

JOHN H. PARKER FAMILY TRUST

Notice of Public Auction of Real Property

Single-family home sold AS-IS, WHERE-IS, by quitclaim deed, without warranty



**1227 North 400 East (Nola Drive)
Centerville, Utah 84014**

Davis County Parcel No. 02-010-0007 · Brick rambler · 5 bedrooms / 3 bathrooms (both levels) · 0.256-acre lot

PUBLIC AUCTION
Thursday, October 29, 2026
5:00 p.m. Mountain Time
On-site at the Property · Rain or shine

INTERIOR PREVIEW — ONE TIME ONLY
Monday, October 26, 2026
12:00 noon to 6:00 p.m. (six hours)
The only time the interior will be open before the auction

To bid: register in person with photo ID and a **\$5,000 certified check payable to “John H. Parker Family Trust.”** Balance due in full within **three (3) business days** of the auction. Sold to the highest bidder whose bid is accepted by the Trustee; the auction is with reserve.

Questions: (385) 324-6165 · parkertrustauction@gmail.com

Auction at a Glance

Property	1227 North 400 East (Nola Drive), Centerville, Utah 84014 Davis County Parcel No. 02-010-0007
Seller	John H. Parker Family Trust, acting through Daniel John Parker, Successor Trustee
Auction date and time	Thursday, October 29, 2026, at 5:00 p.m. Mountain Time. Bidder registration opens at 4:30 p.m. and closes when bidding begins.
Auction location	On-site, outdoors in front of the home at the Property. Rain or shine.
Interior preview (one time only)	Monday, October 26, 2026, from 12:00 noon to 6:00 p.m. Mountain Time (six hours), three days before the auction. This is the only time prospective bidders may view the interior of the home before the auction. No private or additional showings.
Requirements to bid	Register in person with (1) government-issued photo ID, (2) a \$5,000 certified check payable to “John H. Parker Family Trust,” and (3) a signed Bidder Registration and Acknowledgment (form in this Packet).
Type of auction	With reserve. The Property will be sold to the highest bidder whose bid is accepted by the Trustee. The Trustee may reject any bid, and the Auctioneer may bid on behalf of the Trust.
Buyer’s premium	None.
Payment in full	Balance of the purchase price due in good funds (wire transfer or cashier’s check) by 5:00 p.m. Mountain Time on the third business day after the auction. No financing, inspection, or other contingencies.
Conveyance	Quitclaim deed, without warranty of title.
Condition	AS-IS, WHERE-IS, WITH ALL FAULTS. No repairs, credits, or seller warranties of any kind.
Closing	Handled directly by counsel for the Trust; no title company or escrow. Buyers may obtain their own title report or title insurance at their own expense.
Commissions	None. The Trust is not represented by a real estate broker and will not pay a commission to any buyer’s broker or agent.
Questions	(385) 324-6165 · parkertrustauction@gmail.com

What to Bring on Auction Day

- Valid government-issued photo identification.
- A **\$5,000 certified check** drawn on a U.S. bank, payable to **“John H. Parker Family Trust.”** Cash, personal checks, and money orders will not be accepted for the deposit.
- If bidding for a company, trust, or another person: written proof of your authority to bid and sign for that party.
- The completed Bidder Registration and Acknowledgment (blank copies will also be available at registration).
- Readiness to pay the balance of your bid in good funds within three business days. There is no financing contingency.

Property Information

The information below is taken from the appraisal report attached as Exhibit A and from public records. It has not been independently verified by the Trust and is provided for convenience only. See Section 11 of the Terms and Conditions (As-Is Sale; No Warranties).

Address	1227 North 400 East (Nola Drive), Centerville, Utah 84014
County and parcel	Davis County · Parcel No. 02-010-0007 · Tax District 8 · County situs address: 1227 N. Nola Drive
Legal description	All of Lot 127, SUNSET HEIGHTS PLAT “B,” according to the official plat thereof on file and of record in the office of the Davis County Recorder (0.256 acre)
Record owner	John H. Parker Family Trust dated March 14, 2019, by Quit Claim Deed recorded April 9, 2019 (Entry No. 3152793, Book 7237, Page 758). Daniel John Parker is successor trustee (Affidavit and Death Certificate recorded January 9, 2026, Entry No. 3650144).
Lot	11,151 sq. ft. (0.256 acre); approximately 85.97 ft. × 128.47 ft. × 85.88 ft. × 133.41 ft.; rectangular; downward-sloping topography
Zoning	R-L (Residential Low), Centerville City
Style and construction	One-story rambler; brick exterior; asphalt-shingle roof; concrete foundation; full basement with outside entry
Year built	Before 1978 (the appraisal reports an actual age of 53 years)
Main level	1,549 sq. ft. above grade — living room, kitchen, 3 bedrooms, 2 bathrooms
Basement	2,005 sq. ft., approximately 77% finished — family room, recreation room, 2 bedrooms, 1 bathroom, laundry, mechanical room, and unfinished storage
Room totals (both levels)	5 bedrooms and 3 bathrooms, as described in the appraisal (see Section 11(d) regarding basement rooms)
Garage and parking	Attached two-car garage (approx. 456 sq. ft.); concrete driveway
Heating and cooling	Gas forced-air heat; central air conditioning
Fireplaces	Two (main-level living room and basement family room)
Other features	Patio; front stoop; chain-link fence; rock retaining wall at rear
Utilities	Electric: Rocky Mountain Power · Gas: Enbridge · Water: Centerville City · Sewer: public
Flood zone	FEMA Zone X (X500); not in a Special Flood Hazard Area, per FEMA Map No. 49011C0411E dated June 18, 2007, as reported in the appraisal
HOA	None reported
Property taxes	\$3,312 for tax year 2025 (as reported in the appraisal)
Occupancy	Vacant

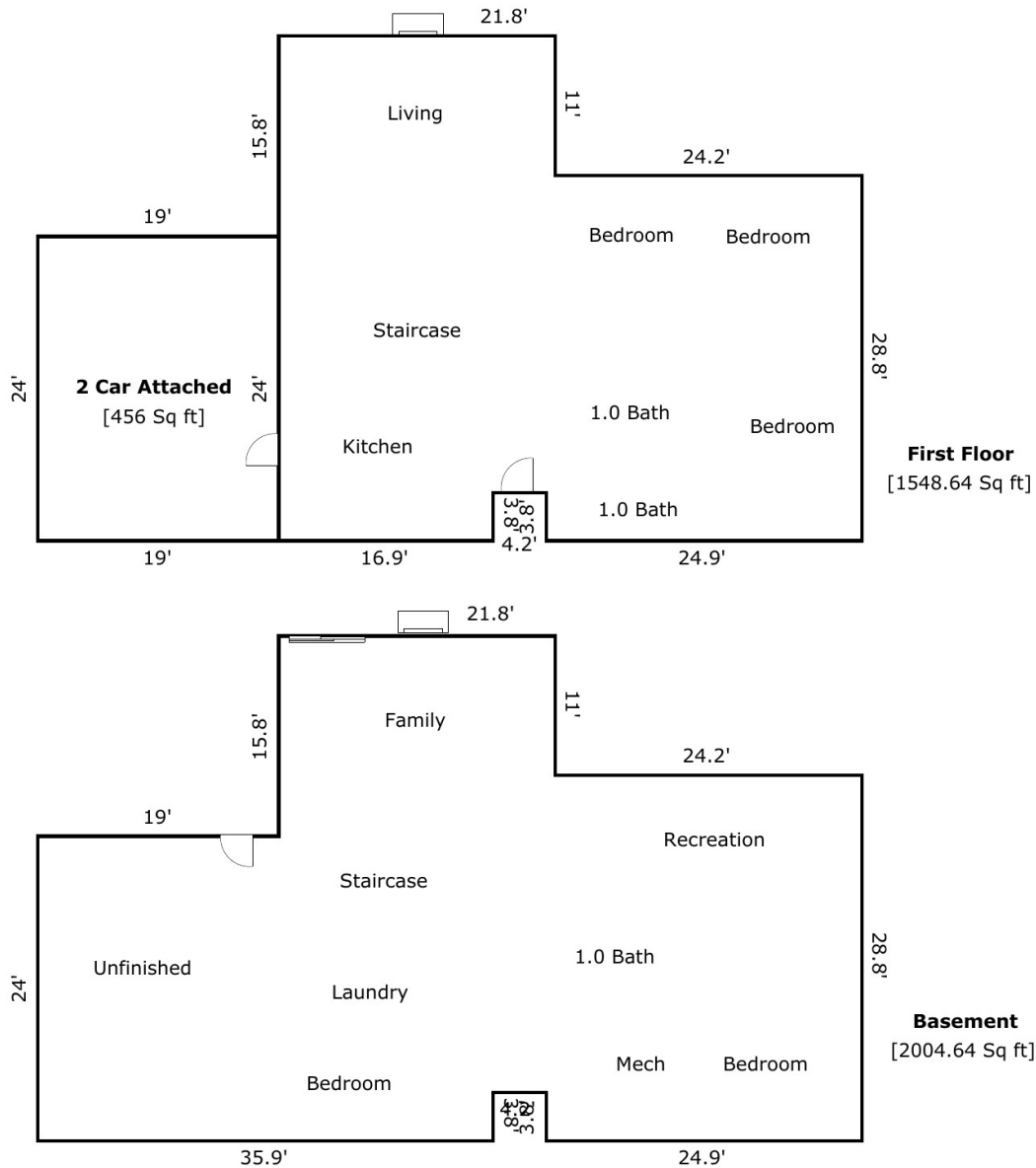
Condition

The appraiser described the home as showing “significant physical wear consistent with its age,” with limited updating, and reported that “many features are older, exhibit noticeable deterioration, or are

nearing the end of their economic life,” with an “extent of deferred maintenance.” The appraiser also noted a newer roof, HVAC system, and water heater; the Trust has not verified the age or condition of those items. The photographs show worn carpet and flooring, damaged finishes, wall markings, debris, and unfinished areas. **Bidders should assume the home needs substantial cleaning, repair, and updating.**

Floor Plan Sketch

Approximate sketch from the appraisal report. Not a survey; dimensions and room labels are not guaranteed.



Property Photographs

Photographs were taken by the appraiser at the August 5, 2026 inspection and are reproduced from the appraisal report. They show the Property as it appeared on that date; conditions may have changed.

EXTERIOR



Front



Rear



Rear (alternate view)



Side



Side



Front yard



Street view



Street view (alternate)



Garage interior

MAIN LEVEL



Living room



Kitchen



Kitchen (second view)



Primary bedroom



Primary bathroom



Main bathroom



Bedroom



Bedroom

BASEMENT



Family room



Recreation room



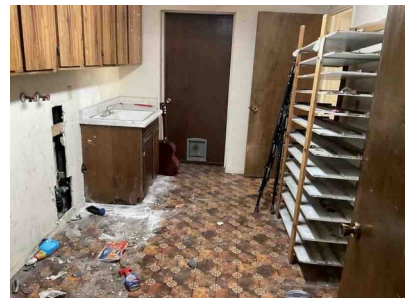
Bedroom



Bedroom



Bathroom



Laundry



Unfinished area



Unfinished area



Mechanical (water heater and furnace)

Terms and Conditions of Auction

These Terms and Conditions of Auction (the “Terms”) govern the public auction of the real property located at 1227 North 400 East (Nola Drive), Centerville, Utah 84014, Davis County Parcel No. 02-010-0007, described as All of Lot 127, SUNSET HEIGHTS PLAT “B,” according to the official plat thereof on file and of record in the office of the Davis County Recorder, together with the improvements on it (the “Property”). **By registering to bid, each bidder agrees to these Terms.**

1. Seller

The Property is offered by the John H. Parker Family Trust dated March 14, 2019, as amended June 24, 2025, acting through Daniel John Parker, as successor Trustee (the “Trust” or “Seller”). The Trustee acts only in a fiduciary capacity and has no personal liability of any kind in connection with the auction or the sale.

2. Auctioneer; No Representation of Bidders

The auction will be conducted by D. Scott Crook of Crook Legal Group PLLC, counsel to the Trust (the “Auctioneer”). The Auctioneer and Crook Legal Group PLLC represent only the Trust. They do not represent any bidder or buyer, and nothing they say is legal, tax, financial, or real estate advice to any bidder. Bidders are encouraged to consult their own attorney, inspector, lender, and other advisers. No real estate broker or agent represents the Trust, and the Trust will not pay a commission to any broker or agent working with a bidder.

3. Date, Time, and Place

The auction will be held on Thursday, October 29, 2026, beginning at 5:00 p.m. Mountain Time, outdoors in front of the home at the Property. Registration opens at 4:30 p.m. and closes when bidding begins; late arrivals will not be registered. The auction will be held rain or shine. The Trustee may postpone or cancel the auction at any time, by announcement at the scheduled time and place or by notice to registered bidders, without liability to anyone.

4. Interior Preview — One Time Only

- (a) The interior of the home will be open for inspection by prospective bidders on Monday, October 26, 2026, **from 12:00 noon to 6:00 p.m. Mountain Time** (the “Preview”), three days before the auction.
- (b) **THE PREVIEW IS THE ONLY TIME PROSPECTIVE BIDDERS WILL BE ALLOWED TO VIEW THE INTERIOR OF THE HOME BEFORE THE AUCTION. NO PRIVATE SHOWINGS, EARLY OR LATE ENTRY, RETURN VISITS, OR OTHER INTERIOR ACCESS WILL BE PERMITTED BEFORE THE AUCTION FOR ANY REASON, AND THE INTERIOR WILL NOT BE OPEN ON AUCTION DAY.**
- (c) A prospective bidder who does not attend the Preview will be bidding based only on this Packet and on what can be seen of the exterior from the public street and sidewalk. Outside the Preview, no one may enter the home, garage, or yard, and neighbors should not be disturbed.
- (d) Everyone attending the Preview must sign in and enters at his or her own risk. The home has not been cleaned or repaired, and conditions may be hazardous. Children must be supervised by an adult at all times.
- (e) Bidders may bring their own home inspector, contractor, or certified lead-based paint inspector or risk assessor to the Preview. Inspections must be visual and non-invasive. No destructive testing, removal of materials, or alteration of the Property is allowed without the Trustee’s prior written consent. Anyone who performs an inspection is responsible for any damage it causes. Bidders may take photographs and video during the Preview.

5. Registration and Deposit

- (a) To bid, a bidder must register in person on auction day and deliver to the Auctioneer: (i) valid government-issued photo identification; (ii) a **certified check for \$5,000.00, drawn on a U.S. bank and payable to “John H. Parker Family Trust”** (the “Deposit”); and (iii) a signed Bidder Registration and Acknowledgment in the form included in this Packet. Cash, personal checks, money orders, and electronic payments will not be accepted for the Deposit.
- (b) A person bidding for an entity or for another person must present written evidence of authority satisfactory to the Auctioneer. The entity or person for whom the bid is made will be bound as the bidder, and the individual signing will be jointly bound unless the Auctioneer agrees otherwise.
- (c) Each registered bidder will receive a bidder number. Only registered bidders may bid.
- (d) Deposits of unsuccessful bidders will be returned at the close of the auction, except the Deposit of any Backup Bidder, which will be handled under Section 9(b). The Successful Bidder's Deposit will be retained by the Trust and credited against the purchase price. No interest is paid on any Deposit.

6. Bidding; Auction With Reserve

- (a) **THE PROPERTY IS OFFERED WITH RESERVE. THE TRUSTEE RESERVES THE RIGHT, IN THE TRUSTEE'S SOLE DISCRETION, TO ACCEPT OR REJECT ANY OR ALL BIDS, TO ESTABLISH OR CHANGE A MINIMUM BID, AND TO WITHDRAW THE PROPERTY FROM SALE AT ANY TIME BEFORE THE AUCTIONEER ANNOUNCES THAT THE PROPERTY IS “SOLD.”**
- (b) The Property will be sold to the highest bidder whose bid is accepted by the Trustee (the “Successful Bidder”). The Auctioneer's announcement that the Property is “sold” confirms the Trustee's acceptance.
- (c) The Auctioneer will set the opening bid and bidding increments and may change them during the auction. Every bid is for the total purchase price of the Property, in whole U.S. dollars. There is no buyer's premium. A bid may not be withdrawn once made.
- (d) If any dispute arises about the bidding, the Auctioneer's decision is final, and the Auctioneer may reopen the bidding or re-offer the Property. The Auctioneer may refuse bids from anyone who is not registered or who disrupts the auction.
- (e) Beneficiaries of the Trust and members of the Parker family may register and bid on the same terms as any other bidder. The Auctioneer may bid on behalf of the Trust.
- (f) Announcements made by the Auctioneer at the auction take precedence over this Packet.

7. Memorandum of Sale

Immediately after the Property is announced sold, the Successful Bidder must sign the Memorandum of Sale included in this Packet, which will then be signed on behalf of the Trust, and must state the exact name or names in which title is to be taken. A Successful Bidder who does not sign the Memorandum of Sale immediately is in default under Section 9.

8. Payment in Full and Closing

- (a) **The balance of the purchase price (the accepted bid less the \$5,000 Deposit), plus any charges payable by the Buyer under this Section, must be received by the Trust in good funds no later than 5:00 p.m. Mountain Time on the third (3rd) business day after the auction** (the “Payment Deadline”). “Business day” means Monday through Friday, excluding legal holidays observed by the State of Utah. Time is of the essence.

- (b) “Good funds” means (i) a wire transfer to an account designated in writing by counsel for the Trust, or (ii) a cashier’s check drawn on a U.S. bank and payable to “John H. Parker Family Trust.”
- (c) The purchase is not contingent on financing, appraisal, inspection, insurance, the sale of other property, or any other condition. A bidder who plans to borrow should have funds fully available before bidding; ordinary mortgage financing is unlikely to close by the Payment Deadline.
- (d) Closing will be handled directly by counsel for the Trust; there is no title company or escrow. After full payment is received, the Trustee will sign a quitclaim deed conveying the Property to the Buyer, and counsel for the Trust will record the deed with the Davis County Recorder and deliver it to the Buyer, together with the keys and any garage-door openers in the Trust’s possession. Possession will be delivered when the deed is recorded.
- (e) 2026 real property taxes will be prorated as of the closing date based on the 2026 tax notice (or, if it is not yet available, the 2025 taxes), and any portion owed by the Trust will be credited against the balance due. The Buyer will pay the recording fee and the cost of any title report, title insurance, survey, or inspection the Buyer chooses to obtain. Each party will pay its own attorney fees. Utilities are the Buyer’s responsibility after closing.
- (f) **Wire-fraud warning.** Criminals target real estate transactions with fake wiring instructions. Before wiring any funds, call counsel for the Trust at a telephone number you have independently verified and confirm the instructions by voice. Counsel for the Trust will never change wiring instructions by email or text message.

9. Default; Liquidated Damages; Backup Bidder

- (a) If the Successful Bidder fails to sign the Memorandum of Sale when required or fails to pay the full balance by the Payment Deadline, the Successful Bidder is in default, the Trust may cancel the sale by notice, and **the Trust will retain the \$5,000 Deposit as liquidated damages.** The Trust and every bidder agree that the Trust’s damages from a default would be difficult to determine and that the Deposit is a reasonable estimate of those damages and not a penalty. After a default, the Trust may also sell the Property to the Backup Bidder, re-offer it at auction, or sell it in any other manner.
- (b) At the close of bidding, the Auctioneer may ask the bidder with the next-highest bid to serve as Backup Bidder at that bid. A bidder is not required to serve. A bidder who agrees will sign a Backup Bidder Agreement, and the Trust will hold that bidder’s Deposit uncashed until the earlier of the Successful Bidder’s closing or the end of the backup period, and then return it. If the Successful Bidder defaults and the Trust gives the Backup Bidder notice by 5:00 p.m. Mountain Time on the fifth (5th) business day after the auction, the Backup Bidder must sign a Memorandum of Sale and pay the balance of the backup bid within three (3) business days after the notice, on these Terms, and Section 9(a) will then apply to the Backup Bidder.
- (c) If the Trust cannot convey the Property for any reason other than the Buyer’s default, the Buyer’s sole remedy is the return of the Deposit and any other funds paid, without interest, and the Trust will have no further liability.

10. Quitclaim Deed; No Warranty of Title

- (a) **THE PROPERTY WILL BE CONVEYED BY QUITCLAIM DEED, WHICH CONVEYS ONLY WHATEVER RIGHT, TITLE, AND INTEREST THE TRUST HAS IN THE PROPERTY, WITHOUT ANY WARRANTY OR COVENANT OF TITLE, EXPRESS OR IMPLIED.**
- (b) The Trust will not provide a title report, title commitment, title insurance policy, survey, or boundary determination and will not cure any title defect. Bidders may obtain their own title search, title insurance commitment, or survey before the auction at their own expense. The ability to obtain title insurance is not a condition of the sale.

- (c) The Property is sold subject to all matters of record and all matters an accurate survey or inspection would disclose, including easements, rights-of-way, restrictions, encroachments, boundary-line discrepancies, zoning and land-use regulations, and taxes and assessments, except as stated in Section 8(e).
- (d) On request, the Trustee will provide a certification of trust or similar evidence of the Trustee's authority to sell.

11. As-Is Sale; No Warranties

- (a) **THE PROPERTY IS SOLD "AS IS," "WHERE IS," AND "WITH ALL FAULTS," IN ITS PRESENT CONDITION, WITH ALL DEFECTS, WHETHER KNOWN OR UNKNOWN, PATENT OR LATENT. NEITHER THE TRUST, THE TRUSTEE, THE AUCTIONEER, CROOK LEGAL GROUP PLLC, NOR ANY BENEFICIARY, FAMILY MEMBER, AGENT, OR REPRESENTATIVE OF ANY OF THEM MAKES ANY REPRESENTATION OR WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, ABOUT THE PROPERTY, INCLUDING ITS CONDITION, HABITABILITY, MERCHANTABILITY, FITNESS FOR ANY PURPOSE, VALUE, SQUARE FOOTAGE, ROOM COUNT OR USE, LOT SIZE, BOUNDARIES, ZONING, PERMITTED USES, COMPLIANCE WITH BUILDING CODES OR PERMITS, STRUCTURE, FOUNDATION, ROOF, PLUMBING, SEWER LATERAL, ELECTRICAL, HEATING, COOLING, OR OTHER SYSTEMS, DRAINAGE, SOILS, FLOOD RISK, OR THE PRESENCE OR ABSENCE OF MOLD, RADON, ASBESTOS, LEAD-BASED PAINT, PESTS, OR OTHER ENVIRONMENTAL CONDITIONS.**
- (b) The Trust will not make any repairs, improvements, or clean-up and will not give any credit or price reduction for the condition of the Property. Any personal property remaining at the Property at closing is abandoned to the Buyer, without warranty, and the Buyer may keep or dispose of it.
- (c) The Trustee has not occupied the Property and has limited knowledge of its condition. No seller property condition disclosure form will be provided other than the lead-based paint disclosure described in Section 13.
- (d) All information in this Packet, including property descriptions, measurements, room designations, photographs, the floor plan sketch, and the appraisal report, is provided for convenience only, comes from sources believed to be reliable, has not been verified by the Trust, and may contain errors. It is not a representation or warranty. Rooms described as bedrooms, particularly in the basement, may not meet current code requirements for sleeping rooms, such as egress windows.
- (e) Each bidder is solely responsible for its own due diligence and, by bidding, represents that it is relying solely on its own inspection and investigation and not on any statement by the Trust, the Trustee, the Auctioneer, or anyone acting for them. To the fullest extent permitted by law, the Buyer releases the Trust, the Trustee, the Auctioneer, Crook Legal Group PLLC, and the Trust's beneficiaries from all claims arising from the condition of the Property.

12. Appraisal Report (Exhibit A)

The appraisal report attached as Exhibit A was prepared by an independent appraiser for the Trust's own use (effective date August 5, 2026) and is included for information only. Bidders are not intended users of the report and may not rely on it. The report is not a home inspection and is not a representation of the Property's value or condition. **The appraised values do not establish, and do not indicate, any minimum bid or reserve.**

13. Lead-Based Paint Disclosure

- (a) The home was built before 1978. Federal law requires a seller of housing built before 1978 to disclose any known lead-based paint and lead-based paint hazards, provide any available records or reports, and provide the EPA pamphlet *Protect Your Family From Lead in Your Home* before the buyer is obligated under a contract. 42 U.S.C. § 4852d; 40 C.F.R. § 745.107. The Lead-Based Paint Disclosure and the pamphlet are included with this Packet, and copies will be available at the Preview and at registration. The Trustee has no knowledge of any lead-based paint or lead-based paint hazards in the home and has no records or reports pertaining to lead-based paint or lead-based paint hazards in the home.
- (b) **Lead Warning Statement.** Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.
- (c) Federal regulations give a purchaser a 10-day period to conduct a lead-based paint risk assessment or inspection, unless the parties agree in writing on a different period, and allow a purchaser to waive that opportunity in writing. 40 C.F.R. § 745.110. For this auction, the period from the release of this Packet through the Preview is the period for any such risk assessment or inspection. By signing the Bidder Registration and Acknowledgment, each bidder agrees in writing to that period or waives the opportunity.

14. Entry at Own Risk; Conduct

Everyone attending the Preview or the auction does so at his or her own risk and, to the fullest extent permitted by law, releases the Trust, the Trustee, the Auctioneer, and Crook Legal Group PLLC from liability for any injury, loss, or damage. Please park legally on the street and do not block neighboring driveways or mailboxes. The Auctioneer may remove anyone who is disruptive.

15. Equal Housing Opportunity

The Property is offered in accordance with federal and Utah fair housing laws, to all qualified bidders, without regard to race, color, religion, sex, disability, familial status, national origin, or any other characteristic protected by law.

16. General Terms

These Terms, the Bidder Registration and Acknowledgment, the Memorandum of Sale, any Backup Bidder Agreement, and the Lead-Based Paint Disclosure are the entire agreement concerning the sale; no oral statement binds the Trust. The Trust may amend these Terms by announcement before bidding begins. The Successful Bidder may not assign its rights without the Trustee's written consent. Utah law governs, and any dispute will be heard in the courts of Davis County, Utah. If any provision is unenforceable, the rest remain in effect. Section headings are for convenience only.

17. Questions

Questions about the Property or these Terms may be directed to the Trust at (385) 324-6165 or parkertrustauction@gmail.com. No one is authorized to change these Terms except by a written addendum signed by the Trustee or by an announcement at the auction.

Bidder Registration and Acknowledgment

Property: 1227 North 400 East (Nola Drive), Centerville, Utah 84014 · Davis County Parcel No. 02-010-0007 · Auction date: Thursday, October 29, 2026

Bidder number (office use)	
Bidder name(s)	_____
Bidding on behalf of (entity or other person, if any) and title	_____
Mailing address	_____
Phone	_____
Email	_____
Certified check no. / issuing bank	_____
Deposit amount	\$5,000.00, payable to "John H. Parker Family Trust"

Acknowledgments. Initial each statement:

- _____ 1. I have received and read the Auction Packet, including the Terms and Conditions of Auction, and I agree to be bound by them.
- _____ 2. I understand the Property is sold AS-IS, WHERE-IS, WITH ALL FAULTS, by quitclaim deed without any warranty of title, and that I am relying only on my own inspection and investigation.
- _____ 3. I understand the auction is WITH RESERVE, that the Trustee may reject any bid, and that the Auctioneer may bid on behalf of the Trust.
- _____ 4. I understand that the Preview on Monday, October 26, 2026, was the only opportunity to view the interior of the home before the auction.
- _____ 5. If I am the Successful Bidder, I will sign the Memorandum of Sale immediately and pay the balance in good funds by 5:00 p.m. Mountain Time on the third business day after the auction. My purchase is not contingent on financing, inspection, appraisal, or any other condition.
- _____ 6. If I am the Successful Bidder (or a Backup Bidder who is called on) and I default, the Trust will retain my \$5,000 Deposit as liquidated damages.
- _____ 7. I have received the Lead-Based Paint Disclosure and the EPA pamphlet *Protect Your Family From Lead in Your Home*. I agree that the period ending with the Preview was the period for any lead-based paint risk assessment or inspection, or I waive that opportunity.
- _____ 8. I understand that the Auctioneer and Crook Legal Group PLLC represent only the Trust and do not represent me.
- _____ 9. I attend the Preview and the auction at my own risk and release the Trust, the Trustee, the Auctioneer, and Crook Legal Group PLLC as stated in Section 14 of the Terms.

_____	_____
Bidder signature	Date
_____	_____
Printed name (and title, if signing for an entity)	Date

Office use: Photo ID verified by ____ · Deposit received by ____ · Deposit returned to bidder on ____ · Bidder signature acknowledging return: _____

Backup Bidder Agreement

Property: 1227 North 400 East (Nola Drive), Centerville, Utah 84014 · Davis County Parcel No. 02-010-0007 · Auction date: Thursday, October 29, 2026

Backup Bidder (name and bidder number)

Backup bid amount

Deposit held (uncashed)

\$5,000.00 (certified check no. _____)

Backup period ends (5:00 p.m. MT, 5th business day after auction)

The undersigned bidder agrees to serve as Backup Bidder at the backup bid stated above, on the Terms and Conditions of Auction. If the Trust notifies the Backup Bidder before the backup period ends that the Successful Bidder has defaulted, the Backup Bidder will sign a Memorandum of Sale and pay the balance of the backup bid in good funds within three (3) business days after the notice, and Section 9(a) of the Terms will then apply to the Backup Bidder. If no notice is given before the backup period ends, or if the Successful Bidder closes, this Agreement ends and the Trust will return the Deposit, uncashed.

Backup Bidder signature

Date

Printed name (and title, if signing for an entity)

Date

SELLER: John H. Parker Family Trust

By: Daniel John Parker, Successor Trustee

Date

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Property: 1227 North 400 East (Nola Drive), Centerville, Utah 84014 · Davis County Parcel No. 02-010-0007

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

- (a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):
- ☐ (i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

- ☒ (ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- (b) Records and reports available to the seller (check (i) or (ii) below):
- ☐ (i) Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

- ☒ (ii) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

- (c) _____ Purchaser has received copies of all information listed above.
- (d) _____ Purchaser has received the pamphlet *Protect Your Family From Lead in Your Home*.
- (e) Purchaser has (check (i) or (ii) below):
- ☐ (i) received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
- ☐ (ii) waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

- (f) _____ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Seller: John H. Parker Family Trust, by Daniel John Parker, Successor Trustee	_____ Date	_____ Purchaser	_____ Date
_____ Agent (Auctioneer)	_____ Date	_____ Purchaser	_____ Date

Form content follows 40 C.F.R. § 745.113(a).

Exhibit A — Appraisal Report

Residential Appraisal Report

1227 North 400 East (Nola Drive), Centerville, Utah 84014

PKD Appraisal Consultants · Effective date August 5, 2026 · Report date August 15, 2026 · 29 pages

Provided for information only. Bidders are not intended users of this report and may not rely on it. The appraised values do not establish or indicate any minimum bid or reserve. See Sections 11 and 12 of the Terms and Conditions of Auction.

PKD Appraisal Consultants



08/15/2026

N/A

Re: Property: 1227 N 400 E (Nola Drive)
Centerville, UT 84014

Borrower: N/A
File No.: Parker

Opinion of Value: \$ 480,000
Effective Date: 08/05/2026

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached. The subject's as-is value is \$480,000 and the as-repaired (remodeled) value is \$730,000.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as-is and as-repaired. This report is based on a physical analysis of the site and improvements, a location 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 opinion of value reported above is as of the stated effective date and is 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,

A handwritten signature in blue ink, appearing to read "Patrick K. Dickerson".

Patrick K Dickerson

None

License or Certification #: 5466457-CR00

State: UT Expires: 06/30/2028



SUBJECT

Property Address: 1227 N 400 E (Nola Drive)City: CentervilleState: UTZip Code: 84014

County: DavisLegal Description: All Of Lot 127, Sunset Heights Plat B. Cont. 0.256 Acres.

Assessor's Parcel #: 02-010-0007

Tax Year: 2025R.E. Taxes: \$ 3,312Special Assessments: \$ 0Borrower (if applicable): N/A

Current Owner of Record: John Henry ParkerOccupant: ☐ Owner ☐ Tenant ☒ Vacant ☐ Manufactured Housing

Project Type: ☐ PUD ☐ Condominium ☐ Cooperative ☐ Other (describe)HOA: \$ 0 ☐ per year ☐ per month

Market Area Name: Sunset HeightsMap Reference: 36260Census Tract: 1263.03

ASSIGNMENT

The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe)

This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date) ☐ Retrospective ☐ Prospective

Approaches developed for this appraisal: ☒ Sales Comparison Approach ☐ Cost Approach ☐ Income Approach (See Reconciliation Comments and Scope of Work)

Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)

Intended Use: Estimate of market value "as-is" and "as-repaired" (remodeled).

Intended User(s) (by name or type): and Dan Parker

Client: and Dan ParkerAddress: N/A

Appraiser: Patrick K DickersonAddress:

MARKET AREA DESCRIPTION

Location:	☐ Urban	☒ Suburban	☐ Rural	Predominant Occupancy	One-Unit Housing		Present Land Use		Change in Land Use	
Built up:	☒ Over 75%	☐ 25-75%	☐ Under 25%		PRICE	AGE	One-Unit	70 %	☒ Not Likely	
Growth rate:	☐ Rapid	☒ Stable	☐ Slow		\$(000)	(yrs)	2-4 Unit	4 %	☐ Likely *	☐ In Process *
Property values:	☐ Increasing	☒ Stable	☐ Declining		375	Low 0	Multi-Unit	6 %	* To:	
Demand/supply:	☐ Shortage	☒ In Balance	☐ Over Supply		1,000	High 150	Comm'l	5 %		
Marketing time:	☒ Under 3 Mos.	☐ 3-6 Mos.	☐ Over 6 Mos.	☐ Vacant (>5%)	620	Pred 40	Other	15 %		

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The subject is located in an Centerville neighborhood primarily composed of one-unit residential dwellings, with limited nearby attached housing. The area includes residential subdivisions with access to parks, open-space tracts, and institutional uses, while commercial services are located along major transportation corridors. The neighborhood has access to commuter routes, schools, and employment centers serving Centerville and surrounding cities.

According to the attached Market Analysis Report, market conditions are stable with a median days on market in Centerville of 38 days.

SITE DESCRIPTION

Dimensions: 85.97 X 128.47 X 85.88 X 133.41Site Area: 11,151 sf

Zoning Classification: R-LDescription: Residential Low

Zoning Compliance: ☒ Legal ☐ Legal nonconforming (grandfathered) ☐ Illegal ☐ No zoning

Are CC&Rs applicable? ☐ Yes ☒ No ☐ UnknownHave the documents been reviewed? ☐ Yes ☐ NoGround Rent (if applicable) \$ /

Highest & Best Use as improved: ☒ Present use, or ☐ Other use (explain)

Actual Use as of Effective Date: ResidentialUse as appraised in this report: Residential

Summary of Highest & Best Use: The subject is a residential use in a residential zoning area. No other uses are legally permissible.

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Downward Sloping
Electricity	☒	☐	Rocky Mountain Pwr	Street	Asphalt	☒	☐	Size	Typical
Gas	☒	☐	Enbridge/NaturalGas	Curb/Gutter	Concrete	☒	☐	Shape	Rectangular
Water	☒	☐	Centerville City	Sidewalk	Concrete	☒	☐	Drainage	Adequate
Sanitary Sewer	☒	☐	Public	Street Lights	None	☐	☐	View	Neighborhood
Storm Sewer	☐	☐	Public	Alley	None	☐	☐		

Other site elements: ☒ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☒ Underground Utilities ☐ Other (describe)

FEMA Spec'l Flood Hazard Area ☐ Yes ☒ NoFEMA Flood Zone X500FEMA Map # 49011C0411EFEMA Map Date 06/18/2007

Site Comments: Aside from the typical public utility easements, there are no other known easements or encroachments nor are there any known adverse environmental conditions.

DESCRIPTION OF THE IMPROVEMENTS

General Description	Exterior Description	Foundation	Basement ☐ None	Heating
# of Units 1 ☐ Acc.Unit	Foundation Concrete	Slab None	Area Sq. Ft. 2,005	Type Forced Air
# of Stories 1	Exterior Walls Brick	Crawl Space None	% Finished 77	Fuel Gas
Type ☒ Det. ☐ Att. ☐	Roof Surface Asphalt	Basement Full	Ceiling Drywall&Joist	
Design (Style) Rambler	Gutters & Dwnspts. Aluminum	Sump Pump ☐ None	Walls Drywall&Concrete	Cooling
☒ Existing ☐ Proposed ☐ Und.Cons.	Window Type Metal Dual Pane	Dampness ☐ None	Floor Carpet	Central Central Air
Actual Age (Yrs.) 53	Storm/Screens Wire	Settlement None Evident	Outside Entry Yes	Other
Effective Age (Yrs.) 35		Infestation None Evident		
Interior Description	Appliances	Attic ☐ None	Amenities	Car Storage ☐ None
Floors Carpet & Vinyl	Refrigerator ☐	Stairs ☐	Fireplace(s) # 2	Garage # of cars (4 Tot.)
Walls Painted Drywall	Range/Oven ☒	Drop Stair ☐	Woodstove(s) # 0	Attach. 2
Trim/Finish Painted Wood	Disposal ☒	Scuttle ☒		Detach. 0
Bath Floor Vinyl	Dishwasher ☒	Doorway ☐		Blt.-In 0
Bath Wainscot Tile	Fan/Hood ☒	Floor ☐		Carport 0
Doors Hollow Core	Microwave ☐	Heated ☐		Driveway 2
	Washer/Dryer ☐	Finished ☐		Surface Concrete
Finished area above grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 1,549 Square Feet of Gross Living Area Above Grade				
Additional features: The subject has standard features for the area.				
Describe the condition of the property (including physical, functional and external obsolescence): The dwelling shows significant physical wear consistent with its age, and updating is limited. While some components remain functional, many features are older, exhibit noticeable deterioration, or are nearing the end of their economic life. Due to the overall condition and the extent of deferred maintenance, the property's effective age is considered above average for the market. The subject has a newer roof, HVAC system, and water heater.				

073145-26

RESIDENTIAL APPRAISAL REPORT

File No.:

[illegible]

File No.:

GP RESIDENTIAL

ADDITIONAL COMPARABLE SALES

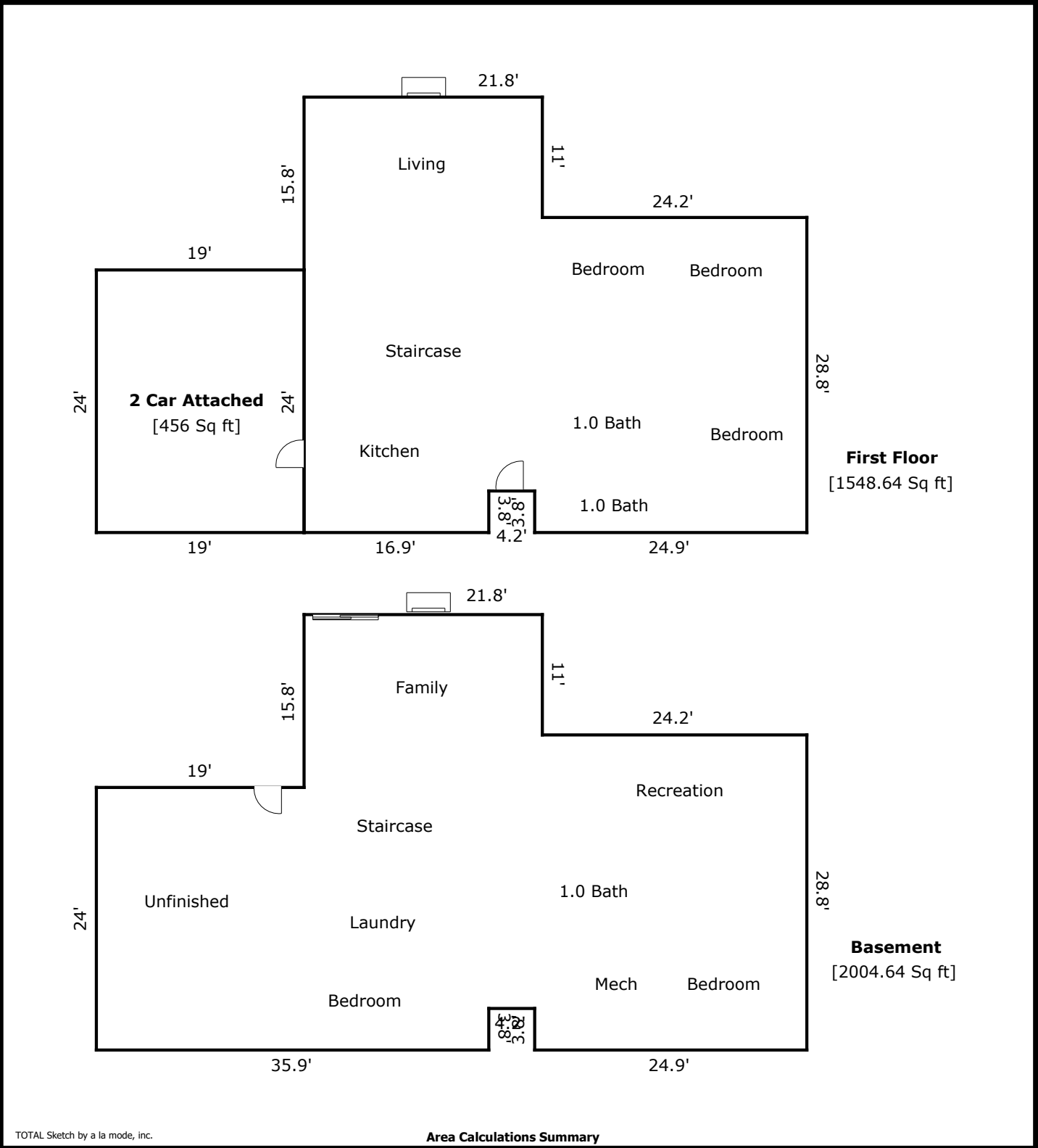
File No.:

SALES COMPARISON APPROACH

FEATURE		SUBJECT			COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6			
Address		1227 N 400 E (Nola Drive) Centerville, UT 84014			247 Paulette Way Farmington, UT 84025								139 N 1050 E Bountiful, UT 84010			
Proximity to Subject					2.68 miles N				2.92 miles S				1.69 miles S			
Sale Price		\$			\$489,000								\$749,900			
Sale Price/GLA		\$ /sq.ft.			\$ 285.80 /sq.ft.				\$ /sq.ft.				\$ 581.77 /sq.ft.			
Data Source(s)					UREMLS#2107196;DOM 31								UREMLS#2165127;DOM 3			
Verification Source(s)					D Nix-Agnt/DataMaster								B Anderson-Agnt/DataMaster			
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION		+(-) \$ Adjust.		DESCRIPTION		+(-) \$ Adjust.		DESCRIPTION		+(-) \$ Adjust.	
Sales or Financing Concessions					Conv ;0								Conv 1033			
Date of Sale/Time		N/A			s10/25;c09/25		0						s07/26;c06/26		0	
Rights Appraised		Fee Simple			Fee Simple								Fee Simple			
Location		Residential			;Res;								Residential			
Site		11,151 sf			10890 sf		+1,305						13068 sf		-9,585	
View		City			Neighborhood		0						Neighborhood		0	
Design (Style)		Rambler			Split-Entry/Bi-Level		0						Rambler			
Quality of Construction		Brick/Asphalt			Brk&Vinyl/Asphalt		0						Brick/Asphalt		0	
Age		39			59		0						60		0	
Condition		Below Average			Below Average								Remodeled			
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	-12,000	Total	Bdrms	Baths		Total	Bdrms	Baths	
Room Count		5	3	2.0	7	4	2.0	0					6	3	2.0	0
Gross Living Area		1,549 sq.ft.			1711 sq.ft.		-8,910		sq.ft.				1289 sq.ft.		+22,100	
Basement & Finished Rooms Below Grade		1994sf1501sfwo FamRec2BedBath			688sf653sfinwo FamBedBath		+18,284 +22,895						1289sf1289sfwo Fam3BdBthDen		+9,870 +6,360	
Functional Utility		Functional			Functional								Functional			
Heating/Cooling		GFAH/Central			GFAH/Central								GFAH/Central			
Energy Efficient Items		Double Pane			Double Pane								Double Pane			
Garage/Carport		2-Garage			2-Garage								2-Garage			
Porch/Patio/Deck		Pto			Dck,Pto		0						Dck,Pto		0	
Fireplace		2 Fireplaces			2 Fireplaces								2 Fireplaces			
Net Adjustment (Total)					☒ + ☐ -		\$ 21,574		☐ + ☐ -		\$		☒ + ☐ -		\$ 28,745	
Adjusted Sale Price of Comparables					Net 4.4 % Gross 13.0 %		\$ 510,574		Net % Gross %		\$		Net 3.8 % Gross 6.4 %		\$ 778,645	

Building Sketch

Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



Area Calculations Summary			
Living Area		Calculation Details	
First Floor	1548.64 Sq ft	28.8 × 24.2 =	696.96
		21.8 × 36 =	784.8
		16.9 × 3.8 =	64.22
		0.7 × 3.8 =	2.66
Total Living Area (Rounded):		1549 Sq ft	
Non-living Area			
Basement	2004.64 Sq ft	28.8 × 24.2 =	696.96
		24 × 19 =	456
		21.8 × 36 =	784.8
		16.9 × 3.8 =	64.22
		0.7 × 3.8 =	2.66
2 Car Attached	456 Sq ft	19 × 24 =	456

Supplemental Addendum

File No.

Borrower	N/A				
Property Address	1227 N 400 E (Nola Drive)				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client					

Additional Assumptions and Limiting Conditions

1. Intended Use and Users:

This appraisal has been prepared specifically for the client identified in the appraisal report for purposes of estimating market value. Any party not expressly identified as an intended user of this report should not rely upon the analysis, conclusions, or opinion of value contained herein. The appraiser shall have no liability to any party not named as an intended user.

2. Limitation of Scope Due to Extraordinary Circumstances:

This appraisal was conducted during a time of heightened public concern related to the COVID-19 pandemic and related economic uncertainties. The opinion of value is based on the data available to the appraiser at the time of the assignment and reflects conditions as of the effective date of the appraisal. No forecasts or warranties are made regarding future market conditions.

3. Natural Disaster Declarations:

As of the effective date, there is no readily observable damage to the subject property related to recent natural disasters (e.g., earthquakes, wildfires, or floods). The appraiser has made this conclusion based solely on a visual inspection; no engineering or structural assessment has been performed.

4. Title and Legal Assumptions:

It is assumed that the title to the property is marketable, and that it is free and clear of any unknown liens, easements, or encroachments unless otherwise noted. No legal opinions regarding title are rendered by the appraiser.

5. Smoke Detectors and Safety Devices:

Smoke detectors or other life-safety devices may be present within the subject property; however, their presence and/or functionality have not been verified by the appraiser and is beyond the scope of this assignment.

6. Environmental Disclaimer – Mold and Microbial Growth

This appraisal report does not constitute an environmental assessment and makes no representations or warranties regarding the presence or absence of mold, mildew, or other microbial growth within the subject property. The appraiser is not qualified to detect or evaluate environmental hazards, including but not limited to mold contamination, whether visible or latent. While no apparent mold was observed during the inspection, the possibility of hidden or airborne mold cannot be ruled out and may exist in areas not accessible or visible to the appraiser. The presence of such conditions may materially affect the value, marketability, or habitability of the property. It is strongly recommended that the client and/or intended users of this report obtain a professional environmental inspection from a qualified specialist to determine the existence and extent of any such issues. The appraiser assumes no responsibility for any costs, damage, or liabilities arising from environmental conditions not disclosed or detected during the scope of this appraisal.

Signature 
Name Patrick K Dickerson
Date Signed 08/15/2026
State Certification # 5466457-CR00 State UT
Or State License # State

Signature _____
Name _____
Date Signed _____
State Certification # _____ State _____
Or State License # _____ State _____

Supplemental Addendum

File No.

Borrower	N/A				
Property Address	1227 N 400 E (Nola Drive)				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client					

7. Highest and Best Use:

The appraiser’s highest and best use conclusion is based on the four traditional tests of legal permissibility, physical possibility, financial feasibility, and maximum productivity. This analysis is limited to the information available to the appraiser at the time of the assignment and does not constitute a full land-planning, zoning, engineering, or feasibility study. The appraiser relied on publicly available zoning information and observable site characteristics and makes no guarantees regarding future zoning changes, development potential, or alternative uses not legally permissible or financially feasible as of the effective date. The highest and best use conclusion is intended solely for the purpose of this appraisal and should not be used for development planning or investment decision-making.

Signature



Name

Patrick K Dickerson

Date Signed

08/15/2026

State Certification #

5466457-CR00

Or State License #

State

UT

State

Signature

Name

Date Signed

State Certification #

Or State License #

State

State

Adjustment Methodology Addendum

Adjustment Methodology and Support

The adjustments applied within the Sales Comparison Approach were developed through a combination of recognized appraisal methodologies intended to measure market participant reaction to differences between the subject property and the comparable sales. No single methodology was relied upon exclusively. Rather, multiple analytical techniques were considered and reconciled to arrive at market-supported adjustment conclusions.

The appraiser utilized a combination of the following methodologies, as applicable to the specific property characteristics analyzed:

Property Characteristic	Primary Analytical Methodology
Gross Living Area (GLA)	Sensitivity Analysis, Depreciated Cost Analysis
Bathroom Count	Sensitivity Analysis, Paired Sales Analysis
Garage/Car Storage	Depreciated Cost Analysis, Market Extraction
Basement Finish/Rooms Below Grade	Paired Sales Analysis, Sensitivity Analysis
Site Size	Allocation Method, Market Extraction, Regression
Condition/Quality Differences	Market Extraction, Competitive Market Analysis
Age/Effective Age	Depreciated Cost Analysis, Market Reaction Analysis
Amenities and Functional Utility	Paired Sales Analysis, Competitive Market Analysis
Concessions	Market Trend Analysis and Competitive Sale Analysis

To assist in the development of adjustment support, the appraiser utilized Solomon Adjustment Software, an appraisal support tool commonly used within the appraisal profession. The software incorporates recognized valuation methodologies, including depreciated cost analysis and sensitivity modeling, to assist in identifying reasonable adjustment ranges based on market data and property characteristics.

Adjustment Methodology - Page 2

The software itself does not determine value or substitute for the appraiser's judgment. Rather, it serves as an analytical support tool used in conjunction with the appraiser's independent market analysis, experience, and professional judgment. All adjustments were reviewed and reconciled against:

- competing sales,
- active and pending listings,
- overall adjusted sale consistency,
- local market behavior,
- and observed market participant reactions within the subject's competitive market area.

The final adjustments applied within the sales comparison grid reflect the appraiser's reconciliation of the available market evidence and are considered reasonable, supportable, and consistent with the actions of typical buyers and sellers in the marketplace.

Where direct paired sales data was limited or unavailable, adjustments were supported through a combination of abstraction, sensitivity analysis, depreciated cost relationships, and broader competitive market analysis. Given the imperfect nature of residential market data, adjustment conclusions represent reasoned appraisal judgments derived from the best available market evidence rather than exact mathematical calculations.

The appraiser believes the adjustments and resulting value indications are credible and sufficient for the intended use of this appraisal assignment in compliance with USPAP Standards Rule 1 and Standards Rule 2.

Supplemental Addendum

File No.

Borrower	N/A						
Property Address	1227 N 400 E (Nola Drive)						
City	Centerville	County	Davis	State	UT	Zip Code	84014
Lender/Client							

Subject: 1227 Nola Dr, Centerville, UT 84014
Effective Date: 08/03/2026

File#: 073145-26



	Comp #1	Comp #2	Comp #3	Comp #4	Comp #6	Comp #7	Comp #8
Status:	Settled sale	Settled sale	Settled sale	Settled sale	Settled sale	Settled sale	Settled sale
Contract Date:	07/13/2026	03/19/2026	02/18/2026	09/23/2025	06/15/2026	04/13/2026	08/01/2025
Sold Date:	07/22/2026	04/24/2026	02/26/2026	10/23/2025	07/10/2026	05/11/2026	09/02/2025
Sale Price Per Sqft:	0.00%	-0.04%	-0.05%	-0.11%	0.00%	-0.03%	-0.13%
Market Adjustment:	\$	-\$252	-\$207	-\$534	\$	-\$188	-\$913

MARKET ADJUSTMENT: Date of sale search was extended to include sales up to 24 months old. Adjustments reflect changes in the sale price per square foot within the competing market. The following specific adjustments were applied: Comp #1: A 0.00% change from contract date, resulting in a \$0 adjustment. Comp #2: A -0.04% change from contract date, resulting in a -\$252 adjustment. Comp #3: A -0.05% change from contract date, resulting in a -\$207 adjustment. Comp #4: A -0.11% change from contract date, resulting in a -\$534 adjustment. Comp #5: A 0.00% change from contract date, resulting in a \$0 adjustment. Comp #6: A -0.03% change from contract date, resulting in a -\$188 adjustment. Comp #7: A -0.13% change from contract date, resulting in a -\$913 adjustment.

No market condition adjustments are warranted because the amounts are less than 2%.

Market Conditions Addendum to the Appraisal Report

File No.

MARKET RESEARCH & ANALYSIS

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address	1227 N 400 E (Nola Drive)	City	Centerville	State	UT	ZIP Code	84014
Borrower	N/A						

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	8	5	4	☐ Increasing	☐ Stable	☒ Declining
Absorption Rate (Total Sales/Months)	1.33	1.67	1.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	4	9	15	☐ Declining	☐ Stable	☒ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3	5.4	11.25	☐ Declining	☐ Stable	☒ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Median Comparable Sale Price	\$665,175	\$710,000	\$731,800	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	25.5	21	21.5	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	\$706,950	\$654,000	\$719,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	209	85	41	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	98.38	99.65	100.62	☒ Increasing	☐ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?				☒ Yes	☐ No	
				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Utah Real Estate indicates there were 17 closed sales during the past 12 months and 9 of those sales contained seller concessions which is 53% of the total transactions in this market area. Prior Months 7-12: 8 Sales; 3 with concessions; 38% of sales for this period. 4-6: 5 Sales; 2 with concessions; 40% of sales for this period. 0-3: 4 Sales; 4 with concessions; 100% of sales for this period. The concessions ranged between \$900 and \$23,600. The median concession amount is \$10,000.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. Utah Real Estate was the data source used to complete the Market Conditions Addendum. 8/3/2026

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Market conditions are stable.

CONDO/CO-OP PROJECTS

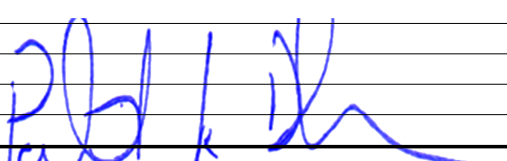
If the subject is a unit in a condominium or cooperative project , complete the following:

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

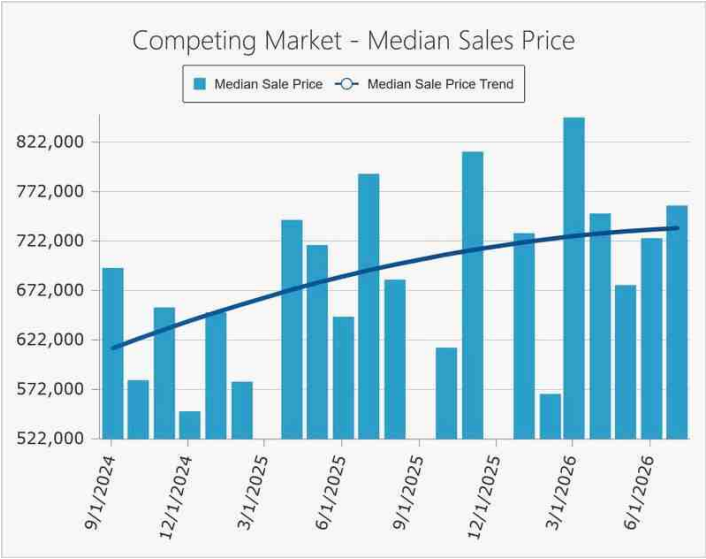
Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature		Signature	
Appraiser Name	Patrick K Dickerson	Supervisory Appraiser Name	
Company Name	PKD Appraisal Consultants	Company Name	
Company Address		Company Address	
State License/Certification #	5466457-CR00	State License/Certification #	
	State UT		State
Email Address		Email Address	

DataMaster Market Graph Addendum

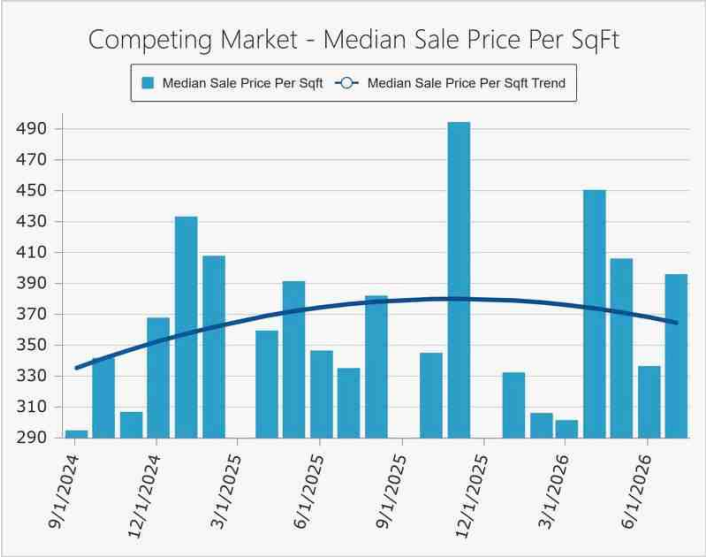
Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



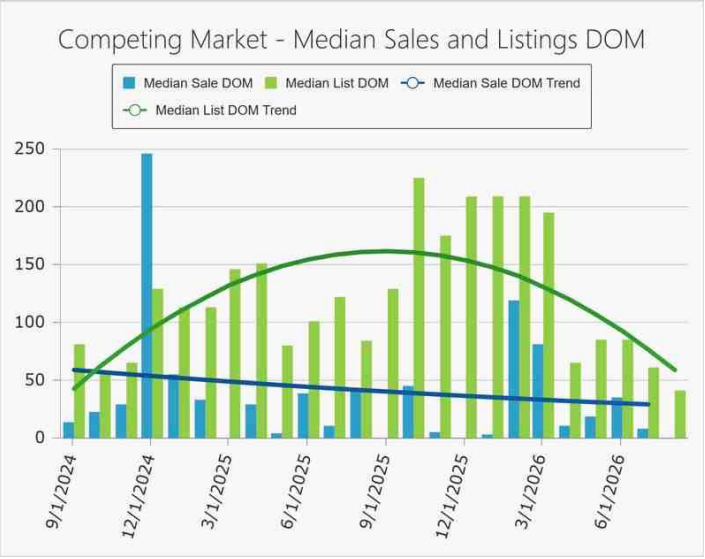
Comments:



Comments:



Comments:



Comments:

USPAP ADDENDUM

073145-26
File No.

Borrower	N/A		
Property Address	1227 N 400 E (Nola Drive)		
City	Centerville	County	Davis
		State	UT
		Zip Code	84014
Lender			

This report was prepared under the following USPAP reporting option:

- ☒ Appraisal Report
- This report was prepared in accordance with USPAP Standards Rule 2-2(a).
- ☐ Restricted Appraisal Report
- This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 30-60 Days

The estimated reasonable exposure time associated with the appraised value was derived through analysis of median days on market, absorption trends, inventory levels, sale-to-list price ratios, pending sales activity, and overall market conditions within the subject's competitive market area. Current market data indicates stable conditions with approximately 1.6375 month of housing supply and median marketing times of approximately 38 days. Based on this analysis, the estimated reasonable exposure time associated with the appraised value is approximately 30-60 days.

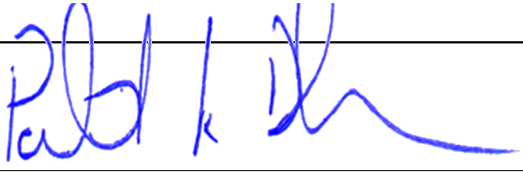
Additional Certifications

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

- ☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- ☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:

Signature: 

Name: Patrick K Dickerson

Date Signed: 08/15/2026

State Certification #: 5466457-CR00

or State License #:

State: UT

Expiration Date of Certification or License: 06/30/2028

Effective Date of Appraisal: 08/05/2026

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

☐ Did Not

☐ Exterior-only from Street

☐ Interior and Exterior

Assumptions, Limiting Conditions & Scope of Work

File No.:

Property Address:	1227 N 400 E (Nola Drive)	City:	Centerville	State:	UT	Zip Code:	84014
Client:	[REDACTED] and Dan Parker		Address:				
Appraiser:	Patrick K Dickerson		Address: [REDACTED] [REDACTED]				

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- 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.

- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.

- If so indicated, 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.

- 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.

- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.

- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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, but not limited to, 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.

- 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.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.

- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.

- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

Certifications					
Property Address:		1227 N 400 E (Nola Drive)		City: Centerville	
				State: UT Zip Code: 84014	
Client:		[REDACTED] and Dan Parker		Address:	
Appraiser:		Patrick K Dickerson		Address: [REDACTED]	
APPRAISER'S CERTIFICATION					
I certify that, to the best of my knowledge and belief:					
- The statements of fact contained in this report are true and correct.					
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.					
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.					
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.					
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.					
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.					
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.					
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.					
- I did not base, either partially or completely, my analysis and/or the opinion of 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.					
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.					
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.					
Additional Certifications:					
DEFINITION OF MARKET VALUE *:					
Market value means 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 and 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 acting in what they consider their own best interests;					
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.					
* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the					
SIGNATURES	Client Contact:		Client Name:		[REDACTED] and Dan Parker
	E-Mail:		Address:		
	APPRAISER				
	Supervisory APPRAISER (if required) or CO-APPRAISER (if applicable)				
	Supervisory or Co-Appraiser Name:				
	Company:				
	Phone:				
	Fax:				
	E-Mail:				
Date Report Signed:					
License or Certification #:					
Designation:					
Expiration Date of License or Certification:					
Inspection of Subject:					
Date of Inspection:					

Subject Photo Page

Borrower	N/A				
Property Address	1227 N 400 E (Nola Drive)				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client					



Subject Front

1227 N 400 E (Nola Drive)
Sales Price
Gross Living Area 1,549
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.0
Location Residential
View City
Site 11,151 sf
Quality Brick/Asphalt
Age 39



Subject Rear



Subject Street

Photograph Addendum

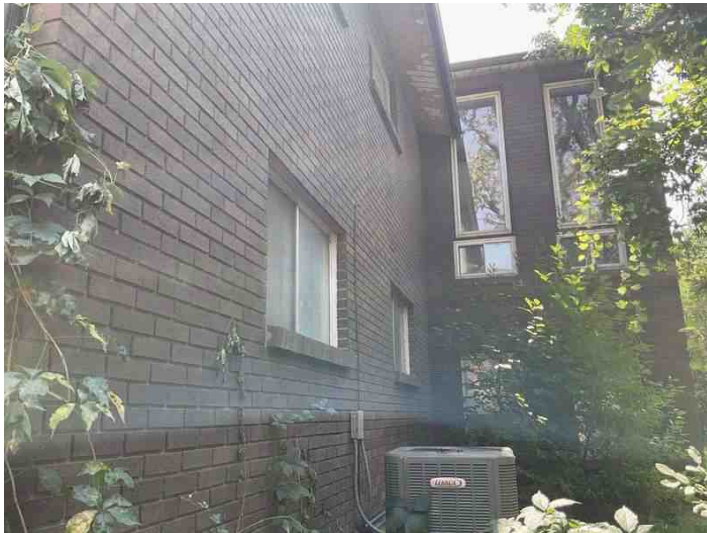
Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



Side View



Side View



Alternate Rear View



Address Verification



Alternate Street View



Garage Interior

Photograph Addendum

Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



Living Room



Kitchen



Kitchen View #2



Owner Bedroom



Owner Bathroom



Bedroom

Photograph Addendum

Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



Bedroom



Main Bathroom



Basement Rec Room



Basement Family Room



Basement Bedroom



Basement Bedroom

Photograph Addendum

Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



Basement Bathroom



Laundry



Unfinished Basement Area



Unfinished Basement Area



Mechanical

Comparable Photo Page

Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



Comparable 1

34 W 800 N	
Prox. to Subject	2.40 miles S
Sale Price	435,000
Gross Living Area	1377
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	;Res;
View	Neighborhood
Site	9147 sf
Quality	Brk&Vinyl/Asphalt
Age	62



Comparable 2

563 N 220 E	
Prox. to Subject	0.64 miles S
Sale Price	710,000
Gross Living Area	1608
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.5
Location	;Res;
View	Neighborhood
Site	8712 sf
Quality	Brk&Vinyl/Asphalt
Age	40



Comparable 3

282 E 1400 N	
Prox. to Subject	1.95 miles S
Sale Price	435,000
Gross Living Area	1366
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	;Res;
View	Neighborhood
Site	7840 sf
Quality	Brk&Vinyl/Asphalt
Age	66

Comparable Photo Page

Borrower	N/A					
Property Address	1227 N 400 E (Nola Drive)					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client						



Comparable 4

247 Paulette Way	
Prox. to Subject	2.68 miles N
Sale Price	489,000
Gross Living Area	1711
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	;Res;
View	Neighborhood
Site	10890 sf
Quality	Brk&Vinyl/Asphalt
Age	59

Comparable 5

Prox. to Subject	2.92 miles S
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	



Comparable 6

139 N 1050 E	
	1.69 miles S
	749,900
	1289
	6
	3
	2.0
	Residential
	Neighborhood
	13068 sf
	Brick/Asphalt
	60

Comparable Photo Page

Borrower	N/A				
Property Address	1227 N 400 E (Nola Drive)				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client					



Comparable 7

455 E 900 S	
Prox. to Subject	2.38 miles S
Sale Price	750,000
Gross Living Area	1,867
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.5
Location	Residential
View	Neighborhood
Site	10454 sf
Quality	Brk&Hardi/Asphalt
Age	69



Comparable 8

864 N 750 E	
Prox. to Subject	0.14 miles SE
Sale Price	695,000
Gross Living Area	1,362
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	Residential
View	Neighborhood
Site	9147 sf
Quality	Brk&Vinyl/Asphalt
Age	63



1092 N 500 E	
Prox. to Subject	
Sale Price	719,000
Gross Living Area	1,712
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	Residential
View	City
Site	13503 sf
Quality	Brick/Metal
Age	61

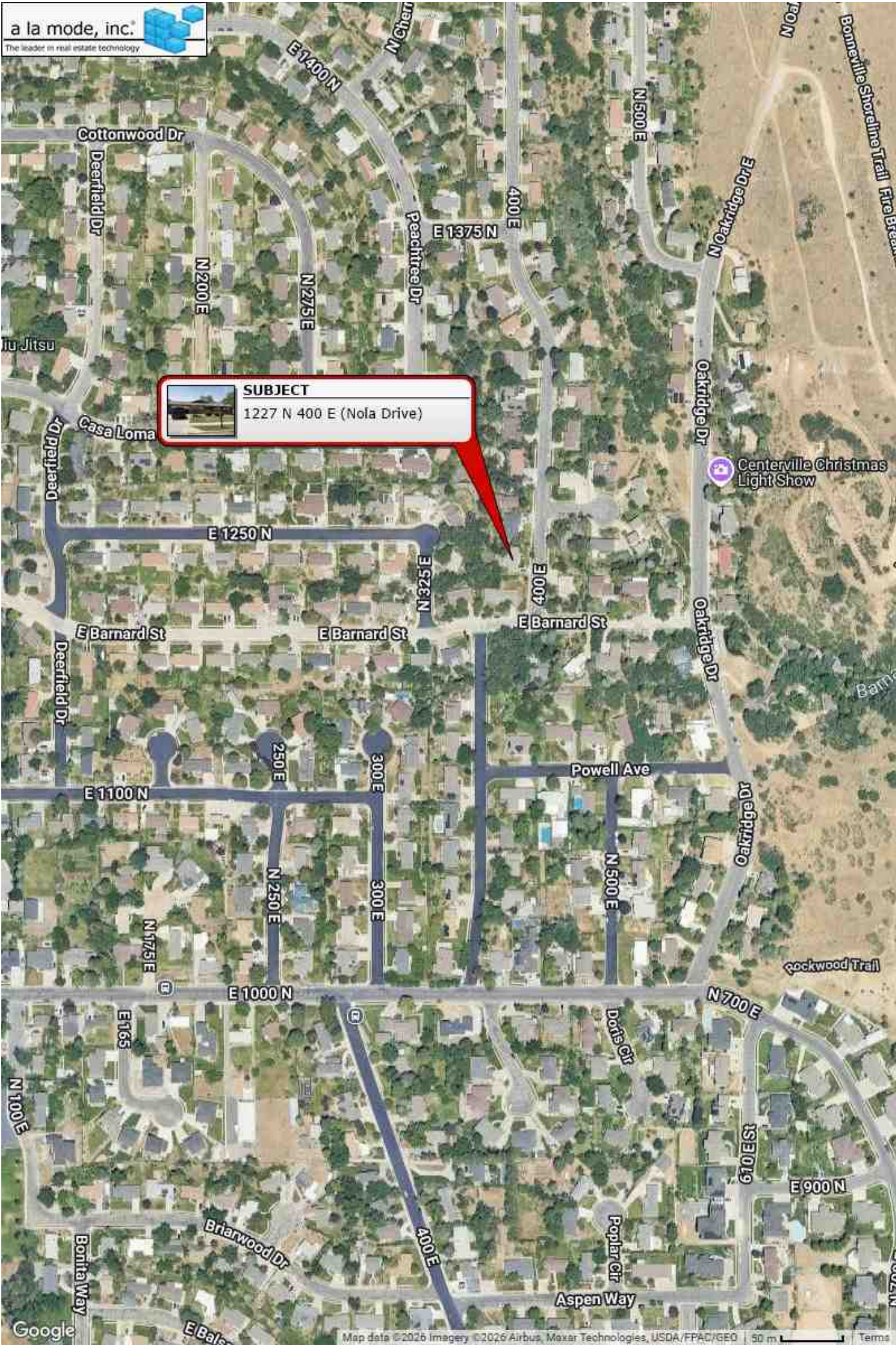
Location Map

Borrower	N/A				
Property Address	1227 N 400 E (Nola Drive)				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client					



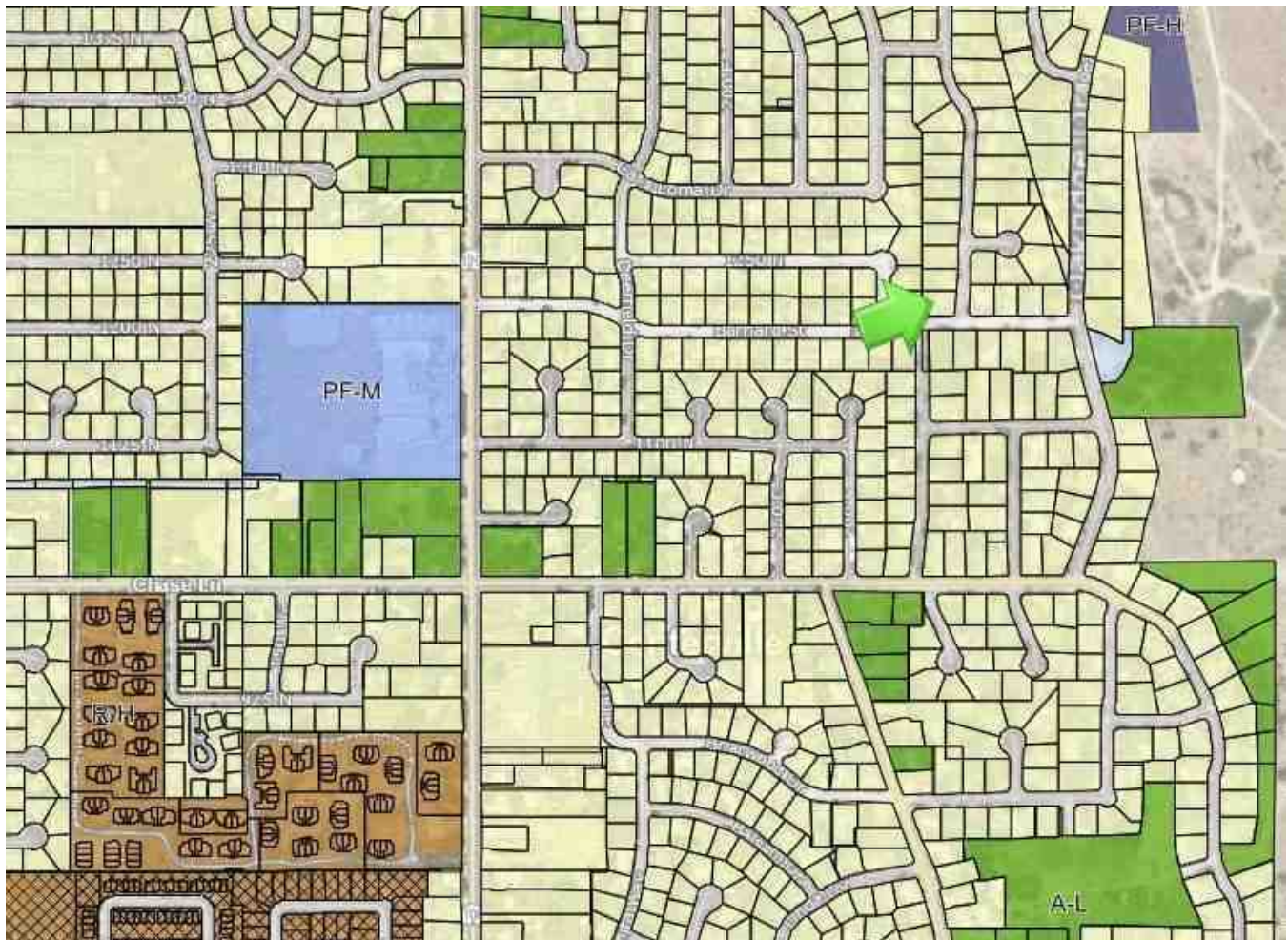
Aerial Map

Borrower	N/A				
Property Address	1227 N 400 E (Nola Drive)				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client					



Zoning Map

Borrower	N/A				
Property Address	1227 N 400 E (Nola Drive)				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client					



License

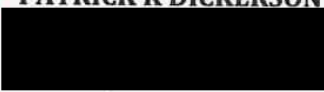
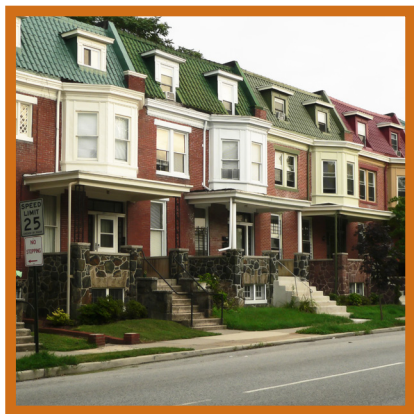
STATE OF UTAH DEPARTMENT OF COMMERCE DIVISION OF REAL ESTATE Active	
DATE ISSUED: 09/27/1996	
EXPIRATION DATE: 06/30/2028	
LICENSE NUMBER: 5466457-CR00	
LICENSE TYPE: Certified Residential Appraiser	
ISSUED TO: PATRICK K DICKERSON	
	
 SIGNATURE OF HOLDER	  REAL ESTATE DIVISION DIRECTOR

Exhibit B — EPA Lead Pamphlet

Protect Your Family From Lead in Your Home

U.S. Environmental Protection Agency, U.S. Consumer Product Safety Commission, and U.S. Department of Housing
and Urban Development

EPA-747-K-26-001 · January 2026 · 20 pages



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires sellers, landlords, agents and rental property managers to:

- Disclose known information about the presence of lead-based paint or lead-based paint hazards (or state there is none)
- Provide all available records and reports on lead-based paint and lead-based paint hazards (or state there are none)
- Include a specific warning statement about lead-based paint
- Give buyers up to 10 days to have a certified inspector or risk assessor check for lead.

If undertaking renovation, repair or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home ([see page 12](#)).



Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified risk assessor at cdxapps.epa.gov/leadpro.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills and other surfaces using wet methods.
- Take precautions to avoid exposure to lead dust when remodeling.
- Hire only EPA-, Tribal- or state-approved Lead-Safe Certified renovation firms when renovating, repairing or painting. Find an EPA-certified firm using cdxapps.epa.gov/leadpro.
- Have your home checked for lead-based paint by a certified inspector or risk assessor before buying, renting or renovating your home.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers and toys often.
- Make sure children eat a well-balanced diet with foods high in iron, calcium and vitamin C as these nutrients may help prevent the absorption of lead.
- Remove shoes or wipe soil and other dirt off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs or painting that disturb painted surfaces)
- Swallow lead dust that has settled on food, food preparation surfaces and other places
- Eat paint chips or soil that contains lead

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have dust that may contain lead on them.



Lead is dangerous to a developing fetus.

- Lead can build up in the body over time, settling in the bones. This stored lead can be transferred during pregnancy to a fetus or after birth to an infant through breast milk.

Please [see pages 13 and 14](#) for more information on sources of lead exposure.

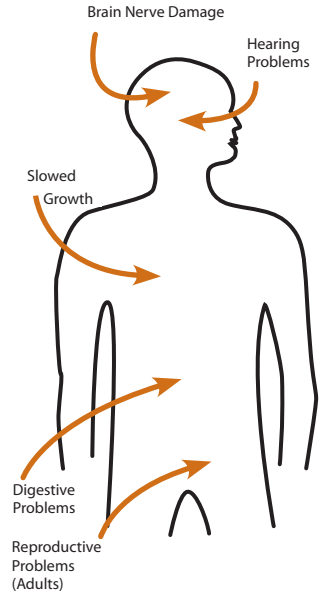
Health Effects of Lead

Lead affects the body in many ways. It is important to know that no safe blood lead level has been identified and even exposure to low levels of lead can harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder and decreased intelligence
- Speech, language and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness and in some cases, death.



In adults, exposure to lead can cause an increased risk of:

- Miscarriage during pregnancy
- The baby being born too early or too small
- Harm to a developing fetus' brain, kidneys and nervous system
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels (BLLs) tend to increase rapidly from 6 to 12 months of age, and BLLs tend to peak at 18 to 24 months of age.

A simple blood test is the best way to find out if a child has been exposed to lead. A child who has been exposed to lead may not have visible signs or symptoms and may look and act healthy. Consult your doctor for advice on getting your children tested.

Blood lead tests are required for the following groups:

- Children at 12 and 24 months enrolled in Medicaid
- Children between 24 and 72 months enrolled in Medicaid with no record of a previous blood lead test
- Children who should be tested under your Tribal, state or local health testing plan

Blood lead tests are recommended for the following groups:

- Children at 12 and 24 months living in areas that are at higher risk* or who belong to populations that are at higher risk*
- Children or other family members who have been exposed to lead

Your doctor can explain what the test results mean and if more testing will be needed.

* Some children are more likely to be exposed to lead than others. These include children who live or spend time in a house or building built before 1978, are from low-income households, live or spend time with someone who works with lead or are immigrants, refugees or recently adopted from less developed countries.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes and childcare facilities built before 1978 may have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country or suburbs
- In private and public single-family homes and apartments
- On surfaces inside and outside of the house
- In soil around a home (soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars)

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters and porches

Lead-based paint is usually not a hazard if it is in good (intact) condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines any reportable level of lead dust measured by an EPA-recognized lead laboratory as hazardous.

If you suspect your home has lead-based paint, you should clean regularly to minimize dust using the information on [pages 9 and 11](#), especially when young children live in the home. EPA does not recommend lead abatements based on lead dust unless the lead dust is at or above the action levels listed on [page 11](#).

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead in dust or soil—which you may not be able to see—can both be hazards.

The only way to find out if paint, dust or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

Hire a certified lead professional to get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards or how to deal with them. A trained and certified lead-based paint inspector will inspect the paint using:
 - A portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples collected by the inspector to be tested in an EPA-recognized lead laboratory
- A **risk assessment** tells you if your home currently has any lead hazards from paint, dust or soil, and what actions to take to address any hazards. A trained and certified lead-based paint risk assessor will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust and soil samples
- A **combination inspection and risk assessment** tells you if your home has any lead-based paint, if it has any lead hazards and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed and ask questions about anything you do not understand. Closely monitor areas that are known to have lead-based paint.

Checking Your Home for Lead, continued

In preparing for renovation, repair or painting work in a pre-1978 home, Lead-Safe Certified renovators ([see page 12](#)) may do any of the following:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis
- Use EPA-recognized tests kits to determine if lead-based paint is absent
- Presume that lead-based paint is present and use lead-safe work practices

There are state, Tribal and federal programs in place to ensure that testing is done safely, reliably and effectively. Contact your state, Tribal or local agency for more information, visit epa.gov/lead, or call toll-free **1-800-424-LEAD (5323)** for a list of contacts in your area.³

³ Hearing- or speech-challenged individuals may access this number through TTY by calling 711.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bedtime.
- Keep play areas clean. Wash bottles, pacifiers, toys and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing or painting, hire only EPA-, Tribal- or state-approved Lead-Safe Certified renovation firms ([see page 12](#)).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat a well-balanced diet of fruits, vegetables, grains, dairy and protein-rich foods. Foods that are higher in iron, calcium and vitamin C may help reduce the body's absorption of lead. Children with empty stomachs absorb more lead than children with food in their stomachs.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing or painting by hiring an EPA-, Tribal- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards, you should hire a certified lead abatement contractor. Abatement methods (which are designed to permanently address lead-based paint hazards) include removing, sealing or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint will not permanently address the lead-based paint hazards.



Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm ([see page 12](#)) to perform renovation, repair or painting (RRP) projects that disturb painted surfaces.
- Hire a certified lead abatement contractor to permanently address lead hazards. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.
- Certified contractors will employ qualified workers and follow strict safety rules set by their state or Tribe or by the federal government.

Reducing Lead Hazards, continued

If your home has had a lead abatement, dust cleanup activities must be conducted once the work is completed. Dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following action levels:

- 5 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 40 $\mu\text{g}/\text{ft}^2$ for interior window sills
- 100 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatement is designed to permanently address lead-based paint hazards. However, when an abatement is complete, lead dust may still remain above reportable levels ([see page 6](#)) and can also be reintroduced into an abated area. Steps to keep lead dust low after an abatement include:

- Using a HEPA vacuum on all furniture and other items returned to the area
- Regularly cleaning floors, window sills, troughs and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner

Please [see page 9](#) for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state, Tribal or local agency ([see pages 15 and 16](#)), visit cdxapps.epa.gov/leadpro, or call toll-free 1-800-424-LEAD [5323].

Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state or Tribal program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. These prohibited methods are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods and then checked to confirm adequate cleanup.
- **Dispose of waste properly.** Collect and seal waste in a heavy-duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water in homes are lead pipes, fixtures, brass or chrome-plated brass faucets and plumbing with lead solder.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested (See below).

Remember that older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please use EPA's Safe Drinking Water online form at [epa.gov/safewaterhotline](https://www.epa.gov/safewaterhotline).

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](https://www.epa.gov/safewater) for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** Working in certain jobs may increase adults' potential exposure to lead, such as: renovation or repair of older homes and buildings, painting, construction, refinishing furniture, smelting, mining, auto repair, handling firearms and working at hazardous waste sites. If you work with lead, lead dust or soil could get onto your skin, in your hair and clothes, which can be transferred to the inside of your car or home. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, fishing, shooting at a gun range or refinishing furniture that has lead-containing paint or varnish. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint or varnish. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Items made in other countries and imported into the United States may have lead including toys, painted furniture, metal or plastic jewelry, health remedies, foods, spices, candies, cosmetics, powders, make-up used in religious and cultural practices and folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.
- **Older playground equipment** can contain old lead-based paint, and **artificial turf and playground surfaces** made from shredded rubber can contain lead. Take precautions to ensure young children do not eat shredded rubber or put their hands in their mouth before washing them.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead above 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call toll-free **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water visit epa.gov/safewater or use EPA's Safe Drinking Water online form at epa.gov/safewaterhotline.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call toll-free **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

Food and Drug Administration

For information on lead in food and foodwares visit www.fda.gov/food/environmental-contaminants-food/lead-food-and-foodwares.

Centers for Disease Control and Prevention

For information on childhood lead poisoning prevention visit: www.cdc.gov/lead

State and Local Health and Environmental Agencies

Some states, Tribes, counties and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state, Tribal or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center toll-free at **1-800-424-LEAD [5323]**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling **711**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs: epa.gov/lead/contacts.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont and 10 federally recognized Tribes)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands and 8 Tribes)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia and 7 Tribes)

Regional Lead Contact
U.S. EPA Region 3
Four Penn Center
1600 JFK Blvd
Philadelphia, PA 19103-2029

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee and 6 Tribes)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin and 37 Tribes)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1201 Elm Street, Suite 500
Dallas, TX 75270
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska and 9 Tribes)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
LCRD/TTPB
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming and 28 Tribes)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6169

Region 9 (Arizona, California, Hawaii, Nevada, Guam, American Samoa, Northern Marianas, Palau, Micronesia, Marshall Islands and 148 Tribes)

Regional Lead Contact
U.S. EPA Region 9 (LNC-2-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8000

Region 10 (Alaska, Idaho, Oregon, Washington and 271 Tribes)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East-West Highway

Bethesda, MD 20814-4421

1-800-638-2772

cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Its Office of Lead Hazard Control and Healthy Homes' (OLHCHH's) lead hazard reduction grants, healthy homes grants, and guidance and enforcement of the Lead Disclosure Rule and Lead Safe Housing Rule, protect families from lead and other housing hazards.

HUD OLHCHH

lead.regulations@hud.gov

hud.gov/lead

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IMPORTANT!

Lead From Paint, Dust and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools and childcare facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard ([see page 10](#)).