

400 East Church Street
Elmira, NY 14901
607-733-6513
www.chemungcountyida.com



CCIDA
THE CHEMUNG COUNTY
INDUSTRIAL DEVELOPMENT AGENCY

Authorities Budget Office

APR 12 2024

RECEIVED

April 2, 2024

Hon. Thomas P. DiNapoli
Comptroller of the State of New York
110 State Street
Albany, New York 12236

Hon. Blake G. Washington, Director
State of New York Division of Budget
State Capitol Building 128
Albany, New York 12207

Hon. Jeanette Moy, Commissioner
New York State Office of General Services
Corning Tower, 41st Floor
Empire State Plaza
Albany, New York 12242

Hon. Andrea Stewart-Cousins
Temporary President and
Majority Leader of the New York State Senate
Room 330, State Capital Building
Albany, New York 12247

Hon. Carl E. Heastie
Speaker of the New York State Assembly
Legislative Office Building, Room 932
Albany, New York 12248

Director
State of New York Authorities Budget Office
P.O. Box 2076
Albany, New York 12220-0076

**Re: Chemung County Industrial Development Agency
Notice of Disposition of Property by Negotiation**

To Whom It May Concern:

Pursuant to Section 2897(6)(d) of the New York State Public Authorities Law ("PAL"), the following explanatory statement ("Statement") is being provided at least ninety (90) days prior to the disposal of property by negotiation.

EXPLANATORY STATEMENT

The Chemung County Industrial Development Agency (the "Agency") was established by Title 1 of Article 18-A of the General Municipal Law ("GML") of the State of New York, as amended, and Chapter 349 of the Laws of 1970 of the State of New York, as amended (hereinafter collectively called the "Act") with the authority and power to own, lease and sell property for the purpose of, among other things, acquiring, constructing and equipping industrial, manufacturing and commercial facilities as authorized by the Act. The within-described proposed disposition of real property (the "Disposition", as further described herein) is within the purpose, mission and authority granted to the Agency pursuant to the Act is thereby exempted

from publicly advertising for bids pursuant to PAL §2897(6)(c)(v) and obtaining fair market value pursuant to PAL §2897(7)(ii).

The Agency owns certain real property located at 1205 Plymouth Avenue in the Town of Southport (the "Land"). A local not-for-profit affordable housing development organization has been exploring potential locations to further its mission of providing safe and affordable housing and has expressed interest in acquiring the Land from the Agency. The proposed project associated with the proposed sale of the Land would entail the construction of an approximate \$20,000,000.00 sixty (60) unit senior housing facility (the "Project"). The Agency and the Company (as defined herein) negotiated a twenty-four (24) month option agreement (the "Option") whereby the Company would have an exclusive option to acquire the Land. The Company may exercise the Option by countersigning a certain purchase and sale agreement and remitting to the Agency \$200,000.00.

In accordance with the applicable provisions of PAL and Policy Guidance No. 15-13 issued by the State of New York Authorities Budget Office, the following additional details regarding the Disposition are provided:

1) Description of the Parties Involved In the Property Transaction

The parties to the proposed purchase and sales agreement for the disposition of the Land are the Agency, a public benefit corporation of the State of New York, and Steuben Churchpeople Against Poverty, Incorporated d/b/a Arbor Housing and Development, a domestic not-for-profit corporation.

2) Justification for Disposing of the Property by Negotiation

The Agency is exempt from publicly advertising for bids pursuant to PAL §2897(6)(c)(v), as the disposition of the Land is within the Agency's purposes and powers to promote, develop, encourage and assist in acquiring, constructing, reconstructing, improving, maintaining, equipping and furnishing industrial, manufacturing, warehousing, commercial, research, and recreational facilities as authorized by the New York State Industrial Development Agency Act contained in Article 18-A of the General Municipal Law (the "Act"). Specifically, the Agency desires to have the Land acquired and commercially developed to create jobs and new capital investment in the County of Chemung, New York.

3) Identification of Property, Including Its Location

The real property being proposed for disposition is land located at 1205 Plymouth Avenue within the County of Chemung, New York containing approximately 2.50 acres and consisting of the following tax map parcel: 109.08-2-51.

4) Estimated Fair Market Value of the Property

The fair market value of the Land based upon an independent appraisal is as follows:

\$200,000.00

5) Proposed Sales Price for the Property

The proposed sale price is \$200,000.00.

6) Size of the Property

2.50 acres

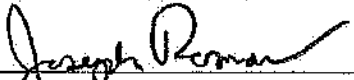
7) Expected Date of the Sale of the Property

The Agency reasonably expects to have a closing date scheduled no sooner than ninety (90) days after the date of this Statement.

Any questions or comments relating to the Disposition may be sent to the Agency at the address noted on the first page hereof, Attention: Joseph Roman, Executive Director (jroman.IDA@chemungcountyny.gov or 400 East Church Street, Elmira, New York 14901).

Sincerely,

CHEMUNG COUNTY INDUSTRIAL
DEVELOPMENT AGENCY

By: 

Name: Joseph Roman

Title: Executive Director



APPRAISAL OF VACANT LAND PARCEL

LOCATED AT:

1205 Plymouth Ave
DOC. I.D. #20200 - 6391; C.M.S.A. #21300
Elmira, NY 14904

FOR:

CHEMUNG COUNTY I.D.A.
400 E. CHURCH STREET
ELMIRA, NY 14901

AS OF:

03/08/2024

BY:

DANIEL F. BIZZELL
ASSOCIATED APPRAISAL SERVICES
366 SHEFFIELD ROAD
ITHACA, NY 14850
#607.229.7301
bizzell@htva.net

ASSOCIATED APPRAISAL SERVICES
366 SHEFFIELD ROAD
ITHACA, NY 14850
607.229.7301

MR. JOSEPH ROMAN

CHEMUNG COUNTY I.D.A.
400 E. CHURCH STREET
ELMIRA, NY 14901

Re: Property: 1205 Plymouth Ave
Elmira, NY 14904
Borrower: N/A
File No.: 16397

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice. The intended use of this appraisal is to estimate the market value of the subject property for market value estimate purposes. The intended user of this appraisal report is the Chemung County I.D.A. This appraisal report is not intended for any other uses or any other individuals for any other uses.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



DANIEL F. BIZZELL
ASSOCIATED APPRAISAL SERVICES
N.Y.S. GEN. CERT. R.E. APPRAISER - LIC.#46000033107

LAND APPRAISAL REPORT

File No. 16397

Borrower N/A
 Property Address 1205 Plymouth Ave
 City Elmira County CHEMUNG State NY Zip Code 14904
 Legal Description DOC. I.D. #20200 - 6391; C.M.S.A. #21300
 Sale Price \$ 80,000 Date of Sale 03/08/2024 Loan Term N/A yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ 813 (yr) Loan charges to be paid by seller \$ 0 Other sales concessions 0
 Lender/Client CHEMUNG COUNTY I.D.A. Address 400 E. CHURCH STREET, ELMIRA, NY 14901
 Occupant VACANT Appraiser DANIEL F. BIZZELL Instructions to Appraiser APPRAISE MARKET VALUE; OWNER OF RECORD

IS THE CHEMUNG COUNTY I.D.A.

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Good	Avg.	Fair	Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Present Land Use	<input checked="" type="checkbox"/> 30% 1 Family	<input type="checkbox"/> 15% 2-4 Family	<input type="checkbox"/> 10% Apts.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> 10% Industrial	<input type="checkbox"/> 5% Vacant	<input type="checkbox"/> % Condo	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely (*) <input type="checkbox"/> Taking Place (*)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Predominant Occupancy	<input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> 05 % Vacant			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Price Range	\$ 43,000 to \$ 275,000 Predominant Value \$ 95,000			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Age	15 yrs. to 200 yrs. Predominant Age 75+ yrs.			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise):
 SITE ALONG EASTERLY SIDE OF PLYMOUTH AVE, NORTH OF THE INTERSECTION WITH CEDAR ST. IN CENTRAL CHEMUNG COUNTY IN THE NORTHERLY PORTION OF THE TOWN OF SOUTHPORT. SUPPORT SERVICES/SCHOOLS IN ELMIRA, SOUTHPORT, HORSEHEADS, BIG FLATS & ELMIRA HEIGHTS. RECREATIONAL FACILITIES/POLICE PROTECTION ARE ADEQUATE. EXPOSURE TIME ESTIMATED AT 1 YEAR.

Dimensions 877.33'RF X 124.13'D (AVG) = 2.5 ACRES Sq. Ft. or Acres Corner Lot
 Zoning classification RESIDENTIAL 3 DISTRICT Present Improvements do do not conform to zoning regulations
 Highest and best use Present use Other (specify) RESIDENTIAL DEVELOPMENT LAND
 Public Other (Describe) Avail. at Street OFF SITE IMPROVEMENTS Topo LEVEL
 Elec. Avail. at Street Street Access Public Private Size AVERAGE
 Gas Avail. at Street Surface PAVED/TYPICAL Shape IRREGULAR "L"
 Water Avail. at Street Maintenance Public Private View AVERAGE/STREET
 San. Sewer Avail. at Street Storm Sewer Curb/Gutter Drainage APPEARS ADEQUATE/FLOOD #360156 0030 C Zn.C; 8/5/91
 Underground Elect. & Tel. Sidewalk Street Lights
 Is the property located in a HUD Identified Special Flood Hazard Area? No Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions):
 SITE COMPRISED OF A SINGLE PARCEL OF LAND. PARCEL HAS 597.6 FEET OF FRONTAGE ALONG THE EAST SIDE OF PLYMOUTH AVE., 149.73 FEET ALONG THE NORTH SIDE OF CEDAR ST., 280 FEET ALONG THE SOUTH SIDE OF LEE ST., & 150 FEET ALONG THE WEST SIDE OF WOODBINE AVE. SUBJECT'S NEIGHBORHOOD IS IN A MIXED COMMERCIAL AND RESIDENTIALLY DEVELOPED AREA. ALL MUNICIPAL/PUBLIC SERVICES ARE AVAILABLE AT THE STREET. SUBJECT HAS MULTIPLE PAVE

The undersigned has reviewed three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	1205 Plymouth Ave Elmira	163 Daniel Zenker Dr Big Flats	102 W 2nd St Elmira	1052 Chatham Ln Elmira
Proximity to Subject		9.24 miles NW	2.36 miles N	2.69 miles NW
Sales Price	\$ 80,000	\$ 65,217	\$ 115,207	\$ 54,839
Price Total Price	\$ 200,000	\$ 90,000	\$ 25,000	\$ 17,000
Data Source	INSPECTION	PUBLIC RECORD/M.L.S.	PUBLIC RECORD/M.L.S.	PUBLIC RECORD/M.L.S.
Date of Sale and Time Adjustment	DESCRIPTION 03/08/2024	DESCRIPTION 7/10/2023 CLS.	DESCRIPTION 4/1/2022 CLS.	DESCRIPTION 3/31/2023 CLS.
Location	SUBURBAN/AVG	SUBURBAN/SUPR.	URBAN/INFR.	SUBURBAN/AVG
Site/View	2.5 ACRES/AVG	1.38 ACRES/AVG	.217 ACRES/AVG	.31 ACRES/AVG
Frontage	877.33 FEET	186 FEET	220 FEET	89 FEET
Zoning	RESIDENTIAL 3	BUS. NEIGH. 2	LIGHT INDUSTR.	AAA - RESIDENT.
Services	N.Gas/Elect/Water/Sewer	N.Gas/Elect/Water/Sewer	N.Gas/Elect/Water/Sewer	N.Gas/Elect/Water/Sewer
Development Approval	APPROVED	NOT APPROVED	NOT APPROVED	NOT APPROVED
Sales or Financing Concessions	NO CONCESSIONS	NO CONCESSIONS	NO CONCESSIONS	NO CONCESSIONS
Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 11,100	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,300	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 15,300
Indicated Value of Subject		\$ 76,317	\$ 111,907	\$ 70,139

Comments on Market Data: THE MARKET WAS INVESTIGATED TO FIND SALES OF SIMILAR VACANT LAND IN THE SUBJECT'S MARKETING AREA. ALTHOUGH FEW SALES EXIST, THREE SALES WERE FOUND (SUMMARIZED ABOVE). MARKET ADJUSTMENTS WERE APPLIED TO THE SELLING PRICES PER ACRE TO COMPENSATE FOR DIFFERENCES BETWEEN THE SUBJECT & THE SALES.

Comments and Conditions of Appraisal: APPRAISAL ASSUMES "AS IS" CONDITION OF LAND & ASSUMES ADEQUATE INGRESS/EGRESS. PRIOR TO ADJUSTMENTS, SALES INDICATE A VALUE RANGE BETWEEN \$54,839 & \$115,207/ACRE. AFTER ADJUSTMENTS, THE VALUE RANGE IS BETWEEN \$70,139 & \$111,907/ACRE. REVIEWING THE SALES & THEIR RELATIVE ADJUSTMENTS, THE ESTIMATED VALUE OF THE SUBJECT SITE IS \$80,000/ACRE OR \$200,000 (2.5 ACRES @ \$80,000/ACR = \$200,000).

Final Reconciliation: SALES USED ARE CONSIDERED TO BE THE BEST, MOST RECENT AVAILABLE TO ESTIMATE MARKET VALUE. ADJUSTMENTS MADE ARE BASED ON CURRENT MARKET REACTIONS AND REFLECT A RELIABLE RANGE OF VALUE. MARKET APPROACH GIVEN THE MOST WEIGHT. COST & INCOME APPROACHES ARE UNRELIABLE & ARE CONSIDERED, BUT NOT USED.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 03/08/2024 to be \$ 200,000
 SEE ADDENDUM FOR DESCRIPTION OF MARKET ADJUSTMENTS FOR COMPARABLE SALES. NO PRIOR SALES OF THE SUBJECT OR COMPARABLE LAND 3 YEARS, RESPECTIVELY. EXPOSURE TIME IS ESTIMATED AT 1 YEAR OR LESS.
 DANIEL F. BIZZELL Did Did Not Physically Inspect Property

Comparable Land Photo Page

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY
Lender/Client	CHEMUNG COUNTY I.D.A.				
				Zip Code	14904



Comparable 1

163 Daniel Zenker Dr
 Prox. to Subj. 9.24 miles NW
 Sales Price 65,217
 Date of Sale 7/10/2023 CLS.
 Location SUBURBAN/SUPR.
 Site/View 1.38 ACRES/AVG
 Frontage 186 FEET
 Zoning BUS. NEIGH. 2
 Services N Gas/Elect/Water/Sewer
 Development Approval NOT APPROVED



Comparable 2

102 W 2nd St
 Prox. to Subj. 2.36 miles N
 Sales Price 115,207
 Date of Sale 4/1/2022 CLS.
 Location URBAN/INFR.
 Site/View .217 ACRES/AVG
 Frontage 220 FEET
 Zoning LIGHT INDUSTR.
 Services N Gas/Elect/Water/Sewer
 Development Approval NOT APPROVED

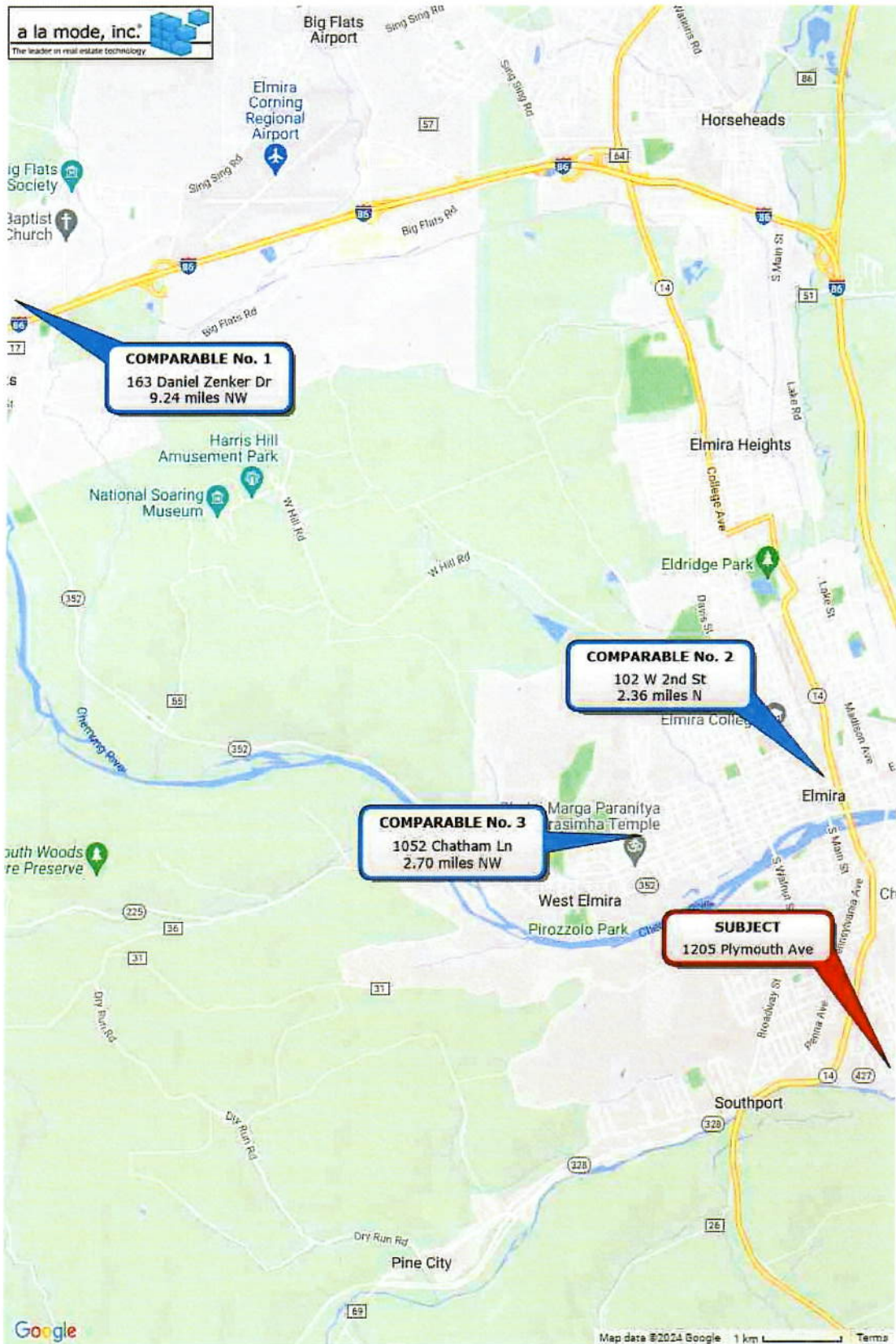


Comparable 3

1052 Chatham Ln
 Prox. to Subj. 2.69 miles NW
 Sales Price 54,839
 Date of Sale 3/31/2023 CLS.
 Location SUBURBAN/AVG
 Site/View .31 ACRES/AVG
 Frontage 89 FEET
 Zoning AAA - RESIDENT.
 Services N Gas/Elect/Water/Sewer
 Development Approval NOT APPROVED

Sales Location Map

Borrower	N/A			
Property Address	1205 Plymouth Ave			
City	Elmira	County	CHEMUNG	State NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.			



Purpose and Scope of the Appraisal

File #: 16397

Borrower	N/A				
Property Address	1205 Plymouth Ave.				
City	Elmira	County	CHEMUNG	State	NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				

PURPOSE AND SCOPE OF THE APPRAISAL

The purpose of this appraisal is to estimate the market value of the subject property, assuming "As-is" condition and fee simple interest for market value estimate purposes.

The scope of the appraisal is inclusive of an analysis of all pertinent market data; a physical inspection of the subject site and in compliance with all standards and guidelines of USPAP and FIRREA. This appraisal assignment was not based upon a specific valuation, maximum or minimum valuation. This is a summary appraisal report.

No services have been performed by the appraiser, regarding the subject property, within a three year time period immediately preceding the acceptance of this assignment. These services can be as an appraiser or in any other capacity.

It is recognized that the subject property has an Elmira, NY, mailing address and is situated in the Municipality of Southport, NY.

PERSONAL PROPERTY

Personal property, most often referred to as fixtures, are typically included in the sale of real estate. These items may include but are not limited to, free standing appliances, wood stoves, above ground pools and satellite dishes. No personal property was included in the appraisal of the subject property. The majority of these items most often do not contribute significantly to the overall value of the real estate. The subject's boat hoist and wood stove are considered to be personal property and are not included in the estimated value.

ADVERSE ENVIRONMENTAL CONDITIONS

No environmental hazards were observed upon inspection or are any known to exist. ASSOCIATED APPRAISAL SERVICES is taking no responsibility in regards to any detrimental environmental influences.

This includes but is not limited to asbestos, UREA formaldehyde and radon gas. ASSOCIATED APPRAISAL SERVICES does not have any knowledge of the existence of any such materials on, in or near the subject property.

The appraiser is not qualified to detect such substances. ASSOCIATED APPRAISAL SERVICES recommends that the client retain an expert in the field if desired.

LISTING HISTORY

The subject property was listed for sale through the local M.L.S. in 8/2020 for \$200,000.00. No price changes were initiated. After multiple competitive offers, a signed option to purchase of \$200,000.00 was accepted. A copy of the signed option to purchase was not made available to the appraiser.

SITE ADJUSTMENT CATEGORIES

Time/Sale Date - This adjustment is used to reflect any property appreciation. Within the past several years, real estate values have stabilized and only limited appreciation is justifiable. 3% per year, based on the sale date, is considered to demonstrate the market reaction to these small appreciation levels.

All sales occurred prior to six months from the date of valuation and require varying plus time adjustments.

Location - This adjustment is used to recognize differences in value attributable to location. Items taken into consideration in this category include visibility, the influence of neighboring residential, commercial or industrial development, the density of such development and proximity to influences having a detrimental impact on value.

Purpose and Scope of the Appraisal

File #: 16397

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				

Sale #1 is in an area of superior demand levels. Sale #2 is in an inferior area. Minus and plus location adjustments are used respectively.

Size - The sizes of the subject site and the sale sites are reflected in units of measure as either acres or in square feet of land area.

Generally, sites with smaller units sell for an overall greater price per unit. The opposite is true for sites with larger units. For example, a site smaller than the subject site may have a greater sale price per acre or per square foot. The sale would then require a minus adjustment when compared to the subject.

All sales include smaller lots indicating the selling prices per acre to be greater than what would be expected for the subject site. Varying minus size adjustments are needed.

Frontage - This adjustment compensates for differences in road frontage/access.

All sales have less road frontage warranting varying plus adjustments.

Zoning - Zoning can be important in determining the potential uses of a site. Differences in zoning influences the overall site value in what uses are permitted or not permitted.

Sales #1 and #2 are in business and industrial zoning districts. These districts are considered superior when compared to the subject. Minus adjustments are appropriate.

Development Approval - Based on conversations with the client, the subject property is generally considered "pre-approved" for residential development. This is a positive feature which may take significant funds, research and time for required development approval.

None of the sales include the development approval inherent with the subject property and therefore are inferior. Varying plus adjustments are used to reflect the subject's "pre-approval".

COVID-19 COMMENT

The global outbreak of a "novel corona virus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO) in 2020. The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. There is no representation made as to the effect on the subject property of any unforeseen event, subsequent to the effective dates of the appraisal.

Subject Land Photo Page

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				



Subject Site

1205 Plymouth Ave
Sales Price 80,000
Date of Sale 03/08/2024
Location SUBURBAN/AVG
Site/View 2.5 ACRES/AVG
Frontage 877.33 FEET
Zoning RESIDENTIAL 3
Services N.Gas/Elect/Water/Sewer
Development Approval APPROVED



Subject Site



Subject Street

PHOTOGRAPH ADDENDUM

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				



VIEW OF THE SUBJECT SITE



VIEW OF THE SUBJECT SITE



STREET SCENE (CEDAR STREET)

PHOTOGRAPH ADDENDUM

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				



VIEW OF THE SUBJECT SITE



VIEW OF THE SUBJECT SITE



STREET SCENE (WOODBINE AVE.)

Photograph Addendum

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				



VIEW OF THE SUBJECT SITE



VIEW OF THE SUBJECT SITE



STREET SCENE (WOODBINE AVE.)

Photograph Addendum

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY Zip Code 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				



VIEW OF THE SUBJECT SITE



STREET SCENE (PLYMOUTH AVE.)



STREET SCENE (PLYMOUTH AVE.)

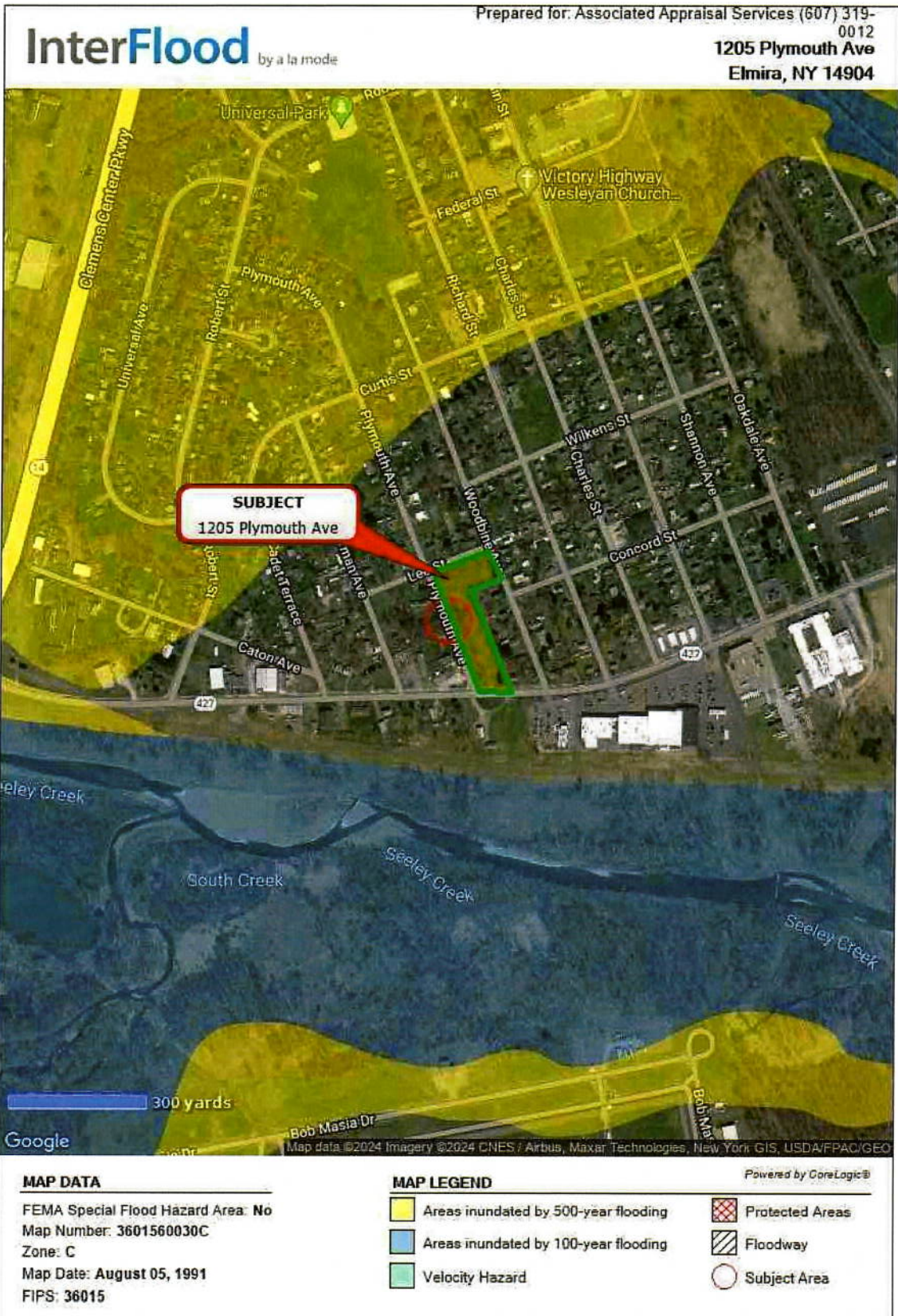
Aerial Map

Borrower	N/A						
Property Address	1205 Plymouth Ave						
City	Elmira	County	CHEMUNG	State	NY	Zip Code	14904
Lender/Client	CHEMUNG COUNTY I.D.A.						



Flood Map

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY
Lender/Client	CHEMUNG COUNTY I.D.A.				
				Zip Code	14904



Tax Map Copy



DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

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

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION**CONTINGENT AND LIMITING CONDITIONS:**

The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the best approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated to anyone other than the borrower, the mortgagee or its successors and assigns, the mortgage insurer, consultants, professional appraisal organizations, any state or federally approved financial institution, or any department, agency, or instrumentality of the United States or any state or the District of Columbia, except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

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

SUPERVISORY APPRAISER'S CERTIFICATION:


If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that:

I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:

1205 Plymouth Ave, Elmira, NY 14904

APPRAISER:

Signature: 
 Name: DANIEL F. BIZZELL
 Date Signed: 03/16/2024
 State Certification #: 46000033107
 or State License #: _____
 State: NY
 Expiration Date of Certification or License: 12/01/2025

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

Did Did Not Inspect Property

APPRAISER INDEPENDENCE CERTIFICATION OF NON-INFLUENCE & DODD-I File # 16397

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY
Zip Code	14904				
Lender/Client	CHEMUNG COUNTY I.D.A.				

APPRAISER INDEPENDENCE CERTIFICATION OF NON-INFLUENCE & DODD-FRANK COMPLIANCE

Appraiser & Appraisal Company: Daniel F. Bizzell with Associated Appraisal Services

Appraisal Office Address: 366 Sheffield Road, Ithaca, New York 14850

The undersigned appraiser, being duly licensed or certified by the State in which the subject property is located, hereby represents and warrants that the appraisal performed in conjunction with this Certification complies with all elements of the Home Valuation Code of Conduct published December 2008.

In addition, the undersigned appraiser agrees that no employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the lender, has influenced or attempted to influence the development, reporting, result, or review of this appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner including but not limited to:

- Withholding or threatening to withhold timely payment or partial payment for this appraisal report;
- Withholding or threatening to withhold future business for the appraiser, or demoting or terminating or threatening to demote or terminate the appraiser;
- Expressly or impliedly promising future business, promotions, or increased compensation for the appraiser;
- Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from the appraiser;
- Requesting that the appraiser provide an estimated, predetermined, or desired valuation in the appraisal report prior to the completion of the appraisal report, or requesting that the appraiser provide estimated values or comparable sales at any time prior to the appraiser's completion of the appraisal report;
- Providing to the appraiser an anticipated, estimated, encouraged, or desired value for the subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided; or
- Providing to the appraiser, appraisal company, appraisal Management Company, or any entity or person related to the appraiser, Appraisal Company, or appraisal Management Company, stock or other financial or non-financial benefits.
- This appraisal report was completed in compliance with the appraisal independence requirements of the Federal Truth in Lending Act.
- No Estimate regarding the subject property's value, proposed loan amount or proposed loan-to-value was provided or communicated to the appraiser, except if a purchase agreement was provided for a purchase transaction as required by USPAP Standards Rule 1-5(a).

Appraiser Name: Daniel F. Bizzell (please print)

Appraiser Signature:  Date: 3/8/2024

Appraiser's Qualifications

FR 16397

Borrower	N/A				
Property Address	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY Zip Code: 14904
Lender/Client	CHEMUNG COUNTY I.D.A.				

Name

Daniel F. Bizzell

366 Sheffield Road.
Ithaca, New York 14850
Cell – 607.229.7301

E-mail – bizzell@htva.net

Experience

- 2010 - 2016 – Schuyler County Real Property Tax Office – Watkins Glen, New York

Real Property Assessing Officer – Towns: Catharine, Cayuta, Hector, Montour & Tyrone in Schuyler County, New York

Perform duties relevant to real property tax assessing and maintaining of an equitable property tax roll. Duties include : residential & commercial property valuation, data collection, sales analysis, calculating exemptions & apportionments, recording property transfers & escrows, public relations.

- 1997–Present - Associated Appraisal Services, Ithaca, N.Y.
Owner – Certified General Appraiser # 4600033107
Perform commercial, industrial & residential real estate appraisals.
F.H.A. Certified
Supervised a townwide 1,000+ parcel data collection and assisted in a two town assessment revaluation project
- 1991–1997 Coles & Burin Appraisal Associates, Inc. Elmira, N.Y.
Staff appraiser – Commercial/Residential Data collection specialist
Performed commercial & residential real estate appraisals.
Commercial/residential data collection/valuation for revaluation projects.
Assisted in seven (7) townwide revaluation projects.
- 1987–1991 Northeast Appraisals & Mngnt Co., Inc. Ithaca, N.Y.
Staff appraiser – Commercial/Residential data collection specialist
Performed commercial & residential real estate appraisals.
Commercial/residential data collection/valuation for revaluation projects.
Assisted in four (4) townwide revaluation projects
- 1983–1987 Tompkins County Real Property Tax Office Ithaca, N.Y.
Residential Data Collector
Collected & logged over 10,000 residential properties.

Education

Newfield Central School, Newfield, N.Y.

Community College of the Finger Lakes, Canandaigua, N.Y.

Tompkins Cortland Community College, Dryden, N.Y.

Appraisal/Real Estate Education

- U.S.P.A.P Update - 2023
- Industrial & Flex Building Valuation - 2023
- Self-Storage Appraising - 2023
- Fair Housing & Fair Lending - 2023
- U.S.P.A.P Update - 2021
- Fannie Mae Appraisal Guidelines - 2021
- Market Disturbances – Atypical Markets/Cycles - 2021

Appraiser's Qualifications

File No: 16397

Borrower	N/A		
Property Address	1205 Plymouth Ave		
City	Elmira	County	CHEMUNG
		State	NY
Lender/Client	CHEMUNG COUNTY I.D.A.		
		Zip Code	14904

- FHA Handbook 4000.1 - 2021
- Fair Housing & Fair Lending - 2021
- U.S.P.A.P. Update - 2019
- Retail Store Valuation - 2018
- Low Income Housing Valuation - 2018
- Realtor Ethics - 2017
- U.S.P.A.P. Update - 2017
- Solar Valuation - 2017
- Hotel Valuation - 2017
- Realtor Ethics - 2016
- 2016-17 U.S.P.A.P. Update - 2015
- Property Exemptions for Non-Profit Organizations - 2015
- Cell Tower Valuation - 2015
- 2014 U.S.P.A.P. Update - 2013
- Assessor Ethics - 2013
- Current Issues in Real Estate Appraising - 2013
- Appraising Waterfront Properties - 2012
- Fundamentals of Mass Appraisal - 2012
- Intro. To Farm Appraising - 2011
- Assessment Grievance - 2011
- 2012 U.S.P.A.P. Update - 2011
- Assessment Administration - 2010
- Assessment Corrections - 2010
- Appraisal Ethics - 2010
- U.S.P.A.P. Update - 2009
- Fannie Mae Form 1004MC & HVCC - 2009
- REO & Foreclosures - 2009
- Ad Valorem Tax Consultation - 2009
- Appraising FHA Today - 2009
- Quadrennial Code of Ethics - 2008
- U.S.P.A.P. Update - 2007
- 2-4 Family Finesse - 2007
- Appraising Historic Properties - 2007
- Income Capitalization - 2007
- U.S.P.A.P. Compliant Property Appraisals - 2007
- U.S.P.A.P. Update - 2005
- Developing & Growing an Appraisal Practice - 2005
- Appraising Unique Properties - 2005
- Appraisal Ethics - 2005
- U.S.P.A.P. Update - 2003
- Information Technology & the Appraiser - 2003
- Factory Built Housing - 2003
- Appraiser Liability - 2003
- Valuation of Retail Buildings - 2001
- 49th Annual Fall Appraisal Conference - 2001
- Appraising Vacant Land - 2001
- R.E. Fraud and the Appraiser's Role - 2001
- Introduction to Review Appraisal - 2001
- 47th Annual Fall Appraisal Conference - 1999
- H.U.D. Appraisal Requirements Course - 1999
- Standards of Professional Practice - 1999, 1996, 1991
- Intro. to Income Property Appraisal - 1997
- Principals of Income Property Appraising - 1997
- Applied Income Property Valuation - 1997
- Alternative Residential Report Writing - 1997
- Environmental Considerations in Real Estate - 1996

Appraiser's Qualifications

File No: 16397

Borrower	N/A				
Property Address:	1205 Plymouth Ave				
City	Elmira	County	CHEMUNG	State	NY
Zip Code	14904				
Lender/Client	CHEMUNG COUNTY I.D.A.				

- Residential Case Studies - 1994
- Environmental Impact on Banking - 1992
- Basic Real Estate Principals - 1990
- Real Estate Appraisal Principals - 1988
- Residential Valuations - 1988
- N.Y.S. Commercial Data Collection - 1988
- N.Y.S. Residential Data Collection - 1983

Appraisal Experience

General contractor of construction of single family home in Town of Ithaca in 1987-1988.

General contractor of construction of single family home in Town of Enfield in 2007-2008.

Inspection of over 20,000 residential & commercial properties.

Preparation and assistance in appraisals for property financing, estate settlement, domestic disputes, tax review/certiorari, transfers, foreclosures & feasibility analysis.

Assisted in over 13 townwide assessment revaluation projects.

Property types include; farms, agricultural & development acreage, single & multiple family residences, a broad array of commercial & industrial properties, lake properties, special use properties & commercial/residential building lots.

APPRAISER INDEPENDENCE CERTIFICATION

Appraisal Company: Associated Appraisal Services

Office Address: 366 Sheffield Road, Ithaca New York 14850

Appraiser's Qualifications

File No. 16397

Borrower	N/A						
Property Address	1205 Plymouth Ave						
City	Elmira	County	CHEMUNG	State	NY	Zip Code	14904
Lender/Client	CHEMUNG COUNTY I.D.A.						

The undersigned appraiser, being duly licensed or certified by the State in which the subject property is located, hereby represents and warrants that the appraisal performed in conjunction with this Certification complies with all elements of the Home Valuation Code of Conduct published December 2008.

In addition, the undersigned appraiser agrees that no employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the lender, has influenced or attempted to influence the development, reporting, result, or review of this appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner including but not limited to:

- Withholding or threatening to withhold timely payment or partial payment for this appraisal report;
- Withholding or threatening to withhold future business for the appraiser, or demoting or terminating or threatening to demote or terminate the appraiser;
- Expressly or impliedly promising future business, promotions, or increased compensation for the appraiser;
- Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from the appraiser;
- Requesting that the appraiser provide an estimated, predetermined, or desired valuation in the appraisal report prior to the completion of the appraisal report, or requesting that the appraiser provide estimated values or comparable sales at any time prior to the appraiser's completion of the appraisal report;
- Providing to the appraiser an anticipated, estimated, encouraged, or desired value for the subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided; or
- Providing to the appraiser, appraisal company, appraisal management company, or any entity or person related to the appraiser, appraisal company, or appraisal management company, stock or other financial or non-financial benefits.
-

Appraiser Name: Daniel F. Bizzell (please print)

Appraiser Signature:



Date: 2/18/2021

Appraiser's License Copy

Borrower	N/A		
Property Address	1205 Plymouth Ave		
City	Elmira	County	CHEMUNG
		State	NY
Lender/Client	CHEMUNG COUNTY I.D.A.		
		Zip Code	14904

UNIQUE ID NUMBER 46000033107	State of New York Department of State DIVISION OF LICENSING SERVICES	FOR OFFICE USE ONLY Control No. 1538971
PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS		EFFECTIVE DATE MO. DAY YR. 12 02 23
BIZZELL DANIEL F MR C/O ASSOCIATED APPRAISAL SERVI 366 SHEFFIELD RD ITHACA, NY 14850		EXPIRATION DATE MO. DAY YR. 12 01 25
HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A R. E. GENERAL APPRAISER		
In Witness Whereof, The Department of State has caused its official seal to be hereunto affixed. ROBERT J. RODRIGUEZ SECRETARY OF STATE		

<p>FROM: Daniel F. Bizzell Associated Appraisal Services 366 Sheffield Rd Ithaca, NY 14850-9245</p> <p>Telephone Number: (607) 229-7301 Fax Number:</p>	<h2 style="margin: 0;">INVOICE</h2> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="background-color: #cccccc;">INVOICE NUMBER</th> <td style="text-align: center;">16397</td> </tr> <tr> <th style="background-color: #cccccc;">DATE</th> <td style="text-align: center;">03/09/2024</td> </tr> <tr> <th style="background-color: #cccccc;">REFERENCE</th> <td> Internal Order #: 16397 Lender Case #: Client File #: Main File # on form: 16397 Other File # on form: Federal Tax ID: 45-1138072 Employer ID: </td> </tr> </table>	INVOICE NUMBER	16397	DATE	03/09/2024	REFERENCE	Internal Order #: 16397 Lender Case #: Client File #: Main File # on form: 16397 Other File # on form: Federal Tax ID: 45-1138072 Employer ID:
INVOICE NUMBER	16397						
DATE	03/09/2024						
REFERENCE	Internal Order #: 16397 Lender Case #: Client File #: Main File # on form: 16397 Other File # on form: Federal Tax ID: 45-1138072 Employer ID:						
<p>TO: MR. JOSEPH ROMAN CHEMUNG COUNTY I.D.A. 400 E. CHURCH STREET ELMIRA, NY 14901</p> <p>Telephone Number: 607.857.1042 Fax Number: Alternate Number: E-Mail: jroman.IDA@chemungcountyny.gov</p>							
DESCRIPTION							
<p>Lender: CHEMUNG COUNTY I.D.A. Client: CHEMUNG COUNTY I.D.A. Purchaser/Borrower: N/A Property Address: 1205 Plymouth Ave City: Elmira County: CHEMUNG State: NY Zip: 14904 Legal Description: DOC. I.D. #20200 - 6391; C.M.S.A. #21300</p>							
FEES	AMOUNT						
	800.00						
SUBTOTAL	800.00						
PAYMENTS	AMOUNT						
Check #: Date: Description: Check #: Date: Description: Check #: Date: Description:							
SUBTOTAL							
TOTAL DUE	\$ 800.00						