APPRAISAL REVIEW SCORECARD

ID#: 061224.0826_1004C_KY

160 Worley Ln

Brandenburg, KY 40108

Appraised Value

$185,000



3 Bd | 2.0 Ba | 1393 sqft | average | average

Case #.....

Assignment Type.....Purchase

Client.....Navy Federal Credit Union

Borrower.....Caleb A Summitt

Legal Owner.....Cindy Braessler & Michael Braessler

Seller is Owner.....Yes

Occupancy.....Tenant

For Sale Last 36 Mo?.....Yes

PUD | HOA Fees.....No | $0/yr

Form.....1004C_05

Appraisal is Made.....Subject to Inspection

Appraised Value.....$185,000

Appraiser.....Mathew P Sanderfer

License Expiration.....4212 expires 07/01/2025

Signed Date.....06/12/2024

Site Size.....1.02 ac

Site Value.....$29,000

Multiple Parcels.....No

Parcel #.....112-40-00-014

Flood Hazard Area.....No | X

Zoning.....R1 | Legal

Highest and Best Use.....Yes

Design | # of Stories.....Manufacture | 1 Story

Year Built.....Existing | 1988

Legal Desc.....THE STATION 75 &HSE(M'88)

Listing Desc.....Subject property is being sold between family members. Listing history is unkown

Contract Price.....$68,200

Appraiser reviewed a 7 page contract with 6% concessions of Seller signed contract 05/16/2024 and buyer signed contract 05/16/2024. No personal property was give value in the appraisal.

Concessions.....Yes | $6

Seller to pay up to 6% in buyer's closing cost, and prepaids

Manufactured Home

HUD REQUIREMENTS

HUD Data Plate Attached.....Yes

HUD Data Plate Location.....Located in the back Bedroom

HUD Certification Attached.....No

HUD Certification ID.....Rad436016 Rad436017

Meets HUD Requirements for Location.....Yes

HOME DETAIL

Manufacturer's Serial # /VIN #.....friendship 2

Trade/Model.....My88 17885AEW

Manufactured Date | Model Year.....04/10/1988 | 1988

# of Sections.....2

Attached to Foundation.....No

Foundation Desc.....

Wheels Removed.....Yes

Connected to Utilities.....Yes

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

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 Results: 1077 Rules / 14 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 12 Findings	CPL - 1 Findings	CRX - PASS	REQ - 1 Findings	RSK - PASS

Review Checklist: 8 Items

N/A 1004MC (7)

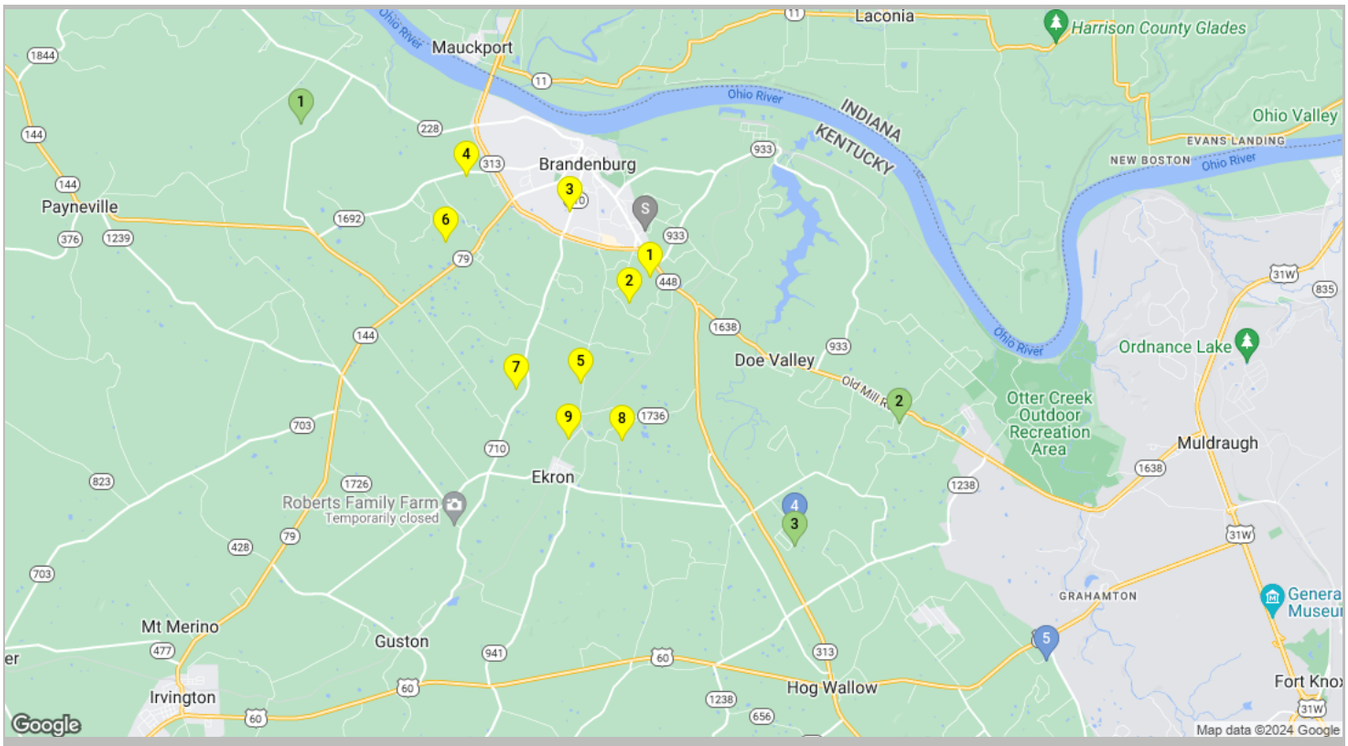
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Alternative Sales & Listings

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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	160 Worley Ln Brandenburg KY, 40108	–	$68,200	06/07/2024	1.02 ac	1,393	3	2.0	36	none
1	1025 New Highland Church Rd Brandenburg, KY 40108	5.54	$166,000	04/10/2024	9.9 ac	1,248	3	2.0	28	none
2	225 Gumwell Rd Brandenburg, KY 40108	4.90	$239,900	12/19/2023	1.41 ac	1,680	3	2.0	34	2-G
3	1005 Medley Dr Brandenburg, KY 40108	5.36	$230,000	09/27/2023	1.54 ac	1,620	3	2.0	24	none
4	598 Medley Dr Ekron, KY 40117	5.11	$174,900	active	.92 ac	1,296	3	2.0	14	none
5	435 Thompson Ln S Vine Grove, KY 40175	9.05	$205,000	active	1.01 ac	2,398	3	3.0	31	2-G
1	334 RAMBLING RIDGE RD BRANDENBURG KY, 40108-9348	0.7	–	–	–	None	–	0.0	–	–
2	475 WISE RD BRANDENBURG KY, 40108-9306	1.13	–	–	–	520	–	0.0	–	–
3	1332 OLD STATE RD BRANDENBURG KY, 40108-1608	1.19	–	–	–	1,456	–	0.0	–	–
4	1755 FAIRGROUNDS RD BRANDENBURG KY, 40108-9738	2.35	–	–	–	None	–	0.0	–	–
5	3485 OLD EKRON RD BRANDENBURG KY, 40108-9376	2.55	–	–	–	None	–	0.0	–	–
6	530 CHESTER LN BRANDENBURG KY, 40108-8628	3.1	–	–	–	None	–	0.0	–	–
7	145 LONESTAR LN BRANDENBURG KY, 40108-9443	3.14	–	–	–	None	–	0.0	–	–
8	25 HARLAN DITTO RD EKRON KY, 40117-7521	3.23	–	–	–	2,560	–	0.0	–	–
9	4395 OLD EKRON RD EKRON KY, 40117-8546	3.4	–	–	–	None	–	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: 2

3 CN
(Section #1) | File Number
1004C_05 - REPORT - Fair Lending - Comments in the Ending Addenda contain ""Even if adequate support for a use is established, it will not be financially feasible if the costs involved in developing the property for that use and ensuring its performance at that use outweigh the financial benefits" (Fanning, p.", 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
Additional Comments | Additional Comments
1004C_05 - REPORT - Fair Lending - Comments in the Additional Comments contain "Fannie Mae B2-3-02, Special Property Eligibility and Underwriting Considerations: Factory-Built Housing (10/06/2021) The manufactured home must be built in compliance with the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976, as amended and in force at the time the home is manufactured;", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

WARNING FINDINGS: 14

3 CM
Subject | Subject County
REQ - SUBJECT - Property County - on report MEADE does not match Property County as ordered MEADE COUNTY.

1004C_05 - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.

1004C_05 - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.

3 CR
Improvements | Date Installed
1004C_05 - IMPROVEMENTS - Date Installed - does not contain a date in the format of mm/dd/yyyy.

1004C_05 - SALES COMPARISON APPROACH - Subject View - is AVERAGE and ACI Insights indicates that the view is Woods. Please review Subject Property data and photos, and verify the Subject Property's view.

3 CR
Sales Comparison Analysis | Age
1004C_05 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
1004C_05 - SALES COMPARABLE(S) #1 - Site Adjustment - exceeds 15% of Sales Price.

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment Amount
1004C_05 - SALES COMPARABLE(S) #1, 2, 3, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CR
Sales Comparison Analysis | Comparable: Condition Adjustment
1004C_05 - SALES COMPARABLE(S) #2, 3 - Condition Adjustment - exceeds 15% of Sales Price.

3 CR
Sales Comparison Analysis | Gross Living Area Sq.Ft.
1004C_05 - SALES COMPARABLE(S) #2, 3, 5 - Gross Living Area - is 15% greater or less than the Subject's Gross Living Area.

3 CM
Reconciliation | The appraisal is made: subject to inspection
1004C_05 - RECONCILIATION - 'This Appraisal is Made Subject to Inspection' - is checked. Comment required that use of an extraordinary assumption might affect assignment results.

3 CM
Income | Indicated Value of Income Approach
1004C_05 - INCOME APPROACH - Indicated Value by Income Approach - is blank.

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3 CR

Sales Comparison Analysis | Age
1004C_05 - SALES COMPARABLE(S) #4 - Actual Age - differs by more than 14 years from the subject property and no adjustment has been entered.

3 CR

Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment
1004C_05 - SALES COMPARABLE(S) #5 - Gross Living Area Adjustment - exceeds 15% of Sales Price.

INFORMATIONAL — FINDINGS: 1

3 CS

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

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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?	✔ 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
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

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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