APPRAISAL REVIEW SCORECARD

ID#: TestRest_GTM766_C.5

3299 Megan Ln

Naples, FL 34109

Appraised Value

$360,000



3 Bd | 2.1 Ba | 1695 sqft | Q4 | C3

Case #.....0438733974
Assignment Type.....Refinance
Client.....Nationstar Mortgage LLC d/b/a Mr. Cooper
Borrower.....Kevin Wilson
Legal Owner.....Wilson
Seller is Owner.....NA
Occupancy.....Tenant
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $6,640/yr
Form.....1073_05AUAD

Appraisal is Made.....As is
Appraised Value.....$360,000

Appraiser.....Eric Sigmund
License Expiration.....RD8635 expires 11/30/2026
Signed Date.....01/13/2025
Site Size.....4.65 Ac

Flood Hazard Area.....No | X
Zoning.....Condo | Legal
Highest and Best Use.....Yes
Design | # of Stories.....RT2L;Trad. | 2 Story
Year Built.....Existing | 2003

Legal Desc.....CYPRESS GLEN VILLAGE A CONDOMINIUM UNIT 96

Listing Desc.....DOM 0;Per MLS, there are no known listings of the subject property in the prior 12 months.

Contract Price.....
Concessions.....NO

Condo/Co-Op

Development Name.....Cypress Glen Village
Number of Phases.....1
# of Complete Units.....120
# of Planned Units.....N/A

# of Units Sold.....120
# of Units Rented.....20
# of Units for Sale.....6

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 3015 Rules / 22 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 12 Findings	CPL - 7 Findings	CRX - 3 Findings	REQ - PASS	RSK - PASS

Thank you for your order! This Summary is provided for information purposes and is for internal use only. All information was taken directly from the appraisal report. It is not a technical review nor is it verified for conformity to a specific loan program. Please email comments to us.

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Additional Report Details

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Review Checklist: 105 Items

- ✓ Order (1)
- ✗ Subject (13)
- N/A Neighborhood (8)
- ✓ Site (9)
- N/A Unit Description (3)
- N/A Sales Comp (22)
- ✓ Reconciliation (4)
- N/A 1004MC (7)
- N/A License and E&O (6)
- N/A Photos (8)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- N/A Other (3)

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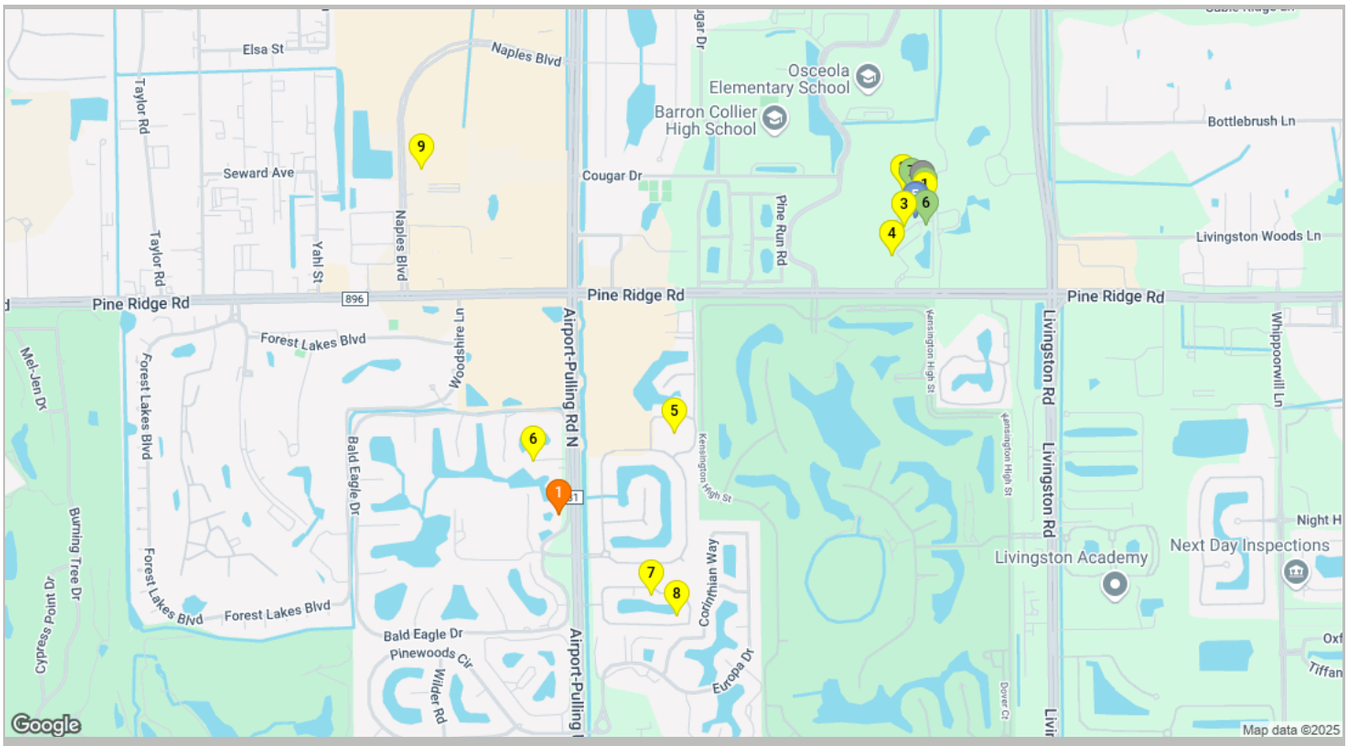
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Alternative Sales & Listings

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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	3299 Megan Ln Naples FL, 34109	–	–	01/13/2025	–	1,695	3	2.1	22	1g1op;Owned
1	3289 Lindsey Ln 4, Naples, FL 34109	0.05	$374,500	s08/24;c08/24	–	1,437	3	2.1	22	1g1op;Owned
2	3235 Cypress Glen Way 309, Naples, FL 34109	0.15	$350,000	s11/24;c10/24	–	1,412	3	2.0	26	1g1op;Owned
3	3269 Amanda Ln 1, Naples, FL 34109	0.07	$360,000	s12/24;c11/24	–	1,697	3	2.1	21	1g1op;Owned
4	3275 Tamara Dr 5, Naples, FL 34109	0.05	$395,000	c12/24	–	1,697	3	2.1	21	1g1op;Owned
5	3304 Lisa Ln 103, Naples, FL 34109	0.05	$292,900	Active	–	1,272	2	2.1	22	1op;Owned
6	3264 Amanda Ln Apt 4 Naples, FL 34109	–	–	–	–	–	–	–	–	–
7	3295 Megan Ln Apt 5 Naples, FL 34109	–	–	–	–	–	–	–	–	–
8	3298 Megan Ln Apt 4 Naples, FL 34109	–	–	–	–	–	–	–	–	–
1	3271 TAMARA DR #4 NAPLES FL, 34109-3895	0.03	–	–	–	1,437	–	0.0	–	–
2	3289 LINDSEY LN #4 NAPLES FL, 34109-3904	0.05	–	–	–	1,437	–	0.0	–	–
3	3269 AMANDA LN #1 NAPLES FL, 34109-3910	0.08	–	–	–	1,697	–	0.0	–	–
4	3235 CYPRESS GLEN WAY #309 NAPLES FL, 34109-3843	0.15	–	–	–	1,412	–	0.0	–	–
5	5001 MAXWELL CIR #101 NAPLES FL, 34105-4529	0.76	–	–	–	2,021	–	0.0	–	–
6	418 MEADOWLARK LN NAPLES FL, 34105-2459	1.05	–	–	–	1,832	–	0.0	–	–
7	3403 TIMBERWOOD CIR NAPLES FL, 34105-5610	1.06	–	–	–	1,677	–	0.0	–	–

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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
1	1960 BALD EAGLE DR #B NAPLES FL, 34105-2971	1.06	$268,000	12/30/2024	–	1,370	2	0.0	48	–
8	3353 TIMBERWOOD CIR NAPLES FL, 34105-5608	1.07	–	–	–	1,677	–	0.0	–	–
9	5730 NAPLES BLVD #106 NAPLES FL, 34109-2079	1.1	–	–	–	1,717	–	0.0	–	–

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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: 1

3
CN

(Section #1) | File Number on Form
1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "COMMENTS ON THE SUBJECT'S LOCATION: The subject property is in a close proximity to Interstate 75, the Naples Airport (not in the flight path), over-head power lines, commercial property, and a school.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

WARNING FINDINGS: 35

3
CS

Subject | Borrower
1073_05AUAD - 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.

1073_05AUAD - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.

3
CS

Sales Comparison Analysis | Address
1073_05AUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.

1073_05AUAD - SALES COMPARABLE NO. 1 - Quality of Construction - is Q4, and ACI Insights indicates that the Quality is Q2. Please review the Quality of Construction regarding this discrepancy.

3
CX

Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1073_05AUAD - SALES COMPARABLE NO. 1 - Gross Living Area (1437) differs from PUBLIC RECORDS (1697).

3
CR

Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment
1073_05AUAD - SALES COMPARABLE(S) #1, 2 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).

3
CS

Sales Comparison Analysis | Address
1073_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.

3
CS

Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 2 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)

3
CX

Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1073_05AUAD - SALES COMPARABLE NO. 2 - Gross Living Area (1412) differs from PUBLIC RECORDS (1697).

3
CR

Sales Comparison Analysis | Comparable: Net Adjustment
1073_05AUAD - SALES COMPARABLE(S) #2, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3
CS

Sales Comparison Analysis | Address
1073_05AUAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.

3
CS

Sales Comparison Analysis | Address
1073_05AUAD - SALES COMPARABLE NO. 4 - Property Address - is not a valid USPS address.

3
CR

Sales Comparison Analysis | Sales Price
1073_05AUAD - SALES COMPARABLE NO. 4 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.

3
CS

Sales Comparison Analysis | Address
1073_05AUAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.

3
CR

Sales Comparison Analysis | Data & Verification Sources
1073_05AUAD - SALES COMPARABLE NO. 5 - Data Source(s) - number of days on market is greater than 180.

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3
CX

Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1073_05AUAD - SALES COMPARABLE NO. 5 - Gross Living Area (1272) differs from PUBLIC RECORDS (1697).

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE3, page contains person, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1073_05AUAD - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains property_exterior, indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_2, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_3, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_4, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_6, page contains cross, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_1, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_2, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_4, page contains animal, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_3, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_1, page contains vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_1, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_2, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_2, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_3, page contains tree_adjacent__overhanging, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_3, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE6, page contains qr_code, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

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1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE7, page contains phone_number, logo, email, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

INFORMATIONAL FINDINGS: 7

3 CS
Subject | Address of Property Appraised
UAD - SUBJECT - Property Address - should be a valid USPS address.

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

3 CR
Sales Comparison Analysis | Data & Verification Sources
UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5 - Data Source(s) - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

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

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

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #4 - Property Address - is not a valid USPS address. Please reconcile.

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1073_05AUAD - REPORT - Is an Invoice not included in the appraisal report?	✔ Approved

Subject — FINDINGS: 13

3 CM	Subject | Address of Property Appraised CHK - 1073_05AUAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1073_05AUAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	
3 CM	Subject | Current Owner CHK - 1073_05AUAD - 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 - 1073_05AUAD - SUBJECT - Is a complete Legal Description provided?	
3 CM	Subject | Tax Year CHK - 1073_05AUAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1073_05AUAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	
3 CM	Subject | Occupant: Vacant CHK - 1073_05AUAD - SUBJECT - If Occupant: Vacant is selected, is a comment provided to indicate if the utilities are connected and operable?	N/A
3 CM	Subject | HOA Fees CHK - 1073_05AUAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1073_05AUAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1073_05AUAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1073_05AUAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A
3 CM	Contract | Date of Contract CHK - 1073_05AUAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A

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3 CM	Contract | Contract Data Source CHK - 1073_05AUAD - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1073_05AUAD - 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 - 1073_05AUAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: Orange Blossom Drive is to the north. Livingston Road is to the east. Pine Ridge Road is to the south. Osceola Trail is to the west.)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1073_05AUAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✔ Approved
3 CM	Neighborhood | Condo housing: Price: Low CHK - 1073_05AUAD - NEIGHBORHOOD - Are all Condominium Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✔ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1073_05AUAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✔ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1073_05AUAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	N/A
3 CM	Neighborhood | Neighborhood Description CHK - 1073_05AUAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✔ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1073_05AUAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	

Site — FINDINGS: 9

3 CM	Project Site | Specific Zoning Classification CHK - 1073_05AUAD - SITE - Is the Specific Zoning Classification provided?	✔ Approved
3 CM	Project Site | Zoning Description CHK - 1073_05AUAD - SITE - Is Zoning Description other than residential?	✔ Approved
3 CM	Project Site | Zoning Compliance: Nonconforming CHK - 1073_05AUAD - 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	Project Site | Utilities: Water: Other CHK - 1073_05AUAD - 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	Project Site | Street: Private CHK - 1073_05AUAD - 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	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1073_05AUAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1073_05AUAD - 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
3 CM	Project Site | Utilities/Off-Site Improvements Typical: No CHK - 1073_05AUAD - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A

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3 CM	Project Site | Adverse Site Conditions: Yes CHK - 1073_05AUAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	N/A

Unit Description — FINDINGS: 3

3 CM	Unit Description | Finished area above ground: Rooms CHK - 1073_05AUAD - PROJECT INFORMATION - Does the Total number of rooms (6), bedrooms (3), bathrooms (2.1) and square feet of GLA (1695), match the photos and Sketch?	
3 CM	Unit Description | Condition of the Property CHK - 1073_05AUAD - UNIT DESCRIPTION - Is the Condition of the Property thoroughly explained?	
3 CM	Unit Description | Property Conformity to Neighborhood CHK - 1073_05AUAD - PROJECT INFORMATION - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

Sales Comp — FINDINGS: 22

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If the Subject Property is a Site Condo, are the Comparable Sales similar?	
3 CM	Sales Comparison Analysis | Project Name CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Is at least one Comparable Sale located outside of the Subject Property's project?	✔ Approved
3 CM	Sales Comparison Analysis | Monthly Maintenance Fee CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is in the Subject's Project, has a different HOA amount, and an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Common Elements CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is outside of the Subject's Project and has different Common Elements, is an adjustment made, or if an adjustment is not made, is a comment provided?	
3 CM	Sales Comparison Analysis | View CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1073_05AUAD - 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

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Review Checklist

3299 Megan Ln
Naples, FL 34109

Appraised Value
$360,000
As Of 1/13/2025

3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1073_05AUAD - 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)?	✓ Approved
3 CM	Sales Comparison Analysis | Sales Price CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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

Prior Sales History — FINDINGS: 2

3 CM	Prior Sale History | Researched Transfer History of Subject and Comparable Sales: Yes CHK - 1073_05AUAD - 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?	N/A
3 CM	Prior Sale History | Date of Prior Sale/Transfer CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - RECONCILIATION - Is the Opinion of Market Value ($360,000) within the Neighborhood price range ($289,000 - $375,000) on page 1 of the report?	✓ Approved

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?	✓ Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	✓ Approved

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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?	✔ Approved
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'?	✔ Approved
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

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1073_05AUAD - CERTIFICATION - Is the Appraiser's signature provided?	✔ Approved
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1073_05AUAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	Signatures | Appraiser: State Certification # CHK - 1073_05AUAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Eric Sigmund, RD8635)?	
3 CM	Signatures | Appraiser: State CHK - 1073_05AUAD - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State?	✔ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1073_05AUAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1073_05AUAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved

Photos — FINDINGS: 8

3 CM	Photo Addendum | Security Bars CHK - 1073_05AUAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	
3 CM	Photo Addendum | Special Features CHK - 1073_05AUAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (2) and half-bathrooms (1), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?	

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3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1073_05AUAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view?
N/A

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1073_05AUAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1073_05AUAD - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 1073_05AUAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1073_05AUAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 1073_05AUAD - 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 - 1073_05AUAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1073_05AUAD - 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 | Completed Units
CHK - 1073_05AUAD - SKETCH - Are rooms and entry points for each Unit labeled on the floor plan?

3 CM
Sketch | Measurements
CHK - 1073_05AUAD - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1073_05AUAD - SKETCH - Does the Total Number of Rooms (6), Bathrooms (2.1), Bedrooms (3), and GLA (1695) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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: 3

3 CM
SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1
CHK - 1073_05AUAD - PROJECT INFORMATION - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?
N/A

3 CM
Required Statement | Three-year Disclosure
CHK - 1073_05AUAD - 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?
✔ Approved

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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?

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