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East Lansing, MI 48820
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IACP Certified Appraisal

Effective Date: June 18, 2021
Appraised Cash Value: **\$13,332**
Vehicle Year & Make: 1991 Saab
Vehicle Model: 900 convertible
VIN#: YS3AL76L5M7013628
Mileage: 124,859
Engine: 2.0L turbo
Transmission: 3 speed automatic
Client's Name: Ralph Hansen
Phone: 517-896-9508
Certified Inspector/Appraiser: Todd Swales
IACP Certification #: 997911151



Statement of Purpose

This report is to document the in person inspection of the **1991 Saab 900** listed above.

This report is to determine the fair market cash value of the **1991 Saab 900** listed above.

Use of Accepted Appraisal Methodology

There are several factors which affect the amount of fair market value, including but not limited to; the year, make and model, mileage, options, and the overall condition of the vehicle.

The first part of our methodology is to review several nationally recognized valuation guides, and/or dealer or private sale information to identify comparable or similar vehicles within the principally garaged location. If comparable or similar vehicles are not available within the principally garaged location, we then search for comparable or similar vehicles measuring radially outward from the principally garaged location until the minimum industry accepted standard of two (2) or more comparable or similar vehicles have been identified within a location not to exceed the continental United States.

The second part is an adjustment process made to normalize the differences between the subject vehicle and the comparable vehicles to determine an opinion of value.

It is our objective to render a non-biased opinion pertaining to the fair market value of the vehicle in scope. We take a commonsense approach by analyzing inputs such as accessible data, local buying trends and economics and feel our method to be a fair, objective and non-biased means of calculating this opinion of value.

CERTIFICATION OF CREDIBILITY

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

- 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 is 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.
- 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*.
- I have personally inspected the vehicle that is the subject of this report.
- The appraiser herein, by reason of this appraisal is not required to give testimony or attend court or any governmental hearing with reference to the property in question without prior agreement as to fee for additional services desired.

- I avers that I have not been paid by anyone other than above mentioned client, nor have I paid any fees to any party to develop this appraisal (non-clients), other than verified sold data when or where necessary.
- Any purchased data and any and all valuations are not pre-determined, influenced or directed by any inside or outside parties that may or may not have a vested interest in the final valuation.
- I agree not to share any information about the client or the contents of this appraisal with anyone without permission from the client.
- Due to weather, liability and/or a non-operating condition the vehicle was not driven for a road inspection. As such, any discoveries during a road inspection are outside of the scope of this inspection and appraisal.
- The appraisal valuation is the sole work of GT Auto Appraisers.

GT Auto Appraisers valuations are based on estimate and vehicle information believed to be authentic, reliable and accurate. GT Auto Appraisers has used reasonable care in producing the valuations offered, however, GT Auto Appraisers makes no guarantees, expressed or implied, as to the final resolution of your claim and shall not be liable for any differences or damages of any type or description incurred by the use of any and all information.

This report was prepared by Todd Swales
IACP Certification #: 997911151

Inspection Notes

This vehicle was inspected in an outdoor and well lit location while on a hard surface.

Overview

This vehicle is a turbo powered convertible with most likely the original engine and transmission. Overall condition is good to very good for the vintage.

The engine is a 2.0L turbo charged 4 cylinder mated to a 3 speed automatic transmission.

The vehicle underwent a recent repaint, has spent most of its driving miles domiciled in Florida and is rust free.

The exterior has been repainted in a nearly factory color and the paint appears as better than factory quality with better than factory equivalent orange peeling. Limited paint scratches and chips were present and no noticeable body filler or major accident repair was noted.

The lower satin black areas did show some light fading consistent with Florida sun impact and one molding showed some damage.

The interior is in good to very good condition with some limited to no sun damage, fading or blemishes noted. The seating areas have been re-stitched in areas and a wear pad has been installed on the driver front seat bolster. The dashboard showed limited damage from sun or fading, cracks, scratches or scuffs. The carpet is in very good condition.

The factory stereo has been replaced and the factory equalizer has been removed and a wooden cover has been installed.

The underneath area is in very good condition with limited surface rust and a no observed rust through spots, damage or damage repairs noted.

Engine and Under Hood:

The engine was started as cold and idled to full warm up and pushed to a high rev. There were no ticks, clatters or knocks detected.

The internal engine oil was clean and displayed no indications of internal damage.

The belts and hoses appear in good condition. The engine compartment wiring was visually in good condition.

Internal analysis of the engine, engine components and wiring is not within the scope of this inspection.

The firewall and inner fender panels appear factory painted and in rust free condition. Visible wiring appeared in very good condition with no observed slices, patches or repairs.

The underside of the hood appeared factory quality with no rust noted at the lip edges or rest of the panel.

The under-hood area is in very good condition for a vehicle of this vintage.

Drivetrain:

Internal review of the transmission, differential and brakes is not within the scope of this inspection.

No significant leaks were noted at the engine, differential or transmission.

The vehicle shifted correctly into all forward and reverse gears and moved the car appropriately while braked.

The drivetrain appears in very good condition for a vehicle of this vintage.

Interior:

The seating areas have been re-stitched and appear in good condition. A pad has been installed on the driver side bolster due to wear from entry/exit. The dashboard showed limited to no fading and wear from age or sun damage.

The factory stereo has been replaced and the factory equalizer has been removed and a wooden cover has been installed.

The carpeting displayed limited fading and wear.

The dash wiring that was visible seemed in good condition, however complete evaluation of the dash wiring is not possible without complete removal of the dashboard and is not in scope of this inspection.

Overall the interior is in good to very good condition.

Exterior:

The vehicle has been re-painted in a closely matched color and the shine and orange peel is better than factory consistent with limited scratches, chips and touch up repairs.

Door gaps are consistent on the passenger side and driver side.

No body filler was detected.

The hood gaps are consistent. No major accident damage and limited to no road stone chipping was noticed. The trunk gaps are also consistent.

Overall the exterior of the vehicle appears solid, free of major accident repair with no noted body filler and is in very good condition for a vehicle of this vintage.

Rubber and Seals:

The rubber seals displayed limited fading, dryness, tears or rips.

The rubber and seals are in good condition for a vehicle of this vintage.

Trunk/Hatch/Tailgate/Bed:

The trunk area showed limited to no signs of ageing or wear.

The metal areas appear factory painted and limited to no surface rust or rust through was noted.

The underside of the trunk lid appeared factory painted in very good condition with no rust noticed at the lip edges or the rest of the panel.

Overall the trunk area is in very good condition for a vehicle of this vintage.

Chrome/Trim/External Extras:

The bumpers displayed limited fading, wear, scratches, scuffs and blemishes.

The lower satin trim areas show some fading consistent with Florida sun.

The bumpers and trim appear in good condition for a vehicle of this vintage.

Undercarriage:

The undercarriage appears unrestored with no rust through, limited surface rust and no evidence of major collision or repair noted.

The undercarriage is in very good to excellent condition for a vehicle of this vintage.

Glass:

All of the glass appears in good condition with limited wear, scratches or scuffs.

The windshield, door and back plastic are in very good condition for a vehicle of this vintage.

Tires/Rims:

The tires are in good condition and appear to have at least 75% tread or more.

The rims appear in good condition with limited oxidation, curb rash, scuffing or scratches noted.

VALUATION

0 comparable representative vehicles were found in area code: 48823

A total of (3) comparable vehicles were located within a **1,000 + mile radius** of stated principal garage.

\$13,332
(Appraised Cash Value)

Comparative Analysis

								
Year	1994	Comp1	1991	Comp2	1988	Comp3	1991	Subject
Make	Saab		Saab		Saab		Saab	
Model	900 conv		900 conv		900 conv		900 conv	
VIN	YS3AL75TXR7008286		YS3AL75L3M7004315		YS3AT75L5J7035898		YS3AL76L5M7013628	
Mileage	156,148		67,166		103,435		124,859	
Engine	2.0L turbo		2.0L turbo		2.0L turbo		2.0L turbo	
Trans	5sp man		5 sp man		5 sp man		3 sp auto	
Sold date	May-20		Apr-21		Nov-20			
Sold price	\$16,000		\$13,200		\$11,000			
Fees	0% Est		0.0% Est		0% Est			
Sale adjustment	\$16,000		\$13,200		\$11,000			
Adjustments								
No cruise control	\$800							
5 sp man	(\$400)		(\$330)		(\$275)			
Adjusted price	\$16,400		\$12,870		\$10,725		\$13,332 Appraised Value	

Bureau of Certified Auto Appraisers



Certifies that Auto Appraiser

Todd Swales

*has complied with the requirements of USPAP
Standard for BCAA Certification of Auto Appraisers*



997911151

CERTIFICATE NUMBER

03/08/2018

EFFECTIVE DATE

03/08/2022

EXPIRATION DATE

Roy Bent
PRESIDENT, BCAA