APPRAISAL REVIEW SCORECARD

ID#: gak_two

Reviewed By: Glenn Kruithof
9/10/2025

167 Wolverine St

Staten Island, NY 10306

Appraised Value
$570,000



3 Bd | 3.5 Ba | 1196 sqft | Q4 | C5

Case #.....374-5324447
Assignment Type.....HUD REO Property
Client.....REO Management Solutions, LLC
Borrower.....N/A
Legal Owner.....Fagan Helen
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.....$570,000

Appraiser.....Xi Huang
License Expiration.....45000052041 expires 02/21/2026
Signed Date.....05/02/2024
Site Size.....3999 sf
Site Value.....$350,000

Multiple Parcels.....No
Parcel #.....5044190069
Flood Hazard Area.....No | X
Zoning.....R2 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch/Frm | 1 Story
Year Built.....Existing | 1955

Legal Desc.....Block 4419, Lot 69

Listing Desc.....DOM 33; Subject was listed on MLS in 02/08/2024 for $600,000 by Shelly Irizarry, Tel: 718-835-8800. Sibor MLS#2400765.

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

Additional Details

Tech Review Complete.....No

Review Results: 3289 Rules / 0 Findings

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

Review Checklist: 0 Items

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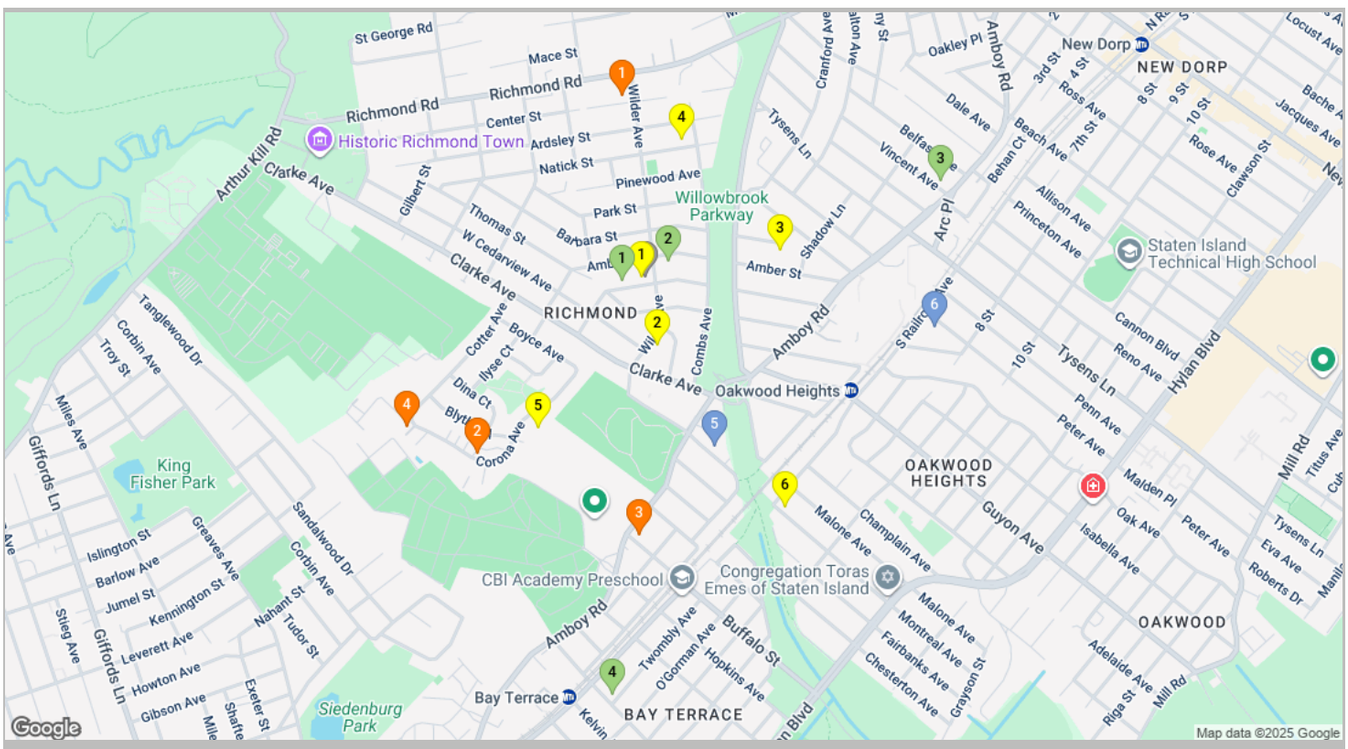
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Alternative Sales & Listings

167 Wolverine St
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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	167 Wolverine St Staten Island NY, 10306	–	–	04/30/2024	3999 sf	1,196	3	3.5	69	1gbi1dw
1	191 Wolverine St Staten Island, NY 10306	0.05	$730,000	s06/23;c05/23	3999 sf	1,196	3	1.0	69	1gbi1dw
2	172 Amber St Staten Island, NY 10306	0.05	$600,000	s01/24;Unk	4099 sf	1,056	3	1.0	64	1gbi1dw
3	11 Vincent Ave Staten Island, NY 10306	0.58	$562,807	s08/23;c06/23	3999 sf	1,000	2	1.0	64	1gbi1dw
4	83 Justin Ave Staten Island, NY 10306	0.78	$550,000	s11/23;c09/23	3999 sf	1,275	2	1.0	99	1gd1dw
5	107 Montreal Ave Staten Island, NY 10306	0.34	$800,000	Active	5999 sf	1,470	2	1.0	104	2dw
6	16 Peter Ave Staten Island, NY 10306	0.54	$729,888	Active	4999 sf	1,248	3	2.0	69	1dw
1	171 WOLVERINE ST STATEN ISLAND NY, 10306-1743	0.01	–	11/06/2024	–	1,104	3	0.0	70	–
2	285 WILDER AVE STATEN ISLAND NY, 10306-1726	0.12	–	10/23/2024	–	1,092	3	0.0	70	–
3	24 BARBARA ST STATEN ISLAND NY, 10306-2025	0.26	–	03/30/2024	–	1,296	3	0.0	65	–
4	33 NATICK ST STATEN ISLAND NY, 10306-1616	0.26	–	–	–	1,032	–	0.0	–	–
1	9 CENTER ST STATEN ISLAND NY, 10306-1418	0.34	$739,000	01/06/2025	–	1,308	3	0.0	95	–
5	18 ATMORE PL STATEN ISLAND NY, 10306-1161	0.34	–	–	–	1,140	–	0.0	–	–
2	165 CORONA AVE STATEN ISLAND NY, 10306-6137	0.45	$520,000	02/20/2025	–	1,150	2	0.0	34	–
3	13 BUFFALO ST STATEN ISLAND NY, 10306-2715	0.48	$520,000	04/17/2025	–	1,176	3	0.0	60	–
6	201 MONTREAL AVE STATEN ISLAND NY, 10306-3909	0.5	–	–	–	1,089	–	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
4	278 CORONA AVE STATEN ISLAND NY, 10306-6128	0.52	$470,000	03/03/2025	–	1,056	2	0.0	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: 6

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (AMERICAN) "The appraiser physically measured the subject and used the American National Standard Institute square footage method for calculating Gross Living Area (GLA) based on ANSI Z765-2021.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "Some weight is given to Comparable 1 for it's close proximity to subject and same GLA.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (OLD) "Data of this nature can also be old, and in many cases does not take into consideration improvements that may have occurred.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending
- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SINGLE) "Because the existing improvements contribute significantly to the value of the subject property, the change to an alternate single use of the subject property as improved is to continue its use in its present configuration as a single-family residence.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
- 1004_05UAD - APPRAISER - Signature - is blank.
- 1004MC_2009 - APPRAISER - Signature - is blank.

CLIENT SPECIFIC FINDINGS: 2

- UAD - IMPROVEMENTS - Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.
- UAD - SALES COMPARISON - Subject Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.

WARNING FINDINGS: 40

- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains severity_immaterial, driveway_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- REQ - SUBJECT - Borrower Name - Borrower Name on report "N/A" does not contain Borrower Name as ordered "Not Provided".
- CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (5044190069), differs from PUBLIC RECORDS (640100-04419-0069).
- 1004_05UAD - SUBJECT - Assessor's Parcel Number - is 5044190069, and ACI Insights Listings indicates that the APN is 04419-0069. Comment, including an explanation of this difference, is required.
- GSE - IMPROVEMENTS - Bath(s) - half bath count exceeds full bath count. (ref. FNM0809)
- 1004_05UAD - SUBJECT - Above Grade Total Bathroom Count - in the appraisal report is 3.5, and ACI Insights indicates that there are 1.0 bathrooms labeled on the floorplan/sketch. Please review the report data and floorplan regarding this

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- 1004_05UAD - SALES COMPARISON APPROACH - Subject Bathroom Count - is 3.5 and ACI Insights indicates that the number of bathroom photos included in the report is 3. The number of bathroom photos included in the report should be equal to or greater than the number of bathrooms in the Subject Property. For example if the Subject contains 2.5 bathrooms, there should be at least 3 bathroom photos included in the
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1196) differs from PUBLIC RECORDS (1104).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (1196) differs from PUBLIC RECORDS (1104).
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1196 and ACI Insights Listings indicates that the GLA is 1104.0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 1000 and ACI Insights Listings indicates that the GLA is 864.0. Comment, including an explanation of this difference, is required.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Price of Prior Sale/Transfer (0) differs from PUBLIC RECORDS (740000.0).
- 1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE(S) #4, 5 - Actual Age - differs by more than 28 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 1275 and ACI Insights Listings indicates that the GLA is 1036.0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Site Size - is 5999 SF sf, and ACI Insights Listings indicates that the Site Size is 3920.0 Sf.
- 1004_05UAD - SALES COMPARABLE(S) #5, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 6 - Site Size - is 4999 SF sf, and ACI Insights Listings indicates that the Site Size is 3920.0 Sf.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains severity_immaterial, walkway_damage, siding_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_1, page contains toilet_damage, wall_damage, winterized, floor_damage_eroded_material, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_2, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_3, page contains severity_immaterial, wall_damage, cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_4, page contains floor_damage, cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

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- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_5, page contains severity_immaterial, ceiling_damage_discoloration, floor_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_6, page contains cluttered, floor_damage, wall_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_1, page contains severity_immaterial, floor_damage_buckled, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_2, page contains wall_damage, severity_immaterial, winterized, floor_damage_discoloration, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_4, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_1, page contains floor_damage_eroded_material, wall_damage_discoloration, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_4, page contains severity_immaterial, steps_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_5, page contains severity_immaterial, foundation_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_6, page contains power_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_1, page contains soffit_damage, fascia_damage, gutter_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_2, page contains garage_door_damage, driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_3, page contains driveway_damage, garage_door_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_4, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_5, page contains siding_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_5_PHOTO_1, page contains severity_immaterial, steps_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_5_PHOTO_3, page contains siding_damage, severity_material, foundation_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

INFORMATIONAL

FINDINGS: 2

- 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.

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- 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.

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