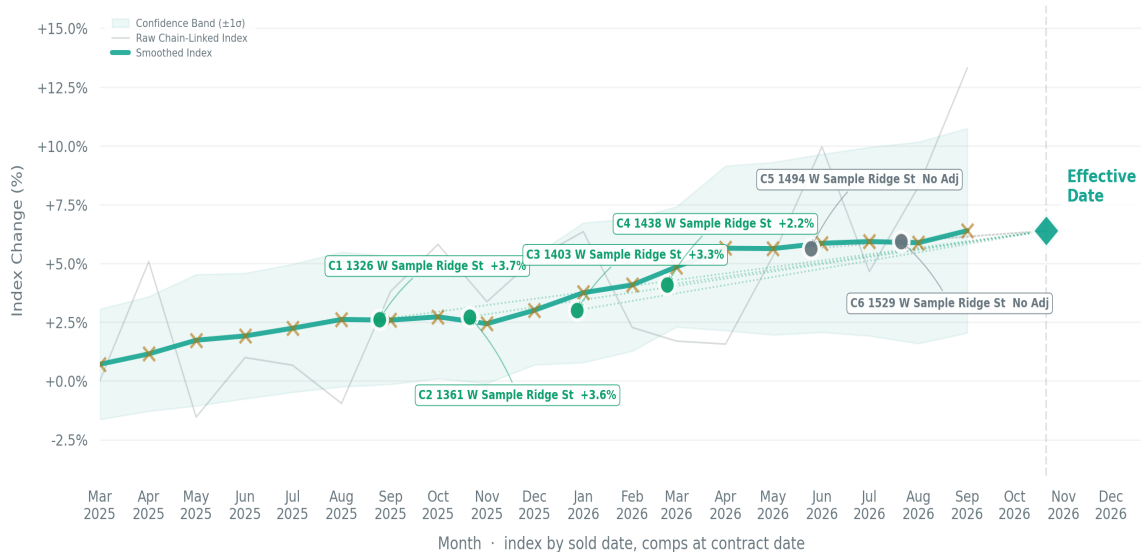


1400 W Sample St, Nampa, ID 83686 - MarketAdjuster Report

Subject

Address	Effective Date	Index	Smoothing	Min Sales/Month	Min Days	Min Adj %
1400 W Sample St, Nampa, ID 83686	10/21/2026	Smoothed (Recommended)	12 months	5	90	2.0%

Market Condition Trend



Comparable Market Condition Adjustments

Comp #	Address	Contract Date	Sale Price	Market Adj %	Market Adj \$
1	1326 W Sample Ridge St	08/25/2025	\$427,133	+3.7%	+\$15,800
2	1361 W Sample Ridge St	10/21/2025	\$410,177	+3.6%	+\$14,800
3	1403 W Sample Ridge St	12/28/2025	\$412,851	+3.3%	+\$13,600
4	1438 W Sample Ridge St	02/23/2026	\$400,728	+2.2%	+\$8,800
5	1494 W Sample Ridge St	05/25/2026	\$429,570	No Adj	No Adj
6	1529 W Sample Ridge St	07/21/2026	\$457,408	No Adj	No Adj

UAD 3.6 Market Section

Field	Value
Active Listings	5
Median Days on Market	23 days
Minimum List Price	\$432,000
Median List Price	\$449,900
Highest List Price	\$479,000
Pending Sales	3
Lookback Period	12 months
Sales in Lookback Period	29

Field	Value
Minimum Sale Price	\$397,220
Median Sale Price	\$424,620
Highest Sale Price	\$457,408
Distressed Market Competition	No
Inventory Classification	Listings are counted as pending where the status reads pending or under contract. Remaining listings without a sale price, contingent listings included, are counted as active inventory.
Price Trend Source	AppraiserBench MarketAdjuster App
Demand/Supply	In Balance
Marketing Time	Under 3 months

Price Trend Analysis Commentary

Competitive closed sales over the preceding 12 months indicate a slightly increasing price trend. The measured overall price change was +3.9% using the smoothed (recommended) method. The median sale price moved from \$424,620 in the oldest quarter of the period to \$436,986 in the most recent quarter (+2.9%). The overall trend is not applied as a blanket monthly rate or a single direction, which is consistent with Fannie Mae guidance. Each comparable is analyzed on the market change between its own contract date and the effective date, with the trend line itself built on sold dates. A positive, negative, or no market condition adjustment may therefore be appropriate within the same report. Adjustments are applied only where the indicated change is at least 2.0% and the sale went under contract more than 90 days before the effective date. Adjustments are rounded to the nearest \$100. See the attached graphs, adjustment chart, and market report for the support behind each comparable.

Market Commentary

The search of the subject's competitive market returned 29 closed sales, 3 pending sales, and 5 active listings. The median closed sale price was \$424,620, and the typical sale took 28 days to find a buyer (the median across all 12 months). The typical sale closed at 98.8% of its asking price, so sellers were generally taking less than they asked. Median DOM has compressed from 28 days in the oldest quarter of the period to 20 days in the most recent quarter. Pending sales were asking a median of \$449,000 and went under contract in a median of 14 days. Active inventory is asking a median of \$449,900 and has been listed a median of 23 days. Active supply is about 3.0 months at the most recent quarter's absorption pace of 1.7 sales per month. Supply and demand are in balance, and property is selling in under three months. No distressed sales were competing with the subject. Sales concessions were reported in 7 of 29 closed sales, or 24.1%, which reads as present and worth monitoring for this market. In this report concessions are read as prevalent at or above 50% of closed sales and as present at or above 10%. How common concessions are is a screening figure, not the basis for an adjustment. The median reported concession among concession sales was \$5,000 (1.2% of sale price). Sales with a stated concession were compared against sales stated to have none, on how each closed against its own asking price. Sales carrying a credit closed against their own asking prices no differently from sales carrying none, so no concession adjustment is indicated on this evidence. That is a finding rather than an omission. That test cannot detect a credit already built into the asking price, so it does not establish that concessions had no effect on price. Where a comparable's terms of sale differ materially from the subject's, that difference is addressed in the analysis of that comparable. Pending sales were reviewed against the active listings to weigh current buyer activity against the competition now on the market. These conclusions apply to the competitive market segment and search criteria described above, as of the effective date of the appraisal.

Sales Concession Reference

Field	Value
Prevalence	Present / Monitor
Concession Sales	7 of 29 closed sales (24.1%)
Median Reported Concession	\$5,000
Highest Reported Concession	\$5,000
Median Concession / Sale Price	1.2%

How the adjustment was derived

Index Type: Smoothed (Recommended)

Index at Effective Date: 1.0639 (+6.39%)

Data Quality: 19 months of data, 0 sales excluded as outliers

Smoothing Window: 12 months

Minimum Sales per Month: 5

Market change was measured using a chain-linked index. The sales in the data set were grouped by the month each one closed (sold dates are reported consistently, contract dates are not), and a median sale price was calculated for each month. The index begins at 1.0000 in the first month with data. Each following month is calculated by multiplying the previous month's index value by the ratio of that month's median price to the prior month's. The months are linked end to end in that way, which is what makes it a chain, and the result is a continuous measure of how far prices have moved from the start of the period. The chain was then smoothed with a centered 12-month average, and the adjustments were calculated from the smoothed values. Smoothing keeps one unusual month from moving every date after it, at the cost of reacting a little more slowly to a real turn. A chain-linked index is used here rather than a single percentage per year for three reasons. It carries the actual shape of the market, so a period that rose and then flattened is not averaged into one misleading rate. It compares any two dates directly by the ratio of their index values, which is exactly what a market conditions adjustment needs. And where a month is thin or missing, the chain carries the prior value forward instead of breaking, so one quiet month does not distort every date after it. The adjustment for each comparable is the ratio of the index at the effective date to the index at that comparable's contract date, applied to its sale price.

For more information, refer to Fannie Mae Selling Guide section B4-1.3-09, Adjustments to Comparable Sales.