

APPRAISAL OF



LOCATED AT:

31001 Trail River Road
Crown Point, AK 99631

CLIENT:

State of Alaska, Department of Natural Resources
550 West 7th Avenue, Suite 650
99501-3576

AS OF:

January 22, 2013

BY:

Timothy Tittle, SRA
Real Estate Appraiser/Consultant

Summary Residential Appraisal Report

ASP-10-13-040
File No. TT13040

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.											
	Client Name/Intended User State of Alaska, Department of Natural Resources			E-mail								
	Client Address 550 West 7th Avenue, Suite 650				City 99501-3576				State		Zip 99501-3576	
Additional Intended User(s) None disclosed.												
Intended Use To establish the purchase price for the subject property.												
SUBJECT	Property Address 31001 Trail River Road			City Crown Point			State AK		Zip 99631			
	Owner of Public Record						County Kenai Pen. Borough					
	Legal Description Lot 1 Tract D, Crown Point, US Survey 2520											
	Assessor's Parcel # 125-140-14				Tax Year 2012				R.E. Taxes \$ Exempt			
	Neighborhood Name Moose Pass/Crown Point				Map Reference Crown Point				Census Tract 0098.63			
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)												
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.												
Prior Sale/Transfer: Date No activity. Price N/A Source(s) State Recorded documents and MLS.												
Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) No activity within the three and one year parameters respectively other than what is reflected on the market grid.												
SALES HISTORY	Offerings, options and contracts as of the effective date of the appraisal											
NEIGHBORHOOD	Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
	Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural		Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		PRICE		AGE		One-Unit		29% %	
	Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		\$(000)		(yrs)		2-4 Unit		0% %	
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths		50		Low 0		Multi-Family		0% %	
	Neighborhood Boundaries North; South; East and West= Chugach Mountains.				450 High		70		Commercial		1% %	
					140-220 Pred.		30-60		Other Vacant		70% %	
	Neighborhood Description See Attached Addendum.											
	Market Conditions (including support for the above conclusions) See Attached Addendum.											
SITE	Dimensions Irregular, see attached plat			Area 1.00 Acres			Shape Irregular			View Average		
	Specific Zoning Classification Unzoned			Zoning Description Unzoned (No zoning in this area)								
	Zoning Compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input checked="" type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)											
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. N/A											
	Utilities Public Other (describe)			Public Other (describe)			Off-site Improvements—Type			Public Private		
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>			Water <input type="checkbox"/> <input checked="" type="checkbox"/> On-site well			Street Assume asphalt			<input checked="" type="checkbox"/> <input type="checkbox"/>		
	Gas <input type="checkbox"/> <input checked="" type="checkbox"/> Fuel Oil			Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> On-site septic			Alley None			<input type="checkbox"/> <input type="checkbox"/>		
	Site Comments Site is a typical rural parcel that is assumed to have an on-site well and septic system that are approved and operable. No as-built survey was provided for review, therefore it is assumed that there are no encroachments or adverse conditions. Site is assumed to have average and typical landscaping and a gravel driveway. There is an overhead fuel oil tank that supplies the fuel for the subject's heating system & also what appears to be an abandoned underground fuel tank both located to the east of the home. It is an extraordinary assumption that there is no hazardous materials or contamination evident or associated with these tanks.											
	IMPROVEMENTS	GENERAL DESCRIPTION			FOUNDATION			EXTERIOR DESCRIPTION			INTERIOR	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>			<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space			Foundation Walls TreatedWood=AsmG			Floors Vinyl&Plywd=Avg.			
# of Stories 1			<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement			Exterior Walls T-1-11=Average			Walls Drywall=Average			
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit			Basement Area 0 sq. ft.			Roof Surface Metal=AssumeGood			Trim/Finish Wood=Average			
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.			Basement Finish N/A %			Gutters & Downspouts None			Bath Floor Vinyl=Average			
Design (Style) Ranch			<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump			Window Type Wood/Csmt=Average			Bath Wainscot Fiberglass=Average			
Year Built 1984						Storm Sash/Insulated None/None			Car Storage <input type="checkbox"/> None			
Effective Age (Yrs) 25						Screens None			<input checked="" type="checkbox"/> Driveway # of Cars 2			
Attic <input type="checkbox"/> None			Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant			Amenities <input type="checkbox"/> WoodStove(s) #			Driveway Surface Gravel			
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs			<input type="checkbox"/> Other <input type="checkbox"/> Fuel Oil			Fireplace(s) #			Fence # of Cars			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle			Cooling <input type="checkbox"/> Central Air Conditioning			Patio/Deck <input checked="" type="checkbox"/> Porch 2-A/Ents			Carport # of Cars			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated			<input type="checkbox"/> Individual <input type="checkbox"/> Other			Pool <input type="checkbox"/> Other			Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in			
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) Vent/fan												
Finished area above grade contains: 5 Rooms 3 Bedrooms 1 Bath(s) 1,200 Square Feet of Gross Living Area Above Grade												
Additional Features Two arctic entry porches and Storage shed.												
Comments on the Improvements See Attached Addendum.												

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. **The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).**

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

There is an overhead fuel oil tank that supplies the fuel for the subject's heating system & also what appears to be an abandoned underground fuel tank both located to the east of the home. It is an extraordinary assumption that there is no hazardous materials or contamination evident or associated with these tanks. The home was winterized at the time of inspection and the heating system was not turned on therefore it is an extraordinary assumption that these systems are safe and to operable standards with no inadequacies.

Summary
Residential Appraisal Report

ASP-10-13-040
File No. TT13040

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's 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.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

Definition of Value: Market Value Other Value: _____

Source of Definition: _____

The most probable price, as of a specified date, in cash, or in terms equivalent to cash, or in other precisely revealed terms for which the specified property rights should sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently, knowledgeably, and for self-interest, and assuming that neither is under undue duress.¹

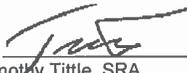
ADDRESS OF THE PROPERTY APPRAISED:

31001 Trail River Road
Crown Point, AK 99631

EFFECTIVE DATE OF THE APPRAISAL: 01/22/2013

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 148,000

APPRAISER

Signature: 

Name: Timothy Tittle, SRA

State Certification # AK14

or License # _____

or Other (describe): _____ State #: _____

State: AK

Expiration Date of Certification or License: 06/30/2013

Date of Signature and Report: 02/11/2013

Date of Property Viewing: _____

Degree of property viewing:

Interior and Exterior Exterior Only Did not personally view

SUPERVISORY APPRAISER

Signature: _____

Name: _____

State Certification # _____

or License # _____

State: _____

Expiration Date of Certification or License: _____

Date of Signature: _____

Date of Property Viewing: _____

Degree of property viewing:

Interior and Exterior Exterior Only Did not personally view

ADDENDUM

Client: State of Alaska, Department of Natural Resources	File No.: TT13040
Property Address: 31001 Trail River Road	Case No.: ASP-10-13-040
City: Crown Point	State: AK Zip: 99631

Neighborhood Description

Subject neighborhood is located from 20 to 36 miles north of the downtown Seward community in two roadside communities known as Moose Pass and Crown Point. These communities are dissected by the Seward Highway and partially by the Alaska Railroad and are surrounded by the Chugach Mountains. They were primarily built up in the 1950's, but considerable newer construction is evident as well as some older homes. Homes are built with average minus to average plus materials, but most are average. Most lots range in size from 1/3 to 2/3 acres in the central Moose Pass area to 1/2 to several acres in out-lying areas. No public utilities are to the area and improved sites have on-site wells and septic systems. Some homes are worth more than the predominant neighborhood value range, however this has no adverse affect on their individual property values.

Neighborhood Market Conditions

At the present time most residential properties in the Moose Pass/Crown Point area sell in the 90 to 180 day time frame and values appear to be generally stable. The demand for housing is healthy and there is not an oversupply. The local economy is based primarily on tourism, road side businesses, and the National Park Service. There are many forms of financing available at this time at various, but historically low interest rates.

Condition and Description of Improvements

The improvements are built with average quality overall materials and are presently or will be in average overall condition. Some cosmetic damages are noted as well as what could be considered minor electrical inadequacies however these are considered and adjusted for in the overall condition rating. The home was winterized at the time of inspection and the heating system was not turned on therefore it is an extraordinary assumption that these systems are safe and to operable standards with no inadequacies. No obvious significant damages were noted in the improvements and it is assumed that there are no hidden inadequacies or hazardous materials evident. **No home inspector or engineers report was provided for review and none is known to exist however it is always suggested to the client and borrower that one of these reports be obtained as the appraiser is not qualified in either field.** The effective age of the improvements is considered to be shorter than actual age due to timely maintenance. No measurable functional loss is noted in either the design or materials. No external loss is noted. **The remaining economic life of the improvements is estimated to be 45 years.**

Conditions of Appraisal

Assume the heating, electrical, plumbing, foundation and roof systems are safe and to operable standards and no hazardous materials will be utilized in the construction of these improvements. No consideration given to Non-Realty items. This appraisal conforms to FIRREA and USPAP requirements. If hidden inadequacies or hazardous materials are found to be evident the appraiser reserves the right to adjust this appraisal accordingly. **The exposure time reflected in this appraisal is under between 90 and 180 days. 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 the acceptance of this assignment.**

Extra Comments

Comments on the Sales Comparison Approach

The current Moose Pass/Crown Point area was extensively searched for recent and similar sales and none were found that have occurred in the past two years that were arms length transactions. As a result of this absence of current market sales close to the subject this market approach includes three of the most recent and similar closed sales from the competing community of Seward to the south. Some of these sales are older transactions, they required large adjustments and all are in superior condition, but this is unavoidable and very typical due to very limited market data in smaller Alaska communities. Site and view adjustments are based not only on size and view, but also consider access, topography, landscaping, roads, utilities, on-site water systems and surrounding development. Square footage adjustments are based on \$35 per foot and all other adjustments are based on the estimated market response for each item. No adjustments are felt to be warranted for less than a 50 square foot living area differential. The condition adjustment is primarily to compensate for the subject's minor cosmetic damages, minor electrical inadequacies and the absence of formal floor coverings in some rooms. Age adjustments are based on \$1,000 per year and bathrooms are based on \$6,000 for full and \$3,000 for half bathrooms. Bedrooms are adjusted at \$5,000 each. All other adjustments are based on the estimated market response for each item, but are subjective in some cases due to very minimal base data from which to derive accurate adjustments.

Sale 1 is a smaller home located on a site of equal overall value. It is newer, in better condition and has more extras, but has only two bedrooms and an inferior heating system.

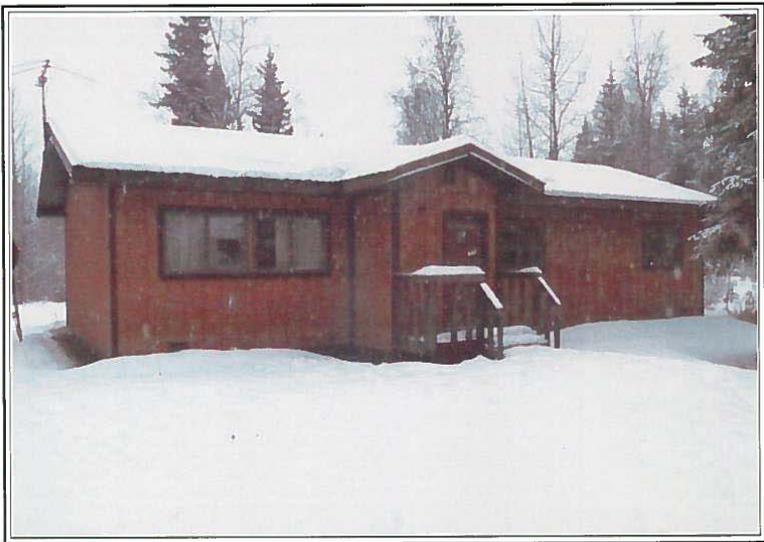
Sale 2 is a larger home located on a smaller, but higher priced site closer to services and with public water and sewer. It is older, but is in better condition, has an extra bathroom, superior car storage and more extras. This home was sold slightly below market to the tenant as no realtor was involved with the transaction.

Sale 3 is a generally similar sized home located on a slightly higher priced site closer to services. It has better quality exterior materials, is newer, is in better condition, has an extra 1/2 bathroom, a superior heating system and more extras, but has only two bedrooms.

The most reliance is placed on Sales 1 and 3 due to their more market tested exposure with some consideration given to Sale 2 due to its recent sale date. The final market value conclusion is further supported with older or less comparable sales. It would have been more desirable to have included sales that were closer, more recent and required fewer adjustments, however they simply do not exist at this time. The only alternative to the use of these comparables would be to include even less comparable or older property sales and their use would be suspect as market indicators and perhaps construed as misleading.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: State of Alaska, Department of Natural Resources	File No.: TT13040
Property Address: 31001 Trail River Road	Case No.: ASP-10-13-040
City: Crown Point	State: AK Zip: 99631



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: January 22, 2013
Appraised Value: \$ 148,000



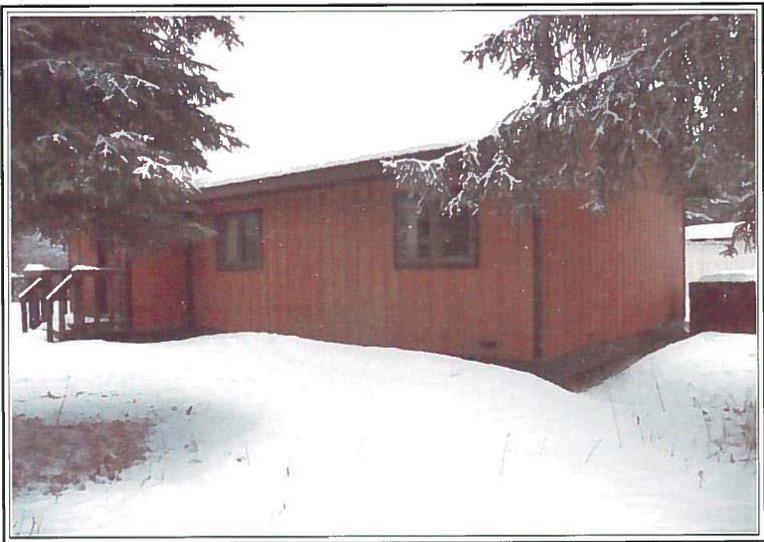
**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

ADDITIONAL SUBJECT PHOTOGRAPHS

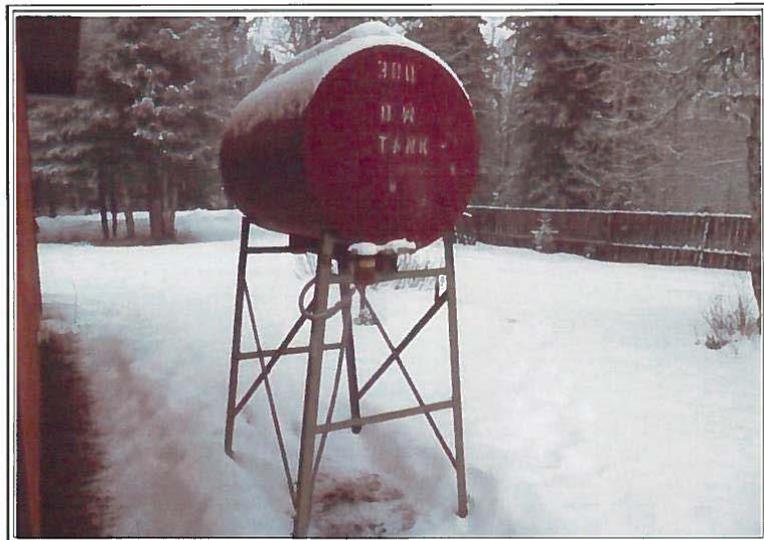
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Front and side view



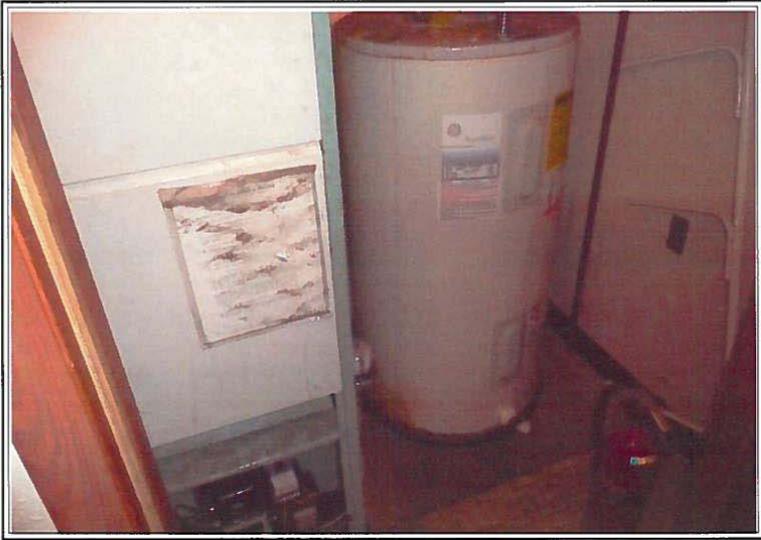
Rear and side view



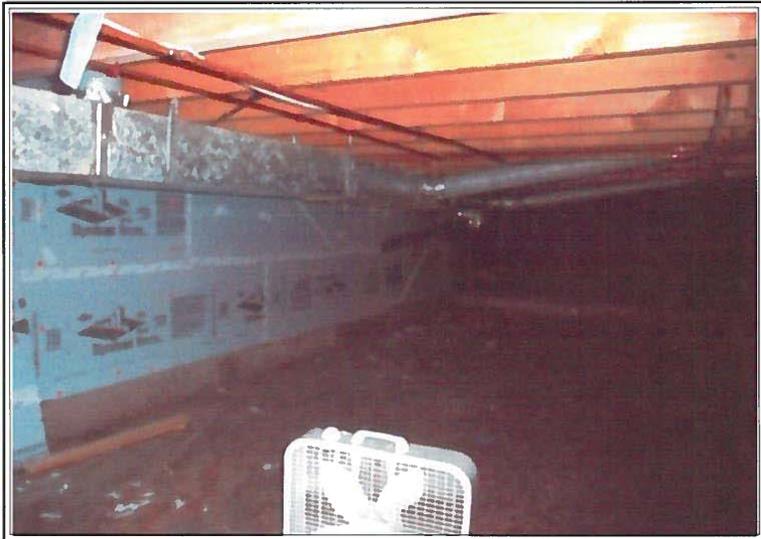
Overhead fuel oil storage tank

ADDITIONAL SUBJECT PHOTOGRAPHS

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Mechanical system



Crawl space



Crawl space

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Attic



Laundry area



Full bathroom

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Typical bedroom



Typical bedroom



Typical bedroom

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Kitchen



Dining area



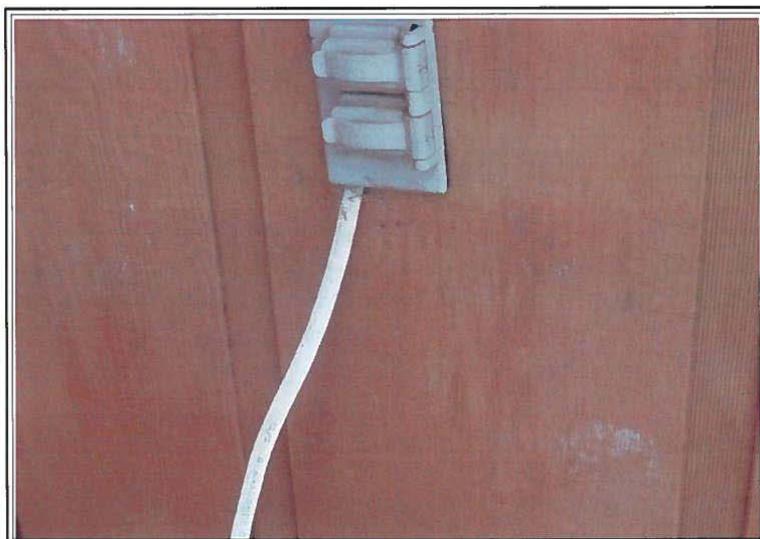
Living room

ADDITIONAL SUBJECT PHOTOGRAPHS

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Bathroom sink damage



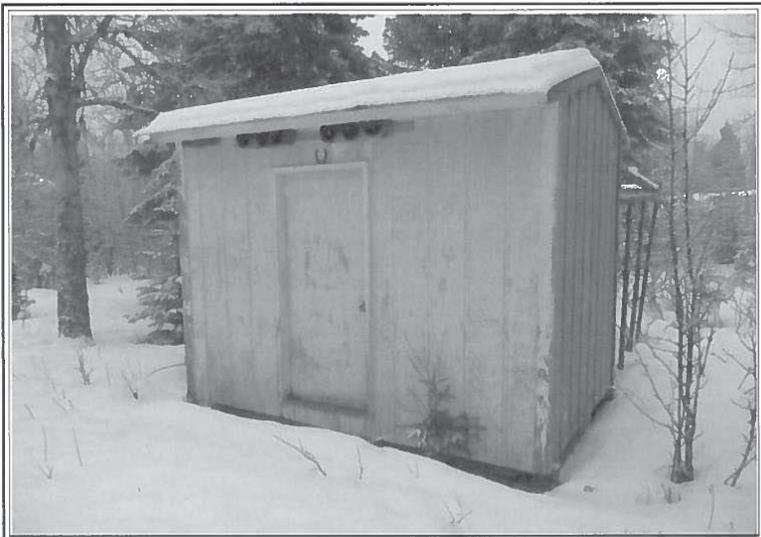
Non-code electrical connection



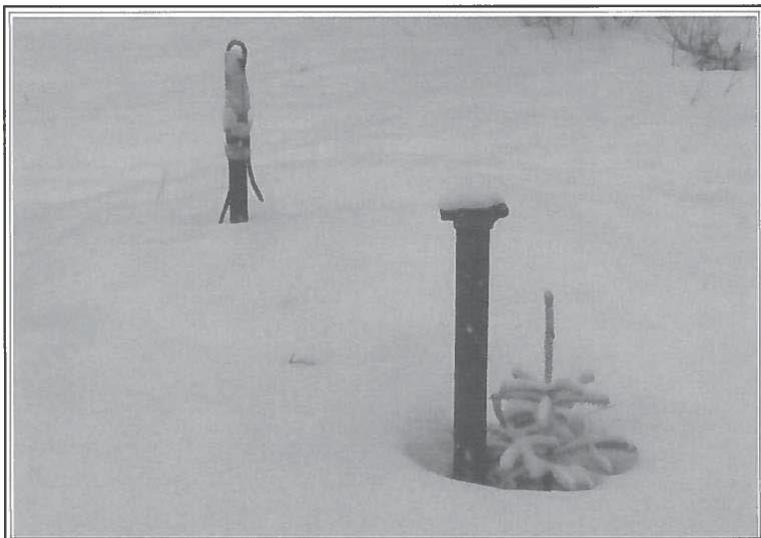
Damaged storm window

ADDITIONAL SUBJECT PHOTOGRAPHS

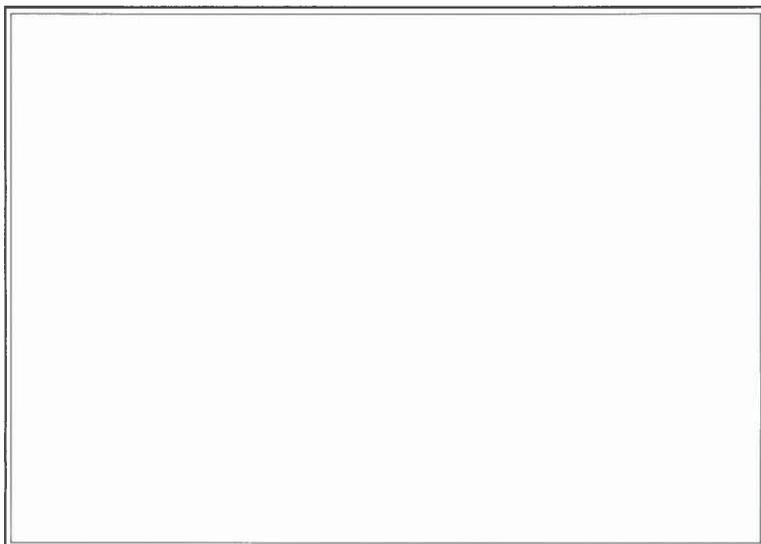
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Storage shed

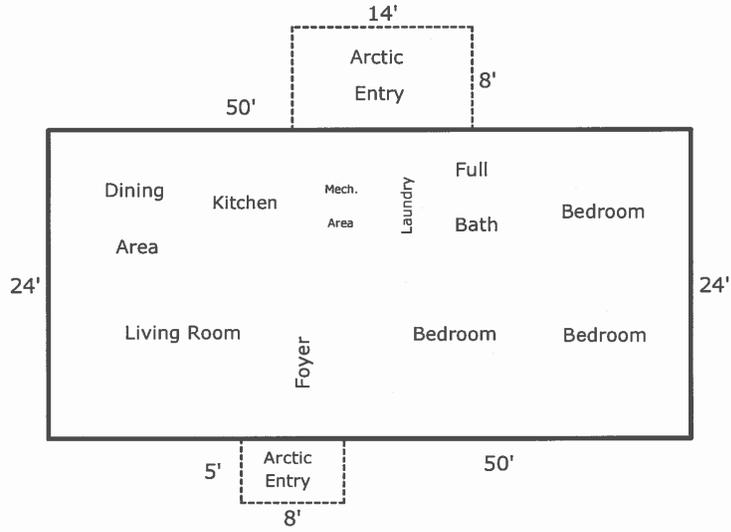


Assumed underground fuel tank



FLOORPLAN SKETCH

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FLOOR PLAN
(5/3/1)

Sketch by Apex Medina™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1200.0	1200.0
P/P	Arctic Entry	40.0	
	Arctic Entry	112.0	152.0
Net LIVABLE Area		(rounded)	1200

LIVING AREA BREAKDOWN		
Breakdown	Subtotals	
First Floor	1200.0	
50.0 x 24.0		
1 Item	(rounded)	1200

DIMENSION LIST ADDENDUM

Client: State of Alaska, Department of Natural Resources	File No.: TT13040
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GROSS BUILDING AREA (GBA)		1,200	
GROSS LIVING AREA (GLA)		1,200	
Area(s)	Area	% of GLA	% of GBA
Living	1,200		100.00
Level 1	1,200	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other	152	12.67	12.67
<input type="checkbox"/> GBA Basement		0	
<input type="checkbox"/> Garage		0	

Area Measurements			Area Type					
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
24.00 x 50.00 x 1.00 =		1,200.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>				
_____ x _____ x _____ = _____			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ x _____ x _____ = _____			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ x _____ x _____ = _____			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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_____ x _____ x _____ = _____			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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AERIAL MAP

Client: State of Alaska, Department of Natural Resources

File No.: TT13040

Property Address: 31001 Trail River Road

Case No.: ASP-10-13-040

City: Crown Point

State: AK

Zip: 99631

