APPRAISAL REVIEW SCORECARD

ID#: GTM2825_B

56 Whitaker View Rd

Fairview, NC 28730

Appraised Value

$460,000



5 Bd | 4.1 Ba | 3686 sqft | Q3 | C4

Case #.....

Assignment Type.....Purchase

Client.....Bank of Frisco

Borrower.....Coco Jones

Legal Owner.....Webdon LLC

Seller is Owner.....Yes

Occupancy.....Owner

For Sale Last 36 Mo?.....No

PUD | HOA Fees.....Yes | $50/mo

Form.....1004_05UAD

Appraisal is Made.....As is

Appraised Value.....$460,000

Appraiser.....Mickey Jackson

License Expiration.....1234567 expires 07/31/2025

Signed Date.....12/11/2024

Site Size.....8750 sf

Site Value.....$125,000

Multiple Parcels.....No

Parcel #.....9696-23-4831-000123

Flood Hazard Area.....No | X

Zoning.....SF3 | Legal

Highest and Best Use.....Yes

Design | # of Stories.....DT2;Traditional | 2 Story

Year Built.....Existing | 1986

Legal Desc.....Palm Coast Section 14 Block 00002 Lot 0129

Listing Desc.....DOM 21;NTREIS MLS #14503179;Status: Active Under Contract;ListingDate: 01/20/2024;ListPrice: $439,000

Contract Price.....$425,000

Arms length sale;Standard purchase contract relying on conforming financing with no seller concessions disclosed.

Concessions.....Yes | $0

$0;;No financial assistance provided.

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2580 Rules / 51 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 23 Findings	CPL - 16 Findings	CRX - 12 Findings	REQ - PASS	RSK - PASS

Review Checklist: 97 Items

- Order (1)
- 1004MC (7)
- Photos (8)
- USPAP (3)
- Other (78)

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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Alternative Sales & Listings

56 Whitaker View Rd
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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	56 Whitaker View Rd Fairview NC, 28730	–	$425,000	12/11/2024	8750 sf	3,686	5	4.1	38	2gbi2dw
1	42 Honey Hollow Ln, Fairview, NC 28730	0.04	$429,900	s08/20;Unk	8538 sf	3,335	4	3.0	6	2gbi2dw
2	18 Kirstein Rd, Fairview, NC 28730	0.20	$400,000	s02/20;Unk	7405 sf	3,268	5	3.0	8	3gbi3dw
3	46 New Lite Rd Fairview, NC 28730	0.12	$418,000	s07/20;Unk	7909 sf	3,465	4	3.1	8	2ga2dw
4	7 Cedarford Ct Palm Coast, FL 32137-8949	1.75	$376,000	s03/22;c03/23	8777 sf	4,032	8	4.5	37	2gbi2dw
1	137 CHURCH RD FAIRVIEW NC, 28730-9595	0.38	–	03/24/2017	–	1,853	4	1.0	106	–
2	29 HONEY HOLLOW LN FAIRVIEW NC, 28730-9300	0.51	–	–	–	1,476	–	2.0	–	–
3	116 VEHORN RD FAIRVIEW NC, 28730-9115	0.61	–	–	–	1,620	–	2.0	–	–
1	119 LAUREL HAVEN RD FAIRVIEW NC, 28730-9642	0.93	$335,000	07/24/2026	–	1,890	3	2.0	22	–
2	26 PINEVIEW RD FAIRVIEW NC, 28730-9572	0.94	$762,000	08/21/2026	–	2,038	3	3.0	4	–
4	50 THE OLD RUN FAIRVIEW NC, 28730-9550	1.39	–	–	–	1,539	–	2.0	–	–
5	11 BRIAR RIDGE DR FAIRVIEW NC, 28730-8813	1.5	–	–	–	1,951	–	2.0	–	–
3	25 BUCK RIDGE RD FAIRVIEW NC, 28730-7602	1.6	$133,000	08/27/2026	–	1,800	None	2.0	–	–
4	1287 CHARLOTTE HWY FAIRVIEW NC, 28730-8797	1.7	$474,000	07/14/2026	–	2,201	3	2.0	37	–
5	90 JOE JENKINS RD FAIRVIEW NC, 28730	1.82	$670,000	05/11/2026	–	1,914	2	2.0	48	–
6	344 DONNA LN FAIRVIEW NC, 28730-9740	1.89	–	–	–	1,914	–	2.0	–	–
7	204 CASCADE RIDGE RD FAIRVIEW NC, 28730-0230	1.93	–	–	–	1,674	–	3.0	–	–
6	206 CASCADE RIDGE RD FAIRVIEW NC, 28730-0230	1.97	$462,500	08/04/2026	–	1,736	3	3.0	0	–
8	139 CLAY ST FAIRVIEW NC, 28730-0198	2.03	–	–	–	1,943	–	3.0	–	–

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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: 4

3 CN
SUBJECT | NBHD_COMMENTS.1
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CLOSE PROXIMITY) "The neighborhood is within close proximity to shoppoing and neighborhood services and great access to commuting routes.", 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 CM
SUBJECT | APPR_NAME.1
1004_05UAD - APPRAISER - Signature - is blank.

3 CR
COMP_SALES_4 | GS_DATE_TIME_O_SALE.1
1004_05UAD - SALES COMPARABLE NO. 4 - Contract Date - is after the Date of Sale.

3 CM
Signature | Appraiser: Name
1004MC_2009 - APPRAISER - Signature - is blank.

CLIENT SPECIFIC FINDINGS: 6

3 CS
SUBJECT | APPR_CERT_NUMBER.1
UAD - APPRAISER - Certification or License Number - should match ASC.gov.

3 CS
SUBJECT | APPR_CERT_LIC_STATE.1
GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)

3 CR
COMP_SALES_4 | GS_PROXIMITY.1
UAD - SALES COMP #4 - Proximity to Subject - is not in the proper format. Please enter Comparable Proximity in the format of: numeric up to 2 decimal places _ 'miles' + directional(N, NNE, NE, ENE, E, ...). Example: 1.75 miles NW.

3 CN
COMP_SALES_4 | GS_BATHS.1
UAD - SALES COMP #4 - Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.

3 CM
COMP_SALES_4 | GS_PRIOR_SALE_SOURCE.1
UAD - SALES COMP #4 - Prior Sale Source - is blank.

3 CM
COMP_SALES_4 | GS_PRIOR_SALE_SOURCE_DATE.1
UAD - SALES COMP #4 - Prior Sale Data Source Effective Date - is blank.

WARNING FINDINGS: 62

CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Palm Coast Section 14 Block 00002 Lot 0129), differs from PUBLIC RECORDS (SUBDIV: E M PETTIT CO BLOCK: LOT: SECTION: PLAT: 0044-0173).

3 CX
SUBJECT | ASSESSORS_PARCEL_NUMBER.1
CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (9696-23-4831-000123), differs from PUBLIC RECORDS (9696-23-4831-00000).

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 CX
SUBJECT | GS_SITE.1
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (8750 sf) differs from PUBLIC RECORDS (31363 sf).

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3 CR SUBJECT | GS_AGE.1
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 SUBJECT | GS_GLA_SQFT.1
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (3686) differs from PUBLIC RECORDS (1844).

3 CR COMP_SALES_1 | GS_DATE_TIME_O_SALE.1
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.

3 CS COMP_SALES_1 | GS_DATE_TIME_O_SALE_ADJ.1
GSE - SALES COMPARABLE NO. 1 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)

3 CX COMP_SALES_1 | GS_SITE.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Site Area (8538 sf) differs from PUBLIC RECORDS (49223 sf).

3 CR COMP_SALES_1 | GS_AGE.1
1004_05UAD - SALES COMPARABLE(S) #1, 2 - Actual Age - differs by more than 15 years from the subject property and no adjustment has been entered.

3 CX COMP_SALES_1 | GS_GLA_SQFT.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (3335) differs from PUBLIC RECORDS (1696).

3 CR COMP_SALES_1 | GS_GLA_SQFT_ADJ.1
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 CX COMP_SALES_2 | GS_SITE.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Site Area (7405 sf) differs from PUBLIC RECORDS (22651 sf).

3 CR COMP_SALES_2 | GS_CONDITION_ADJ.1
1004_05UAD - SALES COMPARABLE NO. 2 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CX COMP_SALES_2 | GS_GLA_SQFT.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (3268) differs from PUBLIC RECORDS (1855).

3 CR COMP_SALES_2 | GS_NET_ADJ_AMOUNT.1
1004_05UAD - SALES COMPARABLE(S) #2 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CX COMP_SALES_3 | GS_SITE.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Site Area (7909 sf) differs from PUBLIC RECORDS (19602 sf).

3 CS COMP_SALES_3 | GS_AGE_ADJ.1
GSE - SALES COMPARABLE NO. 3 - Actual Age Adjustment - is positive, however subject is older. (ref. FNM0603, FRE4281)

3 CR COMP_SALES_3 | GS_CONDITION_ADJ.1
1004_05UAD - SALES COMPARABLE NO. 3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CX COMP_SALES_3 | GS_GLA_SQFT.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (3465) differs from PUBLIC RECORDS (1592).

3 CS SUBJECT | GS_PRIOR_SALE_DATE.1
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 COMP_SALES_3 | GS_PRIOR_SALE_PRICE.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Price of Prior Sale/Transfer (345365) differs from PUBLIC RECORDS (104500.0).

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3 CR
SUBJECT | ESTIMATED_MARKET_VALUE.1
1004_05UAD - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the Comparable Sales.

3 CR
SUBJECT | ESTIMATED_MARKET_VALUE.1
GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)

3 CR
SUBJECT | AS_OF_DATE.1
GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

3 CR
COMP_SALES_4 | GS_DATA_SOURCE.1
1004_05UAD - SALES COMPARABLE NO. 4 - Data Source(s) - number of days on market is greater than 180.

3 CS
COMP_SALES_4 | GS_DATE_TIME_O_SALE_ADJ.1
GSE - SALES COMPARABLE NO. 4 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)

3 CX
COMP_SALES_4 | GS_SITE.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Site Area (8777 sf) differs from PUBLIC RECORDS (10019 sf).

3 CS
COMP_SALES_4 | GS_QUALITY_OF_CONST.1
GSE - SALES COMPARABLE NO. 4 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)

3 CR
COMP_SALES_4 | GS_BEDROOMS.1
1004_05UAD - SALES COMPARABLE NO. 4 - Number of Bedrooms - differs from the subject by 3 or more.

3 CX
COMP_SALES_4 | GS_GLA_SQFT.1
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (4032) differs from PUBLIC RECORDS (1959).

INFORMATIONAL — FINDINGS: 11

3 CR
COMP_SALES_1 | GS_AGE_ADJ.1
UAD - SALES COMP #1 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_1 | GS_CONDITION_ADJ.1
UAD - SALES COMP #1 - Condition - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.

3 CR
COMP_SALES_1 | GS_EXTRA_ITEM_ADJ.2
UAD - SALES COMP #1 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_2 | GS_CONDITION_ADJ.1
UAD - SALES COMP #2 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_2 | GS_EXTRA_ITEM_ADJ.2
UAD - SALES COMP #2 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_3 | GS_CONDITION_ADJ.1
UAD - SALES COMP #3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_3 | GS_EXTRA_ITEM_ADJ.2
UAD - SALES COMP #3 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_4 | GS_DATA_SOURCE.1
UAD - SALES COMPARABLE(S) #4 - 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 CR
COMP_SALES_4 | GS_SITE_ADJ.1
UAD - SALES COMP #4 - Site - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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3
CR

COMP_SALES_4 | GS_EXTRA_ITEM_ADJ.1
UAD - SALES COMP #4 - Extra Item Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3
CR

COMP_SALES_4 | GS_EXTRA_ITEM_ADJ.2
UAD - SALES COMP #4 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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Order — FINDINGS: 1

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

Photos — FINDINGS: 8

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 (4) and half-bathrooms (1), 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 N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view?	N/A
3 CM	Photo Addendum | Accessory Unit CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?	N/A

USPAP — FINDINGS: 3

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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: 78

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?
✔ Approved

3 CM
SUBJECT | SUBJ_PROPERTY_ADDRESS.1
CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?

3 CM
SUBJECT | CURRENT_OWNER_NAME.1
CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?
N/A

3 CM
SUBJECT | CURRENT_OWNER_NAME.1
CHK - 1004_05UAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract?

3 CM
SUBJECT | LEGAL_DESCRIPTION.1
CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?
✔ Approved

3 CM
SUBJECT | TAX_YEAR.1
CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?
✔ Approved

3 CM
SUBJECT | OCCUPANT_TENANT_X.1
CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?
N/A

3 CM
SUBJECT | OCCUPANT_VACANT_X.1
CHK - 1004_05UAD - 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.1
CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?
✔ Approved

3 CM
SUBJECT | HOA_FEES.1
CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?

3 CM
SUBJECT | PRA_FEE_SIMPLE_X.1
CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple?
✔ Approved

3 CM
SUBJECT | ASSIGNMENT_TYPE_PURCHASE_X.1
CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided?
✔ Approved

3 CM
SUBJECT | LENDER_CLIENT_NAME.1
CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?

3 CM
SUBJECT | HIST_LIST_LAST_12_DESC.1
CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?
✔ Approved

3 CM
SUBJECT | HIST_LIST_LAST_12_DESC.1
CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?

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As Of 12/11/2024

3 CM	SUBJECT | CSC_CONTRACT_REVIEWED_X.1 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?	✔ Approved
3 CM	SUBJECT | CSC_CONTRACT_REVIEWED_EXPL.1 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?	
3 CM	SUBJECT | SALE_PRICE.1 CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	
3 CM	SUBJECT | DATE_OF_SALE.1 CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	
3 CM	SUBJECT | CSC_DATA_SOURCE.1 CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	✔ Approved
3 CM	SUBJECT | NBHD_PROP_VALUE_DECL_X.1 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	SUBJECT | NBHD_BOUNDARIES.1 CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: To the north by Panther Creek, to the south by Eldorado Pakrway, to the east by Hwy 423, and to the west by Woodlake Parkway.)?	
3 CM	SUBJECT | NBHD_BOUNDARIES.1 CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✔ Approved
3 CM	SUBJECT | SFMH_PRICE_LOW.1 CHK - 1004_05UAD - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✔ Approved
3 CM	SUBJECT | PRLU_SINGLE_FAMILY.1 CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✔ Approved
3 CM	SUBJECT | PRLU_OTHER_LABEL.1 CHK - 1004_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✔ Approved
3 CM	SUBJECT | NBHD_COMMENTS.1 CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✔ Approved
3 CM	SUBJECT | NBHD_MKT_CONDITIONS.1 CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	
3 CM	SUBJECT | SITE_ZONE_CLASSIFICATION.1 CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided?	✔ Approved
3 CM	SUBJECT | SITE_ZONE_DESCRIPTION.1 CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?	N/A
3 CM	SUBJECT | SITE_ZONE_LEGAL_NON_X.1 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	SUBJECT | UTIL_WATER_OTHER_X.1 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	SUBJECT | OSIM_STREET_PRIV_X.1 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

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Review Checklist

56 Whitaker View Rd
Fairview, NC 28730

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3 CM	SUBJECT | SITE_FLOOD_HAZARD_YES_X.1 CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	SUBJECT | SITE_FLOOD_HAZARD_YES_X.1 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
3 CM	SUBJECT | UTIL_OSIM_TYPICAL_N_X.1 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	SUBJECT | SITE_ADVERSE_YES_X.1 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
3 CM	SUBJECT | GDES_YEAR_BUILT.1 CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (38) is significantly different from Predominant Age (6) is a comment provided as to why it is outside the range and the marketability of the property?	
3 CM	SUBJECT | FOUND_INFESTATION_X.1 CHK - 1004_05UAD - IMPROVEMENTS - If evidence of Infestation, Dampness, or Settlement is indicated, is a comment provided?	N/A
3 CM	SUBJECT | ROOM_ABV_GRD_TOT_ROOMS.1 CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (11), bedrooms (5), bathrooms (4.1) and square feet of GLA (3686), match the photos and	
3 CM	SUBJECT | CMNTS_CONDITION_IMPR.1 CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1 CHK - 1004_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	SUBJECT | PROPERTY_CONFORM_NBHD_DESC.1 CHK - 1004_05UAD - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A
3 CM	SUBJECT | GL_NUMBER_COMP_REVEALED.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood?	✔ Approved
3 CM	SUBJECT | GS_NUMBER_COMP_REVEALED.1 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	SUBJECT | GS_ADDRESS.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	SUBJECT | GS_SITE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	SUBJECT | GS_VIEW.1 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	SUBJECT | GS_QUALITY_OF_CONST.1 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	SUBJECT | GS_AGE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	SUBJECT | GS_AGE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	SUBJECT | GS_BEDROOMS.1 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

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Review Checklist

56 Whitaker View Rd
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3 CM	SUBJECT | GS_GLA_SQFT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✔ Approved
3 CM	COMP_SALES_1 | GS_ADDRESS.1 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	COMP_SALES_1 | GS_SALE_PRICE.1 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?	
3 CM	COMP_SALES_1 | GS_DATE_TIME_O_SALE.1 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?	
3 CM	COMP_SALES_1 | GS_NET_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	
3 CM	COMP_SALES_1 | GS_NET_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net Adjustment % of the majority of the Comparable Sales adjusted less than 15%?	✔ Approved
3 CM	COMP_SALES_1 | GS_GROSS_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
3 CM	COMP_SALES_1 | GS_GROSS_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	✔ Approved
3 CM	COMP_SALES_1 | GS_ADJ_SALES_PRICE.1 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?	
3 CM	SUBJECT | GS_RESEARCH_XFER_HIST_X.1 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?	N/A
3 CM	SUBJECT | GS_PRIOR_SALE_DATE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	N/A
3 CM	SUBJECT | APP_SUBJCT_REPAIRS_X.1 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	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	N/A
3 CM	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - If the Subject Property's value is over $1 Million, is the Appraiser Certified?	N/A
3 CM	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($460,000) within the Neighborhood price range ($315,000 - $600,000) on page 1 of the report?	✔ Approved
3 CM	SUBJECT | CSTAP_SITE_CMNTS.1 CHK - 1004_05UAD - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✔ Approved
3 CM	SUBJECT | CSTAP_COMMENTS.1 CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A
3 CM	SUBJECT | PUD_TYPE_ATTACHED_X.1 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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Review Checklist

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3 CM	SUBJECT | APPR_NAME.1 CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	
3 CM	SUBJECT | APPR_DATE_SIGNED.1 CHK - 1004_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	SUBJECT | APPR_CERT_NUMBER.1 CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Mickey Jackson, 1234567)?	
3 CM	SUBJECT | APPR_CERT_LIC_STATE.1 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	SUBJECT | APPR_CERT_LIC_EXP_DATE.1 CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	SUBJECT | APPR_CERT_LIC_EXP_DATE.1 CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved
3 CM	COMP_SALES_4 | GS_PROXIMITY.1 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	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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