APPRAISAL REVIEW SCORECARD

ID#: 08052024_0814

2467 Lost Nation Rd

Willoughby, OH 44094

Appraised Value

$259,000



3 Bd | 2.0 Ba | 1540 sqft | Q4 | C4

Case #.....
Assignment Type.....Refinance
Client.....Huntington National Bank
Borrower.....Morth, John
Legal Owner.....Morth Shannon and Morth John
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$259,000

Appraiser.....Beth Paoloni
License Expiration.....2012002823 expires 12/04/2024
Signed Date.....07/30/2024
Site Size.....15808 sf
Site Value.....N/A

Multiple Parcels.....No
Parcel #.....27-B-051-A-00-026-0
Flood Hazard Area.....No | X
Zoning.....R-80 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Colonial | 2 Story
Year Built.....Existing | 1920

Legal Desc.....LOT 13 DOUGLASS TRACT

Listing Desc.....Per MLSNow, there are no known listings of the subject property in the prior 12 months.

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

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 3613 Rules / 14 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 7 Findings	CPL - PASS	CRX - 6 Findings	REQ - 1 Findings	RSK - PASS

Review Checklist: 2 Items

N/A Photos (2)

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.

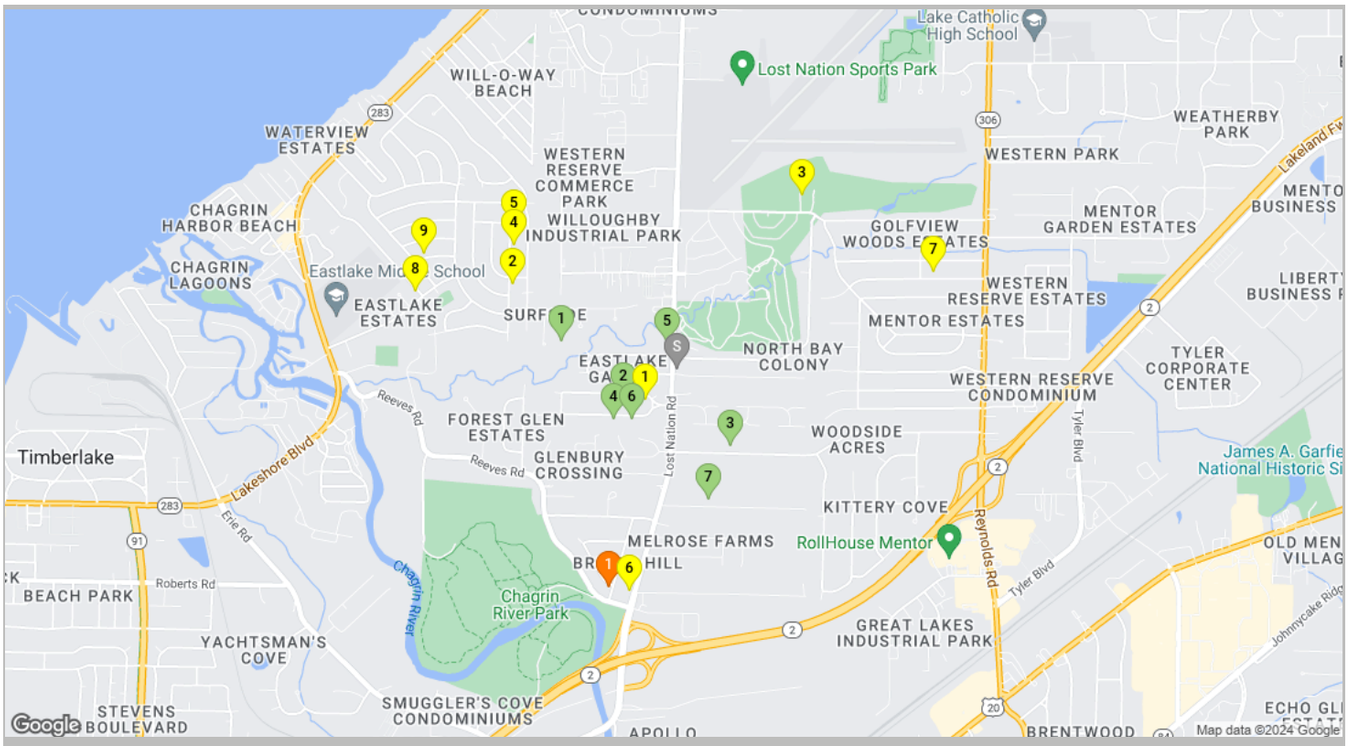
This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Alternative Sales & Listings

2467 Lost Nation Rd
Willoughby, OH 44094

Appraised Value
$259,000
As Of 7/30/2024

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	2467 Lost Nation Rd Willoughby OH, 44094	–	–	07/24/2024	15808 sf	1,540	3	2.0	104	2gd2dw
1	562 Vesely Ct Eastlake, OH 44095	0.43	$213,500	s03/24;c02/24	8555 sf	1,564	3	1.0	47	2ga2dw
2	38302 Parkway Blvd Willoughby, OH 44094	0.22	$220,000	s11/23;c10/23	10799 sf	1,550	3	1.1	66	2gd2dw
3	38639 Adkins Rd Willoughby, OH 44094	0.34	$238,000	s08/23;c07/23	19798 sf	1,644	4	2.1	29	2ga2dw
4	38276 Poplar Dr Willoughby, OH 44094	0.29	$260,000	s06/24;c04/24	10799 sf	1,352	3	2.0	53	2ga2dw
5	2410 Lost Nation Rd Eastlake, OH 44095	0.10	$270,000	s01/24;c11/23	16801 sf	1,164	3	2.0	64	2gd2dw
6	38332 Poplar Dr Willoughby, OH 44094	0.25	$275,000	s08/23;c07/23	10799 sf	1,275	3	1.1	56	2ga2dw
7	38553 Bell Rd Willoughby, OH 44094	0.49	$310,100	s05/24;c05/24	1.00 ac	1,706	3	2.0	66	2ga2dw
1	38358 PARKWAY BLVD WILLOUGHBY OH, 44094-7550	0.17	–	–	–	1,016	–	2.0	–	–
2	469 RIVERDALE DR EASTLAKE OH, 44095-1235	0.68	–	–	–	1,025	–	2.0	–	–
3	38751 HODGSON RD WILLOUGHBY OH, 44094-7573	0.72	–	–	–	980	–	2.0	–	–
4	419 RIVERDALE DR EASTLAKE OH, 44095-1234	0.75	–	–	–	968	–	2.0	–	–
5	37024 CLEARWAY DR EASTLAKE OH, 44095-1222	0.8	–	–	–	1,008	–	2.0	–	–
6	3118 LOST NATION RD WILLOUGHBY OH, 44094-7696	0.82	–	–	–	960	–	1.0	–	–
1	3080 GALE RD WILLOUGHBY OH, 44094-7682	0.83	$171,000	06/05/2024	–	900	3	2.0	43	–
7	7243 ANDOVER DR MENTOR OH, 44060-4659	1.0	–	–	–	907	–	1.0	–	–

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Alternative Sales & Listings

2467 Lost Nation Rd
Willoughby, OH 44094

Appraised Value
$259,000
As Of 7/30/2024

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
8	354 PARKWAY DR EASTLAKE OH, 44095-1419	1.0	–	–	–	1,056	–	2.0	–	–
9	36473 PORT DR EASTLAKE OH, 44095-1329	1.02	–	–	–	1,022	–	3.0	–	–

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: 08052024_0814

Review Results

2467 Lost Nation Rd
Willoughby, OH 44094

Appraised Value
$259,000
As Of 7/30/2024

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

WARNING FINDINGS: 18

3 CM
Subject | Lender/Client: Company Name
REQ - LENDER/CLIENT - Name - on report Huntington National Bank does not match Lender/Client Name as ordered The Huntington National Bank.

3 CR
Improvements | Year Built
1004_05UAD - IMPROVEMENTS - Year Built - exceeds 100 years.

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 CS
Sales Comparison Analysis | Condition
1004_05UAD - SALES COMPARABLE(S) #5,6 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1540) differs from PUBLIC RECORDS (900).

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #1, 3, 4, 6 - Actual Age - differs by more than 42 years from the subject property and no adjustment has been entered.

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1564 and ACI Insights Listings indicates that the GLA is 1964.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (1550) differs from PUBLIC RECORDS (1350).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (1644) differs from PUBLIC RECORDS (1020).

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Opinion of Market Value - is outside of the High / Low indicated in the 'Typical Market Price Range'. Comment, explaining this discrepancy, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (1352) differs from PUBLIC RECORDS (702).

1004_05UAD - SALES COMPARABLE NO. 5 - Gross Living Area - is 1164 and ACI Insights Listings indicates that the GLA is 2064.0. Comment, including an explanation of this difference, is required.

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #5, 6, 7 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

1004_05UAD - SALES COMPARABLE NO. 6 - Gross Living Area - is 1275 and ACI Insights Listings indicates that the GLA is 1575.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 6 - Gross Living Area (1275) differs from PUBLIC RECORDS (650).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Price of Prior Sale/Transfer (0) differs from PUBLIC RECORDS (136800.0).

3 CR
Sales Comparison Analysis | Comparable: Quality of Construction Adjustment
1004_05UAD - SALES COMPARABLE NO. 7 - Quality of Construction Adjustment - exceeds 8% of Sale Price.

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: 08052024_0814

Review Results

2467 Lost Nation Rd
Willoughby, OH 44094

Appraised Value
$259,000
As Of 7/30/2024

1004_05UAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains person, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Review Checklist

2467 Lost Nation Rd
Willoughby, OH 44094

Appraised Value
$259,000
As Of 7/30/2024

Photos

FINDINGS: 2

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 | 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?

This report was created with ACI Sky™ Review ©2024 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.