wainscoting.

DRYWALL:

A rigid sandwich of plaster and paper.

PLYWOOD PANEL:

4' x 8' plywood panel sheathing, comes in many grades and styles.

AVERAGE FOR USE:

Generally used for commercial/industrial buildings to describe the interior finish as being normal for that style building and use.

***Custom Wood is now being called Wood/Log. Custom Wood was meant and used to mean solid wood interior, and the term custom was improperly used. As such, it is being corrected, the term custom wood and wood/log are synonymous, interchangeable and carry the same value. The overall quality grade of the house accounts for various wood and design qualities.*

HEATING FUEL

WOOD/COAL:

Choose only if there is no conventional back-up heating system. Wood stoves only. (Such as in camps, cottages).

OIL:

May be identified on the exterior by the presence of oil filler pipes, kerosene or K1 are also fuel oil's.

GAS:

LP or propane gas - these can be identified by LP gas which has a meter on the side of the house and propane gas will have large tank on or in the ground.

ELECTRIC:

Baseboards.

SOLAR:

Solar panels can be viewed on the roof area.

HEATING TYPE

NONE:	No heat.
CONVECTION:	Heat transfer through dispersion. (Wood stove/monitor or rennai type heat).
FORCED AIR NOT DUCTED:	Has blower to blow heat through one vent, no duct work in the house.
FORCED AIR DUCTED:	Series of ducts throughout the house, for hot air to be blown through.
HOT WATER:	Forced hot water through baseboards.
STEAM:	Radiators.
RADIANT ELECTRIC:	Electric baseboard, typical Electric Heat.
RADIANT WATER:	Hot water heat in the floors by tubing under flooring with hot water through them.
HEAT PUMP:	Electric unit which provides forced air heat, usually combined with central air conditioning.

INTERIOR FLOORING

Two (2) may be chosen, the two most predominant are listed.

MINIMUM PLYWOOD:	Plywood subfloor or underlayment.
CONCRETE:	Concrete slab usually commercial or industrial.
HARD TILES:	Quarry or ceramic tiles.
LINOLEUM/VINYL:	Refers to all forms of linoleum type products of various designs and shapes.
PINE OR SOFTWOODS:	Pine or softwood boards covering floor area.
HARDWOOD:	Generally oak, cherry or maple woods.
PERGO (Similar):	A laminate wood look floor. Very durable.
PARQUET FLOORING:	Refers to a surface made of small pieces of hardwood, solids and veneers in various patterns and designs.

CARPET: Wall to wall carpet of good grade, usually found over the subfloor material, but occasionally covering other floor covers as a replacement.

AVERAGE FOR USE: Generally used for commercial/industrial buildings to describe the floor as being normal for this type of structure and use.

NUMBER OF BEDROOMS

Bedrooms should be counted considering the resale value, rather than the homeowner's personal use of the rooms. For example, if you go upstairs and find three (3) rooms and a bathroom and the owner says there are only two (2) bedrooms, the other room is used as a library, sewing room, office, etc., then for our purposes, that third room is a third bedroom. One must be careful because libraries, offices and sewing rooms can be legitimate depending on the location in the house and access. Presence of a closet space generally is reason to classify as a bedroom(s). However, it should be noted that a closet is not the only measure to determine. ie: many homes had no closets in the bedroom, yet they are still classified as bedrooms.

BATHS OR BEDROOMS

Count the physical number of rooms and total fixtures. For bathrooms, enter the number of rooms and under fixtures, enter the total number of fixtures. A fixture is a bath, sink, shower, urinal, bidet, jacuzzi tub, etc.

Commercial Baths

- 0 = None
- 1 = Light for use
- 2 = Normal for use
- 3 = Above average for use
- 4 = Extensive for use

AIR CONDITION SYSTEMS

Room air conditioners are not considered, unless permanently built in.

NO: None exist, or only room units are present.

YES: Normally a large compressor found outside with complete duct work throughout house or parts of the house, sometimes combined with a heat pump.

NUMBER OF STORIES

The number of stories should be identified and noted on the DCF upon measuring. The number of stories will be further adjusted for accuracy, if needed upon listing or review. If the building has multiple story heights, the area with the most square footage should determine the overall story height classification. However, each section of the house should be correctly labeled as it exists, on the sketch.

QUALITY ADJUSTMENT

Quality adjustment refers to the overall quality of construction, marketability and desirability of the property.

Defined as:	B3 = Minimum	A4 = Excellent
	B2 = Average - 20%	A5 = Excellent + 10%
	B1 = Average - 10%	A6 = Excellent + 20%
	A0 = Average	A7 = Excellent + 40%
	A1 = Average + 10%	A8 = Excellent + 60%
	A2 = Average + 20%	A9 = Luxurious
	A3 = Average + 30%	AA = Special Use

CONDITION

Condition relates to the primary structures condition relative to the year built listed as:

Excellent, Very Good, Good, Average, Fair, Poor or Very Poor.

This is also where depreciation is accounted for. Depreciation is defined as a decrease or loss in value because of wear, age, location or other causes.

Defined as:

Functional - Based on problems with design, layout and/or use of building, i.e. bathroom between 2 adjacent bedrooms with no hallway access to bathroom. Bedroom through bedroom access, very low ceiling, chimney through middle of the room.

Economic - Based on factors influencing value that are external to the building and beyond the owners control, i.e. house is situated close to a nightclub, airport, dump, sand & gravel pit or any unsightly property.

Physical - Poor physical condition above and beyond the normal wear and tear, i.e. severe water damage, fire damage, rotted window sills, bouncing, cupping or crowning floorboards, sagging ceiling or floor.

The percentage applied to depreciation is calculated based on the severity of the issues as noted by the data collector. The Supervisor makes this determination based on the notes of the data collector. The reason for the depreciation, i.e. next to gravel pit should be listed in the notes section with the appropriate adjustment in the depreciation section. Typically, physical depreciation relates to the cost to cure the problem.

XFOB

Extra features and outbuildings. In general, XFOB's refer to structures that are not attached to the principal building. XFOB's must be:

- a. Identified.
- b. Measured - (length & width).
- c. Units or quantity (how many) identified. (When length & width not used).
- d. Condition - noted as a percentage.

IGP - IN GROUND POOL - There are many different sizes of IGP's and all will need to be measured accurately. Pools may be of irregular shapes such as kidney bean. A kidney bean IGP should be measured on its longest length and its average width.

AGP - ABOVE GROUND POOL - AGP's are measured and assessed starting at 18' diameter. AGP's less than 18' in diameter (or less than 250 square feet) are not assessed, but should be measured and noted on the card. Softpools are not measured, but should be noted.

Common AGP diameters and AREA calculators for round pools.

<u>Diameter</u>	<u>Area (Units)</u>	<u>Length</u>	<u>Width</u>
18'	254	18'	14'
20'	314	20'	15'
22'	380	22'	17'
24'	452	24'	18'
27'	572	27'	21'
28'	615	28'	22'

AGP's that are rectangular are measured on their longest length & widest width.

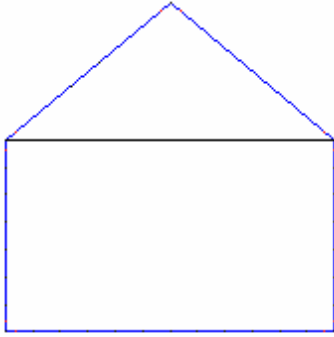
SHEDS - All sheds are measured. An average new shed should have a condition of 100%. If very good quality increase; or decrease if in poor condition.

DECK - Deck refers to platforms that are not attached to the primary building. Some decks will be attached to the above ground pools.

All XFOB's are measured with the exception of the following:

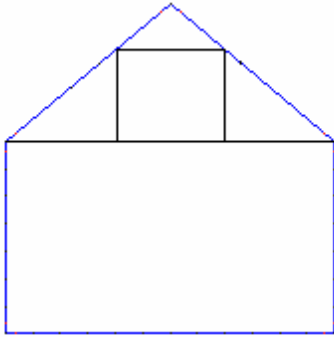
- 1. Childs playhouse
- 2. Tree houses
- 3. Ice or Bob houses
- 4. Bulkheads - metal doors covering the entrance to the basement
- 5. Dog houses
- 6. Fire escape platforms
- 7. Handicap ramps

STORY HEIGHT EXAMPLES



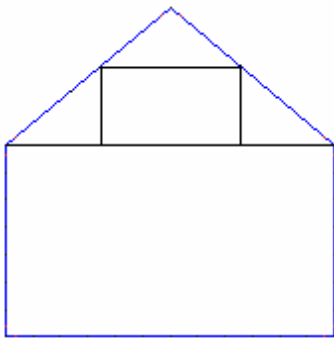
1 STORY FRAME

Ranch - Bungalow or comparable structures.
No second floor or attic space.



1 STORY FRAME & ATTIC

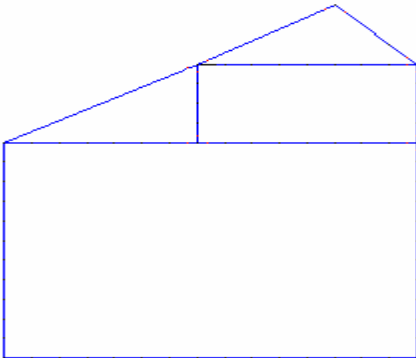
Mixture of Ranch & Cape Cod Style. Camps,
Cottages & Mixtures. Low headroom. Only
about 25% of the first floor space has 6'
headroom on the upper floor.



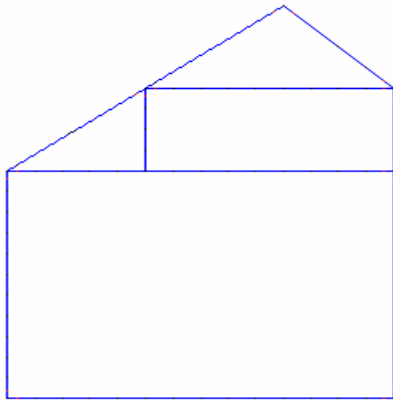
Example A

1-1/2 STORY FRAME

Same basic structure as above with or without
shed dormers. In both cases only about 50% of
the ground floor space exists in the upper floor
as useable space with 6' wall height. Floor
space may be larger, but ceiling slope brings
the floor to ceiling height less than 6', and as a
result, it is not considered upper floor area.
See Example A & B Left



Example B

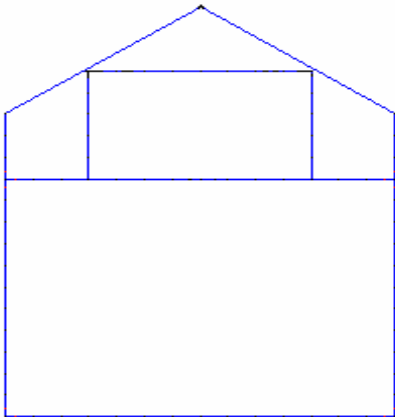


Example A

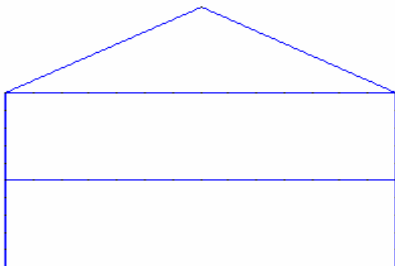
1-3/4 STORY FRAME

Full shed dormer or very high pitch roof without dormer found throughout the state. Second floor area is about 75% or more of the first floor area.

See Example A & B Left

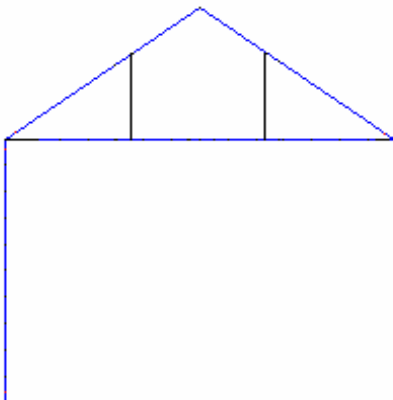


Example B



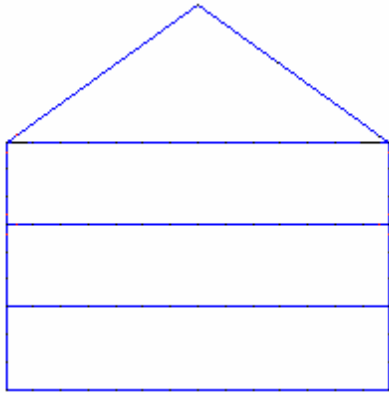
2 STORY FRAME

Side walls fully perpendicular. Slopes in ceiling do not interfere with total use. Full ground area carried to second floor, have 6' or greater ceiling height.



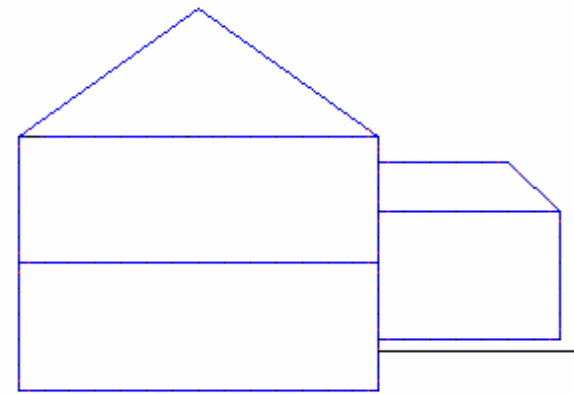
2 STORY FRAME & ATTIC

Has a higher pitch in roof. Stairs to third floor, providing only about 25% useable space in the 3rd floor attic area.

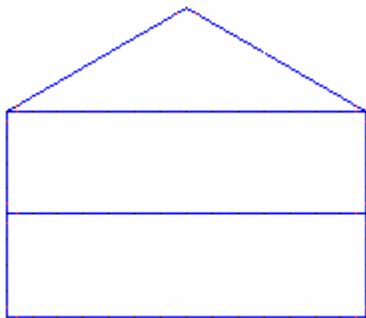


3 STORY FRAME

All floors perpendicular walls, equal useable living space on all three floors.



Tri-level = 2 story type structures with entrance midway between the two, with an addition at a different level, usually between the other two. One level 4' below grade, one on grade and one 4' above grade.

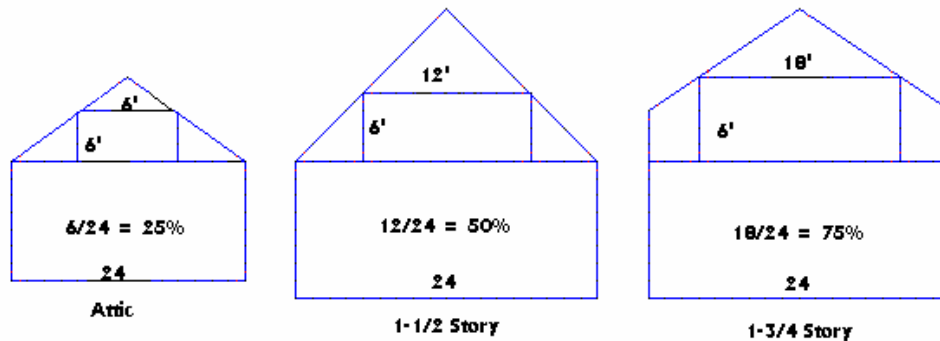


SPLIT ENTRY - one story Ranch Style Home ½ of lower floor foundation exposed.

There are two (2) methods to determine story height other than visually:

- 1.) This method is the most accurate way to determine story height. When entry into the home is obtained, the data collector will measure across the ceiling at approximately 6' in height (in the upper story(ies)). This measurement will determine the upper story liveable area and from this, a story height may be obtained.

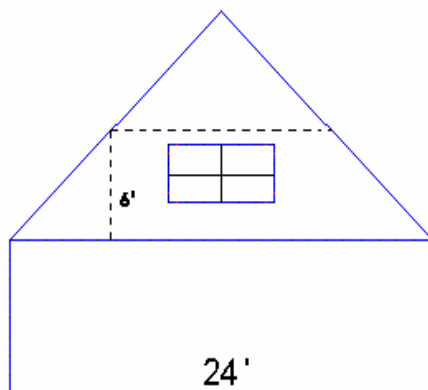
Example: Method 1



- 2.) This method may be utilized when entry into the home has not occurred. This method will give you a rough idea of the story height.

Run an imaginary line thru the upper part of window(s) to where it would meet the roof line. Run a second imaginary line down from this point. The distance from the side of the house to this second imaginary line is measured. Double this measurement to account for this distance on the other side. This represents non-livable area.

Example: Method 2



Computation:

$6 \times 2 = 12$ (12' total non livable space)
 $24 - 12 = 12$ (12' total living space)
 $12 / 24 = 50\%$ = Half Story

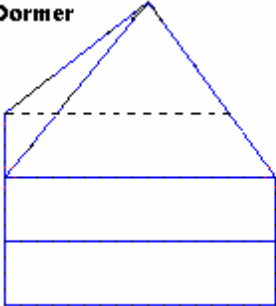
*Note: Estimate 6' ceiling height. Normally, this is just below or at window top. It is important to know where the first floor ends and the second floor begins, via window view, as high exterior side walls may not mean higher first floor ceiling and this may increase the potential second floor area.

Dormers

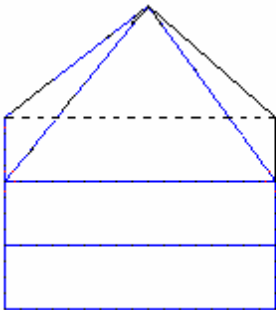
Dormers are projected roof lines that may or may not be considered as livable area. When dormers are of considerable size, they contribute to the livable area. The additional area supplied by the dormer must be included in the determination of story height.

EXAMPLES:

Dormer



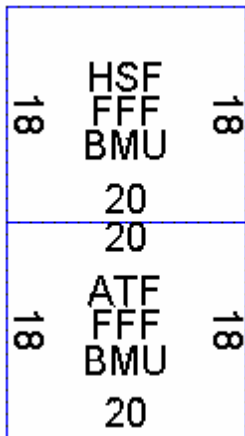
Normally this is 2-1/2 story house without a dormer. Due to the addition of a full or at least 3/4 length dormer, we now have a 2-3/4 story house. Full dormer means from one end to the other. 3/4 dormer means the dormer covers at least 3/4 of the total distance from end to end.

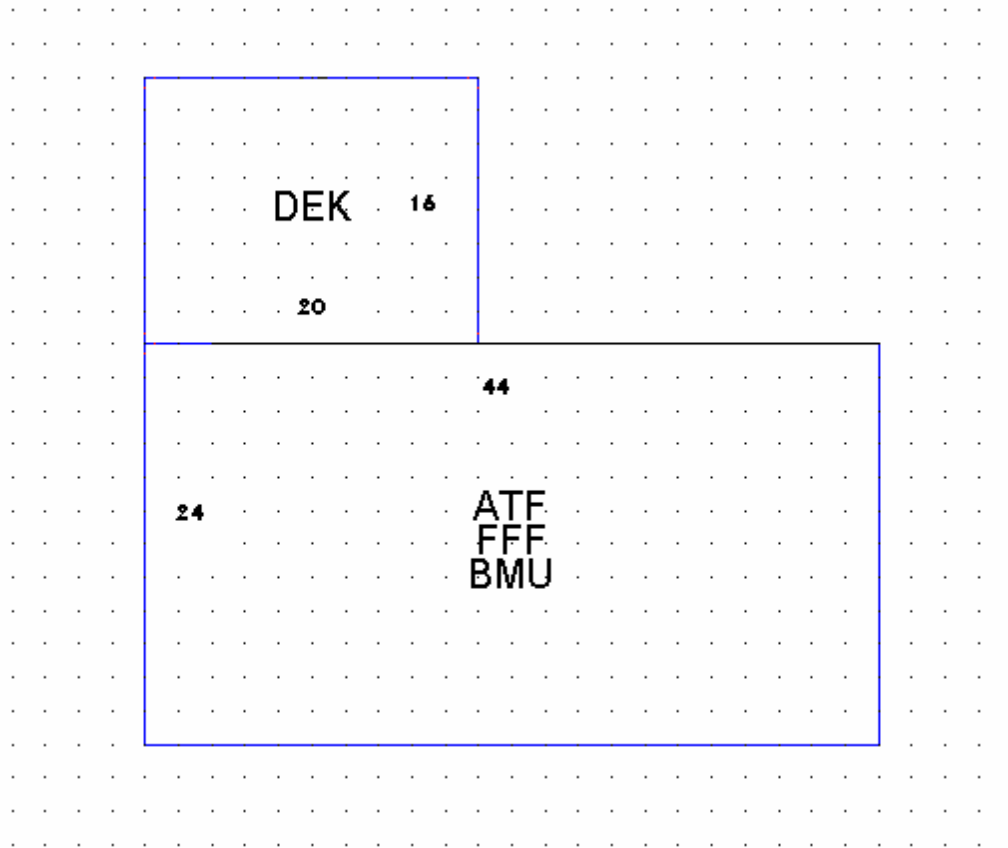


The addition of a dormer to each side of the house can transform a 2-1/2 story house to a 3 story house if full dormers or 2-3/4 story if partial dormers. It is important to note the size of the dormers, whether half, 3/4 or full.

In some cases the dormer may be only half way down the side of the house. In this case, show the location of the dormer on the sketch with proper story height labeling.

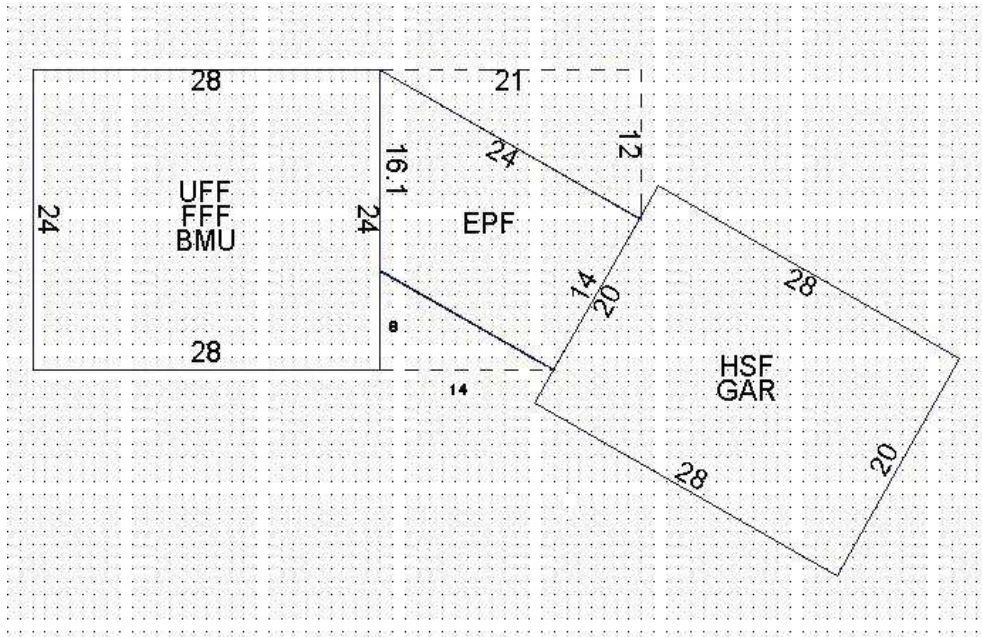
Represents dormer addition





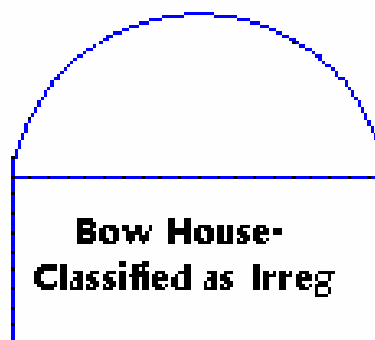
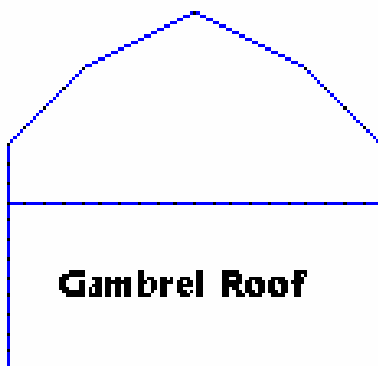
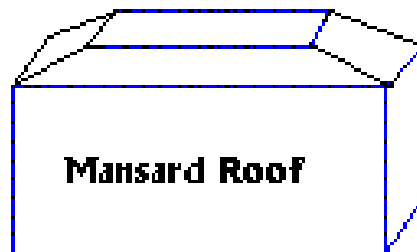
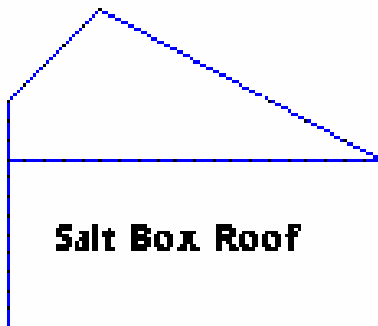
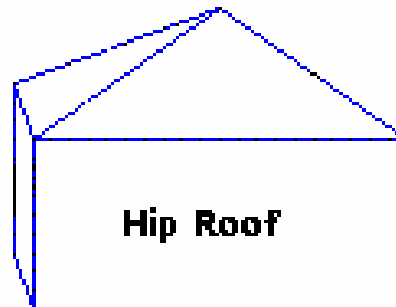
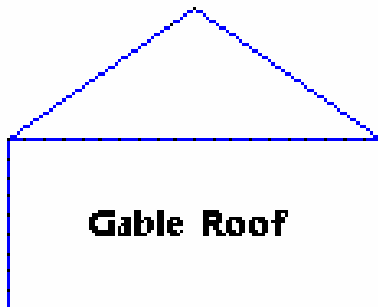
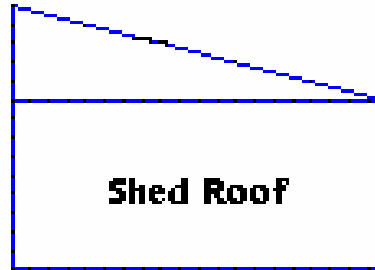
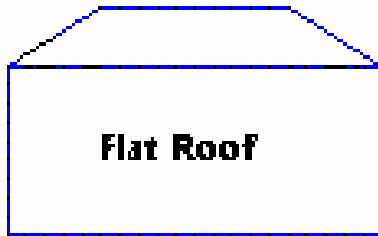
The grid on the back of the DCF is used to draw a sketch of the building to scale. Each point on the grid represents 2 feet, unless otherwise noted by the field person on the sketch.

Each section is labeled by existing floors starting with the attic, upper floors, first floor or ground floor and then the basement. Order of the labels does not affect the value, but it does look more correct when labeled top down.

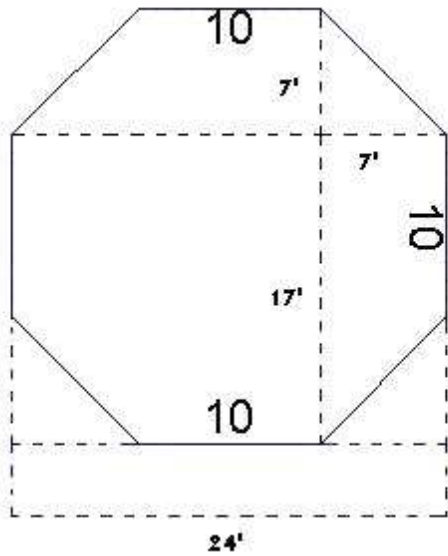


Whenever angles are involved, it is important to provide enough information to accurately compute the area of each section. By breaking up a section into squares, rectangles and right triangles, it makes the area calculation easier and more accurate. Too much information is better than too little. With too much information, we can simply ignore the excess and still calculate the area. With too little information, someone must revisit the property.

ROOF TYPES



APPENDIX F



(Only one set is needed when the other angles are the same).

When measuring an octagon, getting interior measurements are critical. However, one can compute the necessary measurements by taking a few extra exterior measurements, as indicated. Then when entry is obtained, the interior measurements can be made to verify the area.

Unqualified Sales List

- 24-Abutter Sale
- 37-Bank Foreclosure Sale
- 45-Boundary Adjustment
- 40-Business Affil Grntr/E
- 70-Buyer/Seller Cost Shift

- 66-Complex Commercial Sale
- 97-Conservation Easement
- 48-Court/Sheriff Sale
- 90-Current Use Assessment
- 82-Deed Date Old/Incomplete
- 39-Divorce Party Grntr/E
- 31-Easement
- 77-Encumbrances
- 81-Estate Sale/Fdcy Cov
- 38-Family/Relat Grntr/E
- 52-Forced Sale
- 51-Foreclosure
- 35-Govmt Agency Grntr/E
- 13-Improved After 4/1
- 14-Improved After Sale
- 58-Installment Sale
- 00-Investigation in Progress
- 17-L/B Assessment - L/O Sale
- 16-L/O Assessment - L/B Sale
- 57-Large Value in Trade
- 69-Lease W/Unknown Terms
- 28-Life Est/Defer 1 Yr+
- 33-Landlord/Tenant Sale
- 26-Mineral Rights Only
- 68-Mortgage Unknown

- 21-MPC-Can Sell Separately
- 18-Multi Parcel Sale
- 20-Multi Town Property
- 23-No Transfer Stamps
- 44-Non Market Transfer with Trust as Grantor/ee
- 11-Not Assessed Separately
- 56-Other Doubtful Title
- 47-Other - Sale of Convenience
- 55-Other/Unspec Deed Cov
- 67-Personal Property
- 29-Plotage/Asmbl Impact
- 49-Pre-Foreclosure Sale
- 34-Public Util Grntr/E
- 89-Quick Resale
- 25-Quick Sale
- 46-Quitclaim Deed
- 36-Rel/Char/Ed Grntr/E
- 98-Sale Related Assessment Changes
- 12-Subdivision-Assess/Sale
- 80-Subsidized/Assist Housing
- 50-Tax Sale
- 32-Timber Rights
- 30-Timeshare
- 99-Unclassified Exclusion
- 15-Under Construction
- 59-Unfinish Common Prop
- 60-Unident in Town Records
- 22-Unknown Consideration
- 19-Value in Exchange
- 87-XS Locale in Sample
- 88-XS Prop Type in Sample

SECTION 2.

PRIOR DRA GENERAL STATISTICS

Prior Sales Analysis Information

The following data is provided to show the sales ratio and coefficient of dispersion for the town as a whole, as well as the land only strata and the land with buildings strata, as computed by the Department of Revenue Administration, Property Appraisal Division from the most recent report. This shows the condition of the local assessment equity or the lack thereof and the reason a valuation anew is being done. This equalization study by the NH DRA is used to equalize municipal total valuations across the state, as well as determine the local level of overall assessments as compared to local sales activity. It is a thorough analysis and study of the local sales and assessment data performed with assistance from the municipality. As such, it is a good indicator of the condition and quality of the local assessments of prior year.

Acceptable standards/guidelines, as published by the NH Assessing Standards Board

<i>Assessment to sales ratio:</i>	<i>90% to 110%</i>
<i>Coefficient of Dispersion (COD):</i>	<i>Not Greater Than 20</i>
<i>Price Related Differential (PRD):</i>	<i>.97 to 1.03</i>
<i>Difference between Strata:</i>	<i>5%</i>
<i>Strata: Land only</i>	
	<i>Residential Land & Buildings</i>
	<i>Commercials</i>
<i>Confidence Level:</i>	<i>90%</i>

DRA PRIOR YEAR RATIO RESULTS

Ratio Study Year 2010

Overall Median Assessment to Sales Ratio:	<u>108.2</u>
Coefficient of Dispersion:	<u>12.4</u>
Price Related Differential:	<u>1.04</u>

	<u>Ratio</u>	<u>COD</u>
Residential Land Only Sales:	<u>N/A</u>	<u>N/A</u>
Residential Land & Building Sales:	<u>108.2</u>	<u>12.4</u>
Commercial Land & Building Sales:	<u>N/A</u>	<u>N/A</u>

SECTION 3.

VALUATION PREMISE

- A. THREE APPROACHES TO VALUE HIGHEST & BEST USE**
- B. ZONING**
- C. TOWN PARCEL BREAKDOWN**
- D. TIME TRENDING**
- E. NEIGHBORHOOD CLASSIFICATION**
- F. BASIC MASS APPRAISAL PROCESS**
- G. ASSUMPTIONS, THEORIES & LIMITING FACTORS**
- H. NH ASB GUIDELINES**

A. Three Approaches to Value

Income: The “value” of real estate represents the worth of all rights to future benefits which arise as a result of ownership. An investor purchased property for the benefits (income) that the property is expected to produce. Expectation of receipt of these benefits provides the inducement for the investor to commit his own funds as “equity capital” to ownership of a piece of real estate. The value of the property depends on its earning power. The Income Approach to Value is a method of estimating the present value of anticipated income benefits. This process of discounting income expectancies to a present worth estimate is called “capitalization.” This present worth estimate, the result of the capitalization process, is the amount that a prudent, typically informed purchaser would be willing to pay at a fixed time for the right to receive the income stream produced by a particular property.

In mass appraisal, the income approach is generally of limited use as it requires the property owners to provide income and expense information that for the most part they are unwilling to provide and do not have to provide it by law. When it is provided, it is almost always with the stipulation that the information will be kept confidential. For the above reasons, the income approach is mostly used as a general check against the market cost approach used in mass appraisal work based on published averages for various property types. Although held confidentially, when income data is provided it will be considered and noted on the property record card.

Market: The Market Approach to Value is a method for predicting the *market value* of a property on the basis of the selling prices of comparable properties. Market value in the context of this approach means the most probable selling price under certain terms of sale or a sale for cash or the equivalent to the seller with normal market exposure.

Cost: The Cost Approach is that approach in appraisal analysis which is based on the proposition that the informed purchaser would pay no more than the cost of producing a substitute property with the same utility as the subject property. It is particularly applicable when the property being appraised involves relatively new improvements which represent the highest and best use of the land or when relatively unique or specialized improvements are located on the site and for which there exist no comparable properties on the market.

In the “Cost Approach,” the property to be appraised is treated as a physical entity, separable for valuation purposes into site and improvements.

Although the three-approach system has become widely used, the Market Approach is clearly the central, if not the only relevant approach in estimating the value of some types of properties. The rationale of the Market Approach is that a purchaser will usually not pay more for a property than he would be required to pay for a comparable alternative property (*principle of substitution*). Furthermore, a seller will not take less than he can obtain elsewhere in the market. The *method* of the Market Approach is an empirical investigation in which the prediction of the most probable selling price is based on actual qualified market sales of comparable properties.

A qualified sale is one which reflects the true market value of the property sold. Various definitions have been offered for the term “market value,” but all are predicated, as a rule, upon the following basic assumptions:

1. That the amount estimated is the highest price in terms of money for which the property is deemed most likely to sell in a competitive market.
2. That a reasonable time is allowed for exposure in the open market.
3. That payment is to be made in cash or on terms reasonably equivalent to cash or on typical financing terms available at the time of appraisal.
4. That both buyer and seller are typically motivated and that the price is not affected by undue stimulus.
5. That both parties act prudently and knowledgeably and have due knowledge of the various uses to which the property may be put.

The following is a recent definition of “market value” approved by the American Institute of Real Estate Appraisers and the Society of Real Estate Appraisers:

The highest price in terms of money which a property will 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.

As a practical matter, a market value appraisal/assessment is the value the property would most probably or reasonably sell for as of a given date, if sufficient time had been allowed to find a buyer and if the transaction was typical of existing market conditions.

*The above definitions were extracted from
The Encyclopedia of Real Estate Appraising 3rd Edition.*

It must, however, be noted that the lack of direct local comparable sales data does not mean a feature that adds or detracts from value should be ignored. As assessors, an opinion of value must still be developed and we cannot ignore positive or negative features. NH law requires that all factors affecting value be considered. The knowledge and years of experience of the job supervisor is critical, not only when sales data exists, but more so when lacking credible local sales data, common sense and consistency must prevail.

MARKET MODIFIED COST APPROACH TO VALUE

This approach to valuing a large universe of properties, such as an entire municipality, is the most common approach used in mass appraisal. It is a mixture of the cost and market approaches to value. It recognizes the principal facts or information of the property and uses a consistent cost formula to develop equitable values for all property in the Municipality. Then those cost values are compared to actual sales in the community. The results are used to modify the cost tables to enable the formula to more closely follow the actual real estate market data.

AVITAR's

CAMA: Computer Assisted Mass Appraisal

Mass Appraisal

As defined by the International Association of Assessing Officers (IAAO), mass appraisal is “the process of valuing a group of properties as of a given date, using standard methods, employing common data, and allowing for statistical testing.” Mass appraisal utilizes many of the same concepts as single appraisal property appraising, such as supply and demand, highest and best use, and the principles of substitution and anticipation. In addition, in light of the necessity of estimate values for multiple properties, mass appraisal also emphasizes data management, statistical valuation models, and statistical quality control.

The Avitar CAMA (Computer Assisted Mass Appraisal) system being used is defined as a Market Modified Cost Approach to Value. What this means is that the cost approach method of estimating value is recognized as the most appropriate method to value multiple parcels. Using local costs from builders and nationally recognized cost manuals like the Marshall & Swift Cost Guide, base costs for the improvements and material types are created. Local sales are used to develop land values. Then using all the local market sales data, the cost tables are modified to reflect the local market trends. This process is called model calibration. While cost manuals, local contractors and sales data are used to develop preliminary costs for the CAMA's cost tables, it is during the calibration process where all the qualified sales data is used and tested considering several parameters, such as location, size, quality, use and story height. Through multiple reiterations of the statistics, the Job Supervisor fine tunes the model to accurately produce assessments that reasonable match or closely approximate the sales data.

This process is not perfect, as market sale data is subject to the perceptions and emotions of buyers and sellers at any given point in time. While you and I may want to buy a particular house, we will both most likely be willing to pay different amounts and the seller may or may not accept either offer. If the seller accepts a lower value before the higher offer is made, that sale then represents an indication of market value. Was it low because the higher offer wasn't made in time? For example, in a 2002 transaction a property was offered and well advertised through a real estate agent. An offer was made and rejected. A day later, prior to a counter offer from the first offer, a new offer came in at the asking price and was accepted. Was that the market price? Well consider this:

Prior to the closing of the property, 30 days later, the buyer was offered \$20,000 to simply sign over his purchase and sales agreement to a third party. An additional 10% profit! He refused and lives in the property today, thinking he bought low.

Knowing all this, what is your opinion of the real market value.

The point here is that sales generally indicate value. While they in fact did occur, it is only one indicator of value and not every sale necessarily always reflects the true market value. In the real world, buying and selling of property is almost always subject to some sort of pressure or duress. The seller is selling for a reason, emotional or economic and the buyer is moving to the area for similar reasons, such as being close to family or a new job. In either case, in our experience there is always some form of pressure and it is this mild form of pressure that can cause similar properties in the same neighborhood on the same day to sell for different prices. **Simply stated - the market is imperfect.**

A market modified cost approach to value tends to level out these differences and as such, some values will be below their selling price, while others will be right on or somewhat above, but all should be a reasonable opinion of the most probable market value as of the date of the revaluation.

THE SALES DATA

At the beginning of the process, copies of all qualified arms length sales which occurred in your town over the past two years are compiled. These sales are then sorted into two categories: Vacant and Improved.

The vacant land sales are then analyzed to help us identify neighborhoods, excess land values, lot values, waterfront or view influence and other values/factors necessary to properly, fairly and accurately assess land.

In the case where land sales are few or non-existing, the land residual method is used. While somewhat more technical, it is an equally accurate method whereby all relatively newly built home sales are reviewed, the building values are estimated by the use of cost manuals and local contractors, when available. The building value is then deducted from the sale price, leaving the residual value of the developed land.

We then develop cost tables for improvements to the land. Once all the physical data for each property is collected and the sales data verified, we then compute new total values for each property and test against actual sales data, hence, the Market Modified Cost Approach to value CAMA system.

Please note that not every technique described herein is used in every project. The most appropriate methods are used for each project based on the data available.

HIGHEST & BEST USE

For this revaluation/update, unless otherwise noted on the assessment record card, the highest & best use of each property is assumed to be its current use.

Individual property highest and best use analysis is not appropriate for mass appraisal.

“Highest & best use,” has been defined as: that reasonable, legal and probable use that will support the highest present value.... as of the effective date of the appraisal.

It has been further defined as that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible and which result in the highest land value. In those cases where the existing use is not the highest & best use, it shall be noted on the individual assessment record card.

Please note that not every technique described herein is used in every project. The most appropriate valuation methods are used for every project based on the data available.

B. Zoning

Local zoning, if enacted, is a very important part of the valuation process as it defines what can or can not be done with land in defined areas of the municipality. It further sets the standards for the required lot size and road frontage needed for each zone.

Proposed changes, if known, will also be discussed and given any due consideration.

The requirements of the local zoning ordinance, in effect for the assessment date of April 1, 2011, are as follows:

Zone 1 – Common Historic District

Area - Minimum land area is one (1.0) acre.

Frontage - Minimum frontage requirement is one hundred fifty (150) feet.

Zone 2 – Rural District (Spectacle Pond properties only)

Area - Minimum land area is one (2.0) acres.

Frontage - Minimum frontage requirement is one hundred fifty (150) feet.

Zone 3 – Rural District

Area - Minimum land area is two (2.0) acres.

Frontage - Minimum frontage requirement is one hundred fifty (150) feet.

Zone 4 – Lake District

Area - Minimum land area is two (2.0) acres.

Frontage - Minimum frontage requirement is one hundred fifty (150) feet.

C. Town Parcel Breakdown

Hebron Parcel Count		
	# of Parcels	Value
RESIDENTIAL LAND ONLY (not including current use):	233	\$ 24,603,300
RESIDENTIAL LAND ONLY WITH CURRENT USE:	27	\$ 321,400
RESIDENTIAL LAND & BUILDING (not including current use):	556	\$ 219,147,400
Median: \$ 307,600		
RESIDENTIAL LAND & BUILDING WITH CURRENT USE:	13	\$ 6,094,348
MANUFACTURED HOUSING ON OWN LAND:	6	\$ 734,400
MANUFACTURED HOUSING ON LAND OF ANOTHER:	0	\$ 0
RESIDENTIAL CONDOMINIUMS:	Included in Residential Buildings	
DUPLEX & MULTI-FAMILY:	0	\$ 0
COMMERCIAL/INDUST. LAND ONLY (not including current use):	2	\$ 1,672,500
COMMERCIAL/INDUST. LAND & BUILDING (not including current use):	4	\$ 1,458,600
COMMERCIAL/INDUST. WITH CURRENT USE:	1	\$ 2,862,024
UTILITY:	4	\$ 4,223,000
TOTAL TAXABLE:	846	\$ 261,116,972
TOTAL EXEMPT/NONTAXABLE:	79	\$ 26,870,400
TOTAL NUMBER OF PARCELS:	925	
(TOTAL NUMBER OF CARDS):	1028	
PROPERTIES WITH VIEWS (included above):	147	
PROPERTIES WITH WATER FRONTAGE (included above):	326	
DRA CERTIFICATION YEAR:	2011	

LARGEST PROPERTIES

You do not have any individual properties that either represent at least 10% of the total taxable assessed value or have an assessed value of at least \$25 million.

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D. Time Trending

This is the process by which sales data is equalized to account for time. The “market” is dynamic and ever changing. It is either stable, appreciating or depreciating over time. It is this effect of time that must be analyzed to enable the reliable use of sales 1 or 2 years prior to, or even after the assessment date.

The analysis of property which has sold twice in a relatively short period of time with no changes/improvements between the two sale dates is ideal for this calculation.

Additionally, a review of surrounding municipal trends via New Hampshire DRA’s annual ratio study reports for 3 consecutive years, as well as local Realtor information can also be used to reconcile an opinion of the current market trend or lack thereof. It should also be noted that, in a depreciating market, a negative trend factor may be discovered and used, which would adjust sale prices for the passage of time.

The following is a summary of the analysis of the sales used broken down by year, a review of the Department of Revenues sales ratio studies for 2008, 2009, and 2010, and an analysis of three paired sales or properties that sold twice:

<u>Sales Analysis Results</u>	<u>Year</u>	<u>Median Ratio</u>	<u>Year</u>	<u>Median Ratio</u>
	2008	1.053	2009	1.119
	2009	1.119	2010	1.108
	2010	1.108	2011	1.016

To determine the trend factor for 2009 using the sales analysis, we took the difference between the 2008 and 2009 ratios (0.066), divided that number by the 2008 ratio of 105.3% which resulted in a negative trend factor of 6.27% or -0.52% per month.

To determine the trend factor for 2010 using the sales analysis, we took the difference between the 2009 and 2010 ratios (0.011), divided that number by the 2009 ratio of 110.8% which resulted in a positive trend factor of 0.99% or +0.08% per month.

To determine a trend factor for 2011 using the sales analysis, we took the difference between the 2010 and 2011 ratios (0.092), divided that number by the 2010 ratio of 101.6% which resulted in a positive trend factor of 8.3% or +0.69% per month.

The average of this analysis suggests a positive 0.08% per month trend, however, less weight was given to the 2011 ratio results as that data included a fewer number of sales and represents only 6 months of the year.

DRA Equalization Ratio Study

<u>Year</u>	<u>Median Ratio</u>
2008	94.5%
2009	102.8%
2010	108.2%

To determine the trend factor for 2009 using the DRA figures, we took the difference between the 2008 and 2009 ratios (8.3), divided that number by the 2008 ratio of 94.5% which resulted in a negative trend factor of 8.78% or -0.7% per month.

To determine the trend factor for 2010 using the DRA figures, we took the difference between the 2009 and 2010 ratios (5.4), divided that number by the 2009 ratio of 102.8% which resulted in a negative trend factor of 5.2% or -0.4% per month.

We also analyzed 2011 qualified sales through 3/31/2011; however, as this analysis reflected only a portion of 2011, the DRA ratio for the entire year doesn't exist.

The average of this analysis suggests a negative 0.55% per month trend.

In addition, we completed a paired sales study which represents a trend from 2006 through 2011.

<u>Sale #</u>	<u>Map/Lot</u>	<u>Sale #1</u> <u>Date/Price</u>	<u>Sale #2</u> <u>Date/Price</u>	<u>Percent</u> <u>Change</u>	<u>Mos.</u> <u>Between</u> <u>Sales</u>	<u>% Per</u> <u>Month</u>
1.	20-2-14	10/09 \$290,000	10/10 \$257,500	-11.2	12	-0.9
2.	2-15	6/06 \$225,000	12/10 \$200,000	-11.1	52	-0.21
3.	18A-15	10/06 \$600,000	3/11 \$591,666	-1.4	53	-0.03

The average of this analysis suggests a negative 0.38% per month trend.

While the DRA and paired sales analysis suggest a negative trend of between 0.38% and 0.55%, more recent sales suggest less of a trend, therefore giving weight to each we determined that a negative trend of 0.2% per month was warranted.

E. Neighborhood Classification

Market Value Influences

The most often repeated quote about real estate relates the three most important factors, “location, location, and location.” While humorous, it underlines a significant truth about the nature of property value: it is often factors outside of the property boundaries that establish value.

Most real estate consumers understand the importance of location. A house that is located steps from the ocean likely has more value than a similar one miles away from the waters edge. A retail building close to schools or commuting routes likely has more value than one located far away from these amenities. The stately home located in an area of other similar property likely has more value than a similar one located next to the municipal landfill.

At its very heart, the property tax is a tax on value. Revaluations use mass appraisal that must recognize all factors that influence the value of property, both in a negative and positive direction. Each of these factors may be different in different locations. For this reason, the mass appraisal is indexed to local conditions and uses locally obtained and adjusted information to determine values.

The nature of value influences can affect an entire municipality or region. Entire municipalities may be “close to skiing.” Whole counties may be “fantastic commuting locations.” Significant areas of our state are quiet country locations. For these reasons, a revaluation may not identify each and every separate factor that influences the value of property. Many of these common elements are assumed to exist for all similar properties in a municipality.

There are value influences that affect entire neighborhoods. These may be as obvious as a location on or near a body of water, ski area, or golf course. They also may be as subtle as a location near a certain park or school, or in a particularly desirable area of the municipality. Whether subtle or obvious, the mass appraisal must account for all of these value influences.

There are also value influences that affect individual properties. These can include such things as water frontage, water access, panoramic views, highway views, proximity to industrial or commercial uses, and heavy traffic counts. These property specific influences may be difficult to isolate, but are critical in the development of accurate values.

The mass appraisal must recognize all value influences: regional; local; neighborhood; and, property. By understanding these factors, accurate market value estimates can be made. Ignoring any of these factors could lead to inaccurate values, and establish a disproportionate system of taxation. Fairness requires that all factors be considered in valuation.

In every community, certain sections, developments and/or locations affect value both positively and negatively in the market. This affect is gaged by the development of neighborhoods. Each neighborhood reflects a 10% value difference positive or negative from the average or most common neighborhood in the community. The most common neighborhood of the community is classified as “E” and each alphabet letter before and after “E” reflects a 10% change in the base or average value. This is market driven, but can generally be equated to the desirability of the road, topography, vegetation and housing quality and maintenance. Attempting to measure this location difference in increments of less than 10% is unrealistic. Once all the neighborhoods are

defined, vacant land sales and improved sales are used to test their existence. Views may not only affect individual properties, they may also impact the entire neighborhood desirability.

As a rule, neighborhoods are first defined by the assessing supervisor based on his/her knowledge and experience considering the above stated factors and then tested and modified by local sales data as follows:

First, all the roads in town are driven and the neighborhoods are graded in relation to each other based upon topography, building quality and maintenance, utilities, overall land design and appeal. Using sales data to test our decisions, we also check with local Realtors to confirm our grading of the most desirable and least desirable neighborhoods. Then, we review all the vacant land sales to find the ones that reflect, (as closely as possible) the zoned minimum lot size. In other words, if the zoning in town requires 1-acre and 200 feet of road frontage, we are looking for sales of similar size lots to develop the base undeveloped site value for that zone.

After identifying the base site values for each zone, we then develop a value for excess road frontage and excess acreage above the zone minimum. For example, a 10 acre lot in a 1 acre zone has 9 acres of excess land. The influence that excess road frontage has on value is considered based on market data. Historically, that influence is only measurable when both road frontage and excess land exist to meet zoning for possible further subdivision.

Neighborhoods are classified by alphabetical letters, as follows:

<u>NC</u>					
A	-40%	F	+10%	J	+50%
B	-30%	G	+20%	K	+60%
C	-20%	H	+30%	L	+70%
D	-10%	I	+40%	M	+80%
				Etc.	Etc.
E	= Average or most common.				

Q, R, S, T neighborhood designations are reserved for special/unique situations and may or may not follow the 10% steps. See Section 9, Valuation Cost Tables and Adjustments. The "X" however, is reserved for rear land, excess acreage designation. When "X" is found on land line 1, it means that the particular lot has no road frontage or known access and is in practical terms land locked.

Neighborhoods generally designate differences in location across the town based on type of road (dirt, pave, wide, narrow, etc.), condition of land (flat, rolling, steep, wet, etc.) and quality of buildings (high quality, low quality, all similar or mixture, etc.), as well as features like side walks, underground utilities and landscaping of the entire area.

Generally, the value difference from neighborhood to neighborhood is 10% of the average. Each neighborhood is labeled alphabetically with “E” being the average and letters below “E” (D, C, B, A) being less than average and letters after “E” (F - T) being above average.

- A - Generally denotes an approved subdivision road not yet developed or maybe just timber cleared.
- B - Generally denotes a road cut and stumped and very rough, but passable by 4x4 vehicles.
- C - Generally denotes a graded dirt road, either narrow or of poor quality, but passable by most vehicles.
- D - Generally denotes poor quality paved roads or good quality dirt roads or less desirable paved road area with poor quality land and/or low quality homes and/or a mixture of quality and style homes.
- E - F and neighborhoods above “F” generally denote areas with similar quality buildings, roads and typically, utilities are underground and sites are more consistently landscaped. Average neighborhoods are generally more desirable and the factors noted increase marketability. Always remember...location, location, location!

F. Basic Mass Appraisal Process

While the supervisor is analyzing and developing neighborhoods and local values, building data collectors, approved by New Hampshire Department of Revenue Administration (NH DRA) are going parcel by parcel, door to door measuring all buildings and attempting to complete an interior inspection of each principal building to collect the needed physical data, age and condition of the building.

With the land values developed, we now review improved sales, sales that have been developed and improved with buildings or other features, such as well and septic. By deducting the base land value previously established, adjusted the neighborhood and topography, as well as any other features, such as sheds and barns, a building residual value is estimated. After adjusting for grade and condition, we divide by the effective area of each building to arrive at an indicated square foot cost. This is then compared to a cost manual, like Marshall & Swift and/or local contractor information to determine the local building square foot cost.

*The effective area of a building is computed by considering all areas of all floors and additions of the building and then adjusting each area by its relative cost. If living space is estimated to be \$98.00/SF, the basement area of the house is not worth \$98.00/SF, but rather some predictable fraction. As such, each section of the building has an **actual area** and an **effective area** which is the actual area times a cost adjustment factor. Each assessment property record card shows the actual area, cost factor and effective area of each section/floor of the building. The cost factor adjustments are consistent through the town.*

This is where, using all the previous cost data developed, we begin to extract the value of views and waterfront in the community. Both vary greatly due to personal likes and dislikes of the market, but both have general features that the market clearly values. For waterfront, private access to the water is the most valuable, but even that may be adjusted for size, topography, usefulness of the waterfront, as well as depth in some areas.

The challenge here is to develop a base value for the average or most common waterfront site and then grade each site in relation to the average based on available sales data. If lacking specific sales data, the search may be expanded to include other bodies of water in other towns. Views are a bit more difficult, as they vary widely as does the value that the market places on them. However, the process is much the same. Using sales we extract a range of value the market places on different views by first accounting for the basic land value and improvements. What value remains is attributed to the view. Views are classified by type; subject matter, closeup versus distant and width of the view. The adjustments for the influence of view is then systematically applied to all other properties in town with views. Also, a view picture catalog is prepared to show the various views.

Once the cost tables are developed, they are used to calculate all values across the municipality. Then the job supervisor and assistant do a parcel by parcel field review to compare what is on each assessment card to what they see in the field and make adjustments to ensure quality and consistency.

G. Assumptions, Theories & Limiting Factors

Assumptions

1. It is assumed that all land can be developed unless obvious wetlands or town documentation stating otherwise. As such, lots smaller than the zone minimum will be considered developable, assuming they are grandfathered.
2. Current use classification is provided by the town and assumed accurate.
3. The use of the property is assumed its highest and best use, unless stated differently on the property record card. Highest and best use analysis was not done for each property.
4. When interior inspections can not be timely made or are refused, the interior data will be estimated based on similar homes, as accurately as possible, assuming good quality finish. If measurements are refused, the building measurement and interior will be estimated from the road.
5. The land acreage and shape are taken from the Town's maps and assumed accurate, and name and address data is provided by the town and assumed accurate.

Theories

Local sales data must be the foundation for a good town wide revaluation and guide the Appraiser Supervisor in their conclusions and adjustments to value. However, lacking sales data does not mean a specific feature or property should go unnoticed or not considered and the supervisor must use common sense and their knowledge gained from education and years of experience when making adjustments, both derived directly from the market and those not, but developed over time and with interaction with buyers and sellers and real estate agents.

Cost, while not always directly related to the market, is a very good indicator of market value based on the understanding of the "principle of substitution". This principle states that a person will pay no more and a buyer will accept no less for a property than the cost of a suitable substitution. A suitable substitution can be defined as the cost to build new considering age depreciation and the cost of time. However, actual costs can exceed market value when personal likes come into play or the property is over built for the area. Nothing in assessing, particularly the assessment, is straight line or a fact beyond doubt. Assessments are an opinion of the most probable value a property is worth at a stated point in time given normal market exposure, it is not a fact!

Limiting Factors

The scope of services outlined in the contract spells out the services rendered, which in itself identifies limiting factors. In mass appraisal work, limiting factors or conditions generally include the number of sales available and the accuracy of the data used. Data accuracy is limited by the fact that interior inspections are not available to all properties and, in some cases, when data is supplied by third parties.

H. ASB Guidelines Recommended to DRA as voted on 9/5/03

- I. The following guidelines are recommended by the Assessing Standards Board (ASB) in accordance with the provisions of RSA 21-J:14-b and RSA 21-J:11-a. These guidelines will be used by the Department of Revenue Administration (DRA) to measure and analyze the political subdivision for reporting to the Municipality and the ASB. These guidelines assist the Commissioner to determine the degree to which assessments of a municipality achieve substantial compliance with applicable statutes and rules.
- II. Pursuant to laws of 2003, Chapter Law 307, Section 5, “The general court recognizes all the work in creating a set of proposed standards for the certification of assessments. There is reason for concern, however, that these standards may have an inequitable impact on municipalities within the state due to differences between municipalities in such characteristics as size, parcel count, number of sales and geographic location. Therefore, the general court finds that in order for the state to continue to implement fair and equitable assessing practices, it is necessary to further analyze the assessing practices of the state’s political subdivisions. This analysis can be accomplished by using the Assessing Standards Board’s recommended standards as guidelines for a measurement tool, rather than as certification requirements, in the first 4 years of the process. The results of measuring these guidelines can then be analyzed for the state’s large and small political subdivision, with a report to be made to the municipalities and through the Assessing Standards Board to the general court.”
- III. These guidelines address the five assessment areas the Commissioner may consider, which are specifically identified in RSA 21-J:11-a, regarding whether the:
 - A. Level of assessments and uniformity of assessments are within acceptable ranges as recommended by the Assessing Standards Board by considering, where appropriate, an assessment-to-sales-ratio study conducted by the department for the municipality.
 1. A median ratio should be between 0.90 and 1.10 with a 90% confidence level in the year of the review.
 2. An overall coefficient of dispersion (COD) for the municipality’s median ratio should not be greater than 20.0 without the use of a confidence interval.
 - B. Assessment practices substantially comply with applicable statutes and rules.
 1. All records of the municipality’s assessor’s office should be available to the public pursuant to RSA 91-A.
 2. Ninety-five percent of the property records in the sample reviewed by the DRA should reflect assessments of properties as of April 1, pursuant to RSA 74:1; and that a municipality should not assess parcels or new construction that did not exist as of April 1 of that tax year.

3. A municipality should have a revised inventory program in place that addresses compliance with RSA 75:8, which provides that annually, and in accordance with state assessing guidelines, assessors and selectmen shall adjust assessments to reflect changes, so that all assessments are reasonably proportional within the municipality.
 4. In accordance with RSA 31:95-a, a municipality's tax maps should:
 - a. Show the location of each property drawn to scale;
 - b. Be updated annually; and
 - c. Include an index of each parcel by the property owner's name and parcel identifier.
 5. Eighty-five percent of the current use property records in the sample reviewed by the DRA should have:
 - a. A timely filed Form A-10, Application for Current Use Assessment; (RSA 79-A:5 and Cub 302)
 - b. If applicable, a timely filed Form CU-12, Summary of Forest Stewardship Plan for Current Use Assessment; (RSA 79-A:5 and Cub 304.03)
 - c. Current use valuations assessed in accordance with Cub 304; and
 - d. A procedure to determine, prior to July 1 of each year, if previously classified land has undergone a change in use for purposes of assessing the Land Use Change Tax. (RSA 79-A:7)
 6. In accordance with RSA 21-J:11, all appraisal service contracts or agreements in effect during the assessment review year for tax assessment purposes should:
 - a. Be submitted to the DRA, prior to work commencing, as notification that appraisal work shall be done in the municipality; and
 - b. Include the names of all personnel to be employed under the contract.
- C. Exemption and credit procedures substantially comply with applicable statutes and rules;
1. A periodic review should be done by the municipality of all exemptions and credits at least once every assessment review cycle. Municipalities scheduled for assessment review in 2003 should perform the review of all exemptions and credits by December 31, 2004.

2. The municipality should have on file a current Form BTLA A-9, List of Real Estate and Personal Property on Which Exemption is Claimed, as described in Tax 401.04(b) for all religious, educational and charitable exemptions.
3. The municipality should have on file a current form BTLA A-12, Charitable Organization Financial Statement, as described in Tax 401.01(c), for all charitable exemptions.

D. Assessments are based on reasonably accurate data; and

1. The municipality should have no material errors on at least eighty percent of the property record cards reviewed by the DRA. A material error is defined to be any error or combination of errors that results in a variance greater than 5% of the total assessed value of the property; and includes, but is not limited to:
 - a. Mathematical miscalculations;
 - b. Inconsistent land values without notation or documentation;
 - c. Inconsistent depreciation without notation or documentation;
 - d. Inconsistent neighborhood adjustments without notation or documentation;
 - e. Market adjustments without notation or documentation;
 - f. Acreage noted that does not match the tax map, unless otherwise noted;
 - g. Omission of data such as, but not limited to;
 - i. Addition of improvements;
 - ii. Removal of improvements;
 - iii. Conversion of improvements;
 - h. Erroneous measurements resulting in a square foot variance of 10% or more of the primary improvement(s).
2. The level of accuracy of the data elements should be determined by the DRA by comparing the information regularly collected by the municipality on a sample of property record cards with the actual property. Prior to commencement of the review process, the DRA should meet with the municipality's assessing officials to obtain an understanding of the municipality's data collection techniques used to determine value and the data elements regularly collected by the municipality that are included on the municipality's property record cards.

- E. Assessments of various types of properties are reasonably proportional to other types of properties within the municipality.
 - 1. The municipality's median ratios with a 90% confidence level for the following 3 strata should be within 5% of the overall median ratio (point estimate):
 - a. Improved residential up to and including 4-family units;
 - b. Improved non-residential; and
 - c. Unimproved property.
 - 2. No ratio should be calculated for a particular strata, unless a minimum of 8 sales are available in that strata. If no ratio has been calculated, the sales should not be collapsed into another strata.
 - 3. The DRA should calculate the municipality's price related differential (PRD) with a 90% confidence level and report the PRD to the municipality and the ASB.
- IV. Property sales utilized in the DRA's annual assessment ratio study conducted for equalization purposes should be used to calculate the median ratios, COD's, and PRD's under guidelines (A) and (E) above. The ratio percentages should be rounded to 3 places. The sample size of the ratio study should contain at least 2% of the total taxable parcels in a municipality; and have a total of at least 8 sales. Alterations to property sales may be based upon documentation submitted by the municipality such as, but not limited to:
 - A. Sales involving an exchange of property for boundary line adjustments; and
 - B. Sales of personal property included in the sale; and
 - C. Sales of properties located in more than one municipality.
- V. In accordance with RSA 21-J:14-b, II, these guidelines will be reviewed and updated annually. Minutes of the ASB, along with meeting and forum schedules, may be found at the Department of Revenue Administration website www.revenue.nh.gov/.

ASB GLOSSARY

Assessment Review Year - The property tax year set by the department for which a municipality's assessment review shall occur.

Coefficient of Dispersion (COD) - A measure of assessment equity that represents the average absolute deviation of a group of ratios from the median ratio expressed as a percentage of the median.

Confidence Interval - The range established by electronic means within which one can conclude a measure of population lies.

Confidence Level - The required degree of confidence in a statistical test or confidence interval.

Department - The New Hampshire Department of Revenue Administration.

Level of Assessment - The overall ratio of appraised values of properties to market value of properties.

Mean Ratio - The result reached after the sum of all ratios is divided by the total number of ratios.

Median Ratio - The middle ratio when a set of all ratios is arranged in order of magnitude.

Point Estimate (of the Median Ratio) - A single number that represents the midpoint, or middle ratio, when the ratios are arrayed in order of magnitude.

Price Related Differential (PRD) - A measure of the differences in the appraisal of low value and high value properties in assessments, as calculated by dividing the mean ratio by the weighted mean ratio.

Ratio Study - The study of the relationship between appraised or assessed property values and the current market value of the properties.

Strata - A division of properties into subsets for analysis.

Uniformity of Assessments - The degree to which assessments bear a consistent relationship to market value.

Weighted Mean Ratio - The result reached when the sum of all appraised values is divided by the sum of all sale prices.

SECTION 4.

CAMA SYSTEM

A. INTRODUCTION TO THE AVITAR CAMA SYSTEM

A. INTRODUCTION TO THE AVITAR CAMA SYSTEM

THE POINT SYSTEM—An industry standard

The point system for mass appraising is an industry standard developed many years ago and represents the best cost valuation system modified by the local market available and used (in some form or another) by most, if not all, Computer Assisted Mass Appraisal (CAMA) appraisal systems available on the market.

Avitar's CAMA system uses the point system. However, ever since 1986 we have made many very important refinements to increase accuracy, equity, reliability and consistency. We have also provided a menu driven system for ease of use.

Very simply, the system works by dividing up the building into components which consistently represent a certain predictable percent of the total value. These construction components are then assigned point values which represent its contribution to the total value and accounts for the cost and market appeal of the item.

POINTS

Points are based on the associated cost to the total building in relation to other options for similar features. The exterior wall factors also include the structural frame. These point values are based on the percentage that the actual cost historically represents to the total cost and provides a consistent, predictable and equitable approach to mass appraisal building values.

Each building is first measured and sketched showing the actual footprint of the building and various story heights. Then the following attributes are listed:

Roof Style & Cover	Example – Gable or Hip/Asphalt
Exterior Wall	Example – Clapboard/Vinyl (Up to Two Different Exteriors can be listed, using the two most predominant)
Interior Wall	Example – Plaster/Wood (Up to Two Different Interiors can be listed, using the two most predominant)
Floor Cover	Example – Pine/Softwood & Carpet (Up to Two Different Floor Covers can be listed, using the two most predominant)
# of Bedrooms	
# of Bathrooms	
Fixtures	This is the total number of bathroom fixtures found in the house
Heat	Example – Oil/FA Ducted (This is an oil fired furnace with forced air ducted system)
Quality	Example – A4 Exc (Here A=average, A1 is one grade better and A4 is 4 graders better)

Com. Wall	Example – Commercial Wall Frame Construction Use for commercial buildings to account for various structures.
Size Adjustment	Size adjustment is the factor that accounts for the economy of scale theory which means the more of anything you purchase at one time, the lower the unit cost. As such, a larger home will have a factor less than 1.00, while a smaller home will have a factor greater than 1.00 to account for per square foot cost variation.
Base Rate	This is the gross base square foot cost that this building, as well as all other similar buildings will start at.
Bldg. Rate	Building Rate – After consideration of all building materials and quality of construction, a building rate is developed which can be greater and lower and 1.00 based on material, quality, and size.
Com. Wall Factor	In the case of a commercial property an added factor may be needed to account for various commercial structural frames.
Adjusted Base Rate	<p>Base rate times building rate times commercial wall factor = the unique adjusted base for this structure. Therefore, two identical homes with slightly different square feet will have slightly different adjusted base rates as the economy of scale will come into play. Also, two identical size and style homes with various exterior wall materials may also vary in adjusted base rates slightly to account for the various market appeal/desirability and value of each material.</p> <p>The Adjusted Base Rate is then multiplied by the total effective area of the house to develop a replacement cost new for that structure.</p>

Bedroom & Bathroom Data

While the number of bedrooms are a valuable commodity for most homes, the accompanying number of bathrooms or fixtures plays a pivotal role. A house with 5 bedrooms and only 1 bathroom is functionally obsolete as the plumbing cannot equally handle the bedrooms, as such a similar house with 5 bedrooms and 2 bathrooms would command a higher market value, all other things equal. As such, a weighting system was developed by Avitar to weight the number of bedrooms to bathrooms to develop an adjusting factor to account for this obsolescence when it existed. Therefore, it is not solely the bedroom or bathroom count that effects value, but the combination of both.

EFFECTIVE AREA CALCULATIONS

The calculation of effective area is applied in order to adjust for the differences in square foot construction costs in the various subareas of the building as compared to the principal living area. The SUB-AREA ID table shows the effective area which is the actual area adjusted by the cost factors for each subarea. Cost factors for all subareas for this community can be found in the Local Tables Section of this manual. (Section 9)

EXAMPLE: BUILDING AREA CALCULATIONS

<u>SUB AREA</u> <u>IDS</u>		<u>ACTUAL</u> <u>AREAS</u>	<u>COST FACTOR</u> <u>ADJUSTMENT</u>	<u>EFFECTIVE</u> <u>AREA</u>
FFF (First Floor Finished)	=	864	1.00	864
UFF (Upper Floor Finished)	=	864	1.00	864
GAR (Attached Garage)	=	600	.45	270
EPF (Enclosed Porch Finished)	=	192	.70	134
DEK (Deck or Entrance)	=	192	.10	19
BMU (Basement Unfinished)	=	864	.15	130
TOTAL AREAS GROSS	=	3,576	EFFECTIVE =	2,281

The cost factor adjusts the square foot cost of construction for living area to other areas of the structure.

EXAMPLE:

If the base rate is \$85 for a residential house, the cost of a deck is not \$85/square foot, it is more accurately expressed as only 10% or \$8.50/square foot. As such, this 192 square foot deck can be valued as follows: 192 square feet * 10% = 19.2 sf * \$85 base rate = \$1,632 or \$85 * 10% = \$8.50 * 192 square feet = \$1,632.

STORY HEIGHT ADJUSTMENTS

Further refinement of the base rate is required to acknowledge the impact of multi-story construction on the total construction costs. This is accomplished through the use of the story height adjustment factor. It is cost adjusted to account for the fact that up until 3 stories or more, it is generally less expensive during original construction to add square feet via story height than expanding the footprint which involves site work and foundation work.

STANDARD AGE ONLY DEPRECIATION CHART

AGE	BUILDING AGE CONDITION CLASSIFICATIONS						
	V. POOR	POOR	FAIR	AVERAGE	GOOD	V. GOOD	EXCELLENT
1	5	4	3	1	1	1	1
5	11	9	7	5	4	3	2
10	16	13	9	8	6	5	3
15	19	15	12	10	8	6	4
20	22	18	13	11	9	7	4
30	27	22	16	14	11	8	5
40	32	25	19	16	13	9	6
50	35	28	21	18	14	11	7
60	39	31	23	19	15	12	8
70	42	33	25	21	17	13	8
80	45	36	27	22	18	13	9
90	47	38	28	24	19	14	9
100	50	40	30	25	20	15	10
125	56	45	34	28	22	17	11
150	61	49	37	31	24	18	12
175	66	53	40	33	26	20	13
200	71	57	42	35	28	21	14
225	75	60	45	38	30	23	15
250	79	63	47	40	32	24	16
275	83	66	50	41	33	25	17
300	87	69	52	43	35	26	17

The supervisor then can add for added physical, functional or economic reasons or conditions over and above normal age as noted above.

This standard age depreciation can be further adjusted based on the depreciated rate of various buildings. A residential building is typically 1%, while manufactured housing might be 3%. As such, a good 10 year old house would have 6% depreciation, while similar manufactured homes would have 18%. See Base Rate Codes & Value Chart for unique depreciation by building type.

DEPRECIATION TYPES & USE

NORMAL AGE DEPRECIATION is based on the age of the structure and the condition for that age to determine the lost economic life, to determine consistent estimated depreciation for residence and varies for manufactured homes, commercial and industrial buildings.

EXAMPLE - 200 Year Old House

<u>Condition</u>	<u>Normal Age Depreciation is</u>
Very Poor	71%
Poor	57% (See chart on
Fair	42% prior page)
Average	35%
Good	28%
Excellent	14%

EXAMPLE - For the 200 year old home in good condition

Building Value	=	129,900
Depreciation	=	* 28%
Depreciation Value	=	- 36,372
<hr style="width: 20%; margin-left: auto;"/>		
Depreciated Bldg. Value	=	93,528
- OR -		
Building Value	=	129,900
% Condition Good	=	* 72%
Depreciated Bldg. Value	=	93,528

All final values are rounded to the nearest 100 dollars for land and buildings alike.

Therefore, the indicated building value = \$93,500

PHYSICAL: Refers to the general condition of the building, or how well it has aged or been maintained in comparison to new buildings. Here is where the assessor can allow for an adjustment for a poor deteriorated roof on an otherwise good condition house.

FUNCTIONAL: Refers to the functional design of the building based on the current use, design, layout and new technology available, over and above the normal age depreciation.

ECONOMIC: Refers to depreciation caused by things which are exterior to the building and usually not controllable by the owner. Excessive traffic, active railroad track, airport nearby, are a few examples.

TEMPORARY: Refers to depreciation given for a special reason which shall only exist for a short period of time. Generally used for new construction to account for varying stages during the construction, as of April 1st in the assessing year.

LAND VALUE COMPUTATIONS

Land can be valued using a per square foot method, per acre method, per front foot method, or a combination of all three methods. Generally, we use acres as our unit of measure for the lot, dollar per acre pricing for the rear acreage and dollar per front foot to take into account additional lot value by way of potential subdivision. Water frontage and/or view contributory value is listed separately. Land charts are created for ease of use.

A SAMPLE LAND CHART

<u># Acres</u>	<u>Value</u>
2	31,000
1.45	27,500
1	23,000
0.79	16,000
0.45	13,000
0.21	9,000
0.01	500

Excess acreage at \$1,500 per acre

Base View Value = \$50,000

Base Waterfront = \$100,000

A table, as shown above, exists for each zone in town, showing base values for separate indicated lot sizes in town.

This value would then be further adjusted by the neighborhood factor, as indicated by the neighborhood code (NC) table. The NC was established during the revaluation/update program when each road, on every map that existed at that time, had a NC assigned to it based on road, land quality, topography and market desirability.

For this example, we will assume a NC of "G" which has a value of 1.20, meaning this neighborhood is 20% more desirable or valuable than the average.

$$\$13,000 * 1.20 = \$15,600$$

The land may further be adjusted by the appraiser for unique situations for the quality and development of the site, driveway and topography with individual condition adjustments noted on the card and multiplying straight across. In addition, the assessor can include an overall additional condition for abnormal conditions such as shape, in addition to the site, driveway and topography by placing a factor from 1 to 999 in the condition field on the appraisal card. The appraiser can then positively or negatively adjust the land value.

$$\begin{aligned} & \$15,600 * 1.10 \text{ Site} * 1.00 \text{ Driveway} * 1.00 \text{ Topography} * \\ & .90 \text{ Condition (Wet)} = \$15,444 \text{ or } \$15,400 \text{ (rounded)} \end{aligned}$$

If there were any excess land over the zone minimum, this land would be priced at the excess acreage price. There would be no NC adjustment, for the NC indicates the street frontage and excess land is the same throughout the town. It would be depreciated for size from the excess acreage chart created for this town, which simply decreases the per acre rate based on quantity. This excess land may be further adjusted based on the appraiser's knowledge of the area for topography, ledge, wetlands, etc.

Excess road frontage, in amounts equal to the zone minimum, would be valued only if there is enough excess land to support subdivisions based on the zoning requirements. Excess frontage would not normally be assessed unless subdivision potential exists, however it could be if the market sales data showed a value exists even if subdivision potential did not.

The frontage would be valued by multiplying only the excess frontage above the minimum requirement, in increments of the zone minimum by the front foot rate and then adjusted by the NC and further for usability, topography, wetland, etc.

Example:

Zone = Two Acres, 100 Front Feet

1. Parcel with three acres and 400 front feet would not have any excess frontage assessed because only one excess acre exists and the zone requires two. So, this parcel has no subdivision potential.
2. Parcel with four acres and 400 front feet would be assessed for 100 excess front feet because there are two excess acres to support the zoning requirement, and therefore a potential for subdivision exist.

If the sales data were to show a value for excess road frontage, even if no subdivision potential existed, it could be valued based on every front foot beyond the zone minimum.

Finally, you would add the building value to the extra features value to the land value to get the total assessment.



SECTION 5.

CAMA APPRAISAL REVIEW CARD

ABBREVIATIONS, SAMPLES & DEFINITIONS

Notices may not be exact copies

Map: 0000U1 Lot: 000001 Sub: 000001 Card: 1 of 1 1 MAIN STREET RANDOLPH Printed: 08/07/2009

OWNER INFORMATION		SALES HISTORY		PICTURE																																																																						
DOW, JOHN 1 MAIN STREET RANDOLPH, NH 03593		Date	Book	Page	Type																																																																					
		11/08/2007	1234	123	Q 1																																																																					
11/08/2007		1234	123	Q 1	360,000	SMITH, JOHN																																																																				
LISTING HISTORY		NOTES																																																																								
01/03/09 ABCD		WHT:																																																																								
EXTRA FEATURES VALUATION						MUNICIPAL SOFTWARE BY AVITAR																																																																				
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											60,400		60,400																																																													

APPRAISAL CARD - FRONT SIDE

As you can see, the appraisal card is broken into sections.

- 1) **MAP/LOT/SUB** - Numbers represent the parcel identification numbers (PID) used by the town. The map number represents the ID of the map sheet on which the parcel is displayed. The lot number and sub lot are the unique ID for the parcel on that map sheet.
- 2) **CARD # OF #** - Typically 1 of 1 means the parcel has only one assessment record card for its entire assessment information. In a multi-card situation, where more than one assessment record card is needed to show the assessment information of a parcel with several primary buildings, the first number is the sequential card number and the second number is the total number of cards for that parcel.
- 3) **PRINTED** - The date the card was printed, reflecting the assessment information and value on file at that time.
- 4) **OWNER INFORMATION** - Located in upper left hand corner just below map-lot-sublot numbers and contains the owner name and address information of record at the time of print.

- 5) **SALE HISTORY** - This section is located to the right of owner information box and displays the five most current sales recorded as known for this parcel showing book, page, date, type of sale (Qualified/Unqualified & Vacant/Improved) and seller's name.
- 6) **LISTING HISTORY** - This section usually contains the date that the property was visited, plus the two initials of the person who visited the property. The third character is the reason why they were there, and the fourth is the "action" taken. This may vary as it is user definable, but will always have a date followed by a four space code and then space for a brief note.
- 7) **NOTES** - An area for the appraiser to enter abbreviated notes about the property, as well as reasons for any adjustments made elsewhere on the assessment record card.
- 8) **PICTURE** - Intended to represent some aspect of this tract of land such as view, waterfront or site or outbuildings.
- 9) **EXTRA FEATURES VALUATION** - This area contains the valuation of fireplaces, pools, sheds, detached garages, etc., (a table listing all descriptions and rates can be found in Section 9), and displays a description (as well as dimensions when appropriate), the unit rate, condition and final value. The grand total is rounded to nearest \$100. Also included, is a brief notes section for each extra feature item listed.
- 10) **VALUE SUMMARY (BASE YEAR)** - Is located about half way down the right side of the card and displays the prior year and current assessed value summarized as buildings, features and land and then the card total value. In the case of a multi-card parcel, in the current year column an additional value will be displayed for the total parcel value just below the card total value, whereas the prior year values will only show the total assessed value of the entire parcel. The base year is the year of the last valuation update and the year from which the age depreciation of the building is computed.
- 11) **LAND VALUATION** - This area provides all the information necessary for land valuation.

Zone - Displays the land pricing table description, which is usually the same as the zones in town.

Minimum Acreage - The minimum lot size as defined by zoning requirements of the town. Occasionally, zones are defined that do not relate to the town zoning. Refer to the land pricing table for clearer definition of the land pricing table which is usually that zone town minimum size requirement.

Minimum Frontage - Same as above, but represents the minimum required road frontage needed for development.

Site - A brief description of the site such as undeveloped, fair, average, good, very good or excellent referring to the condition of the site development and landscaping. Defined in detail on Page 16-A

Road - A brief description of the road such as paved or gravel.

Driveway - A brief description of the driveway such as none, gravel, paved, stone, etc.

Land Type - Refers to specific codes used to classify land use. These are all listed and defined in Section 9.

Units - Size of land being assessed on each line.

AC	=	Acres
FF	=	Front Feet (Road Frontage)
WF	=	Waterfront Feet
VU	=	View
SF	=	Square Feet

Base Rate - Dollar value per unit, except on line one where it is the basic value of the building site, if one exists, for the lot size shown under units.

NC - Neighborhood Code. All towns have distinct neighborhoods, some more than others, which influence value based on features of the neighborhood and market desirability. Neighborhoods are represented alphabetically with “E” being average; A, B, C & D being levels below average; and F, G, H, I, etc. being levels above average value and desirability.

ADJ - The factor by which the neighborhood influences the value. In the case of excess acreage, it is a quantity or size adjustment factor

Site - Land line one only and displays the adjustment factor, if any, associated with the description.

Dway - Land line one only and displays the adjustment factor, if any, associated with the description.

Road - A brief description of the road such as paved or gravel.

Topography - Each land line can have a topography description and adjustment associated and displayed with it.

Cond - Condition - area to enter other land adjustments, such as: wet, shape, undeveloped, etc.

Ad Valorem - Market value.

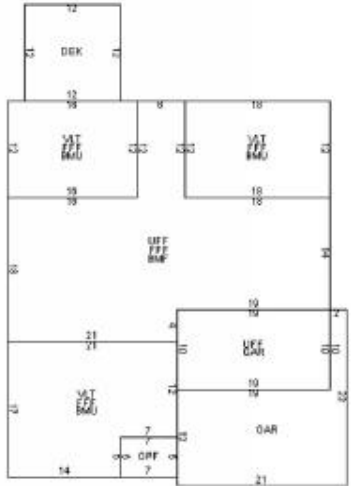
SPI - Soil Potential Index is used to regulate the per acre rate of the current use land based on the range of value provided by the state. An entry of 100 means the maximum value and 0 means the minimum. The SPI is provided by the landowner for farm land.

R - This is used for the current use recreation discount. If the recreation discount is granted, a “Y” will appear in this column.

Tax Value - Is the taxable value of all land being appraised, including the land assessed under current use.

Notes - Brief information about each land line or the “COND” adjustment.

PERMITS					OWNER INFORMATION	
Date	Permit ID	Permit Type	Notes			
					DOW, JOHN	
					MAIN STREET	
					RANDOLPH, NH 03593	
2.00 CONTEMP BUILT IN 2009					TAXABLE DISTRICTS	
Roof: GABLE HIP/ASPHALT	Bedrms: 4	Heat: GAS/FA DUCTED	Base Rate:	\$ 60.00	District	Percentage
Ext: VINYL SIDING	Baths: 3.0	Quality: AVG+39	Bldg. Rate:	1.8942		
Int: DRYWALL	Fixtures: 9	Com. Wall:	Com. Wall Fctr:			
Floor: HARD TILE/HARDWOOD	A/C: No	Size Adj: 0.8961	Adjusted Base Rate:	\$ 65.65		
BUILDING SUB AREA DETAILS						
ID	Description	Area	Adj.	Effect.		
UFF	UPPER FLR FIN	906	1.00	906		
FFF	FST FLR FIN	1446	1.00	1446		
OPF	OPBN PORCH FIN	35	0.25	9		
BMF	BSMNT FINISHED	716	0.30	215		
GAR	GARAGE ATTCHD	462	0.45	208		
BMU	BSMNT	730	0.15	110		
DEK	DECK/ENTRANCE	144	0.10	14		
		4,439		2,908		
BUILDING MARKET COST NEW & DEPRECIATION						
Cost New	Normal AVERAGE	Physical	Functional	Economic	Temporary	Total Dpr. Assessment
\$ 190,910						\$ 190,900



APPRAISAL CARD - BACK SIDE

- 1) **PERMITS** - Area to keep track of issued building permits, manually or automatically from the Avitar Building Permit module, if town building inspector is using that module.
- 2) **OWNER INFORMATION** - Repeats the owner information from the front for ease of use.
- 3) **BUILDING DESCRIPTION** - The title bar displays the story height, building style and year built.

Roof - Style & Material Cover
Ext - Exterior Wall Cover
Int - Interior Wall Material
Floor - Floor Cover Material
Heat - Type & Fuel
Quality - Building Quality Description
Com Wall - Commercial Wall Structure
Size Adj - Size Adj Factor

Bedrooms - # of Bedrooms
Bath - # of Baths
Fixtures - Total # of Bath Fixtures
A/C - Central Air
Base Rate - Bldg Sq Ft Cost
Bldg Rate - Overall bldg factor, based on prior bldg description
Com Wall Fctr - Commercial Wall Adj
Adjusted Base Rate - Final Adjusted Bld Sq Ft Cost

- 4) **BUILDING SKETCH** - It is the area in which the CAMA generated sketch can be found. Labeling of all sections is located within each area. The acronyms in the sketch, which consists of three letters are shown to the right of the sketch in the Building Sub Area Details section in a more readable, but still in an abbreviated format.
- 5) **TAXABLE DISTRICTS** - This area lists any town districts and the percentage of the property in each district.
- 6) **BUILDING SUB AREA DETAILS** - This shows the Sub Area ID and description, the actual area for each sub area, the cost factor associated with it as a percentage of the Building Square Foot Cost and the effective area, which is the actual area time the cost factor.

Example: A first floor finished (FFF) might be worth \$86/sq ft, but an attached deck would not be. By using the 10% cost factor, the square foot cost of the deck would be \$8.60. So, if you have a 100 square foot deck at \$8.60/sf, it would be valued at \$860. Put another way, 100 sf times cost adjustment factor of 10% = 10 sf. 10 sf * \$86 base rate = \$860. As you can see, using the adjustment this way is the same, but it enables the computation of the total effective area for use in the overall size adjustment computation and for comparing the effective area of comparable structures.

- 7) **Building Market Cost New/Depreciation** - Is calculated at by multiplying the total effective area by the Building Adjusted Base Rate, displayed just above and to the right of the sketch. This represents the undepreciated value of the structure, or rather the cost to replace the structure with a similar structure at the time the assessment was made, based on the local market data.
 - Normal - Depreciation based on the age and condition of the building.
 - Physical - Is added depreciation to account for the loss in value due to wear and tear and the forces of nature.
 - Functional - Added depreciation is the loss in value due to inability of the structure to perform adequately the function for which it is used, based on problems with design, layout and/or use of the buildings.
 - Economic - Added depreciation based on factors influencing value that are external to the property and generally not controlled by the owner.
 - Temporary - Generally used for a building in a transitional phase such as renovation, remodeling or new construction, not completed as of April 1st. It is expected to change yearly as construction is completed.

This approach ensures consistent age depreciation, but also allows the supervisor to make individual added depreciation on final field review, as deemed needed for each property. See Page 75 - Depreciation - Manual Calculation

- Total Dpr - Total all depreciation.
- Assessment is the actual assessed value of the building and is calculated at by multiplying the Building Market Cost New value by (100% - Total Depreciation %).

$$\begin{array}{rcl} \text{Building Market Cost New} & = & \$227,000 \\ \text{Total Depreciation} = 21\% & * & \underline{.79} \text{ (100\% - 21\% = 79\% or .79)} \\ & & \$179,330 \\ \text{Rounded to } \$179,300 & = & \text{Building Assessment} \end{array}$$

- 8) **PICTURE** - A color or black and white digital picture, if one is attached, usually a picture of the sketched building.

GENERAL			
COMMONLY USED ABBREVIATIONS			

A/C	Air Conditioning	MHD	Manufactured Home-Double Wide
AC	Acres	MHS	Manufactured Home-Single Wide
ACC	Access	MKB	Modern Kitchen/Bath
AMNTY	Amenity	M/L	Measured & Listed
ATT	Attached	MPU	Most Probable Use
AVG	Average	NBD/	Non-Buildable
BC	Blind Curve	NC	No Change
BCH	Beach	NICU	Not in Current Use
BKL	Backland	NOH	No One Home
BR	Bedroom	NV	No Value
BTH	Bath	OKB	Outdated Kitchen/Bath
CB	Cinder Block	PB	Post & Beam
CE	Conservation Easement	PDS	Pull Down Stairs/Attic Stairs
CLR	Clear	PLE	Power Line Easement
COF	Comm Office Area	PR	Poor
COND	Condition	PRS	Pier Foundation
CTD	Cost to Develop	PU	Pickup
CTR	Close to Road	RBL	Road Bisects Lot
CU	Current Use	RD	Road
DB	Dirt Basement	REF	Refused
DNPU	Did Not Pick UP	RF	River Frontage
DNV	Did Not View	ROW	Right of Way (R/W) also
DNVI	Did Not View Interior	SHDR	Shared Driveway
DTW	Distance to Waterfront	SUBD	Subdivision
DV	Data Verification	TOPO	Topography
DW	Driveway	TR	Traffic
ENT	Entrance	UC	Under Construction
ESMNT	Easement	UNB	Unbuildable
EST	Estimate	UND	Undeveloped
EX	Excellent	UNF	Unfinished
EXT	Exterior	VBO	Verified by Owner
FF	Front Feet on Road	VGD	Very Good
FIN	Finished	VPR	Very Poor
FLR	Floor	VU	View
FND	Foundation	WA	Water Access
FP	Flood Plain	WB	Wet Basement
FR	Fair	WF	Water Frontage
FS	Field Stone	WH	Wall Height
GAR	Garage	WOB	Walkout Basement
GD	Good	XFOB	Extra Features
HO	Homeowner	XSWF	Excess Water Frontage
INCL	Included	YB	Year Built
INFO	Information		
INT	Interior		
LB	Low Basement		
LDK	Loading Area		
LLA	Lot Line Adjustment		
LWF	Limited Water Frontage		
LOC	Location		
LUCT	Land Use Change Tax		
ME	Measured & Estimated		
MH	Manufactured Home		

LIST LETTER SAMPLE

Town of Anytown
123 Main Street
Anytown, NH 03123

John Dow
1 Main Street
Anytown, NH 03123

Map Lot Sub: 000011 000013 000045

June 22, 2010

Dear Property Owner:

The Town of Anytown has contracted Avitar Associates of New England, Inc. to perform a data verification process. Annually, properties are chosen and the data is verified for accuracy. This process helps to maintain an accurate database, which when needed, will help maintain fair and equitable assessments.

At this time, Avitar is scheduling appointments for interior inspections. The purpose of the interior inspection is to verify the data listed on your property record card for accuracy ie. number of bedrooms and baths and to determine the overall condition. Please call during the times specified below to set up a specific appointment (at a later date) to view the interior of your property. Also, please note this phone will only be answered during the specified dates and times.

Please call 603-555-1234 STARTING Mon, 6/28/10 through Fri, 7/2/10 between 8:30 am & 4:00 pm to arrange an appointment in the near future for an interior inspection of your property. Please have this notice available when you call.

Please keep in mind that the inspection of your property is very important for an accurate and equitable assessment.

Thank you for your cooperation,
Avitar Associates of NE, Inc.
Contract Assessors for the Town

P.S. It is important to note the phone may be busy during the first day of calls, as such, please be patient when calling.

SAMPLE NOTICE OF PRELIMINARY ASSESSMENT VALUE

Town of Anytown
123 Main Street
Anytown, NH 03123

John Dow
12 Main Street
Anytown, NH 03123

NOTICE OF PRELIMINARY ASSESSMENT VALUES

September 14, 2010

Dear Property Owner:

The Town of Anytown has contracted with Avitar Associates to perform a townwide update of values. The new assessed values established for your property during the recent update are listed below. To view your property record card online, go to Avitar's Website at www.avitarassociates.com, click ONLINE DATA, then click LOGON. The User ID is Anytown & the Password is anytowntnw. Access to the website will be for the next 30 days from the date of this notice.

Should you feel an error exists or should you like to make an appointment to review your assessment, you should call 603-555-1234 starting on Mon, 9/27/10 thru Fri, 10/1/10 from 8:30 am to 4:00 pm to arrange an appointment. Reviews will be held BY APPOINTMENT ONLY at the Anytown Town Office at a later date. Please keep in mind the phone number will only be answered during the times listed above. If you cannot call during this time frame, please put your specific concerns in writing and we will review them. Do not attempt to fax a request for appointment during or after the date above.

If you call for an appointment to review your assessment, please be patient trying to reach our scheduler. Invariably, the phone line is very busy in the first hours of scheduling, so please be prepared to call back later during the scheduling period.

If you do not have access to the internet, listings of all assessments are available for review at the Town Office. Internet access may also be available at the Library.

Please note that you should not multiply your new assessment by the old tax rate, as it will produce an erroneous tax amount.

Thank you for your cooperation.

Land Value: \$ 55,900

Other Value: \$ 11,400

Total Parcel Value: \$ 67,300

SAMPLE SECOND NOTICE OF VALUE AFTER PRELIMINARY HEARINGS

Town of Anytown
123 Main Street
Anytown, NH 03123

John Dow
12 Main Street
Anytown, NH 03123

October 14, 2010

Dear Property Owner:

The value listed below is your final value developed from the recent townwide update after review and changes from the informal hearing process in Anytown, N.H.

Changes may have occurred whether or not you scheduled an appointment for an informal hearing.

If you have any further questions or concerns, they should be addressed through the abatement process once you have received your final tax bill in the fall.

Please note that you should not multiply your new assessment by the old tax rate, as it will produce an erroneous tax amount.

Sincerely,
Avitar Associates of NE, Inc.
Contract Assessor

Land Value: \$ 55,900

Other Value: \$ 11,400

Total Parcel Value: \$ 67,300

DEFINITIONS

Abatement: (1) An official reduction or elimination of one's taxes.

Abstraction Method: Method of land valuation in the absence of vacant land sales, whereby improvement values obtained from the cost model are subtracted from sales prices of improved parcels to yield residual land value estimates. Also called land residual technique.

Ad Valorem Tax: A tax levied in proportion to the value of the thing(s) being taxed. Exclusive of exemptions, use-value assessment provisions, and the like, the property tax is an ad valorem tax.

Age/Life method (depreciation): A method of estimating accrued depreciation founded on the premise that, in the aggregate, a neat mathematical function can be used to infer accrued depreciation from the age of a property and its economic life. Another term is "straight-line depreciation" (see depreciation, accrued; and depreciation method, straight-line).

Allocation Method: A method used to value land, in the absence of vacant land sales, by using a typical ratio of land to improvement value. Also called land ratio method.

Amenity: A feature of an improvement that enhances its suitability for its basic use. A fireplace in a single-family residence is an amenity, as is covered parking at an apartment complex. By definition, amenities always increase value. Use of land owned in common like in a condominium complex, is an added value or amenity.

Anticipated Use Method: A method used to appraise underdeveloped land. Expected improvements to the land are specified, and total development costs are estimated and subtracted from the projected selling price to give an estimate of the value of the undeveloped land.

Appeal: A process in which a property owner contests an assessment either informally or formally.

Appraisal Date: The date as of which a property's value is estimated.

Appraisal Methods: The three methods of appraisal, that is, the cost approach, income approach, and sales comparison approach.

Appreciation: Increase in value of a property, in terms of money, from causes other than additions and betterments. For example, a farm may appreciate if a shopping center is built nearby, and property of any sort may appreciate as a result of inflation.

Arm's-Length Sale: A sale in the open market between two unrelated parties, each of whom is reasonably knowledgeable of market conditions and under no undue pressure to buy or sell.

Assemblage: The assembling of adjacent parcels of land into a single unit. Compare "plottage".

Assess: To value property officially for the purpose of taxation.

Assessed Value: (1) A value set on real estate by a government as a basis for levying taxes. (2) The monetary amount for a property as officially entered on the assessment roll for purposes of computing the tax levy. Assessed values differ from the assessor's estimate of actual (market) value for three major reasons: fractional assessment ratios, partial exemptions, and decisions by assessing officials to override market value.

Assessment: The official act of discovering, listing, and estimating property value and other property assessments.

Assessment Card: A card used by an assessor with land and building information, including acreage, sketch or photograph of a building, a description of its location, a list of the principal factors affecting its reproduction cost and depreciation, and the calculations of cost and depreciation. **Also called a "property record card".**

Assessment Equity: The degree to which assessments bear a consistent relationship to market value.

Assessment Progressivity or Regressivity: An estimated assessing bias such that high-value properties are appraised higher (or lower) than low-value properties in relation to market values. It is computed by the Price Related Differential, however, it is not statistically definitive, but merely an indication of a possible bias.

Assessment to Sale Price Ratio: The ratio of the assessed value to the sale price (or adjusted sale price) of a property; a simple indication of assessment accuracy.

Bias: A statistic is said to be biased if the expected value of that statistic is not equal to the population parameter being estimated. A process is said to be biased if it produces results that vary systematically with some factor that should be irrelevant.

Board of Tax and Land Appeals: Empowered by RSA 71-B, the Board of Tax and Land Appeals has responsibility for: 1) hearing appeals of individual tax assessments, exemptions or refunds, whether levied by the State or its municipalities; 2) hearing petitions for reassessment and determining the adequacy of reassessments ordered by the board; and 3) determining any appeals of the equalization ratios established by the Commissioner of Revenue Administration.

Capitalization Rate: Any rate used to convert an estimate of future income to an estimate of market value; the ratio of net operating income to market value.

Coefficient of Dispersion (COD): The average deviation of a group of numbers from the median expressed as a percentage of the median. In ratio studies, the average percentage deviation from the median ratio.

Computer Assisted Mass Appraisal (CAMA): A system of appraising property, usually only certain types of real property, that incorporates computer-supported statistical analyses such as multiple regression analysis and adaptive estimation procedure to assist the assessor in estimating market value of a large population of properties..

Confidence Interval: For a given confidence level, the range within which one can conclude that a measure of the population (such as the median or mean appraisal ratio) lies.

Contributory Value: The amount a component of a property contributes to the total market value. For improvements, contributory value must be distinguished from cost.

Deferred Maintenance: Repairs and similar improvements that normally would have been made to a property but were not made to the property in question, thus increasing the amount of its depreciation.

Depreciation: Loss in value of an object, relative to its replacement cost new, reproduction cost new, or original cost, whatever the cause of the loss in value. Depreciation is sometimes subdivided into three types: physical deterioration (wear and tear), functional obsolescence (suboptimal design in light of current technologies or tastes), and economic obsolescence (poor location or radically diminished demand for the product).

Escheat: The right to have property revert to the state for nonpayment of taxes or when there are no legal heirs of someone who dies without leaving a will.

Encumbrance: Any limitation that affects property rights and value.

Equalization: The process by which an appropriate governmental body attempts to ensure that all property under its jurisdiction is assessed at the same assessment ratio or at the ratio or ratios required by law. Equalization may be undertaken at many different levels. Equalization among use classes (such as agricultural and industrial property) may be undertaken at the local level, as may equalization among properties in a school district and a transportation district; equalization among counties is usually undertaken by the state to ensure that its aid payments are distributed fairly.

Equalized Values: Assessed values after they have all been multiplied by common factors during equalization.

Estate: A right or interest in property.

Expense: A cost, or that portion of a cost, which, under accepted accounting procedures, is chargeable against income of the current year.

External (Economic) Obsolescence: The loss of value (relative to the cost of replacing a property with property of equal utility) resulting from causes outside the property that suffers the loss. Usually locational in nature in the depreciation of real estate, it is more commonly marketwide in personal property, and is generally considered to be economically infeasible to cure.

Fee Simple Estate: The property rights that refer to absolute ownership unencumbered by any other interest or estate (a right or interest in property), subject only to the limitations imposed by governmental powers such as eminent domain, taxation, police power, and escheat.

Field Review: The practice of reviewing the reasonableness of assessments by viewing the properties in question by looking at their exteriors.

Functional Depreciation: Synonymous with the preferred term “obsolescence”.

Functional Obsolescence: Loss in value of a property resulting from changes in tastes, preferences, technical innovations, or market standards.

IAAO: International Association of Assessing Officers.

Improvements: Buildings, other structures, and attachments or annexations to land that are intended to remain so attached or annexed, such as sidewalks, trees, drives, tunnels, drains, and sewers. Note: Sidewalks, curbing, sewers, and highways are sometimes referred to as “betterment”, but the term “improvements” is preferred.

Income: The payments to its owner that a property is able to produce in a given time span, usually a year, and usually net of certain expenses of the property.

Income Approach: One of the three approaches to value, based on the concept that current value is the present worth of future benefits to be derived through income production by an asset over the remainder of its economic life. The income approach uses capitalization to convert the anticipated benefits of the ownership of property into an estimate of present value.

Land-to-Building Ratio (Land-to-Improvement Ratio): The proportion of land area to gross building (improvement) area. For a given use, the most frequently occurring ratio will be that of a functioning economic unit.

Lease: A written contract by which the lessor (owner) transfers the rights to occupy and use real or personal property to another (lessee) for a specified time in return for a specified payment (rent).

Leased Fee Estate: An ownership interest held by a lessor with the rights of use and occupancy conveyed by lease to another.

Leasehold Estate: Interests in real property under the terms of a lease or contract for a specified period of time, in return for rent or other compensation; the interests in a property that are associated with the lessee (the tenant) as opposed to the lessor (the property owner). May have value when market rent exceeds contract rent.

Lessee: The person receiving a possessory interest in property by lease.

Lessor: The person granting a possessory interest in property by lease.

Level of Assessment; Assessment Ratio: The common or overall ratio of assessed values to market values. Three concepts are commonly of interest: what the assessment ratio is legally required to be, what the assessment ratio actually is, and what the assessment ratio seems to be, on the basis of a sample and the application of inferential statistics.

Life Estate: An interest in property that lasts only for a specified person's lifetime; thus the owner of a life estate is unable to leave the property to heirs

Listing: Performing an interior inspection of a property/building.

Market Approach: Any valuation procedure that incorporates market-derived data, such as the stock and debt technique, gross rent multiplier method, and allocation by ratio.

Mass Appraisal: The process of valuing a group of properties as of a given date, using standard methods, employing common data, and allowing for statistical testing.

Mass Appraisal Model: A mathematical expression of how supply and demand factors interact in a market.

Mean: A measure of central tendency. The result of adding all the values of a variable and dividing by the number of values. For example, the mean of 3, 5, and 10 is 18 divided by 3, or 6. Also called arithmetic mean or average.

Median: A measure of central tendency. The value of the middle item in an uneven number of items arranged or arrayed according to size; the arithmetic average of the two central items in an even number of items similarly arranged; a positional average that is not affected by the size of extreme values.

Model Calibration: The development of adjustments, or coefficients based on market analysis, that identifies specific factors with an actual effect on market value.

Neighborhood: (1) The environment of a subject property that has a direct and immediate effect on value. (2) A geographic area defined for some useful purpose, such as to ensure for later multiple regression modeling that the properties are homogeneous and share important locational characteristics.

Net Income: (1) The income expected from a property, after deduction of allowable expenses. (2) Net annual income is the amount generated by a property after subtracting vacancy and collection loss, adding secondary income, and subtracting all expenses required to maintain the property for its intended use. The expenses include management fees, reserves for replacement, maintenance, property taxes, and insurance, but do not include debt service, reserves for building additions, or income tax.

Obsolescence: A decrease in the value of a property occasioned solely by shifts in demand from properties of this type to other types of property and/or to personal services. Some of the principal causes of obsolescence are: (1) Changes in the esthetic arts; (2) changes in the industrial arts, such as new inventions and new processes; (3) legislative enactments; (4) change in consumer demand for products that results in inadequacy or overadequacy; (5) migration of markets that results in misplacement of the property. Contrast depreciation, physical; depreciation, economic.

Overall Rate (OAR): A capitalization rate that blends all requirements of discount, recapture, and effective tax rates for both land and improvements; used to convert annual net operating income into an indicated overall property value.

Partial Interest: An interest (in property) that is less complete than a fee simple interest. Also known as a “fractional” interest.

Percent Good: An estimate of the value of a property, expressed as a percentage of its replacement cost, after depreciation of all kinds has been deducted.

Physical Depreciation: Depreciation arising solely from a lowered physical condition of the property or a shortened life span as the result of ordinary use, abuse, and action of the elements.

Plottage Value: (1) The increment of value ascribed to a plot because of its suitability in size, shape, and/or location with reference to other plots (preferred). (2) The excess of the value of a large parcel of land formed by assemblage over the sum of the values of the unassembled parcels. Compare “assemblage”.

Price Related Differential (PRD): The mean divided by the weighted mean. The statistic has a slight bias upward and is not statistically definitive, however, price-related differentials above 1.03 tend to indicate assessment regressivity; price-related differentials below 0.98 tend to indicate assessment progressivity.

Principle of Substitution: The principle of substitution states that no buyer will pay more for a good than he or she would have to pay to acquire an acceptable substitute of equal utility in an equivalent amount of time.

Ratio Study: A study of the relationship between assessed values and market sales data.

Real Property: Consists of the interests, benefits, and rights inherent in the ownership of land plus anything permanently or semi-permanently attached to the land or legally defined as immovable; the bundle of rights with which ownership of real estate is endowed. To the extent that "real estate" commonly includes land and any permanent improvements, the two terms can be understood to have the same meaning. Also called “realty”.

Replacement Cost New Less Depreciation (RCNLD): In the cost approach, replacement cost new less physical incurable depreciation.

Residual Value of Land: A value ascribed to land alone by deducting from the total value of land and improvements, the value of the improvements.

Reversion: The right of possession commencing on the termination of a particular estate.

Right-of-Way: R/W or RW, an easement consisting of a right of passage through the servient estate. By extension, the strip of land traversed by a railroad or public utility, whether owned by the railroad or utility company or used under easement agreement.

Standard Deviation: The statistic calculated from a set of numbers by subtracting the mean from each value and squaring the remainders, adding together all the squares, dividing by the size of the sample less one, and taking the square root of the result. When the data are normally distributed, one can calculate the percentage of observations within any number of standard deviations of the mean from normal probability tables. When the data are not normally distributed, the standard deviation is less meaningful, and one should proceed cautiously.

Statistics: (1) Numerical descriptions calculated from a sample, for example, the median, mean, or coefficient of dispersion. Statistics are used to estimate corresponding measures, termed parameters, for the population. (2) The science of studying numerical data systematically and of presenting the results usefully. Two main branches exist: descriptive statistics and inferential statistics.

Stratification: The division of a sample of observations into two or more subsets according to some criterion or set of criteria. Such a division may be made to analyze disparate property types, locations, or characteristics, for example.

Subdivision: A tract of land that has been divided into marketable building lots and such public and private ways as are required for access to those lots, and that is covered by a recorded plat.

Tax-Exempt Property: Property entirely excluded from taxation because of its type or use. The most common examples are religious, charitable, educational, or governmental properties. This definition omits property for which the application of a partial exemption reduces net taxable value to zero.

Tax Map: A map drawn to scale and delineated for lot lines or property lines or both, with dimensions or areas and identifying numbers, letters, or names for all delineated lots or parcels.

Tax Rate: The amount of tax stated in terms of a unit of the tax base. For property tax, it is expressed in dollar of tax per \$1,000 of value.

Time-Adjusted Sale Price: The price at which a property sold, adjusted for the effects of price changes reflected in the market between the date of sale and the date of analysis.

Total Economic Life: The period of time or units of production over which the operation of an asset is economically feasible, not necessarily the same as its physical life.

Trending: Adjusting the values of a variable for the effects of time. Usually used to refer to adjustments of assessments intended to reflect the effects of inflation and deflation and sometimes also, but not necessarily, the effects of changes in the demand for microlocational goods and services.

Uniformity: The equality of the burden of taxation in the method of assessment.

Use Class: (1) A grouping of properties based on their use rather than, for example, their acreage or construction. (2) one of the following classes of property: single-family residential, multifamily residential, agricultural, commercial, industrial, vacant land, and institutional/exempt. (3) Any subclass refinement of the above—for example, townhouse, detached single-family, condominium, house on farm, and so on.

Variance: A measure of dispersion equal to the standard deviation squared.

Zoning: The exercise of the police power to restrict land owners as to the use of their land and/or the type, size, and location of structures to be erected thereon.

SECTION 6.

SALES DATA

- A. DATE RANGE OF SALES & EFFECTIVE DATE OF NEW VALUE**
- B. QUALIFIED & UNQUALIFIED SALES REPORT**

A. Date Range of Sales & Effective Date of New Value

Effective date of this revaluation is 4/1/2011.

Sales that occurred between 1/1/2009 and 6/15/2011 were used.

Total Number of Qualified Sales Used 39.

B. Qualified & Unqualified Sales Report

The following sales listing for all sales that were verified as qualified “market sales” via PA-34 reports filed by the buyer and seller at the time of the transaction, onsite visit or sales questionnaires were discovered and used in the analysis of costs for the revaluation. There are two listings. The first is a list of all Market Sales commonly called Qualified. The second is a listing of all the sales considered non-market or unqualified sales and not used in the cost analysis.

The sales list includes the following abbreviations, defined here:

LC=Land Use Code

CI	Comm/Ind
EX-F	Exempt-Federal
EX-M	Exempt-Municipal
EX-P	Exempt-PILT
EX-S	Exempt-State
R1	1F Residential (1F = One Family)
R1A	1F Residential Water Access
R1W	1F Residential Waterfront
R2	2F Residential (2F = Two Family)
R2A	2F Residential Water Access
R2W	2F Residential Waterfront
R3	3F Residential (3F = Three Family)
R3A	3F Residential Water Access
R3W	3F Residential Waterfront
R4	4F Residential (4F = Four Family)
R4A	4F Residential Water Access
R4W	4F Residential Waterfront
UTL	Utility-Other
UTLE	Utility-Electric
UTLG	Utility-Gas
UTLW	Utility-Water

NC=Neighborhood Code

A	60%	40%	Below the Average
B	70%	30%	Below the Average
C	80%	20%	Below the Average
D	90%	10%	Below the Average
E	100%		Average for the Town
F	110%	10%	Above the Average
G	120%	20%	Above the Average
H	130%	30%	Above the Average
I	140%	40%	Above the Average
J	150%	50%	Above the Average
K	160%	60%	Above the Average
L	170%	70%	Above the Average
M	180%	80%	Above the Average
N	190%	90%	Above the Average
P	200%	100%	Above the Average
Q	225%	125%	Above the Average
R	250%	150%	Above the Average
S	275%	175%	Above the Average
T	300%	200%	Above the Average
X			Backland Not Having Road Frontage

BR=Building Square Foot Rate – See Section 9C Final Cost Tables

SH=Story Height

A	1 Story Frame	E	2.5 Story Frame
B	1.5 Story Frame	F	2.75 Story Frame
C	1.75 Story Frame	G	3 Story Frame
D	2 Story Frame	H	3.5+ Story Frame
		I	Split Level

EF AREA = Effective Area. This is the actual area of each section of the building adjusted for cost. In other words, 800 square feet of first floor is more valuable than 800 square feet of basement, so the basement square footage is adjusted down for cost and the total effective area is the sum of all the sub areas adjusted for cost.

I = This column will be either “I” for improved, meaning a land and building sale or “V” for vacant, meaning a land only sale.

Q = This column is “Q” for qualified market sale or “U” for unqualified market sale.

Hebron Sales Analysis Report

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
										Eff. Area	Sale Date	I	Q	Grantor	Prior Year Assessment
0.917	000018	000030	000006	03	5.91	R1	G			\$ 290,360	\$ 266,300	V	Q	KILL MOUNTAIN REALTY L	\$ 270,100
0.931	000017	0000DW	000003	03	1.98	R1	F	RSA	C	\$ 265,212	\$ 246,900	I	Q	ARTIC REVOCABLE REALTY	\$ 264,500
0.972	000018	000030	000012	03	2.31	R1	G			\$ 262,350	\$ 255,000	V	Q	KILL MOUNTAIN REALTY L	\$ 273,500
1.133	000020	000007	00HS17	03	0.23	R1	G	RCT	D	\$ 403,750	\$ 457,500	I	Q	POLEWARCZYK, BRIAN D	\$ 570,300
0.993	000007	0000SG	001-07	04	0.88	R1A	E	RSA	C	\$ 397,570	\$ 394,700	I	Q	CARRARA REVOCABLE TRUS	\$ 417,900
1.003	000007	0000SG	022-07	04	0.68	R1A	F	RSA	D	\$ 370,370	\$ 371,300	I	Q	MURRAY, JOHN F	\$ 425,100
1.073	000020	000002	000014	03	5.00	R1	F	RSA	D	\$ 279,560	\$ 300,100	I	Q	RAYDEL BUILDERS, LLC	\$ 364,100
0.968	00018A	000013	000002	04	2.56	R1W	I	RSA	B	\$ 1,648,440	\$ 1,595,100	I	Q	BIRON, PATRICIA A	\$ 1,671,100
1.000	000008	0000LM	000017	03	5.00	R1	G	RSA	C	\$ 318,120	\$ 318,200	I	Q	MACDOUGALL, BRUCE D	\$ 342,300
0.819	000009	0006-1	000000	03	2.35	R1	E	RSA	C	\$ 284,970	\$ 233,400	I	Q	HAMBLET, LINDA	\$ 253,600
1.000	00018A	0000IP	000009	04	0.13	R1W	F	RCP	B	\$ 579,600	\$ 579,700	I	Q	ZEOLIE, JOANNE E	\$ 770,600
0.997	000017	0000DW	000004	03	2.15	R1	F			\$ 58,080	\$ 57,900	V	Q	DUCKWORTH, EDITH E.	\$ 64,700
0.930	000020	000007	000003	03	0.23	R1	G	RCT	D	\$ 460,750	\$ 428,300	I	Q	BUSBY, WILLIAM A AND A	\$ 562,600
1.064	000007	000024	000005	04	0.00	R1	E	RCT	A	\$ 126,360	\$ 134,500	I	Q	NOLAN, MARK & LESLEY	\$ 202,700
1.013	000017	000028	000000	01	0.25	CI	F	CST	D	\$ 303,888	\$ 307,700	I	Q	HEBRON COMMON LLC	\$ 312,800
0.744	000018	0000MF	000007	03	231.80	R1	F			\$ 310,706	\$ 231,200	V	Q	ENGELBERG, MARK E	\$ 159,200
1.042	000008	000001	000001	03	3.00	R1	F			\$ 55,583	\$ 57,900	V	Q	RAMSAY, JR.SHERBURN C	\$ 71,700
1.072	000001	0000BR	000002	03	3.39	R1	F	RSA	C	\$ 273,215	\$ 292,900	I	Q	SANTAMARIA, JOSEPH	\$ 326,900
0.989	000007	0000SG	016-07	04	0.77	R1A	F	RSA	A	\$ 245,000	\$ 242,400	I	Q	DEVINE, DANIEL A & PAU	\$ 259,200
0.978	000023	000005	000000	03	0.50	R1	E	MHD	A	\$ 161,700	\$ 158,100	I	Q	GIROUARD, JR., GEORGE	\$ 204,200

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
									Eff. Area		Date			Grantor	
1.012	00018A	00001P	000002	04	0.35	R1W	F	RSA	C	\$ 833,980	\$ 843,900	I	Q	BOLLIN, NANCY D	\$ 998,400
1.010	000020	000002	000009	03	3.50	R1	G	RSA	C	\$ 600,240	\$ 606,500	I	Q	WALL, GERALDINE P - TR	\$ 619,200
0.833	000018	000030	00HH09	03	27.40	R1	F	RSA	C	\$ 324,720	\$ 270,500	I	Q	SUTHERLAND, BRIAN S	\$ 288,000
0.938	000020	000BMR	000008	03	4.00	R1	F	RSA	B	\$ 373,920	\$ 350,600	I	Q	GREENHALGH FAMILY REV	\$ 307,400
1.005	000001	0000BR	000004	03	2.32	R1	E			\$ 31,552	\$ 31,700	V	Q	DELAGUE, NEAL R	\$ 43,200
0.984	000018	000HCE	000009	03	5.29	R1	F	RSA	C	\$ 389,470	\$ 383,400	I	Q	SHUMWAY, DAVID B	\$ 452,900
1.016	000018	000030	000007	03	3.86	R1	G			\$ 256,360	\$ 260,500	V	Q	RADIUS REALTY GROUP II	\$ 263,800
1.137	000017	0000SB	000003	03	3.10	R1	E	RSA	D	\$ 211,990	\$ 241,100	I	Q	HYERS, ALBERT E., TRUS	\$ 279,900
1.004	000020	000002	000004	03	5.00	R1	G	RSA	B	\$ 582,920	\$ 585,500	I	Q	RUPLEY, JOSEPH H	\$ 665,500
1.007	000007	000022	000001	04	1.45	R1W	E	RSA	B	\$ 1,089,000	\$ 1,096,700	I	Q	MILLS 2002 REV TRUST,	\$ 1,069,300
1.126	000008	000006	000002	03	4.61	R1	E			\$ 59,400	\$ 66,900	V	Q	DOUBLE E LAND LLC	\$ 0
0.900	000017	0000DW	000004	03	2.15	R1	F			\$ 64,350	\$ 57,900	V	Q	COVERN FAMILY PROPERTY	\$ 64,700
0.774	000008	000006	000001	03	3.77	R1	E			\$ 84,150	\$ 65,100	V	Q	DOUBLE E LAND LLC	\$ 0
1.020	00018A	000013	000003	04	5.10	R1W	I	RSA	B	\$ 1,559,250	\$ 1,590,500	I	Q	WAGNER, RICHARD H	\$ 1,642,300
1.043	000001	000013	000001	03	2.51	R1	F			\$ 55,440	\$ 57,800	V	Q	CONVEX, LLC	\$ 65,300
0.897	000002	000015	000000	03	4.70	R1	E	RSA	A	\$ 198,400	\$ 178,000	I	Q	SUMMERS, ZIVA LEE REV.	\$ 186,400
1.003	00018A	000015	000000	04	4.53	R1W	D	RCP	A	\$ 590,483	\$ 592,300	I	Q	MORRISON, JR. J.P.	\$ 607,500
0.986	00018A	00001P	000024	04	0.16	R1A	F	RCP	A	\$ 250,000	\$ 246,400	I	Q	WILSON, JAMES M	\$ 304,400
0.982	00019A	0000BW	000039	04	0.25	R1A	E			\$ 70,280	\$ 69,000	V	Q	SIMMONS, WILLIAM R	\$ 71,300

Hebron Sales Analysis Report

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
										Eff. Area	Sale Date			Grantor	
516,500,000	000018	000HCE	000006	03	5.10	R1	F	RSA	D	\$1	\$616,500	I	U	FAMILY/RELAT GRNTR/E	
									5,236		01/12/2009			KIRBY, PATRICIA C.	\$677,800
1.528	000008	0000LM	000011	03	1.46	R1	G			\$40,000	\$61,100	V	U	ABUTTER SALE	
											01/26/2009			COSTELLO, FRANK	\$84,800
312,700,000	00019A	0000BW	000022	04	1.69	RIA	E	RSA	A	\$1	\$312,700	I	U	FAMILY/RELAT GRNTR/E	
									1,225		01/29/2009			RYAN, ROBERT F	\$340,800
1.491	000017	000041	000000	03	2.00	R1	E	RSA	A	\$129,933	\$193,700	I	U	ESTATE SALE/EDCY COV	
									1,322		02/18/2009			DAVIS, SAMUEL N & GLOR	\$176,000
76,565	000008	000016	000003	03	3.06	R1	E	RSA	E	\$2,667	\$204,200	I	U	NON MARKET TRANSFER	
									2,631		04/23/2009			ROMERI, ROBERT W	\$223,300
15,861	000008	000016	000009	03	2.94	R1	D			\$2,667	\$42,300	V	U	NON MARKET TRANSFER	
											04/23/2009			ROMERI, ROBERT & JOYCE	\$51,500
339,800,000	000007	000022	000002	04	1.08	RIW	E	RSA	D	\$1	\$1,339,800	I	U	FAMILY/RELAT GRNTR/E	
									3,727		05/05/2009			COLLINS, RONALD W. TRU	\$1,527,500
57,400,000	00018A	000014	000000	04	4.00	R1	F			\$1	\$57,400	I	U	FAMILY/RELAT GRNTR/E	
											05/13/2009			BOLLN, GEROGE	\$74,400
277,400,000	00018A	00001P	000001	04	1.30	RIW	F	RSA	D	\$1	\$1,277,400	I	U	FAMILY/RELAT GRNTR/E	
									5,135		05/13/2009			BOLLN, NANCY	\$1,180,300
470,600,000	00019A	000011	0000H1	04	0.31	RIA	D	RSA	A	\$1	\$470,600	I	U	FAMILY/RELAT GRNTR/E	
									1,688		05/22/2009			APREA, GEORGE F	\$488,900
504,349	00017A	000008	000000	04	12.60	RIW	E	RSA	D	\$2,667	\$1,345,100	I	U	NON MARKET TRANSFER	
									3,352		05/28/2009			JACKSON, SUSAN W	\$1,344,300
93,963	000008	0000LM	000005	03	2.53	R1	G	RSA	C	\$2,667	\$250,600	I	U	NON MARKET TRANSFER	
									2,266		06/01/2009			MOONEY, CURTIS W. & GLO	\$262,000
0.574	00017A	000005	000001	04	5.00	CI	E			\$1,850,000	\$1,062,500	I	U	FORECLOSURE	
											06/01/2009			NEWFOUND LAKE MARINA I	\$1,371,400
217,885	000007	0000SG	021-07	04	0.66	RIA	F	RSA	D	\$2,667	\$581,100	I	U	NON MARKET TRANSFER	
									3,747		06/02/2009			WAITE, CAROLYN L.	\$622,200
470,600,000	00019A	000011	0000H1	04	0.31	RIA	D	RSA	A	\$1	\$470,600	I	U	FAMILY/RELAT GRNTR/E	
									1,688		06/26/2009			APREA, MADELINE B.	\$488,900
271,400,000	00019A	0000BW	000013	04	0.29	RIA	D	RCP	A	\$1	\$271,400	I	U	FAMILY/RELAT GRNTR/E	
									1,437		07/01/2009			HARRIMAN, JR, JAMES &	\$272,300
339,800,000	000007	000022	000002	04	1.08	RIW	E	RSA	D	\$1	\$1,339,800	I	U	FAMILY/RELAT GRNTR/E	
									3,727		07/14/2009			COLLINS, RONALD W.	\$1,527,500
107,400,000	00017A	000012	000000	04	1.20	EX-M	C			\$1	\$1,107,400	V	U	GOVMT AGENCY GRNTR/E	
											07/15/2009			GREY ROCKS LAND TRUST	\$1,082,500
1.143	000023	0000RM	000003	03	3.70	R1	E	RSA	A	\$160,000	\$182,900	I	U	QUICK SALE	
									1,577		07/20/2009			COMEAU, PETER S & MARG	\$204,900
9.749	000024	000017	000000	03	16.50	R1	X			\$2,667	\$26,000	V	U	NON MARKET TRANSFER	
											07/24/2009			HOWARD, STANLEY M	\$27,300

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
											Eff. Area				
337,345	00019A	0000BW	000004	04	0.28	RIW	D	RSA	C	\$ 2,667	\$ 899,700	I	U	FAMILY/RELAT GRNTR/E MCCOY, RICHARD C.	\$ 747,500
2,561	000017	0000SM	000005	01	3.29	R1	F	RSA	B	\$ 90,000	\$ 230,500	I	U	< 100 % INT TRANSFER WIRTH, RAYMOND 2004 TR	\$ 244,200
1,460	000020	000013	000000	04	1.02	RIW	E	RSA	D	\$ 265,000	\$ 386,900	I	U	FAMILY/RELAT GRNTR/E BRODERICK, JR, EDWARD	\$ 411,900
1,657	000010	000002	000000	03	49.30	R1	B			\$ 60,000	\$ 99,400	V	U	ESTATE SALE/FDCY COV BODIE, MAYBELLE	\$ 117,000
67,700,000	000024	000025	000000	03	10.52	R1	E			\$ 1	\$ 67,700	V	U	FAMILY/RELAT GRNTR/E MATTHEWS, C DENIS & DA	\$ 92,100
52,900,000	000024	000025	000001	03	5.00	R1	E			\$ 1	\$ 52,900	V	U	BOUNDARY ADJUSTMT MATTHEWS, DAWN C.	\$ 61,200
66,900,000	000024	0000CM	000004	03	2.40	R1	E			\$ 1	\$ 66,900	V	U	BOUNDARY ADJUSTMT MATTHEWS, C. GORDON &	\$ 71,500
350,600,000	000007	0000HP	000023	04	1.08	RIA	E	RSA	B	\$ 1	\$ 350,600	I	U	FAMILY/RELAT GRNTR/E PLATT, CHARLES IV	\$ 397,700
1,292	000017	000041	000000	03	2.00	R1	E	RSA	A	\$ 149,933	\$ 193,700	I	U	IMPROVED AFTER 4/1 WILSON, R. LINDSAY	\$ 176,000
1,236	000024	000022	000000	03	1.46	R1	E	RSA	A	\$ 190,000	\$ 234,800	I	U	ESTATE SALE/FDCY COV MATTHEWS, C DENIS & DA	\$ 268,600
33,596	000024	000004	000000	02	0.50	RIW	A	RCP	A	\$ 2,667	\$ 89,600	I	U	FAMILY/RELAT GRNTR/E BAIRD	\$ 99,400
255,200,000	00019A	0000BW	000036	04	2.16	RIA	D	RCP	A	\$ 1	\$ 255,200	I	U	FAMILY/RELAT GRNTR/E BEEBE, WILLIAM R. REV.	\$ 267,000
2,191	00018A	000021	000000	04	10.60	RIW	E	RCP	C	\$ 280,000	\$ 613,500	I	U	< 100 % INT TRANSFER TWOMBLY, BETSY	\$ 851,300
0.156	00019A	000LVP	000217	04	0.07	EX-P	D			\$ 25,000	\$ 3,900	V	U	ABUTTER SALE EDWARDS, KIM M.	\$ 3,900
45,400,000	000002	0007-A	000001	03	2.33	R1	D			\$ 1	\$ 45,400	V	U	FAMILY/RELAT GRNTR/E PHELPS TRUSTEE, KIRK	\$ 0
139,970	000007	000008	000024	03	0.00	R1	E	RSA	D	\$ 2,667	\$ 373,300	I	U	FAMILY/RELAT GRNTR/E NOLD, FREDRIC M	\$ 424,700
1,641	000017	000065	000000	01	0.85	R1	F	RSA	C	\$ 122,933	\$ 201,700	I	U	IMPROVED AFTER 4/1 DEYOUNG, ROBERT C & JO	\$ 204,700
514,900,000	00019A	000019	000000	04	0.75	RIW	D	RCP	A	\$ 1	\$ 614,900	I	U	FAMILY/RELAT GRNTR/E MUDDGE, SARAH H. TRUST	\$ 751,600
319,200,000	00019A	000020	000000	04	0.25	RIW	D			\$ 1	\$ 319,200	V	U	FAMILY/RELAT GRNTR/E MUDDGE, SARAH H. TRUST	\$ 489,400
37,700,000	00019A	000039	000000	04	2.00	R1	D			\$ 1	\$ 37,700	V	U	FAMILY/RELAT GRNTR/E MUDDGE, SARAH H. TRUST	\$ 57,900
255,200,000	00019A	0000BW	000036	04	2.16	RIA	D	RCP	A	\$ 1	\$ 255,200	I	U	FAMILY/RELAT GRNTR/E BEEBE, WILLIAM R. REV.	\$ 267,000

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
							F	RSA	A		SALE DATE	V	U	Grantor	
95,100,000	000018	000019	00002A	03	5.90	R1	F	RSA	A	\$ 1	\$ 95,100	V	U	FAMILY/RELAT GRNTR/E BARNARD, VIRGINIAL	\$ 109,000
											03/22/2010				
9.111	000014	000007	000000	02	0.52	R1W	A			\$ 2,667	\$ 24,300	V	U	NON MARKET TRANSFER	\$ 29,600
											03/25/2010			DECOTIS, WAYNE & MARGA	
0.186	000018	000030	000002	03	2.37	R1	G			\$ 918,000	\$ 170,900	V	U	FORECLOSURE	\$ 196,100
											03/26/2010			KILL MOUNTAIN REALTY L	
1.147	000018	000030	000005	03	3.77	R1	G			\$ 229,533	\$ 263,200	V	U	FORECLOSURE	\$ 320,800
											03/26/2010			KILL MOUNTAIN REALTY L	
0.292	000018	000030	000007	03	3.86	R1	G			\$ 918,000	\$ 268,500	V	U	FORECLOSURE	\$ 263,800
											03/26/2010			KILL MOUNTAIN REALTY L	
0.286	000018	000030	000008	03	5.23	R1	G			\$ 918,000	\$ 262,800	V	U	FORECLOSURE	\$ 264,100
											03/26/2010			KILL MOUNTAIN REALTY L	
0.284	000018	000030	000009	03	6.39	R1	G			\$ 918,000	\$ 260,700	V	U	FORECLOSURE	\$ 196,300
											03/26/2010			KILL MOUNTAIN REALTY L	
0.291	000018	000030	000010	03	1.69	R1	G			\$ 918,000	\$ 267,400	V	U	FORECLOSURE	\$ 275,500
											03/26/2010			KILL MOUNTAIN REALTY L	
0.030	000018	000030	000011	03	2.80	R1	A			\$ 918,000	\$ 27,500	V	U	FORECLOSURE	\$ 35,000
											03/26/2010			KILL MOUNTAIN REALTY L	
0.108	000018	000030	000014	03	1.21	R1	A			\$ 229,533	\$ 24,700	I	U	FORECLOSURE	\$ 31,900
											03/26/2010			KILL MOUNTAIN REALTY L	
0.114	000018	000030	000015	03	2.00	R1	A			\$ 229,533	\$ 26,200	V	U	FORECLOSURE	\$ 33,400
											03/26/2010			KILL MOUNTAIN REALTY L	
0.122	000018	000030	000016	03	3.03	R1	A			\$ 229,533	\$ 27,900	V	U	FORECLOSURE	\$ 35,000
											03/26/2010			KILL MOUNTAIN REALTY L	
0.029	000018	000030	000017	03	2.20	R1	A			\$ 918,000	\$ 26,500	V	U	FORECLOSURE	\$ 29,200
											03/26/2010			KILL MOUNTAIN REALTY L	
0.071	000018	000030	000018	03	2.35	R1	A			\$ 318,000	\$ 22,700	V	U	FORECLOSURE	\$ 29,300
											03/26/2010			KILL MOUNTAIN REALTY L	
0.121	000018	000030	000019	03	2.00	R1	G			\$ 318,000	\$ 38,500	V	U	FORECLOSURE	\$ 43,200
											03/26/2010			KILL MOUNTAIN REALTY L	
0.028	000018	000030	000020	03	2.39	R1	A			\$ 918,000	\$ 25,600	V	U	FORECLOSURE	\$ 34,000
											03/26/2010			KILL MOUNTAIN REALTY L	
0.028	000018	000030	000021	03	1.77	R1	A			\$ 918,000	\$ 25,900	V	U	FORECLOSURE	\$ 33,000
											03/26/2010			KILL MOUNTAIN REALTY L	
0.029	000018	000030	000023	03	2.12	R1	A			\$ 918,000	\$ 26,400	V	U	FORECLOSURE	\$ 33,400
											03/26/2010			KILL MOUNTAIN REALTY L	
0.027	000018	000030	000024	03	1.23	R1	A			\$ 918,000	\$ 25,000	V	U	FORECLOSURE	\$ 32,100
											03/26/2010			KILL MOUNTAIN REALTY L	
0.252	000018	000030	000025	03	2.35	R1	G			\$ 918,000	\$ 231,400	V	U	FORECLOSURE	\$ 222,400
											03/26/2010			KILL MOUNTAIN REALTY L	
0.176	000018	000030	000026	03	1.53	R1	G			\$ 918,000	\$ 161,900	V	U	FORECLOSURE	\$ 256,400
											03/26/2010			KILL MOUNTAIN REALTY L	

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description Grantor	Prior Year Assessment
0.181	000018	000030	000001	03	1.59	R1	G			\$ 918,000	\$ 165,700 03/28/2010	V	U	FORECLOSURE KILL MOUNTAIN REALTY L	\$ 158,500
1.245	000007	000048	000000	03	29.30	R1	E	RSA	B	\$ 390,000	\$ 485,700 03/30/2010	I	U	PRE-FORECLSR SALE KILL, LAWRENCE L.	\$ 585,700
1.623	000023	000009	000000	03	1.06	R1	E		3,073	\$ 40,000	\$ 64,900 05/10/2010	I	U	BANK FORECLSR SALE BISHOP, MICHAEL	\$ 119,900
43.307	000007	000SHV	000004	04	0.00	R1	D	RCP	A	\$ 2,667	\$ 115,500 05/13/2010	I	U	NON MARKET TRANSFER FRANKLIN STREET REALTY	\$ 165,500
115.411	000007	0000SG	014-07	04	0.62	R1A	E	RSA	D	\$ 2,667	\$ 307,800 05/24/2010	I	U	NON MARKET TRANSFER HOWELL, RICHARD P JR &	\$ 305,300
131.459	000020	000BMR	000008	03	4.00	R1	F	RSA	B	\$ 2,667	\$ 350,600 06/07/2010	I	U	NON MARKET TRANSFER GREENHALGH, JEFFREY E	\$ 307,400
94.788	000001	000009	000003	03	156.00	R1	E		2,106	\$ 2,667	\$ 252,800 06/09/2010	V	U	NON MARKET TRANSFER MORSE, JONATHAN W.	\$ 231,700
238,000.000	000006	0000OP	0003-A	04	0.25	R1W	E			\$ 1	\$ 238,000 06/16/2010	I	U	FAMILY/RELAT GRNTR/E MATSON, ANN H. ET AL	\$ 400,500
60.555	000017	000063	000000	03	2.50	R1	F	RSA	A	\$ 2,667	\$ 161,500 06/17/2010	I	U	NON MARKET TRANSFER BRALEY, RICHARD	\$ 180,200
262,500.000	00019A	0000BW	000011	04	0.34	R1A	E	RCP	A	\$ 1	\$ 262,500 06/30/2010	I	U	FAMILY/RELAT GRNTR/E DAIGLE, CAROLYN & ONE	\$ 293,400
769,800.000	000006	000005	000000	04	1.60	R1W	E	RSA	A	\$ 1	\$ 769,800 08/10/2010	I	U	ESTATE SALE/EDCY COV DAVIES, HELENA W	\$ 797,500
337.345	00019A	0000BW	000004	04	0.28	R1W	D	RSA	C	\$ 2,667	\$ 899,700 08/16/2010	I	U	FAMILY/RELAT GRNTR/E MCCOY, NICOLAS A, MCC	\$ 747,500
1.953	000017	000036	000000	03	2.00	R1	E	RSA	A	\$ 53,000	\$ 103,500 08/24/2010	I	U	BANKRUPTCY BREAULT, JEANNE M.	\$ 156,400
1.180	000023	000009	000000	03	1.06	R1	E		620	\$ 55,000	\$ 64,900 08/25/2010	V	U	BUSIN AFIL GRNTR/E CRAIL HOLDINGS, LLC	\$ 119,900
369.479	000006	0000OP	000004	04	0.50	R1W	E	RSA	A	\$ 2,667	\$ 985,400 09/08/2010	I	U	NON MARKET TRANSFER BOCCIA, ALFRED M - TR	\$ 968,200
369.479	000006	0000OP	000004	04	0.50	R1W	E	RSA	A	\$ 2,667	\$ 985,400 09/18/2010	I	U	NON MARKET TRANSFER BOCCIA, JUDITH A.	\$ 968,200
260,300.000	000017	000042	000000	03	5.50	R1	E	RSA	C	\$ 1	\$ 260,300 09/18/2010	I	U	FAMILY/RELAT GRNTR/E GOLDTHWAITE, DAVID B	\$ 289,000
1.131	000008	000011	000003	04	1.72	R1A	F	RSA	D	\$ 385,000	\$ 435,400 09/30/2010	I	U	PRE-FORECLSR SALE MEANS, SUSAN M.	\$ 519,500
3.130	00019A	0000BW	000008	04	0.24	R1A	E	RCP	C	\$ 105,000	\$ 328,600 10/05/2010	I	U	< 100 % INT TRANSFER GRAY, SUSAN J.	\$ 357,400
4,800.000	000006	000013	000000	04	0.10	R1	E			\$ 1	\$ 4,800 10/15/2010	V	U	QUITCLAIM DEED DAVIS, ROBERT A	\$ 6,300
246,600.000	000006	000014	000000	04	0.25	R1A	E	RSA	A	\$ 1	\$ 246,600 10/15/2010	I	U	QUITCLAIM DEED DAVIS, ROBERT A	\$ 257,300

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description Grantor	Prior Year Assessment
291,100,000	000007	000022	000004	04	1.05	R1W	E	RSA	D	\$ 1	\$ 1,291,100	I	U	FAMILY/RELAT GRNTR/E SHOPE, VIRGINIA BARBOU	\$ 1,252,700
3,188	000007	000022	000004	04	1.05	R1W	E	RSA	D	\$ 405,000	\$ 1,291,100	I	U	FAMILY/RELAT GRNTR/E SHOPE, DEBORAH E.	\$ 1,252,700
0.150	000024	000017	000000	03	16.50	R1	X			\$ 173,000	\$ 26,000	V	U	MULTI-TOWN PROPERTY HOWARD, FLORENCE B.	\$ 27,300
331,400,000	000008	0000SG	000005	03	0.76	R1A	F	RSA	C	\$ 1	\$ 331,400	I	U	DIVORCE PRTY GRNTR/E HUGHES, JOHN J & SANDR	\$ 348,000
1.165	000020	000002	000014	03	5.00	R1	F	RSA	D	\$ 257,533	\$ 300,100	I	U	FORCED SALE YOKIMCUS, SCOTT REAY	\$ 364,100
141.395	000024	0000CM	000005	03	5.08	R1	E	RSA	A	\$ 2,667	\$ 377,100	I	U	NON MARKET TRANSFER WHEATON, NORMAN J.	\$ 392,400
54,000,000	000024	0000CM	0005-1	03	3.39	R1	E			\$ 1	\$ 54,000	V	U	FAMILY/RELAT GRNTR/E WHEATON, NORMAN J.	\$ 66,900
769,800,000	000006	000005	000000	04	1.60	R1W	E	RSA	A	\$ 1	\$ 769,800	I	U	FAMILY/RELAT GRNTR/E DAVIES, JR., WILLIAM	\$ 797,500
261.417	000018	000011	000000	04	0.50	R1W	E	RSA	D	\$ 2,667	\$ 697,200	I	U	FAMILY/RELAT GRNTR/E HOPKINS, LESLIE M FRAZ	\$ 718,400
6.375	000007	000022	000004	04	1.05	R1W	E	RSA	D	\$ 202,533	\$ 1,291,100	I	U	FAMILY/RELAT GRNTR/E SHOPE, STEVEN	\$ 1,252,700
204,900,000	000024	000024	000000	03	8.71	R1	E	RSA	A	\$ 1	\$ 204,900	I	U	UNKNOWN CONSIDERATN BARDSEY, LOUISE EVELY	\$ 220,400
66.929	000017	000062	000000	03	0.50	R1	F	RSA	A	\$ 2,667	\$ 178,500	I	U	NON MARKET TRANSFER GRAVEL, HENRY J.	\$ 185,800
45.557	000008	0000SG	000003	03	0.90	R1A	F			\$ 2,667	\$ 121,500	V	U	NON MARKET TRANSFER GEIB, FREDERICK & GLAD	\$ 141,200
109.674	000008	0000SG	000004	03	0.85	R1A	F	RSA	D	\$ 2,667	\$ 292,500	I	U	FAMILY/RELAT GRNTR/E GEIB, FREDERICK & GLAD	\$ 315,700
0.129	000003	000002	000000	03	18.00	CUUH	D			\$ 700,000	\$ 90,100	V	U	MULTI PARCEL SALE HOEKSTRA, FRANCES S.	\$ 108,100
0.732	000003	000003	000000	03	100.00	R1	C	RSA	D	\$ 700,000	\$ 512,600	I	U	MULTI PARCEL SALE HOEKSTRA, FRANCES S.	\$ 518,700
40,000,000	000003	000003	000002	03	0.80	R1	C			\$ 1	\$ 40,000	V	U	MULTI PARCEL SALE HOEKSTRA, FRANCES	\$ 0
0.246	000003	000004	000000	03	42.00	CUUW	D			\$ 700,000	\$ 172,100	V	U	MULTI PARCEL SALE HOEKSTRA, FRANCES S.	\$ 201,400
0.063	000003	000005	000000	03	4.00	R1	C			\$ 700,000	\$ 44,000	V	U	MULTI PARCEL SALE GREVEN, HELEN STOKES	\$ 59,700
1.319	000007	000032	000000	04	1.00	R1	E	RSA	A	\$ 135,000	\$ 178,000	I	U	LNDLRD/TENANT SALE CASHMAN, GERALD	\$ 207,000
1.155	000007	000007	000000	04	2.00	R1	E	RSA	A	\$ 303,333	\$ 350,400	I	U	FAMILY/RELAT GRNTR/E LA FONTAINE, ROGER R &	\$ 366,900

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
										Eff. Area	Sale Date		Grantor		
0.956	000007	000024	000010	04	0.00	R1	E	RCG	A	\$155,000	\$148,200	I	U	FAMILY/RELAT GRNTR/E	\$215,900
									1,009		01/26/2011			LA FONTAINE, ROGER R &	
90,700,000	00018A	000025	000000	04	1.50	R1	E	RCP	A	\$1	\$90,700	I	U	FAMILY/RELAT GRNTR/E	\$101,100
									352		02/02/2011			CELEN, WILLIAM F	
54,000,000	000024	0000CM	0005-1	03	3.39	R1	E			\$1	\$54,000	V	U	FAMILY/RELAT GRNTR/E	\$66,900
											02/09/2011			WHEATON, NORMAN & NANC	
261,900,000	000017	000067	000000	01	2.50	R1	F	RSA	C	\$1	\$261,900	I	U	FAMILY/RELAT GRNTR/E	\$266,500
									3,193		02/14/2011			STICKNEY, BRIAN ET AL	
204,900,000	000024	000024	000000	03	8.71	R1	E	RSA	A	\$1	\$204,900	I	U	ESTATE SALE/FDCY COV	\$220,400
									1,760		02/17/2011			BARDSLEY, ESTATE	
362,200,000	000007	000034	000002	04	1.04	RIA	G	RSA	C	\$1	\$362,200	I	U	FAMILY/RELAT GRNTR/E	\$400,200
									2,257		03/24/2011			BOWLBY, WILLIAM & MARI	
516,500,000	000018	000HCE	000006	03	5.10	R1	F	RSA	D	\$1	\$616,500	I	U	FAMILY/RELAT GRNTR/E	\$677,800
									5,236		03/28/2011			KIRBY, RICHARD J.	
383,900,000	000021	000001	000000	03	474.00	CUMO	X			\$1	\$383,900	V	U	FAMILY/RELAT GRNTR/E	\$324,100
											04/16/2011			PROBABTE	
1.259	000018	000023	000000	03	2.50	R1	F	RSA	D	\$200,000	\$251,800	I	U	LNDRD/TENANT SALE	\$285,600
									2,405		04/18/2011			GABLER, WILLIAM W	
80.556	000020	000005	000000	03	31.50	EX-S	X			\$288	\$23,200	V	U	TAX SALE	\$24,400
											04/29/2011			FISHER/ TAX COLLECTOR	
1.460	000001	0000BR	000006	03	3.34	R1	F	RSA	A	\$238,000	\$347,500	I	U	PRE-FORECLSR SALE	\$383,500
									3,068		05/03/2011			DELAKE, NEAL & CHERYL	
383,900,000	000021	000001	000000	03	474.00	CUMO	X			\$1	\$383,900	V	U	ESTATE SALE/FDCY COV	\$324,100
											05/17/2011			BENSON, DIAN	
428,300,000	000020	000007	000003	03	0.23	R1	G	RCT	D	\$1	\$428,300	I	U	FAMILY/RELAT GRNTR/E	\$562,600
									2,783		05/19/2011			DODGE, DENNIS W. & JUD	
246,200,000	000018	000030	000003	03	2.04	R1	G			\$1	\$246,200	V	U	FAMILY/RELAT GRNTR/E	\$261,400
											05/26/2011			LENSEN, WILLIAM & MAR	
227,000,000	000018	000030	000004	03	2.57	R1	G			\$1	\$227,000	V	U	FAMILY/RELAT GRNTR/E	\$242,300
											05/26/2011			LENSEN, WILLIAM & MAR	
202,100,000	00018A	000023	000000	04	20.40	CUUW	E			\$1	\$202,100	V	U	FAMILY/RELAT GRNTR/E	\$158,900
											05/26/2011			LENSEN, MARY	
349,000,000	000007	0000HP	000025	04	0.39	RIA	E	RSA	B	\$1	\$349,000	I	U	< 100% INT TRANSFER	\$385,600
									2,065		05/31/2011			THORNE, MARY	
241,200,000	00019A	0000BW	000027	04	0.40	RIA	D	RCP	A	\$1	\$241,200	I	U	FAMILY/RELAT GRNTR/E	\$247,100
									1,359		06/03/2011			FOLEY, THERESA	

SECTION 7

PRELIMINARY SALES ANALYSIS SPREADSHEETS

PRELIMINARY SPREADSHEETS

The following pages show the spreadsheets used to develop preliminary base values for land and buildings.

Land only sales were used when available and adjusted for location, excess acreage and road frontage leaving a residual value of the base undeveloped site. Land only sales of 2 to 3 acres or less are selected when available to help eliminate any bias of excess acreage or road frontage as the value associated with them has yet to be determined and has to be estimated at this time.

When enough sales are available, and a preliminary base undeveloped site value can be established then excess acreage and road frontage values can be developed by using other sales and deducting the base undeveloped site to extract an indicated preliminary value for acreage above the minimum lot size required for development. This can also be done for road frontage.

Once preliminary land values are determined, we can then develop the preliminary developed site value by using improved sales with relatively new homes, if available. This chart uses a building square foot cost estimate from local contractors and/or the national cost manual by Marshall & Swift.

Then a spreadsheet can be developed, using all the prior developed preliminary values for the developed site, excess land and road frontage to test the local contractor and cost manual information and confirm or alter the estimated building square foot cost to reflect the very specific local market.

Now with preliminary land and building values developed using the following spreadsheets, we can begin to analyze the impact of waterfront, water access and views, if any exist.

All this preliminary information is further tested via the final town wide sales analysis module for the CAMA system. These results are found in Section 9B of this manual.

HEBRON PRELIMINARY UNDEVELOPED 2 ACRE BUILDING SITE VALUE ANALYSIS

S #	Map & Lot	Address	Sale		Months to 4/1	Adjusted Sale Price	Acres	XS Acres Value	1 Acre Site Value	NHBD Adj.	Cond Adj.	Indicated Site Value
			Date	Price								
1	M1, L13-1	Cilly Brook Lane	11/17/2010	\$ 56,000	4	\$ 55,552	2.51	\$ 918	\$ 54,634	1.10	1.00	\$ 49,667
2	M1, LLBR-4	N. Mayhew Turn	9/7/2010	\$ 32,000	7	\$ 31,552	2.32	\$ 576	\$ 30,976	1.00	0.60	\$ 51,627
3	M8, L1	Sarah Lane	3/30/2010	\$ 57,000	12	\$ 55,632	3	\$ 1,800	\$ 53,832	1.10	1.00	\$ 48,938
4	M17, LDW-4	Duckworth Lane	11/1/2010	\$ 65,000	5	\$ 64,350	2.15	\$ 270	\$ 64,080	1.00	0.95	\$ 67,453

Trend %/Mnth = -.20% ESTIMATED EXCESS ACREAGE VALUE = \$1,800

(F+(GxF5)%=H) (I-2xK5=J) (H-J)=K) (K x L x M = N)

SALES ADJUSTMENTS AND NOTES AS WELL AS DISCUSSION OF RESULTS

- S1 The house lot area is cleared at the time of sale. Excess acreage is wet. Paved road.
- S2 The condition factor reflects a seasonal brook that bisects the lot, topo and ledge (CTD). Paved road.
- S3 This parcel included a cabin noted with no value at the time of the sale. There is a small wet area and a paved road.
- S4 This lot was mostly wooded at the time of sale. Gravel road = -5% cond.

AS THE MEDIAN IS A BETTER INDICATOR OF VALUE, THE PRELIMINARY UNDEVELOPED SITE VALUE IS \$50,500.

AVERAGE	\$ 54,421
MEDIAN	\$50,647

HEBRON PRELIMINARY DEVELOPED BASE SITE VALUE ANALYSIS

Trend %/Mth -0.20%

ESTIMATED \$ PER SQUARE FOOT COST = \$78.00

Base Year
2011

Sale #	PID	Date	Sale Price	Trend Mnth	Adj Price	Rate	Year Built	Age	Building		Sq Ft	Value	Extra Features Value	Excess Acs & Rd Frnt Value	Land Residual Value	Location Adj	Site Condition or Topo Adj	Indicated Improved Site Value
									Normal	Depre								
1	24-22	10/2/2009	\$ 190,000	18	\$ 183,160	1.0601	1984	2.0	10	2,143	\$ 159,480	\$ 7,600	\$ 0	\$ 16,080	1.00	0.95	\$ 16,926	
2	20-BMR-8	8/13/2010	\$ 380,000	8	\$ 373,920	1.3271	2002	2.0	6	2,106	\$ 204,920	\$ 64,600	\$ 3,600	\$ 98,694	1.10	0.95	\$ 94,444	
3	20-2-14	10/6/2009	\$ 290,000	18	\$ 279,560	0.9572	2007	2.5	5	3,196	\$ 226,688	\$ 0	\$ 0	\$ 49,676	1.10	0.85	\$ 53,130	
4	M2, L15	12/20/2010	\$ 200,000	4	\$ 198,400	1.3160	1967	1.5	10	1,062	\$ 98,111	\$ 2,700	\$ 4,900	\$ 91,627	1.00	0.90	\$ 101,808	

D+(EXE5)%

O5XGX(1-(J/100))XK

F-L-M-N

O/P/Q

- S1 Site condition = gravel driveway
- S2 Site condition = gravel driveway
- S3 Site condition = shared gravel driveway & topo adjustment
This property sold again on 10/21/10 however, the circumstances of which suggest that the seller was under duress due to a job relocation.
- S4 Site condition = gravel driveway and topo adjustment.

AVERAGE	\$ 66,577
MEDIAN	\$ 73,787

As the median is a better indicator, the PRELIMINARY developed base site value is rounded to \$73,500.

This relatively few number of sales provides a wide range of indicated value, however it should be noted that this is only the preliminary value.

HEBRON RESIDENTIAL PRELIMINARY BUILDING SQUARE FOOT COST ANALYSIS

Base Year

Trend %/Mth -0.20%

Depreciation Rate= 1

Base developed site value= \$ 73,500

2011

Sale #	PID	Sale Date	Sale Price	Trend Mths	Adj Price	Loctn Adj	Site Cond or Topo Adj	Land Value	Extra Features Value	XS Acs & Rd Frnt Value	Building Residual Value	Grade	Year Built	Building Age	Cond	Age	Depre	Sq Ft	Indicated Bldg Sqr Ft Value
1	M1, LBR-2	4/20/2010	\$ 279,933	12	\$ 273,215	1.10	0.95	\$ 76,808	\$ 17,900	\$ 2,500	\$ 176,007	1.100	2003	2.5	7	2,708		\$ 64	
2	M8, LLN-17	10/30/2009	\$ 330,000	17	\$ 318,780	1.20	0.90	\$ 79,380	\$ 3,000	\$ 5,400	\$ 231,000	1.300	1994	2.0	8	2,664		\$ 73	
3	M9, LG-1	10/2/2009	\$ 295,000	17	\$ 284,970	1.00	0.95	\$ 69,825	\$ 11,800	\$ 300	\$ 203,045	1.100	2003	2.5	7	2,057		\$ 96	
4	M17, LDW-3	5/11/2009	\$ 278,000	23	\$ 265,212	1.00	1.00	\$ 73,500	\$ 0	\$ 0	\$ 191,712	1.100	2006	2.5	6	2,231		\$ 83	

D+(E-E1)%

O5 x G x H

F -I -J -K

L /Q /M /1 -(P/100)

S1 Site condition = topo adjustment.

S2 Site condition = topo adjustment & gravel driveway.

S3 Site condition = topo adjustment.

S4 No site adjustment was made for the fact that only a small portion of the driveway is not paved.

1=exc

1.5=v,good

2=good

2.5=ave

3=fair

4=poor

5=v,poor

AVERAGE	\$ 79
MEDIAN	\$ 78

INDICATED PRELIMINARY BUILDING SQUARE FOOT COST IS \$78

HEBRON VIEW CONTRIBUTORY VALUE ANALYSIS

Trend %/Mth -0.20%

DEVELOPED SITE VALUE= \$ 73,500
ESTIMATED \$ PER SQUARE FOOT COST = \$ 78.00

Base Year 2011

Sale #	PID	Date	Sale Price	Trend Mmths	Adj Price	Rate	Building			Sq Ft	Value	Extra Features Value	Xcess Acs & Rd Frnt Value	Land Residual Value	Locatn Adj	Site Cond or Topo Adj	Indicated Contributory Vu Value
							Year Built	Age	Depre								
1	18-HCE-9	9/7/2010	\$ 395,000	7	\$ 389,470	0.965	2002	2.5	8	3,664	\$ 253,779	\$ 3,000	\$ 5,900	\$ 123,127	1.10	0.85	\$ 54,405
2	20-2-4	10/18/2010	\$ 590,000	6	\$ 582,920	1.288	1997	2.0	7	2,517	\$ 235,204	\$ 5,000	\$ 5,400	\$ 334,799	1.20	1.00	\$ 246,599
3	20-2-9	8/6/2010	\$ 610,000	8	\$ 600,240	1.275	1998	2.0	7	2,647	\$ 244,875	\$ 6,400	\$ 2,700	\$ 346,265	1.20	0.90	\$ 266,885
4	18-30-6	4/9/2009	\$ 305,000	24	\$ 290,360	0.000	0	0.0	0	0	\$ 0	\$ 0	\$ 3,500	\$ 286,860	1.20	0.50	\$ 242,760
5	18-30-7	9/10/2010	\$ 260,000	7	\$ 256,360	0.000	0	0.0	0	0	\$ 0	\$ 0	\$ 1,700	\$ 254,660	1.20	0.50	\$ 210,560
6	18-30-12	5/28/2009	\$ 275,000	22	\$ 262,900	0.000	0	0.0	0	0	\$ 0	\$ 0	\$ 2,400	\$ 260,500	1.20	0.40	\$ 225,220

D+(E*E)%

K x O(\$5 x G x I - (J/100))

F - L - M - N

O - (O(\$4 x P x Q)

Bldg Age
Condtn= 1=exc 1.5=v/good 2=good 2.5=ave 3=fair 4=poor 5=v/poor

S1 Map 18, Lot HCE-9 90+ 2 tier mountains



S2 Map 20, Lot 2-4 90+ degree lake and mountains



S3 Map 20, Lot 2-9 120+ degree lake and mountains



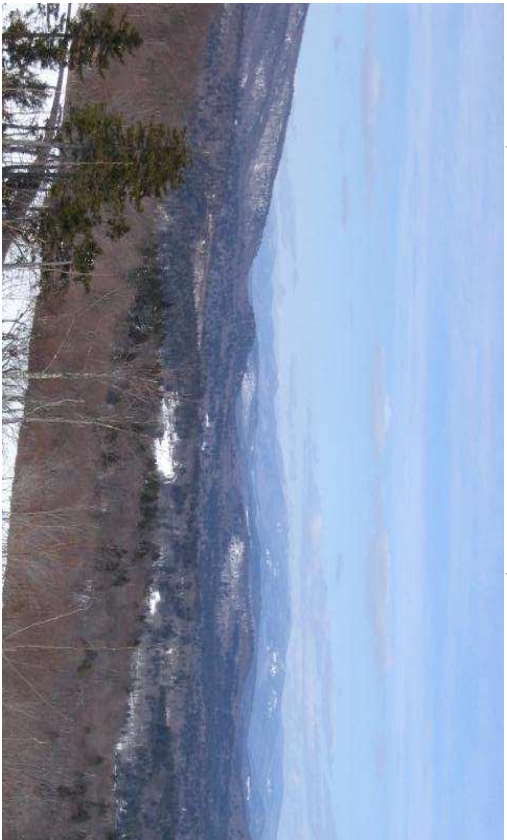
S4 Map 18, Lot 30-6 160+ lake and mountains - undeveloped lot



S5 Map 18, Lot 30-7 160+ lake and mountains - undeveloped lot



S6 Map 18, Lot 30-12 180+ lake and mountains - undeveloped lot



HEBRON WATERFRONT CONTRIBUTORY VALUE ANALYSIS

Trend %/Mth -0.20%

ESTIMATED \$ PER SQUARE FOOT COST =

DEVELOPED SITE VALUE= \$73,500

Base Year 2011

\$78.00

\$56.00 (for camps)

Sale #	PID	Date	Sale Price	Trend Mnth	Adj Price	Rate	Year Built	Building		Sq Ft	Value	Extra Features Value	Xcess Acs & Rd Frnt Value	Land Residual Value	Locatn Adj	Site Cond or Topo Adj	Indicated Waterfront Value
								Age	Depre								
1	M7-L22-1	11/1/2010	\$ 1,100,000	6	\$ 1,086,800	1.212	1997	2.0	7	2,746	\$ 240,110	\$ 36,400	\$ 0	\$ 810,290	1.10	1.05	\$ 725,397
2	18A-13-2	10/15/2009	\$ 1,710,000	17	\$ 1,651,860	1.460	1988	2.0	10	4,871	\$ 501,401	\$ 6,500	\$ 1,000	\$ 1,138,088	1.40	0.90	\$ 1,045,478
3	18A-13-3	11/15/2010	\$ 1,575,000	5	\$ 1,559,250	1.459	1988	2.0	10	4,901	\$ 504,108	\$ 11,600	\$ 5,600	\$ 1,033,041	1.40	0.90	\$ 940,431
4	18A-1P-2	6/29/2010	\$ 851,000	9	\$ 835,682	1.160	1959	2.0	14	2,210	\$ 171,063	\$ 12,000	\$ 0	\$ 650,409	1.10	1.00	\$ 569,559
5	18A-1P-9	11/2/2009	\$ 600,000	17	\$ 579,600	1.366	1988	2.0	10	1,147	\$ 79,337	\$ 3,800	\$ 0	\$ 495,316	1.10	1.00	\$ 414,466
6	18A-1-5	3/28/2011	\$ 591,666	0	\$ 591,666	2.541	1958	2.5	18	230	\$ 26,770	\$ 0	\$ 2,300	\$ 562,366	1.10	0.80	\$ 497,686
7	7-SG-1-07	7/10/2009	\$ 415,000	21	\$ 397,570	1.269	1977	2.0	12	2,860	\$ 250,036	\$ 3,000	\$ 0	\$ 141,674	1.00	0.95	\$ 71,849
8	7-SG-16-07	6/1/2010	\$ 250,000	10	\$ 245,000	1.281	1975	1.5	9	1,050	\$ 95,501	\$ 10,000	\$ 0	\$ 138,449	1.10	0.90	\$ 65,684
9	7-SG-22-07	9/25/2009	\$ 385,000	18	\$ 371,140	0.901	1977	2.5	15	2,201	\$ 132,075	\$ 20,600	\$ 0	\$ 216,264	1.10	1.00	\$ 135,414
10	M8-L11-3	9/30/2010	\$ 385,000	6	\$ 380,380	1.043	1985	2.0	10	3,412	\$ 249,296	\$ 4,400	\$ 0	\$ 123,272	1.10	0.95	\$ 46,464

D+(E+S)%

K*O\$5 x G x (1-(J/100))

F -L -M -N

O -(O\$4 x P x Q)

Bldg Age
Conditn= 1=exc 1.5=v:good 2=good 2.5=ave 3=fair 4=poor 5=v:poor

- S1 This property is on the east side of the lake and includes 108' of frontage, however, 83' is shared w/8 other properties, leaving only 25' of sandy beach and a shared dock. Very nice lot!
- S2 This property is on the west side of the lake and includes 240' of frontage, is slightly rocky, has moderate top to the water and is located near a shallower part of the lake.
- S3 This property has many of the same characteristics of sale #2.
- S4 This property is on the east side of the lake and includes 120' of frontage, has a 4' drop to a rocky shoreline.
- S5 This property is on the east side of the lake and includes 80' of frontage. The lot is reasonably level but has a rocky shoreline.
- S6 This property is on the east side of the lake and includes 110' of frontage with a small sandy beach and otherwise rocky shore. While there is a camp near the lake, a presumptive house site has been cleared away from the lake.
- S7 This property has access to 335' of sandy beach waterfront on the north side of the lake. This is a shallow part of the lake. The property is on the north side of North Shore Road.
- S8 This property has access to 335' of sandy beach waterfront on the north side of the lake. This is a shallow part of the lake. The property is on the north side of North Shore Road.
- S9 This property has access to 335' of sandy beach waterfront on the north side of the lake. This is a shallow part of the lake. The property is on the south (lake side) of North Shore Road.
- S10 This property has access to 250' of sandy beach waterfront on the north side of the lake. This is a shallow part of the lake. The property is on the north side of North Shore Road.



S2



S1



S7



S5



S3



S8



S6



S4



HEBRON PRELIMINARY CONDOMINIUM AMENITY CONTRIBUTORY VALUE ANALYSIS

Trend %/Mth -0.20%

ESTIMATED \$ PER SQUARE FOOT COST = \$ 78.00

Base Year 2011

DEVELOPED SITE VALUE = \$ 50,800

Sale #	PID	Date	Sale Price	Trend Mnth	Adj Price	Rate	Year Built	Age Cond	Building Age	Depre	Sq Ft	Value	Extra Features Value	Xcess Acs & Rd Frnt Value	Land Residual Value	Locatn Adj	Site Cond or Topo Adj	Indicated Contributory Value
1	M7, L24-5	2/5/2010	\$ 130,000	14	\$ 126,360	1.402	1790	2.5	37	769	\$ 52,965	\$ 0	\$ 0	\$ 0	\$ 188,194	1.00	1.00	\$ 73,395
2	20-7-3	1/13/2010	\$ 475,000	15	\$ 460,750	1.366	1988	2.0	10	2,783	\$ 266,773	\$ 3,000	\$ 0	\$ 0	\$ 100,380	1.00	1.05	\$ 134,854
3	20-7-HS17	6/16/2009	\$ 422,333	22	\$ 403,750	1.391	2006	2.5	6	2,946	\$ 300,371	\$ 3,000	\$ 0	\$ 0	\$ 100,380	1.00	0.95	\$ 52,120

D+(E*E)%

K X O\$5 X G X (1-(U/100))

F -L -M -N

O -(O\$4 X P X Q)

Bldg Age
Condtm= 1=exc 1.5=v.good 2=good 2.5=ave 3=fair 4=poor 5=v.poor

- S1 Located in the Hillside Inn Condominium. Includes common interest in 100' sandy beach and tennis courts. Unit is located within a larger building.
- S2 Located in the Ledges. Each unit sits on a separate parcel. Includes common interest in sandy beach, boat docks, boat moorings, pool, tennis courts & clubhouse.
- S3 Located in the Ledges. Each unit sits on a separate parcel. Includes common interest in sandy beach, boat docks, boat moorings, pool, tennis courts & clubhouse.
 MLS listing info suggests that the grantor (builder) was anxious to sell

Typically, the developed site value is based on a 2-acre site. For this analysis, the value was adjusted as the site size for sale 2 & for sale 3 is only 0.23 acres.

The indicated condominium amenity contributory preliminary value for the Hillside Condos is \$75,000.
 Giving consideration to the circumstances surrounding sale #3, the preliminary indicated condominium amenity contributory value for a developed site in the Ledges is \$100,000.

SECTION 8.

A. FIELD REVIEW

B. INFORMAL HEARING PROCESS

- 1. Number of Hearings**
- 2. Results of Hearing**

A. Field Review

Preliminary values were established based on the cost tables developed and tested via the statistical analysis. The statistical results and preliminary values were reviewed with the local authority, discussing neighborhoods, the sales basis for land and building cost tables, the preliminary sales charts, base values and resulting statistics of all sales along with graphs. A report of all preliminary values in town is also reviewed with the local authority showing the overall value of the town, as well as individual values for their comment.

Field Review

Then the job supervisor and one other assessor reviewed each parcel again for final “form and fit” testing. This review is generally done from the road or driveway checking the exterior to ensure the property structure, quality, condition and depreciation, as well as review the visible site, the lister’s notes and picture of the property.

This is a slow, time consuming process that improves consistency from lot to lot and neighborhood to neighborhood, making all subjective considerations of one experienced supervisor. We find this extra effort improves overall job quality and consistency.

When anomalies are noticed, another inspection is made to correct or verify the situation.

Property Specific Adjustment Guidelines

LAND ADJUSTMENTS

Undeveloped Land – Wooded Lot	- 30% (70 Land Condition)
Undeveloped Land – Cleared Lot	- 25% (75 Land Condition)
Gravel Driveway	-5% (95 Condition)
Gravel Roadway	-5% (95 Condition)
Shared Driveway/Access (SHDW)	- 5% or greater depending on size & impact
Road Bisects Lot (RBL)	- 5% (95 Land Condition)
Not Buildable (NBD)	- 90% (10 Land Condition)
In-Law Apartment	+00 (100 Land Condition)
2 Family Dwelling	+00 (100 Land Condition)
3 or more Family Dwelling	+10 (110 Land Condition)
Commercial on site	Varies – depends of how extensive the use
Residential & Commercial on site	Varies – depends on how extensive the use
2 Dwellings on Lot w/Separate Utilities	+10 (110 Land Condition)
3 Dwellings on Lot w/Separate Utilities	+25 (125 Land Condition)
No Septic on Developed Site	-10 (90 Land Condition)

BUILDING ADJUSTMENTS

Wall Height (WH)	-1% to -3% Dependent on Severity
This adjustment is typically seen on gambrel style dwellings as there is a loss in space in the upper floor due to the pitch of the roof.	
Close to Road (CTR)	-5% to -10% Dependent on Severity
This adjustment is applied to homes that are abnormally close to the road.	

Misc/CNotes

Varies

Buildings require depreciation for many items. The overall condition of the home usually accounts for the majority of normal wear and tear items but often depreciation is needed to account for issues that are short lived and have no cost to cure associated with them, ie roof and siding.

B. Informal Hearing Process

The informal hearing process begins with a notice of preliminary value and information on how to make an appointment to review the assessment one on one being mailed first class on: June 9, 2011.

Sample notice can be found in Section 5. Abbreviations & Samples.

The property owners were given 3 days, starting 6/21/11 between the hours of 8:30 am to 4:00 pm to call and arrange an appointment.

The hearings were held for 2 days on 6/28/11 and 6/30/11 and resulted in 38 taxpayers calling to set up appointments to discuss their assessments.

If they were unable to fit into the normal 8-5 P.M. schedule, their name and phone number were taken and once the appointment period was over, all property owners on this list were contacted and arrangements for evening or Saturday meetings were made.

Once all the informal hearings are complete, the supervisor reviews all the information and recommendations from the hearing officer and makes final changes and produces the final statistical results and graphs.

The hearings went smoothly and gave us an opportunity to correct any physical data, as well as complete any interior inspections of properties that had not previously been inspected.

SECTION 9.

A. CALIBRATION TECHNIQUE

**B. FINAL STATISTICAL
ANALYSIS & TESTING**

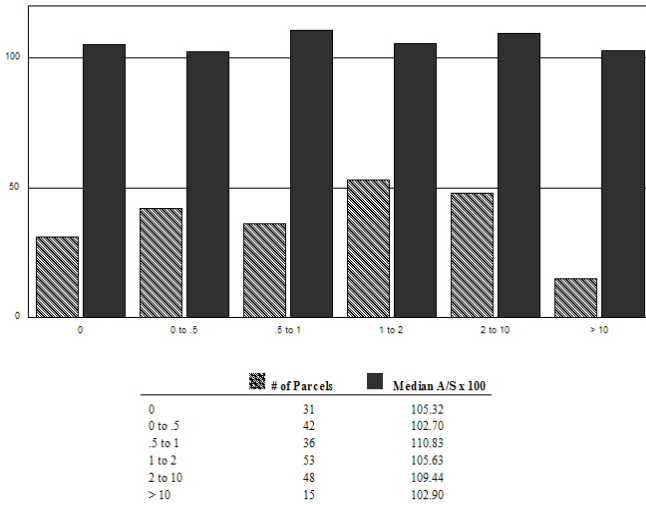
**C. FINAL VALUATION COST
TABLES**

A. MODEL CALIBRATION TECHNIQUE

Once all the local sales data has been verified via onsite measure and list of all buildings and land information, the sale date, price and circumstances are verified by the appraisal supervisor via owner interview, questionnaire, PA34 or prior owner/real estate agent interview.

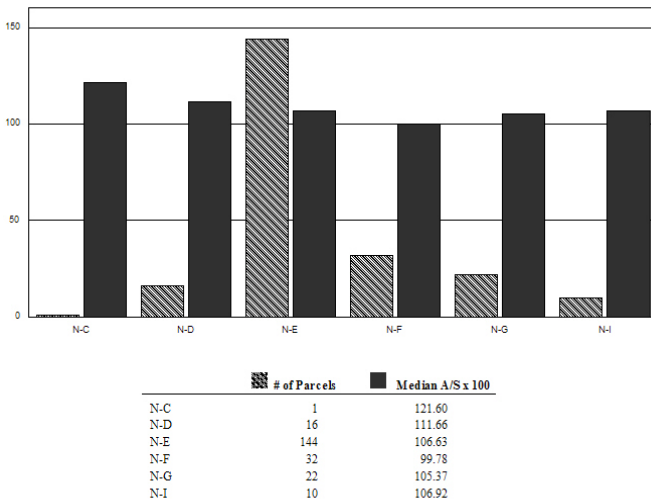
That data is then used to develop preliminary costs for land and building tables needed for the CAMA system to calculate assessment values for all property in the municipality once the rest of the properties are measured and listed.

When the CAMA cost tables are defined, we compute the assessment to sales ratio for each property and produce graphs and reports which can then be used to calibrate the CAMA system to predict the market value of all property in the municipality as fairly as possible. The following are samples of the graphs used to test and calibrate the CAMA model through multiple reiterations of the sales analysis program:

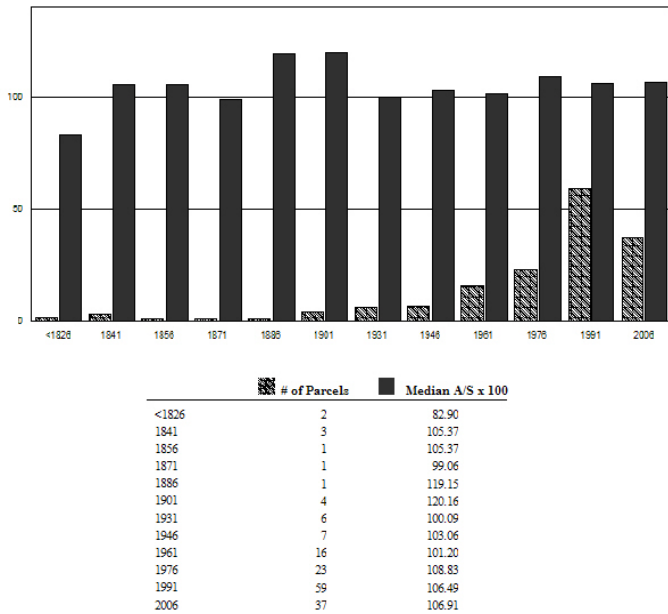


The hashed bars indicate the number of sales in each group, while the solid bars indicate the median assessment to sales ratio. This graph charts ratios for various lot sizes of the sales data and enables us to determine if all lots are fairly assessed regardless of size.

Here the groups, number of sales in each group and the median ratio are displayed.



The sales are charted by neighborhood designation to test if there is a neighborhood bias. This sample chart indicates that neighborhood “C” is being significantly over assessed, “D” is slightly over assessed, while the other neighborhoods are fairly evenly assessed. However, neighborhood “C” has only one sale and as such, is not a clear indication of a model bias and is disregarded.



This graph is charting building age groups and their median ratio to see if the depreciation schedule is working across all age groups.

It is important to note the number of sales in each group. In this chart, the 1886 group seems to show an over assessment, but it is only one sale and as such, is not as meaningful. However, the 1901 group has four sales with a high ratio and may indicate a problem.

Sales Ratio Bar Graphs

Median Assessment/Sales Ratio by Year of Construction: This is a comparison of sale to assessment grouped by year of construction. This shows that effect, if any, of age on the median assessment ratio of various age groupings. It is used to help test that the depreciation used for normal age is consistently and equitably working across all ages of the sales.

Median Assessment/Sales Ratio by Effective Area: This graph is a test of the effect of size of the building and its impact on our valuation model. It is used to calibrate, as well as show whether or not the size adjustment scale is effectively working with small buildings, as well as large buildings.

Median Assessment/Sales Ratio by Story Height: This graph normally shows two to four groups based on the number of different story heights in the sales sample and demonstrates the effect of multiple floors on sales. It is used to test and calibrate story height adjustments to ensure our adjustment by story heights is working.

Distribution of Sales Ratio: This shows the clustering of sales around our median ratio. The majority of sales should be at or near 1, which is actually 100% and taper off in both directions, below and above the 100% level indicating a normal distribution of sales ratios.

Median Assessment/Sales Ratio by Sale Price: We tested our computed values to actual sales values as in all these graphs, but here we are testing to see if there is a bias between low and high values by graphing the median ratio of value groups - low to high. It is used to test if a bias exist by value.

Median Assessment/Sales Ratio by Neighborhood: This graph tests our neighborhood delineation to ensure that our neighborhood codes are fair and equitable. With a median ratio of all groups as close to 100% as possible, this demonstrates a good neighborhood delineation.

Median Assessment/Sales Ratio by Zone: If there is more than one zoning district in a town and sales exist in more than one zone, the chart will show the median ratio for each zone to test for a zoning bias and to re-calibrate, if necessary, to reflect a reasonable relationship through all zones based on the median ratio.

Median Assessment/Sales Ratio by Acreage: This graph is use to test and calibrate the value difference of various size lots. The chart shows the median ratio by various lot size groupings of the sales data.

Median Assessment/Sales Ratio by Use: This graph shows the median ratio of various groups of land use within the sales data. It is used to calibrate the CAMA model to effectively treat each use fairly at similar assessment to sales ratios.

Median Assessment/Sales Ratio by Building Grade: This graph helps test the effect of building quality of construction adjustments by showing the median ratio for each grade classification within the sales sample.

As the true value of any property falls within a range of the most likely low to the most likely high value, these bar charts should show a relatively straight line. Rarely will it ever be a straight line. It is intended to show whether or not a strong measurable and correctable *bias* exists. As long as there is no trend up or down from the lowest to the highest grouping, then what bias exists, is negligible. In other words, everyone is being treated the same.

It is, however, important to note that 1 or even 2 sales do not provide definitive information as to whether a bias exist or not. As such, it is possible for a graph with a group of only 1 or 2 sales to show a spike or drop compared to the rest. And while it is an indication of possible bias, it is not conclusive enough to assume any type of corrective action and as such, in mass appraisal it is documented in these graphs for future monitoring, but does not necessarily effect the overall results of the revaluation program.

All these graphs enable the CAMA model to be tested beyond the standard statistics as required by the DRA and the ASB guidelines to show equity within various categories to ensure the most equitable assessments possible.

SECTION 9.

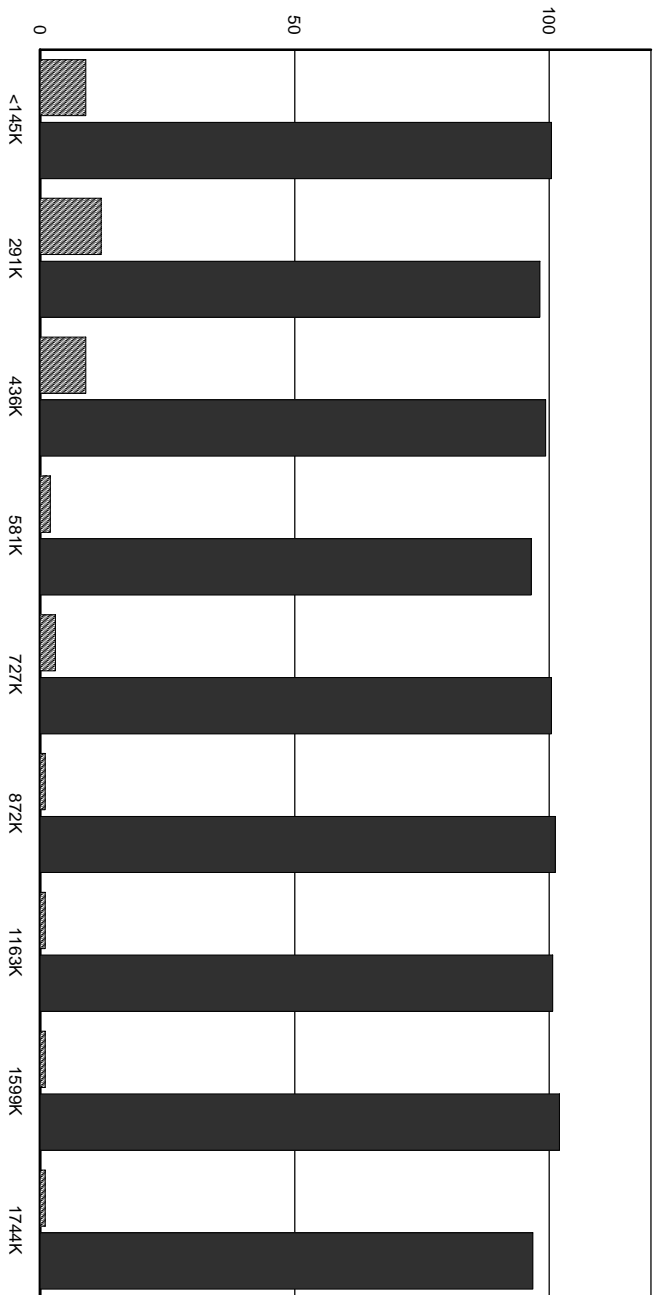
B. FINAL STATISTICAL ANALYSIS REPORTS

Sales Analysis Results
Hebron -- 08/09/2011

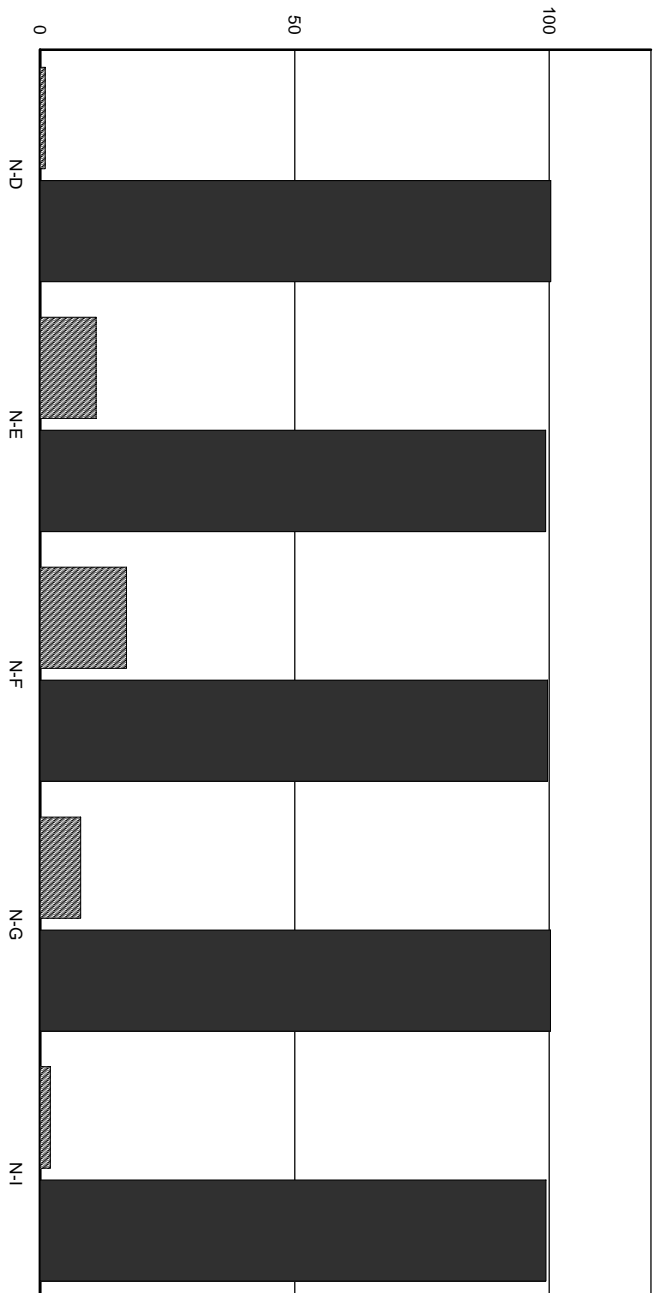
Sales Analysis Statistics			
Number of Sales:	39	Mean Sales Ratio:	0.9824
Minimum Sales Ratio:	0.7441	Median Sales Ratio:	1.0002
Maximum Sales Ratio:	1.1373	Standard Deviation:	0.0861
Aggregate Sales Ratio:	0.9865	Coefficient of Dispersion:	6.0129
		Price Related Differential:	0.9958

Sales Analysis Criteria	
Sold: 1/1/2009 - 06/15/2011	Sale Ratios: 0.000 - 999.999
Building Value: 0 - 99999999	Bldg Eff. Area: 0 - 99999999
Land Value: 0 - 99999999	Land Use: ALL
Current Use CR: 0 - 99999999	Acres: 0 - 99999999
Year Built: 1600 - 2011	Trend: -0.2% Relative to 4/1/2011
Story Height: ALL	Neighborhood: ALL
Base Rate: ALL	Zone: ALL
Qualified: YES	Unqualified: NO
Improved: YES	Vacant: YES
View: All	Waterfront: All
Include Comm./Ind./Util.: YES	

Hebron: Median A/S Ratio by Sale Price

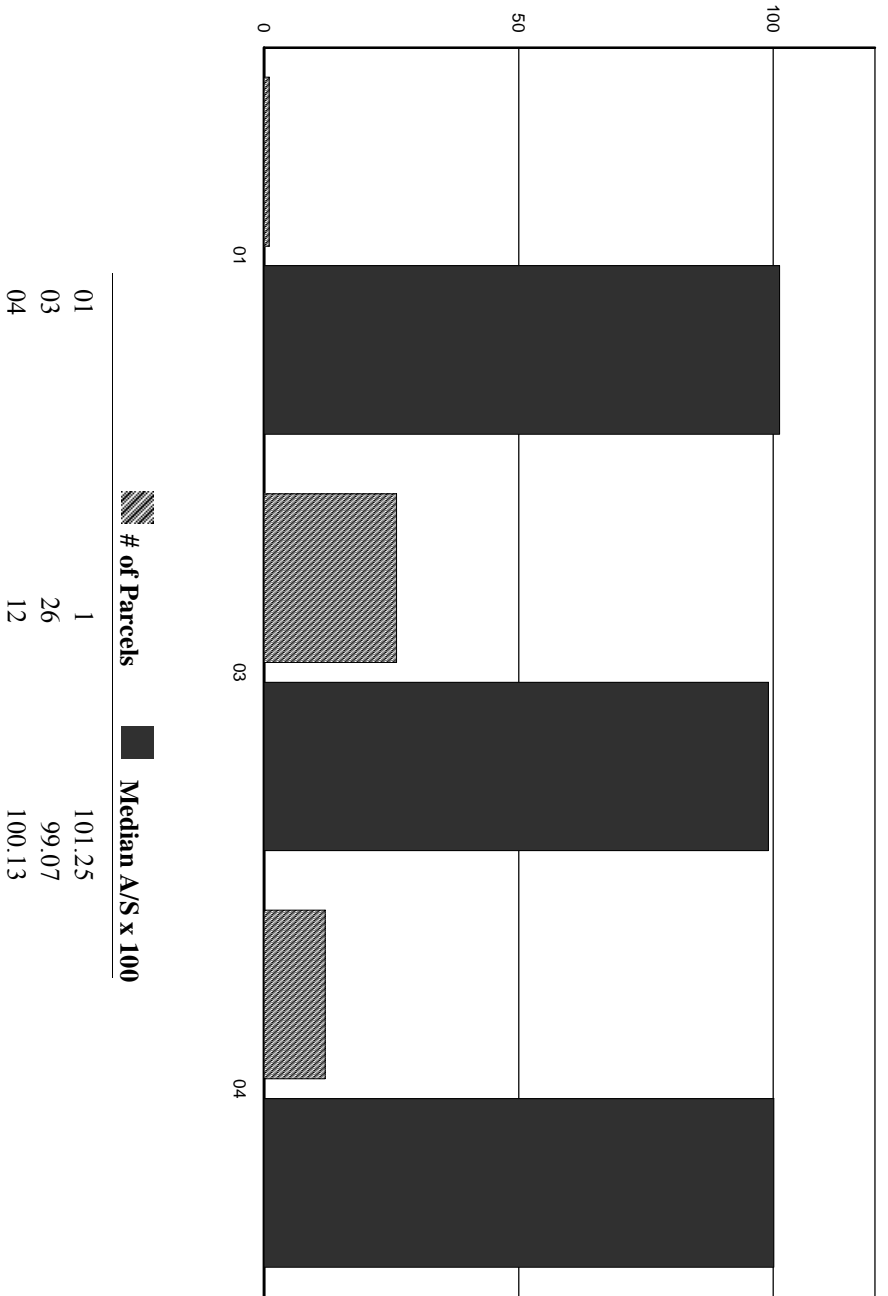


Hebron: Median A/S Ratio by Neighborhood

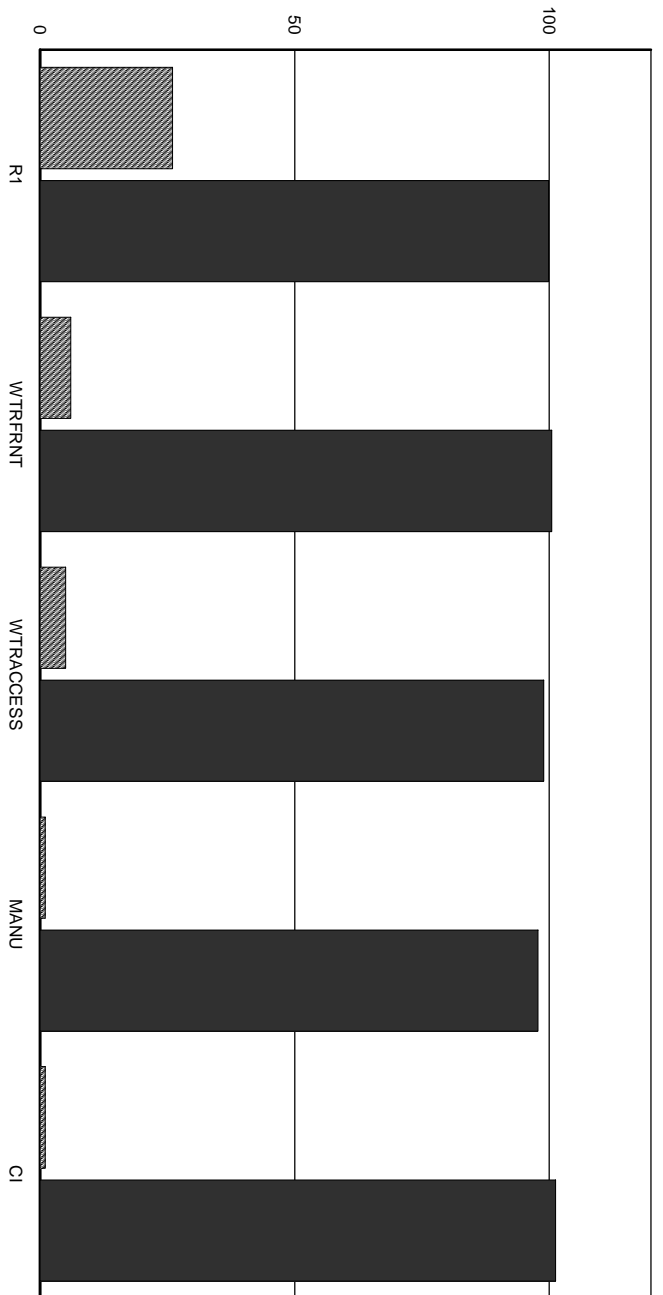


Neighborhood	# of Parcels	Median A/S x 100
N-D	1	100.31
N-E	11	99.28
N-F	17	99.69
N-G	8	100.23
N-I	2	99.38

Hebron: Median A/S Ratio by Zone

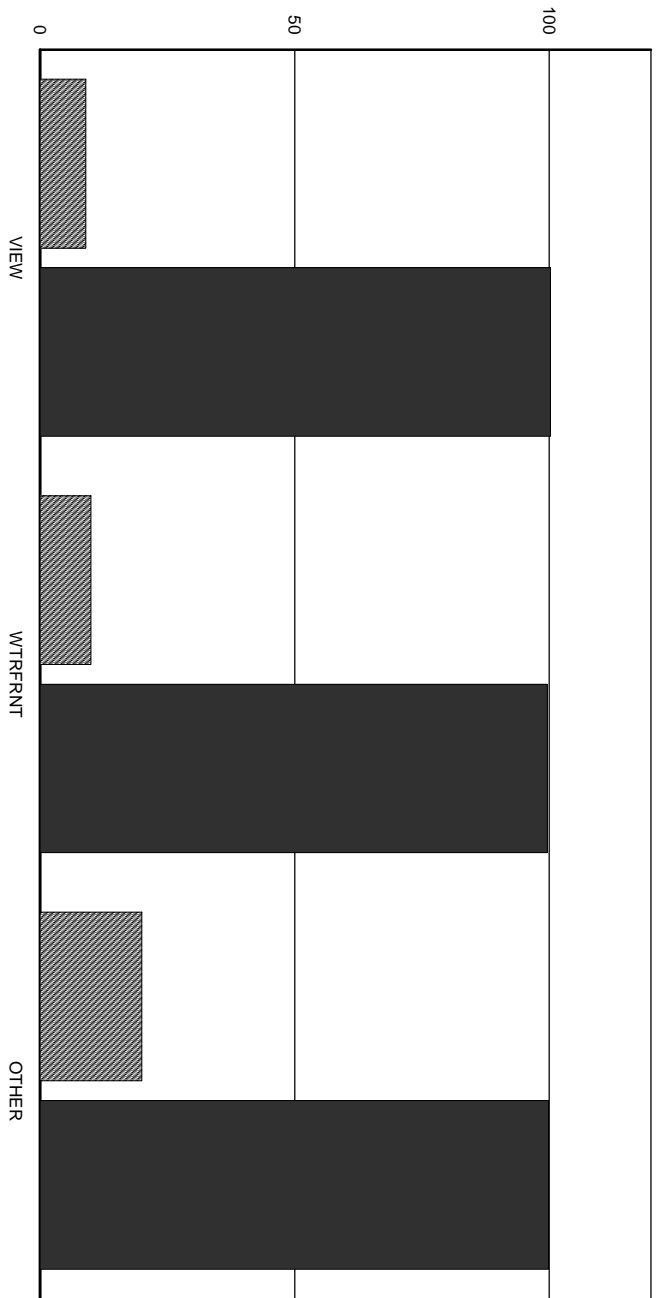


Hebron: Median A/S Ratio by Improved Use



	# of Parcels	Median A/S x 100
R1	26	99.86
WTRFRNT	6	100.51
WTRACCESS	5	98.94
MANU	1	97.77
CI	1	101.25

Hebron: Median A/S Ratio for Views/Waterfront/Other



	# of Parcels	Median A/S x 100
VIEW	9	100.25
WTRFRNT	10	99.65
OTHER	20	99.86

Sales Analysis Results
Hebron -- 08/09/2011

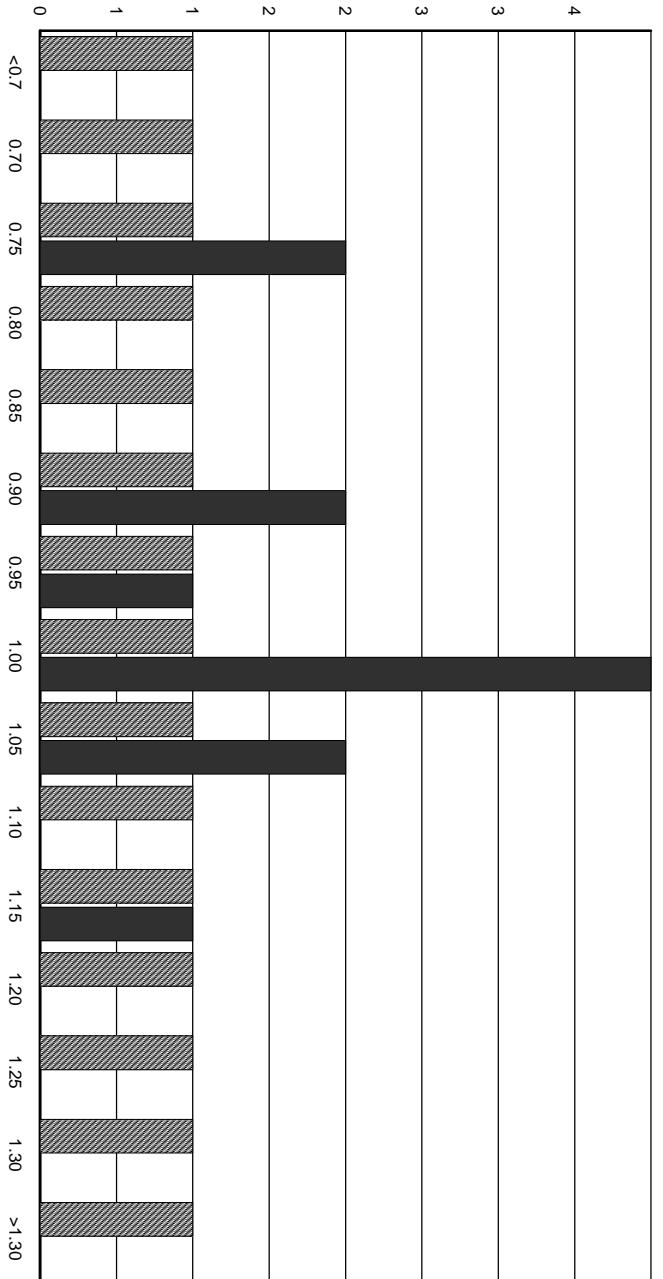
Sales Analysis Statistics			
Number of Sales:	12	Mean Sales Ratio:	0.9597
Minimum Sales Ratio:	0.7441	Median Sales Ratio:	0.9893
Maximum Sales Ratio:	1.1263	Standard Deviation:	0.1108
Aggregate Sales Ratio:	0.9241	Coefficient of Dispersion:	8.4947
		Price Related Differential:	1.0386

Sales Analysis Criteria	
Sold: 1/1/2009 - 06/15/2011	Sale Ratios: 0.000 - 999.999
Building Value: 0 - 99999999	Bldg Eff. Area: 0 - 99999999
Land Value: 0 - 99999999	Land Use: ALL
Current Use CR: 0 - 99999999	Acres: 0 - 99999999
Year Built: 1600 - 2011	Trend: -0.2% Relative to 4/1/2011
Story Height: ALL	Neighborhood: ALL
Base Rate: ALL	Zone: ALL
Qualified: YES	Unqualified: NO
Improved: NO	Vacant: YES
View: All	Waterfront: All
Include Comm./Ind./Util.: YES	

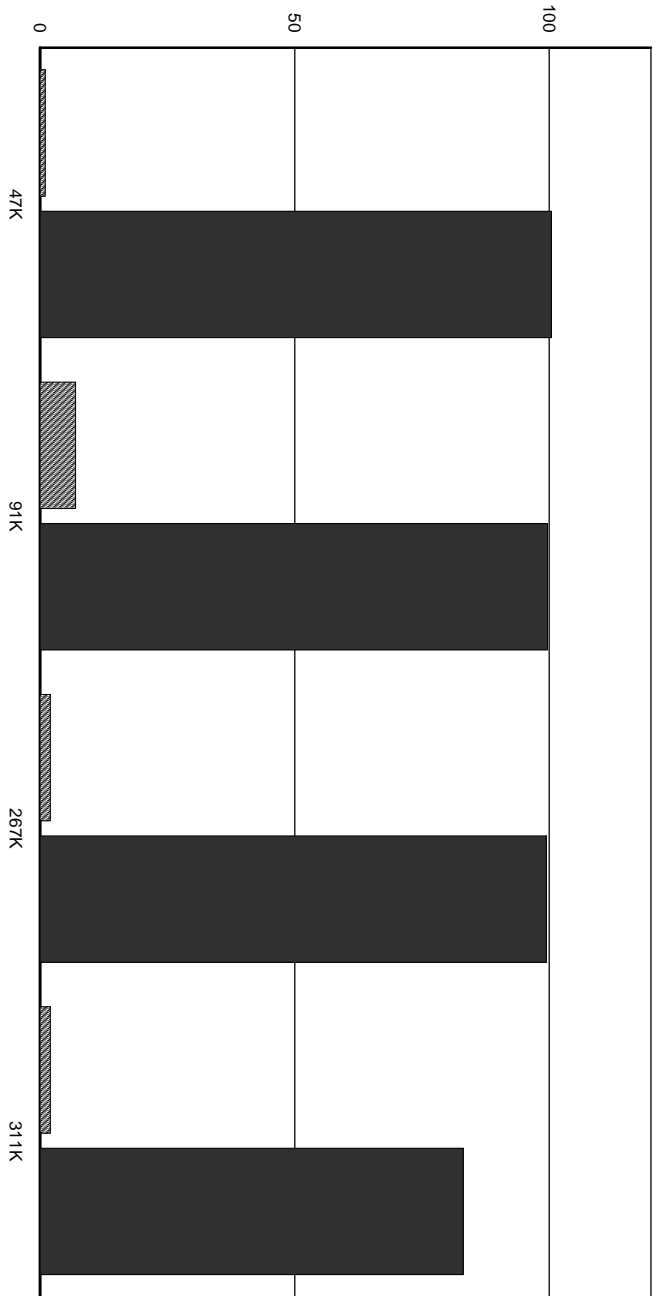
Hebron Sales Analysis Report

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
									Eff. Area		Sale Date			Grantor	
0.917	000018	000030	000006	03	5.91	R1	G			\$ 290,360	\$ 266,300	V	Q	KILL MOUNTAIN REALTY L	\$ 270,100
0.972	000018	000030	000012	03	2.31	R1	G			\$ 262,350	\$ 255,000	V	Q	KILL MOUNTAIN REALTY L	\$ 273,500
0.997	000017	0000DW	000004	03	2.15	R1	F			\$ 58,080	\$ 57,900	V	Q	DUCKWORTH, EDITH E.	\$ 64,700
0.744	000018	0000MF	000007	03	231.80	R1	F			\$ 310,706	\$ 231,200	V	Q	ENGELBERG, MARK E	\$ 159,200
1.042	000008	000001	000001	03	3.00	R1	F			\$ 55,583	\$ 57,900	V	Q	RAMSAY, JR.SHERBURN C	\$ 71,700
1.005	000001	0000BR	000004	03	2.32	R1	E			\$ 31,552	\$ 31,700	V	Q	DELAGE, NEAL R	\$ 43,200
1.016	000018	000030	000007	03	3.86	R1	G			\$ 256,360	\$ 260,500	V	Q	RADIUS REALTY GROUP II	\$ 263,800
1.126	000008	000006	000002	03	4.61	R1	E			\$ 59,400	\$ 66,900	V	Q	DOUBLE E LAND LLC	\$ 0
0.900	000017	0000DW	000004	03	2.15	R1	F			\$ 64,350	\$ 57,900	V	Q	COWERN FAMILY PROPERTY	\$ 64,700
0.774	000008	000006	000001	03	3.77	R1	E			\$ 84,150	\$ 65,100	V	Q	DOUBLE E LAND LLC	\$ 0
1.043	000001	000013	000001	03	2.51	R1	F			\$ 55,440	\$ 57,800	V	Q	CONVEX, LLC	\$ 65,300
0.982	00019A	0000BW	000039	04	0.25	RIA	E			\$ 70,280	\$ 69,000	V	Q	SIMMONS, WILLIAM R	\$ 71,300

Hebron: Distribution of Sale Ratios

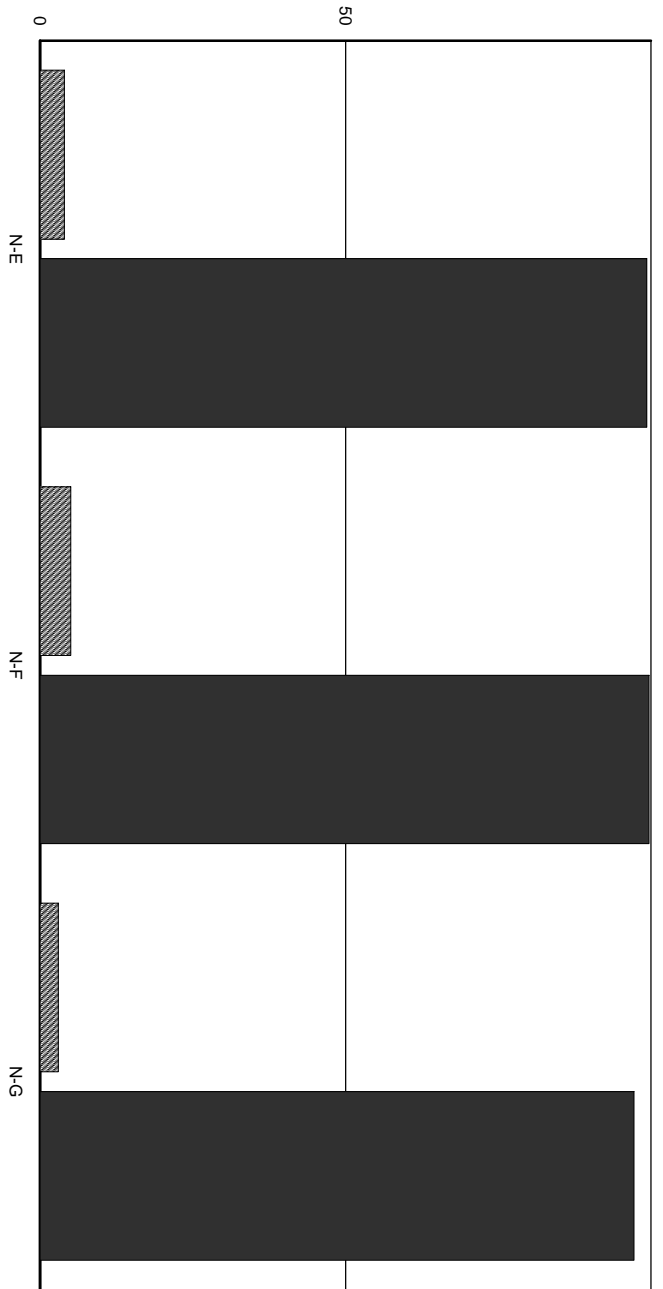


Hebron: Median A/S Ratio by Sale Price



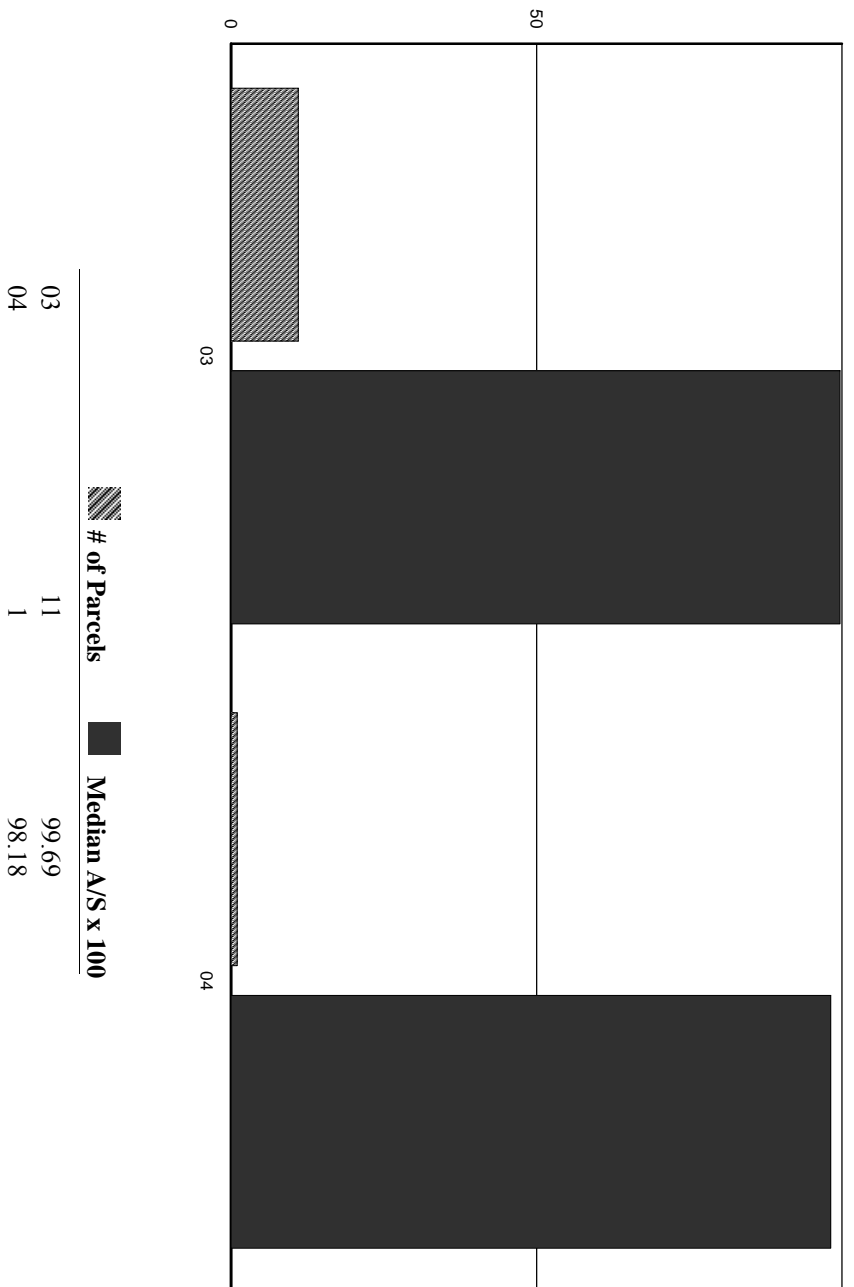
# of Parcels	Median A/S x 100
47K	1
91K	7
267K	2
311K	2

Hebron: Median A/S Ratio by Neighborhood

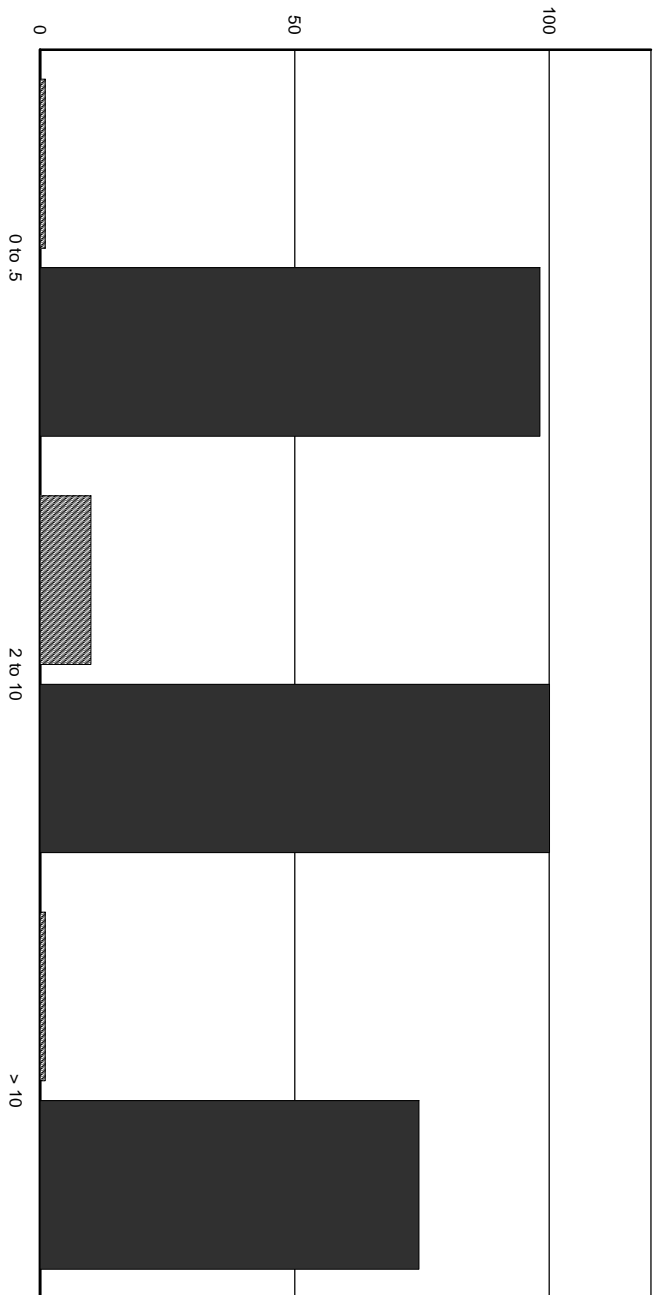


	# of Parcels	Median A/S x 100
N-E	4	99.32
N-F	5	99.69
N-G	3	97.20

Hebron: Median A/S Ratio by Zone

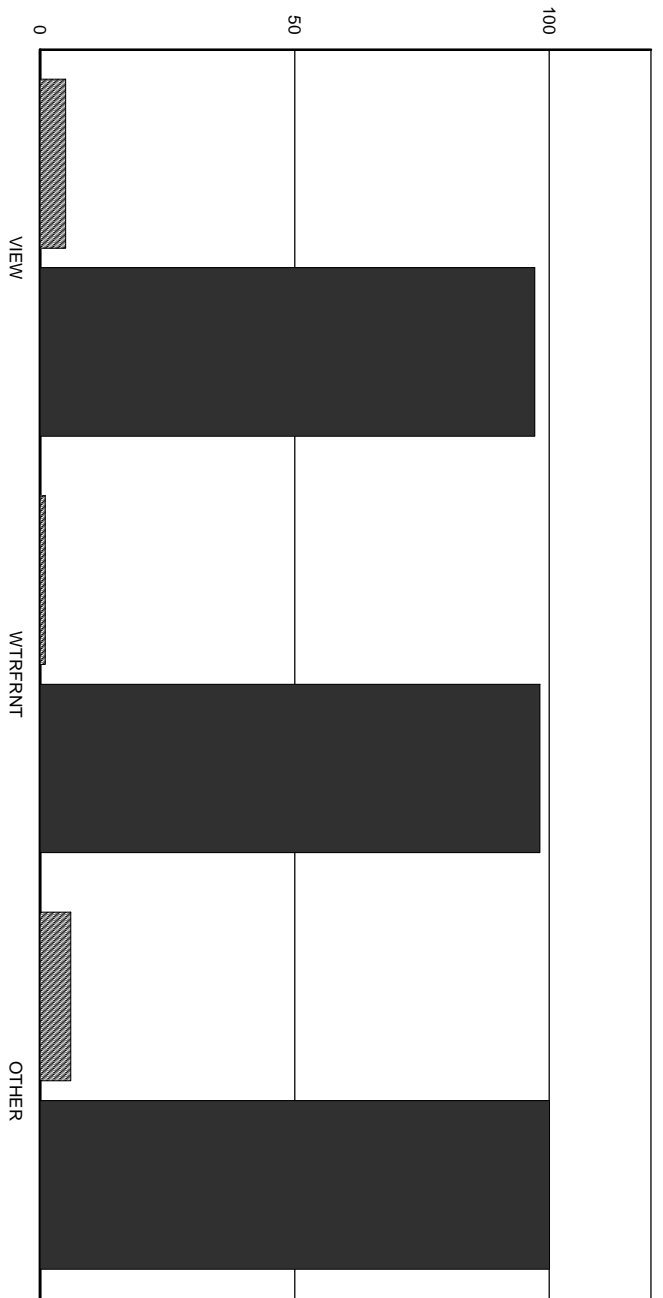


Hebron: Median A/S Ratio by Acreage



Acreage	# of Parcels	Median A/S x 100
0 to .5	1	98.18
.5 to 2	10	100.08
2 to 10	1	74.41
> 10	1	74.41

Hebron: Median A/S Ratio for Views/Waterfront/Other



	# of Parcels	Median A/S x 100
VIEW	5	97.20
WTRFRNT	1	98.18
OTHER	6	100.08

OWNER INFORMATION		SALES HISTORY					
Date	Book	Page	Type	Price	Grantor		
11/17/2010	3749	0844	Q V	56,000	CONVEX, LLC		
08/27/2004	3043	621	Q V	79,900	MARKERT,		

FISHER, LORRAINE
 PO BOX 329
 ALLENWOOD, NJ 08720

LISTING HISTORY
 03/22/11 MSUR
 02/08/07 CMSL
 01/28/02 MF-V

NOTES
 LOT 1 BODIE SUBD. ALSO FRONTS ON GEORGE ROAD; 3/11 HSE SITE
 CLEARED & DW ROUGHED;

EXTRA FEATURES VALUATION

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

MUNICIPAL SOFTWARE BY AVITAR
HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)	
2010	2011
Building: \$ 0	\$ 0
Features: \$ 0	\$ 0
Land: \$ 65,300	\$ 57,800
PARCEL TOTAL	
\$ 65,300	\$ 57,800

LAND VALUATION

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: Driveway: Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000 ac	73,500	F	110	100	100	100	95 -- ROLLING	75	57,600	0	N	57,600	UND/CLR
1F RES	0.508 ac	x 1,800	X	100				95 -- ROLLING	25	200	0	N	200	WET AREAS
	2.508 ac									57,800			57,800	

OWNER INFORMATION		SALES HISTORY				PRICE GRANTOR	
Date	Book	Page	Type	Price	Grantor		
09/07/2010	3728	0320	Q V	32,000	DELAGUE, NEAL R		
10/16/2002	2724	0693	U V 24	30,000	HUMPHRIES, JOHN &		

AMHERST, NH 03031-1903

LISTING HISTORY

03/22/11 MSUR
 09/03/04 CMHC
 01/22/02 MF-V

NOTES
 LOT 4 RTE 3A; LCOND=100 -30% UND -20 WET/LEDGE = 50; 3/11; WOODED;
 SLOPES UP FROM ROAD; DRAINAGE RUNOFF CUTS THRU LOT;

EXTRA FEATURES VALUATION

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

Feature Type	Units	Length	Width	Size	Adj	Rate	Cond	Market Value	Notes

VALUE SUMMARY (BASE YEAR 2011)		
	2010	2011
Building:	\$ 0	\$ 0
Features:	\$ 0	\$ 0
Land:	\$ 43,200	\$ 31,700
PARCEL TOTAL		

\$ 43,200	\$ 31,700
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LAND VALUATION

Zone:	RURAL DISTRICT	Minimum Acreage:	2.00	Minimum Frontage:	150	Site:	Driveway:	Road:	PAVED					
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000 ac	73,500	E	100	100	100	100	95 -- ROLLING	45	31,400	0	N	31,400	C NOTES
1F RES	0.320 ac	x 1,800	X	100				90 -- MODERATE	50	300	0	N	300	WET AREAS
	2.320 ac									31,700			31,700	

OWNER INFORMATION		SALES HISTORY				
Date	Book	Page	Type	Price	Grantor	
03/30/2010	3688	0904	Q V	57,067	RAMSAY,	
VAN STELTEN, JOHN T. VAN STELTEN, LINDA M. 279 PINNACLE HILL ROAD NEW HAMPTON, NH 03256						

LISTING HISTORY		NOTES	
03/22/11	MSUR	3/11;	WOODED - MOSTLY LEVEL W/ROAD
05/02/08	MVSL		

EXTRA FEATURES VALUATION		MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units Length x Width Size Adj	Rate	Cond Market Value Notes
HEBRON ASSESSING OFFICE			

VALUE SUMMARY (BASE YEAR 2011)			
Building:	2010	2011	
Features:	\$ 0	\$ 0	
Land:	\$ 71,700	\$ 57,900	
PARCEL TOTAL			
	\$ 71,700	\$ 57,900	

LAND VALUATION												
Zone: RURAL DISTRICT						Minimum Acreage: 2.00			Minimum Frontage: 150			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value Notes
1F RES	2,000 ac	73,500	F	110	100	100	100	100 -- MILD	70	56,600	0 N	56,600 UND
1F RES	1,000 ac	x 1,800	X	100				95 -- ROLLING	75	1,300	0 N	1,300 WET AREAS
											3,000 ac	57,900

Site:		Driveway:		Road:	

OWNER INFORMATION		SALES HISTORY				PRICE GRANTOR
Date	Book	Page	Type	Price		
11/15/2010	3748	997	Q V	85,000	DOUBLE E LAND LLC	

GEORGE, DONALD
 GEORGE, LINDA J
 566 BLAKE ROAD
 NEW HAMPTON, NH 03556

LISTING HISTORY

NOTES

3/11: UND/CRL: PLAN #13870; PSNH EASEMENT THRU REAR; 90+ DEG PART
 BLOCKED HILL/VALLEY VU;



MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes

VALUE SUMMARY (BASE YEAR 2011)

2011	
Building:	\$ 0
Features:	\$ 0
Land:	\$ 65,100
PARCEL TOTAL	
	\$ 65,100

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150

Site: _____ Driveway: _____ Road: GRAVEL

LAND VALUATION

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000	73,500	E	100	100	95	100	100 -- MILD	75	52,400	0	N	52,400	UND/CLR
1F RES	1,770	x 1,800	X	100				95 -- ROLLING	90	2,700	0	N	2,700	P-LINE ROW
1F RES	1,000	x 100,000	X	100					10	10,000	0	N	10,000	90+ HILL/VALLEYVU
													3.770 ac	65,100

PERMITS

Date Permit ID Permit Type Notes

OWNER INFORMATION
GEORGE, DONALD
 GEORGE, LINDA J
 566 BLAKE ROAD
 NEW HAMPTON, NH 03556

TAXABLE DISTRICTS

District Percentage

BUILDING DESCRIPTION							
Roof:	Bedrms:	Heat:	Yr. Built:				
Ext:	Baths:	Quality:	Model:				
Int:	Fixtures:	Com. Wall:	Condition:				
Floor:	A/C:	Stories:	Base Type:				
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BUILDING SUB AREA DETAILS

BUILDING MARKET COST NEW & DEPRECIATION					
Normal	Physical	Functional	Economic	Temporary	Total Dpr.
%					%

OWNER INFORMATION		SALES HISTORY				Price	Grantor
Date	Book	Page	Type				
11/01/2010	3744	718	Q V		60,000	DOUBLE E LAND LLC	

MC GUINNESS, JAMES B
 MCGUINNESS, THERESA A
 53 PARK STREET
 DANVERS, MA 01923

LISTING HISTORY

03/24/11 JBPL
 03/22/11 MSUR

NOTES

3/11: UND/CLR: PLAN 13870: ROW THRU PROPERTY FOR FUTURE ROAD; HAS SEPTIC AND CAMPER AFTER 11/10 SALE; NO POWER YET - POLE LOCATIONS FLAGGED; 90+ DEG PART BLOCKED HILL/VALLEY VU; CAMPER= '06 "SKYLINE LAKEVIEW";

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
CAMPER	355	1 x 355	100	20.00	60	4,260	SHAPE
						4,300	

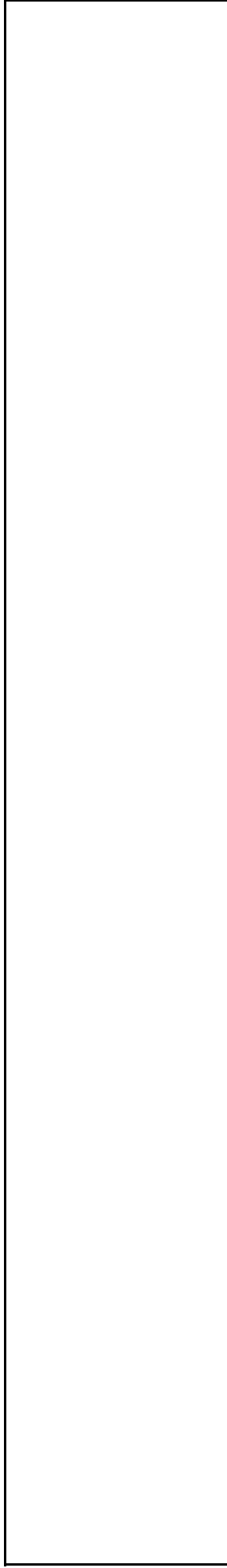
VALUE SUMMARY (BASE YEAR 2011)

2011	
Building:	\$ 0
Features:	\$ 4,300
Land:	\$ 66,900
PARCEL TOTAL	\$ 71,200

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: Driveway: Road: GRAVEL

LAND VALUATION

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	2,000	73,500	E	100	100	95	100	100 -- MILD	75	52,400	0	N	52,400	PART UND/ROW
IF RES	2,614	x 1,800	X	100				95 -- ROLLING	100	4,500	0	N	4,500	
IF RES	1,000	x 100,000	X	100					10	10,000	0	N	10,000	90+ HILL/VALLEYVU
											4,614 ac	66,900		



OWNER INFORMATION		SALES HISTORY					
Date	Book	Page	Type	Price	Grantor		
11/01/2010	3744	0670	Q V	65,000	COWERN FAMILY		
12/23/2009	3670	0583	Q V	60,000	DUCKWORTH, EDITH		

LISTING HISTORY **NOTES**

03/22/11 MSUR UND/WDS; PRIVATE ROAD; 3/11 CLEARED AREA; SLOPES OFF TO REAR;
 05/14/02 MF-V DEED RESTRICTIONS;

EXTRA FEATURES VALUATION **MUNICIPAL SOFTWARE BY AVITAR**

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

Building:	2010	2011
Features:	\$ 0	\$ 0
Land:	\$ 64,700	\$ 57,900
PARCEL TOTAL		

		\$ 64,700		\$ 57,900
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LAND VALUATION

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: Driveway: Road: GRAVEL

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000	73,500	F	110	100	95	100	100 -- MILD	75	57,600	0	N	57,600	UND/CLR
1F RES	0.150	x 1,800	X	100				95 -- ROLLING	100	300	0	N	300	
	2.150									57,900			57,900	

OWNER INFORMATION		SALES HISTORY				PRICE GRANTOR	
Date	Book	Page	Type	Price	Grantor		
04/09/2009	3598	0794	Q V	305,000	KILL MOUNTAIN		

LISTING HISTORY		NOTES	
03/22/11	MSUR	LEDGE = CTD;	
07/23/10	KCUR		
06/16/09	GRAR		
05/01/08	MV/SR		
08/23/07	CMSR		

EXTRA FEATURES VALUATION

Feature Type	Units	Length	x	Width	Size	Adj	Rate	Cond	Market Value	Notes
<p>MUNICIPAL SOFTWARE BY AVITAR</p> <p>HEBRON ASSESSING OFFICE</p>										

VALUE SUMMARY (BASE YEAR 2011)		
	2010	2011
Building:	\$ 0	\$ 0
Features:	-\$ 30,000	\$ 0
Land:	\$ 300,100	\$ 266,300
PARCEL TOTAL		

	\$ 270,100	\$ 266,300
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LAND VALUATION

Zone:	RURAL DISTRICT	Minimum Acreage:	2.00	Minimum Frontage:	150	Site:	Driveway:	Road:	PAVED					
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000 ac	73,500	G	120	100	100	100	95 -- ROLLING	60	50,300	0	N	50,300	UND/CLR/CTD
1F RES	3,906 ac	x 1,800	X	100				85 -- STEEP	100	6,000	0	N	6,000	TOPO
1F RES	1,000 vu	x 100,000	X	100					210	210,000	0	N	210,000	160+LAKE/MTN VU
	5.906 ac									266,300			266,300	

OWNER INFORMATION		SALES HISTORY				GRANTOR	
Date	Book	Page	Type	Price	Grantor		
09/10/2010	3729	0568	Q V	260,000	RADIUS REALTY		
03/26/2010	3688	0383	U V 51	918,000	KILL MOUNTAIN		

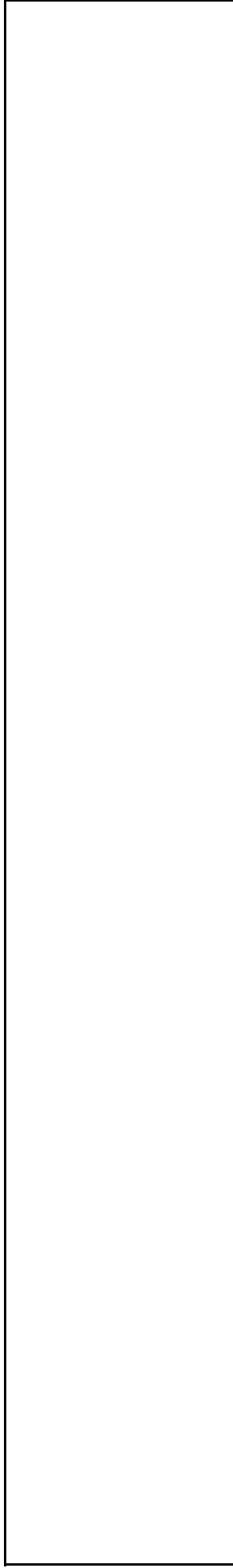
LISTING HISTORY		NOTES	
03/22/11	MSUR	3/11: EST WELL DRILLED & SOME SITE WORK STARTED=PART UND; CK	
06/16/09	GRAR	2012 FOR NEW HSE;	
05/01/08	MVSL		
08/23/07	CMISL		

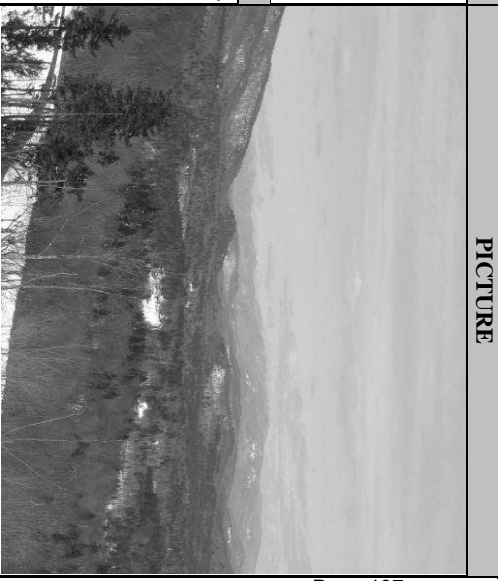
EXTRA FEATURES VALUATION		MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units Length x Width Size Adj	Rate	Cond Market Value Notes
HEBRON ASSESSING OFFICE			

VALUE SUMMARY (BASE YEAR 2011)	
	2010
Building:	\$ 0
Features:	-\$ 29,300
Land:	\$ 293,600
PARCEL TOTAL	
	\$ 264,300
	\$ 260,500

LAND VALUATION	
Zone: RURAL DISTRICT	Minimum Acreage: 2.00 Minimum Frontage: 150
Site:	Site: PAVED
Driveway:	Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000	73,500	G	120	100	100	100	90-- MODERATE	60	47,600	0	N	47,600	PART UND/CLR/CTD
1F RES	1,864	x 1,800	X	100				85-- STEEP	100	2,900	0	N	2,900	TOPO
1F RES	1,000	x 100,000	X	100					210	210,000	0	N	210,000	VU
3.864 ac													260,500	



OWNER INFORMATION		SALES HISTORY				GRANTOR
Date	Book	Page	Type	Price		
THOMPSON, JR., CARL A.						
THOMPSON, MAUREEN A.						
67 OLD FARM ROAD						
NEEDHAM, MA 02492						
LISTING HISTORY		NOTES				
03/22/11	MSUR	4/09 LOT NO LONGER IN "B" PHASE: VU=300 -20% (UND SITE)=240; ACREAGE				
06/19/09	GRAR	ADJ PER SURVEY 4/10; ACCESS VIA ROW OVER PAPER STREET;				
08/23/07	CMSR					

EXTRA FEATURES VALUATION

Feature Type	Units	Length	x Width	Size Adj	Rate	Cond	Market Value	Notes

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 0	\$ 0
Features:	-\$ 3,700	\$ 0
Land:	\$ 277,700	\$ 255,000
PARCEL TOTAL		
	\$ 274,000	\$ 255,000

LAND VALUATION

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: _____ Driveway: _____ Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	1,000	72,000	G	120	100	100	100	95 -- ROLLING	40	32,800	0	N	32,800	UND/CLR/CTD/ACC
1F RES	1,309		ac	X	1,800	X	100	95 -- ROLLING	100	2,200	0	N	2,200	
1F RES	1,000		vu	X	100,000	X	100		220	220,000	0	N	220,000	180+MTN LK VU
											2,309 ac	255,000		

OWNER INFORMATION

DELAGE, NEAL R.

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
03/29/2010	3688	0628	Q V	319,000	ENGELBERG, MARK E

41 BUTTERNUT RIDGE

HEBRON, NH 03241

NOTES

VACANT, WOODED; 7/10: ALL INFO EST DUE TO GATED & POSTED;

LISTING HISTORY

07/23/10 KCUR
 12/02/03 BNUL
 06/18/02 MF-V

EXTRA FEATURES VALUATION

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 0	\$ 0
Features:	\$ 0	\$ 0
Land:	\$ 77,610	\$ 62,434
PARCEL TOTAL		

	\$ 77,610	\$ 62,434
--	-----------	-----------

LAND VALUATION

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: Driveway: Road: GRAVEL

Land Type Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes

IF RES	2,000 ac	73,500 F	110	100	95	100	95--	ROLLING	70	51,100	0 N	51,100	UND/WDS/ROW
UNMNGD HARDWD	147,000 ac	x 1,800 X	50						100	132,300	25 Y	7,938	
UNMNGD OTHER	49,800 ac	x 1,800 X	50						100	44,800	25 Y	2,868	
UNPRODUCTIVE	33,000 ac	x 1,800 X	50						10	3,000	100 Y	528	PLE
	231,800 ac									231,200		62,434	

OWNER INFORMATION

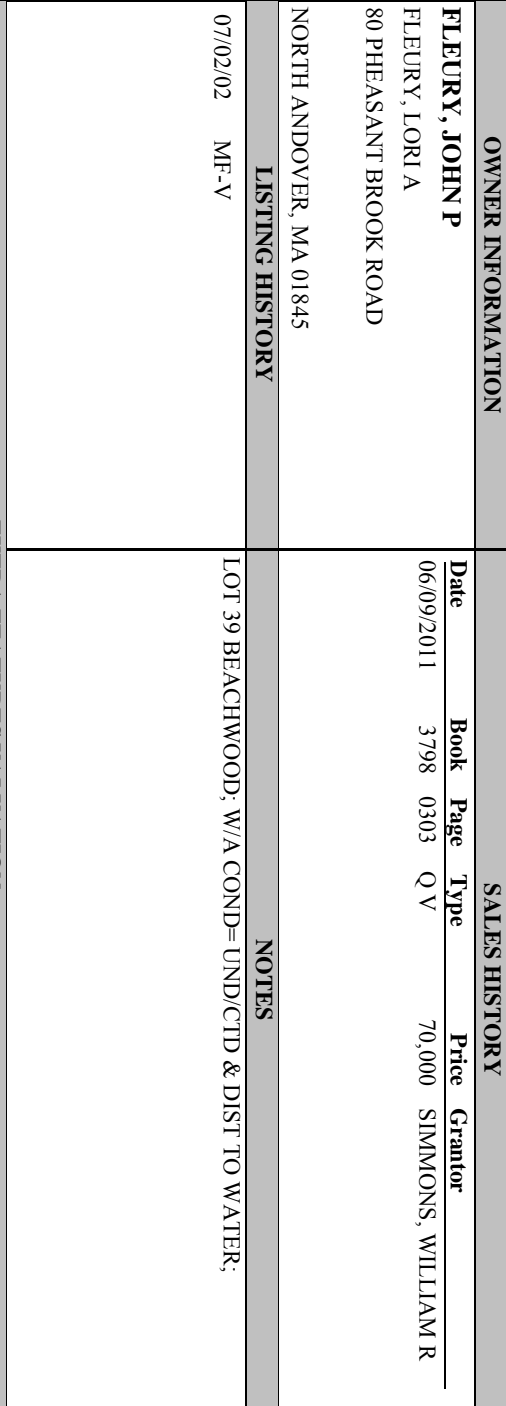
FLEURY, JOHN P
 FLEURY, LORI A
 80 PHEASANT BROOK ROAD
 NORTH ANDOVER, MA 01845

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
06/09/2011	3798	0303	Q V	70,000	SIMMONS, WILLIAM R

NOTES

07/02/02 MF-V LOT 39 BEACHWOOD, W/A COND= UND/CTD & DIST TO WATER;



MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 0	\$ 0
Features:	\$ 0	\$ 0
Land:	\$ 71,300	\$ 69,000
PARCEL TOTAL		

	\$ 71,300	\$ 69,000
--	-----------	-----------

LAND VALUATION

Zone: LAKE DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: Drieway: Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes		
1F RES WTR ACS	0.250 ac	45,000	E	100	100	100	100	100	--	MILD	70		31,500	0 N	31,500	UND/WDS/CTD
1F RES WTR ACS	1.000 wf	x 750,000	X	100							5		37,500	0 N	37,500	WF
	0.250 ac												69,000		69,000	

Sales Analysis Results
Hebron -- 08/09/2011

Sales Analysis Statistics			
Number of Sales:	27	Mean Sales Ratio:	0.9925
Minimum Sales Ratio:	0.8190	Median Sales Ratio:	1.0003
Maximum Sales Ratio:	1.1373	Standard Deviation:	0.0728
Aggregate Sales Ratio:	0.9942	Coefficient of Dispersion:	4.9279
		Price Related Differential:	0.9983

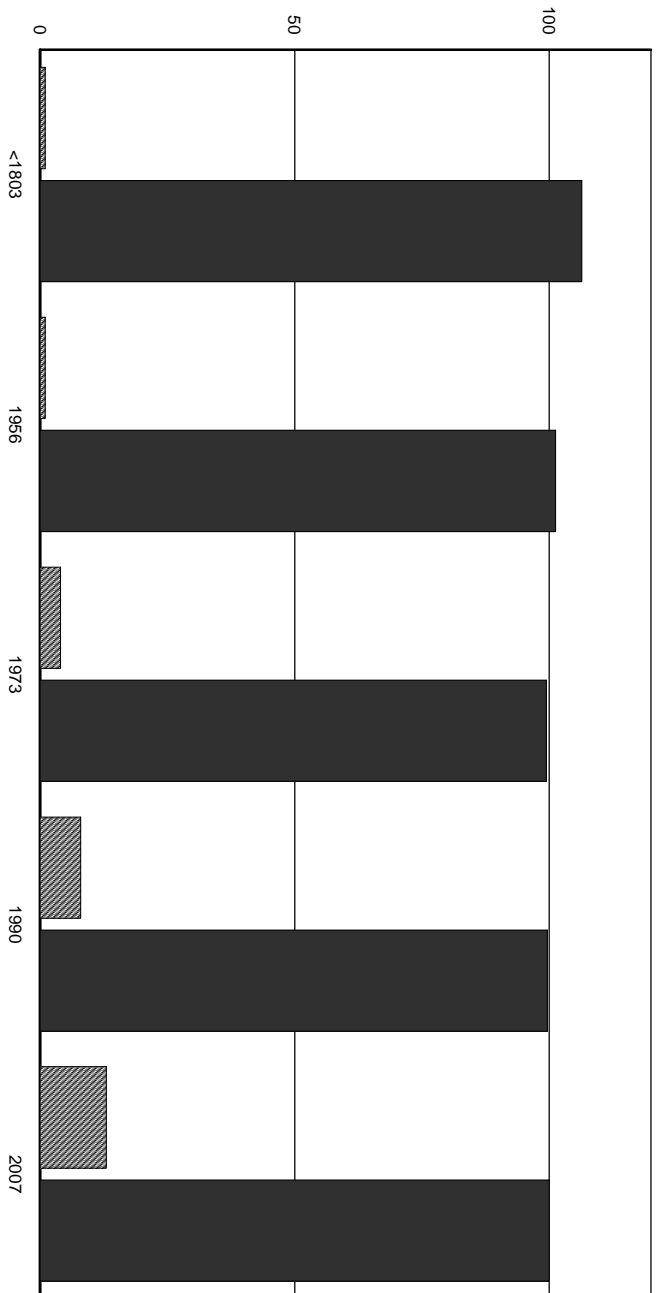
Sales Analysis Criteria	
Sold: 1/1/2009 - 06/15/2011	Sale Ratios: 0.000 - 999.999
Building Value: 0 - 99999999	Bldg Eff. Area: 0 - 99999999
Land Value: 0 - 99999999	Land Use: ALL
Current Use CR: 0 - 99999999	Acres: 0 - 99999999
Year Built: 1600 - 2011	Trend: -0.2% Relative to 4/1/2011
Story Height: ALL	Neighborhood: ALL
Base Rate: ALL	Zone: ALL
Qualified: YES	Unqualified: NO
Improved: YES	Vacant: NO
View: All	Waterfront: All
Include Comm./Ind./Util.: YES	

Hebron Sales Analysis Report

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
										Eff. Area	Sale Date	I	Q		
0.931	000017	0000DW	000003	03	1.98	R1	F	RSA	C	\$ 265,212	\$ 246,900	I	Q	ARTIC REVOCABLE REALTY	\$ 264,500
									2,231		05/11/2009				
1.133	000020	000007	00HS17	03	0.23	R1	G	RCT	D	\$ 403,750	\$ 457,500	I	Q	POLEWARCZYK, BRIAN D	\$ 570,300
									2,946		06/16/2009				
0.993	000007	0000SG	001-07	04	0.88	R1A	E	RSA	C	\$ 397,570	\$ 394,700	I	Q	CARRARA REVOCABLE TRUS	\$ 417,900
									2,836		07/10/2009				
1.003	000007	0000SG	022-07	04	0.68	R1A	F	RSA	D	\$ 370,370	\$ 371,300	I	Q	MURRAY, JOHN F	\$ 425,100
									2,201		09/25/2009				
1.073	000020	000002	000014	03	5.00	R1	F	RSA	D	\$ 279,560	\$ 300,100	I	Q	RAYDEL BUILDERS, LLC	\$ 364,100
									3,162		10/06/2009				
0.968	00018A	000013	000002	04	2.56	R1W	I	RSA	B	\$ 1,648,440	\$ 1,595,100	I	Q	BIRON, PATRICIA A	\$ 1,671,100
									4,871		10/15/2009				
1.000	000008	0000LM	000017	03	5.00	R1	G	RSA	C	\$ 318,120	\$ 318,200	I	Q	MACDOUGALL, BRUCE D	\$ 342,300
									2,664		10/30/2009				
0.819	000009	0006-1	000000	03	2.35	R1	E	RSA	C	\$ 284,970	\$ 233,400	I	Q	HAMBLET, LINDA	\$ 253,600
									2,057		11/02/2009				
1.000	00018A	0000IP	000009	04	0.13	R1W	F	RCP	B	\$ 579,600	\$ 579,700	I	Q	ZEOLIE, JOANNE E	\$ 770,600
									1,147		11/02/2009				
0.930	000020	000007	000003	03	0.23	R1	G	RCT	D	\$ 460,750	\$ 428,300	I	Q	BUSBY, WILLIAM A AND A	\$ 562,600
									2,783		01/13/2010				
1.064	000007	000024	000005	04	0.00	R1	E	RCT	A	\$ 126,360	\$ 134,500	I	Q	NOLAN, MARK & LESLEY	\$ 202,700
									769		02/05/2010				
1.013	000017	000028	000000	01	0.25	CI	F	CST	D	\$ 303,888	\$ 307,700	I	Q	HEBRON COMMON LLC	\$ 312,800
									5,185		03/09/2010				
1.072	000001	0000BR	000002	03	3.39	R1	F	RSA	C	\$ 273,215	\$ 292,900	I	Q	SANTAMARIA, JOSEPH	\$ 326,900
									2,708		04/20/2010				
0.989	000007	0000SG	016-07	04	0.77	R1A	F	RSA	A	\$ 245,000	\$ 242,400	I	Q	DEVINE, DANIEL A & PAU	\$ 259,200
									1,050		06/01/2010				
0.978	000023	000005	000000	03	0.50	R1	E	MHD	A	\$ 161,700	\$ 158,100	I	Q	GIROUARD, JR., GEORGE	\$ 204,200
									2,400		06/03/2010				
1.012	00018A	0000IP	000002	04	0.35	R1W	F	RSA	C	\$ 833,980	\$ 843,900	I	Q	BOLLN, NANCY D	\$ 998,400
									2,210		06/29/2010				
1.010	000020	000002	000009	03	3.50	R1	G	RSA	C	\$ 600,240	\$ 606,500	I	Q	WALL, GERALDINE P - TR	\$ 619,200
									2,647		08/06/2010				
0.833	000018	000030	00HH09	03	27.40	R1	F	RSA	C	\$ 324,720	\$ 270,500	I	Q	SUTHERLAND, BRIAN S	\$ 288,000
									2,001		08/09/2010				
0.938	000020	000BMR	000008	03	4.00	R1	F	RSA	B	\$ 373,920	\$ 350,600	I	Q	GREENHALGH FAMILY REV	\$ 307,400
									2,106		08/13/2010				
0.984	000018	000HCE	000009	03	5.29	R1	F	RSA	C	\$ 389,470	\$ 383,400	I	Q	SHUMWAY, DAVID B	\$ 452,900
									3,664		09/07/2010				

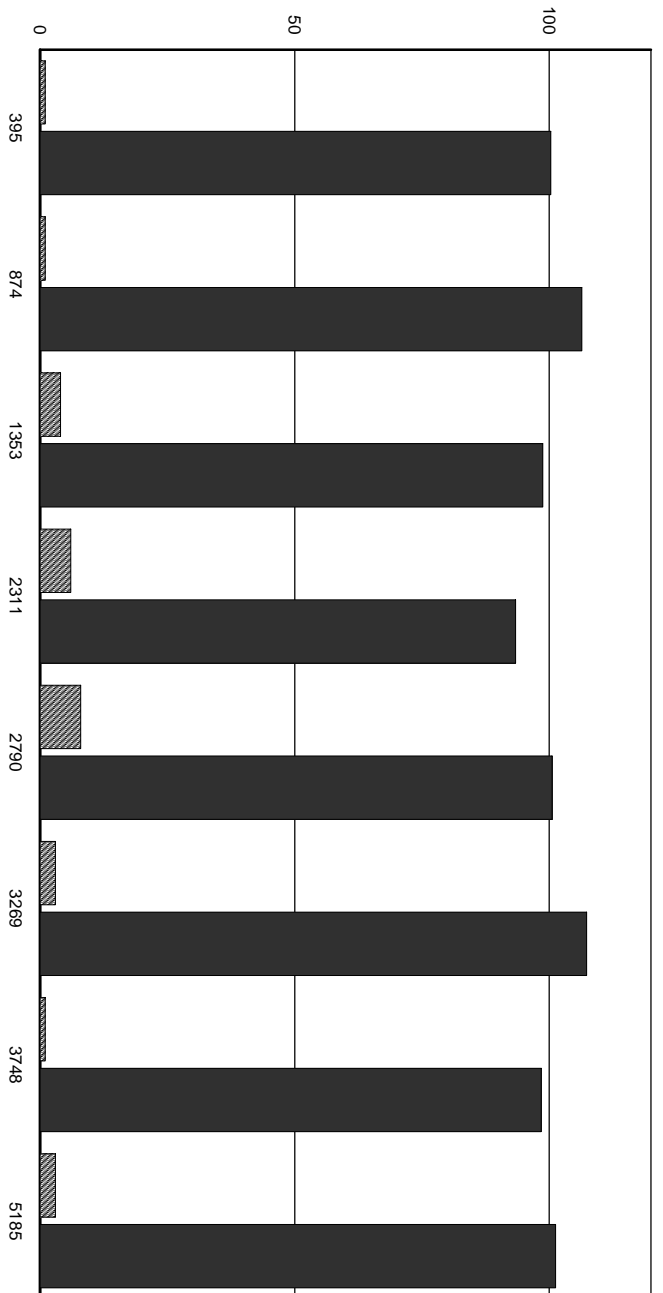
Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
										Eff. Area	Sale Date	Grantor			
1.137	000017	0000SB	000003	03	3.10	R1	E	RSA	D	\$ 211,990	\$ 241,100	I	Q	HYERS, ALBERT E., TRUS	\$ 279,900
1.004	000020	000002	000004	03	5.00	R1	G	RSA	B	\$ 582,920	\$ 585,500	I	Q	RUPLEY, JOSEPH H	\$ 665,500
1.007	000007	000022	000001	04	1.45	R1W	E	RSA	B	\$ 1,089,000	\$ 1,096,700	I	Q	MILLS 2002 REV TRUST,	\$ 1,069,300
1.020	00018A	000013	000003	04	5.10	R1W	I	RSA	B	\$ 1,559,250	\$ 1,590,500	I	Q	WAGNER, RICHARD H	\$ 1,642,300
0.897	000002	000015	000000	03	4.70	R1	E	RSA	A	\$ 198,400	\$ 178,000	I	Q	SUMMERS, ZIVA LEE REV.	\$ 186,400
1.003	00018A	000015	000000	04	4.53	R1W	D	RCP	A	\$ 590,483	\$ 592,300	I	Q	MORRISON, JR. J.P.	\$ 607,500
0.986	00018A	00001P	000024	04	0.16	R1A	F	RCP	A	\$ 250,000	\$ 246,400	I	Q	WILSON, JAMES M	\$ 304,400

Hebron: Median A/S Ratio by Year of Construction



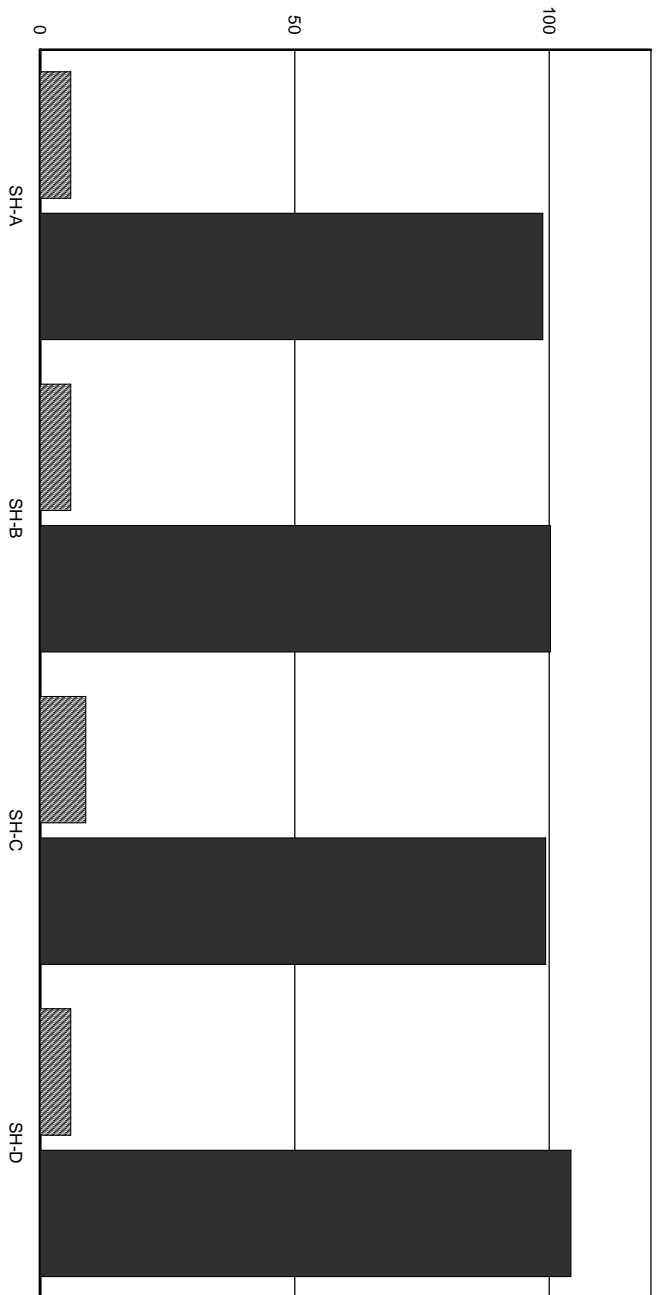
Year	# of Parcels	Median A/S x 100
<1803	1	106.44
1956	4	101.25
1973	8	99.43
1990	13	99.65
2007	13	100.03

Hebron: Median A/S Ratio by Effective Area



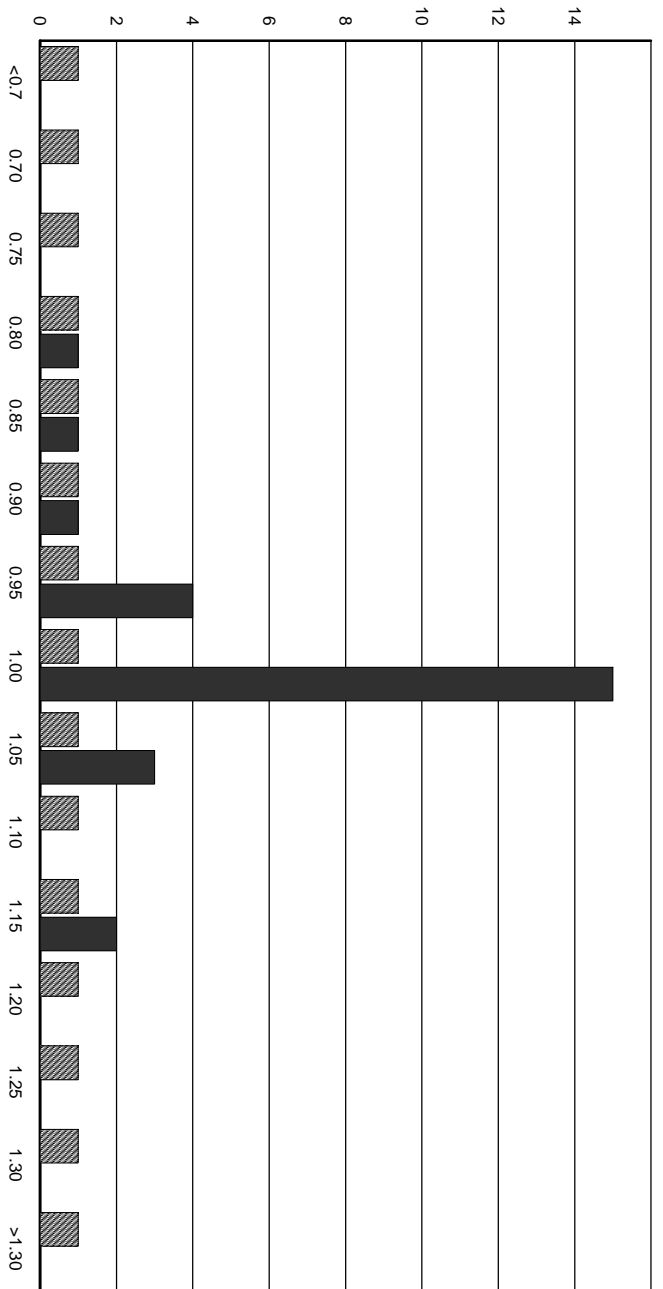
# of Parcels	Median A/S x 100
1	100.31
1	106.44
4	98.75
6	93.43
8	100.57
3	107.35
1	98.44
3	101.25

Hebron: Median A/S Ratio by Story Height

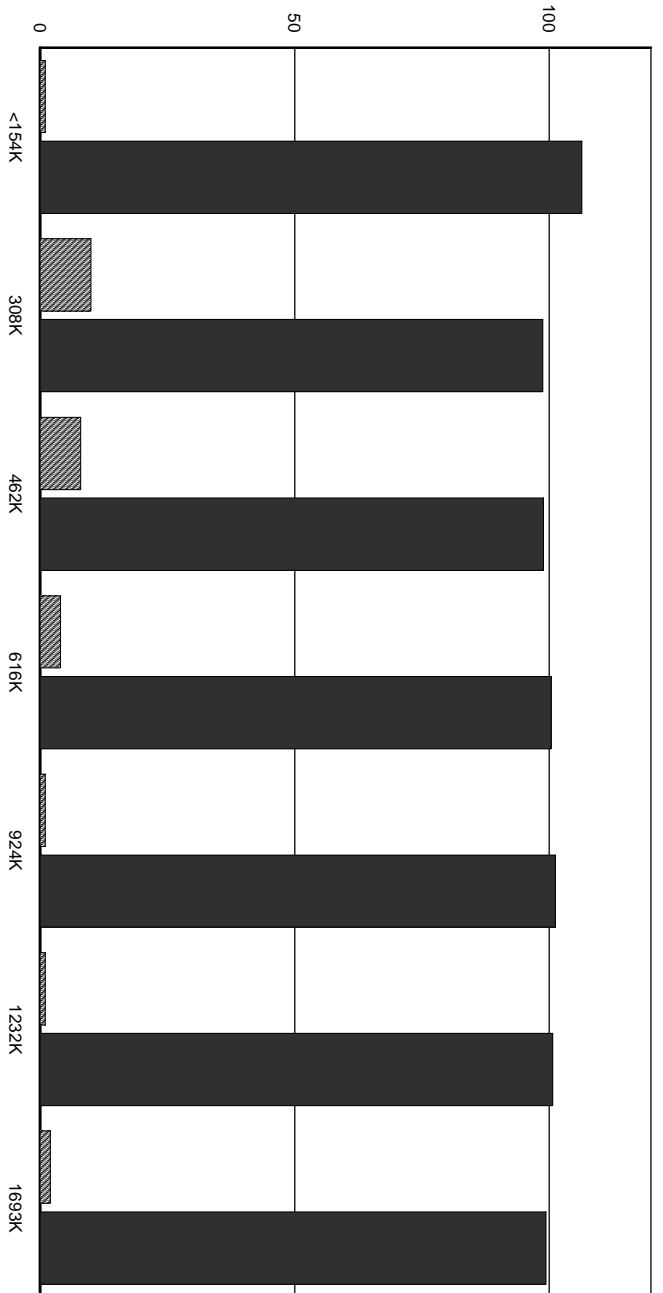


	# of Parcels	Median A/S x 100
SH-A	6	98.75
SH-B	6	100.23
SH-C	9	99.28
SH-D	6	104.30

Hebron: Distribution of Sale Ratios

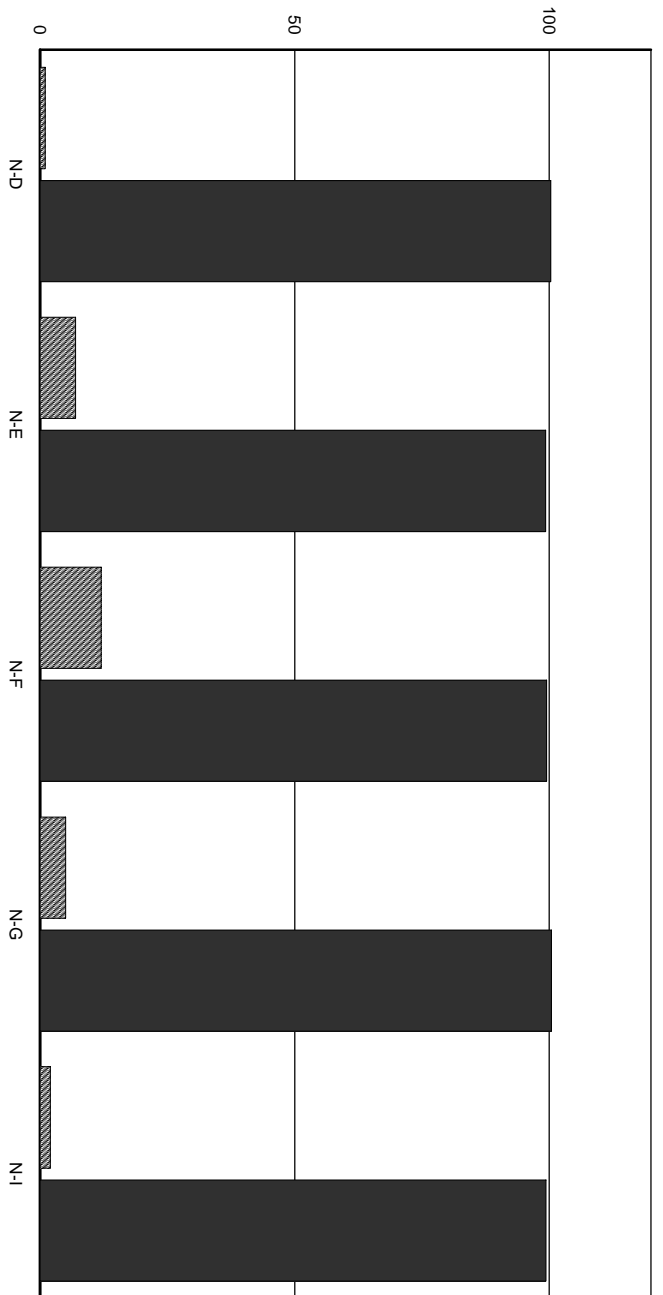


Hebron: Median A/S Ratio by Sale Price



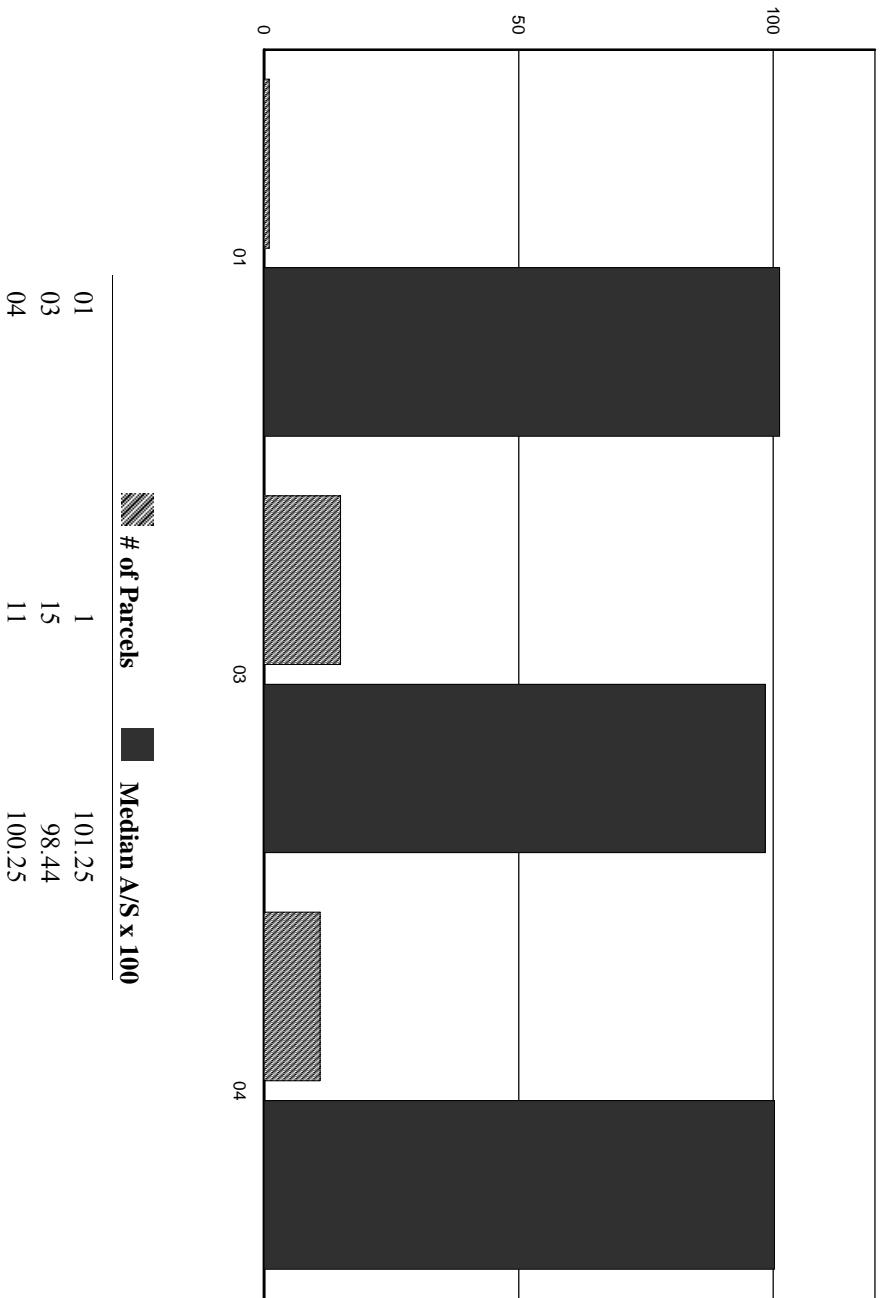
	# of Parcels	Median A/S x 100
<154K	1	106.44
308K	10	98.75
462K	8	98.86
616K	4	100.38
924K	1	101.19
1232K	1	100.71
1693K	2	99.38

Hebron: Median A/S Ratio by Neighborhood

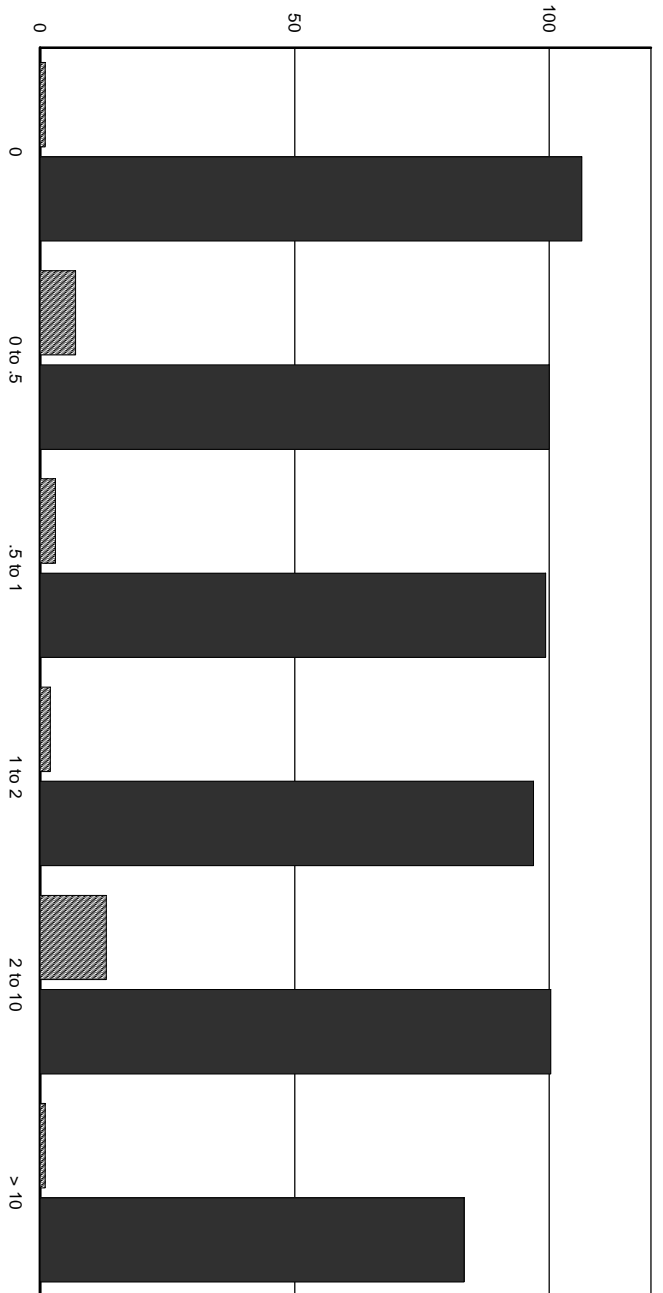


Neighborhood	# of Parcels	Median A/S x 100
N-D	1	100.31
N-E	7	99.28
N-F	12	99.48
N-G	5	100.44
N-I	2	99.38

Hebron: Median A/S Ratio by Zone

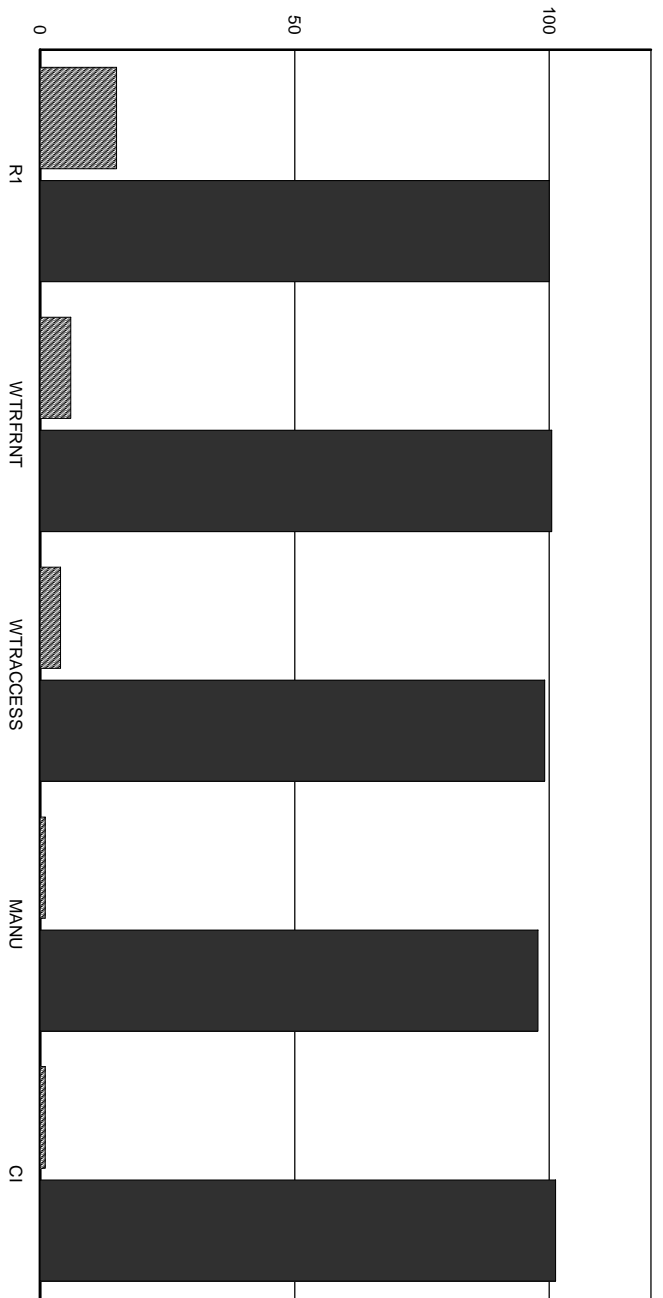


Hebron: Median A/S Ratio by Acreage



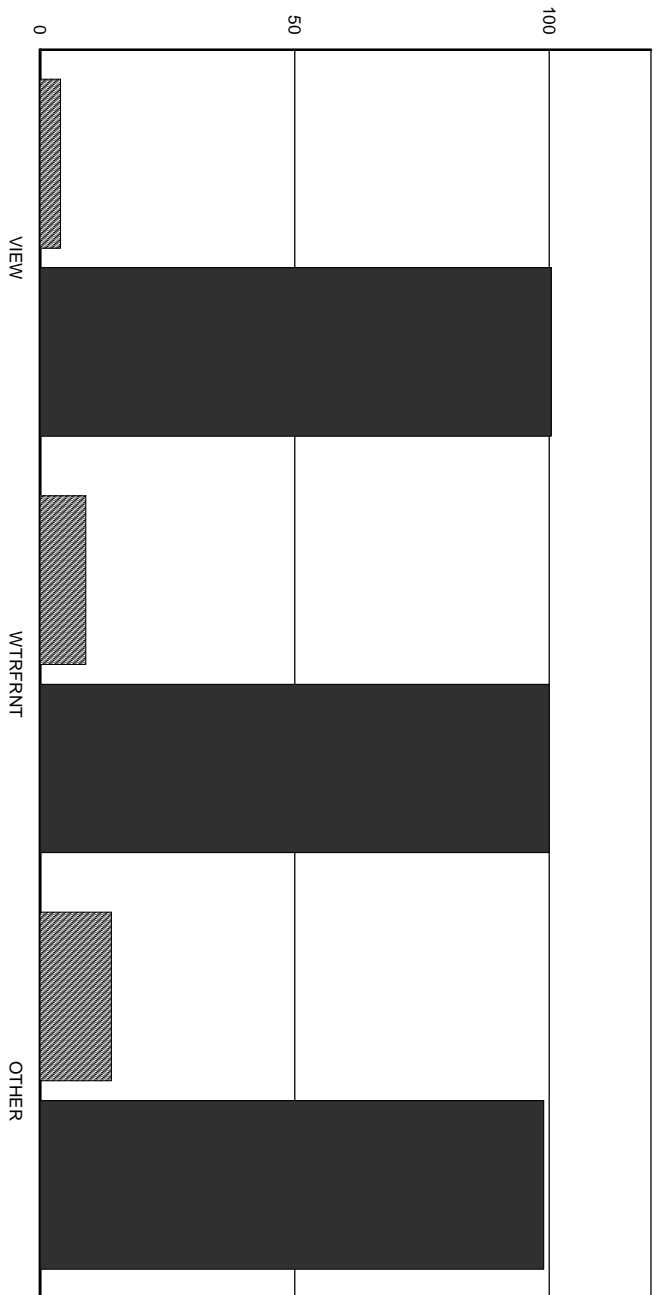
	# of Parcels	Median A/S x 100
0	1	106.44
0 to .5	7	100.02
.5 to 1	3	99.28
1 to 2	2	96.90
2 to 10	13	100.31
> 10	1	83.30

Hebron: Median A/S Ratio by Improved Use



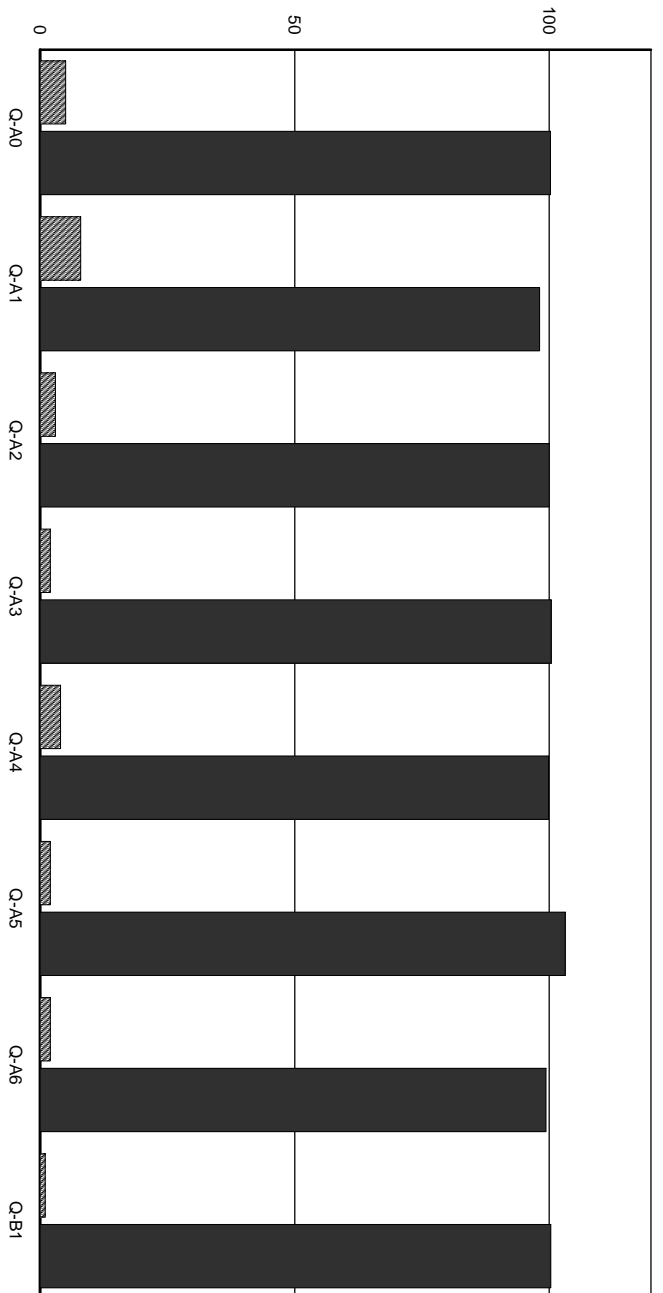
	# of Parcels	Median A/S x 100
R1	15	100.03
WTRFRNT	6	100.51
WTRACCESS	4	99.11
MANU	1	97.77
CI	1	101.25

Hebron: Median A/S Ratio for Views/Waterfront/Other



	# of Parcels	Median A/S x 100
VIEW	4	100.35
WTRFRNT	9	100.02
OTHER	14	98.90

Hebron: Median A/S Ratio by Building Quality



Building Quality	# of Parcels	Median A/S x 100
Q-A0	5	100.25
Q-A1	8	98.11
Q-A2	3	100.02
Q-A3	2	100.37
Q-A4	4	99.86
Q-A5	2	103.13
Q-A6	2	99.38
Q-B1	1	100.31

OWNER INFORMATION

DRAGON, ROBERT J.

25 BUTTERNUT RIDGE ROAD

HEBRON, NH 03241

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
04/20/2010	3693	0986	Q 1	279,933	SANTAMARIA,
01/24/2008	3485	0060	U 140	2,667	MCM HOMEWORKS,
10/17/2005	3206	0040	U 114	147,533	TINGLEY, HARVEY C
09/18/2002	2713	0491	Q 1	33,933	FORTESCUE, PETER

NOTES

RTE 3A LOT 2; OLIVE; 7/10; SPOKE W/DAUGHTER-NO INFO; P/U OPF & POOL; EST BMF AREA; TOPO DROPS OFF BEHIND HSE; 10' DORMER ON REAR;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	96	12 x 8	227	7.00	80	1,220	
GARAGE-1 STY	576	24 x 24	88	22.00	100	11,151	
POOL-ABOVE GROUND	432	24 x 18	97	6.00	100	2,514	
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000	GAS
						17,900	

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 209,000	\$ 195,900
Features:	\$ 12,400	\$ 17,900
Land:	\$ 105,500	\$ 79,100
PARCEL TOTAL		

\$ 326,900 \$ 292,900

LAND VALUATION

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: PAVED Road: PAVED

Land Type Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes

IF RES	2,000 ac	73,500 F	110	100	100	100	95 -- ROLLING	100	76,800	0 N	76,800
IF RES	1,390 ac	x 1,800 X	100				90 -- MODERATE	100	2,300	0 N	2,300
3,390 ac											
79,100											

PERMITS

Date	Permit ID	Permit Type	Notes
			HEBRON , NH 03241

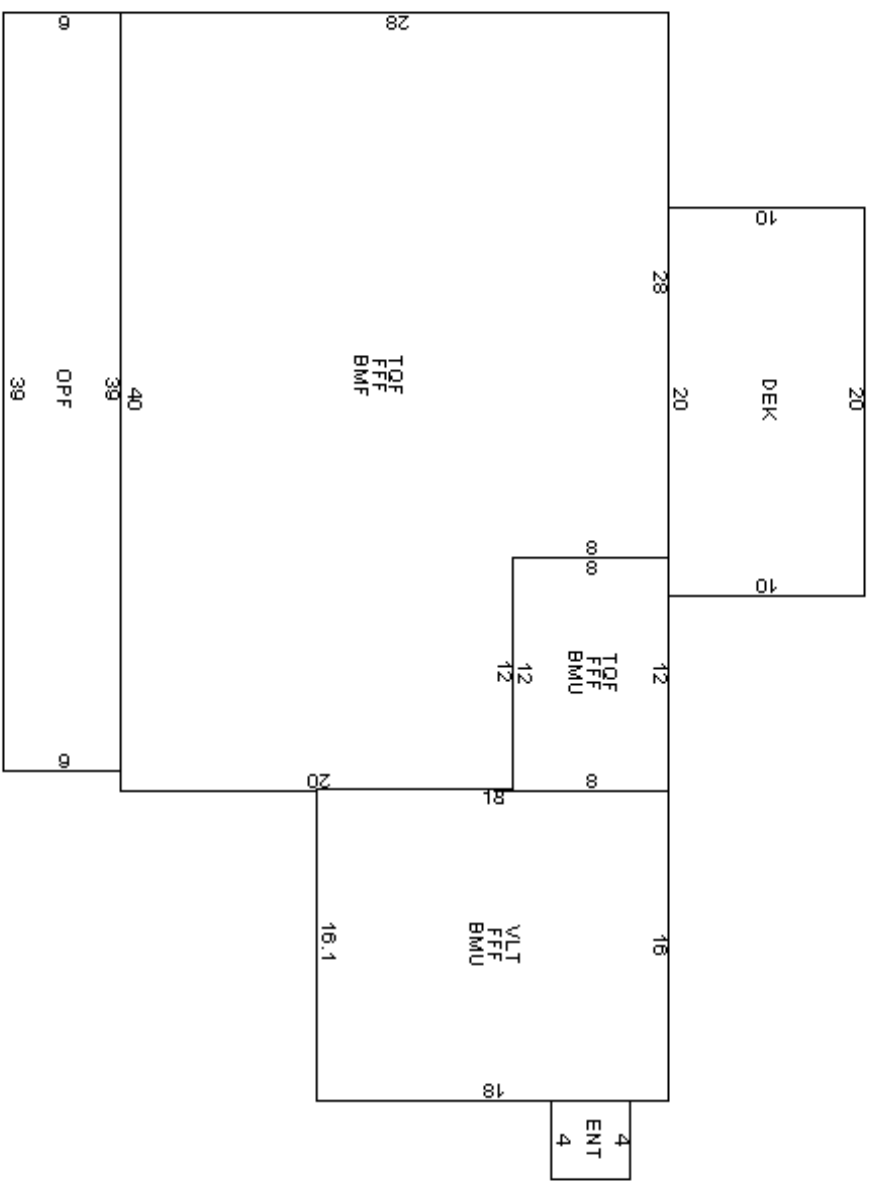
1.75 STORY CAPE BUILT IN 2003 Roof: GABLE HIP/ASPHALT Ext: VINYL SIDING Int: DRYWALL Floor: CARPET/HARDWOOD			Bedrooms: 3 Baths: 2.5 Fixtures: A/C: No	Heat: OIL/HOT WATER Quality: A1 AVG+10 Com. Wall: Size Adj: 0.9346	Base Rate: RSA 78.00 Bldg. Rate: 0.9974 Com. Wall Fctr: Adjusted Base Rate: \$ 77.80
---	--	--	---	---	---

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
TOF	3/4 STRY FIN	1120	0.75
BMU	BSMNT	385	0.15
ENT	ENTRY LANDING	16	0.10
DEK	DECK/ENTRANCE	200	0.10
OPF	OPEN PORCH	234	0.25
FFP	FST FLR FIN	1408	1.00
BMF	BSMNT FINISHED	1024	0.30
VL T	VAULTED	289	0.05
		4,676	2,708



BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 210,682	AVERAGE	7 %				7 %	\$ 195,900



OWNER INFORMATION		SALES HISTORY				HEBRON PICTURE	
FLOREZ, JANET M. FLOREZ, JAVIER V. 12 JUDITH DRIVE NORTH READING, MA 01664		Date	Book	Page	Type	Price	Grantor
		12/20/2010	3760	0555	Q 1	200,000	SUMMERS, ZIYA LEE
		06/22/2006	3294	0998	Q 1	225,000	COLLINS, RONALD &
		09/25/2003	2900	0591	Q 1	100,000	FORTE, JOAN

LISTING HISTORY		NOTES	
03/28/11	MSUE	8/09 LOG SIDING = AVERAGE; 8/09 DNPU TENT GARAGE; 3/11; NOH -	
08/10/09	MFVM	POSTED; DNPU HEARTH;	
06/16/09	INSP	MARKED FOR INSPECTION	
04/25/05	ETPM		
06/21/04	CMUM		
06/18/04	ETUM		
08/12/02	MF-P		

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	96	8	x 12	227	7.00	80	1,220	
							1,200	

VALUE SUMMARY (BASE YEAR 2011)			
Building:	2010	2011	
Features:	\$ 93,000	\$ 102,400	
Land:	\$ 2,700	\$ 1,200	
	\$ 90,700	\$ 74,400	
PARCEL TOTAL			
	\$ 186,400	\$ 178,000	

LAND VALUATION														
Zone: RURAL DISTRICT					Minimum Acreage: 2.00									
Minimum Frontage: 150					Site: AVERAGE									
Road: GRAVEL					Driveway: PAVED									
Road: PAVED														
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000	ac	73,500	E	100	100	95	100 -- MILD	100	69,800	0	N	69,800	
1F RES	2,700	ac	x 1,800	X	100		95 -- ROLLING		100	4,600	0	N	4,600	
											4,700 ac		74,400	

PERMITS

Date	Permit ID	Permit Type	Notes	OWNER INFORMATION
04/02/2004	04-02	ADDITION	24X20 ADDDTN & SHED	FLOREZ, JANET M. FLOREZ, JAVIER V. 12 JUDITH DRIVE NORTH READING, MA 01664

1.00 STORY RANCH BUILT IN 1967

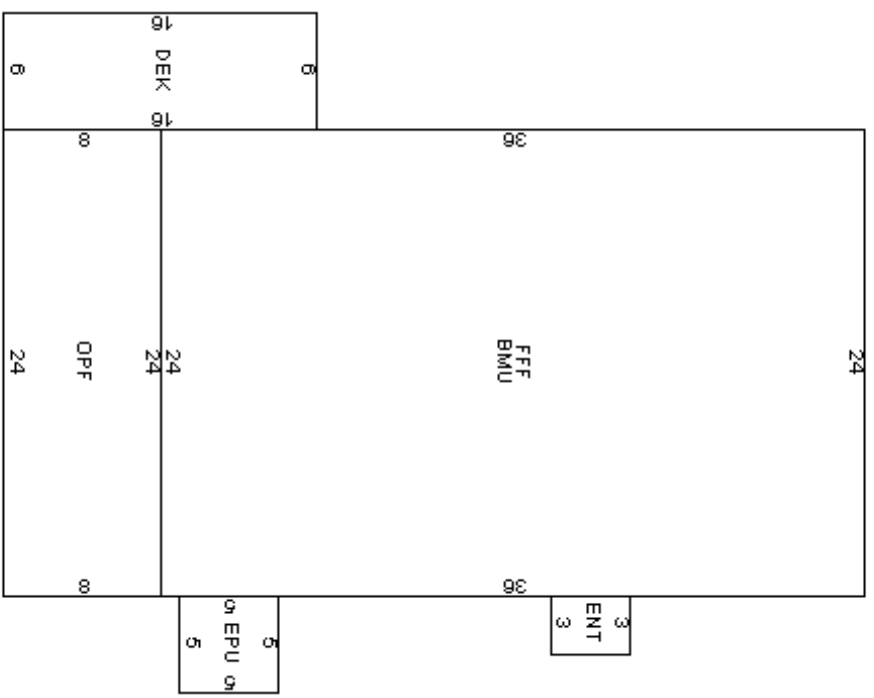
Roof: GABLE HIP/STANDING SEAM Bedrooms: 2 Heat: GAS/FA DUCTED Base Rate: **RSA 78.00**
 Ext: AVERAGE Baths: 1.0 Quality: A0 AVG Bldg. Rate: **1.3295**
 Int: CUSTOM WOOD Fixtures: 3 Com. Wall: Com. Wall Fctr:
 Floor: CARPET/LINOLEUM OR SIM A/C: No Size Adj: 1.2208 Adjusted Base Rate: **\$ 103.70**

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

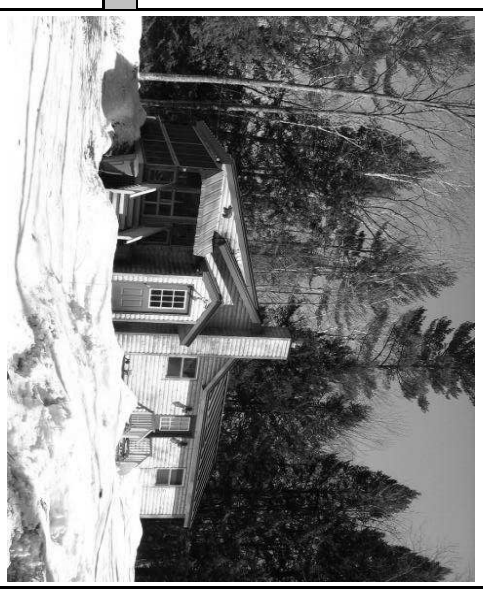
BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	864	1.00	864
BMU	BSMNT	864	0.15	130
DEK	DECK/ENTRANCE	96	0.10	10
OPF	OPEN PORCH	192	0.25	48
EPU	COVERED BSMT	25	0.35	9
ENT	ENTRY LANDING	12	0.10	1
		2,053		1,062

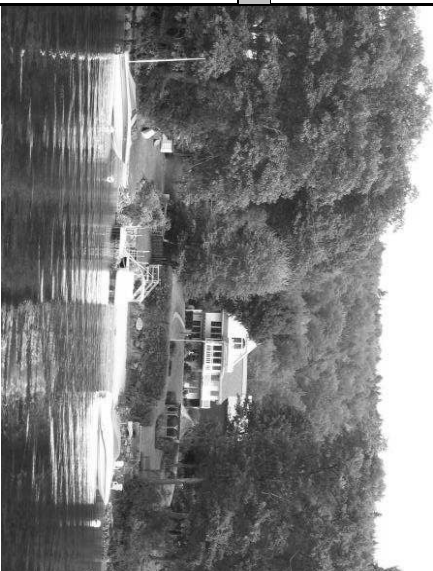


BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 110,129	EXCELLENT	7 %				7 %	\$ 102,400



OWNER INFORMATION	SALES HISTORY	NOTES																		
COVERN FAMILY PROPERTY TRUST COWERN, RICHARD T. & JOYCE E. 516 WEST SHORE ROAD HEBRON, NH 03241	<table border="1"> <thead> <tr> <th>Date</th> <th>Book</th> <th>Page</th> <th>Type</th> <th>Price</th> <th>Grantor</th> </tr> </thead> <tbody> <tr> <td>11/01/2010</td> <td>3744</td> <td>0666</td> <td>Q1</td> <td>1,100,000</td> <td>MILLS 2002 REV</td> </tr> <tr> <td>03/12/2002</td> <td>2643</td> <td>0010</td> <td>U144</td> <td>2,667</td> <td>MILLS, ELAINE</td> </tr> </tbody> </table>	Date	Book	Page	Type	Price	Grantor	11/01/2010	3744	0666	Q1	1,100,000	MILLS 2002 REV	03/12/2002	2643	0010	U144	2,667	MILLS, ELAINE	158 & 160 S MAYHEW TPKE; CRM; SHDR W/ 7-22-2; 108' WF-83' SHARED /8 OTHER HOUSES)=25' ACTUAL; NICE LANDSCAPING; PART OF HSF OVER GAR=BEDROOM CLOSET;
Date	Book	Page	Type	Price	Grantor															
11/01/2010	3744	0666	Q1	1,100,000	MILLS 2002 REV															
03/12/2002	2643	0010	U144	2,667	MILLS, ELAINE															

LISTING HISTORY	EXTRA FEATURES VALUATION	MUNICIPAL SOFTWARE BY AVITAR
03/28/11 MSUL 04/15/09 MVPM 04/23/08 MVPR 07/10/07 INSP 02/13/07 CMUM 03/21/06 CMPM 02/02/06 CMPM 04/25/05 ETPR	MARKED FOR INSPECTION	

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
BARN-1STRY/LOFT	1,189	41 x 29	73	19.00	80	13,193	ATT
BARN-1STRY	1,008	42 x 24	76	15.00	80	9,193	ATT
DECK	144	12 x 12	171	7.00	50	862	NEAR WATER-EST SNOW
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000	
GAZEBO	144	12 x 12	171	12.00	50	1,477	
BARN-1STRY	574	14 x 41	88	15.00	60	4,546	ATT
CARPORT WOOD	560	40 x 14	89	11.00	60	3,289	ATT
SHED-WOOD	48	6 x 8	393	7.00	60	792	
GENERATOR	1		100	0.00	100	0	
						36,400	

LAND VALUATION		VALUE SUMMARY (BASE YEAR 2011)	
Building:	\$ 207,000	2010	2011
Features:	\$ 36,800		\$ 241,400
Land:	\$ 825,500		\$ 36,400
PARCEL TOTAL			\$ 818,900
\$ 1,069,300			\$ 1,096,700

Zone:	LAKE DISTRICT	Minimum Acreage:	2.00	Minimum Frontage:	150	Site:	GOOD	Driveway:	PAVED	Road:	PAVED			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES WTRFRNT	1,450 ac	72,675	E	100	105	100	100	95 -- ROLLING	95	68,900	0	N	68,900	ROW
IF RES WTRFRNT	1,000 wf	x 750,000	X	100					100	750,000	0	N	750,000	DTW/ROW/WF
	1,450 ac									818,900			818,900	

PERMITS

Date	Permit ID	Permit Type	Notes
05/20/2008	08-15	EXTERIOR ONLY	POST & RAIL FENCE
04/08/2008	08-14	EXTERIOR ONLY	12' X 14' COVERT EXISTING PORCH INTO 3 SEASON
11/18/2005	05-051	NEW BUILDING	14X40 POLE SHED - RV STORAGE

OWNER INFORMATION

HEBRON
 COWERN FAMILY PROPERTY TRUST
 COWERN, RICHARD T. & JOYCE E.
 516 WEST SHORE ROAD
 HEBRON, NH 03241

1.50 STORY CAPE BUILT IN 1997

TAXABLE DISTRICTS

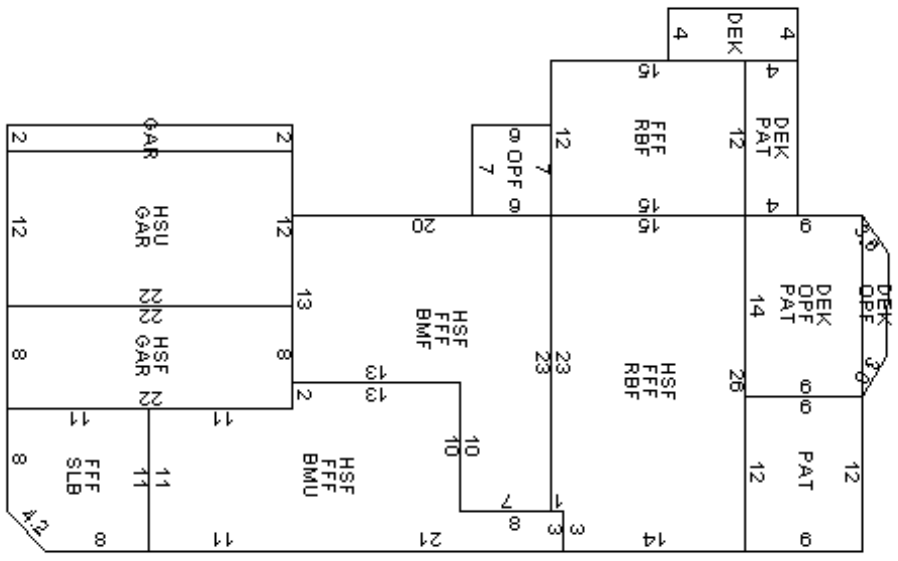
Roof: GABLE HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: CARPET/HARD TILE

Bedrms: 3
 Baths: 3.0
 Fixtures: 10
 A/C: No

Heat: OIL/HOT WATER
 Quality: A3 AVG+30
 Com. Wall:
 Size Adj: 0.9321

Base Rate: RSA 78.00
 Bldg. Rate: 1.2117
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 94.51

District	Percentage
BRUD-HEB VI	% 100

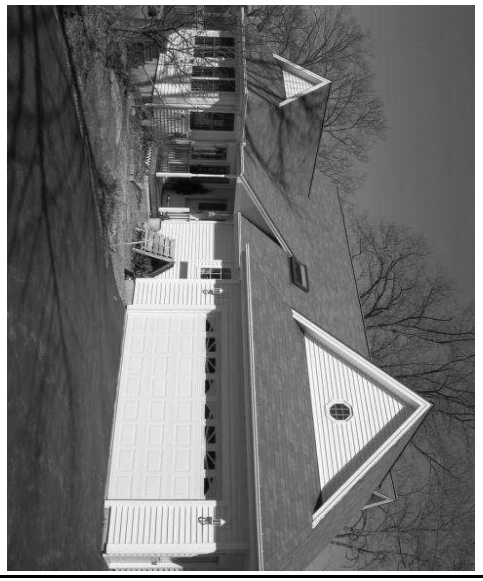


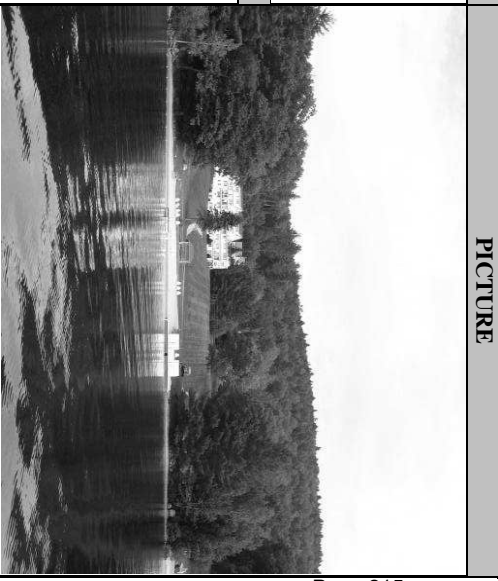
BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	1328	1.00
HSU	1/2 STRY UNFIN	264	0.25
GAR	GARAGE ATTCHD	484	0.45
PAT	PATIO AREA	282	0.10
HSF	1/2 STRY FIN	1207	0.50
OPF	OPEN PORCH	190	0.25
DEK	DECK/ENTRANCE	236	0.10
BMU	BSMNT	314	0.15
BMF	BSMNT FINISHED	330	0.30
RBF	RAISED BSMNT	567	0.50
SLB	SLAB	117	0.00
		5,319	2,746

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 259,524	GOOD	7 %				7 %	\$ 241,400



OWNER INFORMATION		SALES HISTORY				HEBRON PICTURE
Date	Book	Page	Type	Price	Grantor	
02/05/2010	3679	0729	Q 1	130,000	NOLAN, MARK &	
LAMPSON, BUTLER W LAMPSON, LOIS A 180 LAKE VIEW AVENUE CAMBRIDGE, MA 02138						

LISTING HISTORY		NOTES	
03/28/11	MSUE	UNIT 5 HILLSIDE CONDOSS/10 NOH 2ND FLR; SOME MEASURES=EST, REMOVED SLB=2ND FLR UNIT; 3/11; EST UC DONE;	
03/24/11	JBPE		
05/06/10	JBVM		
04/20/10	INSP	MARKED FOR INSPECTION	
10/13/04	CMUM		
03/27/02	MF-X		

EXTRA FEATURES VALUATION						
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value
HILLSIDE INN AMENITY	1	100	75,000.00	100		75,000

MUNICIPAL SOFTWARE BY AVITAR		
HEBRON ASSESSING OFFICE		
VALUE SUMMARY (BASE YEAR 2011)		
	2010	2011
Building:	\$ 40,400	\$ 59,500
Features:	\$ 150,000	\$ 75,000
Land:	\$ 0	\$ 0
PARCEL TOTAL		
	\$ 190,400	\$ 134,500

LAND VALUATION	
Zone: LAKE DISTRICT	Minimum Acreage: 2.00 Minimum Frontage: 150
Land Type	Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes
IF RES	0 ac E

LAND VALUATION	
Zone: LAKE DISTRICT	Minimum Acreage: 2.00 Minimum Frontage: 150
Land Type	Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes
IF RES	0 ac E

PERMITS

Date	Permit ID	Permit Type	Notes

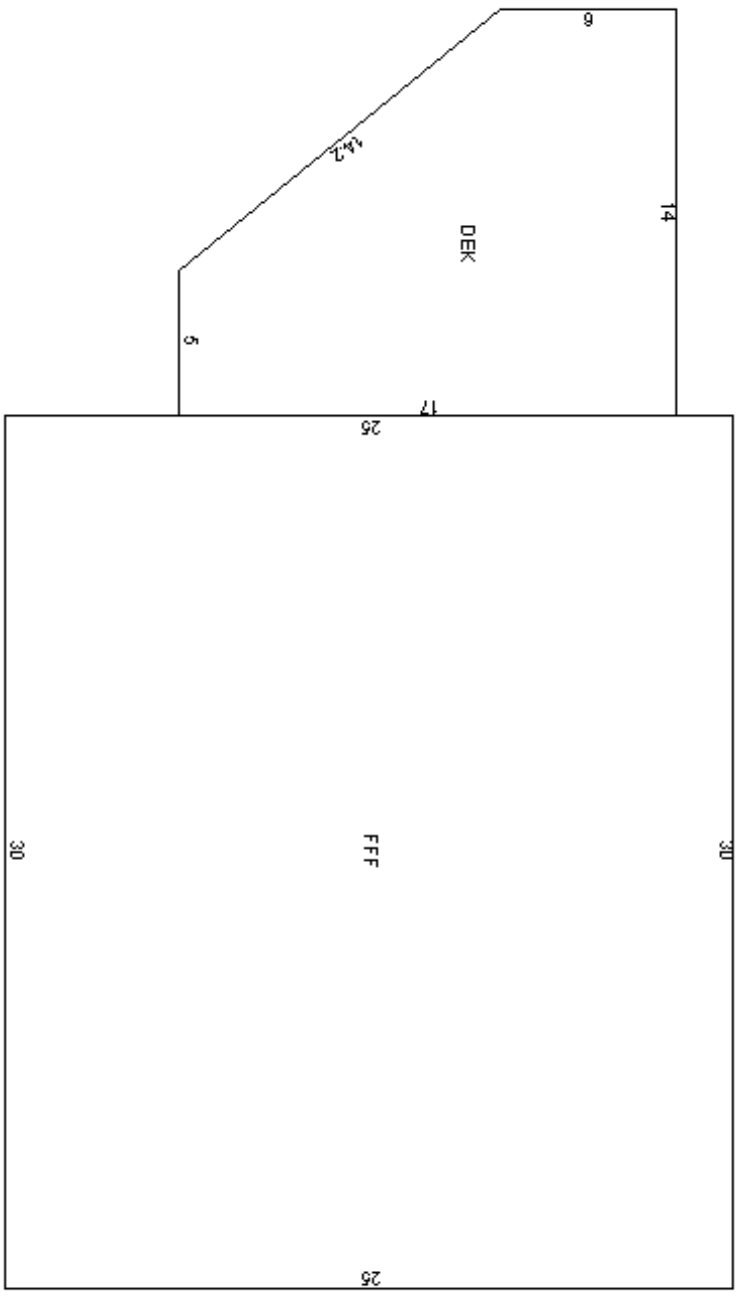
1.00 STORY CONDO BUILT IN 1790

Roof: GABLE HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: CARPET/HARDWOOD

Bedrms: 2
 Baths: 1.0
 Fixtures:
 A/C: No

Heat: ELECTRIC/RAD ELECT
 Quality: A0 AVG
 Com. Wall:
 Size Adj: 1.4002

Base Rate: RCT 78.00
 Bldg. Rate: 1.4170
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 110.53



OWNER INFORMATION

LAMPSON, BUTLER W
 LAMPSON, LOIS A
 180 LAKE VIEW AVENUE
 CAMBRIDGE, MA 02138

TAXABLE DISTRICTS

District BRID-HEB VI Percentage % 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	750	1.00 750
DEK	DECK/ENTRANCE	189	0.10 19
		939	769

BUILDING MARKET COST NEW & DEPRECIATION

Cost New Normal Physical Functional Economic Temporary Total Dpr. Assessment

\$ 84,998 GOOD 30 % 30 % \$ 59,500



OWNER INFORMATION		SALES HISTORY				PRICE GRANTOR
Date	Book	Page	Type	Price		
07/10/2009	3627	0717	Q1	415,000	CARRARA	

LISTING HISTORY	NOTES
03/28/11 MSUM 07/08/10 JBCL 05/07/10 JBVM 04/20/10 INSP 02/02/06 CPM 09/08/04 ETHC 03/25/02 MF-O	L.T BLUE: LOT 1 STONEGATE: BACKUP GEN=DNPU, WALK OUT BMU; TOPO BEHIND HSE= STEEP TO BROOK; 7/10 HTD GAR, FFF/PRS=ELEC HEAT, ATF=CLOSET, FFF/SLB=FPL, PU CTH, FFF/PRS; 3/11; NOH;

EXTRA FEATURES VALUATION						
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value Notes
FIREPLACE 1-STAND	1	100		3,000.00	100	3,000 INSERT

MUNICIPAL SOFTWARE BY AVITAR		
HEBRON ASSESSING OFFICE		
VALUE SUMMARY (BASE YEAR 2011)		
	2010	2011
Building:	\$ 252,100	\$ 249,900
Features:	\$ 3,000	\$ 3,000
Land:	\$ 154,400	\$ 141,800
PARCEL TOTAL	\$ 409,500	\$ 394,700

LAND VALUATION	
Zone: LAKE DISTRICT	Minimum Acreage: 2.00 Minimum Frontage: 150
Site: AVERAGE	Driveway: PAVED Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES WTR ACS	0.880 ac	70,320	E	100	100	100	100	95--ROLLING	100	66,800	0	N	66,800	
IF RES WTR ACS	1.000 wf	x 750,000	X	100					10	75,000	0	N	75,000	WF
	0.880 ac									141,800			141,800	



PERMITS

OWNER INFORMATION

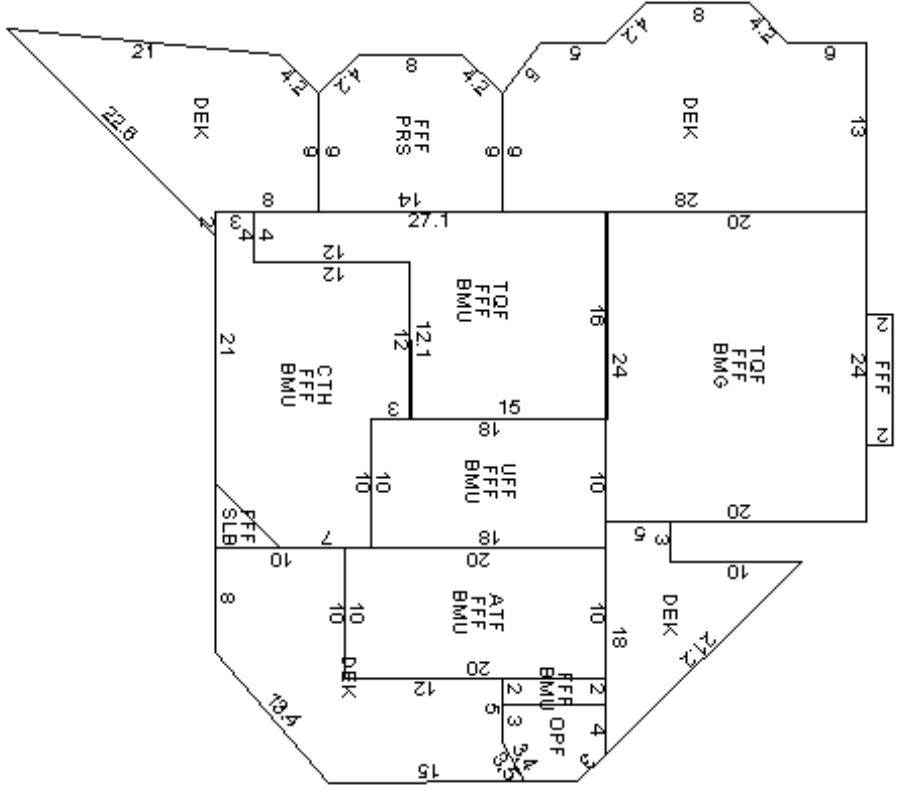
Date	Permit ID	Permit Type	Notes
08/19/2005	05-29	REMODEL	12X14 3 SEASON PORCH TO YEAR ROUND PORCH

O'BRIEN, MICHAEL
 O'BRIEN, CAROLYNNE M.
 105 TICKLE ROAD
 WESTPORT, MA 02790

1.75 STORY CAPE BUILT IN 1977

TAXABLE DISTRICTS

Roof: GABLE HIP/ASPHALT Bedrms: 3 Heat: OIL/HOT WATER Base Rate: **RSA 78.00**
 Ext: CEDAR/REDWD Baths: 2.0 Quality: A4 EXC Bldg. Rate: **1.2836**
 Int: DRYWALL Fixtures: 6 Com. Wall: Com. Wall Fctr:
 Floor: HARDWOOD A/C: No Size Adj: 0.9263 Adjusted Base Rate: **\$ 100.12**



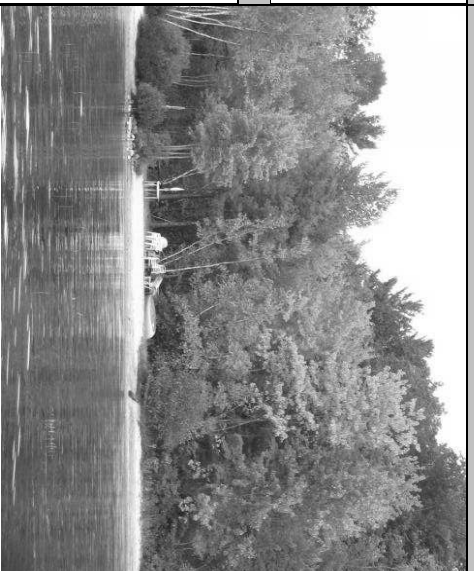
BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
TOF	3/4 STRY FIN	769	0.75
ATF	ATTIC FINISHED	200	0.25
OPF	OPEN PORCH	43	0.25
BMG	BASEMENT	480	0.20
CTH	CATHEDRAL	300	0.10
UFF	UPPER FLR FIN	180	1.00
SLB	SLAB	13	0.00
FFF	FST FLR FIN	1656	1.00
BMU	BSMNT	985	0.15
DEK	DECK/ENTRANCE	962	0.10
PRS	PIERS	159	-0.05
		5,747	
			2,836

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 283,940	GOOD					12 %	\$ 249,900



OWNER INFORMATION	SALES HISTORY				HEBRON PICTURE	
HUGHES, MATTHEW A. MELISSA J. 100 JARVIS CIR NEEDHAM, MA 02492	Date	Book	Page	Type	Price	Grantor
	06/01/2010	3703	0799	Q 1	250,000	DEVINE, DANIEL A &
LISTING HISTORY	NOTES					
03/24/11 MSUM 03/24/11 JBPR 08/12/09 MFVM 06/16/09 INSP 12/05/03 KCUM 07/22/02 MF-P	GRN: LOT 16 STONE GATE; 3/11 NOH; DNPV FENCE; PU SIDING; EST HEAT=L/P BOTTLES; TOPO STEEP TO BROOK BEHIND COTTAGE; DNPV HEARTH; MARKED FOR INSPECTION					

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
GARAGE-1 STY	400	20 x 20	100	22.00	80	7,040	7,000

MUNICIPAL SOFTWARE BY AVTAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 91,400	\$ 95,500
Features:	\$ 10,000	\$ 7,000
Land:	\$ 157,800	\$ 139,900
PARCEL TOTAL		

\$ 259,200 \$ 242,400

LAND VALUATION

Zone:	LAKE DISTRICT	Minimum Acreage:	2.00	Minimum Frontage:	150	Site:	AVERAGE	Driveway:	GRAVEL	Road:	GRAVEL																	
Land Type		Units		Base Rate		NC		Adj		Site		Road		DWay		Topography		Cond		Ad Valorem		SPI		R		Tax Value		Notes
IF RES WTR ACS		0.770 ac		68,780		F		110		100		95		95		--- ROLLING		100		64,900		0		N		64,900		
IF RES WTR ACS		1.000 wf		x 750,000		X		100										10		75,000		0		N		75,000		WF
		0.770 ac																		139,900					139,900			

PERMITS

Date	Permit ID	Permit Type	Notes
06/23/2010	#10-18	EXTERIOR ONLY	4 RUSTIC SPACED PICKET FENCEW/ CEDAR POSTS

OWNER INFORMATION

HUGHES, MATTHEW A. MELISSA J.
 100 JARVIS CIR
 NEEDHAM, MA 02492

1.00 STORY RANCH BUILT IN 1975

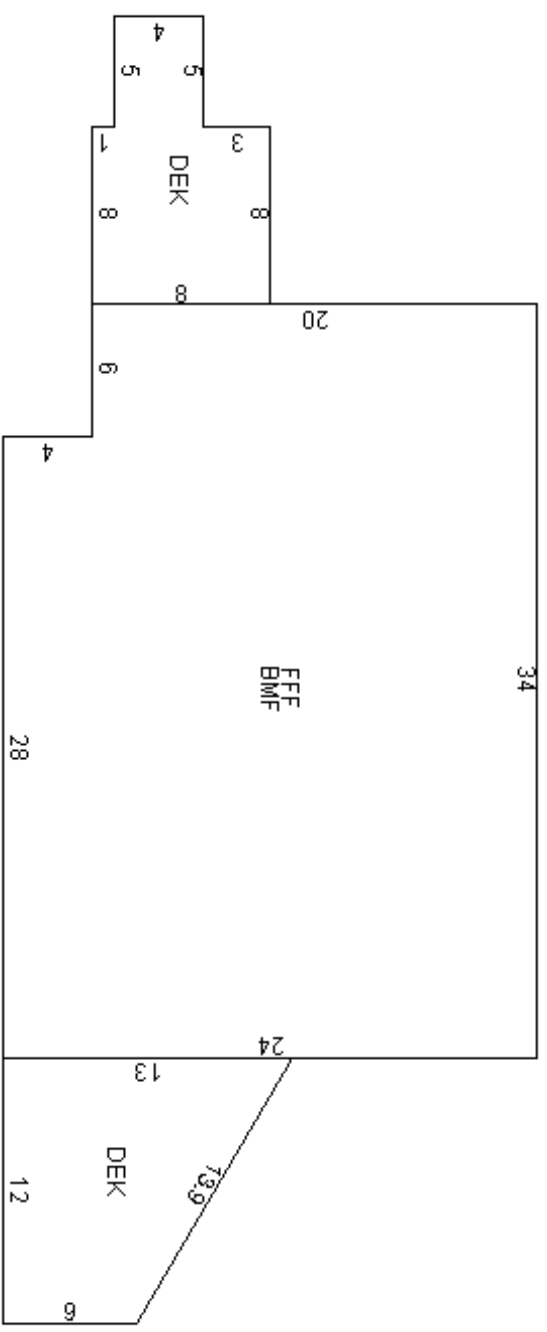
Roof: GABLE HIP/ASPHALT	Bedrms: 2	Heat: GAS/FA NO DUCTS	Base Rate: RSA 78.00
Ext: CEMENT CLAPBOARD	Baths: 2.0	Quality: A0 AVG	Bldg. Rate: 1.2814
Int: DRYWALL	Fixtures: 6	Com. Wall:	Com. Wall Fctr:
Floor: CARPET	A/C: No	Size Adj: 1.2262	Adjusted Base Rate: \$ 99.95

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS


ID	Description	Area	Adj. Effect.
BMF	BSMNT FINISHED	792	0.30 238
FFF	FST FLR FIN	792	1.00 792
DEK	DECK/ENTRANCE	198	0.10 20
		1,782	1,050



BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 104,948	VERY GOOD	9 %				9 %	\$ 95,500



OWNER INFORMATION	SALES HISTORY			HEBRON PICTURE	
STEELE, ANDREW & SARAH	Date	Book	Page	Price	
3 ROWAN TREE PLACE	09/25/2009	3648	0686 Q1	385,000	
THE WOODLANDS, TX 77384				MURRAY, JOHN F	

LISTING HISTORY	NOTES
03/28/11 MSUM	L 22 STONE GATE; 4/09 CABIN HAS CARPET FLOOR-DRYWALL-FIN INT POWER; 3/11 NOH; EST CTH & CRL AREAS;
03/24/11 JBPR	
04/14/09 MVP/PM	
04/09/08 MV/PR	
07/10/07 INSP	
09/03/04 ETHC	
12/03/03 KCUX	MARKED FOR INSPECTION
03/26/02 MF-O	

EXTRA FEATURES VALUATION									
Feature Type	Units	Length	Width	Size	Adj	Rate	Cond	Market Value	Notes
GARAGE-1 STY	660	30	x	22	84	22.00	60	7,318	
CABIN	320	20	x	16	110	25.00	100	8,800	
FIREPLACE 1-STAND	1				100	3,000.00	100	3,000	
DECK	80	5	x	16	260	7.00	100	1,456	ATT TO CABIN
								20,600	

LAND VALUATION														
Zone:	LAKE DISTRICT	Minimum Acreage:	2.00	Minimum Frontage:	150	Site: AVERAGE								
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES WTR ACS	0.680 ac	67,520	F	110	100	100	100	--	MILD	100	74,300	0	N	74,300
IF RES WTR ACS	1,000 wf	x 750,000	X	100					18	135,000	0	N	135,000	WF
IF RES WTR ACS	1,000 vu	x 100,000	X	100					10	10,000	0	N	10,000	30+PRT BLKD LAKEVU
										219,300			219,300	

MUNICIPAL SOFTWARE BY AVITAR	
HEBRON ASSESSING OFFICE	
VALUE SUMMARY (BASE YEAR 2011)	
2010	2011
Building: \$ 128,000	\$ 131,400
Features: \$ 20,600	\$ 20,600
Land: \$ 276,500	\$ 219,300
PARCEL TOTAL	
\$ 425,100	\$ 371,300

PERMITS

Date	Permit ID	Permit Type	Notes
07/15/2010	10-19	EXTERIOR ONLY	FENCE
06/29/2007	07-014	EXTERIOR ONLY	12X30 DECK

2.00 STORY CONTEMPORA BUILT IN 1977

Roof: GABLE HIP/ASPHALT
 Ext: PREFAB WD PNL
 Int: DRYWALL
 Floor: CARPET/PINE/SOFT WD

Bedrms: 4
 Baths: 2.0
 Fixtures:
 A/C: No

Heat: GAS/HOT WATER
 Quality: A0 AVG
 Com. Wall:
 Size Adj: 0.9772

Base Rate: RSA 78.00
 Bldg. Rate: 0.9006
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 70.25

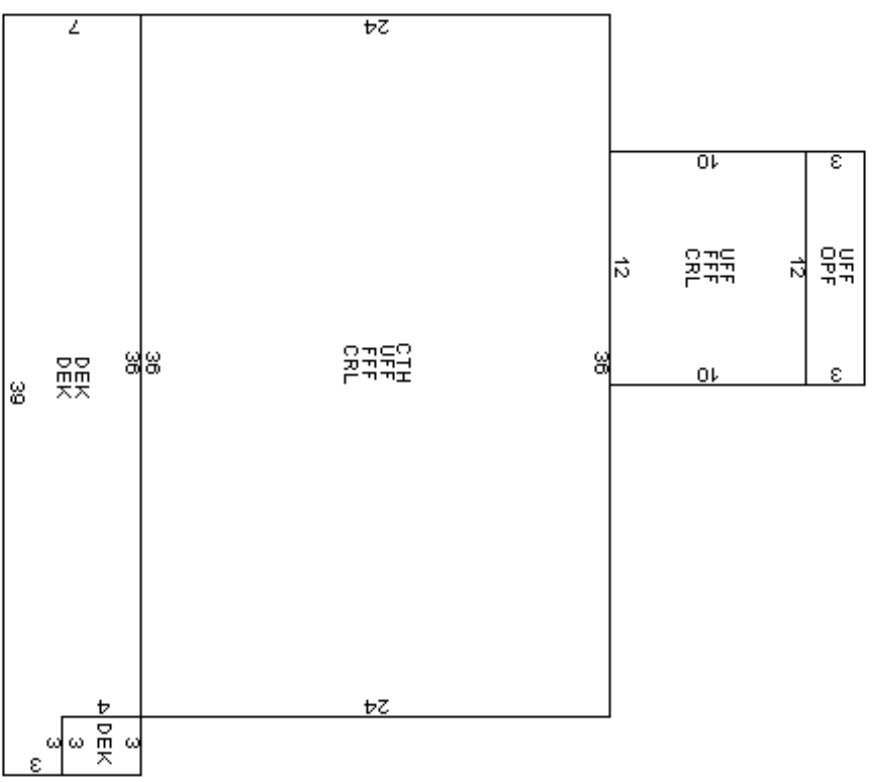
OWNER INFORMATION
STEELE, ANDREW & SARAH
 3 ROWAN TREE PLACE
 THE WOODLANDS, TX 77384

TAXABLE DISTRICTS

District	Percentage
BRUD-HEB VI	% 100

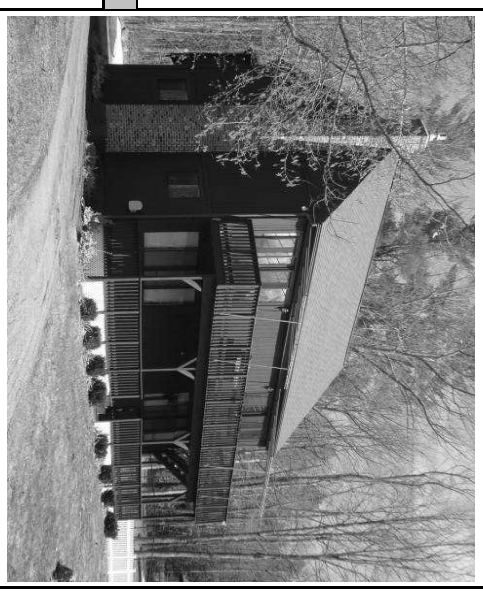
BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
CTH	CATHEDRAL	864	0.10	86
UFF	UPPER FLR FIN	1020	1.00	1020
FFF	FST FLR FIN	984	1.00	984
CRL	CRAWL SPACE	984	0.05	49
OPF	OPEN PORCH	36	0.25	9
DEK	DECK/ENTRANCE	534	0.10	53
		4,422		2,201



BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 154,620	AVERAGE	15 %				15 %	\$ 131,400



OWNER INFORMATION		SALES HISTORY			PRICE	GRANTOR
OWNER	ADDRESS	DATE	BOOK	PAGE		
SPOERL, JAMES R., TRUSTEE SPOERL, PATRICIA C., TRUSTEE 74 SARAH LANE HEBRON, NH 03241		10/30/2009	3657	0029	Q 1	330,000
<p>MACDOUGALL, 9/09 NO UPDATES IG FFF= RADIANT HEAT HSU=11'; 7/10: INFO FRM HO; DNYI PER HO; TUNNEL HILL TOP VU=NV=DNP; A/C ADDED AFTER 10/09 SALE; 3/11: NOH;</p>						

DATE	DESCRIPTION	MARKET VALUE
03/24/11	MSUM	
07/23/10	KCUM	
09/29/09	KCCL	
08/12/09	MFVM	
06/16/09	INSP	MARKED FOR INSPECTION
10/29/04	CMUM	
04/10/02	MF-O	

EXTRA FEATURES VALUATION						
FEATURE TYPE	UNITS	LENGTH	WIDTH	SIZE	ADJ	RATE
FIREPLACE 1-STAND	1				100	3,000.00
						3,000

MUNICIPAL SOFTWARE BY AVITAR		HEBRON ASSESSING OFFICE	
VALUE SUMMARY (BASE YEAR 2011)			
	2010	2011	
Building:	\$ 230,900	\$ 230,700	
Features:	\$ 3,000	\$ 3,000	
Land:	\$ 108,400	\$ 84,500	
PARCEL TOTAL			
	\$ 342,300	\$ 318,200	

LAND VALUATION

LAND TYPE	UNITS	BASE RATE	NC	ADJ	SITE	ROAD	DWAY	TOPOGRAPHY	COND	AD VALOREM	SPI	R	TAX VALUE	NOTES
IF RES	2,000	73,500	G	120	100	100	95	95 -- ROLLING	100	79,600	0	N	79,600	
IF RES	3,000	x 1,800	X	100				90 -- MODERATE	100	4,900	0	N	4,900	
													5,000 ac	84,500

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: GRAVEL Road: PAVED

PERMITS

Date	Permit ID	Permit Type	Notes
08/10/2010	10-22	SHED	10X12 SHED

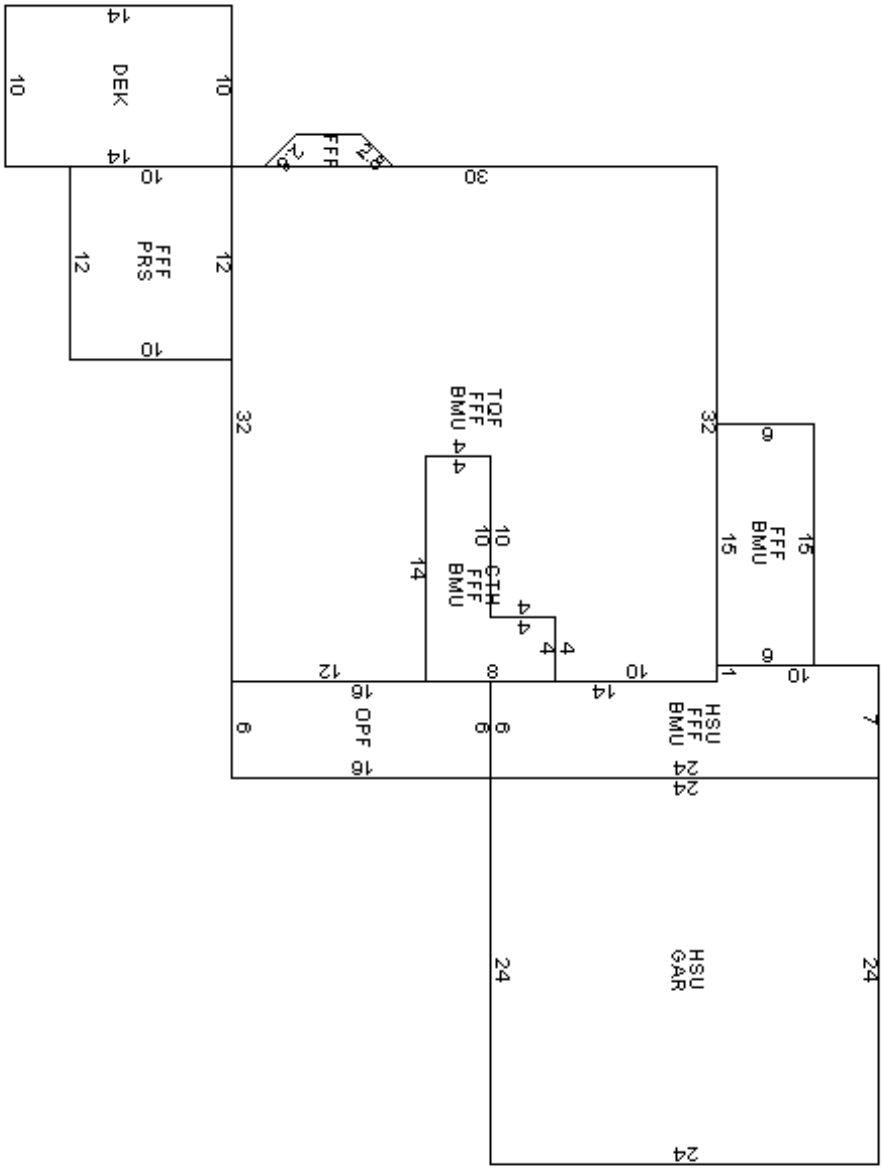
1.75 STORY CAPE BUILT IN 1994

Roof: GABLE HIP/ASPHALT
 Ext: CEDAR/REDWD
 Int: DRYWALL
 Floor: HARDWOOD/CARPET

Bedrms: 3
 Baths: 2.5
 Fixtures: 8
 A/C: No

Heat: GAS/HOT WATER
 Quality: A3 AVG+30
 Com. Wall:
 Size Adj: 0.9377

Base Rate: RSA 78.00
 Bldg. Rate: 1.2066
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 94.11



HEBRON
 OWNER INFORMATION
 SPOERL, JAMES R., TRUSTEE
 SPOERL, PATRICIA C., TRUSTEE
 74 SARAH LANE
 HEBRON, NH 03241

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
BMU	BSMNT	1204	0.15
PRS	PIERS	120	-0.05
CTH	CATHEDRAL	72	0.10
GAR	GARAGE ATTCHD	576	0.45
FFF	FST FLR FIN	1336	1.00
HSU	1/2 STRY UNFIN	730	0.25
OPF	OPEN PORCH	96	0.25
TQF	3/4 STRY FIN	888	0.75
DEK	DECK/ENTRANCE	140	0.10
		5,162	2,664

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 250,709	GOOD					8 %	\$ 230,700



OWNER INFORMATION		SALES HISTORY				HEBRON PICTURE	
CODY, MARY T. 63 PARKSIDE AVENUE BRAINTREE, MA 02184		Date	Book	Page	Type	Price	Grantor
		11/02/2009	3657	0728	Q 1	295,000	HAMBLET, LINDA
		12/20/2002	2755	0802	U V 21	115,000	DOUBLE E LAND, LLC,

LISTING HISTORY		NOTES	
07/23/10	KCUM	CREAM: 2/05 BOUNDARY LINE ADJ W/ M9 L7; 2/07 P/U GAR 100% COMP; 7/10	
04/09/08	MVPL	NOH; WALK-OUT BSMT; EST SOME MONITOR HEAT ALSO; EST BMF	
12/03/07	MAIL	AREAS;	
10/15/07	MVUM		
07/10/07	INSP	MARKED FOR INSPECTION	
02/12/07	CMUM		
03/21/06	CMPM		
04/25/05	ETPM		

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units	Length	x Width	Size Adj	Rate	Cond	Market Value	Notes
GARAGE-1 STY	624	26	x 24	86	22.00	100	11,800	
							11,800	

LAND VALUATION										
Zone: RURAL DISTRICT					Minimum Acreage: 2.00	Minimum Frontage: 150		Site: AVERAGE		
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem
IF RES	2,000	73,500	E	100	100	95	100	95 -- ROLLING	100	66,300
IF RES	0,350	1,800	X	100	100	85 -- STEEP		85 -- STEEP	50	300
										66,600
										2,350 ac
										66,600
										253,600
										233,400

VALUE SUMMARY (BASE YEAR 2011)			
Building:	2010	2011	
Features:	\$ 155,400	\$ 155,000	
Land:	\$ 11,800	\$ 11,800	
	\$ 86,400	\$ 66,600	
PARCEL TOTAL			
	\$ 253,600	\$ 233,400	

PERMITS

Date	Permit ID	Permit Type	Notes
10/12/2005	05-041	GARAGE	26X24 GARAGE

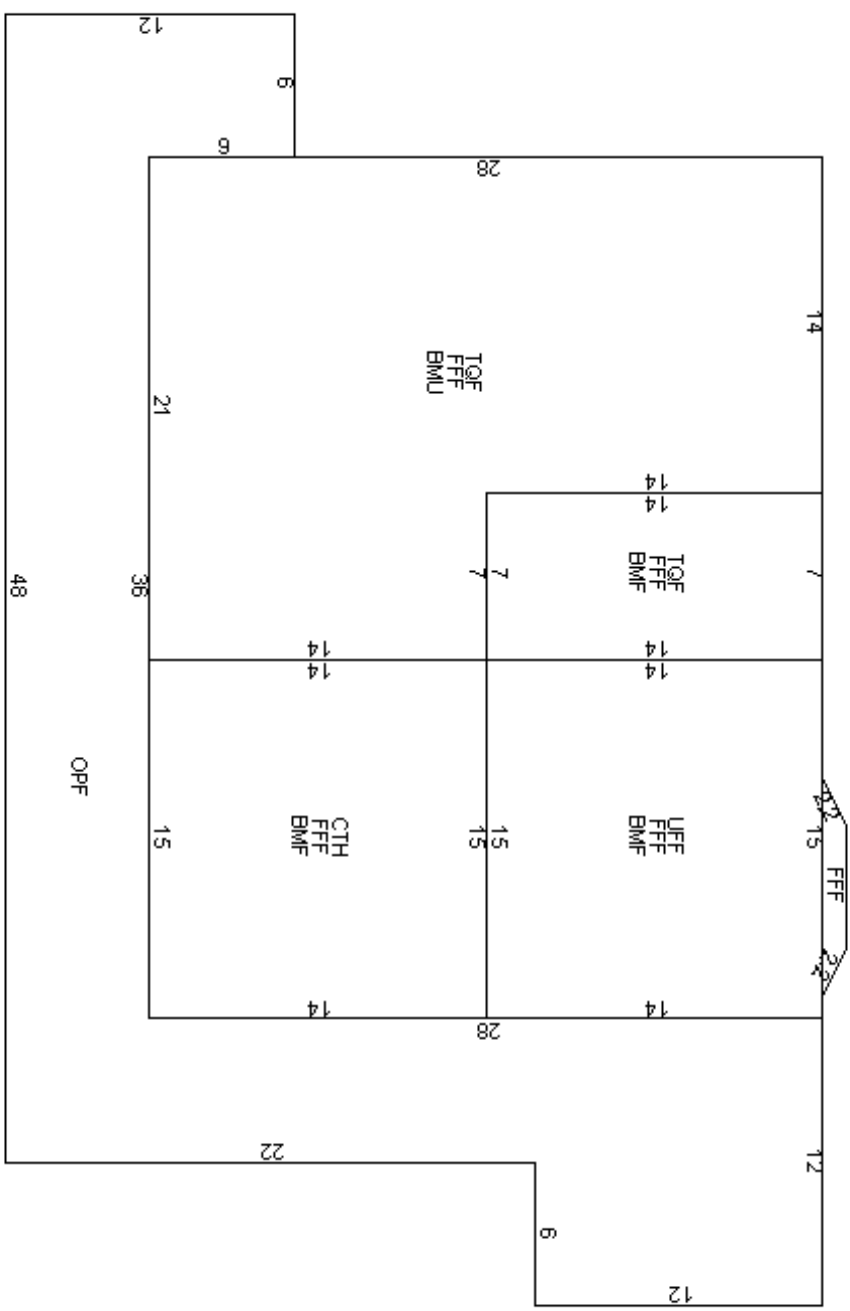
1.75 STORY CAPE BUILT IN 2003

Roof: GABLE HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: CARPET/PERGO/LAMINATE

Bedrms: 2
 Baths: 2.0
 Fixtures:
 A/C: No

Heat: OIL/EA DUCTED
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9931

Base Rate: RSA 78.00
 Bldg. Rate: 1.0277
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 80.16



HEBRON Printed: 08/09/2011
 OWNER INFORMATION

CODY, MARY T.
 63 PARKSIDE AVENUE
 BRAINTREE, MA 02184

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
CTH	CATHEDRAL	210	0.10
OPF	OPEN PORCH	564	0.25
UFF	UPPER FLR FIN	210	1.00
TOF	3/4 STRY FIN	588	0.75
BMU	BSMNT	490	0.15
FFF	FST FLR FIN	1015	1.00
BMF	BSMNT FINISHED	518	0.30
		3,595	2,057

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 164,889	GOOD					6 %	\$ 155,000



OWNER INFORMATION	SALES HISTORY			PRICE	GRANTOR
NORTHSHORE ROAD, LLC 7 NORTH SHORE ROAD HEBRON, NH 03241	Date	Book	Page	Type	Price
	03/09/2010	3685	0215	Q 1	312,000
					HEBRON COMMON

LISTING HISTORY	NOTES
03/24/11 MSUM 05/13/10 JBVM 04/20/10 INSP 09/08/04 ETHC 05/04/03 CMPE 05/14/02 MF-Z	HEBRON VILLAGE STORE. POST OFFICE & 2 APARTMENTS; 3 BATHS = 2 FULL & 2 HALF; 5/10 TWO UNITS HAVE NEW AC & HEAT, PART OF BMU HAS DIRT FLOOR=DAMP, STORE HAS NO AC, POST OFFICE HAS A/C, FFF/PRS IS ENCLOSED WITH PLYWOOD SKIRTING; DNV1 OF APTS=M 2 HALF BATHS; 3/11; STORE CLOSED; DNV1; DNP1 SM L-TO OVER 2 SM COMPRESSERS;

EXTRA FEATURES VALUATION										MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units	Length	Width	Size	Adj	Rate	Cond	Market Value	Notes	2010	2011
PAVING	2,564	1 x	2564		66	3.25	40	2,200	EST		
COLD STORAGE	240	20 x	12		127	45.00	40	5,486			
PATIO	168	12 x	14		155	7.00	40	729	EST SNOW		
COLD STORAGE	70	10 x	7		289	45.00	40	3,641			
LEAN-TO	48	4 x	12		393	4.00	25	189	ATT TO BLDG REAR		
								12,200			

BUILDING:		2010	2011
	\$ 217,800		\$ 221,200
	\$ 12,600		\$ 12,200
	\$ 74,300		\$ 74,300
PARCEL TOTAL			
	\$ 304,700		\$ 307,700

LAND VALUATION														
Zone: COMM HISTORIC DIST	Minimum Acreage: 1.00	Minimum Frontage: 150	Site: AVERAGE				Driveway: PAVED	Road: PAVED						
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
COM/IND	0.250 ac	45,000	F	110	100	100	100	100	--	LEVEL	150		74,300	74,300
	0.250 ac												74,300	74,300

LAND VALUATION														
Zone: COMM HISTORIC DIST	Minimum Acreage: 1.00	Minimum Frontage: 150	Site: AVERAGE				Driveway: PAVED	Road: PAVED						
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
COM/IND	0.250 ac	45,000	F	110	100	100	100	100	--	LEVEL	150		74,300	74,300
	0.250 ac												74,300	74,300

PERMITS

Date	Permit ID	Permit Type	Notes
			NORTHSHORE ROAD, LLC
			7 NORTH SHORE ROAD
			HEBRON, NH 03241

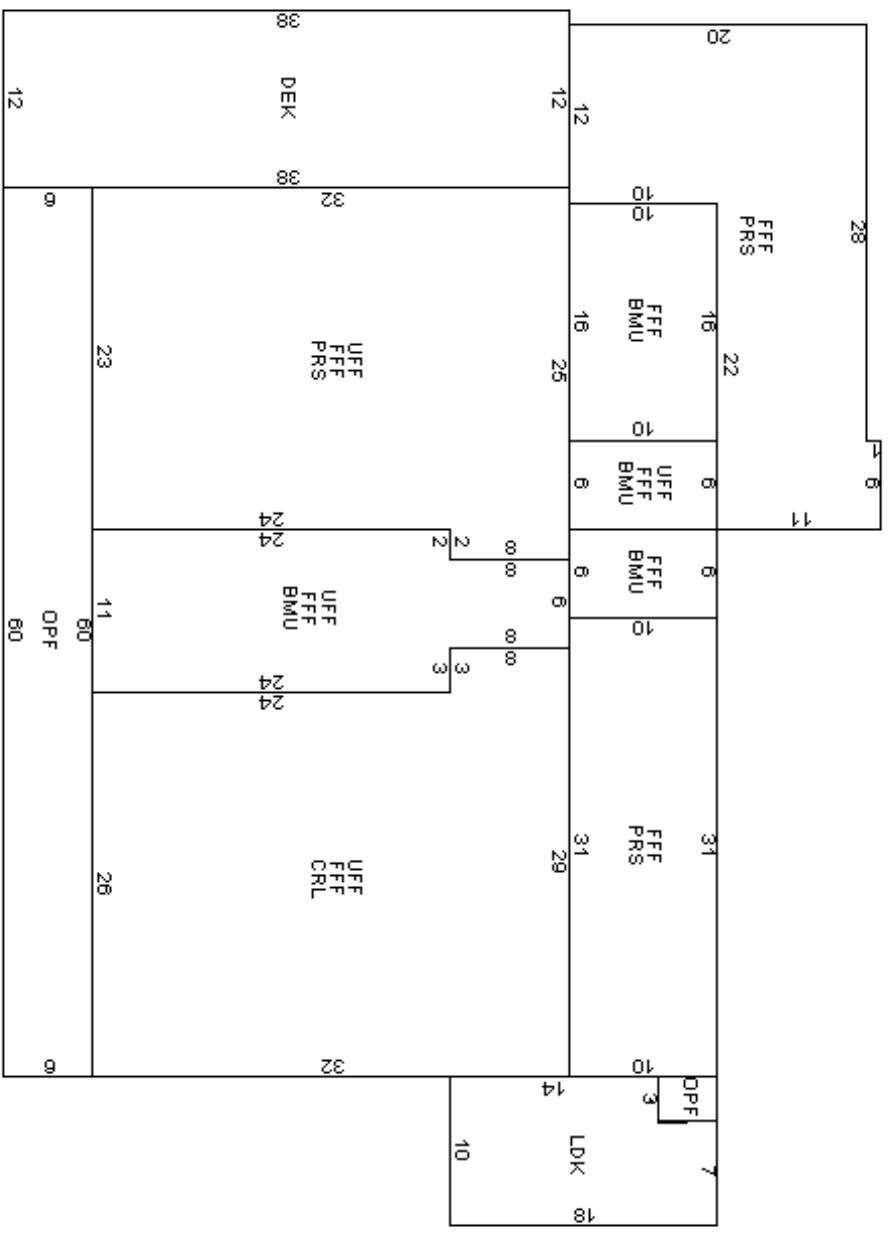
2.00 STORY STORE BUILT IN 1947

Roof: GABLE HIP/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL
 Floor: LINOLEUM OR SIM/CARPET

Bedrms: 4
 Baths: 3.0
 Fixtures: 10
 A/C: Yes

Heat: GAS/FA DUCTED
 Quality: A0 AVG
 Com. Wall:
 Size Adj: 0.8300

Base Rate: CST 70.00
 Bldg. Rate: 0.8127
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 56.89



TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
UFF	UPPER FLR FIN	1980	1.00
PRS	PIERS	1528	-0.05
OPF	OPEN PORCH	372	0.25
DEK	DECK/ENTRANCE	456	0.10
LDK	LOADING AREA	168	0.20
BMU	BSMNT	592	0.15
CRL	CRAWL SPACE	856	0.05
FFF	FST FLR FIN	2976	1.00
		8,928	
			5,185

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 294,975	AVERAGE	20 %	WH/BSMNT	5 %		25 %	\$ 221,200



OWNER INFORMATION	SALES HISTORY				HEBRON PICTURE	
KHODABASH, JEAN N. KHODABASH, MARLEN 22 DUCKWORTH ROAD HEBRON, NH 03241-7131	Date	Book	Page	Type	Price	Grantor
	05/11/2009	3607	0511	Q 1	278,000	ARTIC REVOCABLE
	06/15/2005	3151	0756	Q V	79,933	FLANAGAN, JOHN

LISTING HISTORY	NOTES
03/24/11 MSUL VER SALE 04/20/10 JBPL 10/18/07 MVUM 07/10/07 INSP MARKED FOR INSPECTION 04/11/06 CMUL 01/31/06 CMPL 05/14/02 MF-V	GREY;DIST HILLSIDE VIEW; PRIVATE ROAD; 4/10 P/U 24X12 FFE/CRL W/ELECT HEAT ADDED AFTER 5/09 SALE; 3/11; DW PART GRAVEL NEAR ROAD; LOT SLOPES TO RIVER BEHIND HSE; 2 OIL TANKS;

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
EXTRA FEATURES VALUATION							

MUNICIPAL SOFTWARE BY AVITAR	
HEBRON ASSESSING OFFICE	
VALUE SUMMARY (BASE YEAR 2011)	
	2010
Building:	\$ 176,900
Features:	\$ 0
Land:	\$ 95,800
PARCEL TOTAL	
	\$ 272,700
	\$ 246,900

LAND VALUATION	
Zone: RURAL DISTRICT	Minimum Acreage: 2.00
Land Type: IF RES	Minimum Frontage: 150
	Units: 1.980 ac
	Base Rate: 73,470 F
	NC Adj: 110
	Site: 100
	Road DWay: 95 100
	Topography: 100 -- MILD
	Cond: 100
	Ad Valorem: 76,800
	SPI R Tax Value: 0 N 76,800
	Notes: 76,800

SITE INFORMATION	
Site: AVERAGE	Driveway: PAVED
Road: GRAVEL	

PERMITS

Date	Permit ID	Permit Type	Notes
09/09/2009	09-27	REMODEL	CONVERT STORAGE AREA TO FAMILY ROOM
07/21/2005	05-025	NEW BUILDING	28X36 HOME W/ 24X24 GARAGE

1.75 STORY CAPE BUILT IN 2005

Roof: GABLE HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: CARPET/HARDWOOD

Bedrms: 3
 Baths: 2.0
 Fixtures: 6
 A/C: No

Heat: OIL/FA DUCTED
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9741

Base Rate: RSA 78.00
 Bldg. Rate: 1.0396
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 81.09

HEBRON
 OWNER INFORMATION

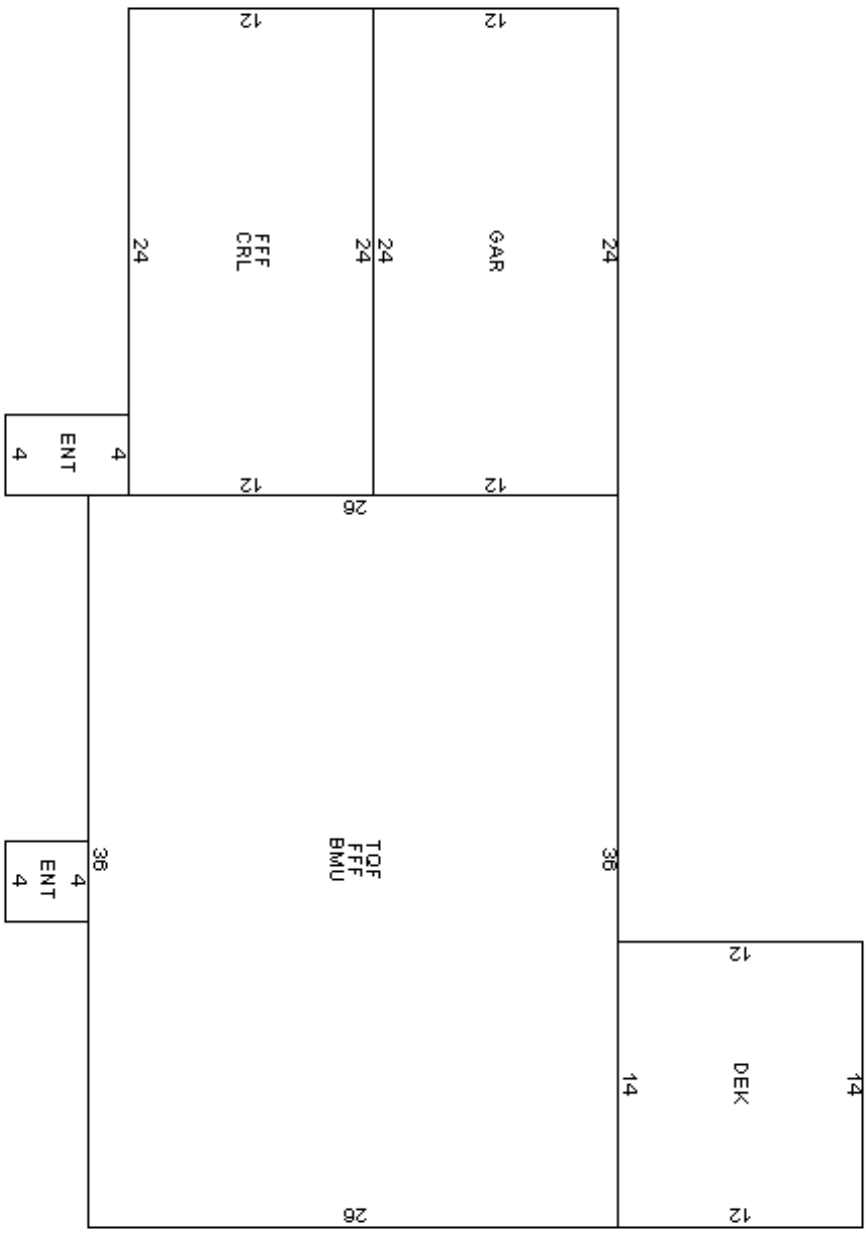
KHODABASH, JEAN N.
 KHODABASH, MARLEN
 22 DUCKWORTH ROAD
 HEBRON, NH 03241-7131

TAXABLE DISTRICTS

District	Percentage
BRUD-HEB VI	% 100

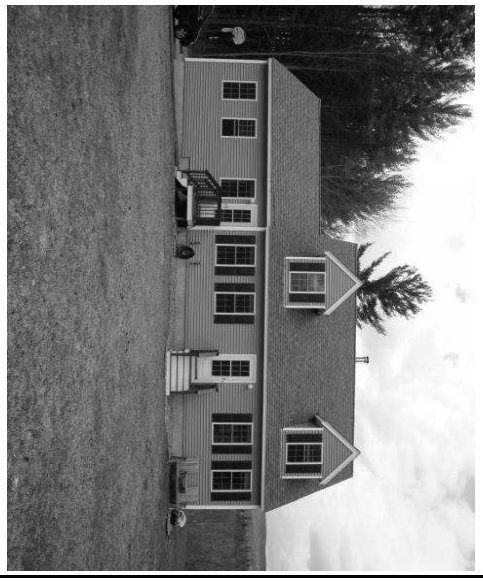
BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
GAR	GARAGE ATTCHD	288	0.45
FFF	FST FLR FIN	1224	1.00
CRL	CRAWL SPACE	288	0.05
TOF	3/4 STRY FIN	936	0.75
BMU	BSMNT	936	0.15
DEK	DECK/ENTRANCE	168	0.10
ENT	ENTRY LANDING	40	0.10
		3,880	2.231



BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 180,912	AVERAGE	6 %				6 %	\$ 170,100



OWNER INFORMATION		SALES HISTORY				
Date	Book	Page	Type	Price	Grantor	
09/29/2010	3734	0971	Q1	215,000	HYERS, ALBERT E.,	
05/23/2005	3141	0871	U138	2,667	HYERS, ALBERT E.	
BENTING, SCOTT E. BENTING, KRISTIN J. 15 LANES END WESTFORD, MA 01886						

LISTING HISTORY	NOTES	
03/24/11 MSUM 09/28/09 KCCL 08/06/09 KCVM 06/16/09 INSP 05/04/04 CMPE 05/29/02 MF-O	LOT 3 SANBORN DEV; 6X5 WELL HOUSE DNP; 9/09; INT FLOORING DATED, INT GOOD COND, ATU OVER GAR LADDER ACC DNP; 3/11; NOH; EST NOW GAS HEAT (3 TANKS); DNP; HEARTH;	

EXTRA FEATURES VALUATION

Feature Type	Units	Length	x	Width	Size	Adj	Rate	Cond	Market Value	Notes

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)	
2010	2011
Building: \$ 189,100	\$ 165,600
Features: \$ 3,000	\$ 0
Land: \$ 87,800	\$ 75,500
PARCEL TOTAL	
\$ 279,900	\$ 241,100

LAND VALUATION

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000	73,500	E	100	100	100	100	100 -- MILD	100	73,500	0	N	73,500	
1F RES	1,100	x 1,800	X	100				100 -- MILD	100	2,000	0	N	2,000	
													3.100 ac	75,500

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: PAVED Road: PAVED

PERMITS

Date	Permit ID	Permit Type	Notes
			BENTING, SCOTT E. BENTING, KRISTIN J. 15 LANES END WESTFORD, MA 01886

2.00 STORY CONTEMP BUILT IN 1977

Roof: GABLE HIP/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL/CUSTOM WOOD
 Floor: CARPET/LINOLEUM OR SIM

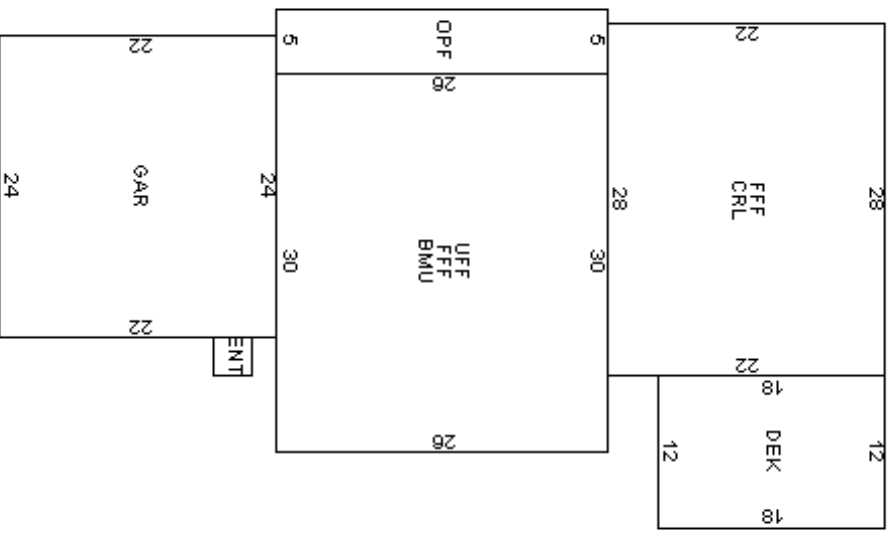
Bedrms: 4
 Baths: 2.5
 Fixtures: 8
 A/C: No

Heat: GAS/FA NO DUCTS
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9410

Base Rate: RSA 78.00
 Bldg. Rate: 0.9539
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 74.41

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
DEK	DECK/ENTRANCE	216	0.10	22
OPF	OPEN PORCH	130	0.25	33
GAR	GARAGE ATTCHD	528	0.45	238
ENT	ENTRY LANDING	9	0.10	1
UFF	UPPER FLR FIN	780	1.00	780
BMU	BSMNT	780	0.15	117
FFF	FST FLR FIN	1396	1.00	1396
CRL	CRAWL SPACE	616	0.05	31
		4,455		2,618

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 194,805	AVERAGE					15 %	\$ 165,600



OWNER INFORMATION		SALES HISTORY					
ZHU, MIN		Date	Book	Page	Type	Price	Grantor
CHENG, XIAO MING		08/09/2010	3720	0858	Q 1	330,000	SUTHERLAND, BRIAN
5 THOMAS STREET		05/25/2004	3000	0652	Q 1	270,000	BREWER, GLENN &
BELMONT, MA 02478							

LISTING HISTORY	NOTES
03/23/11 MSUM 07/29/08 DMVTL 07/10/08 INSP 06/22/04 CMUM 06/18/04 ETUM 06/20/02 MF-X	MOSTLY BLOCKED TUNNEL VIEW OF DIST MTNS - DNPJ;BROWN; 7/08 NEW ROOF 2007; 3/11; NOH; DNPJ HEARTH;

EXTRA FEATURES VALUATION		MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units Length x Width Size Adj	Rate	Cond
FIREPLACE 1-STAND	1	3,000.00	100
		3,000	

LAND VALUATION		VALUE SUMMARY (BASE YEAR 2011)	
Building:	2010	2011	
Features:	\$ 158,900	\$ 156,300	
Land:	\$ 4,500	\$ 3,000	
	\$ 124,600	\$ 111,200	
PARCEL TOTAL			
	\$ 288,000	\$ 270,500	

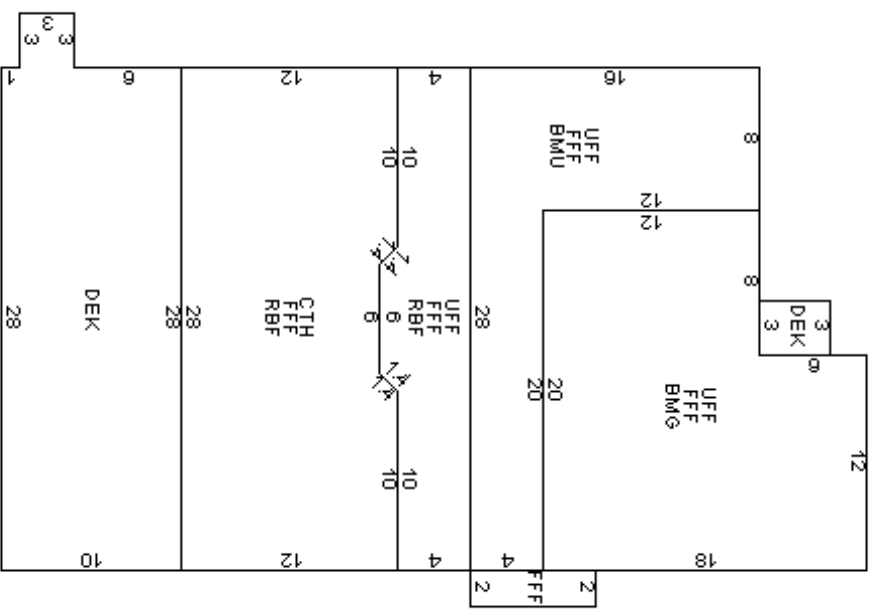
Zone: RURAL DISTRICT		Minimum Acreage: 2.00		Minimum Frontage: 150		Site: AVERAGE		Driveway: GRAVEL		Road: PAVED				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000 ac	73,500	F	110	100	100	95	95 -- ROLLING	100	73,000	0	N	73,000	
1F RES	25,400 ac	x 1,800	X	88				95 -- ROLLING	100	38,200	0	N	38,200	
	27,400 ac									111,200			111,200	

PERMITS

Date	Permit ID	Permit Type	Notes
			ZHU, MIN CHENG, XIAO MING 5 THOMAS STREET BELMONT, MA 02478

1.75 STORY SALT BOX BUILT IN 1994

Roof: SALT BOX/ASPHALT
 Ext: CEDAR/REDWD
 Int: DRYWALL
 Floor: PINE/SOFT WD/CARPET
 Bedrooms: 3
 Baths: 2.5
 Fixtures: 8
 A/C: No
 Heat: OIL/HOT WATER
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9999
 Base Rate: RSA 78.00
 Bldg. Rate: 1.0887
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 84.92



TAXABLE DISTRICTS

District: BRUD-HEB VI
 Percentage: % 100

BUILDING SUB AREA DETAILS

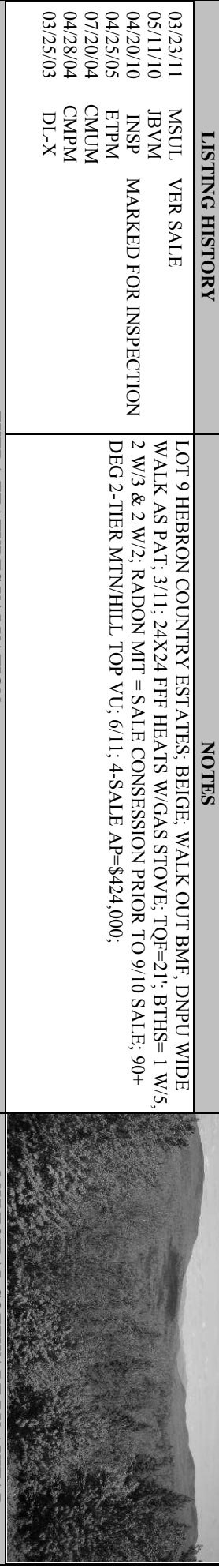
ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	982	1.00
UFF	UPPER FLR FIN	639	1.00
BMU	BSMNT	208	0.15
BMG	BASEMENT	312	0.20
DEK	DECK/ENTRANCE	301	0.10
RBF	RAISED BSMNT	448	0.50
CTH	CATHEDRAL	329	0.10
		3,219	
			2,001

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 169,925	GOOD					8 %	\$ 156,300



OWNER INFORMATION		SALES HISTORY				HEBRON PICTURE	
CAMPBELL, STEPHEN S. CAMPBELL, DARLENE M. PO BOX 1809 PLYMOUTH, NH 03264		Date	Book	Page	Type	Price	Grantor
		09/07/2010	3728	0616	Q 1	395,000	SHUMWAY, DAVID B
		06/11/2004	3009	0003	Q 1	359,933	COUNTRY VIEW
LISTING HISTORY		NOTES					
03/23/11 MSUL VER SALE 05/11/10 JBVM 04/20/10 INSP MARKED FOR INSPECTION 04/25/05 ETPM 07/20/04 CMUM 04/28/04 CMPM 03/25/03 DL-X		LOT 9 HEBRON COUNTRY ESTATES; BEIGE; WALK OUT BMF; DNPU WIDE WALK AS PAT; 3/11; 24X24 FFF HEATS W/GAS STOVE; TOF=21; BTHS= 1 W/5, 2 W/3 & 2 W/2; RADON MIT = SALE CONSESSION PRIOR TO 9/10 SALE; 90+ DEG 2-TIER MTN/HILL TOP VU; 6/11; 4-SALE AP=\$424,000;					



MUNICIPAL SOFTWARE BY AVITAR.
HEBRON ASSESSING OFFICE

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1	100	3,000.00	100		3,000	GAS

EXTRA FEATURES VALUATION

VALUE SUMMARY (BASE YEAR 2011)	
Building:	\$ 313,400
Features:	\$ 3,000
Land:	\$ 136,500
PARCEL TOTAL	\$ 452,900

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	2,000	73,500	F	110	100	100	95	90-- MODERATE	100	69,100	0	N	69,100	
IF RES	3,288	x 1,800	X	100				85-- STEEP	100	5,000	0	N	5,000	
IF RES	1,000	x 100,000	X	100					50	50,000	0	N	50,000	90+DEG2TIER MTN VU
	5,288									124,100			124,100	

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150
 Site: AVERAGE Driveway: GRAVEL Road: PAVED
 LAND VALUATION

PERMITS

Date	Permit ID	Permit Type	Notes
03/10/2005	04-19 extension	REMODEL ADDITION	FINISH BASEMENT- 1 BDRM, BATH DEN/ SITTING ROO
06/17/2004	04-19		NEW GARAGE, GREATROOM, DECK

OWNER INFORMATION

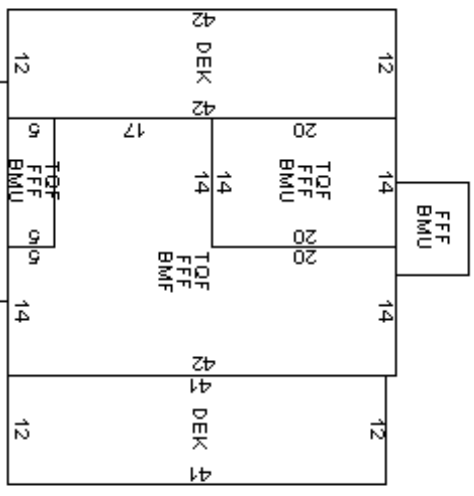
CAMPBELL, STEPHEN S.
 CAMPBELL, DARLENE M.
 PO BOX 1809
 PLYMOUTH, NH 03264

1.75 STORY SALT BOX BUILT IN 2002

Roof: SALT BOX/ASPHALT Bedrms: 3 Heat: OIL/HOT WATER Base Rate: **RSA 78.00**
 Ext: VINYL SIDING Baths: 4.0 Quality: A1 AVG+10 Bldg. Rate: **0.9748**
 Int: DRYWALL Fixtures: 15 Com. Wall: Com. Wall Fctr:
 Floor: HARDWOOD/CARPET A/C: No Size Adj: 0.8865 Adjusted Base Rate: **\$ 76.03**

TAXABLE DISTRICTS

District BRID-HEB VI Percentage % 100



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	1832	1.00
SLB	SLAB	576	0.00
GAR	GARAGE ATTCHD	672	0.45
BMU	BSMNT	430	0.15
TQF	3/4 STRY FIN	1176	0.75
BMF	BSMNT FINISHED	826	0.30
DEK	DECK/ENTRANCE	996	0.10
TQU	3/4 STRY UNFIN	672	0.35
		7,180	
			3,664

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 278,574	AVERAGE					8 %	\$ 256,300



OWNER INFORMATION		SALES HISTORY				PRICE GRANTOR
Date	Book	Page	Type			
10/18/2010	3740	0512	Q 1		590,000	RUPLEBY, JOSEPH H

LISTING HISTORY		NOTES
03/23/11	MSUL VER SALE	
05/12/10	JBVL	
04/20/10	INSP MARKED FOR INSPECTION	
12/04/03	BNUL	
06/26/02	MF-X	

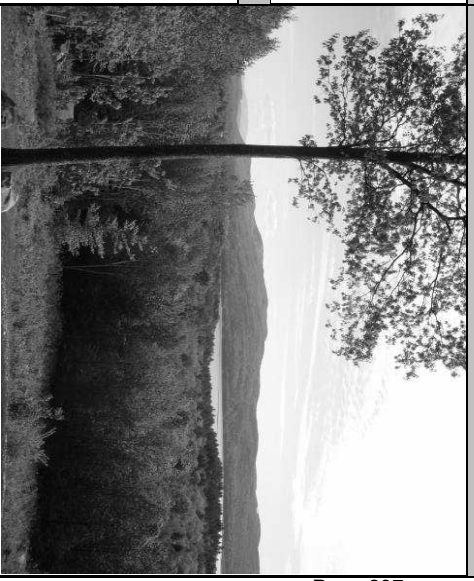
EXTRA FEATURES VALUATION						
Feature Type	Units	Length	Width	Size Adj	Rate	Cond
FIREPLACE 1-CUST	1				5,000.00	100
						5,000

MUNICIPAL SOFTWARE BY AVITAR	
HEBRON ASSESSING OFFICE	

VALUE SUMMARY (BASE YEAR 2011)	
2010	2011
Building: \$ 245,100	\$ 237,600
Features: \$ 7,500	\$ 5,000
Land: \$ 383,400	\$ 342,900
PARCEL TOTAL	
\$ 636,000	\$ 585,500

LAND VALUATION													
Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150													
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value Notes	
1F RES	2,000 ac	73,500 G		120	105	100	100	95 -- ROLLING	100	88,000	0 N	88,000	
1F RES	3,000 ac	x 1,800 X		100				90 -- MODERATE	100	4,900	0 N	4,900	
1F RES	1,000 vu	x 100,000 X		100					250	250,000	0 N	250,000 90+MTN/LAKE VU	
											5,000 ac	342,900	342,900

LAND VALUATION													
Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150													
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value Notes	
1F RES	2,000 ac	73,500 G		120	105	100	100	95 -- ROLLING	100	88,000	0 N	88,000	
1F RES	3,000 ac	x 1,800 X		100				90 -- MODERATE	100	4,900	0 N	4,900	
1F RES	1,000 vu	x 100,000 X		100					250	250,000	0 N	250,000 90+MTN/LAKE VU	
											5,000 ac	342,900	342,900



PERMITS

Date	Permit ID	Permit Type	Notes
			<p>MARSHALL, JAMES S. MARSHALL, SUZANNE R. 56 PANORAMA LANE HEBRON, NH 03241</p>

1.50 STORY CAPE BUILT IN 1997

Roof: GABLE HIP/ASPHALT
Ext: WOOD SHINGLE
Int: DRYWALL
Floor: PINE/SOFT WD/CARPET

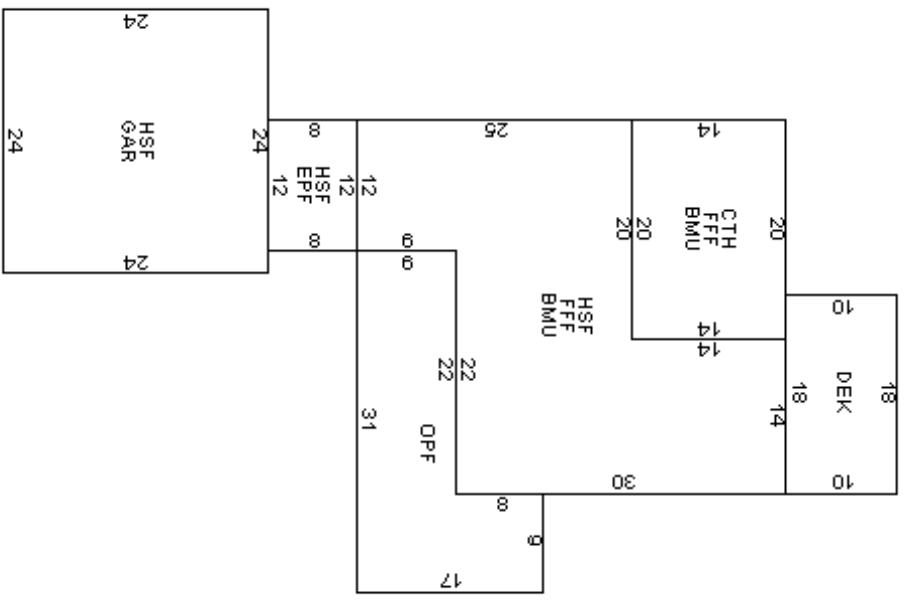
Bedrms: 3
Baths: 2.5
Fixtures: 10
A/C: No

Heat: OIL/HOT WATER
Quality: A4 EXC
Com. Wall:
Size Adj: 0.9486

Base Rate: RSA 78.00
Bldg. Rate: 1.3015
Com. Wall Fctr:
Adjusted Base Rate: \$ 101.52

TAXABLE DISTRICTS

District	Percentage
BRUD-HEB VI	% 100



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
DEK	DECK/ENTRANCE	180	0.10
CTH	CATHEDRAL	280	0.10
HSF	1/2 STRY FIN	1520	0.50
EPF	ENCLSD PORCH	96	0.70
OPF	OPEN PORCH	351	0.25
GAR	GARAGE ATTCHD	576	0.45
FFF	FST FLR FIN	1128	1.00
BMU	BSMNT	1128	0.15
		5,259	
			2,517

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 255,526	GOOD					7 %	\$ 237,600



OWNER INFORMATION		SALES HISTORY				HEBRON PICTURE	
Date	Book	Page	Type	Price	Grantor		
08/06/2010	3720	0803	Q 1	610,000	WALL, GERALD/DINE P -		
08/26/2002	2703	0997	Q 1	270,000	ERNEST H. SCHMIDT		

LISTING HISTORY		NOTES	
03/23/11	MSUM	BLUE; 3/11; NOH; EST PATTO DUE TO SNOW;	
04/22/08	MVPM		
12/17/07	MVUL		
12/03/07	MAIL	APPT LETTER	
10/16/07	MVUM		
07/10/07	INSP	MARKED FOR INSPECTION	
04/27/05	ETPR		
09/07/04	CMHN		

EXTRA FEATURES VALUATION									
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes	
FIREPLACE 1-STAND	1				3,000.00	100	3,000		
PATIO	418	22	19	98	7.00	70	2,007	EST	
SHED-WOOD	140	10	14	174	7.00	80	1,364		
							6,400		

LAND VALUATION														
Zone	RURAL DISTRICT	Minimum Acreage	2.00	Minimum Frontage	150									
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	2,000	73,500	G	120	100	100	100	95 -- ROLLING	90	75,400	0	N	75,400	SH DW/ACC
IF RES	1,500	x 1,800	X	100				85 -- STEEP	100	2,300	0	N	2,300	
IF RES	1,000	x 100,000	X	100					275	275,000	0	N	275,000	120+ MTN/LAKE VU
											3,500	352,700	352,700	

MUNICIPAL SOFTWARE BY AVITAR	
HEBRON ASSESSING OFFICE	
VALUE SUMMARY (BASE YEAR 2011)	
2010	2011
Building: \$ 237,300	\$ 247,400
Features: \$ 6,400	\$ 6,400
Land: \$ 375,500	\$ 352,700
PARCEL TOTAL	
\$ 619,200	\$ 606,500

MUNICIPAL SOFTWARE BY AVITAR	
HEBRON ASSESSING OFFICE	
VALUE SUMMARY (BASE YEAR 2011)	
2010	2011
Building: \$ 237,300	\$ 247,400
Features: \$ 6,400	\$ 6,400
Land: \$ 375,500	\$ 352,700
PARCEL TOTAL	
\$ 619,200	\$ 606,500

PERMITS

Date	Permit ID	Permit Type	Notes
10/17/2007	07-24	EXTERIOR ONLY	FLAT DECK
07/19/2004	04-023	SHED	10X14 SHED

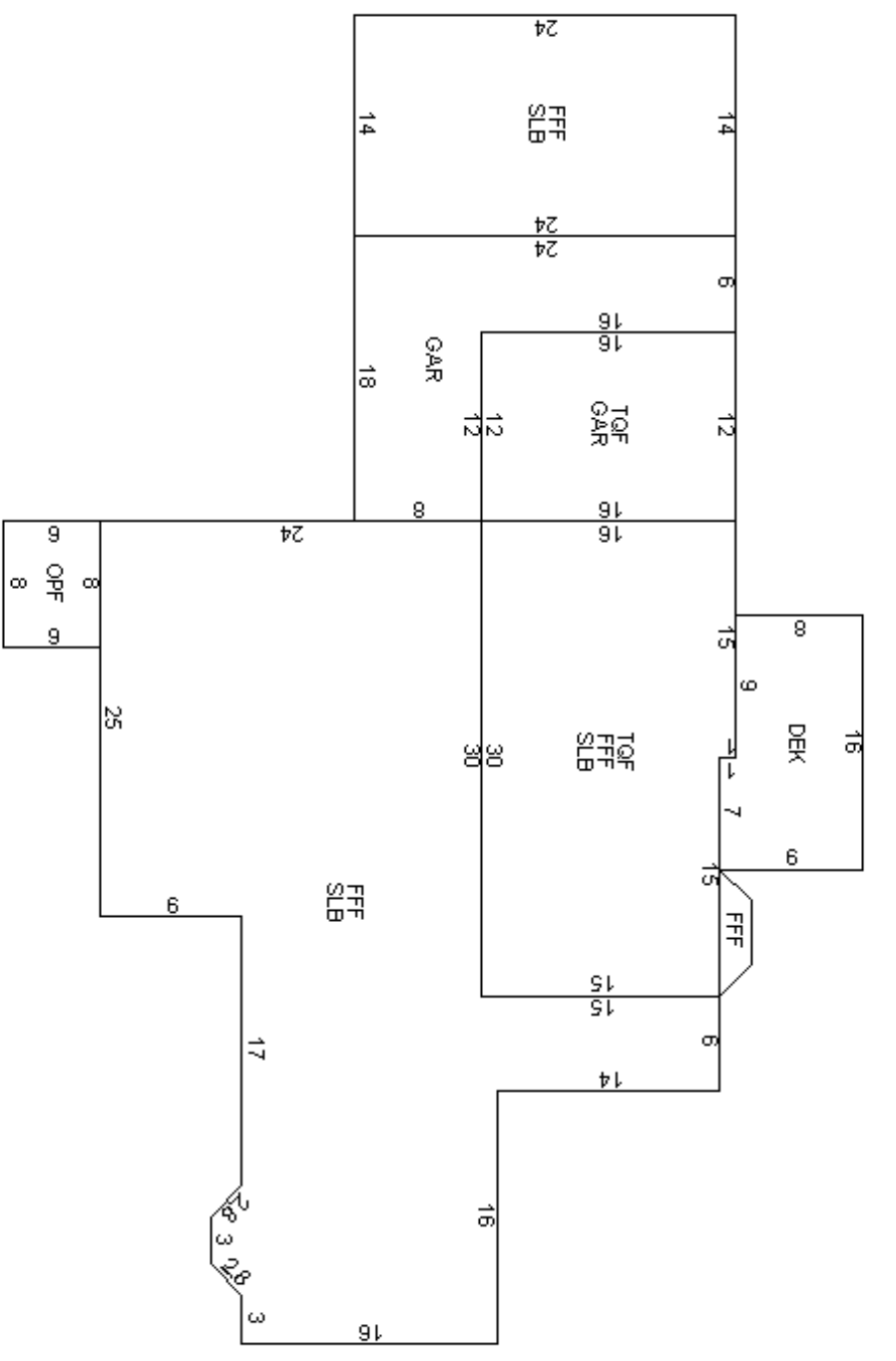
1.75 STORY CAPE BUILT IN 1998

Roof: GABLE HIP/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL
 Floor: CARPET/HARDWOOD

Bedrms: 4
 Baths: 3.5
 Fixtures:
 A/C: No

Heat: OIL/HOT WATER
 Quality: A4 EXC
 Com. Wall:
 Size Adj: 0.9389

Base Rate: RSA 78.00
 Bldg. Rate: 1.2882
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 100.48



HEBRON
 OWNER INFORMATION
 NEWMAN, BARBARA J.
 45 SOUTH STREET
 NEEDHAM, MA 02492

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
TOF	3/4 STRY FIN	657	0.75
FFF	FST FLR FIN	1934	1.00
GAR	GARAGE ATTCHD	432	0.45
OPF	OPEN PORCH	48	0.25
DEK	DECK/ENTRANCE	135	0.10
SLB	SLAB	1922	0.00
		5,128	
			2,647

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 265,971	GOOD					7 %	\$ 247,400



OWNER INFORMATION

WILSON, SCOTT C.
 WILSON, JANET L.
 32 DUNSTER DRIVE
 STOW, MA 01775

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
10/21/2010	3741	0725	U I 52	257,533	YOKIMCUS, SCOTT
10/06/2009	3651	0532	Q 1	290,000	RAYDEL BUILDERS,
10/30/2007	3462	0843	U V 13	40,000	APT, WALTER C
12/27/2006	3362	0855	U V 37	3,500	JACKSON ESTATE,
12/27/2006	3362	0852	U V 48		JACKSON, SUSAN

NOTES

ROW TO 20/2/15; 3/11; NOH EST CTH AREA; DNP U HILLTOP VU=NV;

LISTING HISTORY

03/23/11	MSUM
07/23/10	KCUM
07/23/10	KCUM
04/15/09	MVPM
04/22/08	MVPL
07/10/07	INSP
09/02/04	ETHN
06/27/02	MF-V

MARKED FOR INSPECTION

EXTRA FEATURES VALUATION

Feature Type	Units	Length	Width	Size	Adj	Rate	Cond	Market Value	Notes

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 263,600	\$ 229,300
Features:	\$ 0	\$ 0
Land:	\$ 100,500	\$ 70,800
PARCEL TOTAL	\$ 364,100	\$ 300,100

LAND VALUATION

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: GRAVEL Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	2,000	73,500	F	110	100	100	95	95 -- ROLLING	90	65,700	0	N	65,700	SH DW/ROW
1F RES	3,000	x 1,800	X	100				95 -- ROLLING	100	5,100	0	N	5,100	
	5,000	ac								70,800			70,800	

PERMITS

Date	Permit ID	Permit Type	Notes
11/01/2007	07-26	NEW BUILDING	

WILSON, SCOTT C.
 WILSON, JANET L.
 32 DUNSTER DRIVE
 STOW, MA 01775

2.00 STORY CONVENTNL BUILT IN 2007

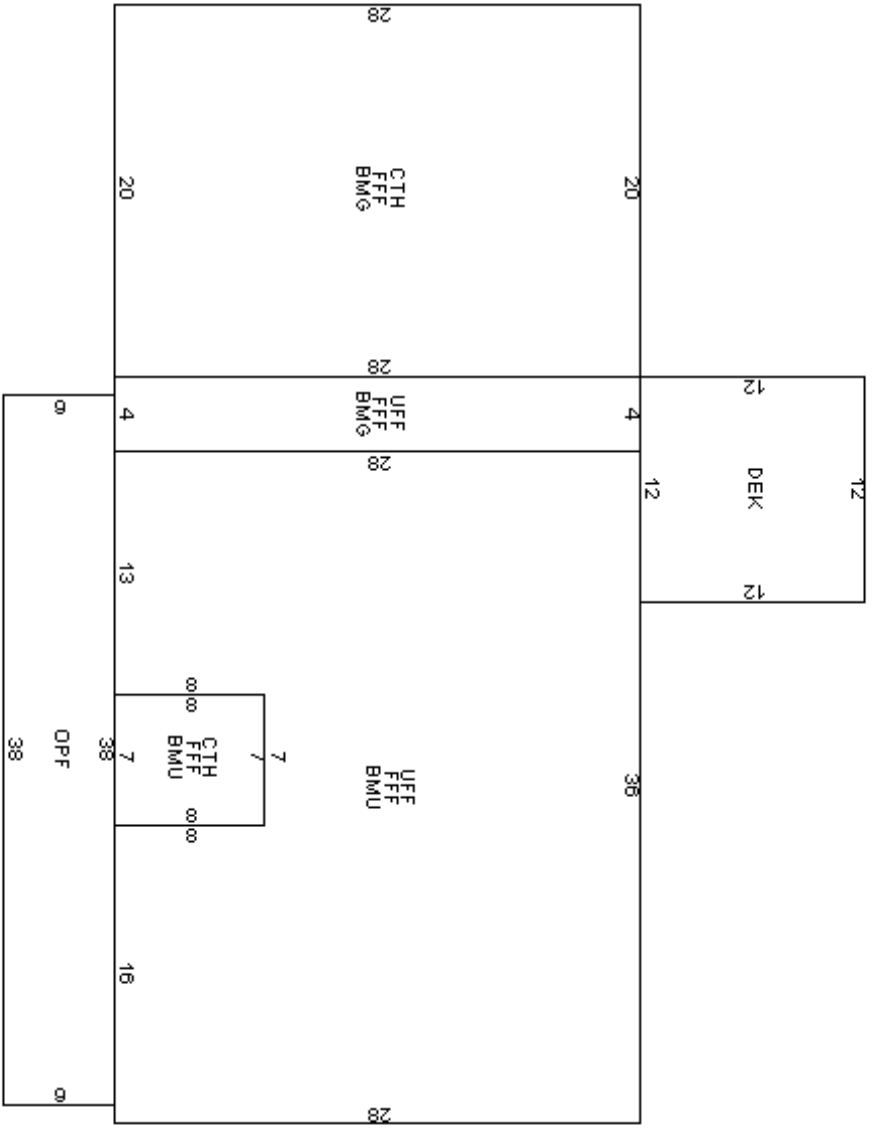
Roof: GABLE HIP/ASPHALT	Bedrms: 4	Heat: OIL/HOT WATER	Base Rate: RSA 78.00
Ext: VINYL SIDING	Baths: 3.0	Quality: A1 AVG+10	Bldg. Rate: 0.9685
Int: DRYWALL	Fixtures:	Com. Wall:	Bldg. Wall Fctr:
Floor: CARPET/HARDWOOD	A/C: No	Size Adj: 0.9081	Adjusted Base Rate: \$ 75.55

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
CTH	CATHEDRAL	616	0.10
FRF	FST FLR FIN	1680	1.00
BMG	BASEMENT	672	0.20
UFF	UPPER FLR FIN	1064	1.00
BMU	BSMNT	1008	0.15
DEK	DECK/ENTRANCE	144	0.10
OPF	OPEN PORCH	228	0.25
		5,412	
			3,162



BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 238,889	AVERAGE	4 %				4 %	\$ 229,300



OWNER INFORMATION		SALES HISTORY				
Date	Book	Page	Type	Price	Grantor	
05/19/2011	3793	0543	U138		DODGE, DENNIS W. &	
01/13/2010	3675	0042	Q1	475,000	BUSBY, WILLIAM A	

DODGE TRUSTEE, DENNIS W.
 DODGE TRUSTEE, JUDITH A.
 DENNIS & JUDITH DODGE REVTRUST
 955 WEST SHORE ROAD, BOX 69
 ALEXANDRIA, NH 03222

LISTING HISTORY

04/23/10 MSAL ALSO VER SALE
 08/14/09 MFVM
 06/16/09 INSP MARKED FOR INSPECTION
 12/04/03 BNUM
 08/01/02 MF-O

NOTES
 THE LEDGES, MOSTLY BLOCKED VIEW; BROOK BESIDE HSE; RENO TO MASTER BTH AFTER 1/10 SALE; P/U APPROX 13X17 BMU AS CRL DUE TO VERY LIM ACCESS; \$300 /MO ASSOC FEES PER MLS;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1			100	3,000.00	100	3,000
LEDGES AMENITY	1			100	100,000.00	100	100,000
						103,000	

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)	
2010	2011
Building: \$ 309,100	\$ 272,000
Features: \$ 153,000	\$ 103,000
Land: \$ 42,300	\$ 53,300
PARCEL TOTAL	
\$ 504,400	\$ 428,300

LAND VALUATION

Zone: RURAL DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: GOOD Driveway: PAVED Road: PAVED

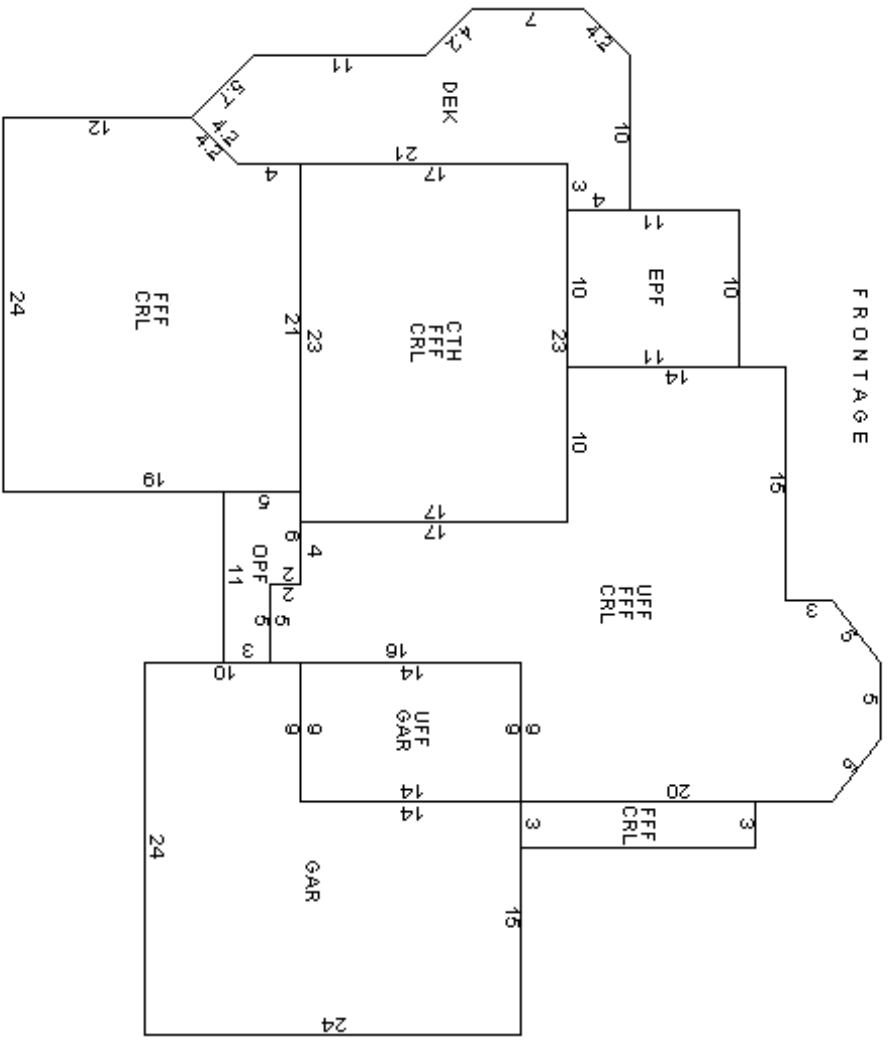
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	0.230 ac	42,333	G	120	105	100	100	100 -- MILD	100	53,300	0	53,300	
	0.230 ac									53,300		53,300	

PERMITS

Date	Permit ID	Permit Type	Notes
			DODGE TRUSTEE, DENNIS W. DODGE TRUSTEE, JUDITH A. DENNIS & JUDITH DODGE REVTRUST 955 WEST SHORE ROAD, BOX 69 ALEXANDRIA, NH 03222

2.00 STORY CONTEMPORA BUILT IN 1988

Roof: GABLE HIP/ASPHALT Bedrooms: 3 Heat: OIL/HOT WATER Base Rate: RCT 78.00
 Ext: CLAP BOARD/WOOD SHINGLE Baths: 3.5 Quality: A5 EXC+10 Bldg. Rate: 1.3923
 Int: DRYWALL Fixtures: 14 Com. Wall: Com. Wall Fctr: Adjusted Base Rate: \$ 108.60
 Floor: HARDWOOD/CARPET A/C: Yes Size Adj: 0.9297



TAXABLE DISTRICTS

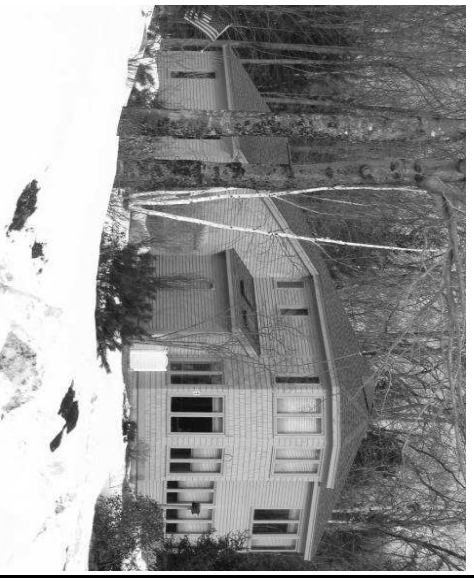
District	Percentage
BRUD-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	1524	1.00
OPF	OPEN PORCH	45	0.25
EPF	ENCLSD PORCH	110	0.70
CTH	CATHEDRAL	391	0.10
DEK	DECK/ENTRANCE	226	0.10
UFF	UPPER FLR FIN	774	1.00
GAR	GARAGE ATTCHD	576	0.45
CRL	CRAWL SPACE	1524	0.05
		5,170	2.783

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 302,234	GOOD					10 %	\$ 272,000



OWNER INFORMATION		SALES HISTORY				
Date	Book	Page	Type	Price	Grantor	
GAIDOS, WEBSTER B.						
06/16/2009	3619	0248	Q 1	422,333	POLEWARCZYK,	
11/13/2007	3466	0491	U 140	565,000	WATERSCAPE	
01/05/2006	3237	0357	Q 1	135,000	HEBRON HOMES INC	
BOLTON, MA 01740						

LISTING HISTORY		NOTES	
03/24/11	MSUM	WALK-OUT BM: 3/11; CORR GAR SKETCH; EST BM ALL UNFINISHED AT	
03/23/07	CMPM	TIME OF 6/09 SALE; RADON MIT;	
03/21/06	CMPM		
06/20/05	DIUL		
06/27/02	MF-V		

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes	
LEDGES AMENITY	1			100	100	100,000		
FIREPLACE 1-STAND	1			100	100	3,000		
						103,000		

VALUE SUMMARY (BASE YEAR 2011)			
Building:	2010	2011	
Features:	\$ 381,300	\$ 306,500	
Land:	\$ 153,000	\$ 103,000	
	\$ 42,300	\$ 48,000	
PARCEL TOTAL			
	\$ 576,600	\$ 457,500	

LAND VALUATION	
Zone: RURAL DISTRICT	Minimum Acreage: 2.00 Minimum Frontage: 150
Land Type	Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes
IF RES	0.230 ac 42,333 G 120 105 100 100 90-- MODERATE 100 48,000 0 N 48,000
	0.230 ac 48,000

LAND VALUATION	
Zone: RURAL DISTRICT	Minimum Acreage: 2.00 Minimum Frontage: 150
Land Type	Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes
IF RES	0.230 ac 42,333 G 120 105 100 100 90-- MODERATE 100 48,000 0 N 48,000
	0.230 ac 48,000

PERMITS

Date	Permit ID	Permit Type	Notes
02/02/2006	06-001	NEW BUILDING	

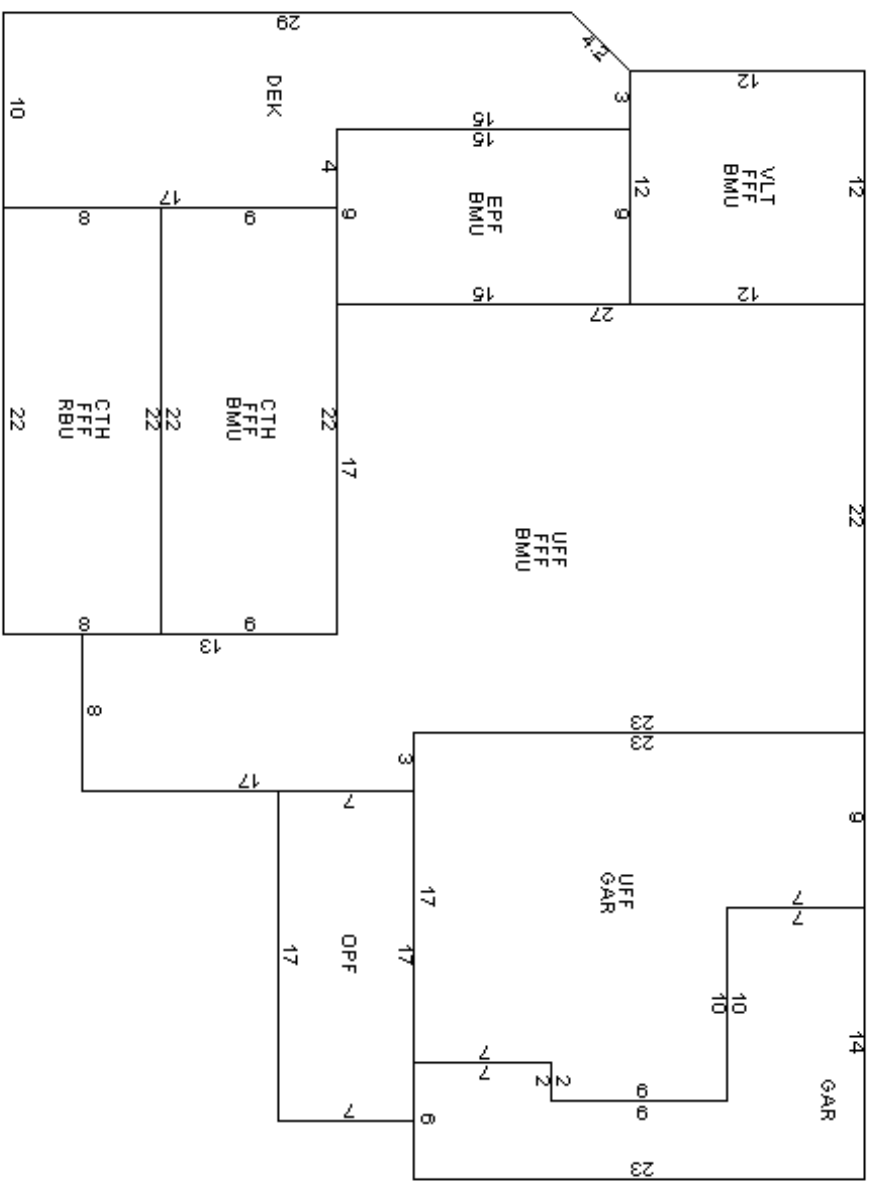
2.00 STORY CONDO BUILT IN 2006

Roof: GABLE HIP/ASPHALT
 Ext: CEDAR/REDWD
 Int: DRYWALL
 Floor: HARDWOOD/HARD TILE

Bedrms: 3
 Baths: 2.5
 Fixtures:
 A/C: Yes
 Size Adj: 0.9197

Heat: GAS/FA DUCTED
 Quality: A5 EXC+10
 Com. Wall:
 Size Adj: 0.9197

Base Rate: RCT 78.00
 Bldg. Rate: 1.4038
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 109.50



OWNER INFORMATION

GAIDOS, WEBSTER B.
 GAIDOS, SHELLEY G.
 59 DRUMMLIN HILL ROAD
 BOLTON, MA 01740

TAXABLE DISTRICTS

District	Percentage
BRUD-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
VLT	VAULTED	144	0.05
FFP	FST FLR FIN	1228	1.00
BMU	BSMNT	1187	0.15
UFF	UPPER FLR FIN	1063	1.00
GAR	GARAGE ATTCHD	529	0.45
OPF	OPEN PORCH	119	0.25
CTH	CATHEDRAL	374	0.10
DEK	DECK/ENTRANCE	256	0.10
EPF	ENCLSD PORCH	135	0.70
RBU	RAISED BSMNT	176	0.25
		5,211	
			2,946

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 322,587	AVERAGE	5 %				5 %	\$ 306,500



OWNER INFORMATION		SALES HISTORY				HEBRON PICTURE	
BURLINGAME, NEIL C. BURLINGAME, PATRICIA C. 51 BEAR MOUNTAIN ROAD HEBRON, NH 03241		Date	Book	Page	Type	Price	Grantor
		08/13/2010	3722	0075	Q1	380,000	GREENHALGH
		06/07/2010	3705	0453	U144	2,667	GREENHALGH,
		01/25/2002			U V 40	33,000	SUOMU, PHILIP W

LISTING HISTORY		NOTES	
03/23/11	MSUL VER SALE	GREEN; 3/11: A/C IN PART OF EFF ONLY=DNP; BARN 2ND FLR FIN W/HEAT	
04/21/10	JBPL CK BARN ONLY	& 3 FIX BTH. SOME OF DECK EST DUE TO SNOW; DNP U HEARTH;	
04/20/10	INSP MARKED FOR INSPECTION		
04/22/08	MV/PR		
10/16/07	MVUL		
07/10/07	INSP MARKED FOR INSPECTION		
01/31/06	CMPM		
10/27/05	DLP M		

EXTRA FEATURES VALUATION										MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units	Length	Width	Size	Adj	Rate	Cond	Market Value	Notes	2010	2011
SHED-WOOD	192	16	x	12	143	7.00	70	1,345			
GARAGE-1 STY	480	24	x	20	93	22.00	70	6,875			
SHOP-AVG	360	12	x	30	104	18.00	100	6,739	ATT TO BARN-NO HEAT		
BARN-1STRY/LOFT	864	24	x	36	79	19.00	350	45,390	C-NOTES		
LEAN-TO	360	12	x	30	104	4.00	100	1,498	ATT TO BARN		
DECK	60	6	x	10	327	7.00	60	824	DNV-SNOW		
LEAN-TO	48	4	x	12	393	4.00	60	453	ATT TO 24X20		
GENERATOR	1				100	0.00	100	0			
									63,100		

LAND VALUATION										PARCEL TOTAL	
										\$ 310,600	\$ 350,600

Zone: RURAL DISTRICT										Site: AVERAGE						
Land Type	Minimum	Acreage:	2.00	Minimum	Frontage:	150			Driveaway:	GRAVEL	Road:	PAVED				
	Units	Base	Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax	Value	Notes
IF RES	2,000	ac	73,500	F	110	100	100	95	100 -- MILD	100	76,800	0	N	76,800		
IF RES	2,000	ac	x 1,800	X	100	100	100	--	MILD	100	3,600	0	N	3,600		
										4,000 ac	80,400		80,400			

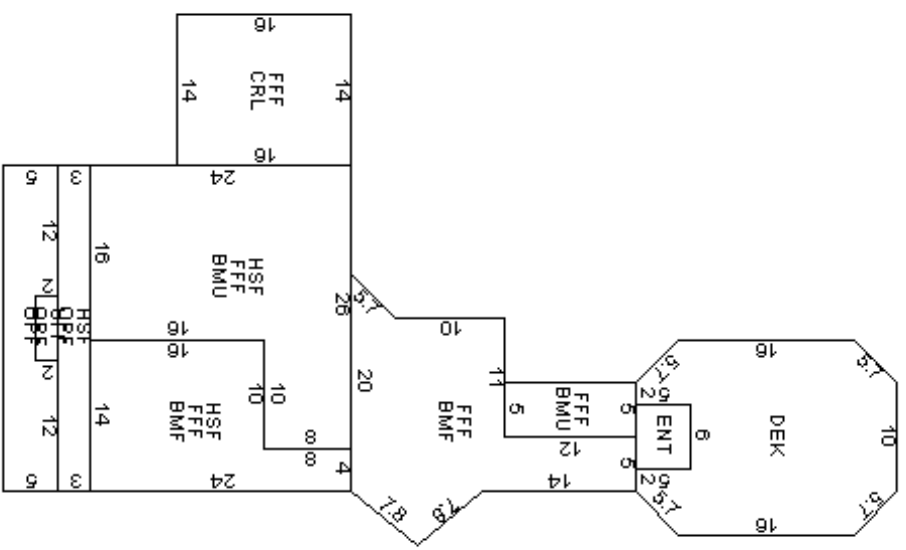
HEBRON ASSESSING OFFICE									
VALUE SUMMARY (BASE YEAR 2011)									
Building: \$ 181,300									
Features: \$ 31,300									
Land: \$ 98,000									
PARCEL TOTAL									
\$ 310,600									
\$ 350,600									

PERMITS

Date	Permit ID	Permit Type	Notes
05/06/2009	09-07	ADDITION	INSTALL BATHROOM IN EXISTING BARN
05/08/2007	07-011	GARAGE ADDITION	SHOP & STORAGE BARN 14X16 LIVING ROOM ADDITION
05/12/2005	05-014		

1.50 STORY CAPE BUILT IN 2002

Roof: GABLE HIP/ASPHALT	Bedrms: 2	Heat: OIL/HOT WATER	Base Rate: RSA 78.00
Ext: CLAP BOARD	Baths: 2.5	Quality: A4 EXC	Bldg. Rate: 1.3409
Int: DRYWALL	Fixtures: 8	Com. Wall:	Com. Wall Fctr:
Floor: HARDWOOD/CARPET	A/C: No	Size Adj: 0.9874	Adjusted Base Rate: \$ 104.59



HEBRON OWNER INFORMATION

BURLINGAME, NEIL C.
 BURLINGAME, PATRICIA C.
 51 BEAR MOUNTAIN ROAD
 HEBRON, NH 03241

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
HSF	1/2 STRY FIN	810	0.50
BMF	BSMNT FINISHED	578	0.30
ENT	ENTRY LANDING	30	0.10
DEK	DECK/ENTRANCE	370	0.10
OPF	OPEN PORCH	240	0.25
UPF	UPPER FLR FIN	12	1.00
CRL	CRAWL SPACE	224	0.05
FFF	FST FLR FIN	1326	1.00
BMU	BSMNT	524	0.15
		4,114	2,106

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 220,267	GOOD					6 %	\$ 207,100



OWNER INFORMATION		SALES HISTORY				HEBRON PICTURE	
KEARNS, KATHLEEN M LIVING TRST		Date	Book	Page	Type	Price	Grantor
P O BOX 172		06/03/2010	3704	0892	Q 1	165,000	GIROUARD, JR.,
HEBRON, NH 03241-0172		07/09/2002			U V 40	25,000	HYDE, HENRY &

LISTING HISTORY	NOTES
03/24/11 MSUM	BEIGE: 2X6 CONST; 3/11: N.O.H.; TUNNEL PASTORAL & SHORT HILLSIDE VU THRU P-LINES=NV=DNP;U;
10/18/07 MVUL	
07/10/07 INSP	
04/25/05 ETPR	
09/01/04 ETHR	
04/28/04 CPM	
03/19/03 MF-O	

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1			100	3,000.00	100	3,000	GAS
							3,000	

LAND VALUATION														
Zone: RURAL DISTRICT					Minimum Acreage: 2.00					Minimum Frontage: 150				
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
IF RES	0.500 ac	65,000 E	100	100	100	95	95--ROLLING	100	58,700	0	N	58,700		
										0.500 ac				
										58,700				
										58,700				
										204,200				
										158,100				

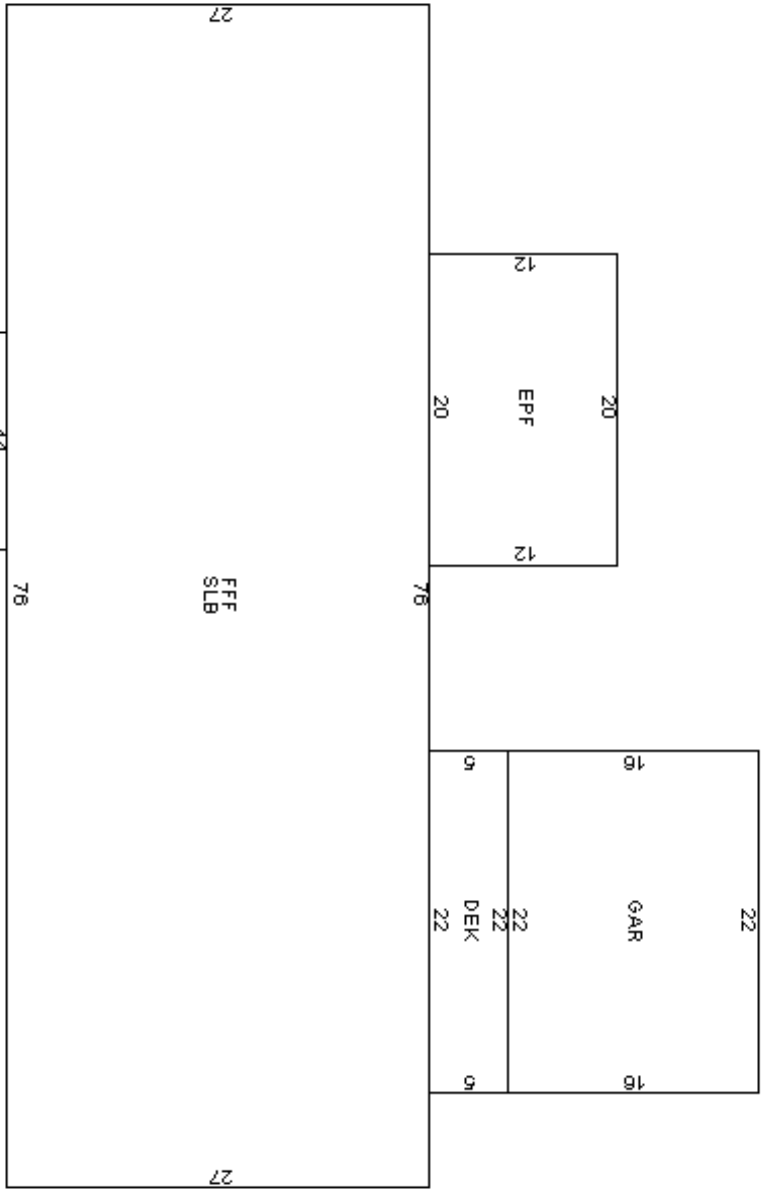
VALUE SUMMARY (BASE YEAR 2011)			
Building:	2010	2011	
Features:	\$ 127,700	\$ 96,400	
Land:	\$ 1,500	\$ 3,000	
PARCEL TOTAL			
	\$ 204,200	\$ 158,100	

PERMITS

Date	Permit ID	Permit Type	Notes
04/30/2004	04-011	ADDITION	NEW 12X20 DECK

1.00 STORY DBL WD MH BUILT IN 2003

Roof: GABLE HIP/ASPHALT Bedrooms: 4 Heat: OIL/FA DUCTED Base Rate: MHD 45.00
 Ext: VINYL SIDING Baths: 2.0 Quality: A1 AVG+10 Bldg. Rate: 1.0380
 Int: DRYWALL Fixtures: Com. Wall: Com. Wall Fctr:
 Floor: CARPET/LINOLEUM OR SIM A/C: Yes Size Adj: 0.8410 Adjusted Base Rate: \$ 46.71



OWNER INFORMATION
 KEARNS, KATHLEEN M LIVING TRST
 P O BOX 172
 HEBRON, NH 03241-0172

TAXABLE DISTRICTS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	2052	1.00	2052
SLB	SLAB	2052	0.00	0
DEK	DECK/ENTRANCE	222	0.10	22
GAR	GARAGE ATTCHD	352	0.45	158
EPF	ENCLSD PORCH	240	0.70	168
		4,918		2,400

BUILDING SUB AREA DETAILS

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 112,104	AVERAGE	14 %				14 %	\$ 96,400



OWNER INFORMATION
HILSON HOLDINGS, LLC
 458 NORTH JUNE STREET
 LOS ANGELES, CA 90004

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
10/15/2009	3653	0649	Q 1	1,710,000	BIRON, PATRICIA A



LISTING HISTORY

03/24/11 MSUM
 07/30/08 DMVTL
 07/10/08 INSP MARKED FOR INSPECTION
 09/09/04 ETHC
 12/01/03 BNUL
 05/29/02 MF-O

NOTES

ROGERS LEDGE L2: BATH 4.5= 1/5 FIX/ 2/3 FIX/ 4/2 FIX; 240' W/E; SLIGHTLY ROCKY; 7/08 DNV ABOVE GAR; 3/11; NO.H;



EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
DECK	146	1 x 146	170	7.00	60	1,042	AT WF EST SNOW
FIREPLACE 1-CUST	1		100	5,000.00	100	5,000	
GENERATOR	1		100	0.00	100	0	
						6,000	

MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 559,600	\$ 525,400
Features:	\$ 6,500	\$ 6,000
Land:	\$ 1,105,000	\$ 1,063,700
PARCEL TOTAL		
	\$ 1,671,100	\$ 1,595,100

Zone: LAKE DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150

Site: GOOD Driveway: GRAVEL Road: PAVED

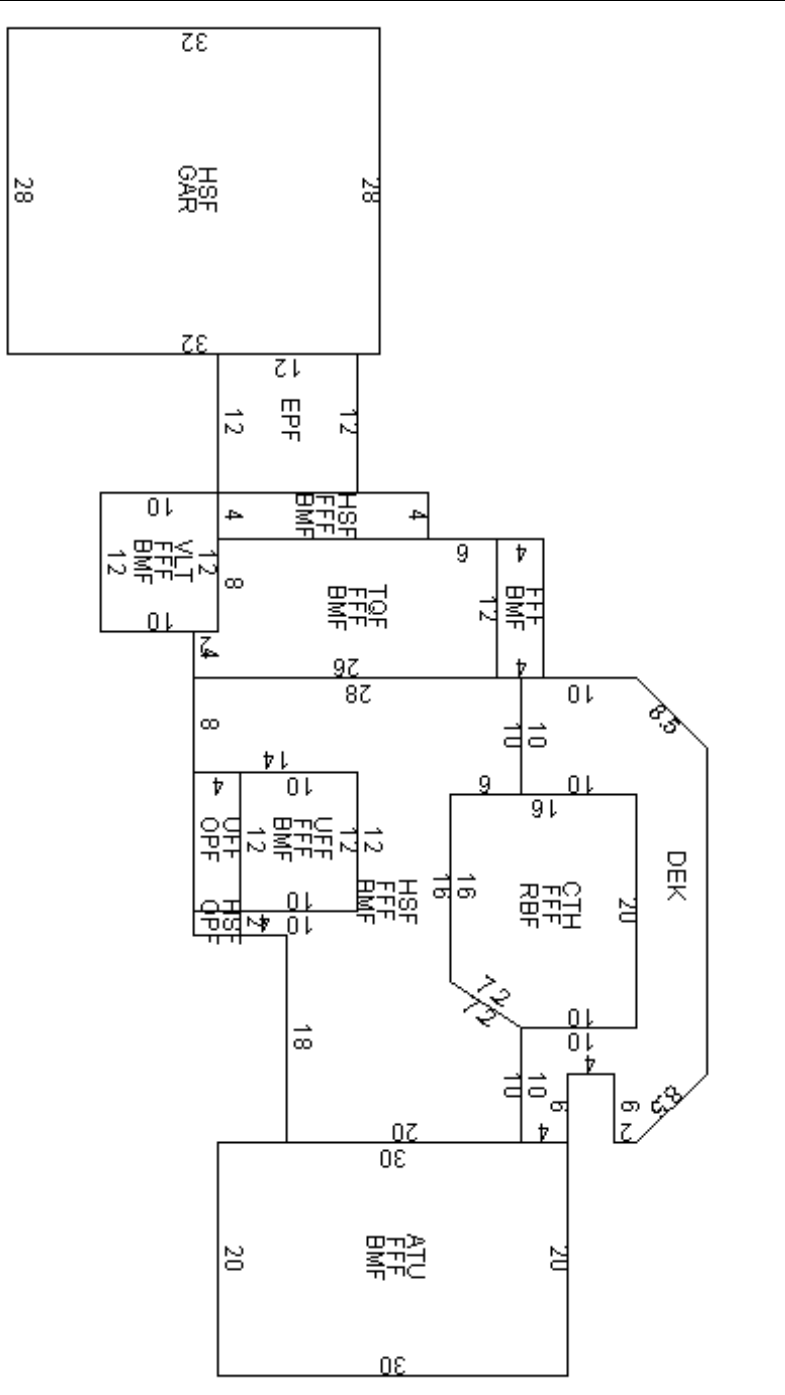
LAND VALUATION

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES WTRFRNT	2,000	73,500	I	140	105	100	95	90 -- MODERATE	95	87,800	0	N	87,800	ROW
1F RES WTRFRNT	0,560	x 1,800	X	100				90 -- MODERATE	100	900	0	N	900	
1F RES WTRFRNT	1,000	wf x 750,000	X	100					130	975,000	0	N	975,000	WF
										1,063,700			1,063,700	

Date	Permit ID	Permit Type	Notes
			HILSON HOLDINGS, LLC
			458 NORTH JUNE STREET
			LOS ANGELES, CA 90004

TAXABLE DISTRICTS	
District	Percentage
BRID-HEB VI	% 100

Roof: GABLE HIP/ASPHALT	Bedrms: 4	Heat: OIL/EA DUCTED	Base Rate: RSA 78.00
Ext: CEDAR/REDWD	Baths: 3.5	Quality: A6 EXC+20	Bldg. Rate: 1.4869
Int: DRYWALL	Fixtures: 13	Com. Wall:	Com. Wall Fctr:
Floor: HARDWOOD/HARD TILE	A/C: Yes	Size Adj: 0.8526	Adjusted Base Rate: \$ 115.98



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
HSF	1/2 STRY FIN	1668	0.50
GAR	GARAGE ATTCHD	896	0.45
EPF	ENCLSD PORCH	144	0.70
FFF	FST FLR FIN	2256	1.00
BMF	BSMNT FINISHED	1948	0.30
VLT	VAULTED	120	0.05
TOF	3/4 STRY FIN	296	0.75
DEK	DECK/ENTRANCE	380	0.10
CTH	CATHEDRAL	308	0.10
RBF	RAISED BSMNT	308	0.50
UFF	UPPER FLR FIN	168	1.00
OPF	OPEN PORCH	56	0.25
ATU	ATTIC	600	0.10
		9,148	4.871

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 564,939	VERY GOOD					7 %	\$ 525,400



OWNER INFORMATION		SALES HISTORY				NOTES	
HENDRICKSON, RAY & KARYN	79 TOPSFIELD ROAD BOXFORD, MA 01921	Date	Book	Page	Type	Price	Grantor
		11/15/2010	3748	0947	Q1	1,575,000	WAGNER, RICHARD H
		11/04/2003	2919	291	Q1	1,380,000	RUPLE, THEODORE S

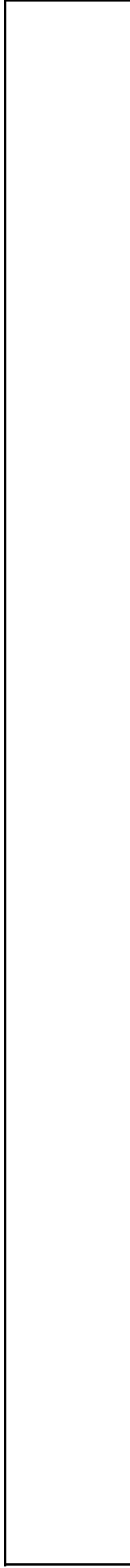
LISTING HISTORY		NOTES	
03/24/11	MSUM	BRN; PORT DOCKS 3X8, 3X18, 3X24 & 3X24 DNP; INTRCM SYS;	
09/23/09	KCQC	BCKLND=MOSTLY LDGE; 7 ZONE HTING; 5 BTHS=(1)2-FIX, (3)	
08/13/09	MFVM	3-FIX, (1)4-FIX; 240 WF; 6/06 MILD TO MOD TOPO, SLIGHTLY ROCKY; 8/09	
06/16/09	INSP	MARKED FOR INSPECTION	
09/02/04	CMHR	DNP STONE PATIO & 3 DECKS; 3/11; N.O.H;	
06/21/04	ETUL		
05/29/02	MF-O		

EXTRA FEATURES VALUATION									
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes	
FIREPLACE I-CUST	1				100	5,000.00	100	5,000	
SHED-WOOD	48	8	6		393	7.00	60	792	NEXT TO GAR
BARN-1STRY	800	40	20		80	15.00	60	5,760	
							11,600		

LAND VALUATION														
Zone: LAKE DISTRICT		Minimum Acreage: 2.00	Minimum Frontage: 150		Site: GOOD Driveway: PAVED Road: PAVED									
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES WTRFRNT	2,000	73,500	I	140	105	100	100	90 -- MODERATE	95	92,400	0	N	92,400	ROW
1F RES WTRFRNT	3,100	1,800	X	100				90 -- MODERATE	100	5,000	0	N	5,000	
1F RES WTRFRNT	1,000	750,000	X	100					130	975,000	0	N	975,000	WF
										5.100 ac				
										1,072,400				
										1,072,400				

MUNICIPAL SOFTWARE BY AVTAR	
HEBRON ASSESSING OFFICE	
VALUE SUMMARY (BASE YEAR 2011)	
Building:	\$ 576,500
Features:	\$ 11,600
Land:	\$ 1,054,200
PARCEL TOTAL	\$ 1,642,300
	\$ 1,590,500

2010		2011	
Building:	\$ 576,500		\$ 506,500
Features:	\$ 11,600		\$ 11,600
Land:	\$ 1,054,200		\$ 1,072,400



Date	Permit ID	Permit Type	Notes

OWNER INFORMATION

HENDRICKSON, RAY & KARYN

79 TOPSFIELD ROAD

BOXFORD, MA 01921

1.50 STORY CONTEMP BUILT IN 1988

TAXABLE DISTRICTS

District BRUD-HEB VI
Percentage % 100

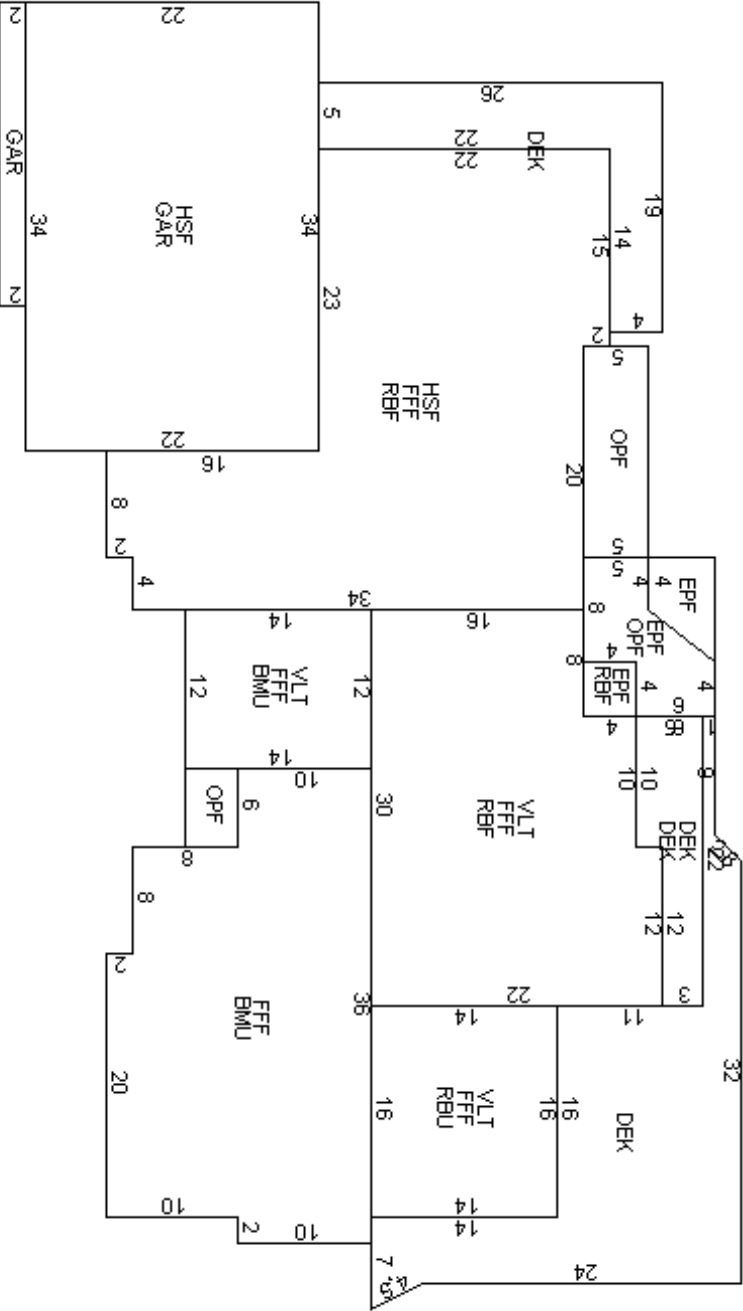
Roof: GABLE HIP/ASPHALT
 Ext: CEDAR/REDWD
 Int: DRYWALL
 Floor: HARDWOOD/CARPET

Bedrms: 4
 Baths: 5.0
 Fixtures: 15
 A/C: Yes
 Size Adj: 0.8520

Heat: OIL/HOT WATER
 Quality: A6 EXC+20
 Com. Wall:
 Size Adj: 0.8520

Base Rate: RSA 78.00
 Bldg. Rate: 1.4723
 Com. Wall Fctr:
 Adjusted Base Rate: \$ 114.84

WATERFRONT



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
GAR	GARAGE ATTCHD	794	0.45	357
FFF	FST FLR FIN	2522	1.00	2522
RBF	RAISED BSMNT	1522	0.50	761
OPF	OPEN PORCH	178	0.25	45
BMU	BSMNT	792	0.15	119
VLT	VAULTED	984	0.05	49
RBU	RAISED BSMNT	224	0.25	56
EPF	ENCLSD PORCH	120	0.70	84
HSF	1/2 STRY FIN	1662	0.50	831
DEK	DECK/ENTRANCE	772	0.10	77
		9,570		4,901

BUILDING MARKET COST NEW & DEPRECIATION

Cost New \$ 562,831
 Normal Physical Functional Economic Temporary Total Dpr. Assessment \$ 506,500
 GOOD 10%



OWNER INFORMATION		SALES HISTORY				GRANTOR
QUINCHIA, IVAN	QUINCHIA, BARBARA	Date	Book	Page	Type	
64 PROVIDENCE ROAD		03/28/2011	3783	0039	Q1	MORRISON, JR. J.P.
		11/28/2006	3352	0408	U1S	GREENAN, JOHN
		10/05/2006	3333	0734	Q1	GREENAN, JR. JOHN
		10/05/2006	3333	0734	Q1	GREENAN JR, JOHN C
WESTFORD, MA 01886		03/24/2003	2793	0853	U138	GREENAN, DAVID E

NOTES

110.08' W/F: 6/06 LEVEL TOPO, SM SANDY BCH, ROCKY SHORE, WET: 4/08
 DNDPU FIREPLACE, BRIDGE OR DOCKS; CK 2012 FOR NEW BLDG & GAR;
 BROOK BISECTS PART OF LOT;



MUNICIPAL SOFTWARE BY AVITAR

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 27,200	\$ 19,300
Features:	\$ 0	\$ 0
Land:	\$ 580,600	\$ 573,000
PARCEL TOTAL		

\$ 607,800 \$ 592,300

LAND VALUATION

Zone: LAKE DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: GRAVEL Road: DIRT

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES WTRFRNT	2,000	73,500	D	90	100	95	95	95 -- ROLLING	80	45,400	0	N	45,400	ROW/BROOK
1F RES WTRFRNT	2,530		X	1,800	X	100		95 -- ROLLING	60	2,600	0	N	2,600	BROOK
1F RES WTRFRNT	1,000		wf		X	750,000	X	100	70	525,000	0	N	525,000	WF
	4,530									573,000			573,000	

PERMITS

Date	Permit ID	Permit Type	Notes
05/05/2009	#10-04	NEW BUILDING	CONTRD FROM PER # 08-005 ABOVE
03/21/2008	08-005	NEW BUILDING	INCLUDES HOUSE, GARAGE, FIREPLACE AND BRIDG

OWNER INFORMATION

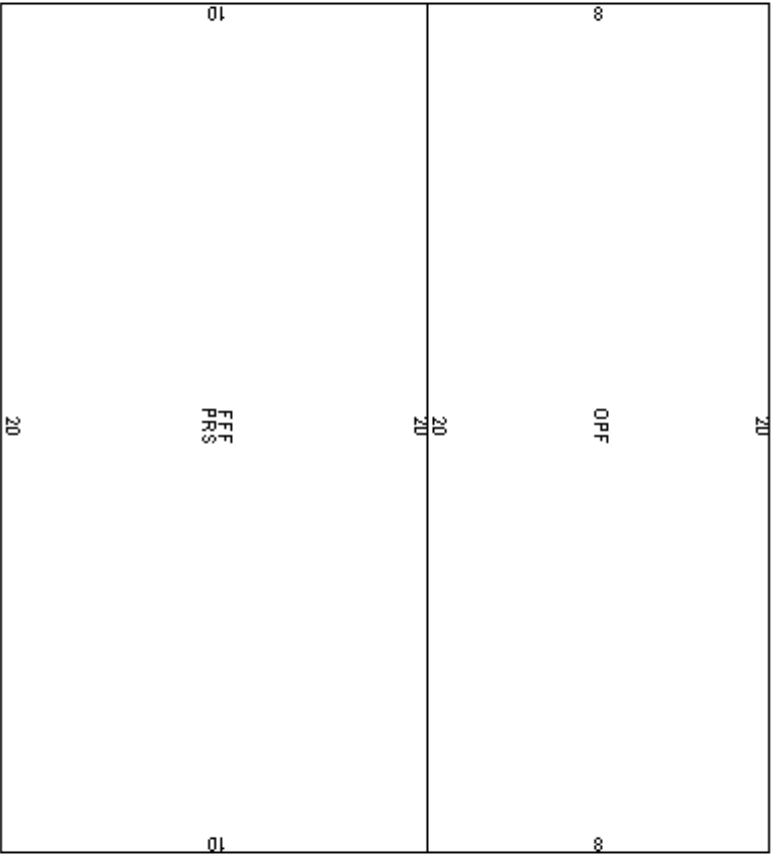
QUINCHIA, IVAN
 QUINCHIA, BARBARA
 64 PROVIDENCE ROAD
 WESTFORD, MA 01886

1.00 STORY CAMP/COTTA BUILT IN 1958

Roof: GABLE HIP/ASPHALT Bedrms: Heat: WOOD/COAL/CONVECTION Base Rate: RCP 56.00
 Ext: BOARD/BATTEN Baths: 0.5 Quality: B1 AVG-10 Bldg. Rate: 1.8236
 Int: MINIMUM Fixtures: Com. Wall: Com. Wall Fctr:
 Floor: CARPET/MIN PLYWD A/C: No Size Adj: 2.9239 Adjusted Base Rate: \$ 102.12

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	200	1.00
PRS	PIERS	200	-0.05
OPF	OPEN PORCH	160	0.25
		560	
			230

BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 23,488	AVERAGE	18 %			18 %	\$ 19,300



OWNER INFORMATION
BURKE, DANIEL J
 BRUKE, MARIANNE M.
 60 CRESTWOOD DRIVE
 WELLESLEY HILLS, MA 02481

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
06/29/2010	3710	0946	Q1	851,000	BOLLN, NANCY D



LISTING HISTORY

03/24/11 MSUM
 05/13/10 JBVL
 04/20/10 INSP MARKED FOR INSPECTION
 12/01/03 BNUM
 06/04/02 MF-X

NOTES

GREY: 5/03 MRGED W/PART OF LOT 3B, NOW LOT 2=.35 AC; LOT 2 1/2 #3
 IND PNT; EXT=VERT BRDS=AVG; 120' W/F; 4' DROP TO H2O, ROCKY SHORE;
 5/10 BUILD DATE FOR ORIG STRUCTUR, ADDITION & RENOS IN EARLY 90S,
 SPIRAL STAIRCASE; 3/11: N.O.H.; DNPV 3X6 OIL TANK ENCL ATT TO END
 OF HSE; CK12 FOR INT RENOS;



EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1			3,000.00	100	3,000	
FIREPLACE 1-CUST	1			5,000.00	100	5,000	
CABIN	192	16 x 12		143	50	3,432	
SHED-WOOD	20	4 x 5		400	50	280	ATT TO CABIN
OPF	64			5.00	100	320	ATT TO CABIN
						12,000	

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 171,600	\$ 173,600
Features:	\$ 13,400	\$ 12,000
Land:	\$ 804,100	\$ 658,300
PARCEL TOTAL	\$ 989,100	\$ 843,900

LAND VALUATION

Zone: LAKE DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: PAVED Road: PAVED

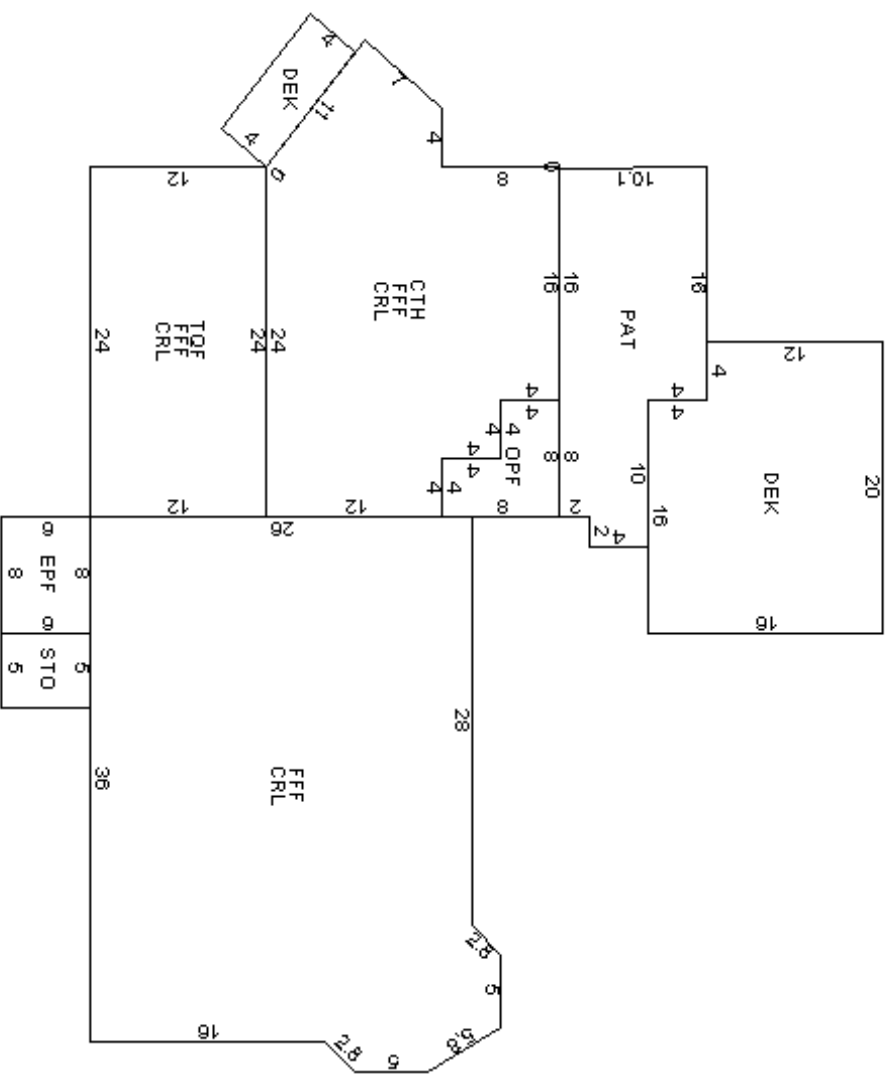
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES WTRFRNT	0.350 ac	53,000	F	110	100	100	100	-- MILD	100	58,300	0	N	58,300	
IF RES WTRFRNT	1.000 wf	x 750,000	X	100					80	600,000	0	N	600,000	WF
	0.350 ac									658,300			658,300	

PERMITS

Date	Permit ID	Permit Type	Notes

1.75 STORY CONTEMP BUILT IN 1959

Roof: GABLE HIP/STANDING SEAM Bedrooms: 3 Heat: OIL/HOT WATER Base Rate: **RSA 78.00**
 Ext: AVERAGE Baths: 2.0 Quality: A2 AVG+20 Bldg. Rate: **1.1710**
 Int: DRYWALL Fixtures: 8 Com. Wall: Com. Wall Fctr:
 Floor: CARPET/PARQUET A/C: No Size Adj: 0.9762 Adjusted Base Rate: **\$ 91.34**



BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 201,861	GOOD					14 %	\$ 173,600

OWNER INFORMATION

BURKE, DANIEL J
 BRUKE, MARIANNE M.
 60 CRESTWOOD DRIVE
 WELLESLEY HILLS, MA 02481

TAXABLE DISTRICTS

District	Percentage
BRID-HEB VI	% 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
TOF	3/4 STRY FIN	288	0.75
FFF	FST FLR FIN	1747	1.00
CRL	CRAWL SPACE	1747	0.05
CTH	CATHEDRAL	495	0.10
OPF	OPEN PORCH	48	0.25
EPF	ENCLSD PORCH	48	0.70
STO	STORAGE AREA	30	0.25
DEK	DECK/ENTRANCE	344	0.10
PAT	PATIO AREA	217	0.10
		4,964	
			2,210



OWNER INFORMATION		SALES HISTORY				GRANTOR
NAME	ADDRESS	DATE	BOOK	PAGE	TYPE	
MULLEN, ALICE A.		11/02/2009	3657	0754	Q1	600,000
MULLEN, KEVIN J.		12/29/2003	2941	0958	U138	ZEOLIE, JR., WILFRED
25 BARKLAND DRIVE		03/01/2000	2449	055	Q1	279,900
DERRY, NH 03038						CROCKER

LISTING HISTORY	NOTES
03/24/11 MSUM	NATURAL; LOT 9 INDIAN POINT; 80' W/F; DNPU 3' HIGH STORAGE; 6/06
05/13/10 JBVM	LEVEL SHORE, RETAINING WALL; 5/10 NOH, BOAT DOCK
04/20/10 INSP	REMOVABLE=DNPU, EST DORMER ROOF= PREFAB METAL; 3/11 N.O.H.;
10/27/04 CMUM	
06/04/02 MF-X	

EXTRA FEATURES VALUATION						
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value Notes
SHED-WOOD	96	12 x 8	227	7.00	50	763
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000 GAS
						3,800

MUNICIPAL SOFTWARE BY AVITAR		HEBRON ASSESSING OFFICE	
VALUE SUMMARY (BASE YEAR 2011)			
	2010		2011
Building:	\$ 80,700		\$ 79,000
Features:	\$ 3,800		\$ 3,800
Land:	\$ 687,500		\$ 496,900
PARCEL TOTAL			
	\$ 772,000		\$ 579,700

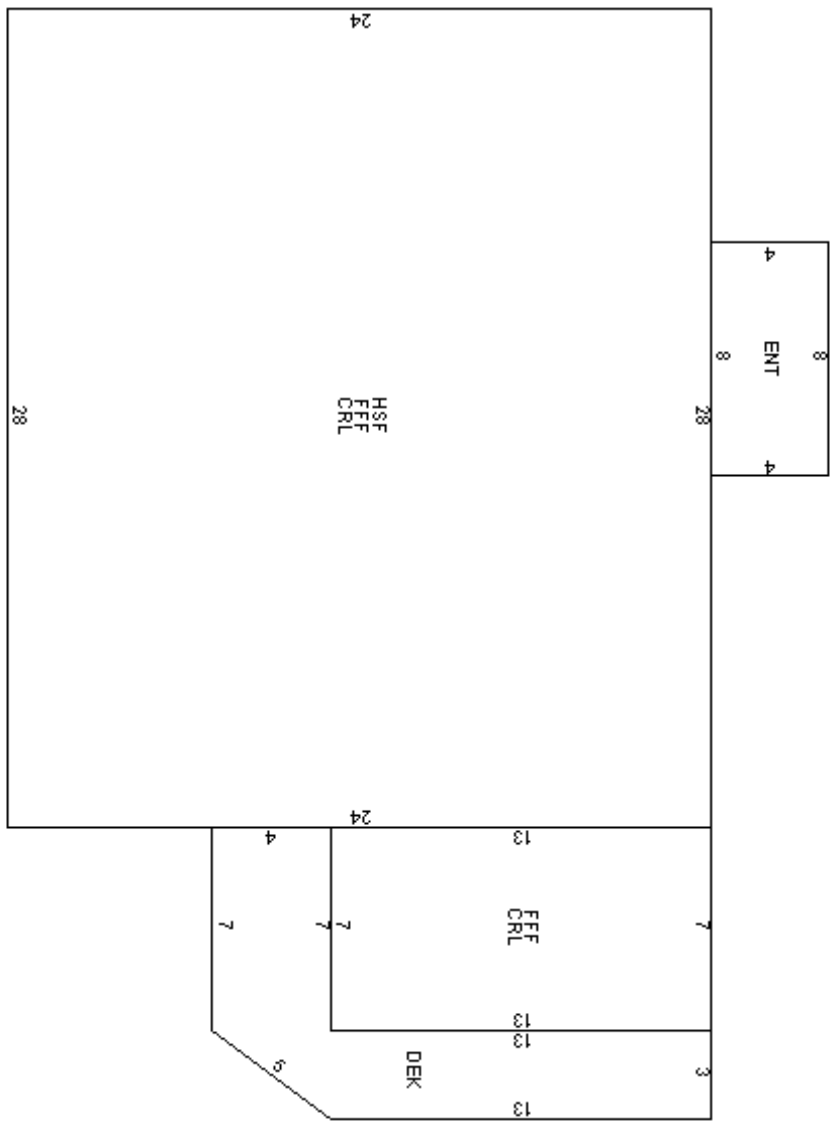
LAND VALUATION											
Zone: LAKE DISTRICT					Zone: AVERAGE						
Minimum Acreage: 2.00					Minimum Frontage: 150						
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value Notes
IF RES WTRFRNT	0.130 ac	29,000 F	110	100	100	100	-- LEVEL	100	31,900	0 N	31,900
IF RES WTRFRNT	1.000 wf	x 750,000 X	100					62	465,000	0 N	465,000 WF
									496,900		496,900

PERMITS

Date	Permit ID	Permit Type	Notes
			MULLEN, ALICE A. MULLEN, KEVIN J. 25 BARKLAND DRIVE DERRY, NH 03038

1.50 STORY CAPE BUILT IN 1988

Roof: GABLE HIP/ASPHALT Bedrms: 3 Heat: GAS/HOT WATER Base Rate: RCP 56,00
 Ext: CEDAR/REDWD Baths: 1.0 Quality: A2 AVG+20 Bldg. Rate: 1,3662
 Int: DRYWALL Fixtures: Com. Wall: Com. Wall Fctr:
 Floor: CARPET/LINOLEUM OR SIM A/C: No Size Adj: 1.1859 Adjusted Base Rate: \$ 76,50



TAXABLE DISTRICTS

District BRID-HEB VI Percentage % 100

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj. Effect.
CRL	CRAWL SPACE	763	0.05 38
FFF	FST FLR FIN	763	1.00 763
DEK	DECK/ENTRANCE	73	0.10 7
HSF	1/2 STRY FIN	672	0.50 336
ENT	ENTRY LANDING	32	0.10 3
		2,303	1,147

BUILDING MARKET COST NEW & DEPRECIATION

Cost New Normal Physical Functional Economic Temporary Total Dpr. Assessment
 \$ 87,746 GOOD 10 % 10 % \$ 79,000



OWNER INFORMATION
JOHNSON JR, WILLIAM L
 JOHNSON, ALLISON H
 33 ENMORE STREET
 ANDOVER, MA 01810

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
04/22/2011	3787	0773	Q 1	250,000	WILSON, JAMES M



LISTING HISTORY

03/28/11 MSUM
 05/13/10 JBVM
 04/20/10 INSP
 10/27/04 CMUM
 07/24/02 MF-P

MARKED FOR INSPECTION

NOTES

BROWN: LOT 24 INDIAN POINT & COMMENT IN LOT 8 + WA VIA ROW BETWEEN LOTS 4 & 5 = W/A; 3/11; N.O.H. DNPV BLOCKED VU;



EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000	

HEBRON ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2011)

	2010	2011
Building:	\$ 76,000	\$ 92,400
Features:	\$ 3,000	\$ 3,000
Land:	\$ 223,800	\$ 151,000
PARCEL TOTAL	\$ 302,800	\$ 246,400

LAND VALUATION

Zone: LAKE DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: GRAVEL Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES WTR ACS	0.160 ac	33,000	F	110	100	100	95	90-- MODERATE	100	31,000	0	N	31,000	
IF RES WTR ACS	1.000 wf	x 750,000	X	100					16	120,000	0	N	120,000	WF
	0.160 ac									151,000			151,000	

LAND VALUATION

Zone: LAKE DISTRICT Minimum Acreage: 2.00 Minimum Frontage: 150 Site: AVERAGE Driveway: GRAVEL Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES WTR ACS	0.160 ac	33,000	F	110	100	100	95	90-- MODERATE	100	31,000	0	N	31,000	
IF RES WTR ACS	1.000 wf	x 750,000	X	100					16	120,000	0	N	120,000	WF
	0.160 ac									151,000			151,000	

PERMITS

OWNER INFORMATION

Date	Permit ID	Permit Type	Notes
			JOHNSON JR, WILLIAM L JOHNSON, ALLISON H 33 ENMORE STREET ANDOVER, MA 01810

1.00 STORY R RANCH BUILT IN 1960

TAXABLE DISTRICTS

Roof: GABLE HIP/ASPHALT
 Ext: NOVELTY
 Int: CUSTOM WOOD
 Floor: HARDWOOD/LINOLEUM OR SIM

Bedrms: 2
 Baths: 1.0
 Fixtures:
 A/C: No
 Size Adj: 1.1198

Heat: OIL/FA DUCTED
 Quality: A2 AVG+20
 Com. Wall:
 Adjusted Base Rate: \$ 79.46

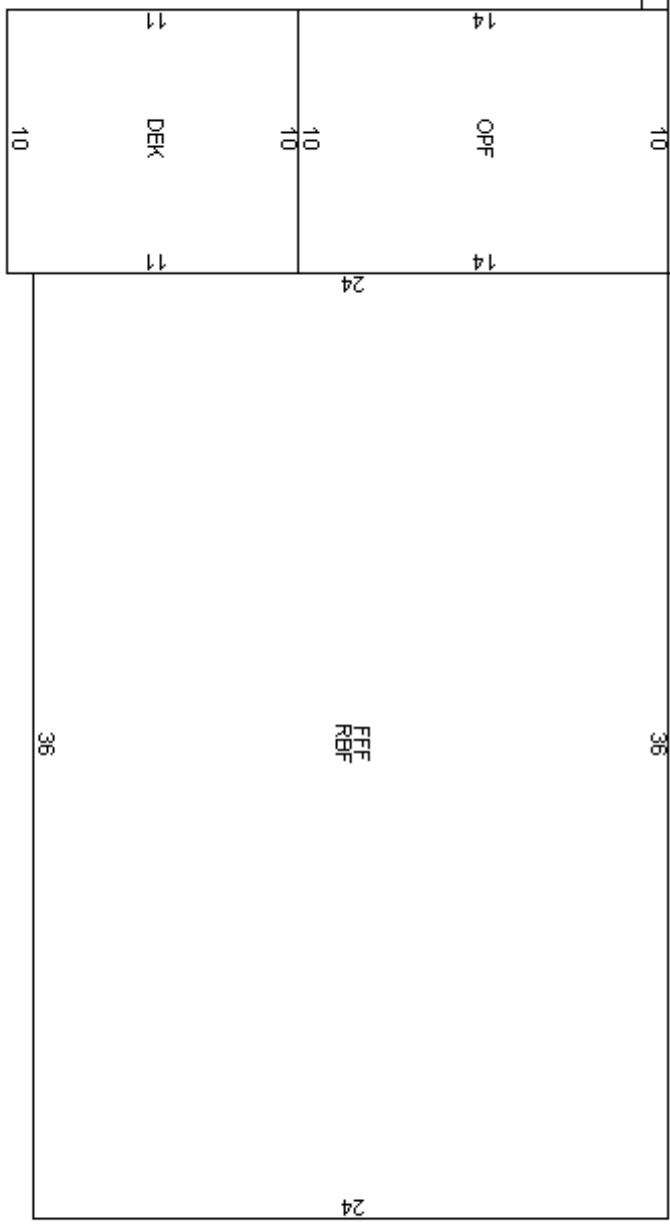
Base Rate: RCP 56.00
 Bldg. Rate: 1.4190
 Com. Wall Fctr:
 Adjusted Base Rate:

District: BRUD-HEB VI
 Percentage: % 100

13	OPF	10	14	36	FFF RBF	24
3	DEK	10	14	36	FFF RBF	24

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	864	1.00	864
RBF	RAISED BSMNT	864	0.50	432
OPF	OPEN PORCH	179	0.25	45
DEK	DECK/ENTRANCE	113	0.10	11
		2,020		1,352



BUILDING MARKET COST NEW & DEPRECIATION

Cost New	Normal	Physical	Functional	Economic	Temporary	Total Dpr.	Assessment
\$ 107,430	GOOD					14 %	\$ 92,400



SECTION 9.

C. FINAL VALUATION COST TABLES

Land Pricing Zones

Zone 01		
Description: COMM HISTORIC DIST	\$ 2,000 @	0.010 ac
Lot Size: 1.00	\$ 25,000 @	0.100 ac
Frontage: 150	\$ 45,000 @	0.250 ac
Lot Price: \$ 72,000	\$ 65,000 @	0.500 ac
Excess Acreage: \$ 1,800	\$ 72,000 @	1.000 ac
Excess Frontage: \$ 115	\$ 72,000 @	1.000 ac
Water Frontage: \$ 750,000	\$ 72,000 @	1.000 ac
View: \$ 100,000		

Zone 02		
Description: SPECTACLE POND	\$ 2,000 @	0.010 ac
Lot Size: 2.00	\$ 25,000 @	0.100 ac
Frontage: 150	\$ 45,000 @	0.250 ac
Lot Price: \$ 73,500	\$ 65,000 @	0.500 ac
Excess Acreage: \$ 1,800	\$ 72,000 @	1.000 ac
Excess Frontage: \$ 115	\$ 73,500 @	2.000 ac
Water Frontage: \$ 50,000	\$ 73,500 @	2.000 ac
View: \$ 100,000		

Zone 03		
Description: RURAL DISTRICT	\$ 2,000 @	0.010 ac
Lot Size: 2.00	\$ 25,000 @	0.100 ac
Frontage: 150	\$ 45,000 @	0.250 ac
Lot Price: \$ 73,500	\$ 65,000 @	0.500 ac
Excess Acreage: \$ 1,800	\$ 72,000 @	1.000 ac
Excess Frontage: \$ 115	\$ 73,500 @	2.000 ac
Water Frontage: \$ 750,000	\$ 73,500 @	2.000 ac
View: \$ 100,000		

Zone 04		
Description: LAKE DISTRICT	\$ 2,000 @	0.010 ac
Lot Size: 2.00	\$ 25,000 @	0.100 ac
Frontage: 150	\$ 45,000 @	0.250 ac
Lot Price: \$ 73,500	\$ 65,000 @	0.500 ac
Excess Acreage: \$ 1,800	\$ 72,000 @	1.000 ac
Excess Frontage: \$ 250	\$ 73,500 @	2.000 ac
Water Frontage: \$ 750,000	\$ 73,500 @	2.000 ac
View: \$ 100,000		

Land Use Codes	
Code	Description
79D	79-D HISTORIC BARN
79F	79-F FARM STRUCT
CI	COM/IND
EX-F	EXEMPT-FED
EX-M	EXEMPT-MUNIC
EX-P	EXEMPT-PILT
EX-S	EXEMPT-STATE
R1	1F RES
R1A	1F RES WTR ACS
R1W	1F RES WTRFRNT
R2	2F RES
R2A	2F RES WTR ACS
R2W	2F RES WTRFRNT
R3	3F RES
R3A	3F RES WTR ACS
R3W	3F RES WTRFRNT
R4	4F RES
R4A	4F RES WTR ACS
R4W	4F RES WTRFRNT
UTL	UTILITY-OTHER
UTLE	UTILITY-ELEC
UTLG	UTILITY-GAS
UTLW	UTILITY-WATER

Neighborhoods		
Code	Adjustment	Value
A	AVG -40 60%	60
B	AVG -30 70%	70
C	AVG -20 80%	80
D	AVG -10 90%	90
E	AVG 100%	100
F	AVG +10 110%	110
G	AVG +20 120%	120
H	AVG +30 130%	130
I	AVG +40 140%	140
J	AVG +50 150%	150
K	AVG +60 160%	160
L	AVG +70 170%	170
M	AVG +80 180%	180
N	AVG +90 190%	190
P	AVG +100 200%	200
Q	SPECIAL 225%	225
R	SPECIAL 250%	250
S	SPECIAL 275%	275
T	SPECIAL 300%	300
X	BACKLAND	100

Site Modifiers		
Code	Description	Value
A	AVERAGE	100
B	BEST	125
E	EXC	115
F	FAIR	95
G	GOOD	105
H	N/A	100
N	NATURAL	90
Y	VERY GOOD	110

Topography Modifiers		
Code	Description	Value
F	SEVERE	80
L	LEVEL	100
M	MILD	100
MO	MODERATE	90
R	ROLLING	95
S	STEEP	85

Road Modifiers		
Code	Description	Value
D	DIRT	95
G	GRAVEL	95
K	N/A	100
P	PAVED	100

Driveway Modifiers		
Code	Description	Value
D	DIRT	95
G	GRAVEL	95
K	N/A	100
P	PAVED	100

Current Use Codes			
Code	Description	Min. Value	Max. Value
CUDE	DISCRETNRY	\$ 15.00	\$ 425.00
CUFL	FARM LAND	\$ 25.00	\$ 425.00
CUMH	MNGD HARDWD	\$ 31.00	\$ 47.00
CUMO	MNGD OTHER	\$ 35.00	\$ 53.00
CUMW	MNGD PINE	\$ 93.00	\$ 139.00
CUNS	XMAS TREE	\$ 35.00	\$ 53.00
CUUH	UNMNGD HARDWD	\$ 60.00	\$ 90.00
CUUL	UNPRODUCTIVE	\$ 20.00	\$ 20.00
CUUO	UNMNGD OTHER	\$ 64.00	\$ 96.00
CUUW	UNMNGD PINE	\$ 129.00	\$ 194.00
CUWL	WETLANDS	\$ 20.00	\$ 20.00

Hebron
Land Area Size Adjustment Factors

Acres	Adj.	Acres	Adj.	Acres	Adj.	Acres	Adj.	Acres	Adj.
10	95.00	51	80.00	92	68.00	133	60.00	174	53.00
11	95.00	52	79.00	93	68.00	134	60.00	175	53.00
12	94.00	53	79.00	94	68.00	135	60.00	176	53.00
13	94.00	54	79.00	95	68.00	136	60.00	177	53.00
14	93.00	55	78.00	96	68.00	137	59.00	178	53.00
15	93.00	56	78.00	97	67.00	138	59.00	179	53.00
16	93.00	57	78.00	98	67.00	139	59.00	180	53.00
17	92.00	58	78.00	99	67.00	140	59.00	181	52.00
18	92.00	59	77.00	100	67.00	141	59.00	182	52.00
19	91.00	60	77.00	101	66.00	142	58.00	183	52.00
20	91.00	61	77.00	102	66.00	143	58.00	184	52.00
21	90.00	62	76.00	103	66.00	144	58.00	185	52.00
22	90.00	63	76.00	104	66.00	145	58.00	186	52.00
23	90.00	64	76.00	105	66.00	146	58.00	187	52.00
24	89.00	65	75.00	106	65.00	147	58.00	188	52.00
25	89.00	66	75.00	107	65.00	148	57.00	189	51.00
26	88.00	67	75.00	108	65.00	149	57.00	190	51.00
27	88.00	68	75.00	109	65.00	150	57.00	191	51.00
28	88.00	69	74.00	110	65.00	151	57.00	192	51.00
29	87.00	70	74.00	111	64.00	152	57.00	193	51.00
30	87.00	71	74.00	112	64.00	153	57.00	194	51.00
31	87.00	72	74.00	113	64.00	154	56.00	195	51.00
32	86.00	73	73.00	114	64.00	155	56.00	196	51.00
33	86.00	74	73.00	115	63.00	156	56.00	197	50.00
34	85.00	75	73.00	116	63.00	157	56.00	198	50.00
35	85.00	76	72.00	117	63.00	158	56.00	199	50.00
36	85.00	77	72.00	118	63.00	159	56.00	200	50.00
37	84.00	78	72.00	119	63.00	160	56.00		
38	84.00	79	72.00	120	63.00	161	55.00		
39	84.00	80	71.00	121	62.00	162	55.00		
40	83.00	81	71.00	122	62.00	163	55.00		
41	83.00	82	71.00	123	62.00	164	55.00		
42	83.00	83	71.00	124	62.00	165	55.00		
43	82.00	84	70.00	125	62.00	166	55.00		
44	82.00	85	70.00	126	61.00	167	54.00		
45	82.00	86	70.00	127	61.00	168	54.00		
46	81.00	87	70.00	128	61.00	169	54.00		
47	81.00	88	69.00	129	61.00	170	54.00		
48	81.00	89	69.00	130	61.00	171	54.00		
49	80.00	90	69.00	131	60.00	172	54.00		
50	80.00	91	69.00	132	60.00	173	54.00		

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Description	Rate	DPR
79-D HISTORIC BARN	0.00 sf	0.00
79-F FARM STRUCTURE	0.00 sf	0.00
ASPHALT PAVING	1.00 sf	0.00
BARN-1STRY	15.00 sf	40.00
BARN-1STRY/BSMNT	17.00 sf	40.00
BARN-1STRY/LOFT	19.00 sf	40.00
BARN-1STRY/LOFT/BSMT	21.00 sf	40.00
BARN-2STRY	18.00 sf	40.00
BARN-2STRY/BSMNT	20.00 sf	40.00
BARN-2STRY/LOFT	21.00 sf	40.00
BARN-2STRY/LOFT/BSMT	23.00 sf	40.00
BATH HOUSE	20.00 sf	50.00
BOAT DOCK	10.00 sf	0.00
BOAT HOUSE	30.00 sf	0.00
CABIN	25.00 sf	0.00
CAMPER	20.00 sf	0.00
CANOPY	23.00 sf	0.00
CARPORT METAL	8.00 sf	50.00
CARPORT WOOD	11.00 sf	0.00
COLD STORAGE	45.00 sf	0.00
CONCRETE SLAB	3.00 sf	0.00
COOPS-POULTRY	8.00 sf	40.00
COTTAGE	25.00 sf	60.00
DECK	7.00 sf	50.00
FENCE COMMERCIAL/FT	15.00 sf	75.00
FIREPLACE 1-CUST	5,000.00 ea	100.00
FIREPLACE 1-STAND	3,000.00 ea	100.00
FIREPLACE 2-CUST	8,500.00 ea	100.00
FIREPLACE 2-STAND	5,000.00 ea	100.00
FIREPLACE 3-CUST	12,000.00 ea	100.00
FIREPLACE 3-STAND	6,500.00 ea	100.00
FIREPLACE 4-CUST	15,000.00 ea	100.00
FIREPLACE 4-STAND	8,000.00 ea	100.00
FIREPLACE 5-CUST	17,500.00 ea	0.00
FIREPLACE 5-STAND	9,500.00 ea	0.00
FIREPLACE 6-CUST	19,000.00 ea	0.00
FIREPLACE 6-STAND	11,000.00 ea	0.00
FOUNDATION	10.00 sf	0.00
GARAGE-1 STY	22.00 sf	60.00
GARAGE-1 STY/ATTIC	24.00 sf	60.00
GARAGE-1 STY/BSMT	31.00 sf	60.00
GARAGE-1.5 STY	26.00 sf	60.00
GARAGE-1.5 STY/BSMT	35.00 sf	60.00
GARAGE-1.75 STY	27.00 sf	0.00
GARAGE-1.75 STY/BSMT	36.00 sf	0.00
GARAGE-2 STY	28.00 sf	60.00
GARAGE-2 STY/BSMT	37.00 sf	60.00
GARAGE-ATTIC/BSMT	33.00 sf	60.00
GAZEBO	12.00 sf	0.00
GENERATOR	0.00 ea	0.00
GREENHOUSE-GLASS	24.00 sf	40.00
GREENHOUSE-POLY	5.00 sf	0.00
HILLSIDE INN AMENITY	75,000.00 ea	0.00
HOT TUB	1,500.00 ea	0.00
KENNELS	12.00 sf	50.00
LEAN-TO	4.00 sf	50.00
LEDGES AMENITY	100,000.00 ea	0.00
LIFTS-COMMERCIAL	2,800.00 ea	60.00
LIGHTS-PARKING LOT	1,500.00 ea	0.00
LOADING DOCKS	35.00 sf	50.00
PATIO	7.00 sf	50.00
PAVING	3.25 sf	60.00
POLE BARN	8.00 sf	0.00
POOL-ABOVE GROUND	6.00 sf	60.00
POOL-ENCLOSED	30.00 sf	0.00
POOL-INGRND-GUNITE	33.00 sf	60.00
POOL-INGRND-VINYL	28.00 sf	60.00
PORCH	10.00 sf	0.00
PUMP GAS/OIL-DOUBLE	3,500.00 ea	75.00
PUMP GAS/OIL-MIXING	2,500.00 ea	75.00
PUMP GAS/OIL-SINGLE	1,600.00 ea	75.00
RIDING ARENA	18.00 sf	0.00
SAUNA	28.00 sf	50.00
SCREENHOUSE	14.00 sf	0.00

Description	Rate	DPR
SHED-EQUIPMENT	8.00 sf	50.00
SHED-METAL	5.00 sf	60.00
SHED-WOOD	7.00 sf	50.00
SHOP-AVG	18.00 sf	60.00
SHOP-EX	25.00 sf	60.00
SHOP-GOOD	21.00 sf	60.00
SILO-BRICK	32.00 sf	40.00
SILO-CONCRETE	27.00 sf	40.00
SILO-STEEL	32.00 sf	40.00
SILO-WOOD	22.00 sf	40.00
SLEEPY HOLLOW AMENITY	85,000.00 ea	0.00
SPRINKLER HEADS	150.00 ea	75.00
STABLES	18.00 sf	50.00
TANKS-FUEL/WATER	3.00 sf	0.00
TENNIS COURT	18,000.00 ea	0.00
VAULTS	110.00 sf	75.00
WHIP-O-WILL AMENITY	250,000.00 ea	0.00

Hebron
Features & Outbuildings Size Adjustment Factors

Area	Adj.	Area	Adj.	Area	Adj.	Area	Adj.	Area	Adj.
50	4.00	165	1.57	285	1.16	495	0.92	1,885	0.68
55	3.80	170	1.54	290	1.15	510	0.91	2,135	0.67
60	3.51	175	1.51	295	1.14	525	0.90	2,465	0.66
65	3.27	180	1.49	300	1.13	545	0.89	2,910	0.65
70	3.06	185	1.46	305	1.12	565	0.88	3,560	0.64
75	2.89	190	1.44	315	1.11	585	0.87	4,575	0.63
80	2.73	195	1.42	320	1.10	605	0.86	6,405	0.62
85	2.60	200	1.40	325	1.09	630	0.85	10,670	0.61
85	2.48	205	1.38	330	1.08	655	0.84	32,000	0.60
90	2.38	210	1.36	340	1.07	685	0.83		
95	2.28	215	1.34	345	1.06	715	0.82		
100	2.20	220	1.33	355	1.05	745	0.81		
105	2.12	225	1.31	360	1.04	785	0.80		
110	2.05	230	1.30	370	1.03	825	0.79		
115	1.99	235	1.28	380	1.02	865	0.78		
120	1.93	240	1.27	390	1.01	915	0.77		
125	1.88	245	1.25	400	1.00	970	0.76		
130	1.83	250	1.24	410	0.99	1,035	0.75		
135	1.79	255	1.23	420	0.98	1,105	0.74		
140	1.74	260	1.22	430	0.97	1,190	0.73		
145	1.70	265	1.20	440	0.96	1,280	0.72		
150	1.67	270	1.19	455	0.95	1,395	0.71		
155	1.63	275	1.18	465	0.94	1,525	0.70		
160	1.60	280	1.17	480	0.93	1,685	0.69		

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Hebron Building Codes & Values

Building Base Rate Codes & Values				
Code	Description	Stand. Dpr.	Rate	SA
CAP	APARTMENTS	1.00	70.00	COM
CAU	AUTO DEALERSHIP	1.25	65.00	COM
CBB	BED & BREAKFAST/INN	1.00	70.00	COM
CBH	BOARDING HOUSE	1.00	57.00	COM
CBK	BANK	1.00	100.00	COM
CCP	RENTAL CABIN	1.00	46.00	COM
CCS	COUNTRY STORE	1.00	60.00	COM
CCW	CAR WASH	1.00	85.00	COM
CDO	DORMITORY	1.00	65.00	COM
CFE	FAST FOOD/DRIVE-IN	1.25	80.00	COM
CFH	FUNERAL HOME	1.00	70.00	COM
CGS	GARAGE/SERVICE SHOP	1.25	40.00	COM
CHM	HOTEL/MOTEL	1.50	70.00	COM
CHO	HOSPITAL	1.00	85.00	COM
CLC	LODGE/CLUB	1.00	60.00	COM
CMA	MANUFACTURING	1.50	45.00	COM
CMH	MINI WAREHOUSES	1.25	20.00	COM
CMM	MINI MARKET W/ GAS	1.25	130.00	COM
CMO	MEDICAL OFFICES	1.25	100.00	COM
CNH	NURSING HOME	1.25	90.00	COM
COA	OFFICE/APT	1.25	60.00	COM
COC	OFFICE CONDO	1.00	75.00	COM
COF	OFFICES	1.00	75.00	COM
CPE	PRIVATE EDUCATION	1.00	75.00	COM
CPO	POST OFFICE	1.00	82.00	COM
CRA	RETAIL/APT	1.25	55.00	COM
CRS	RESTAURANT	1.25	80.00	COM
CSM	MALL/SHOPPING CENTER	1.00	75.00	COM
CST	STORE	1.00	70.00	COM
CTH	THEATER	1.25	65.00	COM
CWH	WAREHOUSE	1.25	28.00	COM
ECA	CAMPS	1.00	56.00	RES
ECH	CHURCH	1.00	85.00	RES
ECP	CAMP	1.00	56.00	RES
ECR	CHURCH RECTORY	1.00	65.00	RES
EFS	FIRE STATION	1.00	50.00	RES
EGB	EXEMPT GENERAL BLDG	1.00	70.00	RES
EHG	HIGHWAY GARAGE	1.00	40.00	RES
EHS	EXEMPT HOUSE	1.00	78.00	RES
ELB	LIBRARY	1.00	100.00	RES
EPF	SAFETY COMPLEX	1.00	100.00	RES
EPS	POLICE STATION	1.00	75.00	RES
ERS	RESIDENTIAL	1.00	78.00	RES
ESC	SCHOOL/COLLEGE	1.00	100.00	RES
ETH	TOWN HALL	1.00	85.00	RES
ETO	TOWN OFFICES	1.00	75.00	RES
IFA	FACTORY	1.50	35.00	IND
IMF	HEAVY MANUFACTURING	1.50	60.00	IND
IRD	INDUSTRIAL RSRCH/DEV	1.25	48.00	IND
IWH	INDUSTRIAL WAREHOUSE	1.25	30.00	IND
MHD	MOBILE HOME-DOUBLE	2.00	45.00	MFH
MHS	MOBILE HOME-SINGLE	2.00	36.00	MFH
RCG	CONDO-GARDEN	1.00	78.00	RES
RCP	CAMP	1.00	56.00	RES
RCT	CONDO-TOWNHOME	1.00	78.00	RES
RDU	DUPLEX	1.25	78.00	RES
RMF	MULTI FAMILY	1.25	78.00	RES
RSA	RESIDENTIAL	1.00	78.00	RES
UTL	UTILITY	2.00	95.00	RES

Building Sub Area Codes & Values		
Code	Description	Factor
ATF	ATTIC FINISHED	0.25
ATU	ATTIC UNFINISHED	0.10
BHS	BOAT HOUSE	0.75
BMF	BSMNT FINISHED	0.30
BMG	BASEMENT GARAGE	0.20
BMU	BSMNT UNFINISHED	0.15
COF	COM OFFICE AREA	1.75
CPT	CARPORT ATTACHED	0.10
CRL	CRAWL SPACE	0.05
CTH	CATHEDRAL CEILING	0.10
DEK	DECK/ENTRANCE	0.10
ENT	ENTRY LANDING	0.10
EPF	ENCLSD PORCH	0.70
EPU	COVERED BSMT ENT	0.35
FFF	FST FLR FIN	1.00
FFU	FST FLR UNFIN	0.50
GAR	GARAGE ATTCHD	0.45
HSF	1/2 STRY FIN	0.50
HSU	1/2 STRY UNFIN	0.25
LDK	LOADING AREA	0.20
OFF	OFFICE AREA	1.00
OPF	OPEN PORCH	0.25
PAT	PATIO AREA	0.10
PRS	PIERS	-0.05
RBF	RAISED BSMNT FIN	0.50
RBU	RAISED BSMNT UNFIN	0.25
SFA	SEMI-FINISH AREA	0.75
SLB	SLAB	0.00
STO	STORAGE AREA	0.25
TQF	3/4 STRY FIN	0.75
TQU	3/4 STRY UNFIN	0.35
UFF	UPPER FLR FIN	1.00
UFU	UPPER FLR UNFIN	0.50
VLV	VAULTED CEILING	0.05

Building Quality Adjustments		
Code	Description	Factor
A0	AVG	1.00
A1	AVG+10	1.10
A2	AVG+20	1.20
A3	AVG+30	1.30
B1	AVG-10	0.90
B2	AVG-20	0.80
A4	EXC	1.40
A5	EXC+10	1.50
A6	EXC+20	1.60
A7	EXC+40	1.80
A8	EXC+60	2.00
A9	LUXURIOUS	2.50
B3	MINIMUM	0.70
AA	SPECIAL USE	3.00

Building Story Codes & Values		
Code	Description	Factor
A	1.00 STORY	1.10
B	1.50 STORY	1.00
C	1.75 STORY	0.98
D	2.00 STORY	0.96
E	2.50 STORY	0.96
F	2.75 STORY	0.94
G	3.00 STORY	0.92
H	3.5+ STORY	0.90
I	SPLT LVL	1.05

Building Roof Structures		
Code	Description	Points
A	FLAT	2.00
B	SHED	2.00
C	GABLE HIP	3.00
D	WOOD TRUSS	4.00
E	SALT BOX	4.00
F	MANSARD	5.00
G	GAMBREL	5.00
H	IRREGULAR	6.00

Building Roof Materials		
Code	Description	Points
A	METAL/TIN	2.00
B	ROLLED/COMPO	2.00
C	ASPHALT	3.00
D	TAR/GRAVEL	3.00
E	ASBEST PNL	3.00
F	ASBEST SHNGL	3.00
G	CLAY/TILE	6.00
H	WD SHINGLE	5.00
I	SLATE	6.00
J	CORRUGATED COMP	3.00
K	PREFAB METALS	5.00
L	RUBBER MEMBRN	4.00
M	COMPOSITION	3.00
N	HIGH QUALITY COMP	7.00
S	STANDING SEAM	7.00

Building Exterior Wall Materials		
Code	Description	Points
1	CEMENT CLAPBOARD	36.00
2	DECORATIVE BLOCK	36.00
A	MINIMUM	18.00
B	BELOW AVG	24.00
C	NOVELTY	34.00
D	AVERAGE	34.00
E	BOARD/BATTEN	34.00
F	ASBEST SHNGL	30.00
G	LOGS	34.00
H	ABOVE AVG	37.00
I	CLAP BOARD	34.00
J	CEDAR/REDWD	37.00
K	PREFAB WD PNL	32.00
L	WOOD SHINGLE	34.00
M	CNCRT OR BLK	28.00
N	CB STUCCO	34.00
O	ASPHALT	30.00
P	BRK VENEER	37.00
Q	BR ON MASONRY	40.00
R	STN ON MASONRY	42.00
S	VINYL SIDING	35.00
T	ALUM SIDING	34.00
U	PREFIN METAL	38.00
V	GLASS/THERMO	40.00
W	FANCY MANSONRY	39.00
X	FIBERBOARD	24.00
Y	MASONITE	24.00

Building Frame Materials		
Code	Description	Factor
A	WOOD	90.00
B	MASONRY	100.00
C	REIN-CONCRETE	110.00
D	STEEL	100.00
E	SPECIAL	115.00

Building Interior Wall Materials		
Code	Description	Points
A	MINIMUM	8.00
B	WALL BOARD	22.00
C	PLASTERED	28.00
D	DRYWALL	27.00
E	CUSTOM WOOD	30.00
F	PLYWOOD PANEL	26.00
G	AVERAGE 4 USE	22.00
H	COMPOSITION BRD	27.00
I	CONCRETE	8.00
J	FIBERBOARD	27.00
K	METAL	10.00
L	LOG	20.00
M	PANEL	27.00

Building Interior Floor Materials		
Code	Description	Points
A	MIN PLYWD	5.00
B	CONCRETE	6.00
C	HARD TILE	12.00
D	LINOLEUM OR SIM	8.00
E	PINE/SOFT WD	9.00
F	HARDWOOD	11.00
G	PARQUET	12.00
H	CARPET	10.00
J	PERGO/LAMINATE	8.00
K	VINYL	9.00

Building Heating Fuel Types		
Code	Description	Points
A	WOOD/COAL	0.50
B	OIL	1.00
C	GAS	1.00
D	ELECTRIC	1.00
E	SOLAR	1.10
F	NONE	0.00

Building Heating System Types		
Code	Description	Points
A	NONE	0.00
B	CONVECTION	2.00
C	FA NO DUCTS	3.00
D	FA DUCTED	6.00
E	HOT WATER	6.00
F	STEAM	5.00
G	RAD ELECT	3.00
H	RAD WATER	6.00
I	CERAMIC QUARTS	4.00
J	HEAT PUMP	6.00
K	WALL/FLR FURNACE	6.00

Building Air Conditioning	
Central Air Conditioning Points:	4

Building Bedroom & Bathroom Points							
		Bedrooms					
		0	1	2	3	4	> 4
Bathrooms	0.0	0	2	3	4	5	6
	0.5	6	7	7	8	8	9
	1.0	9	10	10	11	11	12
	1.5	12	11	12	13	14	15
	2.0	13	12	13	14	15	16
	2.5	14	13	13	14	15	16
	3.0	15	14	14	15	16	17
	3.5	16	14	14	15	16	17
	4.0	17	14	15	16	17	18
	> 4.0	18	14	15	16	17	18

Standard Age Only Building Depreciation Schedule

Age	Building Age Condition Classifications						
	Very Poor	Poor	Fair	Average	Good	Very Good	Excellent
1	5	4	3	1	1	1	1
5	11	9	7	5	4	3	2
10	16	13	9	8	6	5	3
15	19	15	12	10	8	6	4
20	22	18	13	11	9	7	4
30	27	22	16	14	11	8	5
40	32	25	19	16	13	9	6
50	35	28	21	18	14	11	7
60	39	31	23	19	15	12	8
70	42	33	25	21	17	13	8
80	45	36	27	22	18	13	9
90	47	38	28	24	19	14	9
100	50	40	30	25	20	15	10
125	56	45	34	28	22	17	11
150	61	49	37	31	24	18	12
175	66	53	40	33	26	20	13
200	71	57	42	35	28	21	14
225	75	60	45	38	30	23	15
250	79	63	47	40	32	24	16
275	83	66	50	41	33	25	17
300	87	69	52	43	35	26	17

Depreciation can also be added for physical, functional, or economic reasons or conditions over and above the normal age depreciation.

The standard age depreciation can be further adjusted based on the standard depreciation rate of various buildings. The standard depreciation rate of residential buildings is typically 1%, while manufactured housing might be 3%. As such, a 10 year-old house in good condition would have 6% total depreciation, while similar manufactured homes would have 18% depreciation. See Building Base Rate Codes & Values chart for unique depreciation by building type.

Hebron

Residential Building Area Size Adjustment Factors

Median Effective Area = 2000sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
154	4.00	218	3.04	303	2.40	495	1.76	1,351	1.12
155	3.98	219	3.03	305	2.39	500	1.75	1,389	1.11
156	3.96	220	3.02	307	2.38	505	1.74	1,429	1.10
157	3.94	221	3.01	309	2.37	510	1.73	1,471	1.09
158	3.92	222	3.00	311	2.36	515	1.72	1,515	1.08
159	3.90	223	2.99	312	2.35	521	1.71	1,562	1.07
160	3.88	224	2.98	314	2.34	526	1.70	1,613	1.06
161	3.86	225	2.97	316	2.33	532	1.69	1,667	1.05
162	3.84	226	2.96	318	2.32	538	1.68	1,724	1.04
163	3.82	227	2.95	321	2.31	543	1.67	1,786	1.03
164	3.80	228	2.94	323	2.30	549	1.66	1,852	1.02
165	3.78	229	2.93	325	2.29	556	1.65	1,923	1.01
166	3.77	230	2.92	327	2.28	562	1.64	2,000	1.00
167	3.75	231	2.91	329	2.27	568	1.63	2,083	0.99
168	3.73	233	2.90	331	2.26	575	1.62	2,174	0.98
169	3.71	234	2.89	333	2.25	581	1.61	2,273	0.97
170	3.69	235	2.88	336	2.24	588	1.60	2,381	0.96
171	3.68	236	2.87	338	2.23	595	1.59	2,500	0.95
172	3.66	237	2.86	340	2.22	602	1.58	2,632	0.94
173	3.64	238	2.85	342	2.21	610	1.57	2,778	0.93
174	3.63	239	2.84	345	2.20	617	1.56	2,941	0.92
175	3.61	240	2.83	347	2.19	625	1.55	3,125	0.91
176	3.59	242	2.82	350	2.18	633	1.54	3,333	0.90
177	3.58	243	2.81	352	2.17	641	1.53	3,571	0.89
178	3.56	244	2.80	355	2.16	649	1.52	3,846	0.88
179	3.55	245	2.79	357	2.15	658	1.51	4,167	0.87
180	3.53	246	2.78	360	2.14	667	1.50	4,545	0.86
181	3.52	248	2.77	362	2.13	676	1.49	5,000	0.85
182	3.50	249	2.76	365	2.12	685	1.48	5,556	0.84
183	3.48	250	2.75	368	2.11	694	1.47	6,250	0.83
184	3.47	251	2.74	370	2.10	704	1.46	7,143	0.82
185	3.46	253	2.73	373	2.09	714	1.45	8,333	0.81
186	3.44	254	2.72	376	2.08	725	1.44	10,000	0.80
187	3.43	255	2.71	379	2.07	735	1.43	12,500	0.79
188	3.41	256	2.70	382	2.06	746	1.42	16,667	0.78
189	3.40	258	2.69	385	2.05	758	1.41	25,000	0.77
190	3.38	259	2.68	388	2.04	769	1.40	50,000	0.76
191	3.37	260	2.67	391	2.03	781	1.39	100,000	0.76
192	3.36	262	2.66	394	2.02	794	1.38	200,000	0.7525
193	3.34	263	2.65	397	2.01	806	1.37	300,000	0.7517
194	3.33	265	2.64	400	2.00	820	1.36	400,000	0.7512
195	3.32	266	2.63	403	1.99	833	1.35	500,000	0.7510
196	3.30	267	2.62	407	1.98	847	1.34	600,000	0.7508
197	3.29	269	2.61	410	1.97	862	1.33	700,000	0.7507
198	3.28	270	2.60	413	1.96	877	1.32	800,000	0.7506
199	3.26	272	2.59	417	1.95	893	1.31	900,000	0.7506
200	3.25	273	2.58	420	1.94	909	1.30	1,000,000	0.7505
201	3.24	275	2.57	424	1.93	926	1.29		
202	3.23	276	2.56	427	1.92	943	1.28		
203	3.21	278	2.55	431	1.91	962	1.27		
204	3.20	279	2.54	435	1.90	980	1.26		
205	3.19	281	2.53	439	1.89	1,000	1.25		
206	3.18	282	2.52	442	1.88	1,020	1.24		
207	3.17	284	2.51	446	1.87	1,042	1.23		
208	3.15	286	2.50	450	1.86	1,064	1.22		
209	3.14	287	2.49	455	1.85	1,087	1.21		
210	3.13	289	2.48	459	1.84	1,111	1.20		
211	3.12	291	2.47	463	1.83	1,136	1.19		
212	3.11	292	2.46	467	1.82	1,163	1.18		
213	3.10	294	2.45	472	1.81	1,190	1.17		
214	3.09	296	2.44	476	1.80	1,220	1.16		
215	3.08	298	2.43	481	1.79	1,250	1.15		
216	3.07	299	2.42	485	1.78	1,282	1.14		
217	3.05	301	2.41	490	1.77	1,316	1.13		

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Commercial Building Area Size Adjustment Factors

Median Effective Area = 2246sf Fixed Site Cost Adjustment = 30%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
204	4.00	273	3.17	376	2.49	607	1.81	1,567	1.13
205	3.99	274	3.16	379	2.48	613	1.80	1,604	1.12
206	3.97	275	3.15	381	2.47	618	1.79	1,643	1.11
207	3.96	276	3.14	383	2.46	624	1.78	1,684	1.10
208	3.94	277	3.13	385	2.45	630	1.77	1,728	1.09
209	3.93	278	3.12	387	2.44	636	1.76	1,773	1.08
210	3.91	280	3.11	389	2.43	642	1.75	1,821	1.07
211	3.90	281	3.10	392	2.42	648	1.74	1,872	1.06
212	3.88	282	3.09	394	2.41	654	1.73	1,925	1.05
213	3.87	283	3.08	396	2.40	661	1.72	1,982	1.04
214	3.85	284	3.07	399	2.39	667	1.71	2,042	1.03
215	3.84	286	3.06	401	2.38	674	1.70	2,106	1.02
216	3.82	287	3.05	403	2.37	681	1.69	2,174	1.01
217	3.81	288	3.04	406	2.36	688	1.68	2,246	1.00
218	3.79	289	3.03	408	2.35	695	1.67	2,323	0.99
219	3.78	290	3.02	411	2.34	702	1.66	2,406	0.98
220	3.76	292	3.01	413	2.33	709	1.65	2,496	0.97
221	3.75	293	3.00	416	2.32	717	1.64	2,592	0.96
222	3.74	294	2.99	419	2.31	725	1.63	2,695	0.95
223	3.72	296	2.98	421	2.30	732	1.62	2,808	0.94
224	3.71	297	2.97	424	2.29	740	1.61	2,930	0.93
225	3.70	298	2.96	426	2.28	749	1.60	3,063	0.92
226	3.68	299	2.95	429	2.27	757	1.59	3,209	0.91
227	3.67	301	2.94	432	2.26	766	1.58	3,369	0.90
228	3.66	302	2.93	435	2.25	774	1.57	3,546	0.89
229	3.64	304	2.92	438	2.24	783	1.56	3,743	0.88
230	3.63	305	2.91	440	2.23	793	1.55	3,964	0.87
231	3.62	306	2.90	443	2.22	802	1.54	4,211	0.86
232	3.61	308	2.89	446	2.21	812	1.53	4,492	0.85
233	3.59	309	2.88	449	2.20	822	1.52	4,813	0.84
234	3.58	311	2.87	452	2.19	832	1.51	5,183	0.83
235	3.57	312	2.86	455	2.18	842	1.50	5,615	0.82
236	3.56	313	2.85	458	2.17	853	1.49	6,125	0.81
237	3.54	315	2.84	462	2.16	864	1.48	6,738	0.80
238	3.53	316	2.83	465	2.15	875	1.47	7,487	0.79
239	3.52	318	2.82	468	2.14	887	1.46	8,422	0.78
240	3.51	319	2.81	471	2.13	898	1.45	9,626	0.77
241	3.50	321	2.80	475	2.12	911	1.44	11,230	0.76
242	3.49	322	2.79	478	2.11	923	1.43	13,476	0.75
243	3.47	324	2.78	481	2.10	936	1.42	16,845	0.74
244	3.46	326	2.77	485	2.09	949	1.41	22,460	0.73
245	3.45	327	2.76	488	2.08	963	1.40	33,690	0.72
246	3.44	329	2.75	492	2.07	977	1.39	67,380	0.71
247	3.43	330	2.74	495	2.06	991	1.38	100,000	0.71
248	3.42	332	2.73	499	2.05	1,006	1.37	200,000	0.7034
249	3.41	334	2.72	503	2.04	1,021	1.36	300,000	0.7022
250	3.40	335	2.71	507	2.03	1,037	1.35	400,000	0.7017
251	3.38	337	2.70	510	2.02	1,053	1.34	500,000	0.7013
252	3.37	339	2.69	514	2.01	1,070	1.33	600,000	0.7011
253	3.36	340	2.68	518	2.00	1,087	1.32	700,000	0.7010
254	3.35	342	2.67	522	1.99	1,105	1.31	800,000	0.7008
255	3.34	344	2.66	526	1.98	1,123	1.30	900,000	0.7007
256	3.33	346	2.65	531	1.97	1,142	1.29	1,000,000	0.7007
257	3.32	347	2.64	535	1.96	1,162	1.28		
258	3.31	349	2.63	539	1.95	1,182	1.27		
259	3.30	351	2.62	543	1.94	1,203	1.26		
260	3.29	353	2.61	548	1.93	1,225	1.25		
261	3.28	355	2.60	552	1.92	1,248	1.24		
262	3.27	357	2.59	557	1.91	1,271	1.23		
263	3.26	358	2.58	562	1.90	1,296	1.22		
264	3.25	360	2.57	566	1.89	1,321	1.21		
265	3.24	362	2.56	571	1.88	1,348	1.20		
266	3.23	364	2.55	576	1.87	1,375	1.19		
267	3.22	366	2.54	581	1.86	1,404	1.18		
268	3.21	368	2.53	586	1.85	1,434	1.17		
270	3.20	370	2.52	591	1.84	1,465	1.16		
271	3.19	372	2.51	596	1.83	1,497	1.15		
272	3.18	374	2.50	602	1.82	1,531	1.14		

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Industrial Building Area Size Adjustment Factors

Median Effective Area = 2500sf Fixed Site Cost Adjustment = 30%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
227	4.00	298	3.22	410	2.53	658	1.84	1,667	1.15
228	3.99	299	3.21	412	2.52	664	1.83	1,705	1.14
229	3.98	300	3.20	414	2.51	670	1.82	1,744	1.13
230	3.96	301	3.19	417	2.50	676	1.81	1,786	1.12
231	3.95	302	3.18	419	2.49	682	1.80	1,829	1.11
232	3.93	304	3.17	421	2.48	688	1.79	1,875	1.10
233	3.92	305	3.16	424	2.47	694	1.78	1,923	1.09
234	3.91	306	3.15	426	2.46	701	1.77	1,974	1.08
235	3.89	307	3.14	429	2.45	708	1.76	2,027	1.07
236	3.88	309	3.13	431	2.44	714	1.75	2,083	1.06
237	3.87	310	3.12	434	2.43	721	1.74	2,143	1.05
238	3.85	311	3.11	436	2.42	728	1.73	2,206	1.04
239	3.84	312	3.10	439	2.41	735	1.72	2,273	1.03
240	3.83	314	3.09	441	2.40	743	1.71	2,344	1.02
241	3.81	315	3.08	444	2.39	750	1.70	2,419	1.01
242	3.80	316	3.07	446	2.38	758	1.69	2,500	1.00
243	3.79	318	3.06	449	2.37	765	1.68	2,586	0.99
244	3.78	319	3.05	452	2.36	773	1.67	2,679	0.98
245	3.76	321	3.04	455	2.35	781	1.66	2,778	0.97
246	3.75	322	3.03	457	2.34	789	1.65	2,885	0.96
247	3.74	323	3.02	460	2.33	798	1.64	3,000	0.95
248	3.73	325	3.01	463	2.32	806	1.63	3,125	0.94
249	3.71	326	3.00	466	2.31	815	1.62	3,261	0.93
250	3.70	328	2.99	469	2.30	824	1.61	3,409	0.92
251	3.69	329	2.98	472	2.29	833	1.60	3,571	0.91
252	3.68	330	2.97	475	2.28	843	1.59	3,750	0.90
253	3.67	332	2.96	478	2.27	852	1.58	3,947	0.89
254	3.65	333	2.95	481	2.26	862	1.57	4,167	0.88
255	3.64	335	2.94	484	2.25	872	1.56	4,412	0.87
256	3.63	336	2.93	487	2.24	882	1.55	4,688	0.86
257	3.62	338	2.92	490	2.23	893	1.54	5,000	0.85
258	3.61	339	2.91	493	2.22	904	1.53	5,357	0.84
259	3.60	341	2.90	497	2.21	915	1.52	5,769	0.83
260	3.59	342	2.89	500	2.20	926	1.51	6,250	0.82
261	3.57	344	2.88	503	2.19	937	1.50	6,818	0.81
262	3.56	346	2.87	507	2.18	949	1.49	7,500	0.80
263	3.55	347	2.86	510	2.17	962	1.48	8,333	0.79
264	3.54	349	2.85	514	2.16	974	1.47	9,375	0.78
265	3.53	350	2.84	517	2.15	987	1.46	10,714	0.77
266	3.52	352	2.83	521	2.14	1,000	1.45	12,500	0.76
267	3.51	354	2.82	524	2.13	1,014	1.44	15,000	0.75
268	3.50	355	2.81	528	2.12	1,027	1.43	18,750	0.74
269	3.49	357	2.80	532	2.11	1,042	1.42	25,000	0.73
270	3.48	359	2.79	536	2.10	1,056	1.41	37,500	0.72
271	3.47	361	2.78	540	2.09	1,071	1.40	75,000	0.71
272	3.46	362	2.77	543	2.08	1,087	1.39	100,000	0.71
273	3.45	364	2.76	547	2.07	1,103	1.38	200,000	0.7037
274	3.44	366	2.75	551	2.06	1,119	1.37	300,000	0.7025
275	3.43	368	2.74	556	2.05	1,136	1.36	400,000	0.7019
276	3.42	369	2.73	560	2.04	1,154	1.35	500,000	0.7015
277	3.41	371	2.72	564	2.03	1,172	1.34	600,000	0.7013
278	3.40	373	2.71	568	2.02	1,190	1.33	700,000	0.7011
279	3.39	375	2.70	573	2.01	1,210	1.32	800,000	0.7009
280	3.38	377	2.69	577	2.00	1,230	1.31	900,000	0.7008
281	3.37	379	2.68	581	1.99	1,250	1.30	1,000,000	0.7007
282	3.36	381	2.67	586	1.98	1,271	1.29		
283	3.35	383	2.66	591	1.97	1,293	1.28		
284	3.34	385	2.65	595	1.96	1,316	1.27		
285	3.33	387	2.64	600	1.95	1,339	1.26		
286	3.32	389	2.63	605	1.94	1,364	1.25		
287	3.31	391	2.62	610	1.93	1,389	1.24		
288	3.30	393	2.61	615	1.92	1,415	1.23		
290	3.29	395	2.60	620	1.91	1,442	1.22		
291	3.28	397	2.59	625	1.90	1,471	1.21		
292	3.27	399	2.58	630	1.89	1,500	1.20		
293	3.26	401	2.57	636	1.88	1,531	1.19		
294	3.25	403	2.56	641	1.87	1,563	1.18		
295	3.24	405	2.55	647	1.86	1,596	1.17		
296	3.23	408	2.54	652	1.85	1,630	1.16		

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Manufactured Building Area Size Adjustment Factors

Median Effective Area = 1128sf Fixed Site Cost Adjustment = 30%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
103	4.00	161	2.80	227	2.19	372	1.61	1,025	1.03
104	3.96	162	2.79	229	2.18	376	1.60	1,057	1.02
105	3.93	163	2.78	230	2.17	380	1.59	1,092	1.01
106	3.90	164	2.76	232	2.16	385	1.58	1,128	1.00
107	3.87	165	2.75	233	2.15	389	1.57	1,167	0.99
108	3.84	166	2.74	235	2.14	393	1.56	1,209	0.98
109	3.81	167	2.73	237	2.13	398	1.55	1,253	0.97
110	3.79	168	2.72	238	2.12	403	1.54	1,302	0.96
111	3.76	169	2.70	240	2.11	408	1.53	1,354	0.95
112	3.73	170	2.69	242	2.10	413	1.52	1,410	0.94
113	3.70	171	2.68	243	2.09	418	1.51	1,471	0.93
114	3.68	172	2.67	245	2.08	423	1.50	1,538	0.92
115	3.65	173	2.66	247	2.07	428	1.49	1,611	0.91
116	3.62	174	2.65	249	2.06	434	1.48	1,692	0.90
117	3.60	175	2.63	251	2.05	439	1.47	1,781	0.89
118	3.57	176	2.62	253	2.04	445	1.46	1,880	0.88
119	3.55	177	2.61	254	2.03	451	1.45	1,991	0.87
120	3.53	178	2.60	256	2.02	457	1.44	2,115	0.86
121	3.50	179	2.59	258	2.01	464	1.43	2,256	0.85
122	3.48	180	2.58	260	2.00	470	1.42	2,417	0.84
123	3.46	181	2.57	262	1.99	477	1.41	2,603	0.83
124	3.44	182	2.56	264	1.98	483	1.40	2,820	0.82
125	3.41	183	2.55	266	1.97	490	1.39	3,076	0.81
126	3.39	184	2.54	269	1.96	498	1.38	3,384	0.80
127	3.37	185	2.53	271	1.95	505	1.37	3,760	0.79
128	3.35	186	2.52	273	1.94	513	1.36	4,230	0.78
129	3.33	187	2.51	275	1.93	521	1.35	4,834	0.77
130	3.31	188	2.50	277	1.92	529	1.34	5,640	0.76
131	3.29	189	2.49	280	1.91	537	1.33	6,768	0.75
132	3.27	190	2.48	282	1.90	546	1.32	8,460	0.74
133	3.25	191	2.47	284	1.89	555	1.31	11,280	0.73
134	3.23	192	2.46	287	1.88	564	1.30	16,920	0.72
135	3.21	193	2.45	289	1.87	574	1.29	33,840	0.71
136	3.19	194	2.44	292	1.86	583	1.28	100,000	0.70
137	3.17	196	2.43	294	1.85	594	1.27	200,000	0.7017
138	3.16	197	2.42	297	1.84	604	1.26	300,000	0.7011
139	3.14	198	2.41	299	1.83	615	1.25	400,000	0.7008
140	3.12	199	2.40	302	1.82	627	1.24	500,000	0.7007
141	3.10	200	2.39	305	1.81	638	1.23	600,000	0.7006
142	3.09	201	2.38	308	1.80	651	1.22	700,000	0.7005
143	3.07	203	2.37	310	1.79	664	1.21	800,000	0.7004
144	3.05	204	2.36	313	1.78	677	1.20	900,000	0.7004
145	3.04	205	2.35	316	1.77	691	1.19	1,000,000	0.7003
146	3.02	206	2.34	319	1.76	705	1.18		
147	3.00	208	2.33	322	1.75	720	1.17		
148	2.99	209	2.32	325	1.74	736	1.16		
149	2.97	210	2.31	329	1.73	752	1.15		
150	2.96	212	2.30	332	1.72	769	1.14		
151	2.94	213	2.29	335	1.71	787	1.13		
152	2.93	214	2.28	338	1.70	806	1.12		
153	2.91	216	2.27	342	1.69	825	1.11		
154	2.90	217	2.26	345	1.68	846	1.10		
155	2.89	218	2.25	349	1.67	868	1.09		
156	2.87	220	2.24	353	1.66	891	1.08		
157	2.86	221	2.23	356	1.65	915	1.07		
158	2.84	223	2.22	360	1.64	940	1.06		
159	2.83	224	2.21	364	1.63	967	1.05		
160	2.82	226	2.20	368	1.62	995	1.04		

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SECTION 10.
**WATERFRONT, VIEW & BUILDING
GRADE INFORMATION**

A. WATERFRONT

B. VIEW REPORT

C. BUILDING GRADE REPORT

FOLLOWED BY PICTURE CATALOG

A. WATERFRONT

Grading waterfront, although somewhat objective due to the amount of waterfront, topography and presence or lack of a beach, the overall value different buyers are willing to spend for the same property varies dramatically due to individual likes and dislikes making the purchase somewhat emotional and to a degree subjective. This makes the assessing process more subjective than one may like, but it is a fact that buying and selling of property is not 100% objective.

Although the total market value of the property is expressed or displayed in separate parts, such as land, building, views and waterfront, it is the total value of the property that is most important. You may feel the view, waterfront, building or land is high or low, but if the total value represents market value and is equitable with similar properties, then your assessment is reasonable and fair.

The quality and desirability of waterfront varies widely as does the value attributed to various bodies of water and even the same body of water in two different municipalities.

Topography and access to the site, as well as to the waterfront itself varies and can greatly affect the market value. Because of this, it is rare to find two properties that are identical and as such adjustments must be made for water quality and access based on 3rd party data such as, NH DES when sales are lacking or limited.

Despite the possible lack of sales data, the assessor must still produce an equitable opinion of value for each and every property in town, sometimes making subjective adjustments for differences from property to property for what they feel affects the market value positively and/or negatively. This unfortunately may not always be demonstrated in sales data due to the lack of sales, so experience and common sense play a large part in this process, when local direct sales are lacking.

Newfound Lake Water Access

Water access adjustments range from \$37,500 for limited water access to \$150,000 for above average water access. The presence of a beach, protection from wind and waves, more than 300' of frontage on the water access lot, mild topography, sharing the waterfront with a limited number of households, (or other improvements) are positive features that may be added to the base condition when the site is average or less than average. These features add value and make the lot more desirable. The presence of weeds, or limited frontage on the water access lot, rocky shore or rocky bottom, distance to the waterfront, shallow waterfront, steep topography, and the like can be negative features and may reduce the condition of any site.

Newfound Lake Waterfront

Waterfront adjustments range from \$135,000 for very poor waterfront to \$1,350,000 for excellent waterfront. The presence of a sandy beach, protection from wind and waves, more than 225' of frontage, mild topography, or other improvements are positive features that may be added to the base condition when the site is average or less than average. These features add value and make the lot more desirable. The presence of weeds, limited

frontage, a rocky shore, a rocky bottom, distance to the waterfront, shallow waterfront, steep topography, right of way encumbrances, and the like can be negative features and may reduce the condition of any site.

Spectacle Pond

Waterfront adjustments range from \$10,000 for poor frontage to \$75,000 for an excellent waterfront lot. The presence of a beach, mild topography, more than 75' of water frontage, or other improvements are positive features that may be added to the base condition when the site is average or less than average. These features add value and make the lot more desirable. The presence of weeds, rocky shore or rocky bottom, steep topography, the lot being undeveloped, or limited access can be negative features and may reduce the condition of any site.

Hebron Waterfront Report

Sorted By Waterfront Value



Map Lot Sub: 000005 000006 000000
Location: WHIP-O-WILL
Owner: WHIP-O-WILL CONDOMINIUM ASSOC
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000024 000000
Location: SOUTH MAYHEW TURNPIK
Owner: HILLSIDE INN COMMON INTEREST,
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000034 00005B
Location: EVANS ROAD
Owner: EVANS ASSOCIATION,
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG +20 120%
Notes: WF



Map Lot Sub: 000007 000037 000000
Location: NORTH SHORE ROAD
Owner: SLEEPY HOLLOW ASSOCIATION
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000039 000000
Location: SANBORN DRIVE
Owner: GALBRAITH, DIANE - TRUSTEE
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000047 000000
Location: SLEEPY HOLLOW VILLAG
Owner: SLEEPY HOLLOW ASSOCIATION
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 0000HP 000011
Location: LOON ISLAND LANE
Owner: THOMPSON, STUART & JANE ANNE
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 00001B
Location: HEMLOCK LANE
Owner: CORRIGAN, PAUL R
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000035
Location: VISTA DRIVE
Owner: BECKER, DAVID
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000SG 000028
Location: STONE GATE ROAD
Owner: STONEGATE ACRES COMMON BEACH
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG +10 110%
Notes: WF



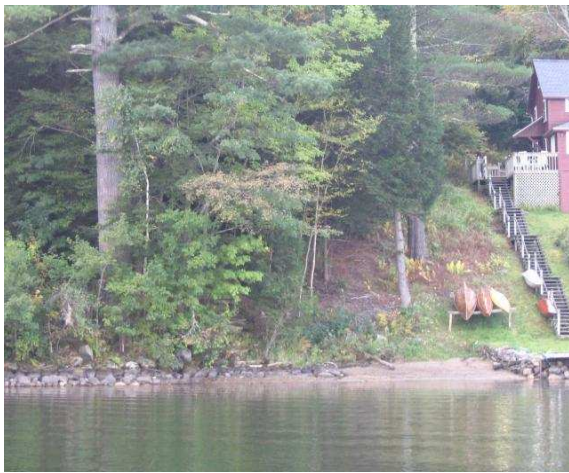
Map Lot Sub: 000018 000013 000000
Location: WEST SHORE ROAD
Owner: BURTON TRUSTEE, PAULINE L
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 000014 000000
Location: WEST SHORE ROAD
Owner: WHITE, JR., WILLIAM R
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000001 000000
Location: WEST SHORE ROAD
Owner: LABRECQUE, PAUL - TRUSTEE
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000002 000000
Location: WEST SHORE ROAD
Owner: HILLIER III, JOHN A, ET AL
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 0000IP 000008
Location: INDIAN POINT ROAD
Owner: INDIAN POINT ASSOCIATION,
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00019A 000011 000000
Location: BIRCH LANE
Owner: BEACHWOOD ASSOCIATION INC,
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 00000A
Location: OAK LANE
Owner: BEACHWOOD ASSOCIATION INC,
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 00000B
Location: OAK LANE
Owner: BEACHWOOD ASSOCIATION INC,
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 00011B
Location: BIRCH LANE
Owner: BEACHWOOD ASSOCIATION INC,
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000LVP 000001
Location: BEREA ROAD
Owner: WICOSUTA REAL ESTATE CO. LLC
Waterfront Value: \$ 0
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -10 90%
Notes: WF



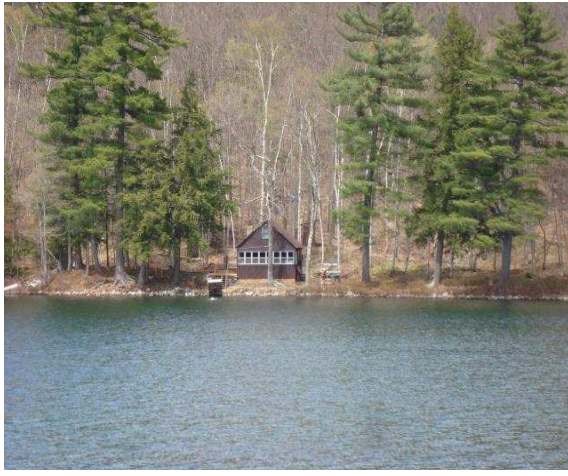
Map Lot Sub: 000014 000011 000000
Location: SPECTACLE POND LOT
Owner: PARADIS, DANIEL A
Waterfront Value: \$ 12,500
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000024 000006 000000
Location: SPECTACLE POND LOT
Owner: LEONE, JAMES J
Waterfront Value: \$ 12,500
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000024 000011 000000
Location: SPECTACLE POND LOT
Owner: WILLIAMS, CRAIG T
Waterfront Value: \$ 12,500
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000014 000007 000000
Location: SPECTACLE POND LOT
Owner: DECOTIS, WAYNE L., TRUSTEE
Waterfront Value: \$ 15,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: UND WF



Map Lot Sub: 000014 000008 000000
Location: SPECTACLE POND LOT
Owner: BLAKE, TRISTAN E
Waterfront Value: \$ 15,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000014 000009 000000
Location: SPECTACLE POND LOT
Owner: BLAKE, TRISTAN E
Waterfront Value: \$ 15,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000024 000003 000000
Location: SPECTACLE POND LOT
Owner: DOWNEY, ROBERT & PHYLLIS
Waterfront Value: \$ 15,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000024 000007 000000
Location: SPECTACLE POND LOT
Owner: MCQUILLEN, DENNIS & STEVIA A
Waterfront Value: \$ 15,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000024 000012 000000
Location: SPECTACLE POND LOT
Owner: MARTEL, THERESA J REV TRUST
Waterfront Value: \$ 15,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 00017A 000003 000000
Location: 153 NORTH SHORE ROAD
Owner: DELISLE, RONALD
Waterfront Value: \$ 15,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF/RF



Map Lot Sub: 00018A 0000IP 000018
Location: INDIAN POINT ROAD
Owner: MIRANDA, FRANCES A
Waterfront Value: \$ 15,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000018 000016 000000
Location: WEST SHORE ROAD
Owner: GIBSON , ADELAIDE V D -TRUSTEE
Waterfront Value: \$ 22,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000014 000012 000000
Location: SPECTACLE POND LOT
Owner: MARCUS ET AL, DAVID
Waterfront Value: \$ 25,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000014 000013 000000
Location: SPECTACLE POND LOT
Owner: LAWRENCE, GEORGE W & VELMA L
Waterfront Value: \$ 25,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000024 000005 000000
Location: SPECTACLE POND LOT
Owner: GODBOUT, DAVID W
Waterfront Value: \$ 25,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000024 000008 000000
Location: SPECTACLE POND LOT
Owner: WHITE, DAVID A
Waterfront Value: \$ 25,000
Zone: SPECTACLE POND
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -40 60%
Notes: WF



Map Lot Sub: 000007 000014 000001
Location: 1 SUNSET DRIVE
Owner: RODERICK, ROSEMARIE
Waterfront Value: \$ 37,500
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000007 000014 000002
Location: 3 SUNSET DRIVE
Owner: GEEVER, LUCILLE E
Waterfront Value: \$ 37,500
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000007 000016 000000
Location: 5 SUNSET DRIVE
Owner: STOKES, PHYLLIS Z
Waterfront Value: \$ 37,500
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000007 000017 000000
Location: 7 SUNSET DRIVE
Owner: LOMBARDO, JOSEPH D
Waterfront Value: \$ 37,500
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000007 000019 000000
Location: 15 SUNSET DRIVE
Owner: MAHONEY, JAMES P
Waterfront Value: \$ 37,500
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WF

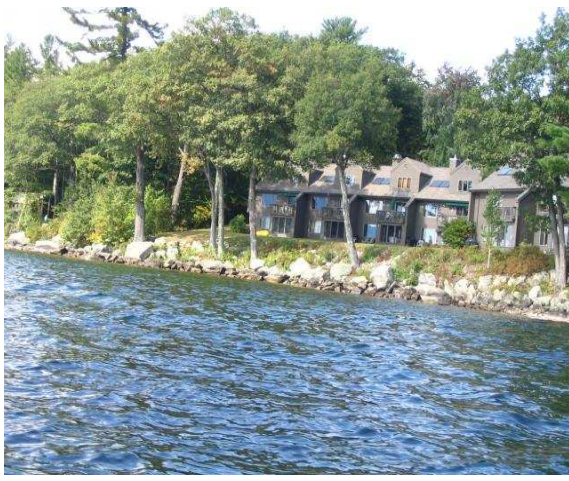


Map Lot Sub: 000008 000010 000000
Location: 47 RANGE ROAD
Owner: HINES, PHILIP
Waterfront Value: \$ 37,500
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000039
Location: BEACHWOOD ROAD
Owner: FLEURY, JOHN P
Waterfront Value: \$ 37,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF

	Date	Book/Page	Type	Price
Most Recent Sale:	06/09/11	3798/0303	Q V	\$70,000
Total Current Assessment				\$69,000



Map Lot Sub: 000005 000002 000000
Location: 435 SOUTH MAYHEW TURNPIK
Owner: THISTLE PROPERTY HOLDINGS, LLC
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: COM/IND
Neighborhood: AVG 100%
Notes: WA WF



Map Lot Sub: 000007 000011 000000
Location: 19 MERRILL ROAD
Owner: BERNACHE, KATHRYN JULIE MAFER
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000007 000012 000000
Location: 17 MERRILL ROAD
Owner: MOREL, ALBERT P
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WATER ACCESS WF



Map Lot Sub: 000007 000013 000000
Location: 8 MERRILL ROAD
Owner: WALSH, CHRISTOPHER J.
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 000013 000001
Location: MERRILL ROAD
Owner: WALSH, CHRISTOPHER J.
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000007 0000SG 001-07
Location: 467 NORTH SHORE ROAD
Owner: O'BRIEN, MICHAEL
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF

Date	Book/Page	Type	Price
07/10/09	3627/0717	Q I	\$415,000

Total Current Assessment
\$394,700



Map Lot Sub: 000007 0000SG 002-07
Location: 38 STONEY BROOK ROAD
Owner: OLKEN, NEIL P & ELINOR
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 011-07
Location: 14 COOPER ROAD
Owner: LUCAS, GARY J
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 012-07
Location: 6 COOPER ROAD
Owner: O'LEARY, DAVID K.
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 013-07
Location: 439 NORTH SHORE ROAD
Owner: CHAMBERAS, PETER A.
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000SG 014-07
Location: 445 NORTH SHORE ROAD
Owner: HOWELL FAMILY TRUST
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000SG 015-07
Location: 453 NORTH SHORE ROAD
Owner: BEACH, ELIZABETH C. 2008 REV.
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000SG 016-07
Location: 32 STONEY BROOK ROAD
Owner: HUGHES, MATTHEW A. MELISSA J.
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF

Date	Book/Page	Type	Price
06/01/10	3703/0799	Q I	\$250,000
Total Current Assessment			\$242,400



Map Lot Sub: 000008 0000SG 000003
Location: STONEY BROOK ROAD
Owner: GEIB, FREDERICK & GLADYS ET AL
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000004
Location: 29 STONEY BROOK ROAD
Owner: GEIB, FREDERICK & GLADYS ET AL
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000005
Location: 23 STONEY BROOK ROAD
Owner: HUGHES, JOHN J.
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000006
Location: 17 STONEY BROOK ROAD
Owner: HAMPTON, DONALD B
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000007
Location: 11 STONEY BROOK ROAD
Owner: WITMAN, MARY ELLEN, TRUSTEE
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000008
Location: 9 STONEY BROOK ROAD
Owner: SHUSTERMAN, SANDRA L TRUSTEE
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000009
Location: 10 STONEY BROOK ROAD
Owner: BIVONA, JAMES C
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000010
Location: 20 COOPER ROAD
Owner: NICHOLSON TRUST, BARBARA A
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000017
Location: 24 STONEY BROOK ROAD
Owner: REMLIN, CHRISTOPHER J
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 0000SG 000018
Location: 18 STONEY BROOK ROAD
Owner: VERMOUTH, MICHAEL V & SANDRA G
Waterfront Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000018 000006 000000
Location: 138 WEST SHORE ROAD
Owner: WHITE, JR., WILLIAM R
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 000007 000000
Location: 142 WEST SHORE ROAD
Owner: BURTON TRUSTEE, PAULINE L
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 000008 000000
Location: 146 WEST SHORE ROAD
Owner: LLOYD, DAVID T.
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 000010 000000
Location: 160 WEST SHORE ROAD
Owner: HILLIER III, JOHN A, ET AL
Waterfront Value: \$ 75,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



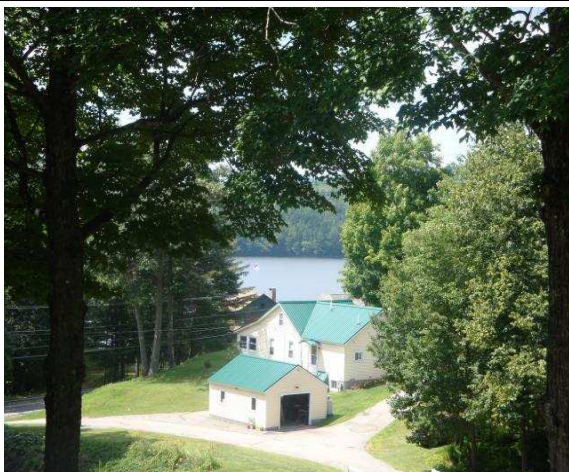
Map Lot Sub: 000008 000011 000001
Location: 37 COOPER ROAD
Owner: ALWARD, DANA J -TRUSTEE
Waterfront Value: \$ 90,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 000011 000002
Location: 17 COOPER ROAD
Owner: RIVARD, MICHAEL D.
Waterfront Value: \$ 90,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000008 000011 000003
Location: 15 COOPER ROAD
Owner: ORLANDER, JAY D.
Waterfront Value: \$ 90,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000006 000012 000000
Location: 181 SOUTH MAYHEW TURNPIK
Owner: DAVIS, CARROLL R. ET AL
Waterfront Value: \$ 105,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 000014 000000
Location: 179 SOUTH MAYHEW TURNPIK
Owner: DAVIS, ROBERT A
Waterfront Value: \$ 105,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000034 000001
Location: 8 EVANS ROAD
Owner: BRUNI, ROBERT J - TRUSTEE
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +20 120%
Notes: WF



Map Lot Sub: 000007 000034 000002
Location: 18 EVANS ROAD
Owner: BOWLBY, MARILYN A
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +20 120%
Notes: WF



Map Lot Sub: 000007 000034 000003
Location: 22 EVANS ROAD
Owner: ANASTAS, PAUL F
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +20 120%
Notes: WF



Map Lot Sub: 000007 000034 000004
Location: 36 EVANS ROAD
Owner: SHAW, JAMES O
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +20 120%
Notes: WF



Map Lot Sub: 000007 000034 000006
Location: 13 EVANS ROAD
Owner: EXFORD, CAROLINE F. GILLERY
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +20 120%
Notes: WF



Map Lot Sub: 000007 000034 000007
Location: 9 EVANS ROAD
Owner: MILLER, TIMOTHY H
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +20 120%
Notes: WF

Date	Book/Page	Type	Price
Most Recent Sale: 07/27/11	3809/141	Q I	\$490,000
Total Current Assessment			\$452,600



Map Lot Sub: 000007 000035 000000
Location: 454 NORTH SHORE ROAD
Owner: FINN, ROBERT J.
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 000027 000000
Location: 32 CRYSTAL SPRINGS ROAD
Owner: POWELL, JEFFREY A
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000028 000000
Location: 30 CRYSTAL SPRINGS ROAD
Owner: O'BRIEN, SUSAN B
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000027
Location: 29 BIRCH LANE
Owner: FOLEY TRUSTEE, THERESA J
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000028
Location: 34 BEACHWOOD ROAD
Owner: MACDONALD, PETER - TRUSTEE
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000029
Location: 32 BEACHWOOD ROAD
Owner: FLYNN, ROBERTA K
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000030
Location: 26 BEACHWOOD ROAD
Owner: SUGHRUE, JAMES P
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000031
Location: 31 BIRCH LANE
Owner: ROY, LOUIS J
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000032
Location: 32 BIRCH LANE
Owner: MARCIELLO, MICHAEL
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000033
Location: 41 BIRCH LANE
Owner: DOVE, BRIAN
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000035
Location: 44 BIRCH LANE
Owner: RODOLFO-MASERA, RAYMOND P.
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000036
Location: 42 BIRCH LANE
Owner: BEEBE, WILLIAM R. REV. TRUST
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000038
Location: 22 BEACHWOOD ROAD
Owner: SNELSON, JOAN ELLEN
Waterfront Value: \$ 112,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000013 000005
Location: 13 INDIAN POINT ROAD
Owner: CONNOR, ROBIN R
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: DTW WF



Map Lot Sub: 00018A 0000IP 000019
Location: 49 INDIAN POINT ROAD
Owner: MIRANDA, FRANCES A
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000020
Location: 51 INDIAN POINT ROAD
Owner: HANSEN, RICHARD H
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000021
Location: 57 INDIAN POINT ROAD
Owner: MCGOWAN, ROBERT L.
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000022
Location: 59 INDIAN POINT ROAD
Owner: PHILLIPS, JAMES N.F.
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000023
Location: 65 INDIAN POINT ROAD
Owner: CALIRI, ANTHONY C
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000024
Location: 67 INDIAN POINT ROAD
Owner: JOHNSON JR., WILLIAM L
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF

	Date	Book/Page	Type	Price
Most Recent Sale:	04/22/11	3787/0773	Q I	\$250,000
Total Current Assessment				\$246,400



Map Lot Sub: 00018A 0000IP 000025
Location: 73 INDIAN POINT ROAD
Owner: BRACCI, SCOTT P
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00019A 0000BW 000025
Location: 24 BIRCH LANE
Owner: RAMSEY, CRAIG H.
Waterfront Value: \$ 120,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 0000SG 019-07
Location: 6 STONE GATE ROAD
Owner: ALDERINK, TRUSTEE, ELROY
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 020-07
Location: 12 STONE GATE ROAD
Owner: JONES TRUST OF 2007
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 021-07
Location: 22 STONE GATE ROAD
Owner: GILLERY, THOMAS E.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 022-07
Location: 3 STONE GATE ROAD
Owner: STEELE, ANDREW & SARAH
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF

	Date	Book/Page	Type	Price
Most Recent Sale:	09/25/09	3648/0686	Q I	\$385,000
			Total Current Assessment	\$371,300



Map Lot Sub: 000007 0000SG 023-07
Location: 9 STONE GATE ROAD
Owner: MCNALLY, JAMES & BIBER, KRISTEN
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF

	Date	Book/Page	Type	Price
Most Recent Sale:	08/27/08	3545/0506	Q I	\$410,000
Total Current Assessment				\$392,300



Map Lot Sub: 000007 0000SG 025-07
Location: 15 STONE GATE ROAD
Owner: NUNES, SUZANNE
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 026-07
Location: 28 STONE GATE ROAD
Owner: VANICEK, SALLY C 2003 REV. TRU
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 000013 00006B
Location: 33 INDIAN POINT ROAD
Owner: SALERNO, ANTHONY M & CATHRINE
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: DTW WF

	Date	Book/Page	Type	Price
Most Recent Sale:	12/15/08	3570/0872	Q I	\$700,000
Total Current Assessment				\$680,400



Map Lot Sub: 00019A 0000BW 000005
Location: 20 OAK LANE
Owner: WRIGHT, KRISTINA A.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000006
Location: 16 OAK LANE
Owner: WRIGHT, KRISTINA A.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000007
Location: OAK LANE
Owner: FRECHETTE, GILBERT K
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000008
Location: 59 BEACHWOOD ROAD
Owner: EIBYE, DONNA M
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000009
Location: 6 OAK LANE
Owner: MILLS, NANCY C.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WA WF



Map Lot Sub: 00019A 0000BW 000010
Location: OAK LANE
Owner: EGSGARD, JENNIFER L.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000011
Location: 55 BEACHWOOD ROAD
Owner: DAIGLE, CAROLYN A.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000012
Location: 3 BIRCH LANE
Owner: ZAMPINE, PETER B.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000013
Location: 9 BIRCH LANE
Owner: HARRIMAN, JR, JAMES & DOREEN
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000014
Location: 11 BIRCH LANE
Owner: FRIEND, MILES A
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000015
Location: 17 BIRCH LANE
Owner: GEEVER REALTY TRUST
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000016
Location: 16 BIRCH LANE
Owner: O'BRIEN, MICHAEL & KENNA
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000017
Location: 12 BIRCH LANE
Owner: MIDDLETON, JR, RAYMOND
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000018
Location: 8 BIRCH LANE
Owner: PAUL, DAVID M
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000019
Location: 4 BIRCH LANE
Owner: SERRENTINO JR., PHILIP ET AL
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000020
Location: BEACHWOOD ROAD
Owner: MOONEY, WILLIAM D.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000021
Location: 47 BEACHWOOD ROAD
Owner: MOONEY, WILLIAM D.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000022
Location: 43 BEACHWOOD ROAD
Owner: HARRIMAN, DOREEN
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000023
Location: 46 BEACHWOOD ROAD
Owner: KOWALSKI, JR., MATTHEW W.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 0000BW 000024
Location: 20 BIRCH LANE
Owner: KOWALSKI, DONNA - TRUSTEE
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 00023B
Location: 38 BEACHWOOD ROAD
Owner: MOONEY, CYNTHIA E.
Waterfront Value: \$ 135,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF

Date	Book/Page	Type	Price
10/03/08	3555/0785	Q I	\$125,000
Total Current Assessment			\$236,800



Map Lot Sub: 000007 0000HP 000001
Location: 4 HEMLOCK LANE
Owner: HART, DEBRA J
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000021
Location: 370 NORTH SHORE ROAD
Owner: SCHOFIELD, JR., CHARLES M.
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000023
Location: 382 NORTH SHORE ROAD
Owner: PLATT, CHARLES IV
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000025
Location: 6 CRESCENT LANE
Owner: KENNEDY, BRENDA ET AL
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000027
Location: 6 LOON ISLAND LANE
Owner: GOYETCHE, ANDREW W.
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000028
Location: 10 CRESCENT LANE
Owner: THOMPSON, STUART & JANE ANNE
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000029
Location: LOON ISLAND LANE
Owner: JENSEN, RICHARD K
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000030
Location: 17 HEMLOCK LANE
Owner: DUNKLEE, PATRICIA A REV. TRUST
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000031
Location: VISTA DRIVE
Owner: BECKER, DAVID
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000032
Location: 22 CRESCENT LANE
Owner: LONSKE, 2001 TRUST, QUINTEN T.
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



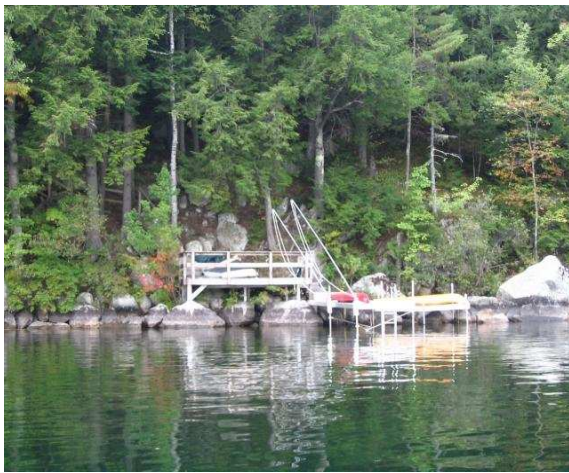
Map Lot Sub: 000007 0000HP 000039
Location: 19 CRESCENT LANE
Owner: GILLIGAN, THOMASM. & MARGARET
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 00004A
Location: 22 HEMLOCK LANE
Owner: PHILLIPS, CAROL
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000017 000010 000000
Location: 50 NORTH SHORE ROAD
Owner: AUDUBON SOCIETY
Waterfront Value: \$ 150,000
Zone: COMM HISTORIC DIST
Land Use: EXEMPT-STATE
Neighborhood: AVG +10 110%
Notes: WA WF



Map Lot Sub: 00018A 000013 00006A
Location: 11 INDIAN POINT ROAD
Owner: SAROS, ILEANA N.
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: DTW WF



Map Lot Sub: 00019A 000011 0000H1
Location: 26 OAK LANE
Owner: APREA, MADELINE B.
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000011 0000H2
Location: 27 OAK LANE
Owner: NAUMES, WILLIAM -TRUSTEE
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



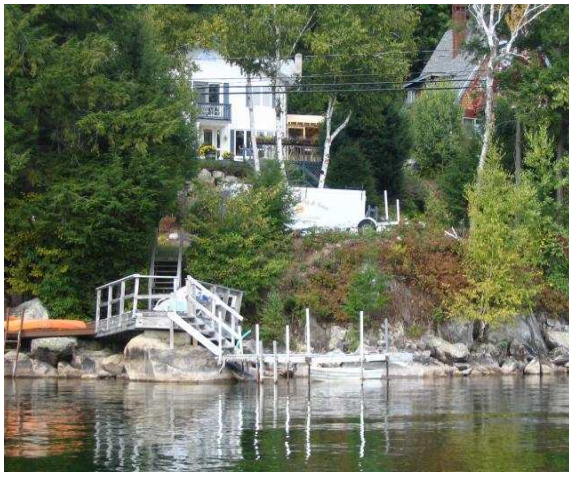
Map Lot Sub: 00019A 000011 0000H3
Location: 30 OAK LANE
Owner: CORMIER JR, JOSEPH H -TRUSTEE
Waterfront Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: WF



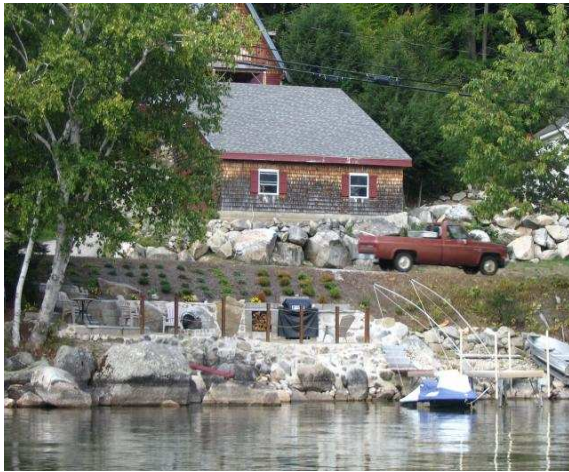
Map Lot Sub: 00019A 000023 000000
Location: 36 CRYSTAL SPRINGS ROAD
Owner: NOGEOLO, A MILES & GERALDINE C
Waterfront Value: \$ 187,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: SANDY BEACH WF



Map Lot Sub: 000020 000010 000000
Location: 528 WEST SHORE ROAD
Owner: DEVIVO, LYNNE MATHESON
Waterfront Value: \$ 195,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000020 000011 000000
Location: 524 WEST SHORE ROAD
Owner: TREMBLE, MATTHEW R.
Waterfront Value: \$ 195,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000020 000012 000000
Location: 522 WEST SHORE ROAD
Owner: DAVIS, GERALD & KATHLEEN
Waterfront Value: \$ 195,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 0000OP 0002-A
Location: ONAWAY POINT ROAD
Owner: DESALVATORE, ANN - TRUSTEE
Waterfront Value: \$ 225,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: CTD/WF



Map Lot Sub: 000006 0000OP 0003-A
Location: 20 ONAWAY POINT ROAD
Owner: ALLEN TRUSTEE, MARY NELL
Waterfront Value: \$ 225,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: CTD/WF



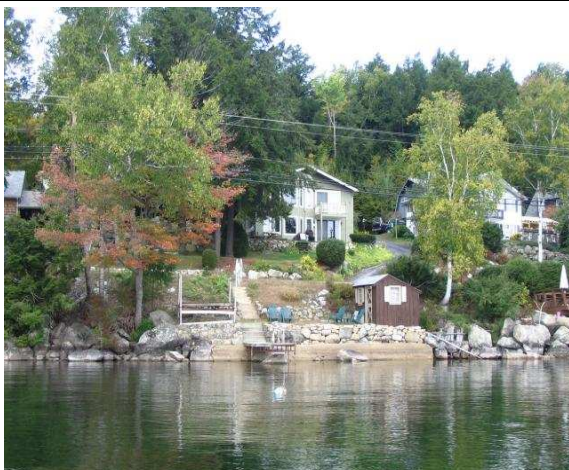
Map Lot Sub: 000007 0000HP 00001A
Location: 6 HEMLOCK LANE
Owner: CORRIGAN, PAUL R
Waterfront Value: \$ 225,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: LIM USE/ROW/WF



Map Lot Sub: 000018 000015 000000
Location: 139 WEST SHORE ROAD
Owner: RIFENBERG, JOYCE - TRUSTEE
Waterfront Value: \$ 225,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000020 000008 000000
Location: 534 WEST SHORE ROAD
Owner: WEST, ALMA CHASE
Waterfront Value: \$ 225,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



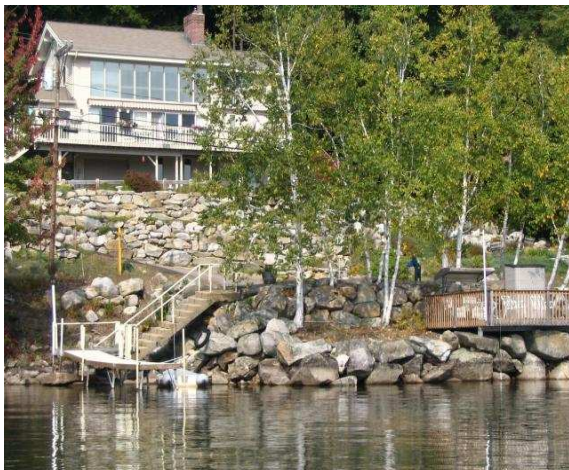
Map Lot Sub: 000020 000009 000000
Location: 530 WEST SHORE ROAD
Owner: CHASE, ANTHONY W
Waterfront Value: \$ 225,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: VU WF



Map Lot Sub: 000020 000013 000000
Location: 510 WEST SHORE ROAD
Owner: BRODERICK, NATALIE Y.
Waterfront Value: \$ 240,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 0000HS 000003
Location: WEST SHORE ROAD
Owner: REDMANN, SHARON
Waterfront Value: \$ 255,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000020 000BMR 0001-2
Location: 516 WEST SHORE ROAD
Owner: COWERN, RICHARD - TRUSTEE
Waterfront Value: \$ 270,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: VU WF



Map Lot Sub: 00018A 000010 000000
Location: 185 WEST SHORE ROAD
Owner: GILCHRIST, ROBERT J.
Waterfront Value: \$ 270,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF

	Date	Book/Page	Type	Price
Most Recent Sale:	10/06/08	3556/0466	Q I	\$365,000
Total Current Assessment				\$359,600



Map Lot Sub: 000006 000017 000000
Location: 195 SOUTH MAYHEW TURNPIK
Owner: LUCARELLI, WILLIAM S & WILLA
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: CTD/WF



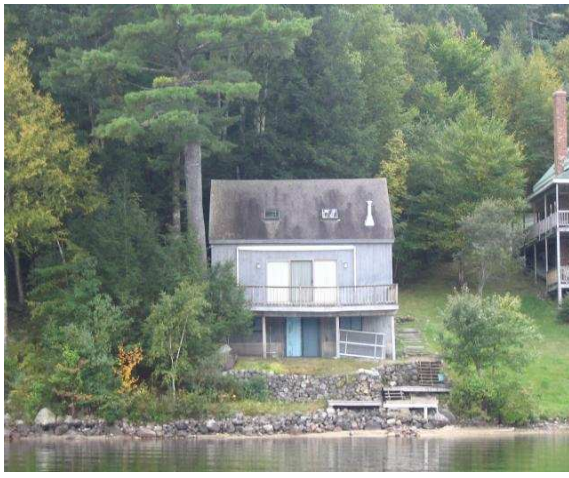
Map Lot Sub: 000007 000043 000000
Location: LOON ISLAND
Owner: WHITMAN, THOMAS E.
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 0000HP 000016
Location: VISTA DRIVE
Owner: BECKER, DAVID
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: UND/CTD/WF



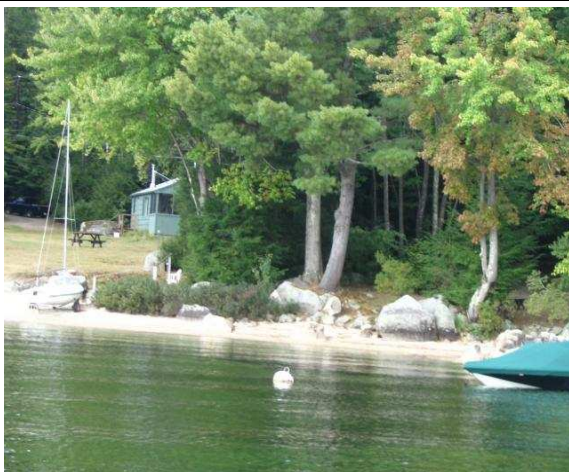
Map Lot Sub: 00017A 000001 000000
Location: 62 LAKESHORE DRIVE
Owner: GREY ROCKS LAND TRUST
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -20 80%
Notes: WF



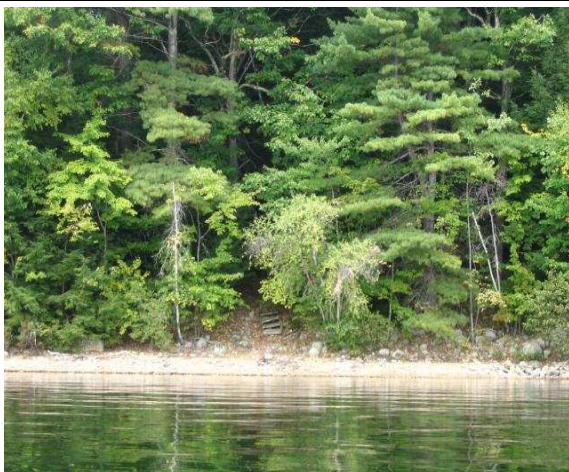
Map Lot Sub: 00018A 000009 000000
Location: 183 WEST SHORE ROAD
Owner: MILLER, MICHAEL
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 000020 000000
Location: CRYSTAL SPRINGS ROAD
Owner: MUDGE, SARAH H. TRUST
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: CTD WF



Map Lot Sub: 00019A 000021 000000
Location: CRYSTAL SPRINGS ROAD
Owner: SYCAMORE, NANCY
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: CTD WF



Map Lot Sub: 00019A 0000BW 000001
Location: OAK LANE
Owner: EGSGARD, JENNIFER L.
Waterfront Value: \$ 300,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: CTD WF



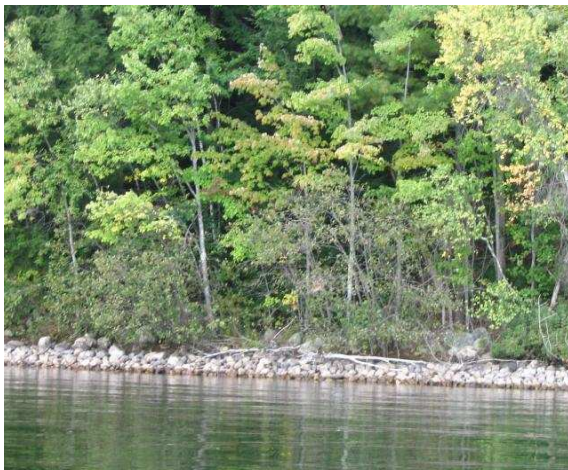
Map Lot Sub: 000007 0000HP 000038
Location: 32 CRESCENT LANE
Owner: GARDNER, RICHARD & MARIE TRUST
Waterfront Value: \$ 375,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: LOCATION WF



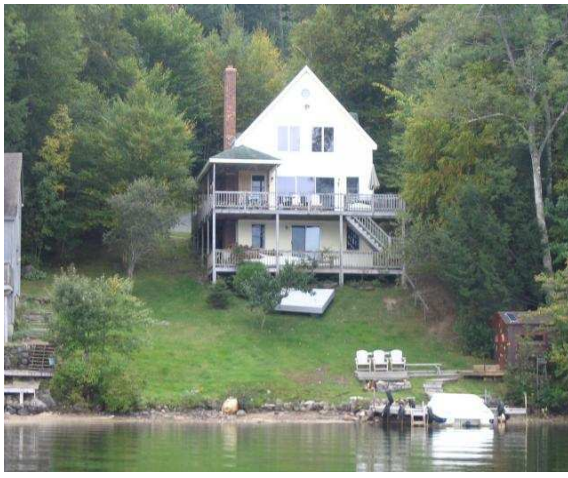
Map Lot Sub: 000018 000017 000000
Location: 137 WEST SHORE ROAD
Owner: GIBSON , ADELAIDE V D -TRUSTEE
Waterfront Value: \$ 375,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 000002 000000
Location: LILLARD LANE
Owner: COLLINS CAMP CORP.
Waterfront Value: \$ 375,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000040 000000
Location: OAK LANE
Owner: EGSGARD, JENNIFER L.
Waterfront Value: \$ 412,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00018A 000008 000000
Location: 181 WEST SHORE ROAD
Owner: PITTS, RANDALL E
Waterfront Value: \$ 420,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



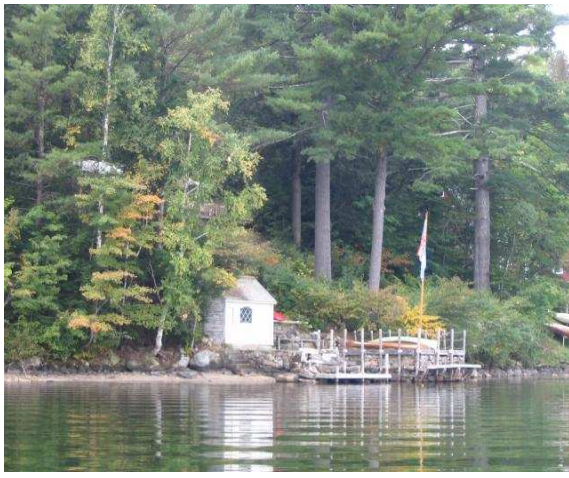
Map Lot Sub: 000007 0000HP 000004
Location: 24 HEMLOCK LANE
Owner: PHINNEY, DOROTHY B
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000017 000002 000000
Location: NORTH SHORE ROAD
Owner: HEBRON, TOWN OF
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000017 000012 000000
Location: NORTH SHORE ROAD
Owner: AUDUBON SOCIETY
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-STATE
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 000003 000000
Location: 159 WEST SHORE ROAD
Owner: HILLIER, JEFFREY
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000004 000000
Location: 163 WEST SHORE ROAD
Owner: BEYER, RICHARD H.
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000021 000000
Location: 289 WEST SHORE ROAD
Owner: TWOMBLY, STEPHEN G - TRUSTEE
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: DTW/TOPO/WF



Map Lot Sub: 00018A 0000IP 000014
Location: 76 INDIAN POINT ROAD
Owner: TROUGHTON, JOHN - TRUSTEE
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000015
Location: 80 INDIAN POINT ROAD
Owner: MADDEN, M.L. & D.A. 2004 TRUST
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000016
Location: 82 INDIAN POINT ROAD
Owner: GOWEN II, HERBERT H
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00018A 0000IP 000017
Location: 84 INDIAN POINT ROAD
Owner: KARLBERG, CARL
Waterfront Value: \$ 450,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 000040 000000
Location: 11 SANBORN DRIVE
Owner: WILKINSON, TRU; ALAN & ALICE
Waterfront Value: \$ 465,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 000041 000000
Location: 13 SANBORN DRIVE
Owner: LAUX, ROBERT C. & TRACY A.
Waterfront Value: \$ 465,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 0000HP 000003
Location: 10 HEMLOCK LANE
Owner: DUNKLEE, MICHELLE A - TRUSTEE
Waterfront Value: \$ 465,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000006 000000
Location: 167 WEST SHORE ROAD
Owner: KOEN, ELAINE H
Waterfront Value: \$ 465,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 0000IP 000009
Location: 7 POINT DRIVE
Owner: MULLEN, ALICE A.
Waterfront Value: \$ 465,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF

	Date	Book/Page	Type	Price
Most Recent Sale:	11/02/09	3657/0754	Q I	\$600,000
			Total Current Assessment	\$579,700



Map Lot Sub: 00019A 000030 000000
Location: 26 CRYSTAL SPRINGS ROAD
Owner: KIRKPATRICK, PETER A & ALEXAND
Waterfront Value: \$ 465,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 000034 00005A
Location: 54 EVANS ROAD
Owner: BOSCHAR, MARK F.
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +20 120%
Notes: WF



Map Lot Sub: 000007 0000HP 000036
Location: 5 VISTA DRIVE
Owner: LONSKE, 2001 TRUST, QUINTEN T.
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 000011 000000
Location: 153 WEST SHORE ROAD
Owner: FRAZIER NH REALTY TRUST
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 0000HS 000001
Location: 95 WEST SHORE ROAD
Owner: HENN, JOHN
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



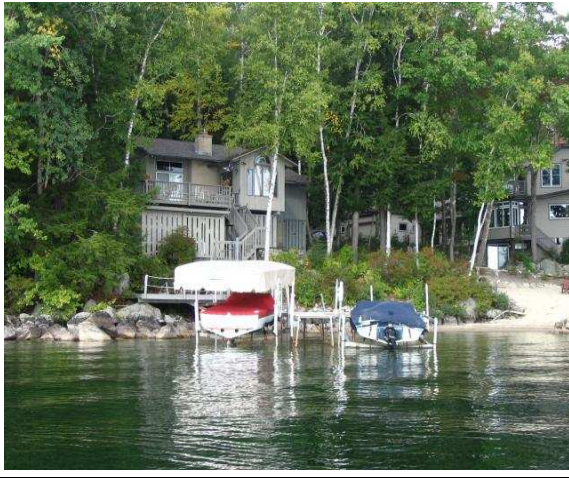
Map Lot Sub: 00017A 000009 000000
Location: LAKESHORE DRIVE
Owner: OAK CORP ATTN: P ANDREWS MCLA
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 00018A 000005 000000
Location: 165 WEST SHORE ROAD
Owner: BEYER, LINDA F.
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



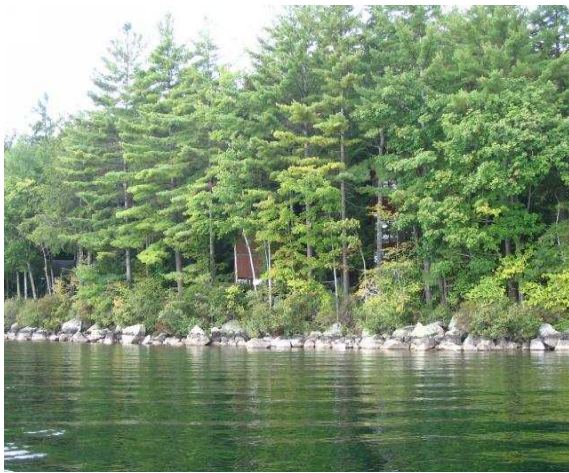
Map Lot Sub: 00018A 000011 000000
Location: 187 WEST SHORE ROAD
Owner: PAPE, BARBARA REV. LVG. TRUST
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 000016 000000
Location: 78 CRYSTAL SPRINGS ROAD
Owner: KARNER, CHARLES F
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000017 000000
Location: 68 CRYSTAL SPRINGS ROAD
Owner: WACOME, TODD D
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000018 000000
Location: 62 CRYSTAL SPRINGS ROAD
Owner: MCKEE, JON D.
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000019 000000
Location: 60 CRYSTAL SPRINGS ROAD
Owner: MUDGE, SARAH H. TRUST
Waterfront Value: \$ 480,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00018A 000017 000000
Location: 43 PICKERING DRIVE
Owner: RUZICKA, DANA J
Waterfront Value: \$ 487,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00018A 000018 000000
Location: 49 PICKERING DRIVE
Owner: PICKERING DRIVE, LLC.
Waterfront Value: \$ 487,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000035 000000
Location: 25 CRYSTAL SPRINGS ROAD
Owner: SMITH, PAUL & STEPHANIE
Waterfront Value: \$ 487,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: ROW WF



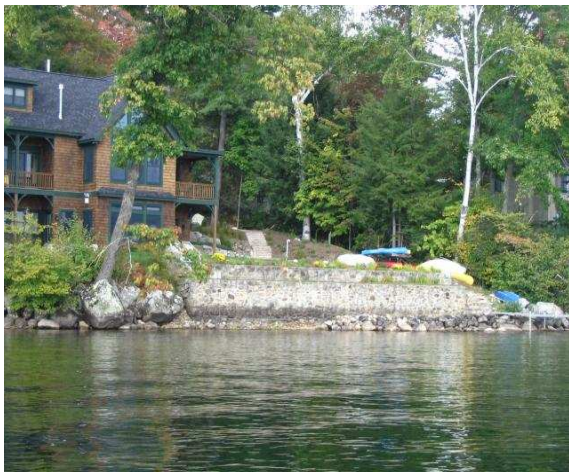
Map Lot Sub: 000007 000028 000000
Location: LONE WOLF ISLAND
Owner: PASQUANEY TRUST
Waterfront Value: \$ 495,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000020 000017 000000
Location: 8 SOLOMA DRIVE
Owner: SWANSON, JR., LEONARD F.
Waterfront Value: \$ 495,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000020 000018 000000
Location: 7 SOLOMA DRIVE
Owner: SALO, PLUMA E - TRUSTEE
Waterfront Value: \$ 495,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 00019A 000014 000000
Location: 81 CRYSTAL SPRINGS ROAD
Owner: POLLARD REALTY TRUST
Waterfront Value: \$ 495,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000032 000000
Location: 18 CRYSTAL SPRINGS ROAD
Owner: BEEBE, JEAN W.
Waterfront Value: \$ 495,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



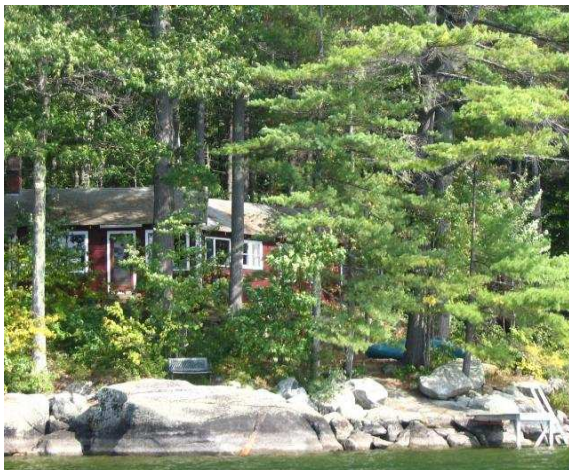
Map Lot Sub: 000007 000036 000000
Location: 416 NORTH SHORE ROAD
Owner: RIDDLE FAMILY REV. TRUST
Waterfront Value: \$ 510,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: ROW WF



Map Lot Sub: 00018A 000007 000000
Location: 173 WEST SHORE ROAD
Owner: KOEN, KATHERINE E, ET AL
Waterfront Value: \$ 510,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 000033 000000
Location: 14 CRYSTAL SPRINGS ROAD
Owner: PATCH, EDWIN C & JOANNE Y
Waterfront Value: \$ 510,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000006 000004 000000
Location: 4 MCLANE DRIVE
Owner: BRADLEY ET AL, DAVID M
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000018 000012 000000
Location: 151 WEST SHORE ROAD
Owner: LABRECQUE, PAUL - TRUSTEE
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000018 0000HS 000002
Location: 109 WEST SHORE ROAD
Owner: HESSION, MARK A
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF

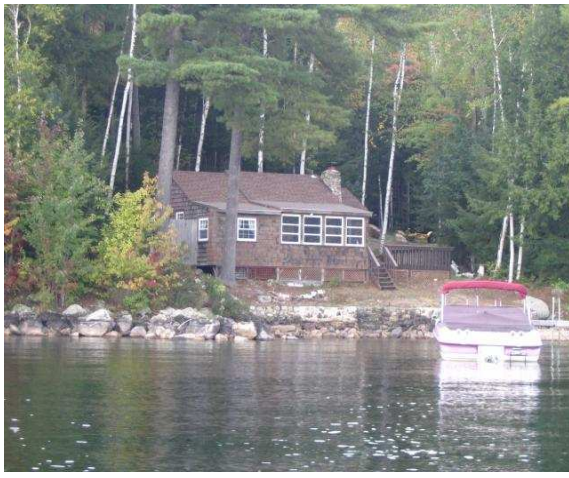


Map Lot Sub: 00018A 000012 000000
Location: 189 WEST SHORE ROAD
Owner: TIPPETT, REV. TRUST, STEPHEN &
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000015 000000
Location: 33 PICKERING DRIVE
Owner: QUINCHIA, IVAN
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF

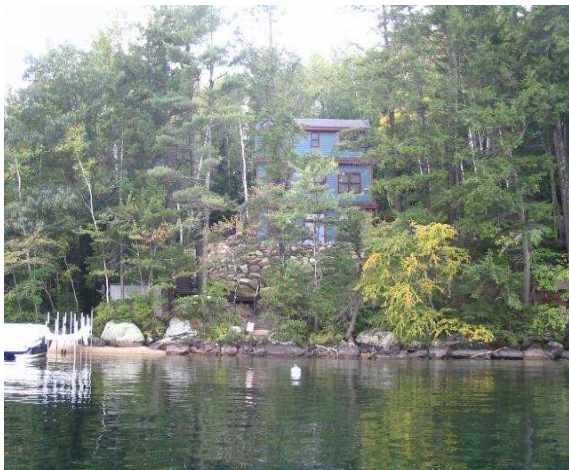
	Date	Book/Page	Type	Price
Most Recent Sale:	03/28/11	3783/0039	Q I	\$591,666
			Total Current Assessment	\$592,300



Map Lot Sub: 00018A 000016 000000
Location: 35 PICKERING DRIVE
Owner: CAREY, MICHAEL
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00018A 000019 000000
Location: 54 PICKERING DRIVE
Owner: ROWEAN, JR, WILLIAM G
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00018A 0000IP 000013
Location: 72 INDIAN POINT ROAD
Owner: AHO, RICHARD W
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00019A 000024 000000
Location: 34 CRYSTAL SPRINGS ROAD
Owner: NIEJADLIK EILEEN
Waterfront Value: \$ 525,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



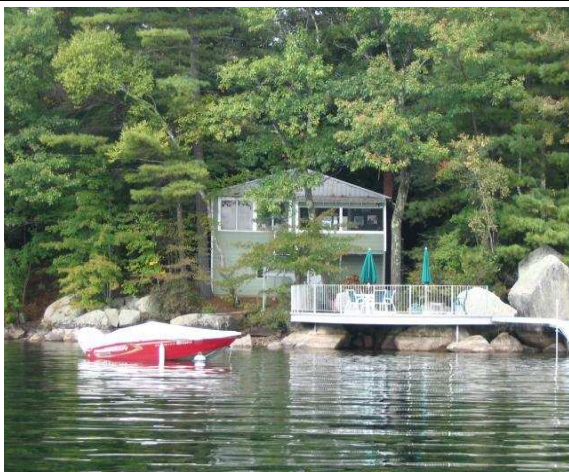
Map Lot Sub: 000007 0000HP 000002
Location: 8 HEMLOCK LANE
Owner: SHELDON FAMILY REV. TRUST
Waterfront Value: \$ 540,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



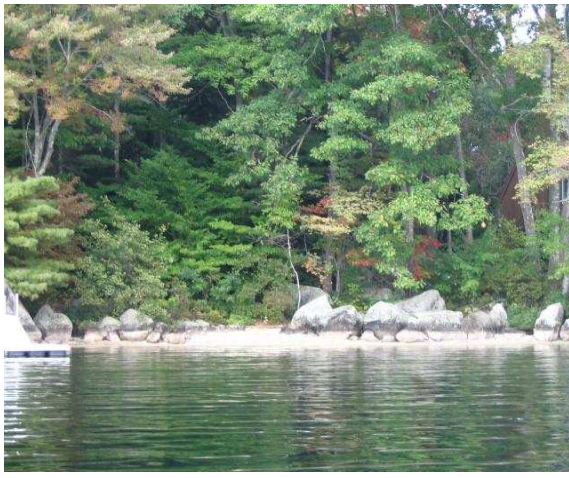
Map Lot Sub: 000007 0000HP 000005
Location: 23 HEMLOCK LANE
Owner: DUNKLEE, JOHN W.
Waterfront Value: \$ 540,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000012
Location: 14 CRESCENT LANE
Owner: O'CONNOR, TRUSTEE MARY ELLEN
Waterfront Value: \$ 540,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



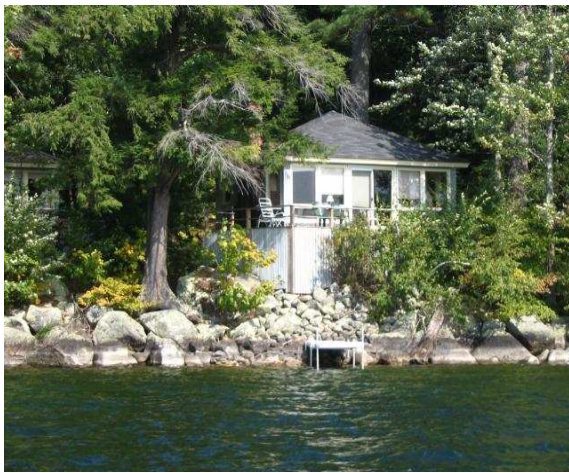
Map Lot Sub: 000007 0000HP 000013
Location: 16 CRESCENT LANE
Owner: WRIGHT, CHARLES LOWELL TRUST
Waterfront Value: \$ 540,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000014
Location: 18 CRESCENT LANE
Owner: WRIGHT, CHARLES LOWELL TRUST
Waterfront Value: \$ 540,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 0000IP 000004
Location: 58 INDIAN POINT ROAD
Owner: FIRTH, FRED
Waterfront Value: \$ 540,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000006 000003 000000
Location: 6 MCLANE DRIVE
Owner: MCLANE, SUSAN B. ET AL
Waterfront Value: \$ 562,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 00019A 000005 000000
Location: 66 LILLARD LANE
Owner: EGSGARD, LYN M
Waterfront Value: \$ 562,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 000038 000000
Location: 7 SANBORN DRIVE
Owner: FRANKLIN, DONALD G & LOUISE M
Waterfront Value: \$ 570,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000006
Location: 16 LOON ISLAND LANE
Owner: JOSEPH TRUSTEE, SPENCER A.
Waterfront Value: \$ 570,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000009
Location: 9 LOON ISLAND LANE
Owner: SHEEHAN, ARLENE R
Waterfront Value: \$ 570,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



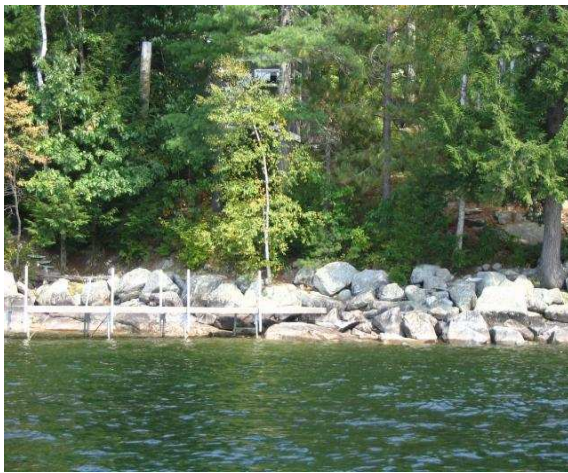
Map Lot Sub: 000007 0000HP 000015
Location: 10 VISTA DRIVE
Owner: BECKER, DAVID
Waterfront Value: \$ 570,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 0000IP 000006
Location: 4 POINT DRIVE
Owner: JONAS, CHERYL
Waterfront Value: \$ 570,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00019A 000015 000000
Location: 77 CRYSTAL SPRINGS ROAD
Owner: WACOME, DOUGLAS
Waterfront Value: \$ 585,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000006 000005 000000
Location: 264 SOUTH MAYHEW TURNPIK
Owner: DAVIES, JR., WILLIAM D. ET ALS
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 0000OP 000001
Location: 8 ONAWAY POINT ROAD
Owner: MOLLOY, THOMAS D
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000010
Location: 7 LOON ISLAND LANE
Owner: BEACH, PETER T
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000020 000016 000000
Location: 497 WEST SHORE ROAD
Owner: SACHS, REYNOLD M - TRUSTEE
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00017A 000010 000000
Location: 33 LAKESHORE DRIVE
Owner: GREY ROCKS LAND TRUST
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -20 80%
Notes: WF

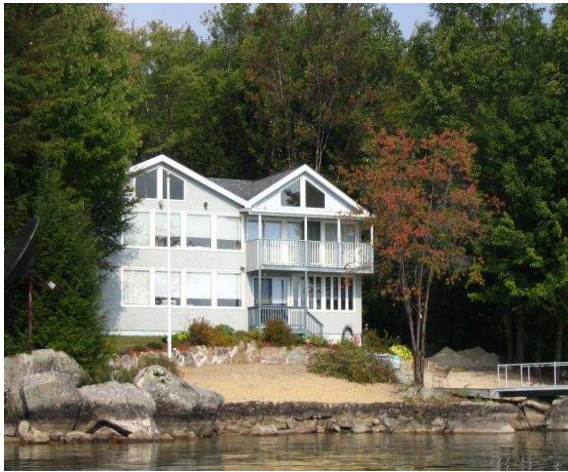


Map Lot Sub: 00018A 0000IP 000002
Location: 50 INDIAN POINT ROAD
Owner: BURKE, DANIEL J
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF

	Date	Book/Page	Type	Price
Most Recent Sale:	06/29/10	3710/0946	Q I	\$851,000
			Total Current Assessment	\$843,900



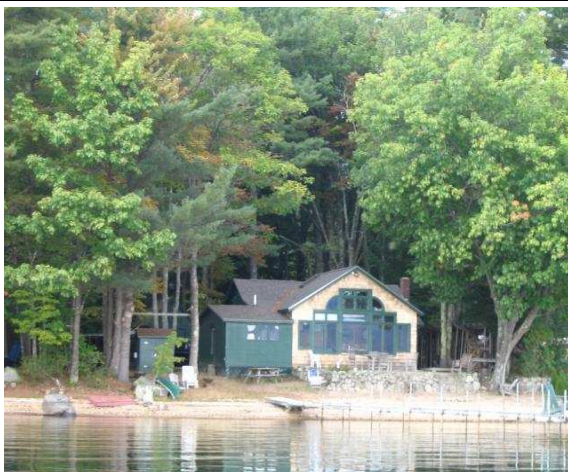
Map Lot Sub: 00018A 0000IP 000007
Location: 8 POINT DRIVE
Owner: LOOMIS, MARGARET
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



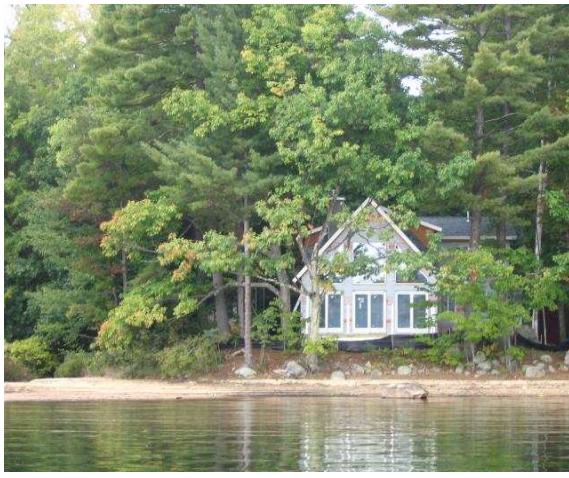
Map Lot Sub: 00019A 000031 000000
Location: 24 CRYSTAL SPRINGS ROAD
Owner: ZERMANI, DOMINIC & COLOMBIA
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000002
Location: 7 OAK LANE
Owner: FIORITO, AMBROSE M
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 0000BW 000003
Location: 17 OAK LANE
Owner: BRANN, JAMES
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



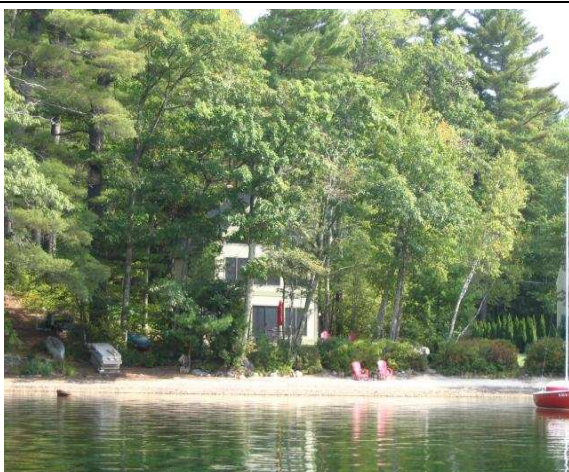
Map Lot Sub: 00019A 0000BW 000004
Location: 21 OAK LANE
Owner: MCCOY INVESTMENT TRUST
Waterfront Value: \$ 600,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000007 0000HP 000007
Location: 15 LOON ISLAND LANE
Owner: KUPLIN, BRUCE F.
Waterfront Value: \$ 630,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 000022 000000
Location: 38 CRYSTAL SPRINGS ROAD
Owner: NOGEOLO, A MILES ET AL
Waterfront Value: \$ 630,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000006 000016 000000
Location: 2 ONAWAY POINT ROAD
Owner: KENNY, WILLIAM A.
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 00000P 000005
Location: 30 ONAWAY POINT ROAD
Owner: HAAN, BERNARD
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 00000P 000006
Location: 34 ONAWAY POINT ROAD
Owner: WINTERS, JR., PAUL R.
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000035 000001
Location: 452 NORTH SHORE ROAD
Owner: FINN FAMILY LLC
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000045 000005
Location: NORTH SHORE ROAD
Owner: MCLANE, P ANDREWS
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 0000HP 000008
Location: 13 LOON ISLAND LANE
Owner: BERGIN, JOHN R.
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000013 000004
Location: 40 ROGERS LEDGE DRIVE
Owner: NOBLES, JR., WILLIAM B
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +40 140%
Notes: WF



Map Lot Sub: 00018A 0000IP 000001
Location: 48 INDIAN POINT ROAD
Owner: BOLLN, GEORGE
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



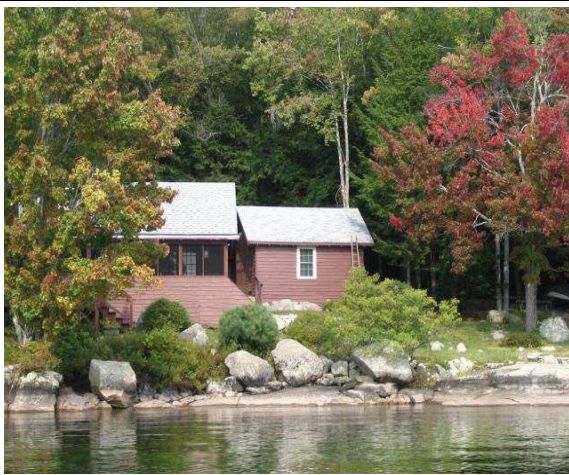
Map Lot Sub: 00018A 0000IP 000005
Location: 60 INDIAN POINT ROAD
Owner: JONAS, STEPHEN
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



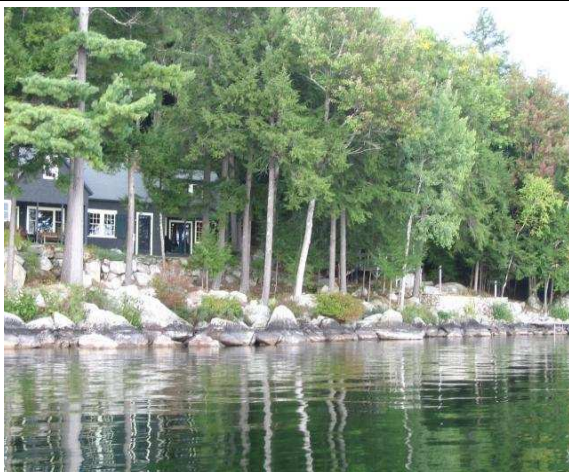
Map Lot Sub: 00018A 0000IP 000010
Location: 5 POINT DRIVE
Owner: BEAN, ELAINE S
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00019A 000001 000000
Location: 45 LILLARD LANE
Owner: LILLARD CAMP CORP
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00019A 000029 000000
Location: 28 CRYSTAL SPRINGS ROAD
Owner: SOMERSALL, RICHARD & VIRGINIA
Waterfront Value: \$ 675,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



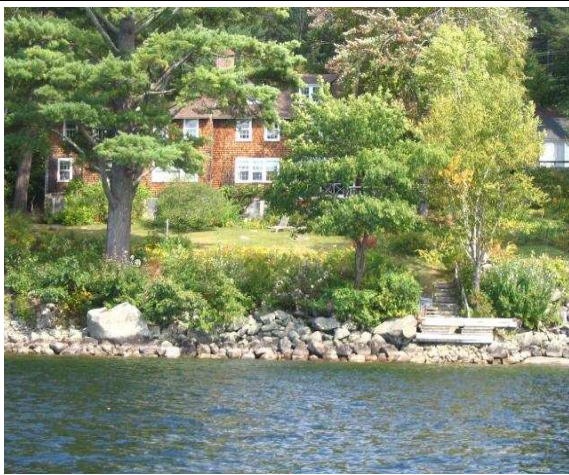
Map Lot Sub: 00019A 000003 000000
Location: 70 LILLARD LANE
Owner: GEMMILL, PRISCILLA W -TRUSTEE
Waterfront Value: \$ 712,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 00018A 000020 000000
Location: 287 WEST SHORE ROAD
Owner: TWOMBLY, STEPHEN G - TRUSTEE
Waterfront Value: \$ 720,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 000002 000000
Location: 8 MCLANE DRIVE
Owner: MCLANE-PASQUANEY LAND TRUST
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000006 000006 000000
Location: 248 SOUTH MAYHEW TURNPIK
Owner: LINDSAY, SETON D. - LINDSAY TR
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 00000P 000002
Location: 12 ONAWAY POINT ROAD
Owner: DESALVATORE, PATRICK E TRUSTEE
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: BEACH WF



Map Lot Sub: 000006 00000P 000003
Location: 22 ONAWAY POINT ROAD
Owner: CATES LAKEHOUSE, LLC
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 00000P 000004
Location: 28 ONAWAY POINT ROAD
Owner: BOCCIA REALTY TRUST NO. 2
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000022 000001
Location: 160 SOUTH MAYHEW TURNPIK
Owner: COWERN FAMILY PROPERTY TRUST
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: DTW/ROW/WF

	Date	Book/Page	Type	Price
Most Recent Sale:	11/01/10	3744/0666	Q I	\$1,100,000
Total Current Assessment				\$1,096,700



Map Lot Sub: 000007 000027 000000
Location: SOUTH MAYHEW TURNPIK
Owner: PASQUANEY TRUST
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000042 000000
Location: 23 SANBORN DRIVE
Owner: GALBRAITH, DIANE - TRUSTEE
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG -10 90%
Notes: WF



Map Lot Sub: 000017 000013 000000
Location: 61 WEST SHORE ROAD
Owner: VON BULOW CORPORATION
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 00017A 000011 000000
Location: 55 LAKESHORE DRIVE
Owner: HEBRON, TOWN OF
Waterfront Value: \$ 750,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -20 80%
Notes: WF



Map Lot Sub: 000007 000026 000000
Location: 102 SOUTH MAYHEW TURNPIK
Owner: DENESIUK, FRANCES
Waterfront Value: \$ 780,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000023 000000
Location: 152 SOUTH MAYHEW TURNPIK
Owner: FALCONE, RICHARD J
Waterfront Value: \$ 825,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: DTW WF



Map Lot Sub: 00018A 00001P 000011
Location: 3 POINT DRIVE
Owner: AHO, RICHARD W
Waterfront Value: \$ 825,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 0000SG 027-07
Location: 26 STONE GATE ROAD
Owner: JONES, THOMAS O
Waterfront Value: \$ 862,500
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: WF



Map Lot Sub: 000007 000022 000002
Location: 162 SOUTH MAYHEW TURNPIK
Owner: COLLINS, RONALD W., TRUSTEE
Waterfront Value: \$ 900,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000022 000003
Location: 174 SOUTH MAYHEW TURNPIK
Owner: SULLIVAN, DIANNA M
Waterfront Value: \$ 900,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



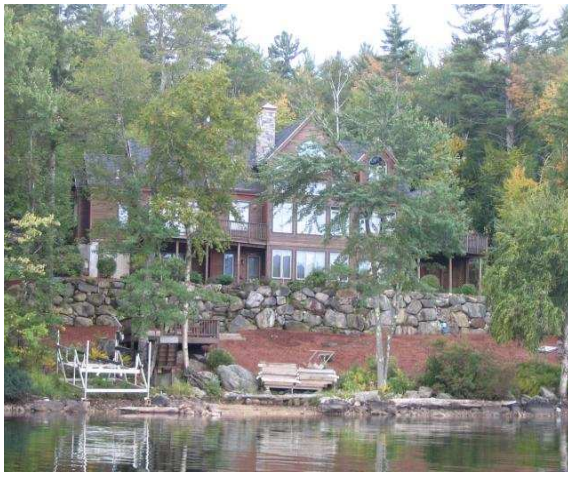
Map Lot Sub: 000007 000022 000004
Location: 176 SOUTH MAYHEW TURNPIK
Owner: SHOPE, BONNIE H.
Waterfront Value: \$ 900,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 000007 000000
Location: 242 SOUTH MAYHEW TURNPIK
Owner: ONAWAY CAMP TRUST
Waterfront Value: \$ 975,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-PILT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00017A 000008 000000
Location: 204 NORTH SHORE ROAD
Owner: JACKSON, SUSAN W. REV TRUST
Waterfront Value: \$ 975,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00018A 000013 000001
Location: 13 ROGERS LEDGE DRIVE
Owner: LAVECCHIA, VICTORIA - TRUSTEE
Waterfront Value: \$ 975,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +40 140%
Notes: WF



Map Lot Sub: 00018A 000013 000002
Location: 19 ROGERS LEDGE DRIVE
Owner: HILSON HOLDINGS, LLC
Waterfront Value: \$ 975,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +40 140%
Notes: WF

Date	Book/Page	Type	Price
10/15/09	3653/0649	Q I	\$1,710,000
Total Current Assessment			\$1,595,100



Map Lot Sub: 00018A 000013 000003
Location: 27 ROGERS LEDGE DRIVE
Owner: HENDRICKSON, RAY & KARYN
Waterfront Value: \$ 975,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +40 140%
Notes: WF

Date	Book/Page	Type	Price
11/15/10	3748/0947	Q I	\$1,575,000
Total Current Assessment			\$1,590,500



Map Lot Sub: 000007 000044 000000
Location: 290 NORTH SHORE ROAD
Owner: AUDUBON SOCIETY
Waterfront Value: \$ 1,050,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-STATE
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00017A 000012 000000
Location: LAKESHORE DRIVE
Owner: HEBRON, TOWN OF
Waterfront Value: \$ 1,050,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-MUNIC
Neighborhood: AVG -20 80%
Notes: WF



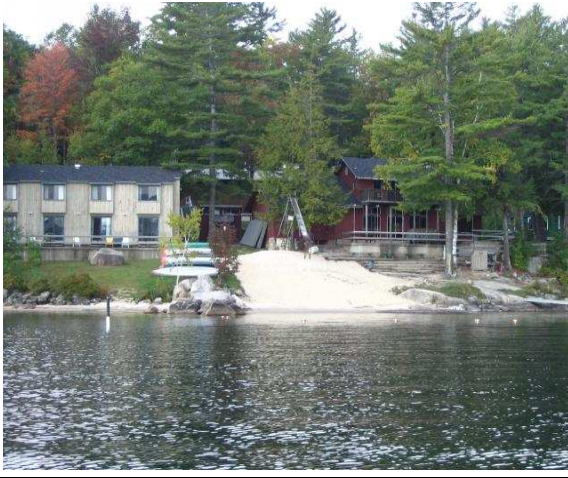
Map Lot Sub: 000005 000005 000000
Location: 416 SOUTH MAYHEW TURNPIK
Owner: CAMP PASQUANEY
Waterfront Value: \$ 1,245,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-PILT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000006 000015 000000
Location: 27 CAMP ONAWAY DRIVE
Owner: ONAWAY CAMP TRUST
Waterfront Value: \$ 1,245,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-PILT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000029 000000
Location: 6 MOWGLIS DRIVE
Owner: HOLT-ELWELL MEMORIAL FOUNDAT
Waterfront Value: \$ 1,245,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-PILT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 00019A 000012 000000
Location: 68 BERE A ROAD
Owner: CAMP BERE A, INC
Waterfront Value: \$ 1,245,000
Zone: LAKE DISTRICT
Land Use: EXEMPT-PILT
Neighborhood: AVG 100%
Notes: WF



Map Lot Sub: 000007 000045 000006
Location: NORTH SHORE ROAD
Owner: MCLANE, ANDREWS
Waterfront Value: \$ 1,350,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG 100%
Notes: UND WF

B. VIEWS

Views, by their nature are subjective. However, isn't buying and selling of real estate also subjective? Is it not all based on the likes and dislikes of the market? And do we not all like and dislike differently?

While there are some subjective measures involved in buying and selling of real estate, a large portion of the purchase price is based on likes and dislikes and the emotion of the buyer and seller.

Like land and building values, the contributory value of a view is extracted from the actual sales data. If you review Section 7, you can see how these values are developed, when sales data is available. However, it is a known fact and part of historical sales data, that views can and do contribute to the total market value. The lack of sales data in any particular neighborhood of properties with views does not mean views have no contributing value, but rather that the need for the use of historic data, experience and common sense must prevail.

Once various views are analyzed and the market contributory value extracted, the assessor can then apply that value whenever the same view occurs, similar to land and building values. That part is easy. It becomes more difficult when more or less substantial views or total different views are found in the town than were found in the sales data. When this occurs, the assessor, using all the sales data available, must then give an opinion of the value of this new view grading it better or worse than the sales data and making an appropriate value adjustment. Here experience and common sense play a large part in this process.

The following report of all views is provided, to show consistency in the application of views, as well as document the contributory value assessed in each one.

Views

There are 139 out of 923 total properties that have views associated with them. Views of substantially greater degree, depth, width and subject matter were found during the field review, and while not all were represented by local sales, they were clearly of value and needed to be addressed. Comparing pictures of the sales to these properties and drawing upon our experience from surrounding areas, we developed an opinion of the contributory value of those views.

Hebron View Report

Sorted By View Value



Map Lot Sub: 000001 000012 000000
Location: 479 GEORGE ROAD
Owner: MERRILL, RICHARD
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: PASTORAL/HILL VU



Map Lot Sub: 000001 0000BR 000008
Location: 48 BUTTERNUT RIDGE
Owner: BROOKS, GREGG D.
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: TUNNEL HILL VU



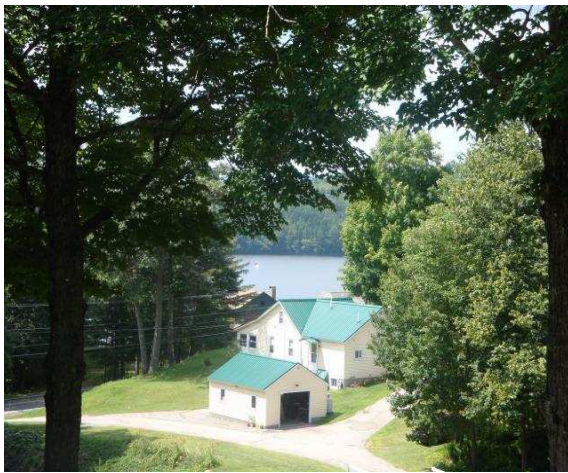
Map Lot Sub: 000002 000007 000002
Location: 103 PIKE HILL ROAD
Owner: WRIGHT, WILLIAM C
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG -10 90%
Notes: 90+PT BLKD HILL VU



Map Lot Sub: 000002 000009 000000
Location: 162 NORTH MAYHEW TURNPIK
Owner: RAYNO, CHARLES E & LORRAINE C
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 90+ HILL VU



Map Lot Sub: 000002 000020 000000
Location: 33 PIKE HILL ROAD
Owner: DENGEL, JR., GEORGE H.
View Value: \$ 5,000
Zone: LAKE DISTRICT
Land Use: 1F RES
Neighborhood: AVG -10 90%
Notes: 90+ PT BLKD VU



Map Lot Sub: 000006 000012 000000
Location: 181 SOUTH MAYHEW TURNPIK
Owner: DAVIS, CARROLL R. ET AL
View Value: \$ 5,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000007 000011 000000
Location: 19 MERRILL ROAD
Owner: BERNACHE, KATHRYN JULIE MAFER
View Value: \$ 5,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: LAKE/HILL VU



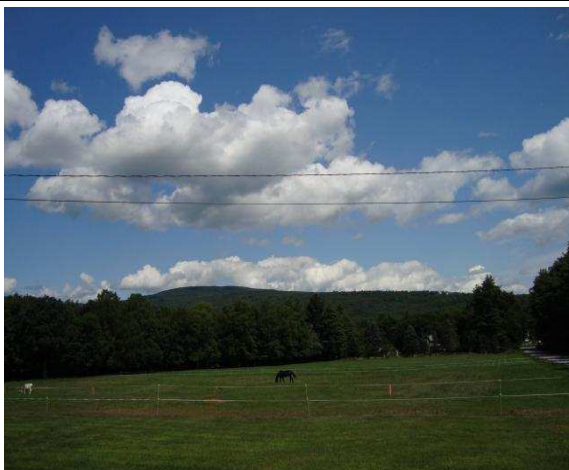
Map Lot Sub: 000007 000016 000000
Location: 5 SUNSET DRIVE
Owner: STOKES, PHYLLIS Z
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: BLKD LAKE/HILL VU



Map Lot Sub: 000007 000017 000000
Location: 7 SUNSET DRIVE
Owner: LOMBARDO, JOSEPH D
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: BLKD LAKE/HILL VU



Map Lot Sub: 000007 000030 000000
Location: 26 SOUTH MAYHEW TURNPIK
Owner: PLATT, HERMANN K
View Value: \$ 5,000
Zone: LAKE DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: HILL VU



Map Lot Sub: 000017 000060 000000
Location: 42 HOBART HILL ROAD
Owner: SARGENT, WILLIAM R. & ANN
View Value: \$ 5,000
Zone: COMM HISTORIC DIST
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: VU PAST/HILLSIDE



Map Lot Sub: 000018 000006 000000
Location: 138 WEST SHORE ROAD
Owner: WHITE, JR., WILLIAM R
View Value: \$ 5,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: HILLTOP VU



Map Lot Sub: 000018 000019 000000
Location: 145 HOBART HILL ROAD
Owner: SOMERS, JEFFREY C
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 90+ HILLTOP VU



Map Lot Sub: 000018 000019 00002A
Location: 17 VALLEY VIEW ROAD
Owner: BARNARD, MATTHEW B.
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: SM HILL VU



Map Lot Sub: 000018 000030 00HH08
Location: 291 HOBART HILL ROAD
Owner: ROCHE, EMMANUEL
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: HILLSIDE VU

	Date	Book/Page	Type	Price
Most Recent Sale:	09/26/08	3553/0826	Q I	\$475,000
			Total Current Assessment	\$438,200



Map Lot Sub: 000023 000003 000000
Location: 233 GROTON ROAD
Owner: WATERS, DANIEL
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: TUNNEL HILL VU



Map Lot Sub: 000023 000008 000000
Location: 167 GROTON ROAD
Owner: BROOKS, SR., FREDERICK J.
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 2 TUNNEL HILL VUS



Map Lot Sub: 000023 0000RM 000005
Location: 210 GROTON ROAD
Owner: WISNIEWSKI TRUSTEE, ROBERT T
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: HILLSIDE VU



Map Lot Sub: 000024 000025 000000
Location: GROTON ROAD
Owner: MATTHEWS, JOSEPH H. ET AL
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: HILLSIDE VU



Map Lot Sub: 000024 0000CM 000002
Location: 288 GROTON ROAD
Owner: OUELETTE, ANN MARIE
View Value: \$ 5,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: HILL VU



Map Lot Sub: 000001 000013 000004
Location: 383 GEORGE ROAD
Owner: BODIE, ELAINE
View Value: \$ 10,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 90+ HILL VU



Map Lot Sub: 000002 000002 000000
Location: 249 PIKE HILL ROAD
Owner: LINCOURT, STEVEN P.
View Value: \$ 10,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG -10 90%
Notes: PT BLKD MTN/VAL VU



Map Lot Sub: 000007 000012 000000
Location: 17 MERRILL ROAD
Owner: MOREL, ALBERT P
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: LAKE/HILL VU



Map Lot Sub: 000007 0000SG 020-07
Location: 12 STONE GATE ROAD
Owner: JONES TRUST OF 2007
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: SM LAKE VU



Map Lot Sub: 000007 0000SG 022-07
Location: 3 STONE GATE ROAD
Owner: STEELE, ANDREW & SARAH
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: 30+PRT BLKD LAKEVU

Date	Book/Page	Type	Price
09/25/09	3648/0686	Q I	\$385,000
Total Current Assessment			\$371,300



Map Lot Sub: 000007 0000SG 023-07
Location: 9 STONE GATE ROAD
Owner: MCNALLY, JAMES & BIBER, KRISTEN
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: SM TUNNEL LAKE VU

Date	Book/Page	Type	Price
08/27/08	3545/0506	Q I	\$410,000
Total Current Assessment			\$392,300



Map Lot Sub: 000008 000006 000001
Location: GEORGE ROAD
Owner: GEORGE, DONALD
View Value: \$ 10,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 90+ HILL/VALLEYVU

Date	Book/Page	Type	Price
11/15/10	3748/997	Q V	\$85,000
Total Current Assessment			\$65,100



Map Lot Sub: 000008 000006 000002
Location: GEORGE ROAD
Owner: MCGUINNESS, JAMES B
View Value: \$ 10,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 90+ HILL/VALLEYVU

	Date	Book/Page	Type	Price
Most Recent Sale:	11/01/10	3744/718	Q V	\$60,000
Total Current Assessment				\$71,200



Map Lot Sub: 000009 0006-6 000000
Location: 368 GEORGE ROAD
Owner: CATALDO, JOHN L.
View Value: \$ 10,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: TUNNEL HILL VU



Map Lot Sub: 000017 000005 000000
Location: 69 BRALEY ROAD
Owner: ESTY 1999 REV TRUST, ANNE AND
View Value: \$ 10,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 120+ PAST/HILL VU



Map Lot Sub: 000017 000042 000000
Location: 134 GROTON ROAD
Owner: GOLDTHWAITE, DAVID B
View Value: \$ 10,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: SM HILL/MTN VU



Map Lot Sub: 00018A 0000IP 000022
Location: 59 INDIAN POINT ROAD
Owner: PHILLIPS, JAMES N.F.
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTRFRNT
Neighborhood: AVG +10 110%
Notes: 90+ PART BLKD LKVU



Map Lot Sub: 00018A 0000IP 000023
Location: 65 INDIAN POINT ROAD
Owner: CALIRI, ANTHONY C
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: PART BLKD LAKEVU



Map Lot Sub: 00019A 0000BW 000005
Location: 20 OAK LANE
Owner: WRIGHT, KRISTINA A.
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: PT BLKD LAKE VU



Map Lot Sub: 00019A 0000BW 000009
Location: 6 OAK LANE
Owner: MILLS, NANCY C.
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: PT BLKD LAKE VU



Map Lot Sub: 00019A 0000BW 000019
Location: 4 BIRCH LANE
Owner: SERRENTINO JR., PHILIP ET AL
View Value: \$ 10,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: TUNNEL LK VU



Map Lot Sub: 000007 000014 000001
Location: 1 SUNSET DRIVE
Owner: RODERICK, ROSEMARIE
View Value: \$ 20,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: PT BLKD LK/MTN VU



Map Lot Sub: 000007 000014 000002
Location: 3 SUNSET DRIVE
Owner: GEEVER, LUCILLE E
View Value: \$ 20,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -20 80%
Notes: VU



Map Lot Sub: 000008 000006 000000
Location: 157 COOPER ROAD
Owner: DOUBLE E LAND, LLC.
View Value: \$ 20,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 120+ HILL VU



Map Lot Sub: 000009 000010 000000
Location: 275 GEORGE ROAD
Owner: OEDEL, HOWARD T. TRUST
View Value: \$ 20,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: DIST MTN/PT LK VU



Map Lot Sub: 00017A 000014 000000
Location: 181 NORTH SHORE ROAD
Owner: MINICHIELLO, PATRICIA -TRUSTEE
View Value: \$ 20,000
Zone: LAKE DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 90+ HILL VU



Map Lot Sub: 00017A 000015 000000
Location: 191 NORTH SHORE ROAD
Owner: MILLS, LESLIE J. 2002 REV TRST
View Value: \$ 20,000
Zone: LAKE DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000007 0000SG 019-07
Location: 6 STONE GATE ROAD
Owner: ALDERINK, TRUSTEE, ELROY
View Value: \$ 30,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: VU



Map Lot Sub: 000017 000007 000000
Location: 91 NORTH SHORE ROAD
Owner: DE VIVO, DARRYL C.
View Value: \$ 30,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: END OF LAKE/MTN VU



Map Lot Sub: 000018 000HCE 000003
Location: 200 VALLEY VIEW ROAD
Owner: MCQUILKIN FAMILY 2007 TRUST
View Value: \$ 40,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 90+ PART BLOCKD VU



Map Lot Sub: 00019A 0000BW 000006
Location: 16 OAK LANE
Owner: WRIGHT, KRISTINA A.
View Value: \$ 40,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: 45+PRT BLKD LAKEVU



Map Lot Sub: 000007 0000HP 000028
Location: 10 CRESCENT LANE
Owner: THOMPSON, STUART & JANE ANNE
View Value: \$ 50,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: 45+ LAKE/HILL VU



Map Lot Sub: 000007 0000SG 021-07
Location: 22 STONE GATE ROAD
Owner: GILLERY, THOMAS E.
View Value: \$ 50,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG +10 110%
Notes: VU



Map Lot Sub: 000018 000001 000000
Location: 34 PINE TOP LANE
Owner: BARNARD, VIRGINIA L
View Value: \$ 50,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 90+ MTN/VALLEY VU



Map Lot Sub: 000018 0000MF 000001
Location: 226 HOBART HILL ROAD
Owner: BLAIR, JOHN C & REBECCA
View Value: \$ 50,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 60+ 2TR MTN VU



Map Lot Sub: 000018 000HCE 000005
Location: 14 EAGLE RIDGE LANE
Owner: OLESEN, MARTIN C.
View Value: \$ 50,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: UND VU



Map Lot Sub: 000018 000HCE 000008
Location: 12 EAGLE RIDGE LANE
Owner: MEGAN, PETER J
View Value: \$ 50,000
Zone: RURAL DISTRICT
Land Use: 1F RES

Neighborhood: AVG +10 110%
Notes: UND 90+ MTN VU

	Date	Book/Page	Type	Price
Most Recent Sale:	07/01/11	3803/0544	Q V	\$107,533
Total Current Assessment				\$112,700



Map Lot Sub: 000018 000HCE 000009
Location: 76 VALLEY VIEW ROAD
Owner: CAMPBELL, STEPHEN S.
View Value: \$ 50,000
Zone: RURAL DISTRICT
Land Use: 1F RES

Neighborhood: AVG +10 110%
Notes: 90+DEG2TIER MTN VU

	Date	Book/Page	Type	Price
Most Recent Sale:	09/07/10	3728/0616	Q I	\$395,000
Total Current Assessment				\$383,400



Map Lot Sub: 000018 000HCE 000010
Location: VALLEY VIEW ROAD
Owner: BRISCOE, III, JOHN FRANCIS
View Value: \$ 50,000
Zone: RURAL DISTRICT
Land Use: 1F RES

Neighborhood: AVG +10 110%
Notes: VU



Map Lot Sub: 00019A 000011 0000H3
Location: 30 OAK LANE
Owner: CORMIER JR, JOSEPH H -TRUSTEE
View Value: \$ 50,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: TUNNEL LK/HILLVU



Map Lot Sub: 000002 0007-A 000000
Location: 162 PIKE HILL ROAD
Owner: PHELPS TRUSTEE, KIRK
View Value: \$ 60,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG -10 90%
Notes: 45 MT C & LAKE VU



Map Lot Sub: 000003 000003 000000
Location: 48 STOKES ROAD
Owner: CAPERTON, RODERICK LAWRENCE
View Value: \$ 60,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG -20 80%
Notes: 90+ LAKE/MT C VU



Map Lot Sub: 000007 000006 000001
Location: 99 SOUTH MAYHEW TURNPIK
Owner: PASQUANEY TRUST
View Value: \$ 60,000
Zone: LAKE DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000007 000007 000000
Location: 117 SOUTH MAYHEW TURNPIK
Owner: LA FONTAINE, MARK R.
View Value: \$ 60,000
Zone: LAKE DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000018 000019 00002B
Location: 5 KILL MOUNTAIN ROAD
Owner: ROBERTSON, JOHN C.
View Value: \$ 60,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: VU



Map Lot Sub: 00019A 000023 000000
Location: 36 CRYSTAL SPRINGS ROAD
Owner: NOGEOLO, A MILES & GERALDINE C
View Value: \$ 60,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: 30+DEG LAKE/HILLVU



Map Lot Sub: 00019A 0000BW 000007
Location: OAK LANE
Owner: FRECHETTE, GILBERT K
View Value: \$ 60,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: 45+PART BL LAKE VU



Map Lot Sub: 00019A 0000BW 000008
Location: 59 BEACHWOOD ROAD
Owner: EIBYE, DONNA M
View Value: \$ 60,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: 45+ DEG VU



Map Lot Sub: 000018 000HCE 000014
Location: 173 VALLEY VIEW ROAD
Owner: TANG, JOSH
View Value: \$ 75,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 90+ MTN/VALLEY VU



Map Lot Sub: 000008 000008 000006
Location: RANGE ROAD
Owner: MOGIL, LEE H. & OCTAVIA
View Value: \$ 90,000
Zone: LAKE DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: UND VU



Map Lot Sub: 000004 000003 000000
Location: 113 HUNT ROAD
Owner: ROCKWELL, PHYLLIS E. REV.TRUST
View Value: \$ 100,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG -10 90%
Notes: 90+ LAKE/MTNS VU



Map Lot Sub: 000007 000046 000001
Location: 90 GEORGE ROAD
Owner: SUGHRUE, PAUL E
View Value: \$ 100,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000008 000008 000001
Location: 186 GEORGE ROAD
Owner: COULSON, MARK K.
View Value: \$ 100,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000018 000030 000022
Location: SKYLINE DR
Owner: KILL MOUNTAIN REALTY LLC
View Value: \$ 100,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 160+MTN LK VU



Map Lot Sub: 000018 000HCE 000006
Location: 134 VALLEY VIEW ROAD
Owner: KIRBY TRUSTEE, PATRICIA C
View Value: \$ 100,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 90+ MTN/VALLEY VU



Map Lot Sub: 000018 000HCE 000013
Location: 177 VALLEY VIEW ROAD
Owner: LEAWARD INVESTMENTS, NH, LLC
View Value: \$ 100,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +10 110%
Notes: 120+ PT BLKDUND VU



Map Lot Sub: 000018 000030 000001
Location: SKYLINE DR
Owner: RADIUS REALTY GROUP II LLC
View Value: \$ 120,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 90+ LAKE/HILL VU



Map Lot Sub: 000018 000030 000002
Location: SKYLINE DR
Owner: RADIUS REALTY GROUP II LLC
View Value: \$ 120,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 90+LAKE/HILL VU



Map Lot Sub: 000018 000030 000026
Location: SKYLINE DR
Owner: RADIUS REALTY GROUP II LLC
View Value: \$ 120,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU



Map Lot Sub: 000017 000008 000000
Location: 81 NORTH SHORE ROAD
Owner: BRYAN, ANNE L
View Value: \$ 125,000
Zone: COMM HISTORIC DIST
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 90+ LAKE/MTNS VU



Map Lot Sub: 000008 000008 000005
Location: 8 RANGE ROAD
Owner: POWERS, WILLIAM
View Value: \$ 150,000
Zone: RURAL DISTRICT
Land Use: COM/IND
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000008 000010 000000
Location: 47 RANGE ROAD
Owner: HINES, PHILIP
View Value: \$ 150,000
Zone: RURAL DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000017 000010 000000
Location: 50 NORTH SHORE ROAD
Owner: AUDUBON SOCIETY
View Value: \$ 150,000
Zone: COMM HISTORIC DIST
Land Use: EXEMPT-STATE
Neighborhood: AVG +10 110%
Notes: VU



Map Lot Sub: 00019A 000011 0000H1
Location: 26 OAK LANE
Owner: APREA, MADELINE B.
View Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: 45+LAKE/MTN VU



Map Lot Sub: 00019A 000011 0000H2
Location: 27 OAK LANE
Owner: NAUMES, WILLIAM -TRUSTEE
View Value: \$ 150,000
Zone: LAKE DISTRICT
Land Use: 1F RES WTR ACS
Neighborhood: AVG -10 90%
Notes: 45+ MTN/LAKEVU



Map Lot Sub: 000018 000030 000004
Location: SKYLINE DR
Owner: LENSSEN TRUSTEE, WILLIAM
View Value: \$ 180,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 100+MTN/LAKE VU



Map Lot Sub: 000020 000002 000002
Location: PANORAMA LANE
Owner: RUPLEY, JOSEPH H
View Value: \$ 180,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: UND120 MTN/LAKE VU



Map Lot Sub: 000007 000048 000000
Location: 41 GEORGE ROAD
Owner: DOE, DONALD A.
View Value: \$ 200,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: 90+ MTN/LAKE VU



Map Lot Sub: 000008 000008 000002
Location: 172 GEORGE ROAD
Owner: FILTEAU, GARY R & SALLY J
View Value: \$ 200,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000008 000008 000003
Location: 158 GEORGE ROAD
Owner: GRIFFIN, PARKER
View Value: \$ 200,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000008 000016 000000
Location: GEORGE ROAD
Owner: OLD RIDGE FARM TRUST
View Value: \$ 200,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG 100%
Notes: VU



Map Lot Sub: 000018 000030 000003
Location: SKYLINE DR
Owner: LENSSEN TRUSTEE, WILLIAM
View Value: \$ 200,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 120+LAKE/MTN VU



Map Lot Sub: 000018 000030 000005
Location: HIGH CLIFFS CIRCLE
Owner: RADIUS REALTY GROUP II LLC
View Value: \$ 210,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: UND VU



Map Lot Sub: 000018 000030 000006
Location: HIGH CLIFFS CIRCLE
Owner: JACKSON, JOHN & DARLENE
View Value: \$ 210,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 160+LAKE/MTN VU

Date	Book/Page	Type	Price
04/09/09	3598/0794	Q V	\$305,000
Total Current Assessment			\$266,300



Map Lot Sub: 000018 000030 000007
Location: HIGH CLIFFS CIRCLE
Owner: GOODMAN, DEBORAH L. REV. TRUST
View Value: \$ 210,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU

Date	Book/Page	Type	Price
09/10/10	3729/0568	Q V	\$260,000
Total Current Assessment			\$260,500



Map Lot Sub: 000018 000030 000008
Location: HIGH CLIFFS CIRCLE
Owner: RADIUS REALTY GROUP II LLC
View Value: \$ 210,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 120 + MTN/LAKE VU



Map Lot Sub: 000018 000030 000010
Location: HIGH CLIFFS CIRCLE
Owner: RADIUS REALTY GROUP II LLC
View Value: \$ 210,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 120+MTN/LAKE VU



Map Lot Sub: 000018 000030 000012
Location: SKYLINE DR
Owner: THOMPSON, JR., CARL A.
View Value: \$ 220,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 180+MTN LK VU

Date	Book/Page	Type	Price
05/28/09	3612/0765	Q V	\$275,000
Total Current Assessment			\$255,000



Map Lot Sub: 000020 000002 000001
Location: 47 PANORAMA LANE
Owner: MENTO, DAVID
View Value: \$ 225,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU



Map Lot Sub: 000020 000002 000003
Location: 55 PANORAMA LANE
Owner: MACDONALD, HARRY G
View Value: \$ 250,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU



Map Lot Sub: 000020 000002 000004
Location: 56 PANORAMA LANE
Owner: MARSHALL, JAMES S.
View Value: \$ 250,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 90+MTN/LAKE VU

	Date	Book/Page	Type	Price
Most Recent Sale:	10/18/10	3740/0512	Q I	\$590,000
Total Current Assessment				\$585,500



Map Lot Sub: 000020 000002 000005
Location: 73 PANORAMA LANE
Owner: LLOYD, THOMAS J.
View Value: \$ 250,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU



Map Lot Sub: 000020 000002 000006
Location: 66 PANORAMA LANE
Owner: HANDIBODE, FRANK M
View Value: \$ 250,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU



Map Lot Sub: 000020 000002 000011
Location: 98 PANORAMA LANE
Owner: GREGORY JR., EDWARD
View Value: \$ 250,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU



Map Lot Sub: 000020 000002 000013
Location: 96 PANORAMA LANE
Owner: BRUNDERMAN, JOHN M
View Value: \$ 250,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 120+MTNS/LAKE VU



Map Lot Sub: 000020 000002 000007
Location: 85 PANORAMA LANE
Owner: NEWMAN, PHILIP H.
View Value: \$ 275,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: VU



Map Lot Sub: 000020 000002 000009
Location: 87 PANORAMA LANE
Owner: NEWMAN, BARBARA J.
View Value: \$ 275,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 120+ MTN/LAKE VU

	Date	Book/Page	Type	Price
Most Recent Sale:	08/06/10	3720/0803	Q I	\$610,000
Total Current Assessment				\$606,500



Map Lot Sub: 000020 000002 000010
Location: 82 PANORAMA LANE
Owner: KNIGHT, RANDOLPH CARLETON
View Value: \$ 275,000
Zone: RURAL DISTRICT
Land Use: 1F RES
Neighborhood: AVG +20 120%
Notes: 160+ MTN/LAKE VU



Map Lot Sub: 000020 000002 000012

Location: 94 PANORAMA LANE

Owner: KELLER, RICHARD P.

View Value: \$ 275,000

Zone: RURAL DISTRICT

Land Use: 1F RES

Neighborhood: AVG +20 120%

Notes: VU

C. BUILDING GRADING

B3 - Minimum House - Semi weather tight shelter only, no specific style and having minimal finish and features.

B2 - Basic Weather Tight House - Very plain shelter with few doors or windows, low grade design interior and exterior.

B1 - Below Average House - Basic box, minimal to no fenestration, little to no design, low quality materials and windows may consist of a mix of average grade material and low grade design.

A0 - Average House - Basic box, reasonable number of windows, may be double hung single pane with or without storm windows or double pane windows, no extras, plain interior and exterior.

A1 - Above Average House - Typically more than a box with some design features, roof overhang, upgraded windows or not, may have some angles or roof cuts, appealing layout of windows and initial appeal somewhat better than average. Generally above average materials for trim and floor finish.

A2 - Good Quality House - Generally of good to high quality materials or a mix of average and high, has good exterior trim design normally with roof overhang, some designer roof cover and/or trim accents, not plain, windows are typically casement or thermopane, entrance may be elaborate, roof may have multiple angles.

A3 - Very Good Quality House - All of A2 above, but also custom work on trim, kitchen & baths, recessed lighting, high quality floor cover, exterior high quality and design, exterior and interior trim of good quality and design, may have features like window “eyebrows” and a splash board around the lower exterior walls. May have some custom windows and cathedral areas typically with good lighting.

A4 - Excellent Quality House - All of the above, but with greater fenestration and attention to detail, custom trim, custom kitchen and/or baths. Multiple high quality floor cover, excellent design and curb appeal. Generally multi floor with angles and/or roof cuts. Generally high quality, usually includes built-ins cabinets, bookcases and shelving.

A5 - Excellent + Quality House - All of the features of an A4 (Excellent) house, but with some additional custom details and design features. Typically older homes of high quality, center chimney, detailed cove molding, excellent roof overhang on four sides with custom design and molding, wide or detailed corner boards and window trim, generally multi-story with good fenestration having great curb presentation.

Grades Above A5 - Generally have all the features of the A5 grade, including some or all of the following: multi-story, angles, roof cuts, recessed lighting inside and out, built-ins, great curb presentation and marketability, features and appeal that in the marketplace make this building somewhat more desirable than the A5 grade building in stages up to luxurious which may contain all of the features above with a progressively higher degree of quality and design found in town.

The following pictures samples will help, as words do not always express or capture the essence of the building as much as pictures do. The above text is meant as a guideline and not meant, nor would it be possible to describe or include every possible situation.



B1 -- AVG-10 (000006 000012 000000)



A0 -- AVG (000006 00000P 000003)



A0 -- AVG (000002 000007 000001)



A0 -- AVG (000002 000015 000000)



A0 -- AVG (000007 0000HP 000010)



A0 -- AVG (000007 0000SG 022-07)



A1 -- AVG+10 (000017 0000DW 000003)



A1 -- AVG+10 (000020 000002 000014)



A1 -- AVG+10 (000001 0000BR 000002)



A2 -- AVG+20 (000007 000024 000017)



A2 -- AVG+20 (000007 000041 000000)



A3 -- AVG+30 (000007 000022 000001)



A3 -- AVG+30 (000002 000012 000000)



A3 -- AVG+30 (000008 000008 000003)



A3 -- AVG+30 (000008 0000LM 000008)



A4 -- EXC (000007 0000SG 001-07)



A4 -- EXC (000020 000002 000004)



A4 -- EXC (000020 000002 000009)



A4 -- EXC (000020 000BMR 000008)



A5 -- EXC+10 (000020 000007 000003)



A5 -- EXC+10 (000020 000007 00HS17)



A6 -- EXC+20 (00018A 000013 000002)











A6 -- EXC+20 (00018A 000013 000003)

Town of HEBRON Grafton County New Hampshire

NEIGHBORHOOD & SALES MAP
2011 REVALUATION

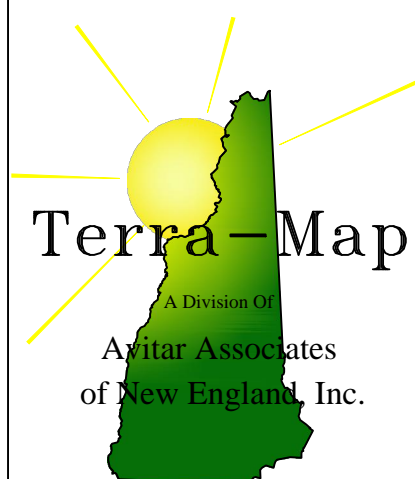
LEGEND

NEIGHBORHOODS

	A : AVERAGE -40%		E : AVERAGE 100%
	B : AVERAGE -30%		F : AVERAGE +10%
	C : AVERAGE -20%		G : AVERAGE +20%
	D : AVERAGE -10%		I : AVERAGE +40%

SCALE = 1":1600'

GRAPHICAL SCALE
MILES



Information obtained from town and GRANIT web site.
Sales and neighborhood information came from assessing
database.

