APPRAISAL REVIEW SCORECARD

ID#: js-delivery-3-20-a

12N Renshaw Place

Palm Coast, FL 32164-1234

Appraised Value
$220,000



3 Bd | 2 Ba | Q3 | C3

Case #.....123-1234567
Assignment Type.....Refinance
Client.....CITIBANK NA
Borrower.....Billy Borrower
Legal Owner.....Ollie Owner
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | /mo
Form.....1025_05

Appraisal is Made.....As is
Appraised Value.....$220,000

Appraiser.....Joe Appraiser
License Expiration.....RD0000 expires 08/13/2015
Signed Date.....10/01/2013
Site Size.....10000
Site Value.....$51,000

Multiple Parcels.....No
Parcel #.....07-11-42-6044-00730-00480
Flood Hazard Area.....Yes | H
Zoning.....none | None
Highest and Best Use.....Yes
Design | # of Stories.....Colonial / Attach | 5 Story | Accessory Unit
Year Built.....Existing | 2012

Legal Desc.....Lot 48, Block 73, Section 44, Palm Coast

Listing Desc.....DOM 135;Had an expired offering as of 09/07/2010 for 260,000. The reference number is as provided by FCAR, days on market is 30.Had a price change as of 07/15/2010 for 299,999.C

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

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 1315 Rules / 28 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 24 Findings	CPL - PASS	CRX - 3 Findings	REQ - 1 Findings	RSK - PASS

Review Checklist: 115 Items

- ✕ Order (1)
- ✕ Subject (14)
- N/A Neighborhood (8)
- N/A Site (9)
- ✕ Improvements (9)
- ✕ Sales Comp (17)
- N/A Prior Sales History (2)
- N/A Cost Approach (2)
- ✓ Reconciliation (4)
- N/A 1004MC (7)
- ✕ License and E&O (6)
- N/A Photos (9)
- N/A Maps (8)
- N/A Floor plan (4)
- N/A USPAP (3)
- ✕ Other (7)

program. Please email comments to us.

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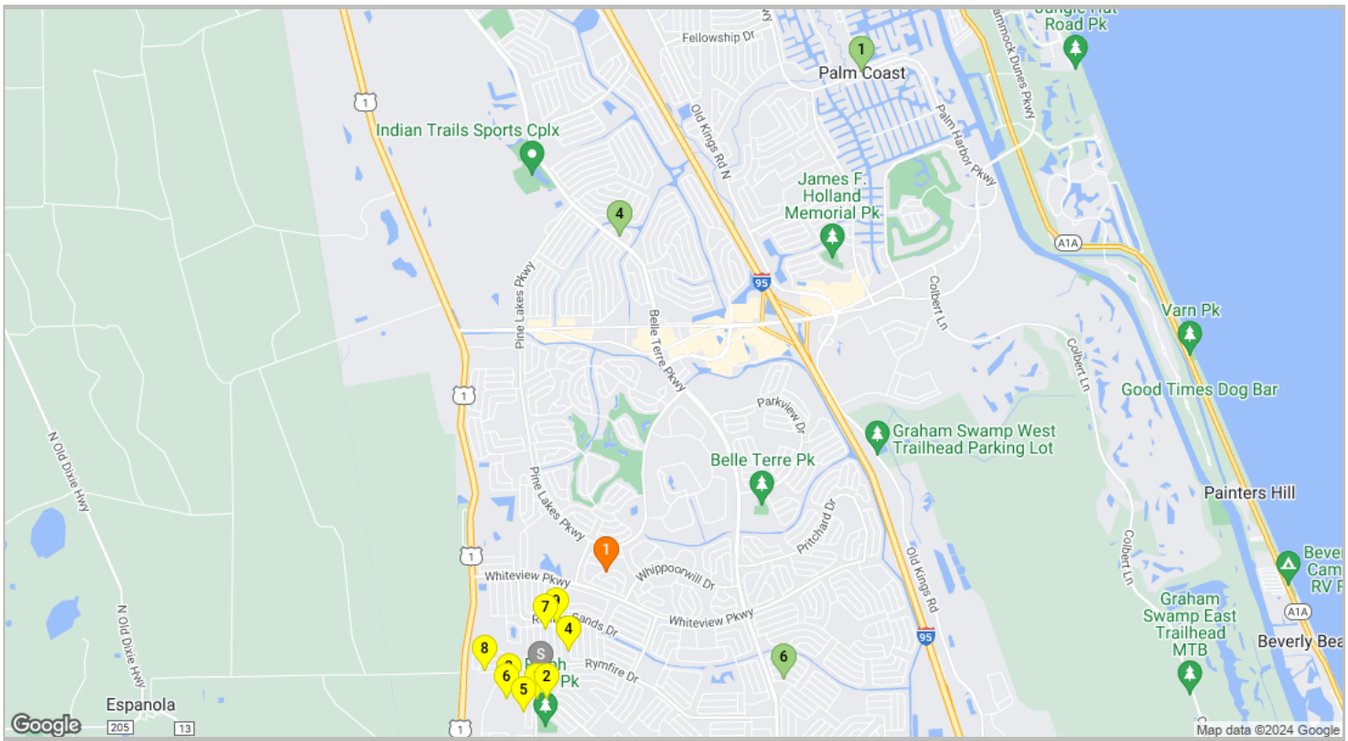
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Alternative Sales & Listings

12N Renshaw Place
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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	12N Renshaw Place Palm Coast FL, 32164-1234	–	$220,000	08/29/2013	10,000 sf	–	3	2.0	1	–
1	4 Wren Place Palm Coast	1.05	$200,000	s05/13;c03/13	10000 sf	–	3	2.0	~2	–
2	2 Wren Place Palm Coast	1.05	$220,000	05/13/2013	10500 sf	–	3	2.0	2	–
3	3 Wren Place Palm Coast	0.24	$230,000	05/01/2013	10000 sf	–	3	2.0	2	–
4	111111 Mill St. Palm Coast, FL 32164-1234	–	–	–	–	–	–	–	–	–
5	888888 Mill St. Palm Coast, FL 32164	–	–	–	–	–	–	–	–	–
6	444444 Barn Rd Palm Coast, FL 32164	–	–	–	–	–	–	–	–	–
1	9 RED BARN DR PALM COAST FL, 32164-6655	0.18	–	–	–	1,464	–	2.0	–	–
2	5 RICKENBACKER DR PALM COAST FL, 32164-6539	0.18	–	–	–	1,515	–	2.0	–	–
3	42 RED BARN DR PALM COAST FL, 32164-6654	0.28	–	–	–	1,494	–	2.0	–	–
4	38 RUSSELL DR PALM COAST FL, 32164-6909	0.32	–	–	–	1,838	–	2.0	–	–
5	16 RED TOP LN PALM COAST FL, 32164-6642	0.33	–	–	–	1,819	–	2.0	–	–
6	20 RED OAK PL PALM COAST FL, 32164-6650	0.34	–	–	–	1,545	–	2.0	–	–
7	4 ROXANNE LN PALM COAST FL, 32164-6923	0.41	–	–	–	1,693	–	2.0	–	–
8	97 RENSHAW DR PALM COAST FL, 32164-6612	0.47	–	–	–	1,378	–	2.0	–	–
9	31 ROCKWELL LN PALM COAST FL, 32164-6960	0.48	–	–	–	1,471	–	2.0	–	–

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#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
1	39 WHEELING LN PALM COAST FL, 32164-3935	1.05	$139,000	01/24/2024	–	1,445	3	2.0	21	–

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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: 10

3 CN
Neighborhood | Neighborhood Description
1025_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain "Convenient location and good local school system.", 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
Improvements | Condition of the Property
1025_05 - REPORT - Fair Lending - Comments in the Condition of the Property contain "Overall condition is acceptable and consistent with that typically found in a well-maintained, five-year-old dwelling.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CM
Comparable Rental Data | Date of Lease
1025_05 - COMPARABLE RENTAL DATA - Date of Lease(s) - is blank.

3 CS
Sales Comparison Analysis | Unit: Total Rooms
1025_05 - SALES COMPARISON APPROACH - Unit Breakdown - number of units does not match the number of units indicated in the Improvements General Description:

3 CM
Signatures | Appraiser: Name
1025_05 - APPRAISER - Signature - is blank.

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

3 CM
Location Map | Not Included
1025_05 - REPORT - Location Map - is missing.

3 CM
Comparable Rent Schedule | Unit 1: GLA
1007 - COMPARABLE RENTAL SCHEDULE - Subject Gross Living Area - is blank.

3 CM
Reconciliation | Market Rent as of date
1007 - RECONCILIATION - Market Rent As Of Date - is blank.

3 CM
Reconciliation | Estimated Market rent
1007 - RECONCILIATION - Estimated Market Rent - is blank.

CLIENT SPECIFIC — FINDINGS: 7

3 CR
Site | Site Area
EAD - SITE - Site Area - does not contain a numeric value followed by 'sf', 'ac' or 'sqm'. (ref. FHA3300)

3 CN
Site | Site Area
EAD - SITE - Area - Field contains data other than total size of site ending in 'ac' 'sf' or 'sqm'. Please reconcile.

3 CN
Comparable Rental Data | Gross Building Area
EAD - COMPARABLE RENTAL DATA - Subject GBA - contains non-numeric data (4400 sf). Please enter the numeric gross building area without a unit of measure (sq. ft., sqft, etc.).

3 CN
Sales Comparison Analysis | GBA Adjustment Factor
EAD - SALES COMPARISON APPROACH - Subject Gross Building Area - is not numeric. Please enter a numeric value greater than 0.

3 CN
Sales Comparison Analysis | GBA Adjustment Factor
EAD - SALES COMP #1 - Gross Building Area - is not numeric. Please enter a numeric value greater than 0.

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3 CS
Signatures | Appraiser: State Certification #
EAD - APPRAISER - Certification or License Number - should match ASC.gov.

3 CM
Signatures | Appraiser: State Certification #
FHA - 1025_05 - APPRAISER - Certification Number - is blank. FHA assignments must be completed by a certified appraiser. Please enter Appraiser Certification Number.

WARNING FINDINGS: 8

3 CM
Subject | Address of Property Appraised
REQ - SUBJECT - Property Address, 12N Renshaw Place Palm Coast FL 32164-1234, does not match Property Address as ordered, 4 Cerrudo lane Palm Coast

3 CX
Subject | Legal Description
CRX - 1025_05 - SUBJECT - Legal Description - on report (Lot 48, Block 73, Section 44, Palm Coast), differs from PUBLIC RECORDS (PALM COAST SECTION 33 BLOCK 00037 LOT 0004 SUBDIVISION COMPLETION YEAR 1981 OR 246 PG 975 OR 837 PG 271 OR 929 PG 1728 OR 1722/1074 OR 1778/1039 OR 1778/1042 OR

3 CX
Subject | Assessor's Parcel Number
CRX - 1025_05 - SUBJECT - Assessor's Parcel # - on report (07-11-42-6044-00730-00480), differs from PUBLIC RECORDS

3 CM
Subject Photos | Attic Photo
FHA - 1025_05 - IMPROVEMENTS - Attic: Scuttle - is checked. Please ensure you have included a photo of the attic.

3 CS
Prior Sale History | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes
1025_05 - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.

3 CR
Prior Sale History | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes
1025_05 - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.

3 CR
Sales Comparison Analysis | Age
1025_05 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.

3 CX
Sales Comparison Analysis | Age
CRX - 1025_05 - SALES COMPARISON APPROACH - Subject - Age (1; Year Built: 2012) differs from PUBLIC RECORDS (21; Year Built: 2003).

INFORMATIONAL FINDINGS: 3

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

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

3 CS
Sales Comparison Analysis | Address
EAD - SALES COMP #3 - 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 - 1025_05 - REPORT - Is an Invoice not included in the appraisal report?	

Subject — FINDINGS: 14

3 CM	Subject | Address of Property Appraised CHK - 1025_05 - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1025_05 - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	
3 CM	Subject | Current Owner CHK - 1025_05 - 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 - 1025_05 - SUBJECT - Is a complete Legal Description provided?	✔ Approved
3 CM	Subject | Tax Year CHK - 1025_05 - SUBJECT - Is the Tax Year current?	
3 CM	Subject | Occupant: Tenant CHK - 1025_05 - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1025_05 - 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 - 1025_05 - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	Subject | HOA Fees CHK - 1025_05 - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1025_05 - SUBJECT - Is Property Rights Appraised Fee Simple?	
3 CM	Subject | Assignment Type: Purchase CHK - 1025_05 - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1025_05 - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1025_05 - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	N/A
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1025_05 - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	N/A

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1025_05 - 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 - 1025_05 - 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 - 1025_05 - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A

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3 CM	Contract | Date of Contract CHK - 1025_05 - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A
3 CM	Contract | Contract Data Source CHK - 1025_05 - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1025_05 - 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 - 1025_05 - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: North, South, East, West)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1025_05 - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✔ Approved
3 CM	Neighborhood | 2-4 Unit Housing: Price: Low CHK - 1025_05 - NEIGHBORHOOD - Are all 2-4 Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✔ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1025_05 - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✔ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1025_05 - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✔ Approved
3 CM	Neighborhood | Neighborhood Description CHK - 1025_05 - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✔ Approved
3 CM	Neighborhood | Market Conditions CHK - 1025_05 - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	

Site — FINDINGS: 9

3 CM	Site | Specific Zoning Classification CHK - 1025_05 - SITE - Is the Specific Zoning Classification provided?	✔ Approved
3 CM	Site | Zoning Description CHK - 1025_05 - SITE - Is Zoning Description other than residential?	✔ Approved
3 CM	Site | Zoning Compliance: Nonconforming CHK - 1025_05 - 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 available?	N/A
3 CM	Site | Utilities: Water: Other CHK - 1025_05 - 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	Site | Street: Private CHK - 1025_05 - 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	Site | FEMA Special Flood Hazard Area: Yes CHK - 1025_05 - SITE - Is the FEMA Special Flood Hazard Are section completed?	✔ Approved
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 1025_05 - 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	
3 CM	Site | Utilities/Off-Site Improvements Typical: No CHK - 1025_05 - 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	Site | Adverse Site Conditions: Yes CHK - 1025_05 - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	

Improvements — FINDINGS: 9

3 CM	Improvements | Year Built CHK - 1025_05 - IMPROVEMENTS - If the Actual Age (1) is significantly different from Predominant Age (0) is a comment provided as to why it is outside the range and the marketability of the property?	
3 CM	Improvements | Foundation: Infestation CHK - 1025_05 - IMPROVEMENTS - If evidence of Infestation, Dampness, or Settlement is indicated, is a comment provided?	N/A
3 CM	Improvements | Unit #1: Rooms CHK - 1025_05 - IMPROVEMENTS - Does the Total number of rooms (9), bedrooms (3), bathrooms (2) and square feet of GLA (1100), match the photos and Sketch?	
3 CM	Improvements | Unit #1: Rooms CHK - 1025_05 - IMPROVEMENTS - Does the Finished Area room count listed correspond to the number of Units indicated?	
3 CM	Improvements | Unit #1: Rooms CHK - 1025_05 - IMPROVEMENTS - Is the Total Number of Rooms, Bedrooms, Bathrooms, and GLA provided for each Unit?	
3 CM	Improvements | Condition of the Property CHK - 1025_05 - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	Improvements | Physical Deficiencies or Adverse Conditions CHK - 1025_05 - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	Improvements | Property Conformity to Neighborhood CHK - 1025_05 - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A
3 CM	Improvements | Rent Controls: Yes CHK - 1025_05 - IMPROVEMENTS - Is the Total Number of Rooms, Bedrooms, Bathrooms, and GLA provided for each Unit?	✔ Approved

Sales Comp — FINDINGS: 17

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1025_05 - 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 - 1025_05 - 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 - 1025_05 - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Site CHK - 1025_05 - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | View CHK - 1025_05 - 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 - 1025_05 - SALES COMPARISON APPROACH - If the Quality of Construction is the same as the Subject's and an adjustment is given, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Age CHK - 1025_05 - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1025_05 - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	

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3 CM	Sales Comparison Analysis | Address CHK - 1025_05 - 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?	
3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1025_05 - 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	Sales Comparison Analysis | Sales Price CHK - 1025_05 - 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	Sales Comparison Analysis | Date of Sale/Time CHK - 1025_05 - 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 - 1025_05 - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1025_05 - 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 - 1025_05 - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1025_05 - 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 - 1025_05 - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment	

Prior Sales History — FINDINGS: 2

3 CM	Prior Sale History | Researched Sale/Transfer History of Subject and Comparable Sales: Yes CHK - 1025_05 - 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?	
3 CM	Prior Sale History | Date of Prior Sale/Transfer CHK - 1025_05 - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	

Cost Approach — FINDINGS: 2

3 CM	Cost Approach | Comparable Land Sales and Site Value Comments CHK - 1025_05 - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✓ Approved
3 CM	Cost Approach | Cost Approach Comments CHK - 1025_05 - COST APPROACH - If New Construction, is the Cost Approach provided?	

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1025_05 - 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 - 1025_05 - 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 - 1025_05 - 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 - 1025_05 - RECONCILIATION - Is the Opinion of Market Value ($220,000) within the Neighborhood price range ($100,000 - $300,000) on page 1 of the report?	✓ Approved

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Review Checklist

12N Renshaw Place
Palm Coast, FL 32164-1234

Appraised Value
$220,000
As Of 10/1/2013

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

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1025_05 - CERTIFICATION - Is the Appraiser's signature provided?	
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1025_05 - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	Signatures | Appraiser: State License # CHK - 1025_05 - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Joe Appraiser, RD0000)?	
3 CM	Signatures | Appraiser: State CHK - 1025_05 - 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 - 1025_05 - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1025_05 - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved

Photos — FINDINGS: 9

3 CM	Photo Addendum | Security Bars CHK - 1025_05 - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	
3 CM	Photo Addendum | Special Features CHK - 1025_05 - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1025_05 - 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 - 1025_05 - 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?	

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Review Checklist

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As Of 10/1/2013

3 CM
Photo Addendum | Subject and Neighborhood
CHK - 1025_05 - 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 - 1025_05 - 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 - 1025_05 - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (6) and half-bathrooms (0), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?

3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1025_05 - 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 - 1025_05 - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?

Maps — FINDINGS: 8

3 CM
Location Map | Map Lables
CHK - 1025_05 - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1025_05 - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 1025_05 - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1025_05 - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
LOCATIONMAPPAGE | LOCATION_MAP.1
CHK - 1025_05 - LOCATION MAP - Does the map include all Comparable Rentals?

3 CM
Location Map | Major Boundary
CHK - 1025_05 - 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 - 1025_05 - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1025_05 - 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 - 1025_05 - SKETCH - Are rooms and entry points for each Unit labeled on the floor plan?

3 CM
Sketch | Measurements
CHK - 1025_05 - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1025_05 - SKETCH - Does the Total Number of Rooms (9), Bathrooms (2), Bedrooms (3), and GLA (1100) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 1025_05 - SKETCH - Was the Sketch created using a sketching application (hand-drawn sketch or calculations were not provided)?

USPAP — FINDINGS: 3

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Review Checklist

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3 CM
USPAP | Clear and Accurate Report
CHK - 1025_05 - 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 - 1025_05 - 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 - 1025_05 - 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: 7

3 CM
Required Statement | Three-year Disclosure
CHK - 1025_05 - 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?

3 CM
Comparable Rental Data | Analysis of Rental Data
CHK - 1025_05 - COMPARABLE RENTAL DATA -Is the 'Analysis of Rental Data and Support for Estimated Market Rents for the Units Reported' provided?
✔ Approved

3 CM
Comparable Rental Data | Analysis of Rental Data
CHK - 1025_05 - COMPARABLE RENTAL DATA - If there are known Rental Concessions, is an explanation provided?

3 CM
Subject Rent Schedule | Leases: Date Lease Began
CHK - 1025_05 - COMPARABLE RENTAL DATA - Do the number of units rented indicated on the Subject Rent Schedule match the units on the Operating Income Statement (216)?

3 CM
Subject Rent Schedule | Actual Rents: Total Rents
CHK - 1025_05 - COMPARABLE RENTAL DATA - If rent is being collected is Tenant-Occupied indicated or, if rent is being collected and Owner-Occupied is indicated, is commentary provided?

3 CM
PUD Information | PUD: Unit Type: Attached
CHK - 1025_05 - 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

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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