APPRAISAL REVIEW SCORECARD

ID#: ACITEST0507.1050

11971 Sierra Way

Kernville, CA 93238-9725

Appraised Value

$220,000



3 Bd | 2.0 Ba | 1871 sqft | Q2 | C2

Case #.....0322024
Assignment Type.....Refinance
Client.....Purified Water Bank
Borrower.....Kleenex Maker
Legal Owner.....Frohlich Martin L / Frohlich Angela
Seller is Owner.....NA
Occupancy.....Vacant
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$220,000

Appraiser.....Anna Prentice
License Expiration.....LL12345 expires 06/02/2024
Signed Date.....January 30, 2024
Site Size.....8879 sf
Site Value.....$75,000

Multiple Parcels.....No
Parcel #.....082-232-47-00-6
Flood Hazard Area.....No | C
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch | 1 Story
Year Built.....Existing | 1955

Legal Desc.....Woodcreek 2Nd Inst Blk H Lot 15 Int201400275760 Dd10132014

Listing Desc.....According to MLS records and an owner interview there have been no offerings of the subject within the prior 12 months.

Contract Price.....
Sales contract information is not applicable, as the assignment type is refinance.
Concessions.....Yes | $0
$0;;

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2099 Rules / 89 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 39 Findings	CPL - 35 Findings	CRX - 15 Findings	REQ - PASS	RSK - PASS

Review Checklist: 101 Items

- ✓ Order (1)
- ✗ Subject (14)
- N/A Neighborhood (8)
- ✓ Site (9)
- N/A Improvements (6)
- ✗ Sales Comp (21)
- ✓ Cost Approach (2)
- ✓ Reconciliation (4)
- ✗ License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- N/A Other (2)

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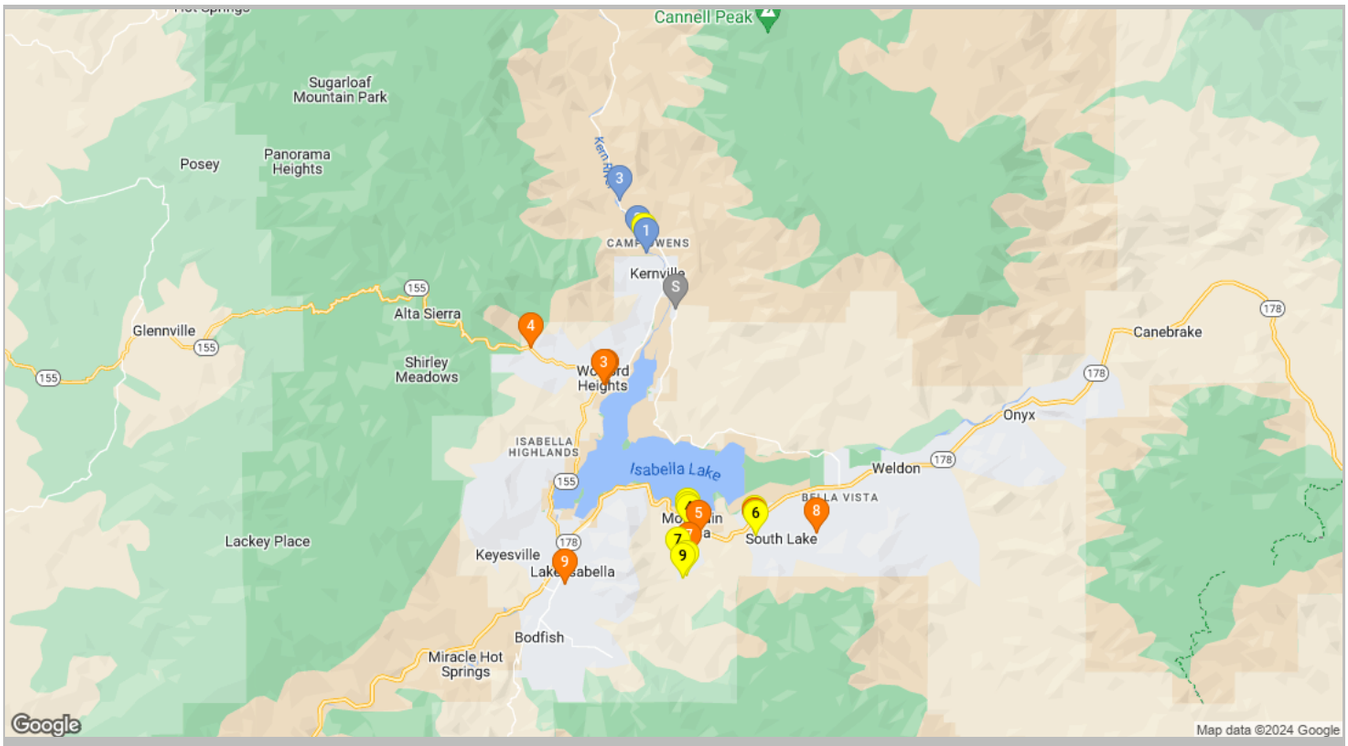
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Alternative Sales & Listings

11971 Sierra Way
Kernville, CA 93238-9725

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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	11971 Sierra Way Kernville CA, 93238-9725	–	–	01/28/2024	8879 sf	1,871	3	2.0	69	1ga2dw
1	530 Burlando Rd Kernville, CA 93238	1.98	$395,000	c01/24	10400 sf	1,655	3	2.0	36	2 Car Att. Gar.
2	1043 Burlando Rd Kernville, CA 93238	2.44	$340,000	c01/24	10500 sf	1,528	3	2.0	35	2 Car Att. Gar.
3	11 Cowbelle Blvd Kernville, CA 93238-9719	3.85	$308,000	c01/24	10000 sf	1,776	3	2.0	32	2 Car Att. Gar.
1	725 BURLANDO RD KERNVILLE CA, 93238	2.17	–	–	–	1,338	–	1.0	–	–
1	132 LAKESHORE DR WOFFORD HEIGHTS CA, 93285-9523	3.24	$229,500	12/21/2023	–	1,422	3	2.0	38	–
2	120 LAKESHORE DR WOFFORD HEIGHTS CA, 93285-9523	3.26	$312,500	03/21/2024	–	1,409	3	2.0	28	–
3	108 LAKESHORE DR WOFFORD HEIGHTS CA, 93285-9523	3.29	$270,000	11/15/2023	–	1,461	2	2.0	20	–
4	2643 EVANS RD WOFFORD HEIGHTS CA, 93285-9644	4.74	$250,000	03/29/2024	–	1,661	3	2.0	45	–
2	4616 OAK LN LAKE ISABELLA CA, 93240-9509	6.8	–	–	–	1,450	–	2.0	–	–
3	4500 JUNIPER LN LAKE ISABELLA CA, 93240-9696	6.91	–	–	–	1,932	–	2.0	–	–
4	6321 PARK AVE LAKE ISABELLA CA, 93240-9506	6.98	–	–	–	1,404	–	2.0	–	–
5	4500 POPLAR ST LAKE ISABELLA CA, 93240-9722	7.2	$440,000	02/29/2024	–	1,422	3	2.0	13	–
5	4400 FIDDLENECK ST LAKE ISABELLA CA, 93240-9759	7.46	–	–	–	1,780	–	2.0	–	–
6	8421 FOXTAIL PINE DR LAKE ISABELLA CA, 93240-8805	7.51	$285,000	04/04/2024	–	1,754	3	2.0	18	–
6	4221 MANZANITA ST LAKE ISABELLA CA, 93240-8717	7.61	–	–	–	1,580	–	2.0	–	–

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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
7	3505 MCCRAY RD LAKE ISABELLA CA, 93240	7.88	None	01/03/2024	–	1,635	3	2.0	36	–
7	6101 JUNIPER RD LAKE ISABELLA CA, 93240-9749	8.03	–	–	–	1,713	–	2.0	–	–
8	4359 LONG CANYON RD WELDON CA, 93283	8.37	$400,000	12/19/2023	–	1,751	3	2.0	31	–
8	2920 LYNX DR LAKE ISABELLA CA, 93240-9547	8.43	–	–	–	1,366	–	2.0	–	–
9	6124 DEER DR LAKE ISABELLA CA, 93240-9567	8.53	–	–	–	1,641	–	2.0	–	–
9	2705 SCOVERN ST LAKE ISABELLA CA, 93240-9043	9.4	$215,000	01/03/2024	–	1,514	2	2.0	37	–

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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: 4

3 CN
Neighborhood | Neighborhood Description
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain "As one might expect, this is an extremely popular neighborhood among families with school-age children.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

3 CN
Neighborhood | Neighborhood Market Conditions
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain "See Attached Addendum A broad variety of mortgage financing is available at rates purchasers consider attractive.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CN
Improvements | Condition of the Property
1004_05UAD - REPORT - Fair Lending - Comments in the Condition of the Property contain "Overall condition is acceptable and consistent with that typically found in a well-maintained, five-year-old dwelling.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CR
Signatures | Appraiser: Date Report Signed
1004_05UAD - APPRAISER - Date Report Signed - does not contain a date in the format of mm/dd/yyyy.

CLIENT SPECIFIC FINDINGS: 3

3 CR
Sales Comparison Analysis | Date of Sale/Time
GSE - (UCDP Fatal) SALES COMPARISON APPROACH - Date of Sale - Fewer than 3 settled sales were provided. (ref. FNM0085, FRE4338)

3 CS
Signatures | Appraiser: State
GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)

3 CS
Signatures | Supervisory Appraiser: State
GSE - (UCDP Fatal) SUPERVISORY APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0094)

WARNING FINDINGS: 48

3 CS
Subject | Borrower
1004_05UAD - SUBJECT - Borrower Name - is not the same as Owner of Public Record and Assignment Type is Refinance. Verify the loan purpose and the owner of public record.

3 CX
Subject | Legal Description
CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Woodcreek 2Nd Inst Blk H Lot 15 Int201400275760 Dd10132014), differs from PUBLIC RECORDS (PARCEL MAP 2422 , LOT 2).

3 CR
Contract | Contract Price
1004_05UAD - CONTRACT - Contract Price - exceeds 25% of Estimated Market Value.

1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.

3 CS
Sales Comparison Analysis | Comparable Sales Price Range: Low
1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: Low Price - is less than the Neighborhood Low Price. Please reconcile.

3 CS
Sales Comparison Analysis | Comparable Sales Price Range: High
1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is greater than the Neighborhood High Price. Please

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3 CR
Sales Comparison Analysis | Site
1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (8879 sf) differs from PUBLIC RECORDS (24745 sf).

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (69; Year Built: 1955) differs from PUBLIC RECORDS (75; Year Built: 1949).

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARISON APPROACH - Subject Condition - C2 rating is indicated, but property actual age or effective age is greater than 25 years and property is sold as-is with no improvements in the last 15 years. (ref. FNM0485)

3 CR
Sales Comparison Analysis | Gross Living Area Sq.Ft.
1004_05UAD - SALES COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1871) differs from PUBLIC RECORDS (1671).

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Sales Price
1004_05UAD - SALES COMPARABLE NO. 1 - Sale Price - differs by more than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Sales Price
1004_05UAD - SALES COMPARABLE NO. 1 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Site Area (10400 sf) differs from PUBLIC RECORDS (6020 sf).

3 CS
Sales Comparison Analysis | Quality of Construction
GSE - SALES COMPARABLE NO. 1 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Actual Age - differs by more than 28 years from the subject property and no adjustment has been entered.

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Age (36; Year Built: 1988) differs from PUBLIC RECORDS (34; Year Built: 1990).

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 1 - Adjustment for Condition - appears to be in the incorrect direction. (ref. FNM0623, FRE4282)

3 CR
Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment
1004_05UAD - SALES COMPARABLE(S) #1 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).

3 CR
Sales Comparison Analysis | Comparable: Garage/Carport Adjustment
1004_05UAD - SALES COMPARABLE NO. 1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Sales Price
1004_05UAD - SALES COMPARABLE NO. 2 - Sale Price - differs by more than 50% of Estimated Market Value.

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3 CR
Sales Comparison Analysis | Sales Price
1004_05UAD - SALES COMPARABLE NO. 2 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Site Area (10500 sf) differs from PUBLIC RECORDS (6087 sf).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Age (35; Year Built: 1989) differs from PUBLIC RECORDS (33; Year Built: 1991).

3 CR
Sales Comparison Analysis | Comparable: Garage/Carport Adjustment
1004_05UAD - SALES COMPARABLE NO. 2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
Sales Comparison Analysis | Sales Price
1004_05UAD - SALES COMPARABLE NO. 3 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Site Area (10000 sf) differs from PUBLIC RECORDS (5807 sf).

3 CS
Sales Comparison Analysis | Quality of Construction
GSE - SALES COMPARABLE NO. 3 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Age (32; Year Built: 1992) differs from PUBLIC RECORDS (67; Year Built: 1957).

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 3 - Adjustment for Condition - appears to be in the incorrect direction. (ref. FNM0623, FRE4282)

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (1776) differs from PUBLIC RECORDS (1585).

3 CS
Sales Comparison Analysis | Gross Living Area Sq.Ft.
GSE - SALES COMPARABLE(S) #3 - Gross Living Area - is less than the Subject Gross Living Area, a positive adjustment is expected. (ref. FNM0621, FRE4283)

3 CR
Sales Comparison Analysis | Comparable: Garage/Carport Adjustment
1004_05UAD - SALES COMPARABLE NO. 3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CS
Sales Comparison Analysis | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes
1004_05UAD - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.

3 CR
Sales Comparison Analysis | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes
1004_05UAD - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.

3 CS
Sales Comparison Analysis | Date of Prior Sale/Transfer
1004_05UAD - SALES COMPARISON APPROACH - Subject Date of Prior Sale/Transfer - My research did not reveal any prior sales or transfers for the three years prior is indicated, yet subject prior sale has been entered.

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Price of Prior Sale/Transfer (265500) differs from PUBLIC RECORDS (None).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Price of Prior Sale/Transfer (501610) differs from PUBLIC RECORDS (385000.0).

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3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Price of Prior Sale/Transfer (658350) differs from PUBLIC RECORDS (117500.0).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Price of Prior Sale/Transfer (530670) differs from PUBLIC RECORDS (112000.0).

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Estimated Market Value - is less than the Comparable Adjusted Sales Price of all Comparable Sales.

3 CR
Reconciliation | Appraised Value of Subject Property
GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)

3 CR
Reconciliation | Appraised Value of Subject Property
GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the adjusted sales prices of the comparables (settled sales). (ref. FNM0501, FRE4168, FRE4152)

INFORMATIONAL FINDINGS: 36

REPORT - contains 10 or more GSE warnings or errors. This report may be selected for additional quality review.

3 CN
Subject | Real Estate Taxes
UAD - SUBJECT - Real Estate Taxes - should be a whole dollar value.

3 CR
Contract | Sales Contract Reviewed: Yes
UAD - CONTRACT - Assignment Type is Refinance and Contract Section is not blank. Contract section should not contain any data per GSE guidance.

3 CM
Improvements | Amenities: Wood Stove
UAD - IMPROVEMENTS - Wood Stove(s) # - is blank. If none, enter 0 (zero).

3 CM
Improvements | Amenities: Fireplace(s)#
UAD - IMPROVEMENTS - Fireplace(s) # - is blank. If none, enter 0 (zero).

3 CM
Improvements | Amenities: Fence desc.
UAD - IMPROVEMENTS - Fence - description is blank. If none, indicate 'None' in the description field.

3 CM
Improvements | Amenities: Patio desc.
UAD - IMPROVEMENTS - Patio/Deck - description is blank. If none, indicate 'None' in the description field.

3 CM
Improvements | Amenities: Pool desc.
UAD - IMPROVEMENTS - Pool - is checked and description is blank.

3 CM
Improvements | Amenities: Other desc.
UAD - IMPROVEMENTS - Other Amenities - description is blank. If none, indicate 'None' in the description field.

3 CR
Sales Comparison Analysis | Date of Sale/Time
UAD - SALES COMPARISON - Subject Date of Sale/Time - is not blank. This gray field should not contain data per GSE guidance.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMPARISON APPROACH - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.

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3 CR
Sales Comparison Analysis | Comparable: Rooms Adjustment
UAD - SALES COMP #1 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment
UAD - SALES COMP #1 - Gross Living Area - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
Sales Comparison Analysis | Comparable: Functional Utility Adjustment
UAD - SALES COMP #1 - Functional Utility - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #1 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CR
Sales Comparison Analysis | Comparable: Energy Efficient Items Adjustment
UAD - SALES COMP #1 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #1 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

3 CR
Sales Comparison Analysis | Comparable: Garage/Carport Adjustment
UAD - SALES COMP #1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.

3 CR
Sales Comparison Analysis | Comparable: Rooms Adjustment
UAD - SALES COMP #2 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
Sales Comparison Analysis | Comparable: Functional Utility Adjustment
UAD - SALES COMP #2 - Functional Utility - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CR
Sales Comparison Analysis | Comparable: Energy Efficient Items Adjustment
UAD - SALES COMP #2 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #2 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

3 CR
Sales Comparison Analysis | Comparable: Garage/Carport Adjustment
UAD - SALES COMP #2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
Sales Comparison Analysis | Comparable: Rooms Adjustment
UAD - SALES COMP #3 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
Sales Comparison Analysis | Comparable: Functional Utility Adjustment
UAD - SALES COMP #3 - Functional Utility - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #3 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

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Review Results

11971 Sierra Way
Kernville, CA 93238-9725

Appraised Value
$220,000
As Of 1/30/2024

3 CR
Sales Comparison Analysis | Comparable: Energy Efficient Items Adjustment
UAD - SALES COMP #3 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #3 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

3 CR
Sales Comparison Analysis | Comparable: Garage/Carport Adjustment
UAD - SALES COMP #3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
Sales Comparison Analysis | Data Source of Prior Sale/Transfer
UAD - SALES COMPARISON APPROACH - Subject Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

3 CR
Sales Comparison Analysis | Data Source of Prior Sale/Transfer
UAD - SALES COMPARABLE(S) #1, 2, 3 - Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

3 CR
Signatures | Appraiser: Date Report Signed
UAD - APPRAISER - Date of Signature and Report - Must be 10 characters or less.

3 CR
Signatures | Appraiser: Date Report Signed
UAD - APPRAISER - Appraiser Date of Signature and Report - is invalid. Field contains January 30, 2024. Expected format is MM/DD/CCYY.

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APPRAISAL REVIEW SCORECARD ID#: ACITEST0507.1050

Review Checklist

11971 Sierra Way
Kernville, CA 93238-9725

Appraised Value
$220,000
As Of 1/30/2024

Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1004_05UAD - REPORT - Is an Invoice not included in the appraisal report?	✔ Approved

Subject — FINDINGS: 14

3 CM	Subject | Address of Property Appraised CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract?	N/A
3 CM	Subject | Legal Description CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?	✔ Approved
3 CM	Subject | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1004_05UAD - SUBJECT - If Occupant: Vacant is selected, is a comment provided to indicate if the utilities are connected and operable?	
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	✔ Approved
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale?	N/A
3 CM	Contract | Analysis of the Sales Contract CHK - 1004_05UAD - CONTRACT - Is the explanation of the results of the analysis of the Contract for Sale, or why the analysis was not performed, provided?	N/A
3 CM	Contract | Contract Price CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A

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Review Checklist

11971 Sierra Way
Kernville, CA 93238-9725

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As Of 1/30/2024

3 CM	Contract | Date of Contract CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A
3 CM	Contract | Contract Data Source CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1004_05UAD - NEIGHBORHOOD - If Property Values are in a declining market, are the rate and data source(s) used provided?	N/A
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: Subject is bounded on the north by White View Parkway, on the east by Bell Terre Parkway, on the south by Royal Palms Parkway and on the west by Highway One.)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✓ Approved
3 CM	Neighborhood | Single Family Housing: Price Low CHK - 1004_05UAD - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✓ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✓ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1004_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✓ Approved
3 CM	Neighborhood | Neighborhood Description CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✓ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	

Site — FINDINGS: 9

3 CM	Site | Specific Zoning Classification CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided?	✓ Approved
3 CM	Site | Zoning Description CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?	✓ Approved
3 CM	Site | Zoning Compliance: Nonconforming CHK - 1004_05UAD - SITE - If Zoning Compliance is Legal Non-conforming Grandfathered, are comments included as to why it isn't conforming, whether the Subject can be rebuilt, the impact on marketability, and if no like Comparable Sales are	N/A
3 CM	Site | Utilities: Water: Other CHK - 1004_05UAD - SITE - Utilities -If Water and / or Sanitary Sewer are marked 'Other', is commentary provided to indicate if it is typical for the market and if it has affect on marketability?	N/A
3 CM	Site | Street: Private CHK - 1004_05UAD - SITE - Street - If Private Street and not a PUD, are comments provided if it is common and typical for the area, who is responsible for maintaining the road, and permanent legal access?	N/A
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 1004_05UAD - SITE - If the Subject Property is in a flood zone, are comments included regarding impact and marketability, and is Site Value provided in the Cost Approach?	N/A

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Review Checklist

11971 Sierra Way
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3 CM	Site | Utilities/Off-Site Improvements Typical: No CHK - 1004_05UAD - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A
3 CM	Site | Adverse Site Conditions: Yes CHK - 1004_05UAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	N/A

Improvements — FINDINGS: 6

3 CM	Improvements | Year Built CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (69) is significantly different from Predominant Age (60) is a comment provided as to why it is outside the range and the marketability of the property?	
3 CM	Improvements | Foundation: Infestation CHK - 1004_05UAD - IMPROVEMENTS - If evidence of Infestation, Dampness, or Settlement is indicated, is a comment provided?	N/A
3 CM	Improvements | Finished area above ground: Rooms CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (5), bedrooms (3), bathrooms (2.0) and square feet of GLA (1871), match the photos and	
3 CM	Improvements | Condition of the Property CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	Improvements | Physical Deficiencies or Adverse Conditions CHK - 1004_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	Improvements | Property Conformity to Neighborhood CHK - 1004_05UAD - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

Sales Comp — FINDINGS: 21

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood?	✓ Approved
3 CM	Sales Comparison Analysis | Number of Comparable Sales CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Comparable Sales in the Neighborhood?	✓ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Site CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | View CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparables Sale's View is the same as the Subject's and an adjustment is given, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Quality of Construction CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Quality of Construction is the same as the Subject's and an adjustment is given, is a comment	N/A
3 CM	Sales Comparison Analysis | Age CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Subject Property is a 0, 1, or 2 bedroom home, does at least one Comparable Sale have a similar or lower bedroom count?	N/A
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✓ Approved

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Review Checklist

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3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - SALES COMPARISON APPROACH - Do all line-item adjustments include a range of positive and negative values, or if any across-the-board adjustments were found, are Appraiser comments included?	✓ Approved
3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the distance between the Subject Property and the Comparable Sales correspond to the location (If 'Urban' within .5 Miles; If 'Suburban' within 1 Mile; If 'Rural' within 5 Miles)?	
3 CM	Sales Comparison Analysis | Sales Price CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	✓ Approved
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net Adjustment % of the majority of the Comparable Sales adjusted less than 15%?	✓ Approved
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	✓ Approved
3 CM	Sales Comparison Analysis | Comparable: Adjusted Sales Price CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Researched Sale/Transfer History of Subject and Comparable Sales: Yes CHK - 1004_05UAD - SALES COMPARISON APPROACH - If prior sales of the Subject or Comparable Sales is given, is a comment including type of sale and why it sold for less / more provided?	
3 CM	Sales Comparison Analysis | Date of Prior Sale/Transfer CHK - 1004_05UAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	

Cost Approach — FINDINGS: 2

3 CM	Cost Approach | Support for the Opinion of Site Value CHK - 1004_05UAD - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✓ Approved
3 CM	Cost Approach | Cost Approach Comments CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1004_05UAD - RECONCILIATION - If report is 'Subject to repairs' is a comment provided indicating if required immediately for health, safety or soundness, or if repairs are for deferred maintenance?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If the Subject Property's value is over $1 Million, is the Appraiser Certified?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($220,000) within the Neighborhood price range ($200,000 - $250,000) on page 1 of the report?	✓ Approved

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APPRAISAL REVIEW SCORECARD ID#: ACITEST0507.1050

Review Checklist

11971 Sierra Way
Kernville, CA 93238-9725

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License and E&O — FINDINGS: 6

3 CM
Signatures | Appraiser: Name
CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?
Approved

3 CM
Signatures | Appraiser: Date Report Signed
CHK - 1004_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?
Approved

3 CM
Signatures | Appraiser: State License #
CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Anna Prentice, LL12345)?

3 CM
Signatures | Appraiser: State
CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State?

3 CM
Signatures | Appraiser: Expiration Date
CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?
Approved

3 CM
Signatures | Appraiser: Expiration Date
CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?
Approved

Photos — FINDINGS: 9

3 CM
Photo Addendum | Security Bars
CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?

3 CM
Photo Addendum | Special Features
CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?

3 CM
Photo Addendum | Comparable Sales, Listings, Rentals
CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs of Comparable Sales, Listings, and Rentals original, labeled, and clear, and are MLS / file photos only utilized in extreme circumstances or gated communities?

3 CM
Photo Addendum | Items of Bias
CHK - 1004_05UAD - PHOTO ADDENDUM - Are items of bias including people or photos that show clear race or ethnicity, or inclusion of religious artifacts / symbols, excluded from any photographs of Subject?

3 CM
Photo Addendum | Subject and Neighborhood
CHK - 1004_05UAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?

3 CM
Photo Addendum | Similar Comparables
CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs included to support the Appraiser's determination of value, and are Comparable Sales similar in design, quality and appeal to the Subject Property?

3 CM
Photo Addendum | Required Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (2) and half-bathrooms (0), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?

3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1004_05UAD - PHOTO ADDENDUM - View is A;WOODS;. Are photos included for any view that is beneficial adverse or not a typical residential view?

3 CM
Photo Addendum | Accessory Unit
CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?
N/A

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1004_05UAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property?

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3 CM

Location Map | Comparable Sales
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM

Location Map | Comparable Listings
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM

Location Map | Major Boundary
CHK - 1004_05UAD - LOCATION MAP - If any Comparable Sale or Listing is separated from the Subject Property by a major boundary (highway, train tracks, mountain ranges, etc.), is commentary provided?

3 CM

Location Map | External Influences
CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM

Location Map | Market Area
CHK - 1004_05UAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?

Floor plan — FINDINGS: 4

3 CM

Sketch | Measurements
CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements?

3 CM

Sketch | Labeled Rooms
CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 5, Beds: 3, Baths: 2.0) labeled in the floor plan?

3 CM

Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (5), Bathrooms (2.0), Bedrooms (3), and GLA (1871) match the report and photos?

3 CM

Sketch | Digitally Created Sketch
CHK - 1004_05UAD - SKETCH - Was the Sketch created using a sketching application (hand-drawn sketch or calculations were not provided)?

USPAP — FINDINGS: 3

3 CM

USPAP | Clear and Accurate Report
CHK - 1004_05UAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

3 CM

USPAP | Intended User(s)
CHK - 1004_05UAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?

3 CM

USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions
CHK - 1004_05UAD - USPAP - 2-1(c)- Does the report clearly and accurately disclose any extraordinary assumptions, hypothetical conditions, or limiting conditions that directly affect the appraisal and indicates its impact on value and assignment results?

Other — FINDINGS: 2

3 CM

Required Statement | Three-year Disclosure
CHK - 1004_05UAD - REQUIRED STATEMENTS - Is a Three-Year Disclosure Statement, indicating if appraiser has done any work on the Subject in the immediate three years prior to the appointment, provided?

3 CM

PUD Information | PUD: Project Description: Row or Townhouse
CHK - 1004_05UAD - PUD INFORMATION - If the Unit Type is Attached, and the Builder is in control of the HOA, is the entire PUD section completed?

N/A

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