APPRAISAL REVIEW SCORECARD

ID#: GTM2825_C

10031 Warwick St

Detroit, MI 48228

Appraised Value

$112,000



1.0 Ba | 1,108 sqft | C4

Case #.....638375
Assignment Type.....Not Available
Client.....Michigan First Credit Union
Borrower.....Mark Thornton
Legal Owner.....Thornton Mark
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....NA
PUD | HOA Fees.....No | $0/yr
Form.....2055-2

Appraisal is Made.....As is
Appraised Value.....$112,000

Appraiser.....Matthew Shaouni
License Expiration.....1203074225
Signed Date.....06/25/2025
Site Size.....3,486 sf
Site Value.....N/A

Multiple Parcels.....No
Parcel #.....22086534.
Flood Hazard Area.....Not Available
Zoning.....Legal
Highest and Best Use.....Yes
Design | # of Stories..... | 2 Story
Year Built.....Not Available |

Legal Desc.....W WARWICK 375 AND E 9 FT OF VAC ALLEY ADJ PALMER GROVE PARK SUB NO 1 L55 P89 PLATS,

Listing Desc.....
Contract Price.....
Concessions.....NO

Additional Details

Tech Review Complete.....No

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Alternative Sales & Listings

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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS

#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	10031 Warwick St Detroit MI, 48228	–	–	06/20/2025	3,486 sf	1,108	–	1.0	81	2gd2dw
1	9257 STAHELIN Ave Detroit, MI 48228	0.47	$110,000	s04/25;c03/25	6969 sf	1,169	3	1.0	73	2gd2dw
2	9982 Minock St Detroit, MI 48228	0.22	$120,000	s03/25;c02/25	5227 sf	1,289	3	1.1	77	2gd2dw
3	11378 Westwood St Detroit, MI 48228	0.19	$131,000	s01/25;c10/24	5881 sf	1,101	3	1.0	75	1gd1dw
1	9934 WARWICK ST DETROIT MI, 48228-1325	0.09	–	–	–	1,018	–	1.0	–	–
2	9647 STAHELIN AVE DETROIT MI, 48228-1434	0.19	–	–	–	1,014	–	1.0	–	–
3	9912 EVERGREEN AVE DETROIT MI, 48228-1306	0.42	–	–	–	950	–	1.0	–	–
4	19611 W CHICAGO ST DETROIT MI, 48228-1771	0.44	–	07/11/2025	–	909	3	1.0	76	–

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Review Results

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The Appraisal Review Scorecard includes thousands of rules and quality factors to evaluate the appraisal report. The result is an in-depth appraisal review providing comprehensive due diligence in understandable and actionable terms.

TYPES CF-Confirmation | CM-Completeness | CN-Concern | CR-Correctness | CS-Consistency | CX-Cross Check

IMPORTANCE Ranking 1 lowest to 5 highest

ERRORS FINDINGS: 8

3 CM
Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # of Comparable Sales (Settled) Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Absorption Rate Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Absorption Rate (Total Sales/Months) Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sales Days On Market Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sales Days on Market Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Sale Price as % of List Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Sale Price as % of List Price Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Seller - (Developer, Builder, etc.) Paid Financial Assistance Prevalent: Yes
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller-(developer, builder, etc.) paid financial assistance - boxes are blank.

3 CM
Market Analysis | Market Analysis: Seller - (Developer, Builder, etc.) Paid Financial Assistance Prevalent Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller (Developer Builder etc.) Paid Financial Assistance Overall Trend - boxes are blank.

3 CM
Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes
1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Are Foreclosure Sales (REO Sales) a Factor in the Market' - is blank.

WARNING FINDINGS: 9

3 CS
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 7-12 Months - is 127500 and is not within the range of Comparable Sales within the Past 12 Months (149,000 - 100,500) reported on the primary form. Please reconcile.

3 CS
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 4-6 Months - is 120000 and is not within the range of Comparable Sales within the Past 12 Months (149,000 - 100,500) reported on the primary form. Please reconcile.

3 CS
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Current-3 Months - is 110000 and is not within the range of Comparable Sales within the Past 12 Months (149,000 - 100,500) reported on the primary form. Please reconcile.

3 CS
Market Analysis | Market Analysis: Median Comparable List Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is 122500 and is not within the range of Comparable Properties Currently Offered for Sale (149,900 - 102,900) reported on the primary form. Please

3 CM
Market Analysis | Market Analysis: Median Comparable List Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Listings Days On Market Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Overall trend - is blank.

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Review Checklist

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1004MC — FINDINGS: 7

3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank?	
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Is information supportive of the Neighborhood section?	
3 CM	Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing CHK - 1004MC_2009 - 1004MC Median Sale & List Price, DOM, Sale/List% - Are Overall Trend boxes completed?	
3 CM	Market Analysis | Market Analysis: Seller Concessions Comments CHK - 1004MC_2009 - 1004MC - Is an explanation of Seller Concessions trends from the previous 12 months provided?	✔ Approved
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes CHK - 1004MC_2009 - 1004MC - Is either Yes or No selected in response to 'Are Foreclosures Sales a Factor in the Market'?	
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) Comments CHK - 1004MC_2009 - 1004MC - If Foreclosures Sales are a factor in the market, is a comment including the number of sales provided?	N/A

Other — FINDINGS: 1

3 CM	Condo/Co-op Project | Project Type CHK - 1004MC_2009 - 1004MC - If the Subject Property is a Condo or COOP, is the Condo / CO-OP Projects section of the 1004MC form completed?	N/A

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